DEPARTMENT OF REVENUE

FINAL DRAFT — 10/30/26

* 2 6 1 3 5 1 *

2026 Schedule M1ED, K–12 Education Credit

You must have receipts as proof of your education expenses. Keep these receipts with your tax records.

Your First Name and Initial	Last Name	Social Security Number	Total Number of Qualifying Children *(also enter in the box on line 3a of Schedule M1REF)*

1 Adjusted gross income *(see instructions)* **1**

If you have one or two qualifying children and line 1 is $83,550 or more, **STOP HERE.** You do not qualify.
If you have more than two qualifying children, see instructions.

Qualifying Education Expenses—In columns A–C, list expenses paid in 2026 for each qualifying child separately. If you have expenses for more than three children, include a separate sheet that shows lines 2–7 for each additional child. See Form M1 instructions for a list of qualifying expenses.

	Child A	Child B	Child C
Qualifying Child's Name			
K-12 Grade for Which Expenses Incurred			
Date of Birth			
Type of School *(Public, Private, Home)*			
2 Total fees for academic classes or individual instruction taken outside the regular school day. Instruction claimed on this line must be taught by a qualified instructor. **Do not include private school tuition** **2**			
Organization and type of class: _____ Name of Qualified Instructor: _____ Organization and type of class: _____ Name of Qualified Instructor: _____			
3 Purchases of educational materials used during the school day **3**			
4 Purchases or rentals of musical instruments used during the regular school day . **4** Type and cost of each: _____			
5 Transportation costs **paid to others** for the regular school day . . . . . **5** Transportation provider: _____			
6 Add lines 2 through 5 for each column **6**			

7 Add line 6 for all columns . . . . . **7** _____

8 Personal computer hardware and educational software expenses, not to exceed $200. *(Do not include monthly service fees for internet access)* . . . . . **8** _____

9 Add lines 7 and 8 . . . . . **9** _____

10 Multiply line 9 by 75% (0.75) . . . . . **10** _____

11 If your adjusted gross income on line 1 is **$77,550 or less**, multiply the number of qualifying children in grades K–12 by $1,500. If it is **more than $77,550**, complete the Worksheet for Line 11 in the instructions . . . . . **11** _____

12 Amount from line 10 or line 11, **whichever is less**.
Full-year residents: Also enter this amount on line 3 of Schedule M1REF . . . . . **12** _____

13 **Part-year residents and nonresidents:** Multiply line 12 by line 30 of Schedule M1NR. Enter the result here and on line 3 of Schedule M1REF. However, if your Minnesota gross income is less than $15,300, complete worksheet in instructions; enter result from step 5 of worksheet here: _____ and enter step 6 on line 13 . . . . **13** _____

Enter qualifying children on line 3a of Schedule M1REF. Include this schedule with your Form M1. Save your receipts.

2026 Schedule M1ED Instructions

Am I eligible?

You may be eligible for this credit if you paid education-related expenses for a qualifying child in grades Kindergarten through 12 (K-12).

Who is a qualifying child?

For this credit, a qualifying child must:

- Be your child, descendent, sibling, niece, or nephew
- Be enrolled in a grade K-12
- Have lived with you more than half the year
- Not be claimed as a qualifying child by any other person
- Have a Social Security number

Use Schedule M1DQC, *Dependents and Qualifying Children*, to determine if you have a qualifying child. You must provide Schedule M1DQC when you claim the K-12 Education Credit on Schedule M1ED or the K-12 Education Subtraction on Schedule M1M, *Additions and Subtractions*.

What are education-related expenses?

Education-related expenses include the purchase of educational material for use during the regular school day and fees for after-school academic programs and tutoring by qualified instructors.

Some common qualifying expenses include school supplies, rental or purchase of a musical instrument used during the school day, fees paid to others for transporting your child to and from school for the normal school day, and educational software and computer hardware for personal use in your home. After school academic programs and tutoring qualify as long as they are taught by a qualified instructor and supplement to the regular school curriculum or instruction provided by the school.

See Income Tax Fact Sheet 8, *K–12 Education Subtraction and Credit*. For more information about qualifying expenses go to www.revenue.state.mn.us and enter **qualifying expenses** into the Search box.

If you cannot use expenses for this credit, you may be able to use them for the K-12 Education Subtraction. For details, see the instructions for line 15 of Schedule M1M.

What is a qualified instructor?

To be a qualified instructor, the person must meet one of these requirements:

- Be a Minnesota licensed teacher
- Be directly supervised by a Minnesota licensed teacher
- Teach in an accredited private school
- Have at least a baccalaureate degree
- Be a member of the Minnesota Music Teachers Association

A qualified instructor cannot be the child's sibling, parent or grandparent.

Do I need proof?

Yes. Save a detailed record of your payments — including canceled checks, invoices, and itemized receipts — for all qualified expenses. We may ask you to show these records if we have questions.

Is there a penalty for fraudulently claiming a credit?

Yes. If you file a return that fraudulently claims a credit that results in a refund, you will be assessed a penalty equal to 50% of the portion of the refund attributable to fraud. If a fraudulently claimed credit reduced your tax liability, you may also be assessed a penalty equal to 50% of the unpaid tax.

What if my filing status is Married Filing Separately?

If your filing status is Married Filing Separately, you are not eligible for this credit, but you may be eligible for the K-12 Education Subtraction. See the instructions for line 15 of Schedule M1M.

Line Instructions

Round amounts to the nearest whole dollar.

Line 1

Enter your adjusted gross income from line 1 of Form M1. If the amount is less than zero, enter the negative number in parentheses.
If you did not file a 2026 federal return, complete a federal return to determine what your federal adjusted gross income would have been.

If your total number of qualifying children in K-12 is	Your adjusted gross income must be less than
1 or 2	$83,550
3	$86,550
More than 3	$89,550, plus $3,000 for each additional child

If your adjusted gross income is more than the limits shown, you do not qualify for the credit. You may qualify for the K-12 Education Subtraction. See the instructions for line 15 of Schedule M1M.

Line 11

If line 1 is more than $77,550, complete the Worksheet for Line 11.

Worksheet for Line 11 (If Line 1 is More Than $77,550)

1	Multiply the number of qualifying children in grades K–12 by $1,500	
2	Line 1 of Schedule M1ED	
3	Income limit	$77,550
4	Subtract step 3 from step 2	
5	Multiply step 4 by 0.25 if you have only one qualifying child, or 0.50 if two or more qualifying children	
6	Subtract step 5 from step 1. Enter the result here and on line 11 (If zero or less, **STOP HERE**. You do not qualify)	

Line 13

If your Minnesota gross income is below the filing requirement, you should have entered zero on line 28 of Schedule M1NR, *Nonresidents/ Part-Year Residents*. To determine this credit, fully complete Schedule M1NR (do not skip lines 16-27) to determine what the amounts would have been. Then, complete the Worksheet for Line 13.

Worksheet for Line 13

1	Line 15, column B of Schedule M1NR	
2	Line 27, column B of Schedule M1NR	
3	Subtract step 2 from step 1 (If zero or less, **STOP HERE**. You do not qualify)	
4	Line 29 of Schedule M1NR	
5	Divide step 3 by step 4 (carry to five decimal places). If step 3 is more than step 4, enter 1.0. Enter result on the space provided on line 13 of Schedule M1ED	
6	Multiply step 5 by line 12 of Schedule M1ED. Enter the result here and on line 13 of Schedule M1ED and line 3 of Schedule M1REF	