

**MARYLAND
FORM
515**

**FOR NONRESIDENTS EMPLOYED
IN MARYLAND WHO RESIDE IN
JURISDICTIONS THAT IMPOSE A
LOCAL INCOME OR EARNINGS TAX ON
MARYLAND RESIDENTS TAX RETURN**



255150049

2025
\$

OR FISCAL YEAR BEGINNING _____ 2025, ENDING _____

Social Security Number _____ Spouse's Social Security Number _____

First Name _____ MI _____

Last Name _____

Spouse's First Name _____ MI _____

Spouse's Last Name _____

Does your name match the name on your social security card? If not, to ensure you get credit for your personal exemptions, contact SSA at 1-800-772-1213 or visit ssa.gov.

Current Mailing Address Line 1 (Street No. and Street Name or PO Box) _____ Maryland County _____

Current Mailing Address Line 2 (Apt No., Suite No., Floor No.) _____

City, Town or Taxing Area _____
Name of county and incorporated city, town or special taxing area in which you were employed on the last day of the taxable period if you earned wages in Maryland. (See Instruction 6.)

City or Town _____ State _____ ZIP Code + 4 _____

Foreign Country Name _____ Foreign Province/State/County _____

Foreign Postal Code _____

FILING STATUS See Instruction 1 to determine if you are required to file.

**CHECK
ONE
BOX**

- 1. Single (If you can be claimed on another person's tax return, use Filing Status 6.)
- 2. Married filing joint return or spouse had no income
- 3. Married filing separately, Spouse's SSN _____
- 4. Head of household
- 5. Qualifying surviving spouse with dependent child
- 6. Dependent taxpayer (Enter 0 in Exemption Box (A) - See Instruction 7.)

RESIDENCE INFORMATION See Instruction 8.

Enter 2-letter state code for your state of legal residence. _____

If PA resident, enter both County _____ and City, Borough or Township _____

Were you a resident of another state for the entire year of 2025? If no, attach explanation. Yes No

Are you or your spouse a member of the military? Yes No

Did you file a Maryland income tax return for 2024? Yes No If "Yes," was it a Resident or a Nonresident return?

Dates you resided in Maryland for 2024 If none, enter "NONE": **FROM** _____ **TO** _____ (MMDDYYYY).

Check here for Maryland taxes withheld in error. (See Instruction 2.)

EXEMPTIONS See Instruction 9. Check appropriate box(es). **NOTE:** If you are claiming dependents, you must attach the Dependents' Information Form 502B to this form in order to receive the applicable exemption amount.

A. Yourself Spouse Enter number checked See Instruction 9 **A. \$** _____ 00

B. 65 or over 65 or over

Blind Blind Enter number checked X \$1,000 **B. \$** _____ 00

C. Enter number from line 3 of Dependents Form 502B See Instruction 9 **C. \$** _____ 00

D. Enter Total Exemptions (Add A, B and C.) **Total Amount** **D. \$** _____ 00

Print Using Blue or Black Ink Only

Place CHECK or MONEY ORDER on top of your W-2 wage and tax statements and ATTACH HERE with ONE staple.



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NAME _____ SSN _____

INCOME AND ADJUSTMENTS INFORMATION (See Instruction 10.)

Table with 4 columns: (1) FEDERAL INCOME (LOSS), (2) MARYLAND INCOME (LOSS), (3) NON-MARYLAND INCOME (LOSS). Rows include Wages, salaries, tips, etc.; Taxable interest income; Dividend income; Taxable refunds, credits or offsets of state and local income taxes; Alimony received; Business income or (loss); Capital gain or (loss); Other gains or (losses) (from federal Form 4797); Taxable amount of pensions, IRA distributions, and annuities; Rents, royalties, partnerships, estates, trusts, etc. (Circle appropriate item.); Farm income or (loss); Unemployment compensation (insurance); Taxable amount of Social Security and Tier I, II and supplemental Railroad Retirement benefits; Other income (including lottery or other gambling winnings); Total income (Add Lines 1 through 14.); Total adjustments to income from federal return (IRA, alimony, etc.); Adjusted gross income (Subtract Line 16 from Line 15.)

ADDITIONS TO INCOME (See Instruction 11.)

Table with 2 columns: Description, Amount. Rows include Non-Maryland loss and adjustments; Other (Enter code letter(s) from Instruction 11.); Total additions (Add Lines 18 and 19. See instructions.); Total federal adjusted gross income and Maryland additions (Add Lines 17 (Column 1) and 20.)

SUBTRACTIONS FROM INCOME (See Instruction 12.)

Table with 2 columns: Description, Amount. Rows include Taxable Military Income of Nonresident; Other (Enter code letter(s) from Instruction 12.); Total subtractions (Add Lines 22 and 23. See instructions.); Maryland adjusted gross income before subtraction of non-Maryland income. (Subtract Line 24 from Line 21.); 26. RESERVED

DEDUCTION METHOD (All taxpayers must select one method and check the appropriate box)

Table with 2 columns: Description, Amount. Rows include 27. STANDARD DEDUCTION METHOD See Instruction 14 and enter amount; 27. ITEMIZED DEDUCTION METHOD See Instruction 15 and enter amount

Table with 2 columns: Description, Amount. Rows include 28. NET INCOME (Subtract Line 27 from Line 25.); 29. Total exemption amount (from EXEMPTIONS area, page 1) See Instruction 16; 30. Enter your AGI factor (from worksheet in Instruction 13); 31. Maryland exemption allowance (Multiply Line 29 by Line 30.); 32. Taxable net income (Subtract Line 31 from Line 28.) Figure tax on Form 505NR.

MARYLAND TAX COMPUTATION - Complete Form 505NR before continuing.

Table with 2 columns: Description, Amount. Rows include 33. Maryland tax from Line 16 of Form 505NR. (Attach Form 505NR.); 33a. Recaptured credit from Part DD, Line 1 of Form 502CR. (Attach Form 502CR.); 34. Poverty level credit (See Instruction 19.); 35. Income tax credits from Part AA, Line 14 of Form 502CR. (Attach Form 502CR. See instructions.); 36. Business tax credits You must also file Form 505 electronically to claim a business income tax credit.



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NAME _____ SSN _____

37. Total credits (Add Lines 34 through 36.) 37. _____ 00
38. Maryland tax after credits (Subtract Line 37 from the sum of Line 33 and 33a) If less than 0, enter 0. 38. _____ 00

LOCAL TAX COMPUTATION

39. Local tax from Line 18 of Form 505NR. Enter local tax rate used. See Instruction 20. .0 _____ 39. _____ 00
40. Local poverty level credit (from Local Poverty Level Credit Worksheet in Instruction 20.) 40. _____ 00
41. Local tax after credits (Subtract Line 40 from Line 39.) If less than 0, enter 0 41. _____ 00
42. Total Maryland and local tax (Add Lines 38 and 41.) 42. _____ 00

43. Contribution to Chesapeake Bay and Endangered Species Fund 43. _____ 00
44. Contribution to Developmental Disabilities Services and Support Fund. 44. _____ 00
45. Contribution to Maryland Cancer Fund 45. _____ 00
46. Contribution to Fair Campaign Financing Fund 46. _____ 00
47. Contribution to Maryland Veterans Trust Fund 47. _____ 00

48. Total Maryland income tax, local income tax and contributions (Add Lines 42 through 47.) 48. _____ 00

49. Total Maryland and local tax withheld (Enter total from your W-2 and 1099 forms and attach if MD and/or local tax is withheld.) 49. _____ .

50. 2025 estimated tax payments, amount applied from 2024 return and payments made with an extension request. 50. _____ .

51. Enter amount of Maryland tax from Line 38 if Pennsylvania resident 51. _____ .

52. Refundable personal income tax credits from Part CC, Line 10 of Form 502CR (Attach Form 502CR. See Instruction 21.) 52. _____ .

53. Total payments and credits (Add Lines 49 through 52.) 53. _____ .

54. Balance due (If Line 48 is more than Line 53, subtract Line 53 from Line 48.) 54. _____ .

55. Overpayment (If Line 48 is less than Line 53, subtract Line 48 from Line 53.) 55. _____ .

56. Amount of overpayment TO BE APPLIED TO 2026 ESTIMATED TAX. 56. _____ .

57. Amount of overpayment TO BE REFUNDED TO YOU (Subtract Line 56 from Line 55.) REFUND 57. _____ .

58. Interest charges from Form 502UP _____ . or for late filing _____ . Total 58. _____ .

59. TOTAL AMOUNT DUE (Add Line 54 and Line 58.) IF \$1 OR MORE, PAY IN FULL WITH THIS RETURN . . 59. _____ .

CODE NUMBERS (3 digits per line)

Check here [] if you authorize your preparer to discuss this return with us. Check here [] if you agree to receive your 1099G Income Tax Refund statement electronically. Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements and to the best of my knowledge and belief it is true, correct and complete. If prepared by a person other than taxpayer, the declaration is based on all information of which the preparer has any knowledge.

Your signature _____ Date _____

Printed name of the preparer / or Firm's name _____

Signature of preparer other than taxpayer (Required by Law) _____

Daytime telephone no. _____ Home telephone no. _____

Spouse's signature _____ Date _____

Street address of preparer or Firm's address _____

City, State, ZIP code +4 _____

Telephone number of preparer _____ Preparer's PTIN (Required by Law) _____

Make check or money order payable to Comptroller of Maryland. On your check or money order, you must include the the last four digits of the Social Security number or Individual Taxpayer Identification Number (ITIN) of the taxpayer if filing individually, if filing jointly, you must include the last four digits of the Social Security number/ ITIN of the primary taxpayer, tax type, and tax year on the check or money order. Mail to:

Comptroller of Maryland
Revenue Administration Division
110 Carroll Street
Annapolis, Maryland 21411-0001

To make an online payment, scan the QR code below and follow instructions.



SPECIFICS

DUE DATE

Your return is due by April 15, 2026. If any due date falls on a Saturday, Sunday, or legal holiday, the return must be filed by the next business day.

COMPLETING THE RETURN

You must use blue or black ink when completing your return. DO NOT use pencil or red ink. Submit the original return, not a photocopy. If no entry is needed for a specific line, leave blank. Do not enter words such as "none" or "zero" and do not draw a line to indicate no entry.

You may round off all cents to the nearest whole dollar. Fifty cents and above should be rounded to the next higher dollar.

PENALTIES

There are severe penalties for failing to file a tax return, failing to pay any tax when due, filing a false or fraudulent return or making a false certification. Penalties may include civil fines, criminal fines, and imprisonment. In addition, interest is charged on amounts not paid.

To collect unpaid taxes, the Comptroller is authorized to seize the salary, wages, or property of delinquent taxpayers.

EXPLANATION OF TAX

The individual's employer shall withhold the Maryland local income tax. The individual shall not be required to file Maryland Form 515, nor the employer withhold the local tax, if the Comptroller determines that the locality in which the individual resides does not impose a tax on Maryland residents with respect to income from salary, wages or other compensation for personal services performed in the locality or, if it does impose such a tax, that it provides an exemption, credit or other procedure whereby the income of residents of Maryland is rendered free of taxation and withholding.

1 WHO IS A NONRESIDENT?

In general, every individual other than a resident of Maryland is a nonresident.

You are a resident if your permanent home is in Maryland (the law refers to this as your domicile) or your home is outside Maryland but you maintained a place of abode (that is a place to live) in Maryland for more than six (6) months (183 days) of the tax year and you are physically present in Maryland for 183 days or more (you are a statutory resident).

You are a part-year resident if you established or abandoned legal residence during the tax year.

2 WHO MUST FILE?

Decide if you must file a nonresident Maryland income tax return, Form 515. In general, you are liable for local income tax and must file this return if you are a nonresident of Maryland AND you received salary, wages or other compensation for personal services performed in any county of Maryland or in Baltimore City AND you lived in a jurisdiction that imposes a local income or earnings tax on Maryland residents AND you are required to file a federal return. For more information, visit marylandcomptroller.gov.

TO DETERMINE IF YOU ARE REQUIRED TO FILE A MARYLAND RETURN:

- a. Add up all of your federal gross income (except any income which is exempt by law) to determine your total income.
- b. Do not include Social Security or Railroad Retirement benefits in your total federal income.
- c. Add to your total federal income any Maryland additions to income. Do not include any additions related to non-Maryland income or loss. (See Instruction 11.) This is your Maryland gross income.
- d. If you are a dependent taxpayer, add to your total federal income any Maryland additions and subtract any Maryland subtractions. (See Instructions 11 and 12.) This is your Maryland gross income.
- e. You must file a Maryland return if your Maryland gross income equals or exceeds the income levels in Table 1.
- f. If you or your spouse is 65 or over, use Table 2, "Minimum Filing Levels for Taxpayers 65 or Over" on this page.

MINIMUM FILING LEVELS TABLES

TABLE 1

MINIMUM FILING LEVELS FOR TAXPAYERS UNDER 65

Single person (including dependent taxpayers)	\$ 15,750
Joint Return	\$ 31,500
Married persons filing separately	\$ 15,750
Head of Household	\$ 23,625
Qualifying Surviving Spouse	\$ 31,500

TABLE 2

MINIMUM FILING LEVELS FOR TAXPAYERS 65 OR OVER

Single, age 65 or over	\$ 17,750
Joint Return, one spouse, age 65 or over	\$ 33,100
Joint Return, both spouses, age 65 or over	\$ 34,700
Married persons filing separately, age 65 or over	\$ 15,750
Head of Household, age 65 or over	\$ 25,625
Qualifying Surviving Spouse, age 65 or over	\$ 33,100

MARYLAND TAX WITHHELD IN ERROR:

If Maryland tax was withheld in error from your income, you must file to obtain a refund of the withholding. Complete all of the information at the top of the form through the filing status, residence information and exemption areas. Enter your federal adjusted gross income on Line 17 in both columns 1 and 3 and Line 21. Then complete Lines 49-53, 55, and 57

Sign the form and attach withholding statements (Form W-2 or 1099) showing Maryland tax withheld equal to the refund you are claiming.

Your form is then complete. You must file within three years of the original due date to receive any refund.

3 WHAT INCOME IS TAXABLE?

If you are required to file Form 515, then you are subject to **local income tax** on that portion of your federal adjusted gross income from salary, wages or other compensation for personal services performed in any county of Maryland or Baltimore City. **If you have income other than wages subject to Maryland tax, you must also file Form 505.** For more information, visit marylandcomptroller.gov. You may also call 1-800-638-2937 or from Central Maryland 410-260-7980. If you are required to file Form 515 and you reside in any state other than Pennsylvania, your wages are also subject to Maryland **state income tax**.

4 USE OF FEDERAL RETURN.

First complete your 2025 federal income tax return. You will need the information from your federal return and all schedules to complete your Maryland return. Before you continue beyond this point, complete your federal return and all schedules. Maryland law requires that your income and deductions be entered on your Maryland return exactly as they were reported on your federal return and schedules. However, all items reported on your Maryland return are subject to verification, audit and revision by the Comptroller's Office.

5 NAME AND ADDRESS INFORMATION.

Complete the Name, Current Mailing Address - Line 1, Current Mailing Address - Line 2 and Social Security number Lines. If using a foreign address, complete the Lines indicated for Country Name, Province/State/County, and Postal Code.

The Social Security number(s) (SSN) must be a valid number issued by the Social Security Administration of the United States Government. If you, your spouse or dependent(s) do not have a SSN and you are not eligible to get a SSN, you must apply for an Individual Tax Identification Number (ITIN) with the IRS. You should wait until you have received it before you file. Enter it wherever your SSN is requested on the return.

A missing or incorrect SSN or ITIN could result in the disallowance of any credits or exemptions you may be entitled to and result in a balance due.

A valid SSN or ITIN is required for any claim of exemption for a dependent. If you have a dependent who was placed with you for legal adoption and you do not know their SSN, you must get an Adoption Tax Identification Number (ATIN) for the dependent from the IRS. If your child was born and died in this tax year and you do not have a SSN for the child, complete just the name and relationship of the dependent and enter code 322, on one of the code number Lines located on page 3 of the form.

LIST OF INCORPORATED CITIES, TOWNS AND TAXING AREAS IN MARYLAND

Political Subdivision Code	Political Subdivision Code	Political Subdivision Code	Political Subdivision Code	Political Subdivision Code
ALLEGANY COUNTY 0100	Town of Manchester . . . 0702	GARRETT COUNTY . . 1200	Town of Oakmont 1619	ST. MARY'S COUNTY 1900
Town of Barton 0101	Town of Mt. Airy 0703	Town of Accident 1201	Town of Poolesville . . . 1608	Town of Leonardtown . . 1902
Bel Air 0112	Town of New Windsor . . 0704	Town of Deer Park 1203	City of Rockville 1609	SOMERSET COUNTY 2000
Bowling Green 0115	Town of Sykesville . . . 0705	Town of Friendsville . . . 1204	Town of Somersett 1610	City of Crisfield 2001
Cresaptown 0108	City of Taneytown 0706	Town of Grantsville . . . 1205	City of Takoma Park . . . 1611	Town of Princess Anne . 2002
City of Cumberland . . . 0102	Town of Union Bridge . . 0707	Town of Kitzmiller 1206	Town of Washington Grove 1612	TALBOT COUNTY 2100
Ellerslie 0113	City of Westminster . . . 0709	Town of Loch Lynn Heights 1207	PRINCE GEORGE'S COUNTY 1700	Town of Easton 2101
City of Frostburg 0103	CECIL COUNTY 0800	Town of Mountain Lake Park 1208	Town of Berwyn Heights 1701	Town of Oxford 2102
LaVale 0110	Town of Cecilton 0801	Town of Oakland 1209	Town of Bladensburg . . 1702	Town of Queen Anne . . 2105
Town of Lonaconing . . . 0104	Town of Charlestown . . 0802	HARFORD COUNTY . . 1300	City of Bowie 1704	Town of St. Michaels . . 2103
Town of Luke 0105	Town of Chesapeake City 0803	City of Aberdeen 1301	Town of Brentwood . . . 1705	Town of Trappe 2104
McCoole 0114	Town of Elkton 0804	Town of Bel Air 1302	Town of Capitol Heights 1706	WASHINGTON COUNTY 2200
Town of Midland 0106	Town of North East . . . 0805	City of Havre de Grace 1303	Town of Cheverly 1707	Town of Boonsboro . . . 2201
Mt. Savage 0111	Town of Perryville . . . 0806	HOWARD COUNTY . . 1400	City of College Park . . 1725	Town of Clearspring . . 2202
Potomac Park 0109	Town of Port Deposit . . 0807	(No incorporated cities or towns)	Town of Colmar Manor 1708	Town of Funkstown . . 2203
Town of Westernport . . 0107	Town of Rising Sun . . . 0808	KENT COUNTY 1500	Town of Cottage City . . 1709	City of Hagerstown . . 2204
ANNE ARUNDEL COUNTY 0200	CHARLES COUNTY 0900	Town of Bettertown . . . 1501	City of District Heights 1710	Town of Hancock 2205
City of Annapolis 0201	Town of Indian Head . . . 0901	Town of Chestertown . . 1502	Town of Eagle Harbor . 1711	Town of Keedysville . . 2206
Town of Highland Beach 0203	Town of La Plata 0902	Town of Galena 1503	Town of Edmonston . . . 1712	Town of Sharpsburg . . 2207
BALTIMORE COUNTY 0300	DORCHESTER COUNTY 1000	Town of Millington . . . 1504	Town of Fairmount Heights 1713	Town of Smithsburg . . 2208
(No incorporated cities or towns)	Town of Brookview . . . 1008	Town of Rock Hall 1505	Town of Forest Heights 1728	Town of Williamsport . 2209
BALTIMORE CITY . . . 0400	City of Cambridge . . . 1001	MONTGOMERY COUNTY 1600	City of Glenarden 1730	WICOMICO COUNTY 2300
CALVERT COUNTY 0500	Town of Church Creek . 1002	Town of Barnesville . . . 1601	City of Greenbelt 1714	Town of Delmar 2301
Town of Chesapeake Beach 0501	Town of East New Market 1003	Town of Brookeville . . . 1602	Town of Hyattsville . . . 1715	Town of Fruitland 2308
Town of North Beach . . 0502	Town of Eldorado 1007	Town of Chevy Chase . . 1615	Town of Landover Hills 1726	City of Hebron 2302
CAROLINE COUNTY 0600	Town of Galestown . . . 1009	Section 3 of the Village of Chevy Chase . . . 1614	City of Laurel 1716	Town of Maryland Springs 2303
Town of Denton 0602	Town of Hurllock 1004	Section 5 of the Village of Chevy Chase . . . 1616	Town of Morningside . . 1727	Town of Pittsville 2307
Town of Federalsburg . . 0603	Town of Secretary 1005	Town of Chevy Chase View 1617	City of Mt. Rainier . . . 1717	City of Salisbury 2304
Town of Goldsboro 0604	Town of Vienna 1006	Chase View 1617	City of New Carrollton . 1729	Town of Sharptown . . . 2305
Town of Greensboro . . . 0605	FREDERICK COUNTY 1100	Chevy Chase Village . . . 1613	Town of North Brentwood 1718	Town of Willards 2306
Town of Henderson 0611	City of Brunswick 1101	Village of Drummond . . 1623	Town of Seat Pleasant . . 1721	WORCESTER COUNTY 2400
Town of Hillsboro 0606	Town of Burkittsville . . 1102	Village of Friendship Heights 1621	City of University Park 1723	Town of Berlin 2401
Town of Marydel 0607	Town of Emmitsburg . . . 1103	City of Gaithersburg . . . 1603	Town of Upper Marlboro 1724	Town of Ocean City . . . 2402
Town of Preston 0608	City of Frederick 1104	Town of Garrett Park . . 1604	QUEEN ANNE'S COUNTY 1800	Pocomoke City 2403
Town of Ridgely 0609	Town of Middletown . . . 1106	Town of Glen Echo 1605	Town of Barclay 1805	Town of Snow Hill . . . 2404
Town of Templeville . . . 0610	Town of Mt. Airy 1114	Town of Kensington . . . 1606	Town of Centreville . . . 1801	
CARROLL COUNTY 0700	Town of Myersville . . . 1107	Town of Laytonsville . . 1607	Town of Church Hill . . . 1802	
Town of Hampstead . . . 0701	Town of New Market . . 1108	Village of Martin's Additions 1622	Town of Millington . . . 1808	
	Village of Rosemont . . 1113	Village of North Chevy Chase 1618	Town of Queen Anne . . 1807	
	Town of Thurmont 1110		Town of Queenstown . . 1803	
	Town of Walkersville . . 1111		Town of Sudlersville . . 1804	
	Town of Woodsboro . . . 1112		Town of Templeville . . . 1806	

6 COUNTY, CITY, TOWN INFORMATION.

Fill in the box for MARYLAND COUNTY and CITY, TOWN OR TAXING AREA based on where in Maryland you were employed on the last day of the tax period (December 31, 2025 for calendar year taxpayers).

IF YOU WORKED IN BALTIMORE CITY:

Leave the MARYLAND COUNTY line blank. Write "Baltimore City" on the CITY, TOWN OR TAXING AREA line.

IF YOU WORKED IN A MARYLAND COUNTY (NOT BALTIMORE CITY):

1. Write the name of the county on the MARYLAND COUNTY line.
2. Find the county in the List of Incorporated Cities, Towns and Taxing Areas in Maryland.
3. If you worked in one of the areas listed under the county, write its name on the CITY, TOWN OR TAXING AREA line.
4. If you did not work in one of the areas listed for the county, leave the CITY, TOWN OR TAXING AREA line blank.

7 FILING STATUS.

Check the filing status box that matches the filing status you used on your federal return unless you are a dependent taxpayer.

A dependent taxpayer is one who can be claimed as a dependent on another person's federal return. If married, taxpayer and spouse must file separate returns. A dependent taxpayer may not claim a personal exemption for oneself. Check the box for filing status 6.

Generally, if you filed a joint federal return for 2025, you must file a joint Maryland return. Married couples who file joint federal returns may file separate Maryland returns when one spouse is a resident of Maryland and the other spouse is a nonresident of Maryland. If you and your spouse filed separate federal returns, you must file separate Maryland returns. A Surviving Spouse may file a joint return with a decedent if a joint federal return was filed.

8 RESIDENCE INFORMATION.

Answer all questions and fill in the appropriate boxes/lines. If you are a Pennsylvania Resident, enter your County of legal residence as well as your City, Borough or Township, including the Pennsylvania six (6) digits Political Subdivision Code (PSD).

EXEMPTION AMOUNT CHART

The personal exemption is \$3,200. This exemption is reduced once the taxpayer's federal adjusted gross income exceeds \$100,000 (\$150,000 if filing Joint, Head of Household, or Qualifying Surviving Spouse with Dependent Child). This reduction applies to the additional dependency exemptions as well; however, it does not apply to the taxpayer's age or blindness exemption of \$1,000. Use the chart to determine the allowable exemption amount based upon the filing status. **NOTE:** For certain taxpayers with interest from U.S. obligations see Instruction 12, code hh for applicable exemption adjustment.

If Your federal AGI is		Single or Married Filing Separately	Joint, Head of Household or Qualifying Surviving Spouse	Dependent Taxpayer (eligible to be claimed on another taxpayer's return)
		Each Exemption is	Each Exemption is	Each Exemption is
\$100,000 or less		\$3,200	\$3,200	\$0
Over	But not over			
\$100,000	\$125,000	\$1,600	\$3,200	\$0
\$125,000	\$150,000	\$800	\$3,200	\$0
\$150,000	\$175,000	\$0	\$1,600	\$0
\$175,000	\$200,000	\$0	\$800	\$0
In excess of \$200,000		\$0	\$0	\$0

9 EXEMPTIONS.

Determine which exemptions you may claim and check the appropriate boxes on the form.

EXEMPTIONS ALLOWED

You are entitled to claim qualified exemptions on the Maryland return. The amount of your Maryland exemption may be limited by the amount of your federal adjusted gross income. See Exemption Amount Chart.

You and your spouse are permitted to claim exemptions for being age 65 or over or for blindness. These additional exemptions are in the amount of \$1,000 each.

Complete the Dependent's Form 502B and the exemption area on the front of the Form 515 to determine the amount of exemption allowance to enter on Line 29. If any dependent is 65 or over, you receive an extra exemption of up to \$3,200. Make sure you check both boxes.

10 INCOME AND ADJUSTMENTS.

Complete Lines 1-17 of the Federal Income column using the figures from your federal return.

Enter in the Maryland Wage Income column all salaries or wages derived from Maryland sources. Enter in the Non-Maryland Income/Loss column all other income or loss. Adjustments to federal gross income are not generally applicable to Maryland unless they pertain to compensation for services performed in Maryland.

If you also have income from Maryland such as business income, rental income, lottery winnings, etc., other than salary, wages or other compensation for services performed in Maryland, you must file two nonresident returns. The wage income is taxed on Form 515 and the non-wage income on Form 505.

11 ADDITIONS TO INCOME.

Determine which additions to income apply to you.

Write the appropriate amounts on Lines 18 and 19 and the total on Line 20 of Form 515. Instructions for each Line:

Line 18. NON-MARYLAND LOSS. Enter the total amount of non-Maryland losses and adjustments to Federal income that were realized or paid attributable to a non-Maryland source.

Line 19. OTHER ADDITIONS TO INCOME. If one or both of these apply to you, enter the total amount on Line 19 and identify each item using the code letter.

▼ CODE LETTER

c. Any amount deducted as a donation to the extent that the amount of the donation is included in an application for the Endow Maryland Tax Credit on Form 500CR or 502CR.

e. Wages, salaries or other compensation for services performed in Maryland that are not subject to federal tax because of a treaty.

g. Pickup contributions of a state retirement or pension system member. (The pickup amount will be stated separately on your W-2 form.)

Line 20 Total Additions. (Add Lines 18 and 19)

12 SUBTRACTIONS FROM INCOME.

Determine which subtractions from income apply to you. Write the appropriate amounts on Lines 22 and 23 and the total on Line 24 of Form 515. Instructions for each Line:

Line 22. TAXABLE MILITARY INCOME OF NONRESIDENT. Enter the amount of military pay included in your federal adjusted gross income that you received while in the active service of any branch of the armed forces of the United States.

Line 23. OTHER SUBTRACTIONS FROM INCOME. To the extent that one or more of these items have been included in your federal adjusted gross income, enter the total amount on Line 23 and identify each item using the code letter.

▼ CODE LETTER

f. Child and dependent care expenses. You may subtract the cost of caring for your dependents while you work. There is a limitation of \$3,000 (\$6,000 if two or more dependents receive care.) Copy the amount from either federal Form 2441 or Form 1040 Schedule 3.

j. Amount added to your taxable income for the use of an official vehicle used by a member of a state, county or local police or fire department. The amount is stated separately on Form W-2.

w. Lesser of \$1,200 or the Maryland income of the spouse with the lower income if both spouses have Maryland income and you file a joint return.

gg. Amount of income for services performed in Maryland by the spouse of a member of the armed services, if the spouse is not domiciled in Maryland and is in Maryland solely to be with the servicemember serving in compliance with military orders, pursuant to the Military Spouses Residency Relief Act. See **Technical Bulletin 1**.

hh. If you have received income from U.S. obligations and your federal adjusted gross income exceeds \$100,000 (\$150,000 if filing Joint, Head of Household or Qualifying **Surviving Spouse**), enter the difference, if any, between the exemption amount based upon your federal adjusted gross income and the exemption amount based upon your federal adjusted gross income after subtracting your U.S. obligations using the EXEMPTION ADJUSTMENT WORKSHEET (12A).

EXEMPTION ADJUSTMENT WORKSHEET (12A)

Line 1: Enter the exemption amount to be reported on Line 29 of Form 515 using the chart in Instruction 9. \$ _____

Line 2: Enter your federal adjusted gross income as reported in Column 1 of Line 17 of your Form 515. \$ _____

Line 3: Enter your income from U.S. obligations to be included on Line 23 of Form 515. \$ _____

Line 4: Subtract amount on Line 3 from amount reported on Line 2. \$ _____

Line 5: Recalculate your exemption amount using the chart in Instruction 9, using the income from Line 4. Remember to add your \$1,000 exemptions for age and blindness if applicable. \$ _____

Line 6: Subtract the exemption amount calculated on Line 1 from the exemption amount calculated on Line 5. If the amount is less than zero (0), enter zero (0). If the amount is zero, you have already received the maximum exemption that you are entitled to claim on Form 515. \$ _____

If the amount is greater than zero (0), enter this amount as a subtraction on Line 23 of Form 515 with subtraction code "hh."

Example:

Pat and Chris Jones had a federal adjusted gross income of \$180,000. They also had \$40,000 on interest from U.S. Savings bonds and had a dependent son whom they claimed on the Maryland tax return. Using Instruction 9, they found that the exemption amount on their Maryland return (based upon \$180,000 of income) was \$2,400 (\$800 for three exemptions). If it were not for the \$40,000 of U.S. Savings bonds, their federal adjusted gross income would have been \$140,000 and their exemption amount would have been \$9,600 (\$3,200 for three exemptions). Therefore, Pat and Chris Jones are entitled to claim a subtraction of \$7,200 (\$9,600 - \$2,400) on Line 23 using code letter hh.

yc. Union dues. Enter the amount of dues you paid for labor union membership attributable to an occupation, profession, or trade carried on wholly or partly in Maryland that is included in your federal adjusted gross income. Do not include (1) dues attributable to an occupation, profession, or trade carried on wholly outside of Maryland, (2) the portion of any contributions that provide funds for the payment of sick, accident, or death benefits, (3) contributions to a pension fund even if the union requires you to make contributions, or (4) any amounts of the contribution that are related to certain lobbying and political activities. This includes any amounts the union uses to influence legislators or executive branch officials or to participate in any political campaign or other political activities. If your union engages in any of these activities, it should provide you with the percentage of your union dues that it uses to conduct these activities.

Do not claim this subtraction if you are self-employed and you claimed your union dues as a business expense on your federal return.

Retain all records of your payment of union dues, and make them available upon request by the Comptroller's office.

To the extent that one or more of these items apply to your Maryland income, include only that part attributable to Maryland on Line 23 and identify each item using the code letter.

- h.** Expenses up to \$5,000 incurred by a blind person for a reader, or up to \$1,000 incurred by an employer for a reader for a blind employee.
- k.** Adoption of a child: \$12,000 if the child adopted has a special need under the Social Security Act; \$10,000 for adoption of a child without a special need.
- m.** Deductible artist's contribution. Attach Form 502AC.
- o.** Value of farm products you donated to a gleaning cooperative as certified by the Maryland Department of Agriculture. Attach a copy of the certification.
- q.** Charitable travel expense. You may subtract from income unreimbursed vehicle travel expenses for:
 1. A volunteer fire company;
 2. Service as a volunteer for a charitable organization whose principal purpose is to provide medical, health or nutritional care; and
 3. Assistance for handicapped students at a Maryland community college (other than providing transportation to and from the college). Attach Form 502V.
- va.** The Honorable Louis L. Goldstein Volunteer Police, Fire, Rescue and Emergency Medical Services Personnel Subtraction Modification Program. \$7,000 for each taxpayer who is a qualifying volunteer as certified by a public safety organization. Public safety organizations are Maryland police agencies, Maryland fire, rescue or emergency medical services organizations or auxiliary organizations, the U.S. Coast Guard Auxiliary, Maryland Defense Force or Maryland Civil Air Patrol. Attach a copy of the certification.
- xa.** Up to \$2,500 per contract purchased for advanced tuition payments made to the Maryland Prepaid College Trust. See Administrative Release 32.
- xb.** Up to \$2,500 per contributor per beneficiary of the total of all amounts contributed to investment accounts under the Maryland College Investment Plan. This subtraction modification may not be claimed if the account holder received a State contribution under § 18-19A-04.1 of the Education Article during the taxable year.
- xd.** Up to \$2,500 per ABLE account contributor per beneficiary of the total of all amounts contributed under the Maryland ABLE Program. Subject to the \$2,500 annual limitation, any amount disallowed as a subtraction because it exceeds \$2,500 may be carried over until used to the next 10 succeeding taxable years as a subtraction.
- ss.** A living individual may deduct up to \$10,000 of unreimbursed travel expenses, lodging expenses or lost wages, paid or incurred, during the taxable year that are attributable to the donation of all or part of one or more of the individual's liver, kidney, pancreas, intestine, lung, or bone marrow to another individual for organ transplant. If filing a joint return, each individual may claim up to the maximum amount allowed.
- tt.** A full-time classroom teacher who teaches Kindergarten to grade 12 in an elementary or secondary school in the State of Maryland for an academic year ending during the taxable year may subtract up to \$250 of unreimbursed expenses paid or incurred during the taxable year for the purchase of classroom supplies used by: 1) students in the classroom; or 2) the teacher to prepare for or during classroom teaching. An individual may not subtract any expense that is subtracted

from federal adjusted gross income under §62 of the Internal Revenue Code. If filing a joint return, each individual may claim up to the maximum amount allowed.

- uu.** Income related to the sale or redevelopment of race courses in Maryland. For income realized prior to June 1, 2025, the subtraction includes the following: (1) the amount of gain recognized as a result of the (direct or indirect) sale of property within Laurel Park in Anne Arundel County, Pimlico Race Course in Baltimore City, and Bowie Race Course Training Center in Prince George's County; and (2) the amount of income recognized as a result of any expenditure of funds (directly or indirectly) by the State of Maryland, Baltimore City, or Anne Arundel County with respect to the Laurel Park site or Pimlico site. For income realized on or after June 1, 2025, the subtraction includes the following: (1) the amount of gain recognized as a result of the (direct or indirect) sale of property within Pimlico Race Course in Baltimore City and Bowie Race Course Training Center in Prince George's County; and (2) the amount of income recognized as a result of any expenditure of funds (directly or indirectly) by the State of Maryland or Baltimore City with respect to the Pimlico site.

Line 24 Total Subtractions. (Add Lines 22 and 23)

13 ADJUSTED GROSS INCOME (AGI) FACTOR.

You must adjust your standard or itemized deductions and exemptions using the AGI factor calculated in the AGI FACTOR WORKSHEET (13A). You must carry this amount to six decimal places.

NOTE: If Maryland adjusted gross income before subtractions (Line 2) is 0 or less, use 0 as your factor. If your federal adjusted gross income (Line 1) is 0 or less and Line 2 is greater (or less) than 0, use 1.000000 as your factor.

AGI FACTOR WORKSHEET (13A)

- 1.** Enter your federal adjusted gross income (from Line 17, Column 1) \$ _____
- 2.** Enter your Maryland adjusted gross income before subtraction of non-Maryland income (from Line 25) \$ _____
- 3.** AGI factor. Divide Line 2 by Line 1 and enter on Form 515, Line 30. If less than or greater than 1.000000, enter 1.000000 _____

14 STANDARD DEDUCTION.

Complete Line 27 and check the box for Standard Deduction Method.

The Standard Deduction Method gives you a standard deduction based on your filing status without the need to itemize deductions. If your filing status is single, dependent, or married filing separately, your standard deduction amount is \$3,350. If your filing status is married filing jointly, head of household, or qualifying surviving spouse, your standard deduction amount is \$6,700. Write the amount on Line 27 of Form 515. Then follow the instructions for EXEMPTIONS.

You must adjust the total standard deduction using the AGI factor from Instruction 13 to figure your Maryland standard deduction.

STANDARD DEDUCTION CALCULATION

1. Enter your standard deduction \$ _____
2. Enter your AGI factor
(from Line 3, Instruction 13.) _____
3. Total Maryland standard deduction
(Multiply Line 1 by Line 2.)
Enter here and on Line 27. \$ _____

15 ITEMIZED DEDUCTIONS.

If you figure your tax by the Itemized Deduction Method, complete Line 27 and check the box for Itemized Deduction Method.

To use the ITEMIZED DEDUCTION METHOD, you must itemize your deductions on your federal return and complete federal Form 1040 Schedule A.

Enter the amount from federal Schedule A, Line 17, Total Itemized Deductions, onto Line 1 of the BASIC ITEMIZED DEDUCTIONS WORKSHEET (15A). **USE FEDERAL FORM 1040 SCHEDULE A.**

Complete Lines 1 through 6 and enter the result on Line 27 of Form 515 (there are certain limitations on the deduction amount of state and local tax. For more information, visit marylandcomptroller.gov). Any amounts deducted as contributions of Preservation and Conservation Easements for which a credit is claimed must be added to Line 4 of the BASIC ITEMIZED DEDUCTION WORKSHEET (15A). Complete the ITEMIZED DEDUCTION PHASEOUT WORKSHEET (15B) and enter the amount on Line 6 of the BASIC ITEMIZED DEDUCTION WORKSHEET (15A).

BASIC ITEMIZED DEDUCTIONS WORKSHEET (15A)

1. Total federal itemized deductions
(from Line 17, federal Schedule A.) \$ _____
2. State and local income taxes included in
federal Schedule A, Line 5 \$ _____
3. Itemized Deduction Phaseout Amount
(from Worksheet 15B, Line 4) \$ _____
4. Net deductions (Subtract Line 2 and 3
from Line 1.) \$ _____

ITEMIZED DEDUCTION PHASEOUT WORKSHEET (15B)

IF YOUR FILING STATUS IS: Married Filing Separately	IF YOUR FILING STATUS IS: Single, Married Filing Jointly, Head Of Household, Qualifying Surviving Spouse, or Dependent
1. Enter your federal adjusted gross income from Line 17, Column 1 of Form 515. 1. _____	1. Enter your federal adjusted gross income from Line 17 of Form 515. 1. _____
2. Itemized Deduction Phaseout Income Threshold. . . 2. <u>\$100,000</u>	2. Itemized Deduction Phaseout Income Threshold. . . 2. <u>\$200,000</u>
3. Income in excess of threshold (subtract Line 2 from Line 1, if less than 0 enter 0). 3. _____	3. Income in excess of threshold (subtract Line 2 from Line 1, if less than 0 enter 0). 3. _____
4. Itemized Deduction Phaseout Amount (multiply Line 3 by .075). 4. _____	4. Itemized Deduction Phaseout Amount (multiply Line 3 by .075). 4. _____

Enter the result on Line 3 of Worksheet 15A.

5. Enter your AGI factor
(from Line 3, Instruction 13) _____
6. Total Maryland itemized deductions
(Multiply Line 4 by Line 5.)
Enter here and on Line 27. \$ _____

You are not required to itemize deductions on your Maryland return because you itemized on your federal return. Figure your tax each way to determine which method is best for you.

Your Maryland itemized deductions are limited to those deductions related to Maryland income. You must adjust the net itemized deductions on Line 4 of the BASIC ITEMIZED DEDUCTION WORKSHEET (15A) using the AGI factor. On Line 27 enter the itemized deductions as calculated on Line 6 of the BASIC ITEMIZED DEDUCTION WORKSHEET (15A).

NOTE: If you elected to deduct general **sales** tax, instead of state and local **income** tax, do not enter that amount on Line 2 of the BASIC ITEMIZED DEDUCTION WORKSHEET (15A).

16 EXEMPTION ALLOWANCE COMPUTATION.

You must adjust the total exemption amount on Line 29 using the AGI factor from Instruction 13 to figure your Maryland exemption allowance.

17 FIGURE YOUR TAXABLE NET INCOME.

Subtract Line 31 from Line 28, and enter this amount on Line 32. Go to Form 505NR using Instruction 18.

The 2025 Maryland tax rate schedules are shown so you can see the tax rate that applies to all levels of income; however, do not use them to figure your tax. Instead use the tax tables if your income is under \$50,000; otherwise, use the appropriate row in the Maryland Tax Computation Worksheet Schedules at the end of the tax tables to figure your tax. The tax tables and the Maryland Tax Computation Worksheet Schedules in the nonresident tax booklet have been based on these tax rate schedules.

18 FIGURE THE MARYLAND TAX.

You must use the tax table if your taxable income is less than \$50,000. Using Form 505NR, Nonresident Income Tax Calculation, follow the Line-by-Line instructions below to figure your Maryland tax.

Line 1. Enter the taxable net income from Form 515, Line 32.

Line 2. Find the income range in the tax table that applies to the amount on Line 1 of Form 505NR. Find the Maryland tax corresponding to your income range. Enter the tax amount from the tax table. Tax tables are located at the end of the instructions in the nonresident tax booklet.

If your taxable income on Line 1 is \$50,000 or more, use the Maryland Tax Computation Worksheet Schedules appropriate for your filing status at the end of the tax tables, or refer to the tax rate schedules.

Line 3. Enter your federal adjusted gross income (FAGI) from Form 515, Line 17 (Column 1).

Line 3a. Enter the earned income. Earned income includes wages, salaries, tips, professional fees and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you included in federal AGI.

Line 4. Enter the amount from Form 515, Line 21.

Line 5. Enter Taxable Military Income of a nonresident, from Line 22 of Form 515.

Line 6a. Enter the amount of your subtractions from Line 23 of Form 515.

Line 6b. Enter any non-Maryland income (not including losses reported on Lines 1 through 14 of Column 3, or adjustments to income reported on Line 16 of Column 3) from Form 515 that have not been included on Line 5 or 6a of Form 505NR.

Important Note: Make sure that you follow the instruction for Line 6b above to arrive at the correct amount. The non-Maryland losses and adjustments should have been reported on Line 18 of Form 515 and included on the amounts reported on Line 4 of Form 505NR.

- Line 17 of Column 3 also should include any income from Maryland sources (other than wages) that was included in Maryland taxable income on Form 505.
- Income subject to tax as a resident when required to file both a Form 502 and 515 should be included.
- Line 17 of Column 3 also should include income for wages earned in Maryland by a nonresident rendering police, fire, rescue or emergency services in an area covered under a state of emergency declared by the Maryland Governor, if the wages are paid by a nonprofit organization not registered to do business in the state and not otherwise doing business in the state, or by a state, county or political subdivision of a state, other than the State of Maryland.

Line 7. Add Lines 5 through 6b.

Line 8. Subtract Line 7 from Line 4. This is your Maryland Adjusted Gross Income.

Line 9. Compute your Maryland income factor by dividing Line 8 by Line 3. Carry the factor to six decimal places. The factor cannot exceed 1 (100%) and cannot be less than zero (0%). If Line 8 is 0 or less, the factor is 0. If Line 8 is greater than 0 and Line 3 is 0 or less, the factor is 1.

Line 10. If you are using the standard deduction, multiply the standard deduction from Line 1 of the NONRESIDENT Standard Deduction Worksheet (14A) in Instruction 14 by the factor on Line 9 of

this form, and enter the result on Line 10a. If you are itemizing your deductions, multiply the net deductions from Line 3 of your Basic Itemized Deductions Worksheet (15A) in Instruction 15 by the factor on Line 9 of this form, and enter the result on Line 10b.

Line 11. If you are using the standard deduction, subtract Line 10a from Line 8. If you are using itemized deductions, subtract Line 10b from Line 8.

Line 12. Multiply the total exemption amount on Form 515, Line 29 by the factor on Line 9.

Line 13. Subtract Line 12 from Line 11. This is your Maryland taxable net income.

Line 14. Enter the tax from Line 2 of this form.

Line 15. Divide the amount on Line 13 of this form by the amount on Line 1. Carry this Maryland nonresident factor to six decimal places. If more than 1.000000, enter 1.000000. If 0 or less, enter 0.000000.

Line 16. Multiply Line 14 by Line 15 to arrive at your Maryland tax. Enter this amount on Line 16 and on Form 515, Line 33.

Line 17. Skip Line 17 (used only when filing Form 505) and complete Form 515 through Line 38 and then return to complete Line 18 of this form.

Line 18. Find the local tax rate for the Maryland county in which you were employed as of the last day of 2025. Enter the local rate in the space provided for the rate on Form 515, Line 39, then return to this form. Multiply Line 13 by this local tax rate and enter this amount on Line 18 and on Form 515, Line 39. If Line 13 is 0 or less, enter 0 on Line 18 and on Form 515 Line 39.

Return to Form 515 to complete remainder of return.

2025 TAX RATE SCHEDULES

Tax Rate Schedule I

For taxpayers filing as Single, Married Filing Separately, or as Dependent Taxpayers. This rate is also used for taxpayers filing as Fiduciaries.

If taxable net income is:			Maryland Tax is:		
At least: but not over:					
\$1	\$1,000			2.00%	of taxable net income
\$1,001	\$2,000	\$20.00	plus	3.00%	of excess over \$1,000
\$2,001	\$3,000	\$50.00	plus	4.00%	of excess over \$2,000
\$3,001	\$100,000	\$90.00	plus	4.75%	of excess over \$3,000
\$100,001	\$125,000	\$4,697.50	plus	5.00%	of excess over \$100,000
\$125,001	\$150,000	\$5,947.50	plus	5.25%	of excess over \$125,000
\$150,001	\$250,000	\$7,260.00	plus	5.50%	of excess over \$150,000
\$250,001	\$500,000	\$12,760.00	plus	5.75%	of excess over \$250,000
\$500,001	\$1,000,000	\$27,135.00	plus	6.25%	of excess over \$500,000
\$1,000,001		\$58,385.00	plus	6.50%	of excess over \$1,000,000

Tax Rate Schedule II

For taxpayers filing as Married Filing Jointly, Head of Household, or for Qualifying Surviving Spouse.

If taxable net income is:			Maryland Tax is:		
At least: but not over:					
\$1	\$1,000			2.00%	of taxable net income
\$1,001	\$2,000	\$20.00	plus	3.00%	of excess over \$1,000
\$2,001	\$3,000	\$50.00	plus	4.00%	of excess over \$2,000
\$3,001	\$150,000	\$90.00	plus	4.75%	of excess over \$3,000
\$150,001	\$175,000	\$7,072.50	plus	5.00%	of excess over \$150,000
\$175,001	\$225,000	\$8,322.50	plus	5.25%	of excess over \$175,000
\$225,001	\$300,000	\$10,947.50	plus	5.50%	of excess over \$225,000
\$300,001	\$600,000	\$15,072.50	plus	5.75%	of excess over \$300,000
\$600,001	\$1,200,000	\$32,322.50	plus	6.25%	of excess over \$600,000
\$1,200,001		\$69,822.50	plus	6.50%	of excess over \$1,200,000

Line 33a. Recaptured Credit. Recaptured Credit from Part DD. Enter the amount of recaptured credit from Part DD, Line 1 on the Form 502CR.

Poverty Level Credit

If you checked filing status 6 on your Maryland return, you are not eligible for this credit.

1. Enter the amount from Line 21, of Form 515. If you checked filing status 3 (married filing separately) and you filed a joint federal return enter your joint federal adjusted gross income plus any Maryland additions. **1.** _____
2. Enter the total of your salary, wages, tips and other employee compensation and net profit from self-employment. (Do not include a farm or business loss.) Also include your distributive share of pass-through entity income. **2.** _____
3. Find the number of persons in your family/household from the chart that is the same as the number of persons entered on your federal tax return. Enter the income level that corresponds to the number of persons. **3.** _____
4. Enter the amount from Line 1 or 2, whichever is larger. Compare Lines 3 and 4. If Line 4 is greater than Line 3, STOP HERE. You do not qualify for this credit. If Line 3 is greater than or equal to Line 4, continue to Line 5. **4.** _____
5. Multiply Line 2 by 5% (.05). **5.** _____
6. Multiply Line 5 by the Maryland income factor _____ (from (from Line 9 of Form 505NR). Enter that amount here and on Line 34 of Form 515. **6.** _____

POVERTY INCOME GUIDELINES

NUMBER OF PERSONS IN FAMILY/ HOUSEHOLD	INCOME LEVEL
1	\$15,650
2	\$21,150
3	\$26,650
4	\$32,150
5	\$37,650
6	\$43,150
7	\$48,650
8	\$54,150

For families/households with more than 8 persons, add \$5,500 for each additional person.

19 POVERTY LEVEL AND OTHER CREDITS FOR INDIVIDUALS AND BUSINESSES.

The Earned Income Credit, Local Earned Income Credit and Refundable Earned Income Credit are not available to be claimed in tax year 2025.

POVERTY LEVEL CREDIT.

You may claim a credit on Line 34 of 5% of your earned income multiplied by the Maryland income factor if your income is less than or equal to the poverty income guidelines. Complete Part II of the POVERTY LEVEL CREDIT WORKSHEET (19A) to calculate the Poverty Level Credit.

Line 35 Income Tax Credit.

CREDITS FOR INDIVIDUALS.

- a. **Credits for Income Taxes Paid to Other States.**
This credit is not available for nonresident taxpayers.
- b. **Credit for Child and Dependent Care Expenses.**
This credit is not available for nonresident taxpayers.
- c. **Quality Teacher Incentive Credit.** If you are a qualified Maryland teacher who paid tuition to take graduate level courses required to maintain certification, you may be eligible for a tax credit.
- d. **Credit for Aquaculture Oyster Floats.** If you purchased a new aquaculture oyster float during the tax year, you may be entitled to a credit of up to \$500 for the cost of the float.
- e. **Long-Term Care Insurance Tax Credit.** If you paid a premium for a long-term care insurance policy for yourself or certain resident family members, you may be eligible for a tax credit.
- f. **Credit for Preservation and Conservation Easements.** Individuals who conveyed an easement to the Maryland Environmental Trust, the Maryland Agricultural Land Preservation Foundation, or Maryland Department of Natural Resources to preserve open space, natural resources, agriculture, forest land, watersheds, significant ecosystems, viewsheds or historic properties, may be eligible for credit. Individuals who are eligible to claim the Credit for Preservation and Conservation Easements and who are not PTE members must claim this credit on Part F of the Form 502CR. PTE members who are eligible for this credit must claim the credit on Form 500CR.

- g. **Venison Donation Tax Credit.** Individuals who hunt and harvest antlerless deer and then donate the processed meat to an organization exempt from taxation under § 501(c)(3) of the Internal Revenue Code may claim a credit against their State personal income tax. The credit amount is \$75 per donated deer. The maximum credit amount is \$300 unless the individual harvested the deer in accordance with a Deer Management Permit. No portion of the credit can be carried forward or exceed the amount incurred to butcher and process the donated deer. All individuals who claim the credit must comply with State hunting laws and regulations. The credit may be claimed on Part G of Form 502CR.
- h. **Community Investment Tax Credit.** Businesses that contribute to approved Neighborhood and Community Assistance Programs may be eligible for a tax credit of 50% of approved contributions with a maximum credit of \$250,000 on Form 500CR. Individuals who make a nonbusiness contribution may also be eligible for this tax credit, and may elect to claim this credit on Part H of Form 502CR instead of Form 500CR. The credit may not be claimed on both Form 500CR and Form 502CR. PTE members claim this credit on Form 500CR.
- i. **Endow Maryland Tax Credit.** Businesses that donate \$500 of cash or publicly traded securities to a qualified permanent endowment fund at an eligible community foundation may be eligible for a tax credit of 25% of the approved donation with a maximum credit of \$50,000 on Form 500CR. Individuals who make an approved donation may also be eligible for this tax credit, and may elect to claim this credit on Part I of Form 502CR instead of Form 500CR. The credit may not be claimed on both Form 500CR and Form 502CR. PTE members claim this credit on Form 500CR.
Note: If you claim the Endow Maryland Tax Credit, the amount of approved donations which qualify you for this credit is an addition to income and must be included on Line 19. See Instruction 11, code letter c.
- j. **Preceptors In Areas With Health Care Workforce Shortages Tax Credit.** If you are a qualified licensed physician, a qualified physician assistant, or a qualified nurse practitioner who served without compensation as a preceptor, you may be eligible to claim a nonrefundable credit against your State tax liability.

k. Independent Living Tax Credit. An individual may claim a credit against their Maryland State income tax equal to 50% of the qualified expenses incurred during a taxable year to install accessibility and universal visitability features to or within a home.

l. Endowments of Maryland Historically Black Colleges and Universities Tax Credit. Taxpayers making donations to a qualified permanent fund held at an eligible institution of higher education (Bowie State University, Coppin State University, Morgan State University, or, University of Maryland Eastern Shore), may be eligible for a credit of 25% of the amount of donations. Individuals who make an approved donation and certified as eligible for this tax credit may claim the credit on Part L of Form 502CR instead of Form 500CR. The credit should not be claimed on both Form 500CR and Form 502CR.

For additional information regarding any of the above income tax credits, see the instructions for Form 502CR, Income Tax Credits. Form 502CR and instructions are available from any office of the Comptroller or visit marylandcomptroller.gov.

BUSINESS TAX CREDITS.

Business tax credits cannot be claimed on Form 515. You must also file Form 505 electronically to claim business income tax credits.

20 LOCAL INCOME TAX AND LOCAL CREDITS.

Maryland counties and Baltimore City may levy an income tax which is a percentage of Maryland taxable income. Use the LOCAL TAX RATE CHART and Form 505NR to figure your local income tax. Use the Maryland county (or Baltimore City) **in which you were employed on the last day of the tax year** and which you showed in the box at the top of Form 515.

2025 Tax Rate Chart

Subdivision	Rate
Baltimore City . . . . .	.0320
Allegany County . . . . .	.0303
Anne Arundel County	See below*
Baltimore County . . . . .	.0320
Calvert County . . . . .	.0320
Caroline County . . . . .	.0320
Carroll County . . . . .	.0303
Cecil County . . . . .	.0274
Charles County . . . . .	.0303
Dorchester County . . . . .	.0330
Frederick Count	See below**
Garrett County . . . . .	.0265
Harford County . . . . .	.0306
Howard County . . . . .	.0320
Kent County . . . . .	.0320
Montgomery County . . . . .	.0320
Prince George’s County . . . . .	.0320
Queen Anne’s County . . . . .	.0320
St. Mary’s County . . . . .	.0320

Somerset County . . . . .	.0320
Talbot County . . . . .	.0240
Washington County . . . . .	.0295
Wicomico County . . . . .	.0320
Worcester County . . . . .	.0225
Nonresidents use . . . . .	.0225

NOTE

*** Anne Arundel County** The local tax rates for taxable year 2025 are as follows:

For taxpayers with filing status of Single, Married Filing Separately, or Dependent, their local tax rate is as follows:

- (1) For a filer with taxable net income of at least \$1 but not over \$50,000, 2.7% of the filer’s taxable net income;
- (2) For a filer with taxable net income of at least \$50,001 but not over \$400,000, \$1,350 plus 2.94% of the filer’s taxable net income over \$50,000; and
- (3) For a filer with taxable net income of at least \$400,001, \$11,640 plus 3.2% of the filer’s taxable net income over \$400,000;

For taxpayers with filing statuses of Married Filing Jointly, Head of Household, or Qualified Surviving Spouse, their local tax rate is as follows:

- (1) For a filer with taxable net income of at least \$1 but not over \$75,000, 2.7% of the filer’s taxable net income;
- (2) For a filer with taxable net income of at least \$75,001 but not over \$480,000, \$2,025 plus 2.94% of the filer’s taxable net income over \$75,000; and
- (3) For a filer with taxable net income of at least \$480,001, \$13,932 plus 3.2% of the filer’s taxable net income over \$480,000.

For Anne Arundel County tax table visit marylandcomptroller.gov.

**** Frederick County** The local tax rates for tax year 2025 are as follows:

For taxpayers with filing statuses of Single, Married Filing Separately or Dependent taxpayer, the local tax rates are as follows:

- (1) .0225 for taxpayers who have a net taxable income between \$1 and not exceeding \$25,000;
- (2) .0275 for taxpayers who have a net taxable income between \$25,001 and not exceeding \$50,000;
- (3) .0296 for taxpayers who have a net taxable income between \$50,001 and not exceeding \$150,000; and
- (4) .0320 for taxpayers who have a net taxable income of \$150,001 or more;

For taxpayers with filing statuses of Married Filing Jointly, Head of Household, or Qualified Surviving Spouse, the local tax rates are as follows:

- (1) .0225 for taxpayers who have a net taxable income between \$1 and not exceeding \$25,000;
- (2) .0275 for taxpayers who have a net taxable income between \$25,001 and not exceeding \$100,000;

- (3) .0296 for taxpayers who have a net taxable income between \$100,001 and not exceeding \$250,000; and
- (4) .0320 for taxpayers who have a net taxable income of \$250,001 or more.

Local poverty level credit. If you calculated a poverty level credit on Line 34 of Form 515, complete the LOCAL POVERTY LEVEL CREDIT WORKSHEET (20).

LOCAL POVERTY LEVEL CREDIT WORKSHEET (20)

Refer to the STATE POVERTY LEVEL CREDIT WORKSHEET in Instruction 19. If the amount on Line 3 is greater than the amount on Line 4, you are eligible to claim the local poverty level credit. Complete this worksheet to calculate the amount of your credit.

- A.** Enter the amount from Line 2 of the STATE POVERTY LEVEL CREDIT WORKSHEET (19A). **A.** _____
- B.** Enter your local tax rate from 2025 Tax Rate Chart above (Anne Arundel County residents use .0270) **B.** 0 _____
- C.** MULTIPLY Line A by Line B. **C.** _____
- D.** Multiply Line C by the Maryland income factor _____. (from Line 9 of Form 505NR). Enter the amount here and on Line 40 of Form 515 **D.** _____

21 TAXES PAID AND CREDITS.

Write your taxes paid and credits on Lines 49-52.

Line 49. Write the total Maryland and local tax withheld as shown on the wage and tax statements (Forms W-2, W-2G or 1099) you have received. Add up the amounts identified as Maryland and local tax withheld on each form and write the total on Line 49. Attach Forms W-2, W-2G and 1099 to your return if Maryland tax is withheld. You will not get credit for your withholding, if you do not attach Forms 1099, W-2, or W-2G substantiating Maryland withholding.

IMPORTANT: Your wage and tax statements contain many numbers. Be sure you add only the amounts identified as Maryland and local tax withheld.

- Line 50.** Enter on Line 50 the total of:
 - a. Maryland estimated tax payments;
 - b. amount applied from 2024 return; AND
 - c. payment made with a request for an automatic extension of time to file your return.

Line 51. Complete this Line only if you are a Pennsylvania resident. Residents of local jurisdictions that impose a local income or earnings tax on Maryland residents are subject to both the State and the local tax on wages earned in Maryland.

Line 52. REFUNDABLE INCOME TAX CREDITS. Enter the amount from Line 10, Part CC of Form 502CR.

NOTE: See Maryland Historic Revitalization Tax Credit, Form 502S, for qualifications and instructions.

22 OVERPAYMENT OR BALANCE DUE.

Calculate the balance due (Line 54) or overpayment (Line 55). If you must pay interest for underpayment of estimated tax, enter the amount of interest from Line 18 of Form 502UP on Line 58. Subtract Lines 56 and 58 from your overpayment (Line 55). This is the amount of your refund. Write this amount on Line 57. No refunds of less than \$1.00 will be sent. If the amount on Line 58 is more than the overpayment on Line 50 of Form 515, enter zero (0) on Lines 56 and 57. Then subtract Line 55 from Line 58 and enter the result on Line 59. If you prefer, you may leave Line 58 blank and the Revenue Administration Division will calculate the interest charges and send you a bill. See Instructions 23 and 24 regarding signatures, attachments, and mailing.

23 TELEPHONE NUMBERS, CODE NUMBERS, SIGNATURES AND ATTACHMENTS.

Enter your telephone numbers, and sign and date your return. Be sure to attach all required forms, schedules and statements.

CODE NUMBER

If special circumstances apply, you may not owe the interest for underpayment of estimated tax. Refer to Form 502UP for additional information. Enter the applicable code number in one of the code number lines on the bottom of page 3. Enter code **300** if you are a farmer or fisherman or enter code **301** if your income was received unevenly throughout the year. Attach your completed Form 502UP if you have entered code **301**.

SIGNATURES

You must sign your return. Your signature(s) signifies that your return, including all attachments, is, to the best of your knowledge and belief, true, correct and complete, under penalties of perjury.

Both spouses must sign a joint return. If your spouse cannot sign because of injury or disease and tells you to sign, you can sign your spouse's name in the proper space on the return followed by the words "By (your name), spouse." Be sure to also sign in the space provided for your signature.

If a power of attorney is necessary, complete the Maryland Form 548 and attach to your return.

TAX PREPARERS

If another person prepared your return, that person also must print name, sign the return and enter their Preparer's Tax Identification Number (PTIN). The preparer declares that the return is based on all information required to be reported of which the preparer has knowledge, under the penalties of perjury.

Penalties may be imposed for tax preparers who fail to sign the tax return and provide their PTIN.

ATTACHMENTS

Be sure to attach wage and tax statements (Forms W-2, W-2G and 1099) to the front of your return if Maryland tax was withheld. Be sure to attach all forms, K-1s, schedules and statements required by these instructions. Place your check or money order on top of your wage and tax statements and fasten with one staple on the front of your tax return.

24 PAYMENT AND MAILING INSTRUCTIONS AND DEADLINES ELECTRONIC PAYMENT OF BALANCE DUE

If your tax return has a balance due, you may pay electronically at marylandcomptroller.gov. The amount you designate will be debited from your bank or financial institution on the date that you choose.

PAYMENT BY CHECK OR MONEY ORDER

For returns filed with payments, attach check or money order to Form 515. Make check or money order payable to Comptroller of Maryland. On your check or money order, you must include the last four digits of the Social Security number/Individual Taxpayer Identification Number of the taxpayer if filing individually. If filing jointly, you must include the last four digits of the Social Security number/ITIN of the primary taxpayer, tax type, and tax year on the check or money order. Failure to include this information will delay the processing of your payment. Do not attach Form PV or check/money order to Form 515. Place Form PV with attached check/money order on TOP of Form 515 and mail to:

**Comptroller of Maryland
Payment Processing
PO Box 8888
Annapolis, MD 21401-8888**

For alternative methods of payment, such as a credit card, visit marylandcomptroller.gov.

For returns filed without payments, mail your completed return to:

**Comptroller of Maryland
Revenue Administration Division
110 Carroll Street
Annapolis, MD 21411-0001**

Sending your return by certified mail will not result in special handling and may delay your refund.

DUE DATE

Returns must be mailed by April 15, 2026, for calendar year taxpayers. If any due date falls on a Saturday, Sunday or legal holiday, the return must be filed by the next business day. If filing on a fiscal year basis, file by the 15th day of the fourth month following the close of the fiscal year.

EXTENSION OF TIME TO FILE

Follow the instructions on the Personal Tax Payment Voucher for 502/505, Estimated Tax and Extension Payments (Form PV) to request an automatic extension of the time to file your 2025 return. Filing this form extends the time to file your return, but does not extend the time to pay your taxes. Payment of the expected tax due is required with Form PV by April 15, 2026. You can pay by electronic funds withdrawal (direct debit) or credit card on our website. If no tax is due and you did not request a federal extension, file your extension online at marylandcomptroller.gov or by phone at 410-260-7829. Only submit Form PV if tax is due.

COMBAT ZONE EXTENSION

Maryland allows the same six-month extension for filing and paying personal income taxes for military and support personnel serving in a designated combat zone or qualified hazardous duty area and their spouses as allowed by the IRS. For more detailed information visit irs.gov. If you are affected by the extension enter 912 on one of the code number lines at the bottom of page 3.

25 AMENDED RETURNS.

You must file an amended return to make certain changes to your original return. These include changes in income, filing status, amount of deductions, the number of exemptions and the amount of additions to income and subtractions from income. **Note:** Changes made as part of an amended return are subject to audit for up to three years from the date the amended return is filed.

INCOME TAX ASSISTANCE

For more information, visit marylandcomptroller.gov. You may also call 1-800-638-2937 or from Central Maryland 410-260-7980.