

For additional information on the Connecticut Income Tax, visit [portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information](https://portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information).

Before you begin, gather all your records, including all your federal Forms W-2 and 1099, and your completed federal income tax return. You will need the information on your federal return to complete your Connecticut return.

## **1 Taxpayer Information**

### **Filing Status - Check only one box.**

Check the appropriate box to indicate your filing status.

Generally, your filing status on your Connecticut return must match your federal income tax filing status. If you are not certain of your filing status for 2024, consult the information in your federal income tax booklet or call the IRS at 800-829-1040.

There are certain situations where you and your spouse may be required to file separate Connecticut returns even though you file jointly for federal purposes. See *Special Rules for Married Individuals*, below.

If your filing status is qualifying surviving spouse on federal Form 1040, or federal Form 1040-SR, do not enter your deceased spouse's name or SSN in the spaces provided for spouse's name and spouse's SSN on Form CT-1040.

### **Special Rules for Married Individuals**

When one spouse is a Connecticut resident or a nonresident and the other spouse is a part-year resident, each spouse who is required to file a Connecticut income tax return must file as married filing separately.

When one spouse is a Connecticut resident and the other is a nonresident, each spouse who is required to file a Connecticut income tax return must file as married filing separately unless they:

- File jointly for federal income tax purposes; **and**
- Elect to be treated as if both were Connecticut residents for the entire taxable year.

When both spouses are **part-year residents** of Connecticut but do not have the same period of residency, married filing separately is their Connecticut income tax filing status.

When both spouses are **part-year residents** of Connecticut and have the same period of residency, they may choose married filing jointly or married filing separately as their Connecticut income tax filing status.

When both spouses are **nonresidents** of Connecticut and only one has income derived from or connected with sources within Connecticut, only that spouse is required to file a Connecticut income tax return and that spouse's Connecticut income tax filing status is married filing separately for Connecticut unless they both elect to file a joint

Connecticut income tax return. If an election is made, married filing jointly is their Connecticut income tax filing status.

When one spouse is a nonresident alien and the other is a citizen or resident of the United States, each spouse who is required to file a Connecticut income tax return must file as married filing separately unless:

- An election is made by the nonresident alien and his or her spouse to file a joint federal income tax return;
- A married filing joint return is filed for federal income tax purposes; **and**
- The spouses are otherwise required or permitted to file a joint Connecticut income tax return.

The election to file a joint return means the joint federal adjusted gross income must be used on Form CT-1040, Line 1. It also means the spouse who would not otherwise be required to file is now jointly and severally liable for any tax liability associated with the filing of the income tax return.

If you are filing a joint federal return with your spouse but are required to file a separate Connecticut return, each of you will have to recompute your federal adjusted gross income as if you were each filing as married filing separately for federal income tax purposes. Enter on Form CT-1040, Line 1, your income as recalculated.

### **Social Security Number, Name, and Address**

You **must** write your Social Security Number (SSN), name, and address in the space provided. If your city or town of residence is different from your mailing address enter the additional information in the space provided. Indicate a country code when filing your Connecticut income tax return. If your mailing address is in the United States, enter "USA." The full list of country codes is available at [portal.ct.gov/DRS-countrycodes](https://portal.ct.gov/DRS-countrycodes). If you file a joint return, enter your SSN and your spouse's SSN in the order they appear on your federal return. If the taxpayer is deceased, see *Deceased Taxpayers* at [portal.ct.gov/drs/individuals/resident-income-tax/other-helpful-information#deceased](https://portal.ct.gov/drs/individuals/resident-income-tax/other-helpful-information#deceased).

If you are a nonresident alien and do not have an SSN, enter your Individual Taxpayer Identification Number (ITIN) in the space provided above your name. Nonresident aliens who have applied for an ITIN from the Internal Revenue Service by filing federal Form W-7, but have not received the ITIN, must wait for the ITIN to be issued before filing their Connecticut tax return. However, if you have not received your ITIN by April 15, file your return without the ITIN, enter *Applied For or NRA* in the SSN field, pay the tax due, and attach a copy of the federal Form W-7. The Department of Revenue Services (DRS) will contact you upon receipt of your return. DRS will hold your return until you receive your ITIN and you forward the information to us. DRS cannot process your return until we receive the ITIN. See *Special Information for Nonresident Aliens* at [portal.ct.gov/drs/individuals/nonresident-part-year/tax-information#nonresidentaliens](https://portal.ct.gov/drs/individuals/nonresident-part-year/tax-information#nonresidentaliens).

## Authorization to Receive Health Coverage Information from Access Health CT

Access Health CT is Connecticut's official health insurance marketplace, where you can shop, compare and enroll in quality health and dental plans. It is also the only place where you can qualify for financial help to lower your costs, and if eligible, enroll in low or no-cost coverage through HUSKY Health Programs (Medicaid and the Children's Health Insurance Program (CHIP)) or the Covered Connecticut Program.

By checking the box on Form CT-1040, Connecticut Resident Income Tax Return, you authorize the Department of Revenue Services to transmit certain demographic information about you and your household to Access Health CT. This election authorizes Access Health CT to contact you with information about health coverage options and financial assistance that may be available to you.

## 2 Calculate Your Tax

### Line 1: Federal Adjusted Gross Income

Enter your federal adjusted gross income from your 2024 federal income tax return. This is the amount reported on federal Form 1040, Line 11, or federal Form 1040-SR, Line 11.

Nonresident aliens, see *Special Information for Nonresident Aliens* at <https://portal.ct.gov/drs/individuals/nonresident-part-year/tax-information#nonresidentaliens>.

### Line 2: Additions

Enter the amount from **Form CT-1040, Schedule 1**, Line 38. See *Additions to Federal Adjusted Gross Income* on Page 7.

### Line 3

Add Line 1 and Line 2 and enter the total.

### Line 4: Subtractions

Enter the amount from **Form CT-1040, Schedule 1**, Line 50. See *Subtractions From Federal Adjusted Gross Income* on Page 8.

### Line 5: Connecticut Adjusted Gross Income

Subtract Line 4 from Line 3 and enter the result. This is your Connecticut adjusted gross income.

### Line 6: Income Tax

For each filing status, if the amount on Line 5 is: \$12,000 or less for married filing separately; \$15,000 or less for single; \$19,000 or less for head of household; or \$24,000 or less for married filing jointly, or qualifying surviving spouse, enter "0" on Line 6. You do not owe any income tax. Otherwise, calculate your tax using one of the following methods.

If your Connecticut adjusted gross income is less than or equal to \$102,000, you may use the *Tax Tables* on the DRS website at [portal.ct.gov/drs/drs-forms/current-year-forms/calculators-and-tables](https://portal.ct.gov/drs/drs-forms/current-year-forms/calculators-and-tables).

If your Connecticut adjusted gross income is more than \$102,000, you may:

1. Calculate your tax liability instantly by visiting **myconneCT** at [portal.ct.gov/drs-myconneCT](https://portal.ct.gov/drs-myconneCT). Below the *Individuals* panel on the **myconneCT** homepage, select *View Tax Calculators*, then select *Income Tax Calculator*; or
2. Use the *Tax Calculation Schedule* beginning on Page 19.

After you have found the calculated tax, enter that amount on Line 6.

### Line 7: Credit for Income Taxes Paid to Qualifying Jurisdictions

If all or part of the income reported on this return is subject to income tax in a qualifying jurisdiction and you have filed a return and paid income taxes to that jurisdiction, complete Form CT-1040, *Schedule 2*, and enter the amount from Line 59 here. See *Schedule 2 - Credit for Income Taxes Paid to Qualifying Jurisdictions* on Page 11.

You **must attach a copy of your return** filed with the qualifying jurisdiction(s) or the credit will be disallowed. If filing your return electronically, you must keep a copy of the return filed with the qualifying jurisdiction(s) and provide a copy if requested by DRS.

### Line 8

Subtract Line 7 from Line 6 and enter the result. If Line 7 is greater than Line 6, enter "0."

### Line 9: Connecticut Alternative Minimum Tax

If you were required to pay the federal alternative minimum tax for 2024, you must file **Form CT-6251, Connecticut Alternative Minimum Tax Return - Individuals**. Enter the amount shown on Form CT-6251, Line 23.

### Line 10

Add Line 8 and Line 9 and enter the total.

### Line 11: Credit for Property Taxes Paid on Your Primary Residence, Motor Vehicle, or Both

If Line 10 is zero, skip Line 11 and Line 12 and go to Line 13. Otherwise, complete and attach *Schedule 3* on Page 4 of Form CT-1040 to be allowed this credit. Enter the amount from Line 68 on Line 11. Be certain to include all of the requested information or your credit may be denied. See *Schedule 3 - Property Tax Credit* on Page 14.

You may also use the online **Property Tax Credit Calculator** by visiting **myconneCT** at [portal.ct.gov/drs-myconneCT](https://portal.ct.gov/drs-myconneCT). Below the *Individuals* panel on the **myconneCT** homepage, select *View Tax Calculators*, then select *Property Tax Credit Calculator*. If you choose to use the online calculator, you **must** complete Lines 60 through 63 of *Schedule 3, Property Tax Credit* found on Form CT-1040, Page 4 or your credit will be denied.

The credit is limited to Connecticut residents who paid qualifying property tax on their residence and/or motor vehicle.

The maximum property tax credit allowed is **\$300** per return regardless of filing status. See *Property Tax Credit Table* on Page 26. This credit can be used to offset only your 2024 income tax. **You may not carry this credit forward and it is not refundable.**

### Line 12

Subtract Line 11 from Line 10 and enter the result. If less than zero, enter "0."

### Line 13: Allowable Credits

Certain taxpayers who paid the real estate conveyance tax at the rate of 2.25% prescribed in Conn. Gen. Stat. § 12-494(b)(2)

(C) may claim a tax credit against their income tax liability by completing **Schedule CT-1040 REC, Real Estate Conveyance Tax Credit Schedule – Used for Purposes of Completing Form CT-1040**. Schedule CT-1040 REC must be completed in its entirety and submitted with **Form CT-1040, Connecticut Resident Income Tax Return**. For more information, see Taxpayer Services Special Bulletin 2024-5.

Enter the amount from Schedule CT-IT Credit, Income Tax Credit Summary, Part 1, Line 10.

Use Schedule CT-IT Credit to claim the Youth Development Organization Contribution Tax Credit, the Birth of a Stillborn Child Tax Credit, ABLE Account Tax Credit, Insurance Reinvestment Fund Tax Credit, Real Estate Conveyance Tax Credit, Angel Investor Tax Credit, Accredited Theater Production Tax Credit or to claim the credit for a prior year alternative minimum tax from Form CT-8801, Credit for Prior Year Connecticut Minimum Tax for Individuals, Trusts, and Estates.

**Do not use Schedule CT-IT Credit to report any PE Tax Credit.**

**If you have any PE Tax credit, use Schedule CT-PE, Pass-Through Entity Tax Credit.**

**Line 14: Connecticut Income Tax**

Subtract Line 13 from Line 12 and enter the result. If less than zero, enter “0.”

**Line 15: Individual Use Tax**

Complete the *Connecticut Individual Use Tax Worksheet* on Page 27, then complete and attach *Schedule 4* on Page 4 of Form CT-1040. Enter on Line 15 the total use tax due as reported on *Schedule 4*, Line 69. You **must** enter “0” if no Connecticut use tax is due; otherwise you have not filed a use tax return. **Failure to report use tax due on Line 15 and include that amount in Line 16 may subject you to a penalty of up to \$5,000, imprisonment for up to 5 years, or both.** See Page 15 for more information on the use tax.

**Line 16 and Line 17**

Add Line 14 and Line 15. Enter the total on Line 16 and Line 17.

**3 Payments**

**Line 18: Connecticut Tax Withheld**

For each federal Form W-2 or 1099 where Connecticut income tax was withheld, enter the following on Lines 18a through 18e.

Enter the number from Box b in Column A of Form CT-1040.

2024 22222		a Employee's social security number	OMB No. 1545-0008	
b Employer identification number (EIN) XX-XXXXXXX		1 Wages, tips, other compensation	2 Federal income tax withheld	
c Employer's name, address, and ZIP code		3 Social security wages	4 Social security tax withheld	
D Control number		5 Medicare wages and tips	6 Medicare tax withheld	
e Employee's first name and initial		7 Social security tips	8 Allocated tips	
Last name		9	10 Dependent care benefits	
Suff.		11 Nonqualified plans	12a	
Enter the amount from Box 16 in Column B of Form CT-1040.		13 Statutory employee	12b	
15 State or State ID number		14 Other	12c	
16 State wages, tips, etc.		12d		17 State income tax
18a		18b		18c
18d		18e		19 Local income tax
18f		18g		20 Locality name

Form W-2 Wage and Tax Statement  
Copy 1 for State, City, or Local Tax Department

2024 Department of the Treasury - Internal Revenue Service

Box 15 must show CT to be claimed as Connecticut withholding.

Enter the amount from Box 17 (in whole dollars) in Column C of Form CT-1040.

**Column A:** Enter the Employer Identification Number or Payer Identification Number.

**Column B:** Enter the amount of Connecticut wages, tips, etc.

**Column C:** Enter the amount of Connecticut income tax withheld.

You **must** complete all columns or your Connecticut withholding will be disallowed. Do **not** include tax withheld for other states or federal income tax withholding.

If you have **more than five** federal Forms W-2 or 1099 showing Connecticut income tax withheld, you must complete and attach **Supplemental Schedule CT-1040WH, Connecticut Income Tax Withholding**. Enter on Supplemental Schedule CT-1040WH only Connecticut income tax withholding amounts not previously reported on Form CT-1040. Enter the total from Supplemental Schedule CT-1040WH, Line 3, on Line 18f, Column C.

Add all entries in Column C (including the additional amount from Supplemental Schedule CT-1040WH) and enter the total Connecticut income tax withheld on Line 18.

**Do not send copies of Forms W-2 or 1099.** Keep these for your records. DRS may request them at a later date.

When filing **Form CT-8379, Nonobligated Spouse Claim**, attach all Forms W-2 and 1099, and Schedules CT K-1 and CT-1041 K-1.

**Line 19: All 2024 Estimated Tax Payments**

Enter the total of all Connecticut estimated tax payments, advance tax payments, and any overpayments of Connecticut income tax applied from a prior year. Include any 2024 estimated payments made in 2025. **Do not** include any refunds received.

**Line 20: Payments Made With Form CT-1040 EXT**

If you filed **Form CT-1040 EXT, Application for Extension of Time to File**, enter the amount you paid with that form.

**Line 20a: Connecticut Earned Income Tax Credit**

A Connecticut resident taxpayer may claim an earned income tax credit (CT EITC) against the Connecticut income tax due for the taxable year. The amount of the CT EITC is 40% of the earned income credit claimed and allowed on the federal income tax return for the same taxable year. If the CT EITC exceeds the taxpayer's Connecticut income tax liability, the excess is considered an overpayment and will be refunded without interest.

Complete **Schedule CT-EITC, Connecticut Earned Income Tax Credit**, to calculate your earned income tax credit. Enter the amount from Schedule CT-EITC, Line 16.

You **must attach a copy of your schedule** or the credit will be disallowed.

**Line 20b: Claim of Right Credit**

If you have claim of right income for federal tax purposes and are claiming the federal claim of right credit on your 2024 federal return, you may also be entitled to a claim of right credit for Connecticut income tax purposes.

If during your 2024 taxable year you had to repay income you included in your Connecticut adjusted gross income for an earlier taxable year, and the amount you repaid is more than \$3,000, you may be able to claim a credit against your Connecticut income tax for your 2024 taxable year. If you are eligible for the Connecticut claim of right credit, complete **Form CT-1040 CRC, Claim of Right Credit**, to claim a credit equal to the Connecticut income tax you would not have had to pay if the repaid amount had not been included in your



Connecticut adjusted gross income in the earlier taxable year. You are eligible for the Connecticut claim of right credit if you meet all of the following conditions:

- You were a resident, nonresident, or part-year resident individual who included income in Connecticut adjusted gross income for an earlier taxable year(s) of receipt. A trust or estate is not eligible to claim relief for Connecticut income tax purposes;
- You were required to repay the income during your 2024 taxable year (year of repayment);
- The amount of the repayment exceeds \$3,000; **and**
- You determined your federal income tax liability for the year of repayment under IRC § 1341(a)(4) (see Exceptions) or IRC § 1341(a)(5).

If the claim of right credit exceeds your Connecticut income tax liability, the excess is considered an overpayment and will be refunded.

Complete **Form CT-1040 CRC**, *Claim of Right Credit*, to calculate your claim of right credit. Enter the amount from Form CT-1040 CRC, Line 6.

### Line 20c: Pass-Through Entity Tax Credit

If you are a partner or a member of a PE required to pay the Connecticut PE Tax, or if you are a beneficiary of a trust or estate that is a member of such PE, and you receive a Schedule CT K-1 or a Schedule CT-1041 K-1 reporting an amount of PE Tax Credit, then you must complete **Schedule CT-PE**, *Pass-Through Entity Tax Credit*. Enter the amount from Schedule CT-PE, Line 1.

**You must attach a copy of Schedule CT-PE or the credit will be disallowed.**

Do not send copies of Schedules CT K-1 and CT-1041 K-1, but keep them for your records. DRS may request them at a later date.

### Line 20d: Historic Homes Rehabilitation Tax Credit

Enter the amount received from your Historic Homes Rehabilitation Tax Credit Voucher and submit a copy of the voucher you received from the Department of Economic and Community Development with your Connecticut income tax return.

All tax credit vouchers shall be issued by The Department of Economic and Community Development to those eligible that are (1) owners rehabilitating historic homes; or (2) taxpayers making contributions to qualified rehabilitation expenditures on historic homes.

### Line 21: Total Payments and Refundable Credits

Add Lines 18, 19, 20, 20a, 20b, 20c, and 20d and enter the total. This is the total of your Connecticut tax payments and refundable credits.

## 4 Overpayment

### Line 22: Overpayment

If Line 21 is greater than Line 17, subtract Line 17 from Line 21 and enter the result. This is your overpayment.

To properly allocate your overpayment, go to Lines 23 through 25. If Line 21 is less than Line 17, you have an amount due. Go to Line 26.

If you were required to make estimated income tax payments,

but you did not pay enough tax through withholding, estimated payments, or both, by any installment due date, or if any PE Tax Credit reported to you on Schedule CT K-1, Part 4, Line 1, or Schedule CT-1041 K-1, Part 4, Line 1, is not sufficient to cover your tax liability, your overpayment may be reduced by the interest due on the underpayment of estimated tax. See **Form CT-2210**, *Underpayment of Estimated Income Tax by Individuals, Trusts, and Estates*.

### Line 23: Amount of Line 22 You Want Applied to Your 2025 Estimated Tax

Enter the amount of your 2024 overpayment you want applied to your 2025 estimated Connecticut income tax. It will be treated as estimated tax paid on April 15, 2025, if your return is filed on time or if you filed a timely request for extension and your return is filed within the extension period. Payments received after April 15, 2025, will be applied as of the date of receipt. **Your request to apply this amount to your 2025 estimated income tax is irrevocable.**

### Line 24: CHET Contribution from Schedule CT-CHET

Complete and attach **Schedule CT-CHET**, *Connecticut Higher Education Trust (CHET) 529 College Savings Plan Contribution*, to contribute all or part of your Connecticut individual income tax overpayment (Line 22). Enter the total contributions as reported on Schedule CT-CHET, Line 4. **Your contribution is irrevocable.**

### Line 24a: Total Contributions to Designated Charities

You may make a contribution on this return only if you are entitled to a refund of an overpayment. Your contribution is limited to your refund amount. Complete and attach *Schedule 5* on Page 4 of Form CT-1040. Enter the total contributions as reported on *Schedule 5*, Line 70. **Your contribution is irrevocable.**

You may also make direct contributions by following the instructions on Page 18.

### Line 25: Refund

Subtract Lines 23, 24, and 24a from Line 22 and enter the result. This is the amount of your refund.

There are two refund options available:

#### Option 1: Direct Deposit

Complete Lines 25a, 25b, and 25c to have your refund directly deposited into your checking or savings account. See *Refund Information* at [portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information](http://portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information).

This option is **not** available to first-time filers.

Enter your nine-digit bank routing number and your bank account number on Lines 25b and 25c. Your bank routing number is generally the first nine-digit number printed on your check or savings withdrawal slip. Your bank account number generally follows the bank routing number. Do not include the check number as part of your account number. Bank account numbers can be up to 17 characters.

Name of Depositor	Date _____		No. 101
Street Address			
City, State, Zip Code			
Pay to the Order of _____	\$	<input type="text"/>	
Name of your Bank			
Street Address			
City, State, Zip Code			
<b>092125789</b>	<b>091 025 025413</b>	0101	
↑	↑		
Routing Number	Account Number		

Federal banking rules require DRS to inquire whether the direct deposit request is to a foreign bank account. If it is, DRS will issue your refund by check.

### Option 2: Paper Check

If you do not elect or qualify for direct deposit, a refund check will be issued and refund processing may be delayed.

Your overpayment will be applied in the following order: penalty and interest you owe DRS; other taxes you owe DRS; debts to other Connecticut state agencies; federal taxes you owe the IRS; taxes you owe to other states; amounts designated by you to be applied to your 2025 estimated tax; CHET contributions; and charitable contributions designated by you. Any remaining balance will be refunded to you.

## 5 Amount You Owe

### Line 26: Tax Due

If Line 17 is greater than Line 21, subtract Line 21 from Line 17 and enter the result. This is the amount of tax you owe.

### Line 27: Penalty for Late Payment or Late Filing

**Late Payment Penalty:** The penalty for late payment or underpayment of income or use tax is 10% of the amount due. See *Penalty for Late Payment or Late Filing* at [portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information](https://portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information).

**Late Filing Penalty:** In the event that no tax is due, DRS may impose a \$50 penalty for the late filing of any return or report required by law to be filed.

### Line 28: Interest for Late Payment or Late Filing

If you fail to pay the tax when due, interest will be charged at 1% per month or fraction of a month from the due date until payment is made.

### Line 29: Interest on Underpayment of Estimated Tax

If Line 14 minus Line 18 and Line 20c is \$1,000 or more, you may owe interest on estimated tax you either underpaid or paid late. **Form CT-2210**, *Underpayment of Estimated Income Tax by Individuals, Trusts and Estates*, can help you determine whether you did underestimate and will help you calculate interest. However, this is a complex form and you may prefer to have DRS calculate the interest. If so, do **not** file Form CT-2210; leave this line blank and DRS will send you a bill. Interest on underpayment of estimated income tax stops accruing on the **earlier** of the day you pay your tax or April 15, 2025.

### Line 30: Total Amount Due

Add Lines 26 through 29 and enter the total. This is the total amount you owe. Pay the amount in full with your return. See *Payment Options* at [portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information](https://portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information).

## 6 Sign Your Return

After you complete Form CT-1040, sign your name and write the date you signed the return. Your spouse must also sign and enter the date if this is a joint return. The signature line is on Page 2 of Form CT-1040.

If you file a joint return, you **must** review the information with

your spouse. When both you and your spouse sign the return, you become jointly and severally responsible for paying the full amount of tax, interest, and penalties due.

In addition, you and your spouse will be jointly entitled to any refund which will be issued to both names listed on the return.

### Paid Preparer Signature

Anyone you pay to prepare your return must sign and date it. Paid preparers must also enter their Preparer Tax Identification Number (PTIN), and their firm's Federal Employer Identification Number (FEIN) in the spaces provided.

### Alternative Signature Methods

DRS conforms to IRS Notice 2004-54, which provides for alternative preparer signature procedures for federal income tax paper returns that paid practitioners prepare on behalf of their clients. Specifically, income tax return preparers may sign original returns, amended returns, or requests for filing extensions by rubber stamp, mechanical device, or computer software program. These alternative methods of signing must include either a facsimile of the individual preparer's signature or the individual preparer's printed name.

Income tax return preparers who use alternative methods of signing must provide all of the other preparer information that is required on returns and extensions, such as the name, address, relevant employer identification number, the preparer's tax preparer tax identification number (PTIN), and phone number.

Paid preparers can follow the same procedure with respect to paper Connecticut income tax returns prepared on behalf of their clients. This procedure only applies to preparers' signatures. It does not affect other signature requirements for taxpayers, and does not apply to documents other than tax returns.

### Third Party Designee

To authorize DRS to contact your friend, family member, or any other person to discuss your 2024 tax return, enter the designee's name, telephone number, and any five numbers the designee chooses as his or her personal identification number (PIN). To authorize DRS to contact the paid preparer who signed your return, enter "Preparer" in the space for the designee's name. You do not have to provide the other information requested.

If you enter a designee's name, you and your spouse, if filing a joint return, are authorizing DRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give DRS any information missing from your return;
- Call DRS for information about the processing of your return or the status of your refund or payment; **and**
- Respond to certain DRS notices you have shared with the designee about math errors, offsets, and return preparation. The notices will not be sent to the designee.

Once DRS processes the return, the authorization ends. The authorization cannot be revoked. However, the authorization will automatically end no later than the due date (without

regard to extensions) for filing your 2025 tax return. This is April 15, 2026, for most taxpayers.

Selecting a designee does not replace a power of attorney and will not authorize the designee to receive refunds, bind you to anything (including additional tax liabilities), or represent you before DRS. To authorize another individual to represent you or act on your behalf, you must complete **LGL-001, Power of Attorney**.

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## Order of Attachments

If you are submitting any of the following, paper clip them to the **front** of your Connecticut income tax return in the following order:

- Your check for payment of the tax due. See *Pay by Mail* at [portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information](https://portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information).
- **Form CT-19IT**, *Title 19 Status Release*;
- **Form CT-1127**, *Application for Extension of Time for Payment of Income Tax*;
- **Form CT-1040 CRC**, *Claim of Right Credit*;
- **Form CT-8379**, *Nonobligated Spouse Claim*; **and**
- Federal Form 1310, *Statement of Person Claiming Refund Due a Deceased Taxpayer*.

If you are submitting any of the following, attach them to the **back** of your return:

- **Supplemental Schedule CT-1040WH**, *Connecticut Income Tax Withholding*;
- **Schedule CT-PE**, *Pass-Through Entity Tax Credit*;
- **Schedule CT-IT Credit**, *Income Tax Credit Summary*;

- **Schedule CT-CHET**, *Connecticut Higher Education Trust (CHET) 529 College Savings Plan Contribution*;
- **Schedule CT-EITC**, *Connecticut Earned Income Tax Credit*;
- **Schedule CT-Dependent**, *Connecticut Resident Dependent Information*; **and**
- **Form CT-6251**, *Connecticut Alternative Minimum Tax Return - Individuals*.

You do **not** need to attach a copy of your previously-filed Form CT-1040 EXT.

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## Filing Your Return

Keep a copy of this return and all attachments for your records. Attach to this return any required schedules and forms. Do **not** attach copies of your federal income tax return or federal schedules.

DRS does not provide return envelopes for mailing completed forms. See *Mailing Addresses for Form CT-1040*, at [portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information](https://portal.ct.gov/DRS/Individuals/Resident-Income-Tax/Tax-Information) for the correct address to use for returns with payments, returns with refunds, or payments only.



# Form CT-1040 Schedules

The following modifications to federal adjusted gross income are provided in Conn. Gen. Stat. § 12-701(a)(20). Your federal adjusted gross income may not be further modified in determining your Connecticut adjusted gross income except as expressly provided by Conn. Gen. Stat. § 12-701(a)(20).

## Schedule 1 – Modifications to Federal Adjusted Gross Income

### Additions to Federal Adjusted Gross Income

Enter all amounts as positive numbers.

#### Line 31: Interest on State and Local Government Obligations Other Than Connecticut

Enter the total amount of interest income derived from state and municipal government obligations (other than obligations of the State of Connecticut or its municipalities) which is not taxed for federal income tax purposes. Do not enter interest income derived from government obligations of Puerto Rico, Guam, American Samoa, or U.S. Virgin Islands.

#### Line 32: Exempt-Interest Dividends From a Mutual Fund Derived From State or Municipal Government Obligations Other Than Connecticut

Enter the total amount of exempt-interest dividends received from a mutual fund that are derived from state and municipal government obligations other than obligations of the State of Connecticut or its municipalities. If the exempt-interest dividends are derived from obligations of Connecticut and other states, enter only the percentage derived from non-Connecticut obligations. Do not enter exempt-interest dividends derived from government obligations of Puerto Rico, Guam, American Samoa, or U.S. Virgin Islands.

**Example:** A fund invests in obligations of many states including Connecticut. Assuming that 20% of the distribution is from Connecticut obligations, the remaining 80% would be added back on this line.

#### Line 33: Taxable Amount of Lump-Sum Distributions From Qualified Plans Not Included in Federal AGI

If you filed federal Form 4972, Tax on Lump-Sum Distributions, with your federal Form 1040, or federal Form 1040-SR, to compute the tax on any part of a distribution from a qualified plan, enter **that** part of the distribution on Line 33. Do not enter any part of the distribution reported on federal Form 1040, Line 5a, or federal Form 1040-SR, Line 5a, or federal Form 1040, Schedule D, or federal Form 1040-SR, Schedule D.

#### Line 34: Beneficiary's Share of Connecticut Fiduciary Adjustment

If you have any income from an estate or trust, your share of any Connecticut modifications (that is, your share of the

Connecticut fiduciary adjustment) that applies to the income will be shown on **Form CT-1041**, *Connecticut Income Tax Return for Trusts and Estates, Schedule CT-1041B*, Part 1, Column 5. Your share of these modifications should be provided to you by the fiduciary on Schedule CT-1041 K-1. If your share of these modifications is an amount greater than zero, enter the amount on Line 34. If the amount is less than zero, enter the amount on Line 46.

If you are a beneficiary of more than one trust or estate, enter the net amount of all modifications, if greater than zero, on Line 34 or, if less than zero, on Line 46.

#### Line 35: Loss on Sale of Connecticut State and Local Government Bonds

Enter the total losses from the sale or exchange of notes, bonds, or other obligations of the State of Connecticut or its municipalities used to determine gain (loss) for federal income tax purposes whether or not the entire loss is used in computing federal adjusted gross income.

#### Line 36: Section 168(k) Federal Bonus Depreciation Deduction

Enter 100% of the amount of § 168(k) bonus depreciation reported for federal income tax purposes for this taxable year, provided such amount is deducted in determining the federal AGI for the taxable year.

#### Line 36a: Section 179 Federal Deduction

Enter 80% of the § 179 amount deducted in determining the federal AGI for the taxable year.

#### Line 37: Other

Use Line 37 to report any of the following modifications:

1. Add back any treaty income reported on federal Form 1040NR if a nonresident alien. Enter the words "treaty income" in the space provided.
2. Add back any loss or deduction of an enrolled member of the Mashantucket Pequot Tribe who resides in Indian country of such tribe or any loss or deduction of an enrolled member of the Mohegan Tribe who resides in Indian country of such tribe where the loss or deduction is derived from or connected with Indian country of the tribe. Enter the words "Mashantucket Pequot Tribe enrolled member" or "Mohegan Tribe enrolled member," as the case may be.
3. Add back any Connecticut income tax deducted on the federal income tax return to arrive at federal adjusted gross income. Do not add back any Connecticut income tax deducted on federal Form 1040, Schedule A, or federal Form 1040-SR, Schedule A.
4. Add back any expenses paid or incurred for the production (including management, conservation, and maintenance of property held for the production) or collection of income exempt from Connecticut income tax which were deducted on the federal return to arrive at federal adjusted gross income.

5. Add back any amortizable bond premium on bonds producing interest income exempt from Connecticut income tax which premiums were deducted on the federal return to arrive at federal adjusted gross income.
6. Add back any interest or dividend income on obligations or securities of any authority, commission, or instrumentality of the United States which federal law exempts from federal income tax but does not exempt from state income taxes.
7. Add back to the extent deductible in determining federal adjusted gross income, any interest expenses on indebtedness incurred or continued to purchase or carry obligations or securities (the income from which is exempt from Connecticut income tax).
8. Add back the following distributions from an MRA established pursuant to Conn. Gen. Stat. § 32-9zz:
  - 100% of any distribution from such MRA not used to purchase machinery or equipment for use in Connecticut or manufacturing facilities, as defined in Conn. Gen. Stat. § 12-81(72), or for workforce training, development or expansion in Connecticut; **and**
  - 100% of any return of money remaining in the MRA at the end of the five-year period after such account's creation or organization, including any interest earned.

See **Special Notice 2012(6)**, *2012 Legislative Changes Affecting the Income Tax*.
9. Add back, to the extent not properly includible in gross income for federal income tax purposes, any compensation required to be recognized under 26 U.S.C. § 457A that is attributable to services performed within Connecticut.
10. Also use Line 37 to report any additions to federal adjusted gross income required for Connecticut income tax purposes which are not listed on Lines 31 through 36.

### Line 38: Total Additions

Add Lines 31 through 37 and enter the total.

### Subtractions From Federal Adjusted Gross Income

Enter all amounts as positive numbers.

### Line 39: Interest on U.S. Government Obligations

Enter the total amount of interest income (to the extent includible in federal adjusted gross income) derived from U.S. government obligations, which federal law prohibits states from taxing (for example, U.S. government bonds such as Saving Bonds Series EE or Series HH and U.S. Treasury bills or notes).

For Series EE U.S. Savings Bonds, you are entitled to include on Line 39 **only** the amount of interest subject to federal

income tax after exclusion of the amounts reported on federal Form 8815. In general, you will report the net taxable amount on federal Form 1040, Schedule B, or federal Form 1040-SR, Schedule B.

**Do not enter** the amount of interest income derived from Federal National Mortgage Association (Fannie Mae) bonds, Government National Mortgage Association (Ginnie Mae) bonds, and Federal Home Loan Mortgage Corporation (Freddie Mac) securities. Federal law does not prohibit states from taxing interest income derived from these obligations and this interest income is taxable for Connecticut income tax purposes.

Do not enter the amount of interest paid to you on any federal income tax refund.

### Line 40: Exempt Dividends From Certain Qualifying Mutual Funds Derived From U.S. Government Obligations

Enter the total amount of exempt dividends received from a qualifying mutual fund that are derived from U.S. government obligations. A mutual fund is a qualifying fund if, **at the close of each quarter** of its taxable year, at least 50% of the value of its assets consists of U.S. government obligations. The percentage of dividends that are exempt dividends should be reported to you by the mutual fund.

**Do not enter** the amount of dividend income derived from Federal National Mortgage Association (Fannie Mae) bonds, Government National Mortgage Association (Ginnie Mae) bonds, and Federal Home Loan Mortgage Corporation (Freddie Mac) securities. Federal law does not prohibit states from taxing income derived from these obligations, and this income is taxable for Connecticut income tax purposes.

**Example:** A qualifying mutual fund pays a dividend of \$100. Of the distribution, 55% is attributable to U.S. Treasury bills and 45% to other investments. The amount reported on Line 40 is \$55.

See **Policy Statement 2005(2)**, *Connecticut Income Tax on Bonds or Obligations Issued by the United States Government, by State Governments, or Municipalities*.

### Line 41: Social Security Benefit Adjustment

If you receive Social Security benefits subject to federal income tax, you may reduce or eliminate the amount of your benefits subject to Connecticut income tax.

Your Social Security benefits are fully exempt from Connecticut income tax if your required filing status is single or married filing separately and the amount reported on Form CT-1040, Line 1, is **less than \$75,000**; or married filing jointly, qualifying surviving spouse, or head of household and the amount reported on Form CT-1040, Line 1, is **less than \$100,000**. If this is the case, enter on Line 41 the amount of federally taxable Social Security benefits reported on federal Form 1040, Line 6b, or federal Form 1040-SR, Line 6b.



Your Social Security benefits are partially exempt from Connecticut income tax if your federal adjusted gross income is above the threshold for your filing status.

If you used the worksheets in the instructions to federal Forms 1040 and 1040-SR to calculate the amount of taxable Social Security benefits, complete the *Social Security Benefit Adjustment Worksheet*, on Page 24, and enter the amount from Line F on Line 41.

You may use the online **Social Security Benefit Adjustment Calculator** by visiting [myconneCT at portal.ct.gov/DRS-myconneCT](https://portal.ct.gov/DRS-myconneCT). Below the *Individuals* panel on the **myconneCT** homepage, select *View Tax Calculators*, then select *Social Security Benefit Calculator*.

If you are using a worksheet not from a federal publication, such as one you printed from a tax preparation program on your computer or one given to you by your tax preparer, you should verify that the line references from these worksheets are the same as the equivalent federal publication to be certain you are using the proper amounts.

#### **Line 42: Refunds of State and Local Income Taxes**

Enter the amount of taxable refunds of state and local income taxes reported on federal Form 1040, Schedule 1, Line 1, or federal Form 1040-SR, Schedule 1, Line 1. If federal Form 1040, Schedule 1, Line 1, or federal Form 1040-SR, Schedule 1, Line 1, is blank, enter "0."

#### **Line 43: Tier 1 and Tier 2 Railroad Retirement Benefits and Supplemental Annuities**

If you received Tier 1 or Tier 2 (or both) railroad retirement benefits or supplemental annuities during 2024, you may deduct the amount included in your federal adjusted gross income, but only to the extent the benefits were not already subtracted on Line 41. Enter the amount of Tier 1 and Tier 2 railroad retirement benefits reported on federal Form 1040, Line 5b, or federal Form 1040-SR, Line 5b. Likewise, enter the amount of railroad unemployment benefits, including sickness benefits paid by the Railroad Retirement Board (RRB) in lieu of unemployment benefits, to the extent included in your federal adjusted gross income. However, do not enter sickness benefit paid by the RRB resulting from an on-the-job injury because these benefits are not included in your federal adjusted gross income.

#### **Line 44: Military Retirement Pay**

Subtract income received as military retirement pay, to the extent included in federal adjusted gross income, if you are a retired member of the armed forces of the United States or the National Guard (retired military member) or if you are a beneficiary receiving survivor benefits under an option or election made by a deceased retired military member.

Payments received by a former spouse of a retired military member, under a final decree of divorce, dissolution, annulment, or legal separation or a court ordered, ratified, or approved property settlement incident to a decree dividing military retirement pay, do not qualify for the military retirement pay exclusion.

#### **Line 45: 50% of Connecticut Teachers' Retirement Pay**

Subtract 50% of the income received from the Connecticut Teachers' Retirement System, provided you properly included such income in federal adjusted gross income for federal income tax purposes. You must have received a Form 1099-R from the Connecticut Teachers' Retirement Board to be eligible for the subtraction modification. See **Special Notice 2022(4)**, *2022 Legislative Changes Affecting the Income Tax*.

#### **Line 46: Beneficiary's Share of Connecticut Fiduciary Adjustment**

If you have any income from an estate or trust, your share of any Connecticut modifications (that is, your share of the Connecticut fiduciary adjustment) that applies to the income will be shown on Form CT-1041, *Schedule CT-1041B*, Part 1, Column 5. Your share of these modifications should be provided to you by the fiduciary on Schedule CT-1041 K-1. If your share of these modifications is an amount less than zero, enter the amount on this line. If the amount is greater than zero, enter the amount on Line 34.

If you are a beneficiary of more than one trust or estate, and the net amount of all modifications is less than zero, then enter the net amount on this line.

#### **Line 47: Gain on Sale of Connecticut State and Local Government Bonds**

Enter the total of all gains from the sale or exchange of notes, bonds, or other obligations of the State of Connecticut or its municipalities used to determine gain (loss) for federal income tax purposes.

#### **Line 48: Connecticut Higher Education Trust (CHET) Contributions**

Enter your CHET contributions, the modification cannot exceed the maximum allowable contribution. The maximum CHET contribution that may be subtracted is the lesser of (1) the amount of contributions to all CHET accounts during the taxable year; or (2)(A) \$5,000 for each individual taxpayer (including individuals whose filing status on their Connecticut income tax return is single, head of household, filing separately, or (B) \$10,000 for individuals whose filing status on their Connecticut income tax return is filing jointly or qualifying surviving spouse.

If your CHET contribution during the taxable year exceeds the maximum CHET contribution, the excess may be carried forward for the five succeeding taxable years. The CHET carryforward amount subtracted from federal adjusted gross income in the succeeding taxable years can not exceed the maximum CHET contribution limitations above. CHET contributions made in the current taxable year should be used before using any carryover from prior years.

See **Special Notice 2006(11)**, *2006 Legislative Changes Affecting the Income Tax*.

## Line 48a: 25% of Section 168(k) Federal Bonus Depreciation Deduction Added Back in Preceding Four Years

Enter 25% of the § 168(k) federal deduction that you added back on your Connecticut income tax return in the four preceding taxable years.

## Line 48b: Pension or Annuity Income

If your filing status is single, married filing separately, or head of household with federal AGI for the taxable year of less than \$100,000 or married filing jointly with federal AGI of less than \$150,000, and you receive distributions from certain pensions and annuities, such as from a defined benefit plan, 401(k), 403(b) or 457(b) plans, or distributions from an IRA (other than a Roth IRA), you may qualify for this subtraction modification. Use the *Pension and Annuity Worksheet* on Page 28 to determine the amount to enter on this line.

The following amounts are not included in Line 4b or 5b of the federal income tax return and should not be added when calculating the pension and annuity amount for Line 48b of Form CT-1040:

- Disability pensions received before the recipient met the minimum retirement age set by his or her employer;
- Corrective distributions of excess elective deferrals or other excess contributions to retirement plans; **and**
- Distributions from Roth IRAs.

On federal Form 1040, or federal Form 1040-SR, IRA distributions and pensions and annuities are reported on separate lines.

To determine the amount to enter on this line, begin with the amount reported on federal Form 1040, Line 5b, or federal Form 1040-SR, Line 5b, Taxable amount of pensions and annuities. From the amount on Line 5b, subtract military retirement pay, Tier 1 and Tier 2 railroad retirement benefits, and Connecticut teachers' retirement pay. To the result, add 50% of the amount reported on federal Form 1040, Line 4b, or federal Form 1040 SR, Line 4b, Taxable amount of IRA distributions. Enter the amount on this line.

Military retirement pay and Tier 1 and Tier 2 railroad retirement benefits are fully exempt from Connecticut income tax, and should not be included in this calculation. The subtraction modification for these benefits are reported on Lines 44 and 43, respectively, on the Connecticut return.

A survivor or beneficiary of a plan participant may claim the 100% subtraction modification for Connecticut income tax purposes in the same manner as the plan participant would have been allowed to claim the modification, if such survivor or beneficiary is required to report the pension and annuity income on the federal income tax return in the same manner as the plan participant would have reported such income.

Retired teachers may claim either the teachers' pension subtraction modification or the pension and annuity subtraction modification (if their federal adjusted gross income is below the applicable threshold) on the income they receive from the Connecticut Teachers' Retirement System.

### Connecticut law does not allow a double benefit for the same income.

**Example 1:** Anna's filing status on her Connecticut resident return is single. She receives \$30,000 from the Teachers' Retirement System and \$38,000 in pension payments from XYZ Corporation for the taxable year. Both amounts are included in Anna's federal gross income, and her federal AGI is less than \$75,000. On the Connecticut return for the taxable year, Anna may subtract \$68,000 as a pension and annuity income subtraction modification on Line 48b, Schedule 1, Form CT-1040. She is not entitled to subtract any amount on Line 45, *Schedule 1*, Form CT-1040 as Connecticut doesn't allow a double benefit for the same income.

**Example 2:** Aubrey's filing status on her Connecticut resident return is single. She receives \$40,000 from the Teachers' Retirement System and \$25,000 in pension payments from ABC Company for the taxable year. Both amounts are included in Aubrey's federal gross income, and her federal AGI is more than \$100,000. On the Connecticut return for

the taxable year, Aubrey may subtract \$20,000 (\$40,000 x 50%) on Line 45, Schedule 1, Form CT-1040, and \$0 as a pension and annuity income subtraction modification on Line 48b, Schedule 1, Form CT-1040.

## Line 48c: Ordinary and necessary business expenses for taxpayers licensed under Chapter 420f or 420h that are not claimed for federal income tax purposes

For taxpayers that are licensed under either Chapter 420f or 420h of the Connecticut General Statutes, enter the amount of ordinary and necessary business expenses allowed under IRC § 162 in determining the Connecticut income tax liability.

## Line 48d: ABLE (Achieving a Better Life Experience) Account

Subtract the amount of your contributions made to an ABLE (Achieving a Better Life Experience) account. The modification cannot exceed the maximum allowable contribution. The maximum ABLE contribution that may be subtracted is the lesser of (1) the amount of contributions to all ABLE accounts during the taxable year; or (2)(A) \$5,000 for each individual taxpayer, including individuals whose filing status on their Connecticut income tax return is single, head of household, filing separately, or (B) \$10,000 for individuals whose filing status on their Connecticut income tax return is filing jointly or qualifying surviving spouse.

## Line 49: Other

Use Line 49 to report any of the following modifications:

1. Subtract any income or gain of an enrolled member of the Mashantucket Pequot Tribe who resides in Indian country of such tribe or any income or gain of an enrolled member of the Mohegan Tribe who resides in Indian country of such tribe where the income or gain is derived from or connected with Indian country of the tribe. Enter the words "Mashantucket Pequot Tribe enrolled member" or "Mohegan Tribe enrolled member," as the case may be.
2. Subtract the amount of interest earned on funds deposited in a Connecticut individual development account to the extent included in federal adjusted gross income.
3. Subtract any interest paid on indebtedness incurred to acquire investments that provide income taxable in Connecticut but exempt for federal purposes, that is not deductible in determining federal adjusted gross income, and is attributable to a trade or business of that individual.
4. Subtract expenses paid or incurred for the production (including management, conservation, and maintenance of property held for production) or collection of income taxable in Connecticut but exempt from federal income tax, that are not deductible in determining federal adjusted gross income, and are attributable to a trade or business of that individual.
5. Subtract the amount of any distributions you received from the CHET fund as a designated beneficiary to the extent includible in your federal adjusted gross income.  
Congress passed legislation excluding from federal gross income any distribution from a qualified state tuition program (such as CHET) to the extent the distribution is used to pay for qualified higher education expenses (Pub. L. No. 107-16, § 402). To the extent any distribution from CHET is excluded from federal gross income, the amount should not be reported as a subtraction modification on Line 49.
6. Subtract any amortizable bond premium on bonds that provide interest income taxable in Connecticut but exempt from federal income tax, which premiums were not deductible in determining federal adjusted gross income and are attributable to a trade or business of that individual.

7. Subtract the amount of any interest income from notes, bonds, or other obligations of the State of Connecticut included in federal adjusted gross income. This modification includes any Build America Bond tax credit amount if the Build America Bond, as described in Section 1531 of the American Recovery and Reinvestment Act of 2009, was issued by the State of Connecticut or a Connecticut subdivision and only to the extent the credit amount is treated as interest includible in gross income for federal income tax purposes.
8. Subtract the amount of any interest, dividends, or capital gains earned on contributions to accounts established for a designated beneficiary under the Connecticut Homecare Option Program for the Elderly to the extent the interest, dividends, or capital gains are properly included in the gross income of the designated beneficiary for federal income tax purposes.
9. Subtract contributions made to an MRA established pursuant to Conn. Gen. Stat. § 32-9zz.  
See **Special Notice 2012(6)**, *2012 Legislative Changes Affecting the Income Tax*.
10. Subtract 25% of the § 179 federal deduction that you added back on your Connecticut income tax return in the four preceding taxable years.
11. Subtract the amount, to the extent included in federal adjusted gross income, of any financial assistance received from the Crumbling Foundations Assistance Fund; paid to or on behalf of the taxpayer under the Collapsing Foundations Credit Enhancements Program; or financial assistance received from a municipality by the taxpayer to repair concrete foundations that have deteriorated due to the presence of pyrrhotite.
12. Subtract certain costs incurred by the taxpayer in connection with the donation to another person of human bone marrow, or all or part of a human liver, pancreas, kidney, intestine, or lung, for the purpose of organ transplantation. The costs include lost wages, medical expenses, travel expenses, and housing expenses. The subtraction can not exceed \$10,000.
13. Subtract the Bioscience Venture Capital amount as calculated on **Schedule CT-BIO**, *Bioscience Worksheet*.
14. Subtract the amount of any Earned Income Tax Enhancement payment received during the 2024 taxable year, to the extent included in federal adjusted gross income.
15. Subtract the amount of any payments received from the Fallen Officer Fund to the extent included in your federal adjusted gross income. All payments from the Fallen Officer Fund shall be issued by the Comptroller to an individual who is a member of the surviving family of a police officer who was killed in the line of duty.

Do **not** use Line 49 to subtract income subject to tax in a qualifying jurisdiction (see *Schedule 2 - Credit for Income Taxes Paid to Qualifying Jurisdictions*, below) or income of a nonresident spouse. See *Special Rules for Married Individuals* on Page 1.

### Line 50: Total Subtractions

Add Lines 39 through 49 and enter the total.

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## Schedule 2 – Credit for Income Taxes Paid to Qualifying Jurisdictions

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You **must** first complete Form CT-1040, *Schedule 3 - Credit for Property Taxes Paid on Your Primary Residence, Motor Vehicle, or Both*, before completing *Schedule 2*. See the instructions for *Schedule 3 - Property Tax Credit* on Page 14.

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## Am I Eligible for the Credit for Income Taxes Paid to Qualifying Jurisdictions?

If you are a **resident** of Connecticut and if any part of your income was taxed by a **qualifying jurisdiction**, you may be able to claim a credit against your Connecticut income tax liability for qualifying income tax payments you have made.

Taxpayers seeking a credit for alternative minimum taxes paid to another jurisdiction must complete **Form CT-6251**, *Connecticut Alternative Minimum Tax Return - Individuals*, to calculate their alternative minimum tax credit.

### Qualifying Jurisdiction

A qualifying jurisdiction includes another state of the United States, a local government within another state, or the District of Columbia. A qualifying jurisdiction does not include the State of Connecticut, the United States, or a foreign country or its provinces (for example, Canada and Canadian provinces).

### Qualifying Income Tax Payments

Qualifying income tax payments are income taxes you actually paid on income:

- Derived from or connected with sources within the qualifying jurisdiction; **and**
- Subject to tax in the qualifying jurisdiction.

Qualifying income tax payments include direct and indirect pro rata share of taxes paid to a qualifying jurisdiction by a pass-through entity if such pass-through entity is subject to a pass-through entity tax substantially similar to the PE Tax imposed in Connecticut.

Certain qualifying jurisdictions impose on electing employers a tax on wages. The tax is calculated based on your (the employee) wages. The qualifying jurisdiction allows you to take a credit for the tax paid by your employer. Although the tax is paid on your behalf, it is not income tax withholding. This type of tax is generally referred to as an employer compensation expense tax.

For Connecticut income tax purposes, qualifying income tax payments include the amount of the employer compensation expense tax credit allowed by the qualifying jurisdiction.

### Income Derived From or Connected With Sources Within a Qualifying Jurisdiction

- Compensation received for personal services performed in a qualifying jurisdiction;
- Compensation received as an employee for personal services performed from a home office in Connecticut for an employer in a qualifying jurisdiction that applies a convenience of the employer test in determining whether nonresident compensation is derived from or connected with sources within the qualifying jurisdiction;
- Income from a business, trade, or profession carried on in a qualifying jurisdiction;
- Gambling winnings from a state-conducted lottery. See **Informational Publication 2015(23)**, *Connecticut Income Tax Treatment of State Lottery Winnings Received by Residents and Nonresidents of Connecticut*; **or**
- Income from real or tangible personal property situated in a qualifying jurisdiction.



Income from intangibles, such as stocks and bonds, is not considered derived from or connected with sources within a qualifying jurisdiction **unless** the income is from property employed in a business, trade, or profession carried on in that jurisdiction.

### What Payments Do Not Qualify

- Income tax payments made to a qualifying jurisdiction on income not derived from or connected with sources within the qualifying jurisdiction (such as wages not derived from or connected with sources within the qualifying jurisdiction);
- Income tax payments made to a qualifying jurisdiction on income not included in your Connecticut adjusted gross income;
- Income tax paid to a jurisdiction that is not a qualifying jurisdiction, including a foreign country or its provinces (for example, Canada and Canadian provinces);
- Alternative minimum tax paid to a qualifying jurisdiction;
- Income tax paid to a qualifying jurisdiction if you claimed credit on that jurisdiction's income tax return for income tax paid to Connecticut; **or**
- Penalties or interest on income taxes you paid to a qualifying jurisdiction.

### Limitations to the Credit

The total credit is limited to whichever of the following amounts is least:

- The amount of income tax paid to the qualifying jurisdiction;
- The portion of Connecticut income tax due on the Connecticut adjusted gross income sourced in the qualifying jurisdiction; **or**
- The amount of your Connecticut income tax entered on Form CT-1040, Line 6.

### How to Calculate the Credit

You **must** first complete your income tax return(s) for the qualifying jurisdiction(s). Then complete the *Schedule 2 - Worksheet* on Page 25 to determine the amount to enter on *Schedule 2*, Line 53.

The allowed credit must be separately computed for each qualifying jurisdiction. Use separate columns for each qualifying jurisdiction for which you are claiming a credit.

**Attach a copy of all income tax returns filed with qualifying jurisdictions to your Connecticut income tax return or the credit will be disallowed.**

Taxpayers filing Form CT-1040 electronically should retain copies of all income tax returns filed with qualifying jurisdictions for three years from the date of filing. The forms must be provided to DRS upon request.

*Schedule 2* provides two columns, A and B, to compute the credit for two jurisdictions. If you need more than two columns, create a worksheet identical to *Schedule 2* and attach it to the back of your Form CT-1040.

If you are claiming credit for income taxes paid to another state **and** to one of its political subdivisions, follow these rules to determine your credit.

- A. If the **same amount** of income is taxed by both the city and state (see example for Line 56 on Page 13):
  2. Use only **one** column on Form CT-1040, *Schedule 2*, to calculate your credit;
  3. Enter the same income taxed by both city and state in that column on *Schedule 2*; **and**
  4. Combine the amounts of tax paid to the city and the state and enter the total on Line 57 of that column.
- B. If the **amounts** of income taxed by both the city and state **are not the same**:
  3. Use **two** columns on Form CT-1040, *Schedule 2*;
  4. Include only the same income taxed by both jurisdictions in the first column; **and**
  5. Include the excess income taxed by only one of the jurisdictions in the next column.

### Schedule 2 – Worksheet Instructions

Complete the *Schedule 2 - Worksheet* to determine the portion of your Connecticut adjusted gross income derived from a qualifying jurisdiction. For each line in Column 2, enter the items of income from Column 1 that meet **all** of the following conditions listed below.

- The income is derived from or connected with sources within a qualifying jurisdiction;
- The income is reported on an income tax return filed with that qualifying jurisdiction and subject to income tax in the jurisdiction; **and**
- You have paid income tax on the income to that qualifying jurisdiction.

If you paid income tax to more than one qualifying jurisdiction, you must complete a separate worksheet for each jurisdiction. Keep the worksheet with your 2024 tax records. Do not attach it to your tax return.

#### Column 1

Enter on Lines 1 through 15 of the worksheet the corresponding amounts entered on your federal income tax return, federal Form 1040, or federal Form 1040-SR, and Schedule 1.

Enter on Line 17 of the worksheet the amount entered on Line 26 of Schedule 1 of your federal income tax return.

Enter on Line 19 of the worksheet the **net** amount of your Connecticut modifications to federal adjusted gross income. Subtract Form CT-1040, *Schedule 1*, Line 50, from Line 38 to arrive at this amount.

#### Column 2

For each line, enter that portion of the amount entered on the same line of Column 1 you reported on an income tax return filed with (and on which income tax was paid to) the qualifying jurisdiction. On Line 17, enter only the portion of the total federal adjustments to income **directly related** to income sourced in the qualifying jurisdiction. On Line 19, enter only the portion of Connecticut modifications **directly related** to income sourced in the qualifying jurisdiction. The fact that the qualifying jurisdiction may take into account your entire adjusted gross income (to compute the rate at which your income sourced in that jurisdiction will be taxed) does

not mean you paid income tax to that jurisdiction on your entire adjusted gross income. Because you are a nonresident of the qualifying jurisdiction, you may be taxed by that jurisdiction only on your income sourced in that jurisdiction.

**Example 1:** Amy, a Connecticut resident whose filing status is single, earned wages of \$150,000 from a company located in the State of New York. Amy works inside and outside of New York and allocated her wage income based upon the days worked in New York. She determined \$100,000 to be her New York State allocated wage income and reported and paid this amount on her New York nonresident income tax return. On her federal Form 1040, Line 1z, she entered \$150,000. When completing the *Schedule 2 - Worksheet*, she enters \$150,000 in Column 1, Line 1, and \$100,000 in Column 2, Line 1. Amy also enters \$100,000 on Form CT-1040, *Schedule 2*, Line 53.

**Example 2:** Luke and Lee file a joint federal Form 1040 and a joint Form CT-1040. Lee’s wages as an employee working in Rhode Island are \$20,000 and Luke’s wages as an employee working in Connecticut are \$25,000. On their federal Form 1040, Line 1z, they enter \$45,000. When completing the *Schedule 2 - Worksheet*, Luke and Lee enter \$45,000 in Column 1, Line 1, and \$20,000 in Column 2, Line 1. Luke and Lee also enter \$20,000 on Form CT-1040, *Schedule 2*, Line 53.

**Example 3:** Linda is a sole proprietor of a business conducted at two locations: one in Connecticut and one in Massachusetts. On Linda’s federal Form 1040, Schedule 1, Line 3, she entered \$100,000. Of the \$150,000 of gross income reported on federal Form 1040, Schedule C, \$90,000 is derived from the Massachusetts location. Of the \$50,000 of expenses reported on Schedule C, \$35,000 is derived from the Massachusetts location. When completing the *Schedule 2 - Worksheet*, Linda enters \$100,000 in Column 1, Line 6, and \$55,000 (\$90,000 - \$35,000) in Column 2, Line 6. Linda also enters \$55,000 on Form CT-1040, *Schedule 2*, Line 53.

## Schedule 2 – Line Instructions

### Line 51: Modified Connecticut Adjusted Gross Income

Add to Connecticut adjusted gross income from Line 5 any **net** loss derived from or connected with sources in a qualifying jurisdiction(s) where you were subject to income taxation whether or not income tax was actually paid to the jurisdiction(s). The modified amount is entered on Line 51.

**Example:** Fred’s Connecticut adjusted gross income of \$60,000 includes income of \$15,000 from business activities conducted in Massachusetts and a net loss of \$20,000 from a business conducted in Rhode Island. He must add the \$20,000 net loss to the \$60,000 and enter the \$80,000 on Line 51.

### Line 52: Taxing Jurisdiction(s)

If you claim credit for income taxes paid to a qualifying jurisdiction, enter the name and the two-letter code of each qualifying jurisdiction for which you are claiming credit. If you are claiming credit for income taxes paid to a political subdivision of another state, enter the name and two-letter code of the state.

## Standard Two-Letter Codes

Alabama.....AL	Louisiana.....LA	Ohio.....OH
Arizona.....AZ	Maine.....ME	Oklahoma.....OK
Arkansas.....AR	Maryland.....MD	Oregon.....OR
California.....CA	Massachusetts...MA	Pennsylvania.....PA
Colorado.....CO	Michigan.....MI	Rhode Island.....RI
Delaware.....DE	Minnesota.....MN	South Carolina....SC
District of Columbia DC	Mississippi.....MS	Tennessee.....TN
Georgia.....GA	Missouri.....MO	Utah.....UT
Hawaii.....HI	Montana.....MT	Vermont.....VT
Idaho.....ID	Nebraska.....NE	Virginia.....VA
Illinois.....IL	New Jersey.....NJ	West Virginia....WV
Indiana.....IN	New Mexico.....NM	Wisconsin.....WI
Iowa.....IA	New York.....NY	
Kansas.....KS	North Carolina...NC	
Kentucky.....KY	North Dakota.....ND	

### Line 53: Non-Connecticut Income

Complete the *Schedule 2 - Worksheet* on Page 25 to determine the total non-Connecticut income included in your Connecticut adjusted gross income and reported on a qualifying jurisdiction’s income tax return. Enter the amount from Column 2, Line 20, of the Worksheet.

### Line 54

Divide the amount on Line 53 by the amount on Line 51. The result cannot exceed 1.0000. Round to four decimal places.

### Line 55: Income Tax Liability

Subtract Line 11 from Line 6 and enter the result.

### Line 56

Multiply the percentage arrived at on Line 54 by the amount reported on Line 55.

**Example:** Jen is a Connecticut resident who worked in City Y, a city in State X, during the taxable year. Jen’s filing status is single and her Connecticut adjusted gross income is \$160,000. The amount entered on Jen’s Form CT-1040, Line 55, is \$8,850.

Both State X and City Y impose an income tax. Her Connecticut adjusted gross income derived from State X is \$80,000 as is her Connecticut adjusted gross income derived from City Y. Because the amounts of income taxed by both State X and City Y are the same, Jen uses one column on Form CT-1040, *Schedule 2*. Jen pays an income tax of \$6,000 to State X and an income tax of \$360 to City Y. Since Jen’s Form CT-1040, Line 51, is \$160,000, her *Schedule 2* is completed as follows:

	Column A	Column B
Line 52	State X, City Y	
Line 53	80,000 00	00
Line 54	.5000	
Line 55	8,850 00	00
Line 56	4,425 00	00
Line 57	6,360 00	00
Line 58	4,425 00	00
Line 59	<b>Total Credit</b>	4,425 00

### Line 57: Income Tax Paid to a Qualifying Jurisdiction

Enter the total amount of income tax paid to a qualifying jurisdiction.

**Income tax paid** means the lesser of your income tax liability to the qualifying jurisdiction or the income tax paid to that jurisdiction as reported on a return filed with that jurisdiction, but not penalty or interest. **Income tax paid** includes the amount of employer compensation expense tax

credit reported, if applicable, on a qualifying jurisdiction's return. Do **not** report the amount of tax withheld for that jurisdiction directly from your Form W-2 or 1099. You **must** first complete a return for the qualifying jurisdiction to determine the amount of income tax paid.

### Line 58

Enter the lesser of the amounts reported on Line 56 or Line 57. Do not enter negative amounts. If zero or less, enter "0".

### Line 59: Total Credit for Income Taxes Paid to Qualifying Jurisdictions

Add the amounts from Line 58, Column A, Line 58, Column B, and Line 58 of any additional worksheets. The amount on Line 59 cannot exceed the amount on Line 56. Enter the total here and on Form CT-1040, Line 7.

Taxpayers filing a paper Form CT-1040 must attach a copy of all income tax returns filed with qualifying jurisdictions to your Connecticut income tax return or the credit will be disallowed.

Taxpayers filing Form CT-1040 electronically should retain copies of all income tax returns filed with qualifying jurisdictions for three years from the date of filing. The forms must be provided to DRS upon request.

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## Schedule 3 – Property Tax Credit

Connecticut residents **must** complete *Schedule 3* to determine the amount of credit (if any) that may be taken against a Connecticut income tax liability. The credit is for property taxes paid during 2024 to a Connecticut political subdivision on a primary residence, privately owned or leased motor vehicle, or both. You must attach *Schedule 3* to Form CT-1040 or your credit will be disallowed. If you entered zero on Form CT-1040, Line 10, **do not** complete this schedule. See **Informational Publication 2017(23), Q & A: Income Tax Credit for Property Taxes Paid to a Connecticut Political Subdivision**.

### Which Property Tax Bills Qualify

You may take credit against your 2024 Connecticut income tax liability for qualifying property tax payments you made on your primary residence, privately owned or leased motor vehicle, or both, to a Connecticut political subdivision. Generally, property tax bills due and paid during 2024 qualify for this credit. This includes any installment payments you made during 2024 that were due in 2024 and any installments you prepaid during 2024 due in 2025. Supplemental property tax bills that were due during 2024 or 2025 also qualify if paid during 2024. However, the late payment of any property tax bills or the payment of any interest, fees, or charges related to the property tax bill do not qualify for the credit.

Taxpayers who file a joint Connecticut income tax return may include property tax bills for which each spouse is individually or jointly liable.

You may take credit for a leased motor vehicle if you had a written lease agreement for a term of more than one year, and the property tax became due and was paid during 2024 (either by the leasing company or by you). Refer to your January 2025 billing statement from the leasing company to determine the amount of property taxes that may be eligible for the credit. Your statement will either indicate the amount of property taxes paid on your leased motor vehicle or provide you with a toll-free number you may call to obtain the necessary information. If you do not receive a billing

statement in January 2025, contact your leasing company for the appropriate property tax information.

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**Example 1:** Lisa received a property tax bill for a motor vehicle listed on her town's October 1, 2022, grand list. The bill was payable in two installments, July 1, 2023, and January 1, 2024. If Lisa paid the January 1, 2024, installment on January 1, 2024, she is eligible to claim it on her 2024 income tax return. If she prepaid it during 2023, she is not eligible to take credit for it on her 2024 return, but she may have been eligible to take credit for it on her 2023 return.

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**Example 2:** Mary received a property tax bill for a motor vehicle listed on her town's October 1, 2023, grand list. The bill was payable in two installments, July 1, 2024, and January 1, 2025. Mary is eligible to take credit for both installments on her 2024 income tax return if she paid both installments during 2024. If Mary waited until January 1, 2025, to pay her second installment, she is not eligible to take credit on her 2024 return for this installment, but she may be eligible to take credit for it on her 2025 return.

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### Maximum Credit Allowed

The **maximum** credit allowed (on your primary residence, motor vehicle, or both) is **\$300** per return regardless of filing status.

This maximum property tax credit cannot exceed the amount of qualifying property taxes paid or the amount of tax entered on Form CT-1040, Line 10, and is phased out depending upon your Connecticut adjusted gross income. To be allowed this credit, you must complete *Schedule 3* in its entirety and attach it to your return.

### Motor Vehicle Credit Restrictions

The number of motor vehicles eligible for this credit depends on your filing status as shown on the front of your Connecticut income tax return. Any individual whose filing status is single, filing separately, or head of household is limited to the property tax paid on **one** motor vehicle even if the individual sells a motor vehicle and purchases a replacement motor vehicle during the taxable year and only owns one motor vehicle at anytime during the taxable year. Individuals whose filing status is filing jointly or qualifying surviving spouse are limited to the property taxes paid on **two** motor vehicles.

You may also use the online **Property Tax Credit Calculator** by visiting **myconnect** at [portal.ct.gov/DRS-myconnect](https://portal.ct.gov/DRS-myconnect). Below the *Individuals* panel on the **myconnect** homepage, select *View Tax Calculators*, then select *Property Tax Credit Calculator*. If you choose to use the online calculator, you **must** complete Lines 60 through 63 of *Schedule 3, Property Tax Credit* found on Form CT-1040, Page 4, or your credit will be denied.

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## Schedule 3 - Line Instructions Name of Connecticut Tax Town or District

Enter the Connecticut town or taxing district to which the qualifying property tax was paid.

### Description of Property

Enter the description of the property. If a primary residence, enter the street address. If a motor vehicle, enter the year, make, and model.



## Date(s) Paid

Enter the date(s) you paid qualifying property tax.

## Line 60: Primary Residence

Enter the total amount of property tax paid on your primary residence.

## Line 61: Auto 1

Enter the total amount of property tax paid on your motor vehicle.

## Line 62: Filing Jointly or Qualifying Surviving Spouse Only - Auto 2

Enter the total amount of property tax paid on your second motor vehicle.

## Line 63

Add Lines 60, 61, and 62 and enter the total.

## Line 64

The maximum property tax credit allowed is **\$300**.

## Line 65

Enter the lesser of Line 63 or Line 64.

## Line 66

Enter "0" on Line 66 and enter amount from Line 65 on Line 68 if your:

Filing status is:	Connecticut adjusted gross income is:
Single	\$ 49,500 or less
Married filing jointly or qualifying surviving spouse	\$ 70,500 or less
Married filing separately	\$ 35,250 or less
Head of household	\$ 54,500 or less

Otherwise, go to the *Property Tax Credit Table* on Page 26 or visit [portal.ct.gov/DRS](http://portal.ct.gov/DRS) to use the Property Tax Credit Calculator. Enter the decimal amount from the *Property Tax Credit Table* on Form CT-1040, Line 66.

## Line 67

Multiply Line 65 by Line 66.

## Line 68

Subtract Line 67 from Line 65. Enter here and on the front of Form CT-1040, Line 11.

## Schedule 4 – Individual Use Tax

In general, goods or services purchased out-of-state that would be subject to the Connecticut sales tax if those goods or services were purchased from a Connecticut seller are subject to the Connecticut use tax if the out-of-state seller did not charge and collect sales tax on the sale. Generally, this includes purchases of goods by mail order, telephone, or online when the goods are shipped or delivered to Connecticut and when the purchaser brings goods back into Connecticut.

Use tax is due when taxable purchases are made but Connecticut sales tax is not paid. Any individual or business purchasing taxable goods or services for use in Connecticut without paying Connecticut sales tax must pay use tax. The general use tax rate is 6.35%. However, the following items are subject to a 7.75% use tax rate:

- Most motor vehicles exceeding \$50,000;
- Each piece of jewelry exceeding \$5,000;
- Each piece of clothing or pair of footwear exceeding \$1,000; **and**
- A handbag, luggage, umbrella, wallet, or watch exceeding \$1,000.

Computer and data processing services are subject to a 1% use tax rate.

Vessels, motors for vessels, and trailers to transport vessels are subject to a 2.99% use tax rate.

Use the *Connecticut Individual Use Tax Worksheet*, on Page 27, to calculate your use tax liability. Keep the worksheet for your records. You must provide the worksheet to DRS upon request. See **Informational Publication 2020(10), Q&A on the Connecticut Individual Use Tax**.

Report only those purchases subject to use tax you have not previously reported on **Form OP-186, Connecticut Individual Use Tax Return**.

The *Sample Use Tax Table* on Page 27 illustrates the use tax due only for various levels of purchases subject to the 6.35% and 7.75% use tax rates.

## Line 69

Complete the *Connecticut Individual Use Tax Worksheet* on Page 27. Enter the totals from Column 7 of each section on Lines 69a, 69b, 69c and 69d. Add the amounts on Lines 69a, 69b, 69c and 69d, and enter the total on Line 69. Also enter on Form CT-1040, Line 15.

If no Connecticut use tax is due, you must enter "0" on Form CT-1040, Line 15. If you do not make an entry on Line 15, you will not have filed a use tax return. **Failure to file a use tax return and to remit use tax due will subject you to a 10% penalty of the total use tax due plus a 1% interest per month or a fraction of a month. You also may be subject to a penalty of up to \$5,000, imprisonment for up to 5 years, or both, for willfully submitting a false return.**

## Connecticut Individual Use Tax Worksheet Section Instructions

Complete the following sections for purchases subject to each tax rate:

- **Section A** for purchases of computer and data processing services subject to the 1% tax rate.
- **Section B** for purchases subject to the 6.35% tax rate.
- **Section C** for purchases subject to the 7.75% tax rate.
- **Section D** for purchases subject to the 2.99% tax rate.

## Column Instructions

### Column 1

Enter the month and day of the purchase.

### Column 2

Enter a brief description of the taxable item or service purchased (jewelry, computer, etc.).

### Column 3

Enter the name of the retailer the item or service was purchased from.

### Column 4

Enter the purchase price.

List separately any individual item with a purchase price of **\$300 or more**. Although you do not need to list separately any individual item with a purchase price of **less than \$300**, the items are subject to tax and the total of the purchase price of these items should be reported.

### Column 5

Multiply the purchase price in Column 4 by the applicable tax rate and enter the result.

### Column 6

If you paid sales tax to another state, the District of Columbia, or a U.S. territory, enter the amount paid.

### Column 7

Subtract the amount entered in Column 6 from the amount entered in Column 5 and enter the difference in Column 7.

Add Column 7 amounts and enter total. Do not enter negative amounts. If zero or less, enter "0."

Enter the total tax for each Section on *Schedule 4*, Lines 69a through 69d.

## Schedule CT-EITC - Connecticut Earned Income Tax Credit

### Who qualifies?

To qualify for the Connecticut earned income tax credit (CT EITC) you must:

1. Have claimed and been allowed the 2024 federal earned income credit (EIC); **and**
2. Be a **full-year** resident of the State of Connecticut.

Part-year residents and nonresidents do not qualify for the CT EITC and must file Form CT-1040NR/PY.

### How to Claim the Connecticut Earned Income Tax Credit

Complete **Schedule CT-EITC**, *Connecticut Earned Income Tax Credit*, using the information from your federal return, worksheets, and, if applicable, federal EIC line instructions. Attach Schedule CT-EITC to the back of Form CT-1040.

### Protect Yourself

DRS wants to make it easy for qualified residents to receive their CT EITC, but also reminds taxpayers to take steps to prevent identity theft. Taxpayers need to protect Social Security Numbers and other taxpayer identity information to prevent others from improperly claiming the credit.

Do not let others prepare your Schedule CT-EITC with false information to get more money back for themselves. Avoid predatory tax preparers who charge high fees or claim they can get you a larger tax refund for a percentage of the Form CT-1040 Instructions (Rev. 01/25)

refund. These activities are crimes and should be reported to DRS, at **855-842-1441**.

### Eligibility Reviews

DRS reviews CT EITC requests to determine if taxpayers qualify for the credit. Approval of the federal earned income credit does not guarantee eligibility for the CT EITC. DRS may request additional information to determine if a credit claim is valid. You must keep accurate records to support all items reported on Schedule CT-EITC.

## Schedule CT-EITC - Line instructions

### Line 1

You must have claimed the 2024 federal earned income credit to claim the CT EITC.

### Line 2

You cannot claim the CT EITC if your investment income is more than \$11,600. Investment income is the total amount of:

- Taxable interest (federal Form 1040, Line 2b, or federal Form 1040-SR, Line 2b);
- Tax-exempt interest (federal Form 1040, Line 2a, or federal Form 1040-SR, Line 2a);
- Ordinary dividends income (federal Form 1040, Line 3b, or federal Form 1040-SR, Line 3b); **and**
- Capital gain net income from federal Form 1040, Line 7, or federal Form 1040-SR, Line 7 (if more than zero).

For additional information on what qualifies as investment income, see federal Publication 596, Earned Income Credit.

### Line 3

File Schedule CT-EITC with Form CT-1040. If Form CT-1040 was already filed, you must file a 2024 Form CT-1040X to claim the credit.

Schedule CT-EITC cannot be filed by itself. Schedule CT-EITC must be attached to a completed Form CT-1040 or Form CT-1040X.

### Line 4

If claiming qualifying children on federal Schedule EIC, mark an X in the **Yes** box and then complete Line 5. Otherwise, mark an X in the **No** box and go to Line 6.

### Line 5

If claiming qualifying children on federal Schedule EIC, list the same children (up to three) in the spaces provided. If claiming more than three qualifying children on federal Schedule EIC, enter the required information for three qualifying children in the spaces provided on the schedule and attach a statement with the required identifying information for each additional child. Include taxpayer name and social security number (SSN) on the attachment.

To be eligible to claim the CT EITC, you (and your spouse if filing a joint return) must have a valid SSN issued by the Social Security Administration (SSA) by the due date of your

2024 return (including extensions). Any qualifying child listed on Schedule CT-EITC must have a valid SSN by the due date of your 2024 return (including extensions).

If an SSN for you or your spouse is missing from your return because either you or your spouse did not have a valid SSN by the due date or extended due date of your 2024 return, and you later get a valid SSN, you cannot file an amended return to claim the CT EITC.

If a social security number has been applied for by filing federal Form SS-5 with the Social Security Administration, but has not been received by the return due date you may file Form CT-1040 EXT, to request an extension of time to file. Form CT-1040 EXT does not extend the time to pay your income tax. You must pay the amount of tax that you expect to owe on or before the original due date of the return (see Form CT-1040 EXT).

Mark an X in the box confirming each child who was identified on federal Schedule EIC, box 4a, as a full-time student.

Mark an X in the box confirming each child who was identified on federal Schedule EIC, box 4b as disabled.

#### **Line 6**

If you did not claim Connecticut withholding on Form CT-1040, Line 18, and *Wages, tips, and other compensation* was reported on Forms W-2 or 1099, mark an X in the **Yes** box and enter the following information (from up to three jobs) on Lines 6a, 6b, and 6c. Otherwise, mark an X in the **No** box and go to Line 7.

#### **Column A**

Enter the employer's federal identification number (EIN) from Form W-2 or the payer's federal identification number from Form 1099.

#### **Column B**

Enter the employer's state identification number from Form W-2 or Form 1099.

#### **Column C**

Enter your wages, tips, and other compensation from Form W-2 or Form 1099.

#### **Line 7**

You are self-employed if you:

- Carry on a trade or business as a sole proprietor;
- Are an independent contractor;
- Are a member of a partnership;
- Are a member of a limited liability company; **or**
- Are in business for yourself in any other way.

Self-employment can include work in addition to your regular, full-time job. This could include part-time work you do in or outside your home.

If you were self-employed then you had business income or loss that you reported on your federal Form 1040, or federal Form 1040-SR. If you claimed income or loss from one or more businesses, mark an X in the **Yes** box and enter the following information (for up to three primary business activities) on Lines 7a, 7b, and 7c. Otherwise, mark an X in the **No** box and go to Line 8.

See **Informational Publication 2015(20)**, *Recordkeeping Suggestions for Self-Employed Persons*, or visit the DRS CT EITC website at [portal.ct.gov/DRS](http://portal.ct.gov/DRS).

#### **Column A**

Enter your federal employer identification number (EIN) for your business. If any primary business activity does not have an EIN, enter your SSN.

#### **Column B**

Enter the Connecticut Tax Registration Number for your business.

#### **Column C**

Enter the amount of business income or loss. Use a minus sign to show a loss or a negative amount.

#### **Line 8**

Enter the federal EIC claimed for tax year 2024 from federal Form 1040, Line 27a, or federal Form 1040-SR, Line 27a.

#### **Line 9**

For the tax year 2024, the CT EITC is 40% (.40) of the federal EIC.

#### **Line 11**

If your filing status was married filing jointly on your federal income tax return but you are required to file as married filing separately on your Connecticut Form CT-1040, mark an X in the **Yes** box and complete Lines 12 through 15. See *Taxpayer Information* on Page 1.

Otherwise, mark an X in the **No** box and skip Lines 12 through 15.

#### **Line 16**

This is your Connecticut Earned Income Tax Credit. If your filing status is married filing separately and you completed lines 12-15, enter the amount from Line 15 on Line 16. Otherwise, enter the amount from Line 10. Enter the amount from Line 16 on Form CT-1040, Line 20a or CT-1040X Line 22a.





# Tax Calculation Schedule



Calculate your tax liability instantly by visiting **myconnect** at [portal.ct.gov/DRS-myconnect](http://portal.ct.gov/DRS-myconnect). Below the *Individuals* panel on the **myconnect** homepage, select *View Tax Calculators*, then select *Income Tax Calculator*.

1. Enter Connecticut adjusted gross income (AGI) from Form CT-1040, Line 5.	1.	00
2. Enter the exemption amount from <i>Table A, Personal Exemptions</i> . If zero, enter "0."	2.	00
3. Connecticut Taxable Income: Subtract Line 2 from Line 1. If less than zero, enter "0."	3.	00
4. Enter amount from <i>Table B, Initial Tax Calculation</i> .	4.	00
5. Enter amount from <i>Table C, 2% Tax Rate Phase-Out Add-Back</i> . If zero, enter "0."	5.	00
6. Enter amount from <i>Table D, Tax Recapture</i> . If zero, enter "0."	6.	00
7. Add Lines 4, 5, and 6.	7.	00
8. Enter the decimal amount from <i>Table E, Personal Tax Credits</i> . If zero, enter "0."	8.	.
9. Multiply amount on Line 7 by the decimal amount on Line 8.	9.	00
10. <b>Connecticut Income Tax:</b> Subtract Line 9 from Line 7. Enter here and on Form CT-1040, Line 6.	10.	00

## Table A - Personal Exemptions

Enter the exemption amount on the *Tax Calculation Schedule*, Line 2 and continue to Line 3.

Use the filing status shown on the front of your return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1) to determine your personal exemption.

Single			Married Filing Jointly or Qualified Surviving Spouse			Married Filing Separately			Head of Household		
Connecticut AGI		Exemption	Connecticut AGI		Exemption	Connecticut AGI		Exemption	Connecticut AGI		Exemption
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$30,000	\$15,000	\$ 0	\$48,000	\$24,000	\$ 0	\$24,000	\$12,000	\$ 0	\$38,000	\$19,000
\$30,000	\$31,000	\$14,000	\$48,000	\$49,000	\$23,000	\$24,000	\$25,000	\$11,000	\$38,000	\$39,000	\$18,000
\$31,000	\$32,000	\$13,000	\$49,000	\$50,000	\$22,000	\$25,000	\$26,000	\$10,000	\$39,000	\$40,000	\$17,000
\$32,000	\$33,000	\$12,000	\$50,000	\$51,000	\$21,000	\$26,000	\$27,000	\$ 9,000	\$40,000	\$41,000	\$16,000
\$33,000	\$34,000	\$11,000	\$51,000	\$52,000	\$20,000	\$27,000	\$28,000	\$ 8,000	\$41,000	\$42,000	\$15,000
\$34,000	\$35,000	\$10,000	\$52,000	\$53,000	\$19,000	\$28,000	\$29,000	\$ 7,000	\$42,000	\$43,000	\$14,000
\$35,000	\$36,000	\$ 9,000	\$53,000	\$54,000	\$18,000	\$29,000	\$30,000	\$ 6,000	\$43,000	\$44,000	\$13,000
\$36,000	\$37,000	\$ 8,000	\$54,000	\$55,000	\$17,000	\$30,000	\$31,000	\$ 5,000	\$44,000	\$45,000	\$12,000
\$37,000	\$38,000	\$ 7,000	\$55,000	\$56,000	\$16,000	\$31,000	\$32,000	\$ 4,000	\$45,000	\$46,000	\$11,000
\$38,000	\$39,000	\$ 6,000	\$56,000	\$57,000	\$15,000	\$32,000	\$33,000	\$ 3,000	\$46,000	\$47,000	\$10,000
\$39,000	\$40,000	\$ 5,000	\$57,000	\$58,000	\$14,000	\$33,000	\$34,000	\$ 2,000	\$47,000	\$48,000	\$ 9,000
\$40,000	\$41,000	\$ 4,000	\$58,000	\$59,000	\$13,000	\$34,000	\$35,000	\$ 1,000	\$48,000	\$49,000	\$ 8,000
\$41,000	\$42,000	\$ 3,000	\$59,000	\$60,000	\$12,000	\$35,000	and up	\$ 0	\$49,000	\$50,000	\$ 7,000
\$42,000	\$43,000	\$ 2,000	\$60,000	\$61,000	\$11,000				\$50,000	\$51,000	\$ 6,000
\$43,000	\$44,000	\$ 1,000	\$61,000	\$62,000	\$10,000				\$51,000	\$52,000	\$ 5,000
\$44,000	and up	\$ 0	\$62,000	\$63,000	\$ 9,000				\$52,000	\$53,000	\$ 4,000
			\$63,000	\$64,000	\$ 8,000				\$53,000	\$54,000	\$ 3,000
			\$64,000	\$65,000	\$ 7,000				\$54,000	\$55,000	\$ 2,000
			\$65,000	\$66,000	\$ 6,000				\$55,000	\$56,000	\$ 1,000
			\$66,000	\$67,000	\$ 5,000				\$56,000	and up	\$ 0
			\$67,000	\$68,000	\$ 4,000						
			\$68,000	\$69,000	\$ 3,000						
			\$69,000	\$70,000	\$ 2,000						
			\$70,000	\$71,000	\$ 1,000						
			\$71,000	and up	\$ 0						



Calculate your tax liability instantly by visiting **myconneCT** at [portal.ct.gov/DRS-myconneCT](http://portal.ct.gov/DRS-myconneCT). Below the *Individuals* panel on the **myconneCT** homepage, select *View Tax Calculators*, then select *Income Tax Calculator*.

## Table B - Initial Tax Calculation

Enter the initial tax calculation amount on the *Tax Calculation Schedule*, Line 4 and continue to Line 5.

Complete **all** lines of the *Tax Calculation Schedule* on Page 19 to correctly calculate your 2024 Connecticut income tax.

Use the filing status shown on the front of your return.

### Single or Married Filing Separately

If the amount on Line 3 of the *Tax Calculation Schedule* is:

Less than or equal to:.....	\$ 10,000.....	2.00%
More than \$10,000, but less than or equal to.....	\$ 50,000.....	\$200 plus 4.5% of the excess over \$10,000
More than \$50,000, but less than or equal to.....	\$100,000.....	\$2,000 plus 5.5% of the excess over \$50,000
More than \$100,000, but less than or equal to.....	\$200,000.....	\$4,750 plus 6.0% of the excess over \$100,000
More than \$200,000, but less than or equal to.....	\$250,000.....	\$10,750 plus 6.5% of the excess over \$200,000
More than \$250,000, but less than or equal to.....	\$500,000.....	\$14,000 plus 6.9% of the excess over \$250,000
More than \$500,000.....		\$31,250 plus 6.99% of the excess over \$500,000

◀ Enter result on *Tax Calculation Schedule*, Line 4 (on Page 19) and continue to Line 5. ▶

#### Single or Married Filing Separately Examples:

Line 3 is \$13,000, Line 4 is \$335

$$\begin{aligned} \$13,000 - \$10,000 &= \$3,000 \\ \$3,000 \times .045 &= \$135 \\ \$200 + \$135 &= \$335 \end{aligned}$$

Line 3 is \$525,000, Line 4 is \$32,998

$$\begin{aligned} \$525,000 - \$500,000 &= \$25,000 \\ \$25,000 \times .0699 &= \$1,748 \\ \$31,250 + \$1,748 &= \$32,998 \end{aligned}$$

### Married Filing Jointly/Qualifying Surviving Spouse

If the amount on Line 3 of the *Tax Calculation Schedule* is:

Less than or equal to:.....	\$ 20,000.....	2.00%
More than \$20,000, but less than or equal to.....	\$100,000.....	\$400 plus 4.5% of the excess over \$20,000
More than \$100,000, but less than or equal to.....	\$200,000.....	\$4,000 plus 5.5% of the excess over \$100,000
More than \$200,000, but less than or equal to.....	\$400,000.....	\$9,500 plus 6.0% of the excess over \$200,000
More than \$400,000, but less than or equal to.....	\$500,000.....	\$21,500 plus 6.5% of the excess over \$400,000
More than \$500,000, but less than or equal to.....	\$1,000,000.....	\$28,000 plus 6.9% of the excess over \$500,000
More than \$1,000,000.....		\$62,500 plus 6.99% of the excess over \$1,000,000

◀ Enter result on *Tax Calculation Schedule*, Line 4 (on Page 19) and continue to Line 5. ▶

#### Married Filing Jointly/Qualifying Surviving Spouse Examples:

Line 3 is \$22,500, Line 4 is \$513

$$\begin{aligned} \$22,500 - \$20,000 &= \$2,500 \\ \$2,500 \times .045 &= \$113 \\ \$400 + \$113 &= \$513 \end{aligned}$$

Line 3 is \$1,100,000, Line 4 is \$69,490

$$\begin{aligned} \$1,100,000 - \$1,000,000 &= \$100,000 \\ \$100,000 \times .0699 &= \$6,990 \\ \$62,500 + \$6,990 &= \$69,490 \end{aligned}$$

### Head of Household

If the amount on Line 3 of the *Tax Calculation Schedule* is:

Less than or equal to:.....	\$ 16,000.....	2.00%
More than \$16,000, but less than or equal to.....	\$ 80,000.....	\$320 plus 4.5% of the excess over \$16,000
More than \$80,000, but less than or equal to.....	\$160,000.....	\$3,200 plus 5.5% of the excess over \$80,000
More than \$160,000, but less than or equal to.....	\$320,000.....	\$7,600 plus 6.0% of the excess over \$160,000
More than \$320,000, but less than or equal to.....	\$400,000.....	\$17,200 plus 6.5% of the excess over \$320,000
More than \$400,000, but less than or equal to.....	\$800,000.....	\$22,400 plus 6.9% of the excess over \$400,000
More than \$800,000.....		\$50,000 plus 6.99% of the excess over \$800,000

◀ Enter result on *Tax Calculation Schedule*, Line 4 (on Page 19) and continue to Line 5. ▶

#### Head of Household Examples:

Line 3 is \$20,000, Line 4 is \$500

$$\begin{aligned} \$20,000 - \$16,000 &= \$4,000 \\ \$4,000 \times .045 &= \$180 \\ \$320 + \$180 &= \$500 \end{aligned}$$

Line 3 is \$825,000, Line 4 is \$51,748

$$\begin{aligned} \$825,000 - \$800,000 &= \$25,000 \\ \$25,000 \times .0699 &= \$1,748 \\ \$50,000 + \$1,748 &= \$51,748 \end{aligned}$$





Calculate your tax liability instantly by visiting **myconneCT** at [portal.ct.gov/DRS-myconneCT](http://portal.ct.gov/DRS-myconneCT). Below the *Individuals* panel on the **myconneCT** homepage, select *View Tax Calculators*, then select *Income Tax Calculator*.

**Table C - 2% Phase-Out Add-Back**

Enter the phase-out amount on the *Tax Calculation Schedule*, Line 5 and continue to Line 6.

Use the filing status shown on the front of your return and your Connecticut AGI \* (*Tax Calculation Schedule*, Line 1) to determine your phase-out level and the additional amount of tax you are required to include in your tax calculation.

Single			Married Filing Jointly or Qualifying Surviving Spouse			Married Filing Separately			Head of Household		
Connecticut AGI *		2%	Connecticut AGI *		2%	Connecticut AGI *		2%	Connecticut AGI *		2%
More Than	Less Than or Equal To	Phase-Out Add-Back	More Than	Less Than or Equal To	Phase-Out Add-Back	More Than	Less Than or Equal To	Phase-Out Add-Back	More Than	Less Than or Equal To	Phase-Out Add-Back
\$ 0	\$ 56,500	<b>\$ 0</b>	\$ 0	\$100,500	<b>\$ 0</b>	\$ 0	\$50,250	<b>\$ 0</b>	\$ 0	\$ 78,500	<b>\$ 0</b>
\$ 56,500	\$ 61,500	<b>\$ 25</b>	\$100,500	\$105,500	<b>\$ 50</b>	\$50,250	\$52,750	<b>\$ 25</b>	\$ 78,500	\$ 82,500	<b>\$ 40</b>
\$ 61,500	\$ 66,500	<b>\$ 50</b>	\$105,500	\$110,500	<b>\$100</b>	\$52,750	\$55,250	<b>\$ 50</b>	\$ 82,500	\$ 86,500	<b>\$ 80</b>
\$ 66,500	\$ 71,500	<b>\$ 75</b>	\$110,500	\$115,500	<b>\$150</b>	\$55,250	\$57,750	<b>\$ 75</b>	\$ 86,500	\$ 90,500	<b>\$120</b>
\$ 71,500	\$ 76,500	<b>\$100</b>	\$115,500	\$120,500	<b>\$200</b>	\$57,750	\$60,250	<b>\$100</b>	\$ 90,500	\$ 94,500	<b>\$160</b>
\$ 76,500	\$ 81,500	<b>\$125</b>	\$120,500	\$125,500	<b>\$250</b>	\$60,250	\$62,750	<b>\$125</b>	\$ 94,500	\$ 98,500	<b>\$200</b>
\$ 81,500	\$ 86,500	<b>\$150</b>	\$125,500	\$130,500	<b>\$300</b>	\$62,750	\$65,250	<b>\$150</b>	\$ 98,500	\$102,500	<b>\$240</b>
\$ 86,500	\$ 91,500	<b>\$175</b>	\$130,500	\$135,500	<b>\$350</b>	\$65,250	\$67,750	<b>\$175</b>	\$102,500	\$106,500	<b>\$280</b>
\$ 91,500	\$ 96,500	<b>\$200</b>	\$135,500	\$140,500	<b>\$400</b>	\$67,750	\$70,250	<b>\$200</b>	\$106,500	\$110,500	<b>\$320</b>
\$ 96,500	\$101,500	<b>\$225</b>	\$140,500	\$145,500	<b>\$450</b>	\$70,250	\$72,750	<b>\$225</b>	\$110,500	\$114,500	<b>\$360</b>
\$101,500	and up	<b>\$250</b>	\$145,500	and up	<b>\$500</b>	\$72,750	and up	<b>\$250</b>	\$114,500	and up	<b>\$400</b>



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## Table D - Tax Recapture

Enter the recapture amount on the *Tax Calculation Schedule*, Line 6 and continue to Line 7.

Use the filing status shown on the front of your return Connecticut income tax return and your Connecticut AGI \* (*Tax Calculation Schedule*, Line 1) to determine your recapture amount.

Single or Married Filing Separately			Married Filing Jointly or Qualifying Surviving Spouse			Head of Household		
Connecticut AGI		Recapture Amount	Connecticut AGI *		Recapture Amount	Connecticut AGI *		Recapture Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$105,000	\$ 0	\$ 0	\$210,000	\$ 0	\$ 0	\$168,000	\$ 0
\$105,000	\$110,000	\$ 25	\$210,000	\$220,000	\$ 50	\$168,000	\$176,000	\$ 40
\$110,000	\$115,000	\$ 50	\$220,000	\$230,000	\$ 100	\$176,000	\$184,000	\$ 80
\$115,000	\$120,000	\$ 75	\$230,000	\$240,000	\$ 150	\$184,000	\$192,000	\$ 120
\$120,000	\$125,000	\$ 100	\$240,000	\$250,000	\$ 200	\$192,000	\$200,000	\$ 160
\$125,000	\$130,000	\$ 125	\$250,000	\$260,000	\$ 250	\$200,000	\$208,000	\$ 200
\$130,000	\$135,000	\$ 150	\$260,000	\$270,000	\$ 300	\$208,000	\$216,000	\$ 240
\$135,000	\$140,000	\$ 175	\$270,000	\$280,000	\$ 350	\$216,000	\$224,000	\$ 280
\$140,000	\$145,000	\$ 200	\$280,000	\$290,000	\$ 400	\$224,000	\$232,000	\$ 320
\$145,000	\$150,000	\$ 225	\$290,000	\$300,000	\$ 450	\$232,000	\$240,000	\$ 360
\$150,000	\$200,000	\$ 250	\$300,000	\$400,000	\$ 500	\$240,000	\$320,000	\$ 400
\$200,000	\$205,000	\$ 340	\$400,000	\$410,000	\$ 680	\$320,000	\$328,000	\$ 540
\$205,000	\$210,000	\$ 430	\$410,000	\$420,000	\$ 860	\$328,000	\$336,000	\$ 680
\$210,000	\$215,000	\$ 520	\$420,000	\$430,000	\$1,040	\$336,000	\$344,000	\$ 820
\$215,000	\$220,000	\$ 610	\$430,000	\$440,000	\$1,220	\$344,000	\$352,000	\$ 960
\$220,000	\$225,000	\$ 700	\$440,000	\$450,000	\$1,400	\$352,000	\$360,000	\$1,100
\$225,000	\$230,000	\$ 790	\$450,000	\$460,000	\$1,580	\$360,000	\$368,000	\$1,240
\$230,000	\$235,000	\$ 880	\$460,000	\$470,000	\$1,760	\$368,000	\$376,000	\$1,380
\$235,000	\$240,000	\$ 970	\$470,000	\$480,000	\$1,940	\$376,000	\$384,000	\$1,520
\$240,000	\$245,000	\$1,060	\$480,000	\$490,000	\$2,120	\$384,000	\$392,000	\$1,660
\$245,000	\$250,000	\$1,150	\$490,000	\$500,000	\$2,300	\$392,000	\$400,000	\$1,800
\$250,000	\$255,000	\$1,240	\$500,000	\$510,000	\$2,480	\$400,000	\$408,000	\$1,940
\$255,000	\$260,000	\$1,330	\$510,000	\$520,000	\$2,660	\$408,000	\$416,000	\$2,080
\$260,000	\$265,000	\$1,420	\$520,000	\$530,000	\$2,840	\$416,000	\$424,000	\$2,220
\$265,000	\$270,000	\$1,510	\$530,000	\$540,000	\$3,020	\$424,000	\$432,000	\$2,360
\$270,000	\$275,000	\$1,600	\$540,000	\$550,000	\$3,200	\$432,000	\$440,000	\$2,500
\$275,000	\$280,000	\$1,690	\$550,000	\$560,000	\$3,380	\$440,000	\$448,000	\$2,640
\$280,000	\$285,000	\$1,780	\$560,000	\$570,000	\$3,560	\$448,000	\$456,000	\$2,780
\$285,000	\$290,000	\$1,870	\$570,000	\$580,000	\$3,740	\$456,000	\$464,000	\$2,920
\$290,000	\$295,000	\$1,960	\$580,000	\$590,000	\$3,920	\$464,000	\$472,000	\$3,060
\$295,000	\$300,000	\$2,050	\$590,000	\$600,000	\$4,100	\$472,000	\$480,000	\$3,200
\$300,000	\$305,000	\$2,140	\$600,000	\$610,000	\$4,280	\$480,000	\$488,000	\$3,340
\$305,000	\$310,000	\$2,230	\$610,000	\$620,000	\$4,460	\$488,000	\$496,000	\$3,480
\$310,000	\$315,000	\$2,320	\$620,000	\$630,000	\$4,640	\$496,000	\$504,000	\$3,620
\$315,000	\$320,000	\$2,410	\$630,000	\$640,000	\$4,820	\$504,000	\$512,000	\$3,760
\$320,000	\$325,000	\$2,500	\$640,000	\$650,000	\$5,000	\$512,000	\$520,000	\$3,900
\$325,000	\$330,000	\$2,590	\$650,000	\$660,000	\$5,180	\$520,000	\$528,000	\$4,040
\$330,000	\$335,000	\$2,680	\$660,000	\$670,000	\$5,360	\$528,000	\$536,000	\$4,180
\$335,000	\$340,000	\$2,770	\$670,000	\$680,000	\$5,540	\$536,000	\$544,000	\$4,320
\$340,000	\$345,000	\$2,860	\$680,000	\$690,000	\$5,720	\$544,000	\$552,000	\$4,460
\$345,000	\$500,000	\$2,950	\$690,000	\$1,000,000	\$5,900	\$552,000	\$800,000	\$4,600
\$500,000	\$505,000	\$3,000	\$1,000,000	\$1,010,000	\$6,000	\$800,000	\$808,000	\$4,680
\$505,000	\$510,000	\$3,050	\$1,010,000	\$1,020,000	\$6,100	\$808,000	\$816,000	\$4,760
\$510,000	\$515,000	\$3,100	\$1,020,000	\$1,030,000	\$6,200	\$816,000	\$824,000	\$4,840
\$515,000	\$520,000	\$3,150	\$1,030,000	\$1,040,000	\$6,300	\$824,000	\$832,000	\$4,920
\$520,000	\$525,000	\$3,200	\$1,040,000	\$1,050,000	\$6,400	\$832,000	\$840,000	\$5,000
\$525,000	\$530,000	\$3,250	\$1,050,000	\$1,060,000	\$6,500	\$840,000	\$848,000	\$5,080
\$530,000	\$535,000	\$3,300	\$1,060,000	\$1,070,000	\$6,600	\$848,000	\$856,000	\$5,160
\$535,000	\$540,000	\$3,350	\$1,070,000	\$1,080,000	\$6,700	\$856,000	\$864,000	\$5,240
\$540,000	and up	\$3,400	\$1,080,000	and up	\$6,800	\$864,000	and up	\$5,320



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### Table E - Personal Tax Credits

Enter the decimal amount on the *Tax Calculation Schedule*, Line 8 and continue to Line 9.

Use the filing status shown on the front of your return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1) to determine your personal credit decimal amount.

Single			Married Filing Jointly or Qualifying Surviving Spouse			Married Filing Separately			Head of Household		
Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$15,000	\$18,800	.75	\$24,000	\$30,000	.75	\$12,000	\$15,000	.75	\$19,000	\$24,000	.75
\$18,800	\$19,300	.70	\$30,000	\$30,500	.70	\$15,000	\$15,500	.70	\$24,000	\$24,500	.70
\$19,300	\$19,800	.65	\$30,500	\$31,000	.65	\$15,500	\$16,000	.65	\$24,500	\$25,000	.65
\$19,800	\$20,300	.60	\$31,000	\$31,500	.60	\$16,000	\$16,500	.60	\$25,000	\$25,500	.60
\$20,300	\$20,800	.55	\$31,500	\$32,000	.55	\$16,500	\$17,000	.55	\$25,500	\$26,000	.55
\$20,800	\$21,300	.50	\$32,000	\$32,500	.50	\$17,000	\$17,500	.50	\$26,000	\$26,500	.50
\$21,300	\$21,800	.45	\$32,500	\$33,000	.45	\$17,500	\$18,000	.45	\$26,500	\$27,000	.45
\$21,800	\$22,300	.40	\$33,000	\$33,500	.40	\$18,000	\$18,500	.40	\$27,000	\$27,500	.40
\$22,300	\$25,000	.35	\$33,500	\$40,000	.35	\$18,500	\$20,000	.35	\$27,500	\$34,000	.35
\$25,000	\$25,500	.30	\$40,000	\$40,500	.30	\$20,000	\$20,500	.30	\$34,000	\$34,500	.30
\$25,500	\$26,000	.25	\$40,500	\$41,000	.25	\$20,500	\$21,000	.25	\$34,500	\$35,000	.25
\$26,000	\$26,500	.20	\$41,000	\$41,500	.20	\$21,000	\$21,500	.20	\$35,000	\$35,500	.20
\$26,500	\$31,300	.15	\$41,500	\$50,000	.15	\$21,500	\$25,000	.15	\$35,500	\$44,000	.15
\$31,300	\$31,800	.14	\$50,000	\$50,500	.14	\$25,000	\$25,500	.14	\$44,000	\$44,500	.14
\$31,800	\$32,300	.13	\$50,500	\$51,000	.13	\$25,500	\$26,000	.13	\$44,500	\$45,000	.13
\$32,300	\$32,800	.12	\$51,000	\$51,500	.12	\$26,000	\$26,500	.12	\$45,000	\$45,500	.12
\$32,800	\$33,300	.11	\$51,500	\$52,000	.11	\$26,500	\$27,000	.11	\$45,500	\$46,000	.11
\$33,300	\$60,000	.10	\$52,000	\$96,000	.10	\$27,000	\$48,000	.10	\$46,000	\$74,000	.10
\$60,000	\$60,500	.09	\$96,000	\$96,500	.09	\$48,000	\$48,500	.09	\$74,000	\$74,500	.09
\$60,500	\$61,000	.08	\$96,500	\$97,000	.08	\$48,500	\$49,000	.08	\$74,500	\$75,000	.08
\$61,000	\$61,500	.07	\$97,000	\$97,500	.07	\$49,000	\$49,500	.07	\$75,000	\$75,500	.07
\$61,500	\$62,000	.06	\$97,500	\$98,000	.06	\$49,500	\$50,000	.06	\$75,500	\$76,000	.06
\$62,000	\$62,500	.05	\$98,000	\$98,500	.05	\$50,000	\$50,500	.05	\$76,000	\$76,500	.05
\$62,500	\$63,000	.04	\$98,500	\$99,000	.04	\$50,500	\$51,000	.04	\$76,500	\$77,000	.04
\$63,000	\$63,500	.03	\$99,000	\$99,500	.03	\$51,000	\$51,500	.03	\$77,000	\$77,500	.03
\$63,500	\$64,000	.02	\$99,500	\$100,000	.02	\$51,500	\$52,000	.02	\$77,500	\$78,000	.02
\$64,000	\$64,500	.01	\$100,000	\$100,500	.01	\$52,000	\$52,500	.01	\$78,000	\$78,500	.01
\$64,500	and up	.00	\$100,500	and up	.00	\$52,500	and up	.00	\$78,500	and up	.00



# Social Security Benefit Adjustment Worksheet - Line 41

Enter the amount from <b>Form CT-1040</b> , Line 1.....	
If your filing status is <b>single</b> or <b>married filing separately</b> , is the amount on Line 1 \$75,000 or more?	
<input type="checkbox"/> Yes: <b>Complete</b> this worksheet.	
<input type="checkbox"/> No: <b>Do not complete</b> this worksheet. Enter on Form CT-1040, Line 41, the amount of federally taxable Social Security benefits you reported on federal Form 1040, Line 6b, or federal Form 1040-SR, Line 6b.	
If your filing status is <b>married filing jointly</b> , <b>qualifying surviving spouse</b> , or <b>head of household</b> , is the amount on Line 1 \$100,000 or more?	
<input type="checkbox"/> Yes: <b>Complete</b> this worksheet.	
<input type="checkbox"/> No: <b>Do not complete</b> this worksheet. Enter on Form CT-1040, Line 41, the amount of federally taxable Social Security benefits you reported on federal Form 1040, Line 6b, or federal Form 1040-SR, Line 6b.	
A. Enter the amount reported on your 2024 federal Social Security Benefits Worksheet, Line 1. <b>(If Line A is zero or less, stop here and enter "0" on Line 41. Otherwise, go to Line B.)</b>	A.
B. Enter the amount reported on your 2024 federal Social Security Benefits Worksheet, Line 9. However, if filing separately and you lived with your spouse at any time during 2024, enter the amount reported on Line 7 of your federal Social Security Benefits Worksheet. <b>(If Line B is zero or less, stop here. Otherwise, go to Line C.)</b>	B.
C. Enter the lesser of Line A or Line B.	C.
D. Multiply Line C by 25% (.25).	D.
E. Taxable amount of Social Security benefits reported on your 2024 federal Social Security Benefits Worksheet, Line 18.	E.
F. <b>Social Security Benefit Adjustment</b> - Subtract Line D from Line E. Enter the amount here and on Form CT-1040, Line 41. If Line D is greater than or equal to Line E, enter "0."	F.

## Schedule 2 - Worksheet

Complete this worksheet and enter the amount from Line 20, Column 2, on <b>Form CT-1040, Schedule 2</b> , Line 53. Complete a separate worksheet for each qualifying jurisdiction if you paid income tax to more than one qualifying jurisdiction.	<b>Column 1</b>	<b>Column 2</b> Amount Taxable in Qualifying Jurisdiction
1. Wages, salaries, tips, etc.	1.	
2. Taxable interest	2.	
3. Ordinary dividends	3.	
4. Taxable refunds, credits, or offsets of state and local income taxes	4.	
5. Alimony received	5.	
6. Business income or (loss)	6.	
7. Capital gain or (loss)	7.	
8. Other gains or (losses)	8.	
9. Taxable amount of IRA distributions	9.	
10. Taxable amounts of pensions and annuities	10.	
11. Rental real estate, royalties, partnerships, S corporations, trusts, etc.	11.	
12. Farm income or (loss)	12.	
13. Unemployment compensation	13.	
14. Taxable amount of social security benefits	14.	
15. Other income (including lump-sum distributions)	15.	
16. Add Lines 1 through 15.	16.	
17. Total federal adjustments to income	17.	
18. Federal adjusted gross income: Subtract Line 17 from Line 16.	18.	
19. Connecticut modifications: See instructions.	19.	
20. Connecticut adjusted gross income: Add Line 18 and Line 19. Enter the amount from Column 2 on Form CT-1040, <i>Schedule 2</i> , Line 53.	20.	

# Property Tax Credit Table

Enter the amount from **Form CT-1040, Schedule 3 - Property Tax Credit**, Line 65, on Line 68 and Line 11, if your filing status is:

**Single** and your Connecticut AGI is ..... **\$49,500 or less**

**Married filing jointly** or **qualifying surviving spouse** and your Connecticut AGI is ..... **\$70,500 or less**

**Married filing separately** and your Connecticut AGI is..... **\$35,250 or less**

**Head of household** and your Connecticut AGI is..... **\$54,500 or less**

Otherwise, enter the decimal amount from the Property Tax Credit Table below on Form CT-1040, *Schedule 3*, Line 66.

**Use your filing status on the front of your tax return and your Connecticut AGI - Form CT-1040, Line 5.**

<b>Single</b>			<b>Married Filing Jointly or Qualifying Surviving Spouse</b>		
If you are single and your Connecticut AGI is:			If you are married filing jointly, or qualifying surviving spouse and your Connecticut AGI is:		
<b>More Than</b>	<b>Less Than or Equal To</b>	<b>Decimal Amount</b>	<b>More Than</b>	<b>Less Than or Equal To</b>	<b>Decimal Amount</b>
\$ 0	\$49,500	0	\$ 0	\$70,500	0
\$49,500	\$59,500	.15	\$70,500	\$80,500	.15
\$59,500	\$69,500	.30	\$80,500	\$90,500	.30
\$69,500	\$79,500	.45	\$90,500	\$100,500	.45
\$79,500	\$89,500	.60	\$100,500	\$110,500	.60
\$89,500	\$99,500	.75	\$110,500	\$120,500	.75
\$99,500	\$109,500	.90	\$120,500	\$130,500	.90
\$109,500	and up	1.00	\$130,500	and up	1.00

  

<b>Married Filing Separately</b>			<b>Head of Household</b>		
If you are married filing separately and your Connecticut AGI is:			If you are head of household and your Connecticut AGI is:		
<b>More Than</b>	<b>Less Than or Equal To</b>	<b>Decimal Amount</b>	<b>More Than</b>	<b>Less Than or Equal To</b>	<b>Decimal Amount</b>
\$ 0	\$35,250	0	\$ 0	\$54,500	0
\$35,250	\$40,250	.15	\$54,500	\$64,500	.15
\$40,250	\$45,250	.30	\$64,500	\$74,500	.30
\$45,250	\$50,250	.45	\$74,500	\$84,500	.45
\$50,250	\$55,250	.60	\$84,500	\$94,500	.60
\$55,250	\$60,250	.75	\$94,500	\$104,500	.75
\$60,250	\$65,250	.90	\$104,500	\$114,500	.90
\$65,250	and up	1.00	\$114,500	and up	1.00



# Connecticut Individual Use Tax Worksheet

## Section A - 1% Tax Rate: Computer and Data Processing Services

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Services	Retailer or Service Provider	Purchase Price	CT Tax Due (Col. 4 X .01)	Taxes Paid	Balance Due (Col. 5 minus Col. 6)

Add Column 7 amounts and enter total here and on Form CT-1040, *Schedule 4*, Line 69a.

## Section B - 6.35% General Tax Rate

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Goods or Services	Retailer or Service Provider	Purchase Price	CT Tax Due (Col. 4 X .0635)	Taxes Paid	Balance Due (Col. 5 minus Col. 6)

Add Column 7 amounts and enter total here and on Form CT-1040, *Schedule 4*, Line 69b.

## Section C - 7.75% Luxury Tax Rate

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Goods	Retailer	Purchase Price	CT Tax Due (Col. 4 X .0775)	Taxes Paid	Balance Due (Col. 5 minus Col. 6)

Add Column 7 amounts and enter total here and on Form CT-1040, *Schedule 4*, Line 69c.

## Section D - 2.99% Tax Rate

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Goods	Retailer	Purchase Price	CT Tax Due (Col. 4 X .0299)	Taxes Paid	Balance Due (Col. 5 minus Col. 6)

Add Column 7 amounts and enter total here and on Form CT-1040, *Schedule 4*, Line 69d.

## Sample Use Tax Table

Total Purchases Subject to Use Tax	Use Tax Due at:		Total Purchases Subject to Use Tax	Use Tax Due at:		Total Purchases Subject to Use Tax	Use Tax Due at:	
	6.35%	7.75%		6.35%	7.75%		6.35%	7.75%
\$25	1.59	—	\$1,000	63.50	—	\$3,000	190.50	232.50
50	3.18	—	1,100	69.85	85.25	3,100	196.85	240.25
75	4.76	—	1,200	76.20	93.00	3,200	203.20	248.00
100	6.35	—	1,300	82.55	100.75	3,300	209.55	255.75
150	9.53	—	1,400	88.90	108.50	3,400	215.90	263.50
200	12.70	—	1,500	95.25	116.25	3,500	222.25	271.25
250	15.88	—	1,600	101.60	124.00	3,600	228.60	279.00
300	19.05	—	1,700	107.95	131.75	3,700	234.95	286.75
350	22.23	—	1,800	114.30	139.50	3,800	241.30	294.50
400	25.40	—	1,900	120.65	147.25	3,900	247.65	302.25
450	28.58	—	2,000	127.00	155.00	4,000	254.00	310.00
500	31.75	—	2,100	133.35	162.75	4,100	260.35	317.75
550	34.93	—	2,200	139.70	170.50	4,200	266.70	325.50
600	38.10	—	2,300	146.05	178.25	4,300	273.05	333.25
650	41.28	—	2,400	152.40	186.00	4,400	279.40	341.00
700	44.45	—	2,500	158.75	193.75	4,500	285.75	348.75
750	47.63	—	2,600	165.10	201.50	4,600	292.10	356.50
800	50.80	—	2,700	171.45	209.25	4,700	298.45	364.25
850	53.98	—	2,800	177.80	217.00	4,800	304.80	372.00
900	57.15	—	2,900	184.15	224.75	4,900	311.15	379.75
						5,000	317.50	387.50

# Pension and Annuity Worksheet

**Line 1:** Enter your federal adjusted gross income the amount reported on Line 1 of Form CT-1040.

..... Line 1.  .00

If your filing status is single, married filing separately or head of household, is the amount on Line 1 \$75,000 or more?

Yes: Complete this worksheet.

No: Do not complete this worksheet. \*

If your filing status is married filing jointly, is the amount on Line 1 \$100,000 or more?

Yes: Complete this worksheet.

No: Do not complete this worksheet. \*

\* If you answered No to either question and you are an IRA recipient (other than a Roth IRA), enter as a subtraction modification 50% of the amount of such distribution, reported on federal Form 1040, or federal Form 1040 SR, Line 4b.

\* If you answered No to either question and you are a pension or annuity recipient (other than an IRA recipient), enter as a subtraction modification the amount of pension and annuity reported on federal Form 1040 or federal Form 1040 SR, Line 5b. From the amount on Line 5b, subtract military retirement pay, Tier 1 and Tier 2 railroad retirement benefits, and Connecticut teachers' retirement pay.

**Line 2:** Enter 50% of the amount of IRA (other than a Roth IRA), reported on federal Form 1040 or federal Form 1040 SR, Line 4b. Enter 100% of the amount of pensions and annuities reported on federal Form 1040 or federal Form 1040-SR, Line 5b. From the amount on Line 5b, subtract military retirement pay, Tier 1 and Tier 2 railroad retirement benefits, and Connecticut teachers' retirement pay, as applicable. ....

..... Line 2.  .00

**Line 3:** Enter the decimal amount from the *Pension and Annuity Phase-Out Table* below. ....

..... Line 3.

**Line 4:** Multiply Line 2 by Line 3. Enter the amount here and as a subtraction on Form CT-1040, Schedule 1, Line 48b. ....

..... Line 4.  .00

## Pension and Annuity Phase-Out Table

Single, Married Filing Separately or Head of Household			Married Filing Jointly		
Federal AGI		Phase-Out	Federal AGI		Phase-Out
Greater Than or Equal To	Less Than or Equal To		Greater Than or Equal To	Less Than or Equal To	
\$0	\$74,999	1	\$0	\$99,999	1
\$75,000	\$77,499	.85	\$100,000	\$104,999	.85
\$77,500	\$79,999	.70	\$105,000	\$109,999	.70
\$80,000	\$82,499	.55	\$110,000	\$114,999	.55
\$82,500	\$84,999	.40	\$115,000	\$119,999	.40
\$85,000	\$87,499	.25	\$120,000	\$124,999	.25
\$87,500	\$89,999	.10	\$125,000	\$129,999	.10
\$90,000	\$94,999	.05	\$130,000	\$139,999	.05
\$95,000	\$99,999	.025	\$140,000	\$149,999	.025
\$100,000	and up	0	\$150,000	and up	0