



2026 Schedule M1MA, Marriage Credit

Your First Name and Initial

Your Last Name

Your Social Security Number

Spouse's First Name and Initial

Spouse's Last Name

Spouse's Social Security Number

Part 1

A — Taxpayer

B — Spouse

- | | | | | |
|---|---|---|-------|-------|
| 1 | Wages, salaries, tips, and other employee compensation (see instructions) | 1 | _____ | _____ |
| 2 | Self-employment income (from line 3 of federal Schedule SE, less the self-employment tax deduction from line 13 of federal Schedule SE) | 2 | _____ | _____ |
| 3 | Taxable income received from a retirement pension, profit-sharing, stock bonus, or annuity plan (see instructions) | 3 | _____ | _____ |
| 4 | Taxable Social Security benefits (see instructions) | 4 | _____ | _____ |
| 5 | Add lines 1 through 4 for each column | 5 | _____ | _____ |
| 6 | Amount from line 5, Column A or B, whichever is less (If less than \$31,000, STOP HERE . You do not qualify) | 6 | _____ | _____ |
| 7 | Joint taxable income from line 9 of Form M1. (If less than \$49,000, STOP HERE . You do not qualify) | 7 | _____ | _____ |
| 8 | If line 6 is less than \$125,000, determine the amount of your credit using lines 6 and 7 and the table in the instructions. | | | |
| | — Full-year residents: Enter the result here and on line 1 of Schedule M1C | 8 | _____ | _____ |
| | — Part-year residents and nonresidents: Skip ahead to Part 3 | | | |
| | If line 6 is \$125,000 or more, continue to Part 2 | | | |

Part 2 — If Line 6 is \$125,000 or More

- | | | | |
|--|---|----|--------|
| 9 | Enter the amount from line 6 | 9 | |
| 10 | Value of one-half of the standard deduction for Married Filing Jointly | 10 | 15,300 |
| 11 | Subtract line 10 from line 9 | 11 | |
| 12 | Using the tax rate schedule for single persons in the M1 instructions, compute the tax for the amount on line 11 | 12 | |
| 13 | Amount from line 7 | 13 | |
| 14 | Amount from line 11 | 14 | |
| 15 | Subtract line 14 from line 13 (If zero or less, STOP HERE . You do not qualify). | 15 | |
| 16 | Using the tax rate schedule for single persons in the Form M1 instructions, compute the tax for the amount on line 15 | 16 | |
| 17 | Tax from line 10 of Form M1 | 17 | |
| 18 | Add lines 12 and 16 | 18 | |
| 19 | Subtract line 18 from line 17. If the result is more than \$1,894, enter \$1,894. If result is zero or less, you do not qualify.
Full-year residents: Enter the result here and on line 1 of Schedule M1C | 19 | |
| Part-year residents and nonresidents: Continue to Part 3 . | | | |

Part 3 — Part-Year Residents and Nonresidents

- | | | | |
|-----------|---|-----------|-------|
| 20 | Part-year residents and nonresidents: Enter the decimal from line 30 of Schedule M1NR | 20 | _____ |
| 21 | If line 6 is less than \$125,000, multiply line 8 by line 20. Otherwise, multiply line 19 by line 20.
Enter the result here and on line 1 of Schedule M1C | 21 | _____ |

Include this schedule when you file Form M1. Keep a copy for your records.

2026 Schedule M1MA Instructions

Do I qualify?

You may qualify for the Marriage Credit if all of these are true:

- Your filing status is Married Filing Jointly
- Both you and your spouse have taxable earned income, taxable pension, or taxable Social Security income
- Your joint taxable income on line 9 of your Form M1 is at least \$49,000
- The income of the lesser-earning spouse is at least \$31,000

Line Instructions

Lines 1—5

Complete lines 1 through 5, Columns A and B, to determine the earned income for each spouse.

Line 1

Do not include the following amounts on line 1:

- Military wages that you are allowed to subtract on lines 22, 23, and 24 of Schedule M1M, Income Additions and Subtractions
- Railroad retirement board benefits
- Medicaid Waiver Payments you excluded from adjusted gross income on line 9 of federal Schedule 1

Line 3

Taxable pension income included on lines 4b and 5b of federal Forms 1040 and 1040-SR. When calculating line 3, do not include any Railroad Retirement Board benefits.

Line 4

Enter the amount from line 6b of federal Form 1040 or 1040-SR. If you both received social security benefits, use the amounts from box 5 of Form SSA-1099 to determine each spouse's portion of the joint taxable social security benefits included on line 6b of Form 1040.

Line 8

Use the Table for Line 8 on the next page.

Table for Line 8

If line 6 is:

and line 7 is at least:

\$49,000 59,000 69,000 79,000 89,000 99,000 109,000 119,000 129,000 139,000 149,000 159,000 169,000 179,000 189,000

but less than:

\$59,000 69,000 79,000 89,000 99,000 109,000 119,000 129,000 139,000 149,000 159,000 169,000 179,000 189,000 199,000

your credit amount is:

at
least

but
less than
↓

\$31,000	32,000	12	12	12	12	12	12	12	12	0	0	0	0	0	0	0
32,000	33,000	26	26	26	26	26	26	26	26	0	0	0	0	0	0	0
33,000	34,000	41	41	41	41	41	41	41	41	0	0	0	0	0	0	0
34,000	35,000	55	55	55	55	55	55	55	55	0	0	0	0	0	0	0
35,000	36,000	70	70	70	70	70	70	70	70	24	0	0	0	0	0	0
36,000	37,000	77	84	84	84	84	84	84	84	49	0	0	0	0	0	0
37,000	38,000	77	99	99	99	99	99	99	99	74	0	0	0	0	0	0
38,000	39,000	77	113	113	113	113	113	113	113	99	0	0	0	0	0	0
39,000	40,000	77	128	128	128	128	128	128	128	124	19	0	0	0	0	0
40,000	41,000	77	142	142	142	142	142	142	142	142	44	0	0	0	0	0
41,000	42,000	77	157	157	157	157	157	157	157	157	69	0	0	0	0	0
42,000	43,000	77	171	171	171	171	171	171	171	171	94	0	0	0	0	0
43,000	44,000	77	186	186	186	186	186	186	186	186	119	14	0	0	0	0
44,000	45,000	77	200	200	200	200	200	200	200	200	144	39	0	0	0	0
45,000	46,000	77	215	215	215	215	215	215	215	215	169	64	0	0	0	0
46,000	47,000	77	222	229	229	229	229	229	229	229	194	89	0	0	0	0
47,000	48,000	77	222	244	244	244	244	244	244	244	219	114	9	0	0	0
48,000	49,000	77	222	258	258	258	258	258	258	258	244	139	34	0	0	0
49,000	50,000	64	209	260	260	260	260	260	260	260	256	151	46	0	0	0
50,000	51,000	49	194	260	260	260	260	260	260	260	260	161	56	0	0	0
51,000	52,000	35	180	260	260	260	260	260	260	260	260	172	67	0	0	0
52,000	53,000	20	165	260	260	260	260	260	260	260	260	182	77	0	0	0
53,000	54,000	6	151	260	260	260	260	260	260	260	260	193	88	0	0	0
54,000	55,000	0	136	260	260	260	260	260	260	260	260	203	98	0	0	0
55,000	56,000	0	122	260	260	260	260	260	260	260	260	214	109	4	0	0
56,000	57,000	0	107	252	260	260	260	260	260	260	260	224	119	14	0	0
57,000	58,000	0	93	238	260	260	260	260	260	260	260	235	130	25	0	0
58,000	59,000	0	78	223	260	260	260	260	260	260	260	245	140	35	0	0
59,000	60,000	0	64	209	260	260	260	260	260	260	260	256	151	46	0	0
60,000	61,000	0	49	194	260	260	260	260	260	260	260	260	161	56	0	0
61,000	62,000	0	35	180	260	260	260	260	260	260	260	260	172	67	0	0
62,000	63,000	0	20	165	260	260	260	260	260	260	260	260	182	77	0	0
63,000	64,000	0	6	151	260	260	260	260	260	260	260	260	193	88	0	0
64,000	65,000	0	0	136	260	260	260	260	260	260	260	260	203	98	0	0
65,000	66,000	0	0	122	260	260	260	260	260	260	260	260	214	109	4	0
66,000	67,000	0	0	107	252	260	260	260	260	260	260	260	224	119	14	0
67,000	68,000	0	0	93	238	260	260	260	260	260	260	260	235	130	25	0
68,000	69,000	0	0	78	223	260	260	260	260	260	260	260	245	140	35	0
69,000	70,000	0	0	64	209	260	260	260	260	260	260	260	256	151	46	0
70,000	71,000	0	0	49	194	260	260	260	260	260	260	260	260	161	56	0
71,000	72,000	0	0	35	180	260	260	260	260	260	260	260	260	172	67	0
72,000	73,000	0	0	20	165	260	260	260	260	260	260	260	260	182	77	0
73,000	74,000	0	0	6	151	260	260	260	260	260	260	260	260	193	88	0
74,000	75,000	0	0	0	136	260	260	260	260	260	260	260	260	203	98	0
75,000	76,000	0	0	0	122	260	260	260	260	260	260	260	260	214	109	9
76,000	77,000	0	0	0	107	252	260	260	260	260	260	260	260	224	119	20
77,000	78,000	0	0	0	93	238	260	260	260	260	260	260	260	235	130	30
78,000	79,000	0	0	0	78	223	260	260	260	260	260	260	260	245	140	41
79,000	80,000	0	0	0	64	209	260	260	260	260	260	260	260	256	151	51
80,000	81,000	0	0	0	49	194	260	260	260	260	260	260	260	260	161	62
81,000	82,000	0	0	0	35	180	260	260	260	260	260	260	260	260	172	72
82,000	83,000	0	0	0	20	165	260	260	260	260	260	260	260	260	182	83
83,000	84,000	0	0	0	6	151	260	260	260	260	260	260	260	260	193	93
84,000	85,000	0	0	0	0	136	260	260	260	260	260	260	260	260	203	104
85,000	86,000	0	0	0	0	122	260	260	260	260	260	260	260	260	214	114
86,000	87,000	0	0	0	0	107	252	260	260	260	260	260	260	260	224	125
87,000	88,000	0	0	0	0	93	238	260	260	260	260	260	260	260	235	135
88,000	89,000	0	0	0	0	78	223	260	260	260	260	260	260	260	245	146
89,000	90,000	0	0	0	0	64	209	260	260	260	260	260	260	260	256	156
90,000	91,000	0	0	0	0	49	194	260	260	260	260	260	260	260	260	167
91,000	92,000	0	0	0	0	35	180	260	260	260	260	260	260	260	260	177
92,000	93,000	0	0	0	0	20	165	260	260	260	260	260	260	260	260	188
93,000	94,000	0	0	0	0	6	151	260	260	260	260	260	260	260	260	198
94,000	95,000	0	0	0	0	0	136	260	260	260	260	260	260	260	260	209
95,000	96,000	0	0	0	0	0	122	260	260	260	260	260	260	260	260	219
96,000	97,000	0	0	0	0	0	107	252	260	260	260	260	260	260	260	230
97,000	98,000	0	0	0	0	0	93	238	260	260	260	260	260	260	260	240
98,000	99,000	0	0	0	0	0	78	223	260	260	260	260	260	260	260	251
99,000	100,000	0	0	0	0	0	64	209	260	260	260	260	260	260	260	261
100,000	101,000	0	0	0	0	0	49	194	260	260	260	260	260	260	260	265
101,000	102,000	0	0	0	0	0	35	180	260	260	260	260	260	260	260	265
102,000	103,000	0	0	0	0	0	20	165	260	260	260	260	260	260	260	265
103,000	104,000	0	0	0	0	0	6	151	260	260	260	260	260	260	260	265
104,000	105,000	0	0	0	0	0	0	136	260	260	260	260	260	260	260	265
105,000	106,000	0	0	0	0	0	0	122	260	260	260	260	260	260	260	265
106,000	107,000	0	0	0	0	0	0	107	252	260	260	260	260	260	260	265
107,000	108,000	0	0	0	0	0	0	93	238	260	260	260	260	260	260	265
108,000	109,000	0	0	0	0	0	0	78	223	260	260	260	260	260	260	265
109,000	110,000	0	0	0	0	0	0	64	209	260	260	260	260	260	260	265
110,000	111,000	0	0	0	0	0	0	49	194	260	260	260	260	260	260	265
111,000	112,000	0	0	0	0	0	0	35	180	260	260	260	260	260	260	265
112,000	113,000	0	0	0	0	0	0	20	165	260	260	260	260	260	260	265
113,000	114,000	0	0	0	0	0	0	6	151	260	260	260	260	260	260	265
114,000	115,000	0	0	0	0	0	0	0	136	260	260	260	260	260	260	265
115,000	116,000	0	0	0	0	0	0	0	122	260	260	260	260	260	260	265
116,000	117,000	0	0	0	0	0	0	0	107	252	260	260	260	260	260	265
117,000	118,000	0	0	0	0	0	0	93	238	260	260	260	260	260	260	265
118,000	119,000	0	0	0	0	0	0	78	223	260	260	260	260	260	260	265
119,000	120,000	0	0	0	0	0	0	64	209	260	260	260	260	260	260	265
120,000	121,000	0	0	0	0	0	0	49	194	260	260	260	260	260	260	265
121,000	122,000	0	0	0	0	0	0	35	180	260	260	260	260	260	260	265
122,000	123,000	0	0</													

(continued)

Table for Line 8, cont.

If line 6 is:

and line 7 is at least:

199,000 209,000 219,000 229,000 239,000 249,000 259,000 269,000 279,000 289,000 299,000 309,000 319,000 329,000 339,000

but less than:

209,000 219,000 229,000 239,000 249,000 259,000 269,000 279,000 289,000 299,000 309,000 319,000 329,000 339,000 & Over

at least	but less than															
75,000	76,000	9	9	9	9	9	9	0	0	0	0	0	0	0	0	0
76,000	77,000	20	20	20	20	20	20	0	0	0	0	0	0	0	0	0
77,000	78,000	30	30	30	30	30	30	0	0	0	0	0	0	0	0	0
78,000	79,000	41	41	41	41	41	41	0	0	0	0	0	0	0	0	0
79,000	80,000	51	51	51	51	51	51	0	0	0	0	0	0	0	0	0
80,000	81,000	62	62	62	62	62	62	0	0	0	0	0	0	0	0	0
81,000	82,000	72	72	72	72	72	72	0	0	0	0	0	0	0	0	0
82,000	83,000	83	83	83	83	83	83	10	0	0	0	0	0	0	0	0
83,000	84,000	93	93	93	93	93	93	40	0	0	0	0	0	0	0	0
84,000	85,000	104	104	104	104	104	104	71	0	0	0	0	0	0	0	0
85,000	86,000	114	114	114	114	114	114	101	0	0	0	0	0	0	0	0
86,000	87,000	125	125	125	125	125	125	125	0	0	0	0	0	0	0	0
87,000	88,000	135	135	135	135	135	135	135	0	0	0	0	0	0	0	0
88,000	89,000	146	146	146	146	146	146	146	0	0	0	0	0	0	0	0
89,000	90,000	156	156	156	156	156	156	156	23	0	0	0	0	0	0	0
90,000	91,000	167	167	167	167	167	167	167	54	0	0	0	0	0	0	0
91,000	92,000	177	177	177	177	177	177	177	84	0	0	0	0	0	0	0
92,000	93,000	188	188	188	188	188	188	188	115	0	0	0	0	0	0	0
93,000	94,000	198	198	198	198	198	198	198	145	0	0	0	0	0	0	0
94,000	95,000	209	209	209	209	209	209	209	176	0	0	0	0	0	0	0
95,000	96,000	219	219	219	219	219	219	219	206	6	0	0	0	0	0	0
96,000	97,000	230	230	230	230	230	230	230	230	37	0	0	0	0	0	0
97,000	98,000	240	240	240	240	240	240	240	240	67	0	0	0	0	0	0
98,000	99,000	251	251	251	251	251	251	251	251	98	0	0	0	0	0	0
99,000	100,000	261	261	261	261	261	261	261	261	128	0	0	0	0	0	0
100,000	101,000	272	272	272	272	272	272	272	272	159	0	0	0	0	0	0
101,000	102,000	282	282	282	282	282	282	282	282	189	0	0	0	0	0	0
102,000	103,000	293	293	293	293	293	293	293	293	220	20	0	0	0	0	0
103,000	104,000	303	303	303	303	303	303	303	303	250	50	0	0	0	0	0
104,000	105,000	314	314	314	314	314	314	314	314	281	81	0	0	0	0	0
105,000	106,000	324	324	324	324	324	324	324	324	311	111	0	0	0	0	0
106,000	107,000	335	335	335	335	335	335	335	335	335	142	0	0	0	0	0
107,000	108,000	345	345	345	345	345	345	345	345	345	172	0	0	0	0	0
108,000	109,000	356	356	356	356	356	356	356	356	356	203	3	0	0	0	0
109,000	110,000	366	366	366	366	366	366	366	366	366	233	33	0	0	0	0
110,000	111,000	370	377	377	377	377	377	377	377	377	264	64	0	0	0	0
111,000	112,000	370	387	387	387	387	387	387	387	387	294	94	0	0	0	0
112,000	113,000	370	398	398	398	398	398	398	398	398	325	125	0	0	0	0
113,000	114,000	370	408	408	408	408	408	408	408	408	355	155	0	0	0	0
114,000	115,000	370	419	419	419	419	419	419	419	419	386	186	0	0	0	0
115,000	116,000	370	429	429	429	429	429	429	429	429	416	216	16	0	0	0
116,000	117,000	370	440	440	440	440	440	440	440	440	440	247	47	0	0	0
117,000	118,000	370	450	450	450	450	450	450	450	450	450	277	77	0	0	0
118,000	119,000	370	461	461	461	461	461	461	461	461	461	308	108	0	0	0
119,000	120,000	370	471	471	471	471	471	471	471	471	471	338	138	0	0	0
120,000	121,000	370	475	482	482	482	482	482	482	482	482	369	169	0	0	0
121,000	122,000	370	475	492	492	492	492	492	492	492	492	399	199	0	0	0
122,000	123,000	370	475	503	503	503	503	503	503	503	503	430	230	30	0	0
123,000	124,000	370	475	513	513	513	513	513	513	513	513	460	260	60	0	0
124,000	125,000	370	475	524	524	524	524	524	524	524	524	491	291	91	12	0