

2025 N-15



STATE OF HAWAII — DEPARTMENT OF TAXATION

Hawaii Nonresident and Part-Year Resident Income Tax Instructions

Hawaii



CLICK. ZIP. FAST ROUND TRIP!

E-file Form N-15!

For more information, visit our website at tax.hawaii.gov

DIRECT DEPOSIT

Simple. Safe. Secure.

For more information, see page 30 of the Instructions.

DUE DATE: APRIL 20, 2026

Make your check payable to the "Hawaii State Tax Collector"

MESSAGE FROM THE DIRECTOR

I. Department of Taxation Welcomes your Feedback

At the Department of Taxation, we are committed to our mission to administer the tax laws of the State of Hawai'i in a consistent, uniform, and fair manner. To help us with this commitment, we welcome your feedback to assist our effort to improve our services and make voluntary compliance as easy as possible. Please address your written suggestions to the Department of Taxation, P.O. Box 259, Honolulu, HI, 96809-0259, or email them to Tax.Directors.Office@hawaii.gov.

II. Electronic Filing and Paying Advances Are Being Made

Each year, thousands of individuals file and pay their taxes electronically. Hawai'i Tax Online is the convenient and secure way to e-file state tax returns, make payments, manage your accounts, and conduct other common transactions online. Filing taxes and making debit payments is free. Visit Hawai'i Tax Online at hitax.hawaii.gov. You can also e-file yourself or through your tax practitioner using commercially available software. For up to date information, visit our website at tax.hawaii.gov.

III. We are Here to Assist You

Form N-15, Individual Income Tax Return (Nonresidents and Part-Year Residents) is due on or before April 20, 2026. For information and guidance in its preparation, we have helpful publications and other instructions on our website at tax.hawaii.gov. Need more assistance? Do not hesitate to telephone, write, or visit any of our six offices below:

Oahu	830 Punchbowl Street, Honolulu, HI 96813-5094	Phone: 808-587-4242
Maui	54 S. High Street, #208, Wailuku, HI 96793-2198	Phone: 808-984-8500
Molokai	35 Ala Malama Street, #101, Kaunakakai, HI 96748	Phone: 808-553-5541
Hawai'i - Hilo	75 Aupuni Street, #101, Hilo, HI 96720-4245	Phone: 808-974-6321
Hawai'i - Kona	82-6130 Mamalahoa Hwy, #8, Captain Cook, HI 96704	Phone: 808-323-4597
Kauai	3060 Eiwa Street, #105, Lihue, HI 96766-1889	Phone: 808-274-3456

To better assist you, always keep a copy of your return, worksheets, and supporting documents in your possession; we can help you understand and resolve problems more quickly if you have your tax return information in front of you. Keeping a copy will also help you in preparing the following year's tax return.

Thank you for your cooperation in allowing us to better service Hawai'i's taxpayers.

GARY S. SUGANUMA
Director of Taxation

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State of Hawaii
Department of Taxation
P.O. Box 3559
Honolulu, Hawaii 96811-3559

Changes to Note

- Hawaii conforms to certain provisions of the Internal Revenue Code of 1986, as amended as of December 31, 2024, and applies to taxable years beginning after December 31, 2024. (Act 123, SLH 2025)
- For the 2025 taxable year beginning after December 31, 2024, the individual income tax bracket amounts were amended for all the filing statuses by increasing the income limits in each bracket. (Act 45, SLH 2024)
- The Earned Income Tax Credit (EITC) has been amended by eliminating the unlimited carryforward on nonrefundable EITC for tax year 2022 and applies to taxable years beginning after December 31, 2025. (Act 25, SLH 2025)
- The Pass-Through Entity (PTE) Tax Credit has been amended for taxable years beginning after December 31, 2024. All qualified members claiming a credit for the PTE tax are required to add the qualified member's share of taxes paid by the electing PTE to the qualified member's taxable income. (Act 58, SLH 2025)
- Taxpayers may exclude up to \$8,636 of their military reserve or Hawaii National Guard duty pay from their income, effective for taxable years beginning after December 31, 2024. (Act 197, SLH 2004)

Important Reminders

File and Pay on Time

- Please file your return and pay your taxes by April 20, 2026.
- When you mail your return:
 - (1) Mail it to the appropriate address as stated in "Where to File."
 - (2) Enclose only one return per envelope.
 - (3) Use proper postage. If there is insufficient postage on the envelope, the U.S. Postal Service will return it to you.
- Keep a copy of your return for your records.

Extension of Time to File

- If you are unable to file by April 20, 2026, you are granted an automatic 6-month extension of time to file your return through October 20, 2026. You do not have to file a form to request an extension. The extension of time to file is not an extension of time for payment of tax.
 - (1) If you are due a refund, just file your return by October 20, 2026.
 - (2) If you have a balance due, you must pay your taxes in full by April 20, 2026. File Form N-200V with your payment. Federal Form 4868 may **not** be used in lieu of Form N-200V.
 - (3) If you're not sure if you have a balance due, use the worksheet in "When to File."

Make Sure Your Tax Return is Correct and Complete

- You can avoid processing delays, adjustments to your return, and additional correspondence from the Department of Taxation if you:
 - (1) Make sure all social security numbers are correct.
 - (2) Check the appropriate filing status box.
 - (3) Complete all required entries on your return. The following lines **must** be filled in: Form N-11, line 24; and Form N-15, line 41.
 - (4) Check the arithmetic on your return.
 - (5) Attach all required forms and statements.
 - (6) Attach your employee earning statements (HW-2s or federal W-2s) to the front of your return.
 - (7) Sign your return. If you paid someone to prepare your return, the preparer must sign and complete the Paid Preparer's Information box.
- You may be required to file an amended return to complete missing entries or provide missing forms or statements.

Amended Returns

- If you are filing an amended return, you must submit a complete return and attach Schedule AMD along with all required forms and statements. If you are claiming any tax credits, remember to attach the required forms, such as Schedule CR and Schedule X, even if you claimed the credits on the original return. See "Make Sure Your Tax Return is Correct and Complete" above.

Married Taxpayers

- If you are married, print your spouse's social security number in the designated area on your return whether a joint or separate return is filed.
- If your spouse is an alien and was issued an ITIN by the IRS, enter your spouse's ITIN.
- If you are married and filing separate returns, the refund from your spouse's return cannot be applied to your liability.

Items to Note

- The *Hawaii Taxpayer Bill of Rights* is reprinted inside the back cover.
- The Department of Taxation is a proud partner with the Missing Child Center - Hawaii, Department of the Attorney General (MCCH). Photographs of missing children selected by the Center may appear in this instruction booklet on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling MCCH at 1-808-586-1449 if you recognize a child.
- A Hawaii Voter Registration Application is included for a first time registration, name change, address change, and signature update.

STATE OF HAWAII — DEPARTMENT OF TAXATION

RELATED FEDERAL/HAWAII TAX FORMS

Federal Form Number	Title or Description of Federal Form	Comparable Hawaii Form	Copy of Fed. Form May Be Submitted+
W-2	Wage and Tax Statement	HW-2	Yes
W-4	Employee's Withholding Allowance Certificate	HW-4	No
W-10	Dependent Care Provider's Identification and Certification	HW-16	No
461	Limitation on Business Losses	None	Yes
1040	U.S. Individual Income Tax Return	None	No
1040-SR	U.S. Tax Return for Seniors	None	No
1040 Sch A	Itemized Deductions	None	No
Sch B	Interest and Ordinary Dividends	None	No
Sch C	Profit or Loss From Business	None	Not Required
Sch D	Capital Gains and Losses	None	No
Sch E	Supplemental Income and Loss	None	Not Required
Sch F	Profit or Loss From Farming	None	Not Required
Sch J	Income Averaging for Farmers and Fishermen	N-168	No
Sch R	Credit for the Elderly or the Disabled	None	No
1040-ES	Estimated Tax for Individuals	None	No
1040NR	U.S. Nonresident Alien Income Tax Return	None	No
1040-V	Payment Voucher	N-200V	No
1040X	Amended U.S. Individual Income Tax Return	None	No
1045	Application for Tentative Refund	N-109	No
1128	Application To Adopt, Change, or Retain a Tax Year	None	Yes
1310	Statement of Person Claiming Refund Due a Deceased Taxpayer	N-110	No
2106	Employee Business Expenses	None	Yes*
2106-EZ	Unreimbursed Employee Business Expenses	None	Yes*
2120	Multiple Support Declaration	None	Yes
2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	N-210	No
2441	Child and Dependent Care Expenses	Sch X	No
2848	Power of Attorney and Declaration of Representative	N-848	No
3115	Application for Change in Accounting Method	None	Yes
3903	Moving Expenses	N-139	No
4562	Depreciation and Amortization	None	Yes
4684	Casualties and Thefts	None	Yes*
4797	Sales of Business Property	Sch D-1	No
4835	Farm Rental Income and Expenses	None	Yes
4852	Substitute for Form W-2, Wage and Tax Statement, or Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	L-15	No
4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	None	No
4952	Investment Interest Expense Deduction	N-158	No
4970	Tax on Accumulation Distribution of Trusts	N-405	No
4972	Tax on Lump-Sum Distributions	N-152	No
5213	Election To Postpone Determination as To Whether the Presumption Applies That an Activity Is Engaged in for Profit	None	Yes
5329	Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts	None	No
5884	Work Opportunity Credit	N-884	No
6198	At-Risk Limitations	None	Yes
6252	Installment Sale Income	None	Yes
6781	Gains and Losses From Section 1256 Contracts and Straddles	None	Yes
8283	Noncash Charitable Contributions	None	Yes
8332	Release/Revocation of Release of Claim to Exemption for Child by Custodial Parent	None	Yes
8582	Passive Activity Loss Limitations	None	Yes
8586	Low-Income Housing Credit	N-586	No
8615	Tax for Certain Children Who Have Unearned Income	N-615	No
8814	Parents' Election To Report Child's Interest and Dividends	N-814	No
8824	Like-Kind Exchanges	None	Yes
8829	Expenses for Business Use of Your Home	None	Yes
8853	Archer MSAs and Long-Term Care Insurance Contracts	None	No
8949	Sales and Other Dispositions of Capital Assets	None	Yes

+If "Yes" is indicated and there is no Hawaii equivalent form, the federal form must be used.

*Use the 2017 federal form when filing the 2025 Form N-11 or Form N-15.

You may obtain tax forms through the Department of Taxation's website at tax.hawaii.gov.

To request tax forms by mail, you may call 808-587-4242 or toll-free 1-800-222-3229.

Form N-15

General Instructions

Guidelines for Filling in Scannable Forms

Form N-15 and Schedule CR are designed for electronic scanning that permits faster processing with fewer errors. To avoid delays:

- Print amounts only on those lines that are applicable.
- Use only a black or dark blue ink pen. Do not use red ink, pencils, felt tip pens, or erasable pens.
- Because this form is read by a machine, please print your numbers inside the boxes like this:

1	2	3	4	5	6	7	8	9	0	X
---	---	---	---	---	---	---	---	---	---	---

- Do NOT print outside the boxes.
- Fill in ovals completely. Do not ✓ or × the ovals.
- Do NOT enter cents. For numbers that are required to be rounded to the nearest dollar, do NOT print over the zeros printed on the form that are used to designate cents.
- Do NOT use dollar signs, slashes, dashes or parentheses in the boxes.
- Do NOT photocopy this form.
- Please use a color printer and print in color.

Same-Sex Marriage

On August 29, 2013, the U.S. Department of Treasury and Internal Revenue Service ruled that same-sex couples, legally married in jurisdictions that recognize their marriages, will be treated as married for federal tax purposes. See IRS Revenue Ruling 2013-17 for more information.

Effective December 2, 2013, Hawaii recognizes marriages between individuals of the same sex. As it relates to taxation, all same-sex couples that are legally married in Hawaii or any other jurisdiction where such marriages are valid are married for all tax purposes, including Hawaii income tax purposes.

Civil Unions

Effective January 1, 2012, civil unions are recognized in Hawaii. Civil unions entered into in a jurisdiction other than Hawaii are also recognized, provided that the relationship meets Hawaii's eligibility requirements, has been entered into in accordance with the laws of the other jurisdiction, and can be documented.

The Internal Revenue Code (IRC) provisions referred to in Hawaii's Income Tax Law that apply to a husband and wife, spouses, or person in a legal marital relationship shall be deemed to apply to partners in a civil union with the same force and effect as if they were "husband and wife," "spouses," or other terms that describe persons in a legal marital relationship. Accordingly, references to "married" and "spouse" are also references to "in a civil union" and "civil union partner," respectively.

The federal government does not recognize civil unions as married individuals for federal income tax purposes. The income reported for federal and for Hawaii income tax purposes may differ, depending on the situation, as civil union couples do not have the same tax filing status options married couples have in Hawaii. For example, certain employee benefits that are tax-exempt when provided to married couples and the children of married couples may be taxable federally when they are provided for civil union partners and their children, unless the civil union partner or their children qualify as dependents under IRC section 152.

Who Must File

1. Every individual doing business in Hawaii during the taxable year must file a return, whether or not the individual derives any taxable income from that business. "Doing business" includes all activities engaged in or caused to be engaged in with the object of gain or economic benefit, direct or indirect, except personal services performed as an employee under the direction and control of an employer. For example, every person receiving rents from property owned in Hawaii is "doing business" and must file a return whether or not the person's expenses exceed the gross rental income.

2. Every individual receiving more than the following amounts of gross income subject to taxation under Hawaii Income Tax Law, including amounts received as salaries or wages for services rendered by an employee to an employer, must file a return:

For Individuals Under Age 65	
Filing Status	Gross Income of
Married filing separately	\$5,544
Single	\$5,544
Head of household	\$7,568
Qualifying surviving spouse	\$9,944
Married filing jointly	\$11,088

For Individuals Age 65 or older	
Filing Status	Gross Income of
Married filing separately	\$6,688
Single	\$6,688
Head of household	\$8,712
Qualifying surviving spouse	\$11,088
Married filing jointly, one is 65 or older	\$12,232
Married filing jointly, both are 65 or older	\$13,376

These threshold amounts will be higher for persons who are blind, deaf, or totally disabled, and who have completed and filed a certification with the Department of Taxation (Department) of their disability on Form N-172 **before** filing their income tax return.

For individuals who can be claimed as dependents on the tax return of another taxpayer, the threshold amount is the amount of the dependents' standard deduction.

For nonresident aliens, the threshold amount is \$1,144 for individuals under 65, and \$2,288 for individuals 65 or older.

For nonresident individuals, the threshold amounts stated above must be multiplied by the ratio of Hawaii adjusted gross income to total adjusted gross income from all sources to determine whether the individual must file a return.

3. Children who receive unearned income during the taxable year and have not attained the age of 14 years before the end of the taxable year must file their own returns to report their income unless their parent or parents report that income. However, the Department will, administratively, not require the filing of a State income tax return if the child's total earned and/or unearned income for the taxable year is \$500 or less and the application of the standard deduction amount results in no taxable income for the child. Children who must file a return may need to file Form N-615, Computation of Tax for Children Under Age 14 Who Have Unearned Income of More than \$1,000. Parents may report income of their children by filing Form N-814, Parent's Election to Report Child's Interest and Dividends.

4. If you need to report additional tax from Form N-2, Distribution from an Individual Housing Account; Form N-103, Sale of Your Home; Form N-152, Tax on Lump-Sum Distributions; Form N-312, Recapture of Capital Goods Excise Tax Credit; Form N-325, Recapture of Historic Preservation Income Tax Credit; Form N-338, Recapture of Tax Credit for Flood Victims; Form N-344, Recapture of Important Agricultural Land Qualified Agricultural Cost Tax Credit; Form N-348, Recapture of Capital Infrastructure Tax Credit; Form N-405, Tax on Accumulation Distribution of Trusts; Form N-586, Recapture of Tax Credit for Low-Income Housing; or Form N-814, Parent's Election to Report Child's Interest and Dividends, then you must file a return regardless of income level.

Who Should File

Even if you do not have to file, you should file to get a refund if too much income tax was withheld from your pay. Also, if you are eligible for refundable credits, you need to file a return to claim the credits.

Residency Status

Resident

A resident is taxed on income from all sources.

A resident must file an Individual Income Tax Return—Resident (Form N-11), if required to do so.

A Hawaii resident is (1) Every individual domiciled in Hawaii, and (2) Every other individual whether domiciled in Hawaii or not, who resides in Hawaii for

other than a temporary or transitory purpose. An individual domiciled outside Hawaii is presumed to be a resident if he or she spends more than 200 days in Hawaii during the taxable year. This presumption may be overcome by evidence satisfactory to the Department that the individual maintained a permanent place of abode outside the State and was in the State for a temporary or transitory purpose. No person shall be deemed to have gained or lost a residence simply because of his or her presence or absence in compliance with military or naval orders of the United States, while engaged in aviation or navigation, or while a student at any institution of learning. See Tax Information Release No. 97-1, "Determination of Residence Status."

Nonresident

A Hawaii nonresident is an individual who is in Hawaii for a temporary or transient purpose, and whose permanent domicile is not Hawaii.

A nonresident must file an Individual Income Tax Return—Nonresident and Part-Year Resident (Form N-15), if required to do so. A nonresident will be taxed on income from Hawaii sources only.

A nonresident married to a Hawaii resident may choose to file a joint return with the resident spouse on Form N-11; **however, the nonresident will then be taxed on all income from all sources.** For more information, see *Married Filing Joint Return* on page 8.

Part-Year Resident

A part-year resident is an individual who was a Hawaii resident for part of the year, and who was a nonresident during the other part of the year. This includes those who moved to Hawaii during the year and those who moved away from Hawaii during the year.

A part-year resident must file an Individual Income Tax Return—Nonresident and Part-Year Resident (Form N-15), if required to do so. A part-year resident will be taxed on all income from all sources during the period of residency, and on income from Hawaii sources only during the period of nonresidency.

Domicile Defined

The term "domicile" means the place where an individual has a true, fixed, permanent home and principal establishment, and to which place the individual has, whenever absent, the intention of returning. It is the place in which an individual has voluntarily fixed the habitation of himself or herself and family, **not for a mere special or temporary purpose, but with the present intention of making a permanent home.** Three things are necessary to create a new domicile: first, abandonment of the old domicile; second, the intent to establish a new domicile; and third, actual physical presence in the new domicile. Once a domicile is established, the intent to abandon it is not itself sufficient to create a new domicile; a new domicile must be shown.

Reminder: If you are in Hawaii because of military orders and do not intend to make Hawaii your permanent home, you are not considered a Hawaii resident for income tax purposes, even though you have been in Hawaii for more than 200 days in 2025. File a resident return with your home state, and file a Hawaii nonresident and part-year resident return (Form N-15) to report your Hawaii income.

Resident and Nonresident Examples

Example 1—A Hawaii resident who enlists in the military normally will remain a Hawaii resident regardless of the length of absence from Hawaii while stationed outside of Hawaii.

Example 2—Foreign students who are granted entry into the United States on an "F" visa are nonresidents for Hawaii tax purposes. Researchers and faculty members who are granted entry into the United States on "H," "J," or "Q" visas, and who have been in Hawaii for more than 200 days during the taxable year may be considered Hawaii residents.

Example 3—Spouses of those in the military service do not become Hawaii residents if their principal reason for moving to Hawaii was the transfer of the service member spouse to Hawaii, and if it is their intention to leave Hawaii when the service member spouse either is transferred to another military station or leaves the service.

Example 4—A Hawaii resident who marries a nonresident will remain a Hawaii resident unless the three requirements for changing his or her domicile are also met. (Refer to "Domicile Defined" on this page.) This situation applies in reverse to a nonresident who marries a resident. A person's residence status will not change just because of marriage.

For more information, see Tax Information Release No. 90-3, "Income Taxation and Eligibility for Credits of an Individual Taxpayer Whose Status Changes from Resident to Nonresident or from Nonresident to Resident," Tax Information Release No. 90-10, "Clarification of Taxation and the Eligibility for Personal Exemptions and Credits of Residents and Nonresidents in the Military and Spouses and Dependents of Persons in the Military," Tax Information Release No. 97-1, "Determination of Residence Status," Tax Information

Release No. 2010-01, "Military Spouses Residency Relief Act ("MSRRA)," and Department of Taxation Announcement No. 2019-01, "Military Spouses Residency Relief Act; Amendments to the Servicemembers Civil Relief Act enacted December 31, 2018; Tax Information Release No. 2010-01."

Which Form to File

You MUST use Form N-11 if:

- You were a resident for the **full** year, or, if married filing jointly, **either** spouse was a resident for the full year (however, the nonresident spouse would be taxed on their worldwide income for the full year).

You MUST use Form N-15 if:

- You were a nonresident for the **full** year, or, if married filing jointly, **both** spouses were nonresidents for the full year.
- You are taking up residence in Hawaii during the tax year. (Part-year resident).
- You are giving up residence in Hawaii during the tax year. (Part-year resident).

When to File

Note: If any due date falls on a Saturday, Sunday, or legal holiday, use the next regular workday as the due date.

You should file as soon as you can after January 1, but not later than April 20, 2026. If you are a fiscal year taxpayer, the prescribed due date of the income tax return is the 20th day of the fourth month following the close of the fiscal year. If you file late, you may have to pay penalties and interest if you owe taxes on your return. Please see the instructions for *Penalties and Interest* on page 32.

If you are unable to file your Hawaii tax return by April 20, 2026, you are automatically granted a 6-month extension without the need to file anything with the Department unless an additional tax payment must be made. As long as the following conditions are met, you are deemed to have made an application for the 6-month extension to file an income tax return on the prescribed due date:

1. On or before April 20, 2026, 100% of the properly estimated tax liability is paid;
2. The tax return is filed on or before the expiration of the 6-month extension period;
3. The tax return is accompanied by full payment of any tax not already paid; and
4. A court has not ordered you to file the tax return on or before the prescribed due date.

Properly estimated tax liability means you made a bona fide and reasonable attempt to locate and gather all of the necessary information to make a proper estimate of tax liability for the taxable year.

If you must make an additional payment of tax on or before April 20, 2026 in order to meet the condition requiring payment of 100% of the properly estimated tax liability, you must file Form N-200V with your payment. Federal Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, may **not** be used in lieu of Form N-200V. The extension of time to file is not an extension of time for payment of tax.

Under Hawaii Income Tax Law, certain tax credits must be claimed within 12 months from the close of the tax year.

You may use the below worksheet to determine the amount of your income tax balance due.

1. Amount of income tax you expect to owe for the taxable year. If you do not expect to owe tax, do not complete this worksheet.
2. Hawaii income tax withheld.
3. Current year's estimated tax payments (include prior year's overpayment allowed as a credit).....
4. Other payments and tax credits.
5. Total (add lines 2, 3, and 4).
6. Income tax balance due (line 1 minus line 5).

You must pay the amount shown on line 6.

Form N-200V can be filed and payment made electronically through the State's Internet portal at hitax.hawaii.gov. For more information on available electronic services, see tax.hawaii.gov/eservices/.

The official U.S. Post Office cancellation mark will be considered primary evidence of the date of filing of tax documents and payments. If you want to keep evidence that you mailed your return on time, ask your Post Office for a Certificate of Mailing. It is NOT necessary to get a certified or registered mail return receipt.

Hawaii has adopted the IRC provision to allow documents and payments delivered by a designated private delivery service to qualify for the "timely mailing treated as timely filing/paying rule." The Department will conform to the Internal Revenue Service listing of designated private delivery service and type of delivery services qualifying under this provision. Timely filing of mail which does not bear the U.S. Post Office cancellation mark or the date recorded or marked by the designated delivery service will be determined by reference to other competent evidence. The private delivery service can tell you how to get written proof of the mailing date.

Where to File

If you are enclosing a check or money order with your tax return, mail your return with payment to:

Hawaii Department of Taxation
Attn: Payment Section
P. O. Box 1530
Honolulu, Hawaii 96806-1530

If you are NOT enclosing a check or money order with your tax return, mail your return to:

Hawaii Department of Taxation
P. O. Box 3559
Honolulu, Hawaii 96811-3559

Where to Get Forms and Information

Taxpayer Services Branch

Website: tax.hawaii.gov

Telephone:

808-587-4242

Toll-Free: 1-800-222-3229

Other Information

Death of Taxpayer

Did the taxpayer die before filing a return for 2025? If so, the taxpayer's spouse or personal representative may have to file a return and sign it for the person who died (decedent) if the decedent was required to file a return. A personal representative can be an executor, administrator, or anyone who is in charge of the taxpayer's property.

If the decedent did not have to file a return but either had State income tax withheld, made estimated tax payments, or is eligible for various tax credits, a return must be filed to get a refund.

If your spouse died in 2025 and you did not remarry in 2025, or if your spouse died in 2026 before filing a return for 2025, you may still file a joint return for the 2025 tax year.

If a return is filed for a deceased taxpayer, including a joint return with a surviving spouse, the Deceased oval must be filled in and the date of death must be written in the boxes provided.

Generally, the personal representative or other responsible individual must sign the return on behalf of the decedent. **If a refund is due, Form N-110, Statement of Person Claiming Refund Due a Deceased Taxpayer**, must be completed and attached to the return to ensure that the refund check will be issued in the name of the surviving spouse, personal representative, or other responsible individual instead of in the decedent's name. A personal representative or other individual may be required to attach other documents such as the death certificate. See Form N-110 for further information.

Exception for joint returns filed by surviving spouse. If a *joint* return is being filed by the decedent and the decedent's surviving spouse, the surviving spouse should enter the decedent's name, social security number, and date of death on the Spouse's information lines. The surviving spouse should file as the primary taxpayer and should write, "Filing as surviving spouse," on the spouse's signature line, and then the surviving spouse should sign his or her name on the primary taxpayer's signature line. If a refund is being claimed on the return, Form N-110 is not required. The refund check will be issued to the surviving spouse.

Estimated Tax Payments

Purpose. You must pay income taxes as you earn income during the year, either through withholding or making estimated tax payments. You may have to make estimated tax payments if the tax withheld from your salary is not enough, or if you receive income that is not subject to withholding, such as self-employment income, interest, dividends, rents, and capital gains.

Who must make Estimated Tax Payments? In most cases, you must pay estimated tax for the current year if both of the following apply: (1) You expect to owe at least \$500 in tax for the current year, after subtracting your

withholding and credits. (2) You expect your withholding and credits to be less than the smaller of: 60% of the tax to be shown on your current year tax return, or 100% of the tax shown on your tax return for the preceding year. Your tax return for the preceding year must cover all 12 months. If in the preceding year you did not file a tax return or that return did not cover all 12 months, the 100% of the tax shown on your tax return for the preceding year does not apply.

Exceptions. You do not have to pay estimated tax for the current year if:

1. Your estimated tax liability (after taking into account all taxes withheld or collected at the source) for the taxable year is less than \$500; or
2. You meet all of the following conditions: (1) You were a full-time Hawaii resident in the preceding year, nonresidents or part-year residents in the preceding year do not qualify for this exception, (2) You had no tax liability for the preceding year, and (3) Your tax year covered a 12 month period. You had no tax liability for the preceding year if your total tax was zero or you were not required to file an income tax return.

Due Dates for Estimated Tax Payments. You can pay all of your estimated tax by April 20, 2026, or in four equal amounts by April 20, 2026, June 20, 2026, September 20, 2026, and January 20, 2027. Each payment must be submitted with Form N-200V, Individual Income Tax Payment Voucher. Form N-200V can be filed and payment made electronically through the State's Internet portal at hitax.hawaii.gov. For more information on available electronic services, see tax.hawaii.gov/eservices/.

Penalties. You may be charged a penalty (interest on the underpayment of estimated tax) if you do not pay enough tax through withholding and estimated tax payments, or if your estimated tax payments are late. See *Penalties and Interest* on page 32.

For more information, see Tax Facts 2019-03, "Estimated Income Tax for Individuals."

Electronic Funds Transfer (EFT)

Section 231-9.9, Hawaii Revised Statutes (HRS), authorizes the Department to require those taxpayers whose tax liability exceeds \$100,000 during the past year to pay the tax by EFT instead of by check. A penalty of 2% of the total tax will be assessed if you are required to make payments by EFT but fail to timely do so. If an EFT payment is dishonored, a \$25 service fee will be assessed. For more information on paying taxes by EFT, see tax.hawaii.gov/eservices/ and Tax Information Release No. 95-6, "Questions and Answers on Paying Taxes by Electronic-Funds Transfer" and Tax Information Release No. 99-1, "Filing of Tax Returns Required by Taxpayers Who Pay Taxes by Electronic Funds Transfer (EFT)."

Multistate Tax Compact Act

Any taxpayer, other than a corporation acting as a business entity in more than one state, who is required by the Hawaii Income Tax Law to file a return and whose only activities in the State consist of sales and who does not own or rent real estate or tangible personal property and whose annual gross sales in or into the State during the tax year are not in excess of \$100,000 may elect to report and pay a tax of .5 percent of such annual gross sales. Taxpayers who elect the foregoing shall file Form N-310 in lieu of Form N-15.

Composite Tax Returns and Payments

Composite tax returns and composite tax payments may be made on behalf of nonresident shareholders of an S corporation, nonresident partners of a partnership, and nonresident members of a limited liability company or limited liability partnership. Instructions for filing a composite Form N-15 for nonresident shareholders, partners, and members are included in the instructions for Forms N-20 and N-35. If this is a composite tax return, fill in the Composite oval at the top of Form N-15.

Election to File Form N-15 Without Providing Information as to Worldwide Source Income

In lieu of providing information as to worldwide source income, nonresident taxpayers (including nonresident alien taxpayers) and part-year resident taxpayers may elect to file Form N-15 without claiming any standard deduction or personal exemption amounts. Itemized deductions calculated using the ratio of Hawaii adjusted gross income to total adjusted gross income may not be claimed. Also, tax credits which are based on total adjusted gross income from all sources may not be claimed. To make this election, enter zero on line 37, Ratio of Hawaii AGI to Total AGI.

Steps for Preparing Your Return

These instructions consist of 13 steps. You should complete the first three steps that follow BEFORE you begin to fill in your return.

Steps 4 through 6, filling in the return through line 6e, begin on this page and end on page 11. Step 7, filling in the rest of the return, is on page 12. The Line-By-Line Instructions for Form N-15 begin on page 12 and end on page 31.

Finally, steps 8 through 13 begin on page 31. These are the steps you should take after you fill in Form N-15 and any other schedules and forms.

If you follow these steps and read the Line-By-Line Instructions, we feel you can fill in your return quickly and accurately.

Special Instructions for Nonresident Military Spouses

Note: *The exemption only applies to the servicemember's spouse. Any non-military source income earned in Hawaii by the servicemember is subject to Hawaii income tax.*

The Military Spouses Residency Relief Act (MSRRA), Public Law 111-97, November 11, 2009, provides that a qualifying nonresident spouse of a servicemember may source his or her income from services performed in Hawaii to their state of residence.

Sec. 302 of the Veterans Benefits and Transitions Act of 2018 - Residence of spouses for servicemembers amends SCRA to allow the spouse of a servicemember to elect to use the same state of residence as the servicemember for state or local tax purposes regardless of when or where the two individuals were married.

Sec. 18 of the Veterans Auto and Education Improvement Act of 2022 - Residence for tax purposes amends SCRA to allow for any taxable year of the marriage, a servicemember and the spouse of such servicemember to elect to use for purposes of taxation either the same residence of the servicemember, the same residence of the servicemember's spouse, or the permanent duty station of the servicemember for state or local tax purposes regardless of when the two individuals were married.

Income received by the servicemember's civilian spouse for services performed by the servicemember's spouse in Hawaii is not considered Hawaii-sourced income and therefore, not subject to Hawaii income tax if **all** of the following conditions are met:

1. The nonresident servicemember (a member of the uniformed services as defined in 10 U.S.C. §101(a)(5)) is present in Hawaii solely in compliance with military or naval orders;
2. The nonresident spouse is in Hawaii solely to be with the servicemember; and
3. The spouse and servicemember are domiciled in the same state or the spouse has elected to use the same residence of the servicemember for the purpose of state taxation.

Provided that the above three requirements are met, a servicemember's spouse is exempt from Hawaii income tax on his or her income received from:

- Wages, salaries, tips, commissions, and other compensation for services performed in Hawaii as an employee;
- Unemployment insurance benefits received to replace wages, salaries, and other compensation exempt under the above requirements;
- Temporary Disability Insurance (TDI) benefits received to replace wages, salaries, and other compensation exempt under the above requirements;
- Income from his or her sole-proprietorship or single member limited liability company (LLC) if the income is directly and solely attributable to services performed in Hawaii by the servicemember's spouse. The LLC must be a disregarded entity for federal and Hawaii income tax purposes. The exemption does not apply to income from any other pass-through entity such as an LLC with two or more members, a partnership, or an S Corporation (including an S Corporation with a sole shareholder).

If a nonresident spouse had Hawaii income tax withheld on his or her salary, wages, or other compensation that is exempt under the above requirements, the taxpayer must file Form N-15, Individual Income Tax Return for Nonresidents and Part-Year Residents, to claim a refund. Fill in the MSRRA oval at the top of Form N-15, and attach a copy of the following documents:

1. Form W-2 showing the amount of Hawaii income tax withheld;
2. The servicemember's military or naval orders assigning the servicemember to a post of duty in Hawaii;
3. A valid, unexpired military spouse identification card that identifies the card-holder as a spouse and not merely a dependent; and
4. The servicemember's Leave and Earnings Statement indicating that the servicemember's legal residence for purposes of withholding state income taxes from military pay is a state other than Hawaii.

The nonresident spouse's income that is exempt from Hawaii income tax under the above requirements should only be reported in Column A. Do not report any income that is exempt under the above requirements in Column B (Hawaii income).

For more information, see Tax Information Release No. 2010-01, "Military Spouses Residency Relief Act ("MSRRA")" and Department of Taxation Announcement No. 2019-01, *Military Spouse Residency Relief Act: Amendments to the Servicemembers Civil Relief Act enacted December 31, 2018; Tax Information Release No. 2010-01.*"

Special Instructions for Nonresident Aliens

Special rules will apply to you if you are considered a nonresident alien or a dual-status alien. For Hawaii income tax purposes, a nonresident alien is an individual who is not a U.S. citizen, and who has not been in Hawaii for more than 200 days during the taxable year, or is in Hawaii for a temporary or transient purpose. A dual-status alien is a person who was a resident alien for part of the year and a nonresident alien for the other part of the year.

The special rules for nonresident aliens and dual-status aliens will not apply if you elect to be taxed as a resident alien on your federal income tax return. You can make this election if either of the following applies to you:

- You were a nonresident alien on the last day of the tax year, and your spouse was a U.S. citizen or resident alien on the last day of the tax year.
- You were a nonresident alien at the beginning of the tax year, but you were a resident alien on the last day of the tax year and your spouse was a U.S. citizen or resident alien on the last day of the tax year. (This also applies if both you and your spouse were nonresident aliens at the beginning of the tax year and both were resident aliens at the end of the tax year.)

In certain situations, a taxpayer may be considered a nonresident alien for federal income tax purposes and a resident for Hawaii income tax purposes. In these situations, the special rules applicable to individuals who are considered nonresident aliens for federal income tax purposes will apply when the individual files a Hawaii resident income tax return. See Tax Information Release No. 97-1, "Determination of Residence Status."

Step 1

Get all of your income records together.

These include any Forms HW-2 and federal Forms W-2 or 1099 that you received. If you don't receive a Form HW-2 or federal Form W-2 by January 31, or if the one you get isn't correct, please contact your employer as soon as possible. Only your employer can give you a Form HW-2 or federal Form W-2, or correct it. If you cannot get a Form HW-2 or federal Form W-2 by February 15, please contact our Taxpayer Services staff.

If you have someone prepare your return for you, make sure that person has all your income and expense records so he or she can fill in your return correctly. Remember, even if someone else prepares your return incorrectly, YOU are still responsible.

Step 2

If you plan to claim tax credits or itemize deductions, get the information and expense records you need.

These instructions tell you what credits and deductions you can claim. Some of the records you may need are:

- Medical and dental payment records.
- Real estate and income tax receipts.
- Interest payment records for a home mortgage.
- Receipts for charitable contributions.

Step 3

Get all forms, schedules, and publications you need.

All forms, instructions, and publications you need are available on the Internet. You may also pick them up at any district tax office or request that they be mailed to you. Please allow approximately 10 days for the mailing of the tax forms. See page 6 for Department's website address and phone number.

Step 4

Fill in the oval(s) if you are filing an amended return.

If you are filing an amended return, fill in the amended return oval at the top of Form N-15.

If you are filing an amended return due to a farming net operating loss carryback, also fill in the NOL Carryback oval.

If you are filing an amended return due to an IRS adjustment, also fill in the IRS Adjustment oval.

See page 33 of the instructions for more information.

Step 5

Fill in the oval to indicate whether you are a part-year resident or nonresident. Also, fill in the oval if you are a nonresident alien or dual-status alien, exempt under MSRRA, or filing a composite tax return.

At the top of Form N-15, you **must** fill in the oval to indicate whether you are a part-year resident or nonresident. If one of the ovals is not filled in, your return may be processed incorrectly and may result in a delay.

If you are a part-year resident, you **must** fill in the period of your Hawaii residency on the line which begins "Tax Year . . ." If the part-year resident oval is filled in and the line to indicate the taxpayer's tax year is not completed, any claims for the credit for low-income household renters will be disallowed.

Fill in the oval if you are a nonresident alien or dual-status alien.

Fill in the oval if you are a nonresident spouse of a servicemember who has income exempt under MSRRA. See *Special Instructions for Nonresident Military Spouses* on page 7.

Fill in the oval if you are filing a composite tax return on behalf of nonresident shareholders of an S corporation, nonresident partners of a partnership, or nonresident members of a limited liability company or limited liability partnership. See *Composite Tax Returns and Payments* on page 6.

Step 6

First time filer oval, your name, address, social security number, filing status, and exemptions.

First Time Filer

If you are filing a tax return for the first time, fill in the first time filer oval at the top of Form N-15.

Name

Write your name, and your spouse's name if you are married and filing a joint return, in the space provided and at the top of Form N-15, pages 2, 3, and 4. You must use your legal name. Nicknames are not permitted. If you have changed your name because of marriage, divorce, etc., make sure you immediately notify the Social Security Administration so that the name on your tax return is the same as the name on the social security records. If these names do not match, your refund may be delayed.

If you file joint returns, write the names in the same order every year. If you are filing as the surviving spouse, see Death of Taxpayer, on page 6 for more information on joint returns filed by a surviving spouse.

Write any descriptions (e.g., Jr., III, etc.) in the space provided for the suffix.

You must also write the first four letters of your last name in the boxes provided. If you are married, you must also write the first four letters of your spouse's last name in the boxes provided whether joint or separate returns are filed.

Address

Write your current mailing address in the space provided. If you receive your mail "in care of" someone else (i.e., your mail is sent to an address belonging to someone other than yourself), fill in that person's name in the space provided.

If your mailing address has changed, you must notify the Department of the change by completing Form ITPS-COA, Change of Address Form, or log in to your Hawaii Tax Online account at hitax.hawaii.gov. Failure to do so may prevent your address from being updated, any refund due to you from being delivered (the U.S. Postal Service is not permitted to forward your State refund check), and delay important notices or correspondence to you regarding your return.

If your address is outside the United States or its possessions or territories, enter the city in the space provided for "City, town or post office," and enter the postal code in the space provided for "Postal/ZIP code." Enter the province and/or state, and the name of the country in the space provided. **Do not** abbreviate the country name.

Social Security Number

Write your social security number in the boxes provided. If you are married, you must also write your spouse's social security number in the boxes provided whether joint or separate returns are filed. Your social security numbers must be written in the same order as your names are written on your return.

Also enter your social security number, and your spouse's social security number if you are married and filing a joint return, at the top of Form N-15, pages 2, 3, and 4.

If you are an alien and were issued an individual taxpayer identification number (ITIN) by the IRS, enter your ITIN in the boxes provided for the social security number.

The Department needs this information to issue your refund and correctly apply any tax payments in a timely manner. Your refund may be delayed without a valid social security number or ITIN provided on your income tax return.

Filing Status

More than one filing status may apply to you. Choose the one that will give you the lowest tax. Your filing status may or may not be the same as your federal filing status. For example, the federal government recognizes same-sex marriages but not civil unions, while Hawaii recognizes both same-sex marriages and civil unions. For Hawaii purposes, civil union couples have the same tax status options as married couples.

Fill in oval 1, 2, 3, 4, or 5 as appropriate. Fill in only one oval.

Single

Note: *Civil union couples may not choose "single" as their filing status.*

You can fill in oval 1 if any of the following was true on December 31, 2025.

- You were never married.
- You were legally separated according to your state's law under a decree of divorce or separate maintenance. But if, at the end of 2025, your divorce was not final (an interlocutory decree), you are considered married and cannot fill in oval 1.
- You were widowed before January 1, 2025, and did not remarry before the end of 2025. If you have a child, you may be able to use the qualifying surviving spouse filing status. See *Qualifying Surviving Spouse* on page 9.

If you are unmarried and provide a home for certain other persons, you may be able to file as Head of Household. See *Head of Household* on page 9.

Married Filing Joint Return

Note: *For purposes of filing a joint return, common law marriages are not recognized under Hawaii law unless they began in a state which permits common law marriages.*

You can fill in oval 2 if any of the following apply.

- You were married at the end of 2025, even if you did not live with your spouse at the end of 2025.
- Your spouse died in 2025 and you did not remarry in 2025.
- You were married at the end of 2025, and your spouse died in 2026 before filing a 2025 return.

If you are married and file a joint return, both you and your spouse must report all of your income, exemptions, deductions, and credits on your joint return. You can file a joint return even if only one of you had income or if you did not live together all year. However, both of you must sign the return.

If you file a joint return, both you and your spouse are generally responsible for the tax, interest, and penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to.

If you and your spouse file a joint return for the year and later decide to file separately, both you and your spouse **MUST** file amended returns on or before the due date of the original return (April 20). **You may not change your filing status from married filing jointly to married filing separately after that date.**

If your spouse died in 2025 or in 2026 before filing a return for 2025, see *Death of Taxpayer* on page 6.

Special Rule for Nonresidents or Part-Year Residents Who File a Joint Return With a Hawaii Resident on Form N-11. If at the end of the taxable year you were a nonresident (but you were a U.S. resident) or a part-year resident who is married to a full-year Hawaii resident, you may choose to file a joint return with your resident spouse. By filing a joint return, however, you and your spouse will be taxed on your combined worldwide income for the entire year.

Special Rule for Nonresidents or Part-Year Residents Who File a Joint Return With a Part-Year Resident on Form N-15. If at the end of the taxable year you were a nonresident (but you were a U.S. resident) or a part-year resident who is married to a part-year resident, you may choose to file a joint return with your part-year resident spouse. By filing a joint return, you and your spouse will be taxed on your combined worldwide income for the period in which the part-year resident is a Hawaii resident.

Special Rule for Nonresident Aliens and Dual-Status Aliens. Generally, a married couple cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2025, you can elect to be treated as a resident alien and file a joint

federal return. See federal Publication 519 for details. If you and your spouse have made that election on your federal return, you also may choose to file a joint Hawaii return. By filing a joint return, you and your spouse will be taxed on your combined worldwide income.

Married Filing Separate Return

If you are married and file a separate return, you generally report only your own income, exemptions, deductions, and credits. Generally, you are responsible only for the tax on your own income.

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you cannot take the student loan interest deduction or the earned income tax credit. You also cannot take the standard deduction if your spouse itemizes deductions.

If you file a separate return, write your spouse's full name in the space after oval 3. Also, write the first four letters of your spouse's last name and your spouse's social security number in the boxes provided.

If your spouse does not file a Hawaii tax return, you may be able to claim the exemption for your spouse. See the instructions for line 6b.

If you were married in 2025, had a child living with you, and lived apart from your spouse during the last six months of 2025, you may be able to file as Head of Household. See *Married persons who live apart* on this page.

Special Rule for Nonresident Aliens and Dual-Status Aliens.—Married nonresident aliens must file separate returns. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2025, you can elect to be treated as a resident alien and file a joint federal return. See federal Publication 519 for details. If you and your spouse have made that election on your federal return, you also may choose to file a joint Hawaii return. By filing a joint return, you and your spouse will be taxed on your combined worldwide income.

Head of Household

This filing status is for unmarried individuals who provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state's law under a decree of divorce or separate maintenance at the end of 2025. But if, at the end of 2025, your divorce was not final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last six months of 2025 and you meet the other rules under *Married persons who live apart* on this page.
- You are married to a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien.

Fill in the oval on line 4 only if you are unmarried (or considered unmarried) and either Test 1 or Test 2 applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2025 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 11). Your parent did not have to live with you.

Test 2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception to time lived with you* on this page).

1. Any person whom you can claim as a dependent. But do not include:
 - a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* on page 10,
 - b. Any person who is your dependent only because he or she lived with you for all of 2025, or
 - c. Any person you claimed as a dependent under a multiple support agreement. See page 11.
2. Your unmarried qualifying child who is not your dependent.
3. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2025 return.
4. Your qualifying child who, even though you are the custodial parent, is not your dependent because of the rule for *Children of divorced or separated parents* on page 10.

If the child is not claimed as your dependent, enter the child's name on line 4.

Qualifying child. To find out if someone is your qualifying child, see Step 1 of the line 6c instructions on page 10.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 10.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* on page 11, if applicable.

If the person for whom you kept up a home was born or died in 2025, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year he or she was alive. If the person is anyone else, see federal Publication 501.

Keeping up a home. To find out what is included in the cost of keeping up a home, see federal Publication 501.

Special Rule for Nonresident Aliens and Dual-Status Aliens.—If you were a nonresident alien or dual-status alien during the tax year, you cannot file as Head of Household.

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2025, you are considered unmarried if all of the following apply:

- You lived apart from your spouse for the last six months of 2025. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home;
- You file a separate return from your spouse;
- You paid over half the cost of keeping up your home for 2025;
- Your home was the main home of your child, stepchild, or foster child for more than half of 2025 (if half or less, see *Exception to time lived with you* on this page); and
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for *Children of divorced or separated parents* on page 10.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Special Rule for Nonresident Aliens and Dual-Status Aliens.—If you were a nonresident alien or dual-status alien during the tax year, the special rules for *Married persons who live apart* will not apply to you unless you meet all of the tests previously stated, and you are a resident of Canada or Mexico. If you are considered unmarried under these rules, you may file as a single individual. You cannot file as Head of Household.

Qualifying Surviving Spouse

Note: See *Death of Taxpayer* on page 6 for more information.

You can fill in oval 5 and use joint return tax rates for 2025 if all of the following apply.

- Your spouse died in 2023 or 2024 and you did not remarry before the end of 2025.
- You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2025:
 - The child had gross income of \$5,200 or more,
 - The child filed a joint return, or
 - You could be claimed as a dependent on someone else's return.If the child isn't claimed as your dependent on line 6c, enter the child's name on line 4.

• This child lived in your home for all of 2025. If the child did not live with you for the required time, see *Exception to time lived with you*, below.

- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If all of the above apply and you qualify to file as a qualifying surviving spouse, fill in the date of death in the boxes provided under the spouse's social security number. **Do not** fill in your spouse's social security number or fill in the Deceased oval.

If your spouse died in 2025, you cannot file as qualifying surviving spouse. Instead, see the instructions for *Death of Taxpayer* on page 6 and *Married Filing Joint Return* on page 8.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 10.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* on page 11, if applicable.

A child is considered to have lived with you for all of 2025 if the child was born or died in 2025 and your home was the child's home for the entire time he or she was alive.

Keeping up a home. To find out what is included in the cost of keeping up a home, see federal Publication 501.

Special Rule for Nonresident Aliens and Dual-Status Aliens.—The special rules for Qualifying Surviving Spouse will not apply unless the surviving spouse meets all of the tests previously stated, and was a resident alien or U.S. citizen the year their spouse died. The residency status refers to the surviving spouse's actual status, and not the election that some nonresident aliens make to be taxed as U.S. residents.

Exemptions

Line 6a

Yourself

Fill in the oval on line 6a if no one can claim you as a dependent on another person's tax return. Fill in the oval for "Age 65 or over" if you are age 65 or over as of January 1, 2026. If you can be claimed as a dependent on another person's tax return, do not fill in the ovals on lines 6a and 6b. Instead, fill in the oval under line 37.

Line 6b

Spouse

Fill in the oval on line 6b if either of the following applies.

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.
2. You were married at the end of 2025, your filing status is married filing separately, and both of the following apply.
 - a. Your spouse had no income and is not filing a return.
 - b. Your spouse cannot be claimed as a dependent on another person's return.

If your spouse meets these qualifications, fill in the oval under line 6b and fill in the oval for "Age 65 or over" if your spouse was age 65 or over as of January 1, 2026.

If you became divorced or legally separated during 2025, you cannot take an exemption for your former spouse.

Death of your spouse. If your spouse died in 2025 and you did not remarry by the end of 2025, fill in the ovals on line 6b for the exemptions you could have taken for your spouse on the date of death. See the instructions for *Death of Taxpayer* on page 6.

Enter the number of ovals filled on lines 6a and 6b.

Lines 6c and 6d

Children and Other Dependents

Enter on lines 6c and 6d the full names, social security numbers, and relationship for your dependent children and other dependents. Each dependent must have a social security number. If you have more than six dependents, attach a statement with the required information. Enter the number of your dependent children listed in the box for line 6c. Enter the number of other dependents listed in the box for line 6d.

Follow the steps below to find out if a person qualifies as your dependent.

Step 1 Do You Have a Qualifying Child?

A qualifying child is a child who is your:

- Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew), and
 - Was under age 19 at the end of 2025 and younger than you (or your spouse, if filing jointly), or under age 24 at the end of 2025, a student, and younger than you (or your spouse, if filing jointly), or any age and permanently and totally disabled, and
 - Who did not provide over half of his or her own support for 2025, and
 - Who is not filing a joint return for 2025 or is filing a joint return for 2025 only to claim a refund of withheld income tax or estimated tax paid, and
 - Who lived with you for more than half of 2025. If the child did not live with you for the required time, see *Exception to time lived with you* on page 11.
1. Do you have a child who meets the conditions to be your qualifying child?

Yes. Go to Step 2.

No. Go to Step 3.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If the child was adopted, see *Exception to citizen test* on page 11.

Yes. Go to Question 2.

No. Stop. You cannot claim this child as a dependent.

2. Was the child married?

Yes. See *Married person* on page 11.

No. Go to Question 3.

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2025 tax return?

Yes. Stop. You cannot claim any dependents. Go to Form N-15, line 7.

No. You can claim this child as a dependent.

Step 3 Is Your Qualifying Relative Your Dependent?

A qualifying relative is a person who is your:

- Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild), or
Brother, sister, half brother, half sister, or a son or daughter of any of them (for example, your niece or nephew), or
Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle), or
Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law, or
Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship did not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 11, and
- Who was not a qualifying child of any taxpayer for 2025. For this purpose, a person is not a taxpayer if he or she is not required to file a Hawaii income tax return and either does not file such a return or files only to get a refund of withheld income tax or estimated tax paid, and
- Who had gross income of less than \$5,200 in 2025. If the person was permanently and totally disabled, see *Exception to gross income test* on page 11, and
- For whom you provided over half of his or her support in 2025. But see *Children of divorced or separated parents* on this page, and *Multiple support agreements* and *Kidnapped child* on page 11.

1. Does any person meet the conditions to be your qualifying relative?

Yes. Go to Question 2.

No. Stop. Go to Form N-15, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If your qualifying relative was adopted, see *Exception to citizen test* on page 11.

Yes. Go to Question 3.

No. Stop. You cannot claim this person as a dependent.

3. Was your qualifying relative married?

Yes. See *Married person* on page 11.

No. Go to Question 4.

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2025 tax return?

Yes. Stop. You cannot claim any dependents. Go to Form N-15, line 7.

No. You can claim this person as a dependent.

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of his or her noncustodial parent if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last six months of 2025 (whether or not they are or were married).
2. The child received over half of his or her support for 2025 from the parents (and the rules on *Multiple support agreements*, on page 11, do not apply). Support of a child received from a parent's spouse is treated as provided by the parent.
3. The child is in custody of one or both of the parents for more than half of 2025.
4. Either of the following applies.

- a. The custodial parent signs federal Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2025, and the noncustodial parent includes a copy of the form or statement with his or her return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of federal Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2025.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the dependency exemption. However, this does not allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income tax credit. See federal Publication 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2025. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher federal adjusted gross income. See federal Publication 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

Post-1984 and pre-2009 decree or agreement. The decree or agreement must state all three of the following.

1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
2. The other parent will not claim the child as a dependent.
3. The years for which the claim is released.

The noncustodial parent must include all of the following pages from the decree or agreement.

- Cover page (include the other parent's social security number on that page).
- The pages that include all the information identified in (1) through (3) above.
- Signature page with the other parent's signature and date of agreement.

You must include the required information even if you filed it with your return in an earlier year.

Post-2008 decree or agreement. If the divorce decree or separation agreement went into effect after 2008, the noncustodial parent cannot include pages from the decree or agreement instead of federal Form 8332. The custodial parent must sign either federal Form 8332 or a substantially similar statement the only purpose of which is to release the custodial parent's claim to an exemption for a child, and the noncustodial parent must include a copy with his or her return. The form or statement must release the custodial parent's claim to the child without any conditions. For example, the release must not depend on the noncustodial parent paying support.

Release of exemption revoked. A custodial parent who has revoked his or her previous release of a claim to exemption for a child must include a copy of the revocation with his or her return. For details, see federal Form 8332.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the requirement to be a U.S. citizen.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined on this page), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see federal Publication 501.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents* on page 10, or *Kidnapped child* on this page.

If the person meets all other requirements to be your qualifying child but was born or died in 2025, the person is considered to have lived with you for more than half of 2025 if your home was this person's home for more than half the time he or she was alive in 2025.

Any other person is considered to have lived with you for all of 2025 if the person was born or died in 2025 and your home was this person's home for the entire time he or she was alive in 2025.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying surviving spouse filing status, the dependency exemption, and the earned income tax credit. See federal Publication 501.

Married person. If the person is married and files a joint return, you cannot claim that person as your dependent. However, if the person is married but does not file a joint return or files a joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim him or

her as a dependent. See federal Publication 501. In that case, go to Step 2, Question 3, on page 10 (for a qualifying child) or Step 3, Question 4, on page 10 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (or a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's support, special rules may apply that would treat you as having provided over half of the support. For details, see federal Publication 501.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2025, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year, or can be expected to lead to death.

Public assistance payments. If you received payments under the Temporary Assistance for Needy Families (TANF) program or other public assistance program and you used the money to support another person, see federal Publication 501.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for the (1) dependency exemption, (2) head of household filing status, (3) credit for child and dependent care expenses, (4) exclusion for dependent care benefits, and (5) earned income tax credit, unless the special rule for *Children of divorced or separated parents* on page 10 applies.

No other person can take any of the five tax benefits listed above based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents do not file a joint return together but both parents claim the child as a qualifying child, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2025. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher federal adjusted gross income (AGI) for 2025.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest federal AGI for 2025.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest federal AGI for 2025, but only if that person's federal AGI is higher than the highest federal AGI of any parent of the child who can claim the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does not meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the five tax benefits listed above for which you otherwise qualify. Your mother cannot claim any of the five tax benefits listed above based on your daughter. However, if your mother's federal AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

If you will be claiming the child as a qualifying child, go to Step 2 on page 10. Otherwise, stop; you cannot claim any benefits based on this child.

Student. A student is a child who during any part of five calendar months of 2025 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Birth or Death of Dependent. You can take an exemption for a dependent who was born or who died during the taxable year if he or she met the tests for a dependent while alive. This means that a baby who lived only a few minutes can be claimed as a dependent.

Line 6e

Add the numbers you entered in the boxes for 6a, 6b, 6c, and 6d. Enter the total in the box on line 6e.

Step 7

Fill in your return.

Line-By-Line instructions for filling in Form N-15 begin on page 12 and end on page 31. Please read and follow the instructions carefully.

Line-By-Line Instructions— Form N-15

Lines 7 through 35

Form N-15 has two columns for lines 7 through 35; Total Income, Column A and Hawaii Income, Column B.

You must report in Column A, your total income (regardless of source) and adjustments to your total income as if you were a full year Hawaii resident. Your total income and adjustments may not be the same as that reported on your federal income tax return. For example, social security benefits should not be reported in Column A.

If you are a **nonresident**, report in **Column B**, only income derived from Hawaii sources and the allowable adjustments to your Hawaii income.

If you are a **part-year resident**, report in **Column B**, your total income (regardless of source) and adjustments to your total income during the period of residency, and only income derived from Hawaii sources and the allowable adjustments to your Hawaii income for the period of nonresidency.

The following is a general discussion of income from Hawaii sources, and allowable adjustments to Hawaii income.

Income

Nonresidents should report in Column B, gross income from property owned, personal services performed, trade or business carried on, and every other source in the State (Hawaii). Part-year residents should report in Column B, gross income (regardless of source) for the period of residency, and gross income from property owned, personal services performed, trade or business carried on, and every other source in the State (Hawaii) for the period of nonresidency.

In determining whether income has its source in the State or outside the State, the following rules should be applied:

- The source of income from either real or tangible personal property, is the place where the property is "owned," which means the place where the property has its situs.
- Intangible property will be deemed to have its situs at the place of the owner's domicile, unless the property has acquired a business situs at another place, in which event, the place of the business situs is the place where the property is owned.
- Chattel real, such as a leasehold, has its situs where the real property is located.
- The source of income from carrying on a trade or business is the place where the trade or business is carried on. If the trade or business is carried on both within and without the State, the portion of the income attributable to the State should be determined as provided by section 235-5, HRS.
- Income from the performance of personal services has its source at the place where the services are performed.
- A gain or loss on the sale or other disposition of property has its source at the place where the property was owned, that is, where it had its situs, at the time of the sale or other disposition.

Examples of Includable and Excludable Income

The following examples will help you understand what kind of Hawaii source income must be reported as Gross Income in the Hawaii Gross Income Column B of your income tax return during the period of nonresidency, and what items are exempt from tax.

Examples of Income You Must Report

The following kinds of income should be reported on Form N-15, Column B, and related forms and schedules.

- Wages, including salaries, bonuses, commissions, fees, and tips.
- U.S. Cost of Living Allowances.
- Living Quarter Allowances.
- Interest on:
 - Hawaii tax refunds;
 - Interest received from an agreement of sale of real property located in Hawaii.
- Unemployment compensation benefits received from Hawaii.
- Temporary Disability Insurance Benefits received in Hawaii to the extent that such amounts:
 - are attributable to contributions by your employer which were not includable in your gross income, OR
 - are paid by your employer.

- Business expense reimbursements you received as an employee in Hawaii that are more than you spent for those expenses.
- Refunds of State and local taxes if you deducted the taxes in an earlier year and got a tax benefit. See details on page 14.
- Gains or losses from the sale or exchange of Hawaii real estate, securities, or other property.
- Profits or losses from Hawaii businesses or professions.
- Your share of profits or losses from partnerships and small business corporations carried on in Hawaii.
- Your share of trust or estate income or losses from activities carried on in Hawaii.
- Rent from property located in Hawaii.
- Contest prizes with source in Hawaii.
- Certain alimony and separate maintenance payments. Refer to the instructions for *Alimony Paid* on page 20.
For divorce decrees, separation agreements, and certain modifications entered into after 2018, alimony payments are no longer deductible by the payor and the payee receiving alimony payments is not required to include the alimony payments as income.

- Capital gains and losses from assets with situs in Hawaii.

Example: Hawaii Income of a Part-Year Resident.

T, an unmarried cash basis calendar year taxpayer, was a resident of Arizona on January 1, 2025. T moved to Hawaii on April 1, 2025, and continued to work as an insurance agent. T is a Hawaii resident for the remainder of 2025.

- 1) On March 20, 2025, T received \$20,000 as gain from the sale of Arizona real property held for investment. The \$20,000 gain is out-of-state income earned when T was a nonresident. None of it should be reported in Column B.
- 2) T earned commissions of \$25,000 for policies sold after April 1, 2025. The commissions are from a trade or business carried on in Hawaii, and are Hawaii source income. The commissions were earned when T was a Hawaii resident. All of these commissions should be reported in Column B.
- 3) T also earned initial and renewal commissions of \$12,000 for policies sold before April 1, 2025, \$4,000 of which T earned before April 1, 2025. The \$12,000 in commissions earned before April 1, 2025 is from a trade or business carried on in Arizona, and is thus out-of-state income. However, only \$4,000 was earned when T was a nonresident. The remaining \$8,000 should be reported in Column B.
- 4) Finally, T had signed a business consulting contract with one Arizona client, for which T was paid an additional \$1,200 for services rendered throughout the year. It cannot be determined whether the remaining \$1,200 in commission income was generated while T was a Hawaii resident. Thus, because T was a resident for nine months in 2025, 9/12 x \$1,200, or \$900, shall be reported in Column B unless T demonstrates otherwise to the satisfaction of the Department.

Examples of Income You Do Not Report

- Pensions from a private employer pension plan you receive upon retirement where no employee contributions are involved.
- All Government payments and benefits made to veterans and their families.
- Dividends on veterans' Government Insurance.
- Dividends from stocks. Generally, the source of income from an intangible asset (e.g., stock of a corporation) is the owner's place of permanent residence or domicile. This means that a nonresident owning intangible assets and receiving income therefrom, even though the dividend may have been paid by a Hawaii corporation, would not be subject to Hawaii income tax because the nonresident's permanent residence or domicile is not Hawaii. However, such income would be subject to Hawaii income tax if the intangible asset acquired a situs in Hawaii.
- Pension or annuity distributions from a public (i.e., government) retirement system (e.g., federal civil service annuity, military pension, state or county retirement system), unless voluntary contributions were made by an employee under an elective right.
- Workers' compensation, insurance, damages, etc., for bodily injury or sickness.
- Interest on Federal, Hawaii State and County municipal bonds. Also, U.S. Savings Bonds.
- Interest on bonds issued by the Governments of Puerto Rico, U.S. Virgin Islands, Guam, and American Samoa.
- Life insurance proceeds upon death.
- Federal Social Security benefits.
- Railroad Retirement Act benefits.

- Gifts, inheritances, bequests.
- Compensation by Hawaii or the U.S. to a patient affected with Hansen's disease.
- Child support.
- Welfare benefits.
- Compensation for services as a member of the uniformed services of the U.S.
- Contributions to deferred compensation plans with respect to service for state and local governments or to an annuity purchased by qualified non-profit organizations and public schools.
- Royalties and other income derived from patents, copyrights, and trade secrets developed and arising out of a qualified high technology business.
- All income earned and proceeds derived from stock options or stock, including stock issued through the exercise of stock options or warrants, from a qualified high technology business or from a holding company of a qualified high technology business by an employee, officer, or director of the qualified high technology business, or investor who qualified for the high technology business investment tax credit.
- Amounts paid after 1999 as restitution payments made to Holocaust victims (or their heirs or estate).
- Amount of payment stipend waived by Department of Education coaches and dispensed to the school for the benefit of the coach's team under section 302A-633.6, HRS.
- Scholarship grants received by a student under the Nursing Scholars Program under section 304A-3304(d), HRS.

Rounding Off to Whole Dollars

The Department requires individual taxpayers to round off cents to the nearest whole dollar for all dollar entries on the tax return and schedules. To do so, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example: \$1.39 becomes \$1 and \$2.69 becomes \$3. If you have to add two or more amounts to figure the amount to enter on a line, schedule, or worksheet, you may choose to use one of two methods. Once a method of rounding is established, you must use the same method throughout the return. The first method is to include the cents when adding and round off only the total. The other method is to round off each entry. For example: You received two W-2 forms, one showing Hawaii withholding of \$50.55 and one showing Hawaii withholding of \$185.73. For rounding method 1, show your total Hawaii withholding as \$236, (\$50.55 + \$185.73 = \$236.28 rounded to \$236). For rounding method 2, show your total Hawaii withholding as \$237, (\$50.55 rounded to \$51.00 + \$185.73 rounded to \$186.00 = \$51 + \$186 = \$237).

Line 7

Wages, Salaries, Tips, Etc.

Report as income any salaries, wages, or other compensation received by you, or available to you. You must report the full amount of your wages, salaries, fees, commissions, tips, bonuses, and other payments for your personal services even though taxes and other amounts have been withheld by your employer.

You must report on line 7 all wages, etc., paid for your personal services, even if the income was signed over to a trust, (including an IRA), another person, a corporation, or tax exempt organization.

Include in this total:

- The amount shown on Form HW-2 in the box Total Wages. If you received federal Form W-2, report the amount in box 16, State wages, tips, etc. If you did not receive a Form HW-2 or federal Form W-2, see page 7, Step 1 of instructions.
- Tips received that you did not report to your employer. This should include any allocated tips shown in box 8 on your federal Form(s) W-2 unless you can prove a lesser amount with adequate records.
- Payment in merchandise, etc. — If your employer pays part or all of your wages in merchandise, services, stock or other things of value, you must determine the fair market value of such items and include it in your wages.
- Fair market value of meals and living quarters if given by your employer as a matter of your choice and not for your employer's convenience. (Don't report the value of meals given to you at work if they were provided for your employer's convenience. Also do not report the value of living quarters you had to accept as a condition of employment).
- Strike and lockout benefits paid by a union from union dues. Include cash and the fair market value of goods received. Don't report benefits that were meant as a gift.
- Amounts received as Cost of Living Allowance, Living Quarter Allowance, and Temporary Disability Insurance.

- The taxable portion of employer-paid dependent care benefits from Schedule X, Part II, line 16. If you are including these benefits, write "DCB" on the dotted line next to line 7.
- The taxable portion of employer-provided adoption benefits. Use the *Adoption Benefits Worksheet* on page 42 to help you figure the taxable portion. If you are including these benefits, write "AB" on the dotted line next to line 7.

Enter in Column A, the amount of salaries, wages, or other compensation earned from all sources that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter in Column B, the amount of salaries, wages, or other compensation earned for services rendered in Hawaii. If you are a nonresident military spouse, see *Special Instructions for Nonresident Military Spouses* on page 7.

Part-year residents: Enter in Column B, the amount of salaries, wages, or other compensation earned from all sources for the period of residency; and the amount of salaries, wages, or other compensation earned for services rendered in Hawaii for the period of nonresidency.

Line 8

Interest Income

Report any interest you received or that was credited to your account so you could withdraw it. Each payer of interest should send you a federal Form 1099-INT or 1099-OID. If you were charged a penalty for early withdrawal of your savings, see the instructions for line 29 on page 20.

Examples of Interest Income You MUST Report

You must report interest on:

- Accounts with banks, credit unions, and savings and loan associations, but do not report interest earned on Individual Retirement Accounts, Individual Housing Accounts, Individual Development Accounts, Coverdell Education Savings Accounts, Qualified Tuition Programs, Medical Savings Accounts, Health Savings Accounts, and ABLE Accounts.
- Building and loan accounts.
- Notes and loans.
- Tax refunds (report only the interest on this line; also see the instructions for line 10).
- Bonds and debentures. Municipal bonds that are issued by another State are **taxable** in Hawaii. However, interest on Hawaii State and County municipal bonds, and bonds issued by the Governments of Puerto Rico, U.S. Virgin Islands, Guam, and American Samoa are exempt in Hawaii. Also, U.S. Savings Bonds and U.S. Treasury obligations are **exempt** in Hawaii. For more information about what kinds of obligations are exempt, see Tax Information Release No. 84-1, "Taxability of Interest on U.S. Obligations."
- Money market funds. But if the payer gives you a federal Form 1099-DIV, report the income as *dividends* on line 9.

Generally, the source of income from an intangible asset is the owner's place of permanent residence or domicile. This means that a nonresident owning intangible assets and receiving income (interest income, dividend income) therefrom, even though the interest income may have been paid by a Hawaii bank or the dividend may have been paid by a Hawaii corporation, would not be subject to Hawaii income tax because the nonresident's permanent residence or domicile is not Hawaii. However, such income would be subject to Hawaii income tax if the intangible asset acquired a situs in Hawaii, such as interest received on an agreement of sale of real property located in Hawaii, or dividends received by an S Corporation situated in Hawaii, which are passed through to the S Corporation's nonresident shareholders.

Enter in Column A, the amount of interest income derived from all sources that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter in Column B, the amount of interest income derived from intangible assets that have acquired a situs in Hawaii. Use the *Interest Worksheet* on page 38 to help you figure the amount of your taxable interest to enter in Column B.

Part-year residents: Enter in Column B, the amount of interest income derived from all sources for the period of residency; and the amount of interest income derived from intangible assets that have acquired a situs in Hawaii for the period of nonresidency. Use the *Interest Worksheet* on page 38 to help you figure the amount of your taxable interest to enter in Column B.

Line 9

Ordinary Dividends

Enter your total ordinary dividends. Ordinary dividends are dividends that are paid out of earnings and profits and are ordinary income. Assume that any dividend you receive is an ordinary dividend unless the paying corporation tells you otherwise. Payers include nominees or other agents. Each

payer should send you a federal Form 1099-DIV. (If the payer gives you a federal Form 1099-INT or 1099-OID, report the income as interest on line 8.)

Do Not Report as Dividends

- Dividends from stock, including stock issued through the exercise of stock options or warrants, from a qualified high technology business or from a holding company of a qualified high technology business by an employee, officer, or director of the qualified high technology business, or investor who qualified for the high technology business investment tax credit is excluded from Hawaii income taxes.
- Mutual insurance company dividends that reduced the premiums you paid.
- Amounts paid on deposits or accounts from which you could withdraw your money such as mutual savings banks, cooperative banks, and credit unions. These amounts are reported as interest on line 8.
- Stock dividends or stock splits. Although these distributions generally are not taxable to you, they may be taxable in certain situations. See federal Publication 17, "Your Federal Income Tax," for more information.
- Capital gain distributions. If your federal Form 1099-DIV shows capital gain distributions (Box 2a), that amount is reported on line 13.
- Nontaxable distributions. Some distributions are nontaxable because they are a return of your investment (Box 3 of federal Form 1099-DIV). They will not be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains.

See the discussion for line 8 regarding the source of income from an intangible asset.

Enter in Column A, the amount of ordinary dividends derived from all sources that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter in Column B, the amount of ordinary dividends derived from intangible assets that have acquired a situs in Hawaii.

Part-year residents: Enter in Column B, the amount of ordinary dividends derived from all sources for the period of residency; and the amount of ordinary dividends derived from intangible assets that have acquired a situs in Hawaii for the period of nonresidency.

Line 10

Taxable Refunds of State and Local Income Taxes

None of your refund is taxable if, in the year you paid the tax, you either (a) did not itemize deductions, (b) elected to deduct state and local general sales taxes instead of state and local income taxes, or (c) did not deduct state and local income taxes because your federal adjusted gross income was above certain threshold amounts.

If you are a part-year resident, and you received income tax refunds from other states, and you deducted the taxes paid to the other states as an itemized deduction on a prior year Hawaii return, include these amounts on line 1 of the *State Tax Refund Worksheet* on page 38. Refunds from Hawaii income taxes should not include refundable state tax credits such as the refundable food/excise tax credit, credit for low-income household renters, credit for child and dependent care expenses, and credit for child passenger restraint system(s) when determining the taxable portion of refundable state tax credits on the *State Tax Refund Worksheet* on page 38, as these refundable tax credits are not from prior taxes paid. These refundable tax credits are not treated as a tax refund potentially excludable under IRC section 111 (recovery of tax benefit items). For more information, see Tax Information Release No. 2010-10, "Common Income Tax & General Excise Tax Issues Associated with the Renewable Energy Technologies Income Tax Credit, HRS § 235-12.5."

If you received a refund or credit in 2025 for state or local income taxes you paid before 2025, you may have to report it as income on your Hawaii income tax return. You should receive federal Form 1099-G, or a similar statement, showing the amount of the refund.

Any part of a refund for state or local income taxes paid before 2025 that you were entitled to receive in 2025 but chose to apply to your 2025 estimated state income tax is considered to have been received in 2025.

If you received a refund of 2024 taxes and you deducted state income taxes on line 38b of your 2024 Form N-15, figure the taxable portion of your refund using the *State Tax Refund Worksheet* on page 38. When completing the *State Tax Refund Worksheet* on page 38, enter an amount on line 2e only if the carryover of the residential construction and remodeling tax credit was claimed for construction or renovation costs for a residential unit that does not constitute business property. Enter the taxable portion on line 10, Columns A and B.

If your refund included taxes from any previous year in which you itemized deductions, a similar calculation must be done for each previous year.

If part of your refund was interest, report that amount on Form N-15, line 8.

If your 2024 Hawaii adjusted gross income was over \$166,800 (\$83,400 for married taxpayers filing separately), you may be able to report a smaller amount of your tax refund as income because your itemized deductions were reduced in 2024. To compute the proper amount, see 2017 federal Publication 525, "Taxable and Nontaxable Income," under *Itemized deductions limited*. In the computation, however, the Hawaii standard deduction amounts must be used, the amount of the refund due to the Hawaii credits listed in the *State Tax Refund Worksheet* is subtracted, and the base amount for the limitation of itemized deductions remains at \$166,800 (\$83,400 for married taxpayers filing separately). If you use this calculation, enter the result on Form N-15, line 10, Columns A and B.

If your 2024 state and local income tax refund is more than your 2024 state and local income tax deduction minus the amount you could have deducted as your 2024 state and local general sales taxes, see federal Publication 525, "Taxable and Nontaxable Income," under *Itemized Deduction Recoveries*.

Line 11

Alimony Received

Alimony or separate maintenance payments that you received are taxable income to you. Report this income on line 11. However, if you received payments while you were a nonresident, a special rule may apply. See section 18-235-5-03(e), Hawaii Administrative Rules (HAR).

If you received payments under a divorce or separation instrument executed after 1984, see the instructions for line 30 for information on the rules that apply in determining whether these payments qualify as alimony.

For divorce decrees, separation agreements, and certain modifications entered into after 2018, the payee receiving alimony payments is not required to include the alimony payments as income.

Enter in Column A, the amount of alimony received from all sources that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter in Column B, the amount of alimony received from a contributing spouse who is a resident, and where the payments are attributable to property owned in Hawaii that is transferred (in trust or otherwise) in discharge of a legal obligation to make alimony payments.

Part-year residents: Enter in Column B, the amount of alimony received from all sources for the period of residency; and the amount of alimony received as discussed above for nonresidents for the period of nonresidency.

Line 12

Business or Farm Income or (Loss)

If you operated a business or practiced a profession as a sole proprietorship (or an entity classified as a sole proprietorship), this line is used to report the net income or loss from the business. Farming income or losses are also reported on this line.

If your business consists of renting property, report it on line 17.

If you receive royalty income, report it on line 17.

Enter your net income or loss. Net income or loss can be calculated on federal Schedules C or F.

For expenses that are part business and part personal, deduct only the business part. For example, if only half of your car usage was for business, deduct only half of the cost of operating the car. Deduct interest, taxes, and casualty losses not related to your business as itemized deductions. See the instructions for Form N-15, lines 38a to 38f.

Sales, exchanges, and involuntary conversions (including casualty or theft) of trade or business property may give rise to ordinary income or (loss), or capital gain or (loss). Report ordinary income or losses on line 14. Report capital gains or losses on line 13.

If you conduct business in Hawaii and another state or country, you determine the Hawaii portion of that business income by using the "three factor formula," which is generally based on the average percentage in Hawaii of your property, payroll, and sales.

Enter in Column A, the amount of business or farm income or (loss) from all sources that would be taxable if you were a full year Hawaii resident. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Nonresidents: Enter in Column B, the amount of business or farm income or (loss) with situs in Hawaii. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes. If you are a nonresident military spouse, see *Special Instructions for Nonresident Military Spouses* on page 7.

Part-year residents: Enter in Column B, the amount of business or farm income or (loss) from all sources for the period of residency; and the amount

of business or farm income or (loss) with situs in Hawaii for the period of nonresidency. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Information Returns

You may have to file information returns for wages paid to employees, certain payments of fees and other non-employee compensation, interest, rents, royalties, annuities, and pensions. For more information, see the instructions for Form HW-30, Employer's Annual Transmittal of Hawaii Income Tax Withheld from Wages, and Form N-196, Annual Summary and Transmittal of Hawaii Information Returns.

Line 13

Capital Gain or (Loss)

This line is used to report:

- Gains or losses from the sale or involuntary conversion of capital assets not held for business or profit.
- Capital gain distributions reported on federal Form 1099-DIV.

The capital gains or losses from the following transactions may also be reported on this line, however, complete Schedule D-1 to determine whether the gain or loss is ordinary or capital. Ordinary income or loss is reported on line 14.

- The sale, exchange, or involuntary conversion (other than casualty or theft) of business property, certain depreciable and amortizable property, certain oil, gas and geothermal property, and IRC section 126 property.
- The involuntary conversion (other than casualty or theft) of capital assets held for business or profit.
- The disposition of other assets not mentioned above.

If property is involuntarily converted because of a casualty or theft, use the 2017 federal Form 4684, Casualties and Thefts.

Losses sustained from the sale of stocks or other interests issued through the exercise of the stock options or warrants granted by a qualified high technology business are deductible for Hawaii income tax purposes. Also, the sale of stock options or stock, including stock issued through the exercise of stock options or warrants, from a qualified high technology business or from a holding company of a qualified high technology business by an employee, officer, or director of the qualified high technology business, or investor who qualified for the high technology business investment tax credit is excluded from Hawaii income taxes.

Enter in Column A, the amount of capital gains or losses derived from all sources that would be taxable if you were a full year Hawaii resident. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Nonresidents: Enter in Column B, the amount of capital gains or losses on the disposition of capital assets with situs in Hawaii. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes. Use the *Capital Gain/Loss Worksheet* on page 38 to figure the amount of your capital gains or losses to enter in Column B. Before starting the worksheet, determine your **sales price** and **cost basis** for the capital assets you sold, and the gain or loss you realized for each capital asset.

Part-year residents: Enter in Column B, the amount of capital gains or losses derived from all sources for the period of residency; and the amount of capital gains or losses on the disposition of capital assets with situs in Hawaii for the period of nonresidency. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes. Use the *Capital Gain/Loss Worksheet* on page 38 to figure the amount of your capital gains or losses to enter in Column B. Before starting the worksheet, determine your **sales price** and **cost basis** for the capital assets you sold, and the gain or loss you realized for each capital asset.

Capital Asset

Most property you own and use for personal purposes or investment is a capital asset. For example, your house, furniture, car, stocks, and bonds are capital assets.

A capital asset is any property owned by you except:

1. Stock in trade or other property included in inventory or held mainly for sale to customers.
2. Accounts or notes receivable:
 - a. For services rendered in the ordinary course of your trade or business,
 - b. For services rendered as an employee, or
 - c. From the sale of stock in trade or other property included in inventory or held mainly for sale to customers.
3. Depreciable property used in your trade or business, even if it is fully depreciated.
4. Real estate used in your trade or business.

5. A copyright; a literary, musical, or artistic composition; a letter or memorandum; or similar property that is:

- a. Created by your personal efforts,
 - b. Prepared or produced for you (in the case of a letter, memorandum, or similar property), or
 - c. Received under circumstances (such as by gift) that entitle you to the basis of the person who created the property or for whom the property was prepared or produced.
6. A U.S. Government publication, including the Congressional Record, that you received from the government for less than the normal sales price, or that you received under circumstances that entitle you to the basis of someone who received the publication for less than the normal sales price.
 7. Certain commodities derivative financial instruments held by a dealer and connected to the dealer's activities as a dealer.
 8. Certain hedging transactions entered into in the normal course of your trade or business.
 9. Supplies regularly used in your trade or business.

A transfer of patent rights is generally considered a sale or exchange of a capital asset held for more than one year.

A nonbusiness bad debt must be treated as a short-term capital loss.

Short-Term or Long-Term

Separate your capital gains and losses according to how long you held or owned the property. The holding period for long-term capital gains and losses is more than one year. The holding period for short-term capital gains and losses is one year or less.

To figure the holding period, begin counting on the day after you acquired the property and include the day you disposed of it. For securities traded on an established securities market, your holding period begins the day after the trade date you bought the securities, and ends on the trade date you sold them.

Capital Gain Distributions

If a dividend payor, such as a mutual fund company, reports a capital gain distribution to you on federal Form 1099-DIV, this amount is treated as a long-term capital gain regardless of how long you have held your shares. See federal Publication 550 for more details.

Limits on Capital Losses

The limit on capital losses that can be applied against other income after offsetting capital gains is \$3,000. If you are married and filing separately, the limit is \$1,500.

Unused capital losses are carried over to later years until fully used (15 years carryforward for qualified high technology businesses).

The amount of your capital loss carryover is the amount of your capital loss that exceeds the lesser of:

- 1) Your allowable capital loss deduction for the year, or
- 2) Your taxable income increased by your allowable capital loss deduction for the year and your deduction for personal exemptions.

If your deductions exceed your gross income for the tax year, use your negative taxable income in computing the amount in item (2).

Losses That Are Not Deductible

Do not deduct a loss from the sale or exchange of property directly or indirectly between any of the following:

- Members of a family.
- A corporation and an individual who directly (or indirectly) owns more than 50% of the corporation's stock (unless the loss is from a distribution in complete liquidation of a corporation).
- A grantor and a fiduciary of a trust.
- A fiduciary and a beneficiary of the same trust.
- A fiduciary of a trust and a fiduciary (or beneficiary) of another trust if both trusts were created by the same grantor.
- An executor of an estate and a beneficiary of that estate, unless the sale or exchange was to satisfy a pecuniary bequest (that is, a bequest of a sum of money).
- An individual and a tax-exempt organization controlled directly (or indirectly) by the individual or the individual's family.
- A corporation and a partnership if the same persons own more than 50% in value of the outstanding stock of the corporation and more than 50% of the capital interest or profits interest in the partnership.

If you sell or otherwise dispose of (1) an asset used in an activity to which the at-risk rules apply or (2) any part of your interest in an activity to which the at-risk rules apply, and you have amounts in the activity for which you aren't at risk, see the instructions for federal Form 6198. If the loss is allowable un-

der the at-risk rules, it then may be subject to the passive activity rules. See federal Form 8582 and its instructions for details on reporting capital gains and losses from a passive activity.

Special Cases

The following items may require special treatment:

- Transactions by a securities dealer.
- Bonds and other debt instruments.
- Certain real estate subdivided for sale that may be considered a capital asset.
- Gain on the sale of depreciable property to a more than 50%-owned entity or to a trust of which you are a beneficiary.
- Gain on the disposition of stock in domestic international sales corporations.
- Gain on the sale or exchange of stock in certain foreign corporations.
- Transfer of property to a partnership that would be treated as an investment company if the partnership was incorporated.
- Sales of stock received under a qualified public utility dividend reinvestment plan.
- Wash sales of stock or securities.
- Gain or loss from the closing or expiration of an option.
- Distributions received from an employee pension, profit-sharing, or stock bonus plan (see Form N-152, Tax on Lump-Sum Distributions).

Transfer of Appreciated Property to a Political Organization

If you transfer property to a political organization when the fair market value of the property is more than your adjusted basis, treat the transaction as a property sale on the transfer date. Report the fair market value of the property at the time of the transfer as the sales price. Ordinary income or capital gains provisions apply as if a sale took place.

Exchange of Like-Kind Real Property

Report the exchange of "like-kind" real property on federal Form 8824, Like-Kind Exchanges, and attach the form to your return. You must report it even though no gain or loss is recognized when you exchange business or investment real property for real property of "like-kind." (This does not include real property held primarily for sale.)

Effective for exchanges completed after 2017, the nonrecognition of gain or loss to like-kind exchanges of real property that is not held primarily for sale are limited.

Small Business Stock

Subject to limitations, you may deduct the loss on the sale, exchange, or worthlessness of small business stock (IRC section 1244) as an ordinary loss on line 14. However, gains are reported as capital gains on this line.

Disposition of Business Property

A sale or other disposition of property used in a trade or business, or of an interest in a partnership, may result in either ordinary income or loss, or capital gain or loss. Schedule D-1 should be used to determine whether the gain or loss is ordinary or capital. Ordinary income or loss is reported on line 14.

Also, if the capital goods excise tax credit has been taken on the property, some of the credit may be recaptured. See Form N-312 for further information.

Sale of Your Home

Use Form N-103 to determine the gain or loss from the sale of your main home.

Report a taxable gain from the sale of your main home as a gain from the sale of a capital asset. A loss from such a sale is not deductible.

Your sale qualifies for exclusion of \$250,000 gain (\$500,000 if married filing jointly) if the following are true:

- You owned the home and used it as your main home during at least 2 of the last 5 years before the date of sale.
- You did not acquire the home through a like-kind exchange during the past 5 years.
- You did not claim any exclusion for the sale of a home that occurred during a 2-year period ending on the date of the sale of the home, the gain from which you now want to exclude.

See the instructions for Form N-103 for further information.

Installment Sales

If you sold property at a gain, and are to receive any payment in a tax year after the year of sale, you must use the installment method and federal Form 6252, Installment Sale Income, unless you elect not to. Also use federal Form 6252 if you received a payment in 2025 from a sale made in an earlier year on the installment method.

You may not use the installment method to report income from the sale of stock or securities traded on an established securities market. All payments to be received under this type of sale are treated as received in the year of sale.

If you want to elect out of the installment method, report the full amount of the gain on a timely filed return (including extensions).

Gains and Losses from Section 1256 Contracts and Straddles

For information on how to report gains and losses from regulated futures contracts and straddles, see federal Form 6781.

Undistributed Long-term Capital Gains from Regulated Investment Companies

Include in income as a long-term capital gain the amount which constitutes your share of the undistributed capital gains of a regulated investment company. If a regulated investment company informs you that it has undistributed gains and has told you that it has paid tax to the State of Hawaii because of those gains, you may be entitled to a credit that should be claimed on Schedule CR, line 10b.

Line 14

Supplemental Gains or (Losses)

In general, this line is used to report:

- The sale or exchange of property used in your trade or business; depreciable and amortizable property; oil, gas, geothermal, or other mineral properties; and IRC section 126 property.
- The involuntary conversion (from other than casualty or theft) of property used in your trade or business and capital assets held in connection with a trade or business, or a transaction entered into for profit.
- The disposition of noncapital assets other than inventory or property held primarily for sale to customers in the ordinary course of your trade or business.

Enter in Column A, the amount of ordinary gains or losses derived from all sources that would be taxable if you were a full year Hawaii resident. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Nonresidents: Enter in Column B, the amount of ordinary gains or losses on the disposition of assets with situs in Hawaii. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Part-year residents: Enter in Column B, the amount of ordinary gains or losses derived from all sources for the period of residency; and the amount of ordinary gains or losses on the disposition of assets with situs in Hawaii for the period of nonresidency. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Line 15

IRA Distributions

IRA distributions are not taxable to nonresidents, however, if a nonresident later becomes a resident of Hawaii, the amount of IRA distributions received after acquiring the Hawaii residency status may be taxable.

An IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA.

For more information, see federal Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs), and federal Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs).

Enter in Column A, the amount of IRA distributions that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter zero in Column B.

Part-year residents: Enter in Column B, the amount of IRA distributions that would be taxable for the period of residency.

Line 16

Pensions and Annuities

Use line 16 to report annuity income that is fully or partially taxable. Also use this line to report distributions from profit-sharing plans and employee-savings plans.

Enter in Column A, the amount that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter zero in Column B. Public Law 104-95, prohibits any state from imposing an income tax on the retirement income of any individual who is not a resident or domiciliary of that state.

Part-year residents: Enter in Column B, the amount that would be taxable for the period of residency.

Nontaxable Distributions

Employer-Funded Pension Plans

The following three types of distributions are not taxed by Hawaii and do not need to be reported on line 16:

- (1) Pension or annuity distributions from a public (i.e., government) retirement system (e.g., federal civil service annuity, military pension, state or county retirement system) unless voluntary contributions were made by an employee under an elective right. For more information, see section 18-235-7-02, HAR.
- (2) Distributions from a private employer pension plan received upon retirement (including early retirement and disability retirement) if the employee did not contribute to the pension plan.
- (3) Distributions from a pension plan at age 73 that are made to comply with the federal mandatory payout rule do qualify as a retirement payment whether or not the employee is still working full time.

Distributions from a private employer pension plan received upon retirement are partially taxed by Hawaii if the employee contributed to the pension plan.

Nontaxable Rollover IRAs

A rollover IRA is treated as a continuation of the original plan that provided the money that is rolled over. If distributions from the original plan would be characterized as a qualified distribution, distributions out of the rollover IRA need not be reported as well.

Example - An individual received a lump sum distribution from an employer-funded profit-sharing plan upon retirement. The individual did not contribute to the profit-sharing plan. The entire lump sum distribution was rolled over to an IRA. In 2025, the individual rolled over \$50,000 from the IRA to a Roth IRA. The entire amount rolled over to the Roth IRA represents the lump sum distribution received by the individual upon retirement and earnings thereon. Since the lump sum distribution that the individual received upon retirement qualifies as a pension, the amount rolled over from the regular IRA to the Roth IRA also qualifies as a pension. Therefore, the amount rolled over to the Roth IRA is exempt from Hawaii's income tax.

Taxable Pensions and Annuities

Hawaii adopted the federal provision that provides for special distribution options and rollover rules for retirement plans and IRAs and expands permissible loans from certain retirement plans.

Early Distributions

Early distributions from a pension plan that are subject to the 10 percent federal penalty tax do not qualify and are taxable. If you are receiving an early distribution, include the gross amount in line 16, Column A.

Deferred Compensation Plans

Distributions from a deferred compensation plan may be fully or partly taxable. A deferred compensation plan includes any plan in which the employee has a choice of whether to contribute money into the plan or take that amount in cash or property. Examples include 401(k) plans, salary reduction Simplified Employee Pension (SARSEP) plans, the Federal Thrift Savings Plan, and section 457 plans like the State of Hawaii Deferred Compensation Plan. Attach Schedule J (Form N-11/N-15/N-40) to figure the taxable amount to include in line 16, Column A.

Annuity Plans

Retirement vehicles that you fund yourself, such as annuity plans and Individual Retirement Accounts (IRAs) that are not funded through a Simplified Employee Pension (SEP) plan, are considered to be your own investments. Distributions from these plans may be fully or partly taxable, depending on whether your IRAs include deductible or nondeductible contributions. Attach Schedule J (Form N-11/N-15/N-40) to figure the taxable amount to include in line 16, Column A.

Taxable Rollover IRAs

A rollover IRA is treated as a continuation of the original plan that provided the money that is rolled over. If distributions from the original plan would be characterized as taxable, distributions out of the rollover IRA would be taxable as well. Attach Schedule J (Form N-11/N-15/N-40) to figure the taxable amount to include in line 16, Column A.

Example - An individual received a lump sum distribution from an employer-funded profit-sharing plan upon separation from service before retirement. The individual did not contribute to the profit-sharing plan. The entire lump sum distribution was rolled over to an IRA. In 2025, the individual rolled over \$50,000 from the IRA to a Roth IRA. The entire amount rolled over to the Roth

IRA represents the lump sum distribution received by the individual upon separation from service and earnings thereon. Since the lump sum distribution that the individual received upon separation from service does not qualify as a pension (the distribution is not paid upon retirement, disability, or death), the amount rolled over from the regular IRA to the Roth IRA also does not qualify as a pension. Therefore, the amount rolled over to the Roth IRA is taxable for Hawaii's income tax.

Hybrid Plans

If you received a distribution from a plan that is partly pension and partly deferred compensation, such as a 401(k) plan with a profit sharing component or an employer matching program, a SEP plan with employer contributions as well as a salary reduction option, or a similar hybrid plan, attach Schedule J (Form N-11/N-15/N-40) to figure the taxable amount to include in line 16, Column A.

Lump-Sum Distributions

Note: *Certain transactions, such as loans against your interest in a qualified plan, may be treated as taxable distributions.*

If you received a lump-sum distribution from a pension plan and you are electing to use the special 10-year averaging method, attach Schedule J (Form N-11/N-15/N-40) and Form N-152, Tax on Lump-Sum Distributions, to figure the taxable amount.

If your lump-sum distribution included capital gain amounts, you may be able to reduce your tax by including the capital gain amounts on Form N-152 and electing the capital gains treatment. See Form N-152 Instructions for more information.

For more information on the taxation of pensions, see sections 18-235-7-02 to 18-235-7-03, HAR, Tax Information Release No. 63-79, "Taxation of Amounts Withdrawn from Individual Retirement Accounts Representing 'Roll-Over' from Employee Benefit Plans," Tax Information Release No. 90-4, "Taxability of Benefit Payments from Pension Plan to Participants who Attain Age 70-1/2 as Required by the Internal Revenue Code (IRC) Section 401(a)(9)(C)," and Tax Information Release No. 96-5, "Taxation of Pensions Under the Hawaii Net Income Tax Law: Deferred Compensation Arrangements; Rollover IRAs; Sub-Accounts of Pension Plans; Social Security and Railroad Retirement Act Benefits; Limitation on Deductions for Contributions to a Nonqualified Plan."

Line 17

Rents, Royalties, Partnerships, Estates or Trusts

Enter your net income or loss from rents, royalties, partnerships, S corporations, estates, trusts, and REMICs. Net income or loss can be calculated on federal Schedule E.

The paying entity may send you a Hawaii Schedule K-1 that will tell you how much income was Hawaii source income; if it does not, you still need to find this information out from the paying entity.

Enter in Column A, the net income or loss from rents, royalties, partnerships, S corporations, estates, trusts, and REMICs from all sources that would be taxable if you were a full year Hawaii resident. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Nonresidents: Enter in Column B, the net income or loss from rents, royalties, partnerships, S corporations, estates, trusts, and REMICs with situs in Hawaii. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes.

Part-year residents: Enter in Column B, the net income or loss from rents, royalties, partnerships, S corporations, estates, trusts, and REMICs from all sources for the period of residency; and the net income or loss from rents, royalties, partnerships, S corporations, estates, trusts, and REMICs with situs in Hawaii for the period of nonresidency. If the amount is a loss, shade the minus (-) in the box to the left of the amount boxes. If you are unable to determine how much was earned during the period of residency, prorate it over the year. For example, if a part-year resident was a resident for four months and was told by a partnership that the resident's share of income was \$45,000, out of which \$15,000 was Hawaii source income, then the taxable portion would be \$15,000 Hawaii source income plus one-third (4 months / 12 months) of the non-Hawaii source income of \$30,000 (\$45,000 - \$15,000), for a total of \$25,000 (\$15,000 + 1/3 of \$30,000).

Line 18

Unemployment Compensation

Note: *Supplemental unemployment benefits received from a company-financed supplemental unemployment benefit fund are wages. They are not*

considered unemployment compensation. Report these benefits on Form N-15, line 7.

Unemployment compensation (insurance) you received is taxable.

You should receive federal Form 1099-G, or similar statement, showing the total unemployment compensation paid to you during the year. For payments in 2025 you should receive this statement by January 31, 2026.

Enter in Column A, the amount of unemployment compensation received from all sources that would be taxable if you were a full year Hawaii resident.

Nonresidents: Enter in Column B, the amount of unemployment compensation received from Hawaii. If you are a nonresident military spouse, see *Special Instructions for Nonresident Military Spouses* on page 7.

Part-year residents: Enter in Column B, the amount of unemployment compensation received from all sources for the period of residency; and the amount of unemployment compensation received from Hawaii for the period of nonresidency.

Line 19 Other Income

Note: Do not report any income from self-employment on line 19. If you do have any income from self-employment, you must report it on line 12.

Use line 19 to report any income not reported elsewhere on your return or other schedules. List the nature, source, and amount of income. If there is more than one type of income, attach a separate sheet listing the nature, source, and amount of each type of income.

Examples of income to be reported on line 19 are:

- **Prizes, awards and gambling winnings.** Proceeds from lotteries, raffles, etc., are gambling winnings. You must report the full amount of your winnings on this line. You cannot offset losses against winnings and report the difference.

If you had any gambling losses, you may take them as a miscellaneous itemized deduction not subject to the 2% Hawaii AGI limitation on line 38f. However, you cannot deduct more losses than the winnings you report.

- **Reimbursement for items that you deducted in an earlier year,** such as medical expenses or real estate taxes, if the deduction reduced your tax.
- Amounts you recovered on **bad debts** that you deducted in an earlier year.
- **Fees received for jury duty and precinct election board duty.** These fees are taxable, but you may be able to deduct part or all of your jury duty pay if you were required to turn it over to your employer. See the instructions for line 34 on page 21.
- **Individual Housing Account (IHA) distributions.** If you purchased a principal residence with an Individual Housing Account (IHA), or you are notified by an IHA trustee that you have received a taxable distribution, report the taxable amount on line 19.

If you purchased residential property before January 1, 1990, with a distribution from an IHA, you must include in gross income in the year the property is sold, conveyed, or transferred an amount equal to the amount of the distribution, unless an election was made to include one-tenth of the distribution in gross income each year for ten years. In addition, a penalty is added to your gross income. Attach Form N-103, Sale of Your Home, to figure the additional gross income.

If you purchased residential property after December 31, 1989, you must include in gross income one-tenth of the distribution each year for ten years. If you sell the property purchased with an IHA distribution before the end of the ten-year period, the remaining amount of the distribution not previously reported must be included in gross income in the year of sale. In addition, a penalty is added to your tax liability. Attach Form N-103, Sale of Your Home, to figure the additional tax liability.

If you purchased residential property after December 31, 1996, with a distribution from an IHA established prior to January 1, 1990, and you have made the election to do so, you must include in gross income in the year the property is sold, conveyed, or transferred an amount equal to the amount of the distribution. In addition, a penalty is added to your gross income. Attach Form N-103, Sale of Your Home, to figure the additional gross income.

If you use an IHA distribution for any purpose other than to purchase a first principal residence in Hawaii, or if you borrow against the IHA for such a purpose, the distribution (or the loan amount) is taxable, and a 10% penalty tax is imposed. The additional tax is the same amount shown in Box 4 of Form N-2, Distribution from an Individual Housing Account, and must be included on line 44.

If you establish an IHA and later marry a person owning residential property, the IHA will terminate and distribute all of the assets to you. In this case, you must include the total distribution in your gross income. No

penalty tax is imposed, but the 10% is still withheld. Be sure to claim the withheld amount on line 54.

If an individual establishes an IHA and then dies or becomes totally disabled, special rules apply. For more information, see sections 18-235-5.5(r) and (s), HAR.

- **Scholarships and Fellowships.** Scholarship and fellowship grants not reported on federal Form W-2 should be reported on line 19. However, if you were a degree candidate, include on line 19 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 19.
- **Taxable distributions from an ABLÉ account.** Distributions from ABLÉ accounts may be taxable if (a) they are more than the qualified disability expenses of the designated beneficiary in 2025, and (b) they were not included in a qualified rollover.
- **Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP).** Distributions from these accounts may be taxable if (a) they are more than the qualified higher education expenses of the designated beneficiary in 2025, and (b) they were not included in a qualified rollover. For more information, see federal Publication 970, Tax Benefits for Education.

For distributions after December 22, 2017 and before January 1, 2026, taxpayers are permitted to roll over amounts from qualified tuition programs to ABLÉ accounts without penalty.

Note: Hawaii did not adopt the federal provision that elementary and secondary school expenses of up to \$10,000 per year are qualified expenses for qualified tuition programs.

- **Taxable distributions from a health savings account (HSA) or an Archer medical savings account (MSA).** Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2025, and (b) they were not included in a qualified rollover. For more information, see federal Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans.
- **Net operating loss.—** If, in 2025, your business or profession lost money, or you had a casualty loss, or a loss from the sale or other disposition of depreciable property or real property used in your trade or business, you can apply the losses against your 2025 income. If the losses exceed your income, the excess is a net operating loss (NOL).

NOL carrybacks are eliminated (except for farming NOLs which are permitted a two-year carryback), and unused NOLs can be carried forward indefinitely for NOLs arising in tax years ending after December 31, 2017. Also, the NOL deduction is limited to 80% of taxable income for NOLs arising in tax years beginning after December 31, 2017.

If you carryback the farming NOL and are due a refund from the carryback, you must file an amended return on Form N-15. Nonresidents and part-year residents cannot file Form N-109, Application for Tentative Refund from Carryback of Net Operating Loss. A separate amended Form N-15 must be completed for each year you request an adjustment. For more information on filing an amended return on Form N-15, see page 32.

You may elect to carry the farming NOL forward instead of first carrying it back to prior years. If you make this election, then you can use your farming NOL only in the carryforward period.

To make this election, attach a statement to your original return filed by the due date (including extensions) for the farming NOL year. This statement must state that you are electing to waive the carryback period under section 235-7(d), HRS, and IRC section 172(b)(1)(B)(iv).

If you filed your original return on time but did not file the statement with it, you can make this election on an amended return filed within 6 months of the original due date of the return, but not including any extension. Attach a statement to your amended return, and write "Filed pursuant to 26 C.F.R. 301.9100-2" at the top of the statement. Also include the statement noted above that you are waiving the carryback period.

Once you elect to waive the carryback period, it cannot be changed later.

If you do not file this statement on time, the carryback period cannot be waived and you must first carry the farming NOL back before carrying it forward.

If you had a loss in a prior year to carry forward to 2025; enter it on line 19 and shade the minus (-) in the box to the left of the amount boxes. Attach a separate sheet showing how you figured the amount.

Note: Although nonresidents and part-year residents cannot file Form N-109, Schedule A (Form N-109) may be used to figure the amount of the net operating loss that is available for carryback or carryforward.

- **Olympic and Paralympic medals and USOC prize money.** The value of Olympic and Paralympic medals and the amount of United States Olympic Committee prize money you receive on account of your participation in the

Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of federal Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income including the amount of your medals and prize money. If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of federal Form 1099-MISC on line 19, then subtract it by including it on line 34 along with any other write-in adjustments. In the space to the left of the total on line 34, enter the nontaxable amount and identify as "USOC."

- **Qualified Member's Share of Pass-Through Entity (PTE) Taxable Income.** Effective for taxable years beginning after December 31, 2024, if you are a qualified member of a PTE and you are claiming the PTE tax credit, include the amount of your share of the taxes paid by the electing PTE on line 19.
- **Federal provisions not adopted with the Tax Cuts and Jobs Act (TCJA) of 2017.** Effective for taxable years beginning after December 31, 2017 and before January 1, 2026, include these amounts not adopted with the TCJA on line 19.

Line 20 Total Income

Add the amounts in Column A and B for lines 7 through 19. If any of these amounts are negative, first add all the positive amounts. Next, add all the negative amounts. Then, subtract the total of the negative amounts from the total of the positive amounts and enter the result on line 20. If the result is negative, shade the minus (-) in the box to the left of the amount boxes.

Adjustments to Income

Line 21

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Note: *The 2025 standard mileage rate for business use of your vehicle is 70 cents a mile.*

If you are a member of a reserve component of the Armed Forces of the United States and you travel more than 100 miles away from home in connection with your performance of services as a member of the reserves, you can include your expenses for reserve travel over 100 miles from home, up to the federal rate, from line 10 of the 2017 federal Form 2106 or line 6 of the 2017 federal Form 2106-EZ on line 21.

If you are a qualified performing artist, you can include your performing-arts-related-expenses from line 10 of the 2017 federal Form 2106 or line 6 of the 2017 federal Form 2106-EZ on line 21.

If you are a fee-basis state or local government official, include your employee business expenses from line 10 of the 2017 federal Form 2106 or line 6 of the 2017 federal Form 2106-EZ on line 21.

Enter in Column A, the amount that would be allowed as a deduction for certain business expenses of reservists, performing artists, and fee-basis government officials if you were a full year Hawaii resident.

Nonresidents and part-year residents: Compute your allowable deduction for Column B as follows:

- 1) Divide your total reservists, performing artists, and fee-basis government officials income subject to taxation in Hawaii by the total reservists, performing artists, and fee-basis government officials income computed without regard to source.
- 2) Multiply the resulting percentage by the amount entered in Column A.

For more information, see the instructions for federal Form 1040 and the 2017 federal Form 2106. Complete and attach the 2017 federal Form 2106 or the 2017 federal Form 2106-EZ to your return.

Line 22 Individual Retirement Arrangements (IRAs)

Note: *You cannot deduct contributions to a Roth IRA.*

Enter the combined amount of your IRA deduction and your spouse's IRA deduction.

Enter in Column A, the same amount allowed on your federal return as an IRA deduction.

Nonresidents and part-year residents: Compute your allowable deduction for Column B as follows:

- 1) Divide your total earned income subject to taxation in Hawaii by the total earned income computed without regard to source.

- 2) Multiply the resulting percentage by the deduction allowed on your federal return.

For more information, see the instructions for federal Form 1040.

Line 23 Student Loan Interest Deduction

You can take this deduction only if **ALL** of the following apply.

1. You paid interest in 2025 on a qualified student loan (see below).
2. Your filing status is any status except married filing separately.
3. Your Hawaii modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying surviving spouse; \$130,000 if married filing jointly.
4. You, or your spouse if filing jointly, are not claimed as a dependent on someone else's (such as your parent's) 2025 tax return.

If you paid interest on a qualified student loan (see below), you may be able to deduct up to \$2,500 of the interest on this line.

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who was an eligible student.

1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
 - a. The person filed a joint return,
 - b. The person had gross income that was equal to or more than the exemption amount for that year (\$5,200 for 2025), or
 - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan.

Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools.

You must reduce your qualified education expenses by the total amount paid for them with the following tax-free items.

- Employer-provided educational assistance.
- Tax-free distribution of earnings from a Coverdell education savings account (ESA).
- Tax-free distribution of earnings from a qualified tuition program (QTP).
- U.S. savings bond interest that you exclude from income because it is used to pay qualified education expenses.
- The tax-free part of scholarships and fellowship grants.
- Veterans' educational assistance.
- Any other nontaxable (tax-free) payments (other than gifts or inheritances) received as educational assistance.

Eligible student. This is a student who was enrolled at least half-time in a program leading to a degree, certificate, or other recognized educational credential.

Enrolled at least half-time. A student was enrolled at least half-time if the student was taking at least half the normal full-time work load for his or her course of study.

The standard for what is half of the normal full-time work load is determined by each eligible educational institution. However, the standard may not be lower than any of those established by the U.S. Department of Education under the Higher Education Act of 1965.

For more information, see federal Publication 970.

How To Figure the Deduction. Use the *Student Loan Interest Deduction Worksheet* on page 42 to figure your deduction.

Line 24 Health Savings Account Deduction

Enter in Column A, the same amount allowed on your federal return as a health savings account deduction.

Nonresidents and part-year residents: Compute your allowable deduction for Column B as follows:

- 1) Divide your total earned income subject to taxation in Hawaii by the total earned income computed without regard to source.

2) Multiply the resulting percentage by the deduction allowed on your federal return.

For more information, see the instructions to federal Form 1040.

Line 25 Moving Expenses

Hawaii did not adopt the federal provisions that suspended (1) the deduction for moving expenses, except for members of the armed forces, and (2) the exclusion from gross income for qualified moving expense reimbursements for tax years 2018 through 2025.

Employees and self-employed persons (including partners) can deduct certain moving expenses.

You can take this deduction if you moved in connection with your job or business and your new workplace is at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home.

A nonresident may only deduct expenses connected with a move to or within the State of Hawaii. Hawaii allows a moving expense deduction for animal quarantine costs (up to 120 days) incurred.

A nonresident or a part-year resident giving up their Hawaii residency may not deduct moving expenses to a new place of employment outside the State of Hawaii. In this situation, zero should be entered on line 25, Column B.

For more details, see Form N-139. Complete Form N-139 and attach it to your return.

Line 26 Deductible Part of Self-Employment Tax

If you are self-employed, you will be able to deduct as a business expense part of the amount of self-employment taxes paid for the tax year.

Enter in Column A, the same amount allowed on your federal return as a deduction for self-employment tax.

Nonresidents and part-year residents: Compute your allowable deduction for Column B as follows:

- 1) Divide your total self-employment income subject to taxation in Hawaii by the total self-employment income computed without regard to source.
- 2) Multiply the resulting percentage by the deduction allowed on your federal return.

For more information see the instructions for federal Form 1040.

Line 27 Self-Employed Health Insurance Deduction

If you are self-employed, you will be able to deduct as a business expense 100% of the amount you pay for health insurance for yourself, your spouse, and your dependents provided that your net earned income from your Hawaii business is at least equal to the deduction.

However, if in addition to running your own business, you are an employee of another person, you will not be able to deduct the health insurance costs you pay if you are eligible to participate in a plan maintained by your employer. This is also true even if it is your spouse who is employed and you are eligible to participate in your spouse's company plan.

For the period of nonresidency, the following limitations may also apply to your health insurance deduction:

- Only the amount paid for health insurance coverage for the period you were self-employed within Hawaii is eligible for the deduction.
- The net earned income from your Hawaii business must be at least equal to the deduction.

For more information, see the instructions for federal Form 1040.

Line 28 Self-Employed SEP, SIMPLE, and Qualified Plans

Caution: You must have earnings from self-employment to claim this deduction. Sole proprietors and partners enter the allowable deduction for contributions to your SEP, SIMPLE, and qualified plans (H.R. 10 plans or Keogh plans) on line 28.

There are two types of qualified retirement plans:

- **Defined-contribution plan.** — This plan provides an individual account for each person in the plan. A defined contribution plan can be either a profit-sharing plan or a money purchase pension plan. A profit-sharing plan can be

set up to allow for discretionary employer contributions, meaning the amount contributed each year to the plan is not fixed. Contributions to a money purchase pension plan are fixed and are not based on your business profits.

- **Defined-benefit plan.** — Contributions to a defined-benefit plan are determined by the investment needed to fund a specific benefit at retirement age. Write "DB" on the line to the left of the amount if you have a defined-benefit plan.

Enter in Column A, the same amount allowed on your federal return as a SEP, SIMPLE, and qualified plan deduction.

Nonresidents and part-year residents: Compute your allowable deduction for Column B as follows:

- 1) Divide your total self-employment income subject to taxation in Hawaii by the total self-employment income computed without regard to source.
- 2) Multiply the resulting percentage by the deduction allowed on your federal return.

For more information, see the instructions for federal Form 1040.

Line 29 Penalty on Early Withdrawal of Savings

The federal Form 1099-INT you received will show the amount of any penalty you were charged because you withdrew funds from your time savings deposit before its maturity. Enter this amount on line 29, Column A. (Be sure to include the interest income on Form N-15, line 8, Column A.)

The penalty cannot be deducted on your Hawaii return if none of the interest from the account was taxable as Hawaii income. If part of the interest was from an account that was taxable as Hawaii income, compute your allowable deduction as follows:

- 1) Divide the amount of interest received on that account subject to taxation in Hawaii by the total interest received on that account.
- 2) Multiply the resulting percentage by the total penalty charged to that account.

Enter this amount on line 29, Column B. (Be sure to include the taxable interest income on Form N-15, line 8, Column B.)

Line 30 Alimony Paid

Note: Effective for divorce decrees, separation agreements, and certain modifications entered into after 2018, Hawaii adopted the elimination of the above-the-line deduction for alimony payments.

You can deduct (subject to Department Rules) alimony you paid. Alimony is a payment to or for a spouse or former spouse under a divorce or separation instrument. Alimony does not include voluntary payments that are not made under a divorce or separation instrument, child support, noncash property settlements, payments to keep up the payer's property, or use of the payer's property.

If you paid alimony to one person, enter the name and social security number of the recipient in the space to the left of line 30.

If you paid alimony to more than one person, enter the name and social security number of one of the recipients. Show the name(s), social security number(s), and the amount paid to the other recipient(s) on an attached statement. Enter your total payments on line 30.

A payment to or for a spouse under a divorce or separation instrument executed after 1984 is alimony if the spouses do not file a joint return with each other and all the following requirements are met.

- 1) The payment is in cash.
- 2) The instrument does not designate the payment as not alimony.
- 3) The spouses are not members of the same household at the time the payments are made. This requirement applies only if the spouses are legally separated under a decree of divorce or separate maintenance.
- 4) There is no liability to make any payment (in cash or property) after the death of the recipient spouse.
- 5) The payment is not treated as child support.

If your alimony payments decrease or terminate during the first 3 calendar years, you may be subject to the recapture rule.

Deduction from gross income for alimony and separate maintenance payments shall be allowed only to the extent of the ratio of gross income attributed to this State to the entire gross income computed without regard to source in this State; provided that as used in this sentence "gross income" means gross income as defined in the IRC, minus the deductions defined in IRC section 62, other than the deductions for alimony and separate maintenance payments.

Example:	Total Income	Hawaii Income
Income after allowable deductions (Form N-15, page 3, line 35)*	\$100,000	\$60,000
Computation for allowable alimony deduction: \$ 60,000 / \$100,000 = 60% x \$10,000 = \$6,000		
Alimony paid (Form N-15, page 2, line 30)	\$10,000	\$6,000
*Excluding amount paid for alimony.		

For more information see federal Publication 504, Divorced or Separated Individuals.

Line 31

Payments to an Individual Housing Account

You may be able to deduct from your gross income up to \$5,000, paid in cash during the taxable year into a trust account which is established for savings for a down payment on your first principal residence in Hawaii. A deduction not to exceed \$10,000 shall be allowed for a married couple filing a joint return. No deduction shall be allowed on any amounts distributed less than 365 days from the date on which a contribution is made to the account. Any deduction claimed for a previous taxable year for amounts distributed less than 365 days from the date on which a contribution was made shall be disallowed and the amount deducted shall be included in the previous taxable year's gross income and the tax reassessed. The account, established along the same lines as an individual retirement account (IRA), is to encourage first-time home buyers to save money for a down payment on a home. The interest income earned on the account within the taxable year shall not be included in gross income.

The "first principal residence" means a residential property purchased with the payment or distribution from the individual housing account which shall be owned and occupied as the only home by an individual who did not have any previous interest in, individually, or if the individual is married, whose spouse did not have any interest in a residential property inside or outside the State of Hawaii within the last 5 years prior to opening the IHA.

The amounts paid in cash allowable as a deduction for all taxable years are limited to \$25,000, in the aggregate, excluding interest earned or accrued. This limitation also applies to married individuals having separate accounts, the sum of such separate accounts and the deduction shall not exceed \$25,000 in the aggregate, excluding interest earned or accrued.

Other requirements:

- The trustee must be a qualified bank, savings and loan association, credit union, or depository financial services loan company. Check with your financial institution if it is a qualified institution under Hawaii IHA rules.
- The entire interest of the trust account shall be distributed to the taxpayer(s) not later than 120 months after the date on which the first contribution is made to the trust.

Enter the amount of your payments to an IHA in Columns A and B.

For more information, see section 18-235-5.5, HAR.

Line 32

Military Reserve or Hawaii National Guard Duty Pay Exclusion

The first \$8,636 received by each member of the reserve components of the army, navy, air force, marine corps, coast guard of the United States of America, and the Hawaii national guard, as compensation for performance of duty as such is not taxable for Hawaii net income tax purposes but limited to that income that would have been subject to taxation in Hawaii.

If you qualify, enter in Columns A and B the smaller of:

– \$8,636, or

– Your pay, as shown on Box 16 of the federal Form W-2 sent to you by your reserve component.

If you are married filing a joint return, and you and your spouse qualify, add the exclusions for both of you and enter the total on line 32, Columns A and B.

Line 33

Exceptional Trees Deduction

You may deduct up to \$3,000 per exceptional tree for qualified expenditures you made during the taxable year to maintain the tree on your private property. The tree must be designated as an exceptional tree by the local county arborist advisory committee under chapter 58, HRS. Qualified expenditures are those expenses you incurred to maintain the exceptional tree (excluding interest) that are deemed "reasonably necessary" by a certified arborist. No deduction is allowed in more than one taxable year out of every three consecutive taxable years.

An affidavit signed by a certified arborist stating that the amount of expenditures are deemed reasonably necessary must be attached to your tax return. The affidavit also must include the following information: (1) type of tree, (2) location of tree, and (3) description and amount of expenditures made in 2025 to maintain the tree. The affidavit must be notarized.

Enter the amount of qualified expenditures you made during 2025 in Columns A and B.

Line 34

Total Adjustments

Add lines 21 through 33. Enter the total on this line. Include in the total on line 34:

- Educator Expenses. If you were an eligible educator in 2025, you can deduct up to \$300 of qualified expenses you paid in 2025. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of his or her qualified expenses. Include the qualified expenses paid during 2025 and write in the total on Form N-15, line 34 "Educator Expense Deduction" in the space to the left of the total.
- Contributions to an Archer MSA. You may claim the same amount allowed on your Federal return as an Archer MSA deduction. Include the contributions you made during 2025 and write in the total on Form N-15, line 34 "MSA" in the space to the left of the total.
- Contributions by an individual development account (IDA) holder to their IDA. Include the contributions made during 2025 and write in the total on Form N-15, line 34 "IDA Contribution" in the space to the left of the total.
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Include the amount you repaid during 2025 and write in the total on Form N-15, line 34 "Jury Pay" in the space to the left of the total.
- Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 19. Identify as "USOC."
- Attorney fees and court costs paid for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions. Include the attorney fees and court costs paid during 2025 in the total on line 34 and write "UDC" in the space to the left of the total. For more information, see federal Publication 525.
- Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income. Include the attorney fees and court costs paid during 2025 in the total on line 34 and write "WBF" in the space to the left of the total.

Line 35

Adjusted Gross Income

Line 20 minus line 34. If line 35 is less than zero (0), you may have a net operating loss. For more information on net operating losses, see page 18.

If line 35 is a negative number, shade the minus (-) in the box to the left of the amount boxes.

Line 36

Federal Adjusted Gross Income (Federal AGI)

Report the federal AGI from the appropriate line of federal Form 1040 or 1040-SR. If you are not required to file a federal income tax return, use federal Form 1040 as a worksheet to determine the amount to report as your federal AGI.

If you are filing a joint return for federal income tax purposes and a married filing separate return for state income tax purposes, use federal Form 1040 as a worksheet to determine the amount to report as your federal AGI. Your federal AGI must be calculated as if you are filing a federal married filing separate return.

If you are in a civil union and since the federal government does not recognize civil unions as married individuals for federal income tax purposes, civil unions will continue to file as unmarried individuals on their federal income tax returns and as married individuals on their Hawaii income tax returns. Therefore, they should use federal Form 1040 as a worksheet to determine the amount to report as their federal AGI. Their federal AGI must be calculated as if they are filing a federal married filing joint return or a federal married filing separate return.

If the federal AGI is a negative number, shade the minus (-) in the box to the left of the amount boxes.

Deductions and Taxable Income Computation

Note: If you can be claimed as a dependent on another person's return fill in the oval under line 37. Complete the "Standard Deduction for Dependents" worksheet on page 27 and enter the appropriate amount on line 40a if you do not itemize your deductions.

Line 37

Ratio of Hawaii AGI to Total AGI

Compute your ratio of Hawaii AGI to Total AGI as follows:

- 1) If line 35, Column B is zero or a negative number (loss), enter zero (0.00) on line 37;
- 2) If line 35, Column A is zero or a negative number (loss) and line 35, Column B is a positive number greater than zero, enter 1.00 on line 37;
- 3) If line 35, Column B is greater than zero and greater than line 35, Column A, enter 1.00 on line 37;
- 4) If Column A is not completed, where the taxpayer elected to file Form N-15 without providing information of worldwide source income, enter zero (0.00) on line 37; or
- 5) If line 35 of both Columns A and B are positive and line 35, Column A is greater or equal to line 35, Column B:
 - (a) Divide line 35, Column B, by line 35, Column A;
 - (b) Compute the ratio to 3 decimal places; and
 - (c) Round the ratio to 2 decimal places and enter the results on line 37.

For example, line 35, Column A is \$90,000; and line 35, Column B is \$60,000. The ratio of the Hawaii AGI to total AGI is 0.67 ($60,000/90,000 = 0.666$ rounded to 0.67).

Lines 38a to 38f

Itemized Deductions

Taxpayers who itemize their deductions may deduct certain kinds of expenses from their adjusted gross income.

Taxpayers who do not itemize their deductions may reduce their adjusted gross income by the amount of the prorated standard deduction appropriate to their filing status. The amount of the prorated standard deduction is determined on lines 40a and 40b.

You will fall into one of the following three classes:

- You MUST itemize deductions,
- You choose to itemize, or
- You do not itemize.

The three classes are described as follows:

You MUST Itemize Deductions

You must itemize deductions if:

- You are married, filing a separate return, and your spouse itemizes.
- You are making a return under IRC section 443(a)(1) for a period of less than 12 months because of a change in your annual accounting period.
- You were a nonresident alien or dual-status alien during the taxable year.

You Choose to Itemize

You may choose to itemize your deductions if you are:

- Married and filing a joint return, or a qualifying surviving spouse, and your itemized deductions are more than \$8,800 multiplied by your ratio of Hawaii AGI to Total AGI.
- Married and filing a separate return, or Single, and your itemized deductions are more than \$4,400 multiplied by your ratio of Hawaii AGI to Total AGI.
- A Head of Household, and your itemized deductions are more than \$6,424 multiplied by your ratio of Hawaii AGI to Total AGI.
- A dependent of another taxpayer and your itemized deductions are more than the greater of (1) \$500; or (2) your earned income up to the amount of the standard deduction for your filing status; multiplied by your ratio of Hawaii AGI to Total AGI.

You Do Not Itemize

If your itemized deductions are less than the prorated standard deduction amount for your filing status (or you choose not to itemize), go to line 40a and enter your standard deduction amount there (unless you MUST itemize as described earlier).

If you itemize, you can deduct part of your medical and dental expenses, and amounts you paid for certain taxes, interest, contributions, casualty and theft losses, and other miscellaneous expenses. These deductions are explained on the pages that follow.

Please note that a nonresident (i.e., a U.S. resident who is not a resident of Hawaii, a nonresident alien or a dual status alien) and a part-year resident (for the period of nonresidency) may not be allowed a deduction at all or allowed a deduction only in part even if such a deduction is otherwise provided for in the law.

A deduction is not allowed at all if it can be tied to a specific investment, property, or activity carried on outside Hawaii, or which results in income which is not subject to taxation by Hawaii. Examples include income taxes paid to a state other than Hawaii on wages earned as an active duty service-member stationed in Hawaii and mortgage interest connected with property located outside Hawaii.

A deduction may be allowed either in full or in part depending on which of the following three classes of deductions it falls in.

Class I: If the deduction is connected with income arising in Hawaii and taxable to a nonresident under Hawaii income tax law, it is allowed in full.

Deductions in this class include:

- (a) All the ordinary and necessary expenses of conducting a business;
- (b) Income tax paid to Hawaii;
- (c) Interest paid in connection with taxable income;
- (d) Casualty losses incurred in a trade or business; and
- (e) Losses sustained in transactions entered into for profit in real property and tangible personal property.

Class II: If the deduction is connected with property (other than property associated with income arising in Hawaii falling in Class I) having a tax situs in Hawaii, it is allowable in full. Deductions in this class include:

- (a) Real property tax on a residence located in Hawaii;
- (b) Interest on a mortgage connected with property located in Hawaii; and
- (c) Casualty and theft losses on nonbusiness property located in Hawaii allowed only to the extent that the total losses, after the \$100 deduction, exceed 10% of the Hawaii adjusted gross income.

Class III: If a deduction allowed under Hawaii law is not tied to a specific investment, property, or activity carried on outside Hawaii or which results in income not subject to taxation by Hawaii, and does not fall in either Class I or II above, it is allowed only to the extent of the ratio of adjusted gross income attributable to Hawaii to the total adjusted gross income attributable to worldwide sources. Deductions in this class include:

- (a) Medical expenses; and
- (b) Contributions.

If you do itemize, your deductions are generally figured on *Worksheets NR-1 to NR-6* on page 39 if you are a nonresident, or on *Worksheets PY-1 to PY-6* on page 40 if you are a part-year resident. Enter the amounts on Form N-15, lines 38a to 38f.

Line 38a

Medical and Dental Expenses

Before you can figure your total deduction for medical and dental expenses, you must complete your Form N-15 through line 37.

You can deduct only the part of your medical and dental expenses that exceeds 7.5% of your Hawaii adjusted gross income.

Include medical and dental bills you paid for:

- Yourself.
- Your spouse.
- All dependents you claim on your return.
- Your child whom you do not claim as a dependent because of the rules explained on page 10 for *Children of divorced or separated parents*.
- Any person you could have claimed as a dependent on your return except that person received \$5,200 or more of gross income or filed a joint return.
- Any person you could have claimed as a dependent except that you, or your spouse if filing jointly, can be claimed as a dependent on someone else's 2025 return.

Example — You provided over half of your mother's support but cannot claim her as a dependent because she received \$5,200 of wages during 2025. If part of your support was the payment of her medical bills, you can include that part in your medical expenses.

You should include all amounts you paid during 2025, but do not include amounts repaid to you, or paid to anyone else, by hospital, health or accident insurance, or by your employer, or paid through a medical savings account or health savings account.

Examples of Medical and Dental Payments You CAN Deduct

To the extent you were not reimbursed, you can deduct what you paid for:

- Insurance premiums for medical and dental care, including premiums for qualified long-term care contracts, subject to dollar limitations based on a person's age. See the instructions to federal Form 1040 for the dollar limits.
- Prescription medicines or insulin.
- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths the doctor ordered.
- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.
- Nursing help. If you paid someone to do both nursing and housework, you can deduct only the cost of nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Qualified long-term care services.
- The supplemental part of Medicare insurance (Medicare B).
- The premiums you pay for Medicare Part D insurance.
- The premiums you voluntarily paid for Medicare A coverage if you were 65 or over and not entitled to social security benefits.
- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.
- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.
- Medical treatment at a center for drug or alcohol addiction.
- Medical aids such as eyeglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.
- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.
- Lodging expenses (but not meals) while away from home to receive medical care in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each eligible person.
- Ambulance service and other travel costs to get medical care. If you used your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim 21 cents per mile. Add parking and tolls to the amount you claim under either method.
- Cost of breast pumps and supplies that assist lactation.
- Cosmetic surgery that was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.

Examples of Medical and Dental Payments You CANNOT Deduct

You cannot deduct the following:

- The cost of diet food.
- Cosmetic surgery that was NOT necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.
If expenses for cosmetic surgery are not deductible as medical expenses, then amounts paid for insurance coverage for such expenses are not deductible. Furthermore, if an employer health plan reimburses you for such expenses, the reimbursement must be included in your gross income.
- Life insurance or income protection policies.
- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.
- The basic cost of Medicare Insurance (Medicare A).
- Nursing care for a healthy baby. (Part-year residents may qualify for the credit for child and dependent care expenses; see Schedule X, Part II.)
- Illegal operations or drugs.
- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.
- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).
- Travel your doctor told you to take for rest or a change.

- Funeral, burial, or cremation costs.

Nonresidents: Consult the instructions above to see which medical and dental expenses you may deduct. Complete *Worksheet NR-1* on page 39.

Part-year residents: Consult the instructions above to see which medical and dental expenses you may deduct. Complete *Worksheet PY-1* on page 40.

Line 38b

Taxes

For tax years 2018 through 2025, Hawaii did not adopt the federal provision that limits the deduction for state and local taxes to \$10,000 (\$5,000 for a married taxpayer filing a separate return) but did adopt the federal provision that foreign real property taxes cannot be deducted.

If you claim a credit for income taxes paid to other states and countries, you cannot also claim those amounts as an itemized deduction for state and foreign income taxes paid to another state or foreign country. See Schedule CR Instructions for more information.

Taxpayers can claim a deduction for state and local, and foreign, income, war profits, and excess profits taxes (or state and local general sales taxes if an election is made to deduct state and local general sales taxes instead of state and local income taxes) if their federal adjusted gross income is less than \$100,000 and they are single or married filing separately; or less than \$150,000 and they are a head of household; or less than \$200,000 and they are married filing jointly or a qualifying surviving spouse.

Certain taxes you paid during the year can be deducted.

Taxes You CAN Deduct

Note: You can elect to deduct state and local general sales taxes instead of state and local income taxes. You cannot deduct both.

State and Local Income Taxes

If you will deduct state and local income taxes, check box a on line 8 of Worksheet NR-2 or PY-2.

Include on this line:

- State and local income taxes withheld from your salary (as shown on your federal Form W-2) and withheld from your unemployment compensation (as shown on your federal Form 1099-G);
- State and local income taxes paid in 2025 for a prior year, such as taxes paid with your 2024 state or local income tax return;
- State and local estimated tax payments made during 2025, including any part of a prior year refund that you chose to have credited to your 2025 state or local income taxes; and
- The NET amount of taxes withheld from the sale of Hawaii real property interests.

If you are a federal employee receiving a Cost Of Living Allowance (COLA), not all of your Hawaii income taxes are deductible for federal purposes. See IRS Revenue Ruling 74-140, 1974-1 C.B. 50, for more information. Enter on line 8a of *Worksheet PY-2* on page 40 the **entire** amount of state and local income taxes you paid in 2025, even if you reported a different amount on federal Form 1040, Schedule A.

Do not reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2025 or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2025. Instead, see the instructions for Form N-15, line 10.

For more information about the treatment of taxes withheld from the sale of real property interests, see Tax Facts 2010-1, "Understanding HARPTA," and Tax Information Release No. 2017-01, "Withholding of State Income Taxes on the Disposition of Hawaii Real Property."

State and Local General Sales Taxes

For purposes of the deduction for state and local general sales taxes, Hawaii's general excise tax will qualify as a "sales tax."

If you elect to deduct state and local general sales taxes, check box b on line 8 of Worksheet NR-2 or PY-2. To figure your deduction, you can use either your actual expenses or the optional sales tax tables.

Actual Expenses. You must keep your actual receipts showing general sales taxes paid to use this method.

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2025 if the tax rate was the same as the general sales tax rate. However, sales taxes on food, clothing, medical supplies, and motor vehicles are deductible as a general sales tax even if the tax rate was less than the general sales tax rate. If you paid sales tax on a motor vehicle at a rate higher than the general sales tax rate, you can deduct only the amount of tax that you would have paid at the general

sales tax rate on that vehicle. Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles. Also include any state and local general sales taxes paid for a leased motor vehicle. Do not include sales taxes paid on items used in your trade or business.

Refund of general sales taxes. If you received a refund of state or local general sales taxes in 2025 for amounts paid in 2025, reduce your actual 2025 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2025 for prior year purchases, do not reduce your 2025 state and local general sales taxes by this amount. But if you deducted your actual state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Form N-15, line 19. See Recoveries in federal Publication 525 for details.

Optional Sales Tax Tables. Instead of using your actual expenses, you can use the tables in the instructions for federal Schedule A (Form 1040 or 1040-SR) to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

To figure your state and local general sales tax deduction using the tables, see the instructions for federal Schedule A (Form 1040 or 1040-SR).

Real Estate Taxes

For tax years 2018 through 2025, foreign real property taxes cannot be deducted.

Include taxes you paid on real estate you own that was not used for business.

If your mortgage payments include your real estate taxes, you can deduct only the amount the mortgage company actually paid to the taxing authority in 2025.

Personal Property Taxes

Hawaii does not have a personal property tax. However, you may include personal property taxes you paid to other states.

Include personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

Other Taxes

Include any other deductible tax such as foreign income taxes.

Taxes You CANNOT Deduct

- Federal income tax.
- Federal excise tax on personal property, transportation, telephone, and gasoline.
- Social security tax (FICA).
- Medicare tax.
- Federal unemployment tax (FUTA).
- Railroad retirement tax (RRTA).
- Customs duties.
- Federal estate and gift taxes.
- Certain state and local taxes, including:
 - a. Tax on gasoline.
 - b. Hawaii motor vehicle registration fees, including car inspection fees.
 - c. Assessments for sidewalks or other improvements to your property.
 - d. Tax you paid for someone else.
 - e. License fees. (marriage, driver's, dog, hunting, auto, etc.)
 - f. Tax on liquor, beer, wine, cigarettes and tobacco.
 - g. Inheritance tax.
 - h. Taxes paid for your business or profession. (These business taxes are deducted elsewhere.)
- Foreign real property taxes.

Nonresidents: Consult the instructions above to see which taxes you may deduct. Please note that you may only deduct Hawaii income taxes paid or withheld (or general sales taxes multiplied by the ratio of Hawaii adjusted gross income to total adjusted gross income from all sources), and real estate taxes paid on property located in Hawaii. Complete *Worksheet NR-2* on page 39.

Part-year residents: Consult the instructions above to see which taxes you may deduct. Complete *Worksheet PY-2* on page 40.

Line 38c Interest Expense

Hawaii did not adopt the federal provisions that (1) suspends the deduction for interest paid on home equity loans, and (2) lowers the dollar limit on mortgages qualifying for the home mortgage interest deduction for tax years 2018 through 2025.

You should show on *Worksheet NR-3* or *PY-3* interest on non-business items only. Business-related interest is deducted elsewhere.

Except for certain mortgage interest, the amount of your personal interest expense (such as credit card interest) is **not** allowed as an itemized deduction on *Worksheet NR-3* or *PY-3*.

Home Mortgage Interest

A home mortgage is any loan that is secured by your main home or second home. It includes first and second mortgages, home equity loans, and refinanced mortgages.

A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.

Limit on home mortgage interest. If you took out any mortgages after October 13, 1987, your deduction may be limited. Any additional amounts borrowed after October 13, 1987, on a line-of-credit mortgage you had on that date are treated as a mortgage taken out after October 13, 1987. If you refinanced a mortgage you had on October 13, 1987, treat the new mortgage as taken out on or before October 13, 1987. But if you refinanced for more than the balance of the old mortgage, treat the excess as a mortgage taken out after October 13, 1987.

See 2017 federal Publication 936 to figure your deduction if either (1) or (2) next applies. If you had more than one home at the same time, the dollar amounts in (1) and (2) apply to the total mortgages on both homes. Additional limits may apply if the total amount of all mortgages is more than the fair market value of the home.

1. You, or your spouse if filing jointly, took out any mortgages after October 13, 1987, and used the proceeds for purposes other than to buy, build, or improve your home, and all of these mortgages totaled over \$100,000 at any time during 2025. The limit is \$50,000 if married filing separately. An example of this type of mortgage is a home equity loan used to pay off credit card bills, buy a car, or pay tuition.

2. You, or your spouse if filing jointly, took out any mortgages after October 13, 1987, and used the proceeds to buy, build, or improve your home, and these mortgages plus any mortgages you took out on or before October 13, 1987, totaled over \$1 million at any time during 2025. The limit is \$500,000 if married filing separately.

Investment Interest Deduction

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It does not include any interest allocable to a passive activity.

Interest for royalties and other income derived from any patents, copyrights, and trade secrets by an individual or a qualified high technology business are deductible.

Complete and attach Form N-158, Investment Interest Expense Deduction, to figure your deduction.

Exception. You do not have to file Form N-158 if ALL of the following apply:

- Your investment interest expense is not more than your investment income from interest and ordinary dividends.
- You have no other deductible investment expenses.
- You have no disallowed investment interest expense from 2024.

For more details, see federal Publication 550, Investment Income and Expenses.

Interest Expense You CANNOT Deduct

Do not include the interest you paid for —

- Personal interest (interest on car loans and finance charges on credit cards).
- Service charges.
- Annual fees for credit cards.
- Loan fees.
- Credit investigation fees.
- Interest to purchase or carry tax-exempt securities.

Nonresidents: Consult the instructions above to see which interest expense you may deduct. Please note that you may only deduct home mort-

gage interest secured by a property located in Hawaii and points paid thereon. Complete *Worksheet NR-3* on page 39.

Part-year residents: Consult the instructions above to see which interest expense you may deduct. Complete *Worksheet PY-3* on page 40.

Line 38d Gifts to Charity

Hawaii adopted the federal provisions that increases the Hawaii adjusted gross income limitation on cash contributions from 50% to 60%, effective for contributions made in tax years 2018 through 2025.

Contributions You CAN Deduct

You may deduct what you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You may also deduct what you gave to organizations that work to prevent cruelty to children or animals. An organization that tells you it is a "501(c)(3) organization" is telling you that it falls into this category.

Examples of these organizations are:

- Churches, mosques, synagogues, temples, etc.
- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, United Way, etc.
- Fraternal orders, if the gifts will be used for the purposes listed above.
- Veterans' and certain cultural groups.
- Nonprofit hospitals and medical research organizations.
- Most nonprofit educational organizations, such as colleges, but only if your contribution is not a substitute for tuition or other enrollment fees.
- Federal, state, and local governments if the gifts are solely for public purposes.

Contributions can be in cash (including checks and money orders), property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described above. If you drove to and from the volunteer work, you can take 14 cents a mile or the actual cost of gas and oil. Add parking and tolls to the amount you claim under either method. (But don't deduct any amounts that were repaid to you.)

Gifts from which you benefit. If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you may deduct only the amount that is more than the value of the benefit. For example, if you paid \$70 to a charitable organization to attend a fund raising dinner and the value of the dinner was \$40, you may deduct only \$30.

If you do not know whether you can deduct what you gave to an organization, check with that organization.

Gifts of \$250 or More. You can deduct a gift of \$250 or more only if you have received a statement from the charitable organization by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Do not attach the statement to your return, instead keep it for your records. The statement must show the following information:

- The amount of any money contributed and a description (but not value) of any property donated.
- Whether the organization did or did not give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible religious benefits (such as admission to a religious ceremony), the organization must state this, but it does not have to describe or value the benefit.

In figuring whether a gift is \$250 or more, do not combine separate donations. For example, if you gave your church \$25 each week for a total of \$1,300, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction from each paycheck as a separate gift. See federal Publication 526 if you made a separate gift of \$250 or more through payroll deduction.

Limit on the amount you can deduct. See federal Publication 526 to figure the amount of your deduction if **any** of the following applies:

- Your cash contributions, or contributions of ordinary income property, are more than 30% of your Hawaii adjusted gross income.
- Your gifts of capital gain property are more than 20% of your Hawaii adjusted gross income.
- You gave gifts of property that increased in value, or gave gifts of the use of property.

Contributions You CANNOT Deduct

- An amount paid to or for the benefit of a college or university in exchange for the right to purchase tickets to an athletic event in the college or university's stadium.

- Travel expenses (including meals and lodging) while away from home performing donated services, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Cost of raffle, bingo, or lottery tickets.
- Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property (generally until the entire interest has been transferred).
- Gifts to:
 - a. Individuals and groups that are run for personal profit.
 - b. Foreign organizations.
 - c. Organizations engaged in certain political activities that are of direct financial interest to your trade or business.
 - d. Groups whose purpose is to lobby for changes in the law.
 - e. Civic leagues, social and sports clubs, labor unions, and chambers of commerce.
- Value of benefits received in connection with a contribution to a charitable organization.
- Cost of tuition.

Gifts by Cash or Check

On *Worksheet NR-4*, line 16; or *Worksheet PY-4*, line 30; enter the total contributions you made in cash or by check (including out-of-pocket expenses).

Recordkeeping. For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check or credit card statement) or a written record from the charity. The written record must include the name of the charity, date, and amount of the contribution. If you made contributions through payroll deduction, see federal Publication 526 for information on the records you must keep. Do not attach the record to your tax return. Instead, keep it with your other tax records.

Other Than by Cash or Check

On *Worksheet NR-4*, line 17; or *Worksheet PY-4*, line 31; enter the total contributions you made other than by cash or check. If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see federal Publication 561.

If the amount of your deduction is more than \$500, you must complete and attach federal Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions. If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach a statement from the charitable organization to your return. If your total deduction is over \$5,000 (\$500 for certain contributions of clothing and household items), you may also have to get appraisals of the values of the donated property. See federal Form 8283 and its instructions for more information.

Contributions of clothing and household items. A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule does not apply to a contribution of any single item for which a deduction of more than \$500 is claimed and for which you include a qualified appraisal and federal Form 8283 with your tax return.

Recordkeeping. If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, keep a signed copy of the appraisal.
- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.
- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.
- Any conditions attached to the gift.

Nonresidents: Consult the instructions above to see which contributions you may deduct. Complete *Worksheet NR-4* on page 39.

Part-year residents: Consult the instructions above to see which contributions you may deduct. Complete *Worksheet PY-4* on page 40.

Line 38e

Casualty and Theft Losses

Hawaii did not adopt the federal provision that (1) limits the personal casualty loss deduction for property losses (not used in connection with a trade or business or transaction entered into for profit) to apply only to losses incurred as a result of federally-declared disasters for losses arising in tax years 2018 through 2025, and (2) waives the requirement that casualty losses from qualified disasters exceed 10% of adjusted gross income to be deductible, and that such losses must exceed \$500.

Use line 38e to report casualty or theft loss(es) of property that is not used in a trade or business, or for income-producing purposes.

Losses You CAN Deduct

You may be able to deduct part or all of each loss caused by theft, vandalism, fire, storm, or similar causes; car, boat, and other accidents; and corrosive drywall. You may also be able to deduct money you had in a financial institution but lost because of the insolvency or bankruptcy of the institution.

If your property is covered by insurance, you must file a timely insurance claim for reimbursement of your loss. Otherwise, you cannot deduct the loss as a casualty or theft loss. However, the part of the loss that is not covered by insurance is still deductible. You can deduct personal casualty or theft losses only to the extent that:

- The amount of EACH separate casualty or theft loss is more than \$100, and
- The total amount of ALL losses during the year (reduced by the \$100 limit) is more than 10% of your adjusted gross income on Form N-15, line 35, column B.

Corrosive drywall losses. If you paid for repairs to your personal residence or household appliances because of corrosive drywall, you may be able to deduct those amounts paid. See federal Publication 547 for details.

Use Worksheet NR-6, line 25 or Worksheet PY-6, line 46 to deduct the costs of proving that you had a property loss. Examples of these costs are appraisal fees and photographs used to establish the amount of your loss.

Losses You CANNOT Deduct

- Money or property misplaced or lost.
- Accidental breaking of articles such as glassware or china under normal conditions.
- Damage due to progressive deterioration (steady weakening of a building due to normal wind and weather conditions; termite or moth damage; damage or destruction of trees, shrubs, or other plants by a fungus, disease, insects, worms, or similar pests).

Nonresidents: Complete the 2017 federal Form 4684, Casualties and Thefts, to figure your loss. Please note that the property must be in Hawaii and the casualty and theft loss must have occurred in Hawaii. Write the amount from the 2017 federal Form 4684, line 16 on line 21 of *Worksheet NR-5* on page 39, fill in *Worksheet NR-5*, and attach a copy of the 2017 federal Form 4684 to Form N-15.

Part-year residents: Complete the 2017 federal Form 4684, Casualties and Thefts, to figure your loss. Please note that for the period of nonresidency, the property must be in Hawaii and the casualty and theft loss must have occurred in Hawaii. Write the amount from the 2017 federal Form 4684, line 16 on line 35 of *Worksheet PY-5* on page 40, fill in *Worksheet PY-5*, and attach a copy of the 2017 federal Form 4684 to Form N-15.

Line 38f

Miscellaneous Deductions

Hawaii did not adopt the federal provision that suspends all miscellaneous itemized deductions that are subject to the 2% floor for tax years 2018 through 2025.

In General

Most miscellaneous deductions cannot be deducted in full. You must subtract 2% of your Hawaii adjusted gross income from the total.

Generally, the 2% limit applies to job expenses you paid for which you were not reimbursed. The limit also applies to tax preparation fees and certain expenses you paid to produce or collect taxable income or certain tax-exempt income.

The 2% limit does not apply to certain other miscellaneous expenses that you may deduct. These expenses, such as gambling losses (to the extent of winnings) and certain job expenses of handicapped employees, can be deducted in full. See the 2017 federal Publication 529, Miscellaneous Deductions, for more information.

Expenses Subject to the 2% Limit

Employee Business Expenses

Note: The 2025 standard mileage rate for business use of your vehicle is 70 cents a mile.

Report job expenses you paid for which you were not reimbursed. Complete the 2017 federal Form 2106 or 2106-EZ and attach it to Form N-15 if:

- You claim any travel, transportation, meal, or entertainment expenses for your job; or
- Your employer paid you for any of your job expenses reportable as an employee business expense.

Examples of employee business expenses to include are:

- Travel, transportation, meal, or entertainment expenses.
- Union dues.
- Safety equipment, small tools, and supplies you needed for your job.
- Uniforms required by your employer that are not suitable for ordinary wear.
- Protective clothing required in your work, such as hard hats, safety shoes, and glasses.
- Physical examinations required by your employer.
- Dues to professional organizations and chambers of commerce.
- Subscriptions to professional journals.
- Fees to employment agencies and other costs to look for a new job in your present occupation, even if you do not get a new job.
- Certain business use of part of your home, but only if you use that part regularly and exclusively for business purposes and for the convenience of your employer. For details, including limits that apply, see the 2017 federal Publication 587, Business Use of Your Home.
- Certain education expenses you paid that meet at least one of the following two tests.
 - The education is required by your employer or the law to keep your present salary, status, or job. The required education must serve a bona fide business purpose of your employer.
 - The education maintains or improves skills needed in your present work.

Some education expenses are not deductible. See *Expenses You MAY NOT Deduct* on page 27.

Tax Preparation Fees

Report the fees you paid for preparation of your federal and Hawaii tax return, including fees paid for filing your return electronically.

Other Expenses

Report the total amount you paid to produce or collect taxable income and certain tax-exempt income, and manage or protect property held for earning income. But **do not** include any personal expenses. Attach a statement showing the type and amount of each expense to Form N-15. Examples of these expenses are:

- Safe deposit box rental.
- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (e.g., trust account) fees.
- Your share of the investment expenses of a regulated investment company.
- Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For details, including limits that apply, see the 2017 federal Publication 529.
- Casualty and theft losses of property used in performing services as an employee.
- Deduction for repayment of amounts under a claim of right over \$3,000. See *Repayments* in the 2017 federal Publication 525, Taxable and Nontaxable Income, for more information.
- Convenience fee charged by the card processor for paying your income tax (including estimated tax payments) by credit or debit card. The deduction is claimed for the year in which the fee was charged to your card.
- Expenses for royalties and other income derived from any patents, copyrights, and trade secrets by an individual or a qualified high technology business.

Expenses NOT Subject to the 2% Limit

Other Deductions

Report only the following expenses:

- Gambling losses, but only to the extent of gambling winnings that were reported on Form N-15, line 19.

Hawaii adopted the federal provision that defines losses from wagering transactions to include any otherwise allowable deduction incurred in carrying on wagering transactions (e.g., traveling to and from a casino) for tax years 2018 through 2025.

- Casualty and theft losses of income-producing property.
- Hawaii estate and transfer tax.
- Amortizable bond premium on bonds acquired before October 23, 1986.
- Certain unrecovered investment in an annuity (IRC section 72(b)(3)). For details, see the 2017 federal Publication 575, Pension and Annuity Income.
- Impairment-related work expenses of a disabled person.
- Deduction for repayment of amounts under a claim of right of \$3,000 or less. See *Repayments* in the 2017 federal Publication 525, Taxable and Nontaxable Income, for more information.

List the type and amount of each expense and attach a copy of the list to your return. For more information on these expenses, see the 2017 federal Publication 529, Miscellaneous Deductions.

Expenses You MAY NOT Deduct

Some expenses are not deductible at all. Examples are:

- Political contributions.
- Legal expenses for personal matters that do not produce taxable income.
- Lost or misplaced cash or property.
- Expenses for meals during regular or extra work hours.
- The cost of entertaining friends.
- Commuting expenses.
- Travel expenses for employment away from home if that period of employment exceeds one year.
- Travel as a form of education.
- Expenses of attending a seminar, convention, or similar meeting unless it is related to your employment.
- Club dues.
- Expenses of adopting a child.
- Fines and penalties.
- Expenses of producing tax-exempt income, except for expenses for royalties and other income derived from any patents, copyrights, and trade secrets by an individual or a qualified high technology business.
- Education that:
 1. Is needed to meet the minimum educational requirements of your present trade or business, or
 2. Is part of a program of study that will qualify you for a new trade or business.

Nonresidents: As a nonresident of Hawaii, all miscellaneous deductions allowed under Hawaii law may not be allowed to you. If it is allowed, you must additionally determine if it is allowed in full or whether it is subject to limitation by the ratio of Hawaii adjusted gross income to total adjusted gross income.

In general, a miscellaneous deduction is not allowed if the expense incurred can be directly associated with activities or properties producing income which is not taxable to Hawaii.

A miscellaneous deduction is allowed in full if the expense incurred can be directly associated with activities or properties producing income which is taxable to Hawaii.

A miscellaneous deduction is limited by the ratio of Hawaii adjusted gross income to total adjusted gross income if the expense cannot be linked to a specific activity or property.

Consult the instructions above to see which miscellaneous deductions you may deduct.

Part-year residents: Consult the instructions above to see which miscellaneous deductions you may deduct.

Line 39

Total Itemized Deductions

Dependents

If your parent (or someone else) can claim you as a dependent on his or her return (even if that person chose not to claim you), fill in the oval above line 38. If you are claiming the standard deduction, see Standard Deduction for Dependents on this page to figure your standard deduction.

Itemized Deductions

Hawaii did not adopt the federal provision that suspends the overall limitation on itemized deductions for tax years 2018 through 2025.

Your state income tax will be less if the total of your itemized deductions is larger than your prorated standard deduction. To figure your itemized deductions, fill in lines 38a to 38f.

Add lines 38a through 38f, and enter the result on line 39 if the amount on line 35, Column B (Hawaii adjusted gross income) is \$166,800 or less (\$83,400 if married filing separately).

You may not be able to deduct all of your itemized deductions if the amount on line 35, Column B (Hawaii adjusted gross income) is more than \$166,800 (\$83,400 if married filing separately).

Use the *Total Itemized Deductions Worksheet* on page 39 to figure the amount you may deduct.

Line 40a

Standard Deduction

Hawaii did not adopt the federal provision that increases the standard deduction amounts for tax years 2018 through 2025.

Taxpayers who do not itemize their deductions may reduce their adjusted gross income by the amount of their prorated standard deduction appropriate to their filing status. The amount of the standard deduction for each filing status is listed below. Enter the amount appropriate to your filing status on line 40a.

Filing Status	Standard Deduction
Single	\$4,400
Married filing jointly	8,800
Married filing separately	4,400
Head of Household	6,424
Qualifying Surviving Spouse	8,800

Standard Deduction for Dependents. If you can be claimed as a dependent by someone else and you do not itemize your deductions, your standard deduction is limited to the greater of \$500 or your earned income (up to the full standard deduction for your filing status). The standard deduction for an individual who can be claimed as a dependent on the tax return of another taxpayer is computed as follows:

- Enter your earned income (defined below). If none, enter zero. **A.** _____
- Minimum amount **B.** 500.00 _____
- Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here **C.** _____
- Maximum amount. Enter the full standard deduction for your filing status, shown in the chart, here **D.** _____
- Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on Form N-15, line 40a **E.** _____

Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form N-15, lines 7 and 12, Column A, minus the amount, if any, on line 26, Column A.

Special Rule for Nonresident Aliens and Dual-Status Aliens.— If you were a nonresident alien or dual-status alien during the tax year, you cannot claim the standard deduction. You must itemize any allowable deductions.

Line 40b

Prorated Standard Deduction

Multiply line 40a by the ratio on line 37.

Line 41

Line 35, Column B minus line 39 or 40b, whichever applies. This line MUST be filled in. If line 41 is a negative number, shade the minus (-) in the box to the left of the amount boxes.

Line 42a

Exemptions

Caution: If you can be claimed as a dependent on another person's tax return, you may not claim an exemption for yourself.

Hawaii did not adopt the federal provision that suspends the deduction for personal exemptions for tax years 2018 through 2025.

Regular Exemptions

Multiply \$1,144 by the total number of exemptions you claimed on line 6e.

Blind, Deaf, or Totally Disabled — Definition, Certification, and Exemptions

Fill in the appropriate oval(s) on line 42a if you are blind, deaf or totally disabled and your impairment has been certified. You **must** submit a completed Form N-172 **prior** to filing your return in order to claim this exemption. **If you do not, the exemption will be disallowed and your return processed without the disability exemption(s) claimed.**

"Blind" means a person whose central visual acuity does not exceed 20/200 in the better eye with correcting lenses, or whose visual acuity is greater than 20/200 but is accompanied by a limitation in the field of vision such that the widest diameter of the visual field subtends an angle no greater than 20 degrees.

"Deaf" means a person whose average loss in the speech frequencies (500-2000 Hertz) in the better ear is 82 decibels, A.S.A., or worse.

"Person totally disabled" means a person who is totally and permanently disabled, either physically or mentally, which results in the person's inability to engage in any substantial gainful business or occupation. It is presumed that a person whose earned income exceeds \$30,000 for the taxable year is engaged in a substantial, gainful business or occupation.

The impairment of sight, deafness or disability shall be certified on the basis of a written report on an examination performed by a qualified ophthalmologist, qualified optometrist or a qualified otolaryngologist, licensed audiologist, or a qualified physician, as the case may be, on Form N-172.

A blind, deaf or totally disabled person who qualifies, may be allowed a Disability Exemption of \$7,000. The Disability Exemption is in lieu of the regular personal exemption of \$1,144. If you claim the Disability Exemption, you will not be able to claim the additional exemption for your children or other dependents, or for being 65 or older. The following maximum exemptions are allowed:

One individual (any filing status) —	\$7,000
Taxpayer and Spouse (non-disabled spouse <i>under</i> 65) —	\$8,144
Taxpayer and Spouse (non-disabled spouse age 65 or over) —	\$9,288
Taxpayer and Spouse (both disabled) —	\$14,000

For more information, see Tax Information Release No. 89-3, "State Tax Benefits Available to Persons with Impaired Sight, Impaired Hearing, or Who are Totally Disabled" and Tax Information Release No. 2022-01, "State Tax Benefits Available to Individuals Who are Blind, Deaf, or Totally Disabled."

Also, see the administrative rules relating to substantial gainful business or occupation (section 18-235-1.14(d), HAR).

Line 42b Prorated Exemption

Multiply line 42a by the ratio on line 37.

Line 43 Taxable Income

Line 41 minus line 42b, but not less than zero.

Hawaii did not adopt the federal provision that allows a deduction for qualified business income from a partnership, S corporation, or sole proprietorship for tax years 2018 through 2025.

Tax Computation

Line 44 Tax

To figure your tax, you will use one of the following methods. Read the conditions below to see which you should use, and fill in the appropriate oval on line 44 if you use the tax table, tax rate schedules, or alternative tax on capital gains. Fill in the oval for tax from the applicable forms if you use Form N-168 or Form N-615. Then, go to the Tax Computation Worksheet on page 41.

Tax Table

If your taxable income is less than \$100,000, you **MUST** use the Tax Table at tax.hawaii.gov/forms/ to find your tax.

Be sure you use the correct column in the Tax Table. After you have found the correct tax, enter that amount on line 44.

There is an example at the beginning of the table to help you find the correct tax.

Tax Rate Schedules

You must use the Tax Rate Schedules to figure your tax if your taxable income is \$100,000 or more.

Form N-168

An individual engaged in a farming or fishing business may elect to average their farming or fishing income over a three-year period. See Form N-168 for more information.

Form N-615

If a child under age 14 has unearned income of more than \$1,000, use Form N-615 to see if any of the child's unearned income is taxed at the parent's rate and, if so, to figure the child's tax. See Form N-615 for more information.

Alternative Tax on Capital Gains

If you have a **Hawaii** net capital gain, you may be able to reduce your tax using the *Tax on Capital Gains Worksheet* on page 41 if your taxable income is over \$48,000 (\$24,000 for Single, and Married Filing Separately, or \$36,000 for Head of Household classifications). If your taxable income is \$48,000 (\$24,000 for Single, and Married Filing Separately, or \$36,000 for Head of Household classifications) or under, do not use the *Tax on Capital Gains Worksheet* on page 41.

Total Tax Liability

Use the *Tax Computation Worksheet* on page 41 to figure your total tax liability.

Refundable Credits

IMPORTANT! If the amount of payments plus these credits is at least \$1 more than your tax, the difference will be refunded to you. It is very important that you *carefully* read the following instructions for each of these credits to ensure that you properly claim all the credits to which you are entitled.

Line 45

Refundable Food/Excise Tax Credit

If your **federal** adjusted gross income was less than \$60,000 (less than \$40,000 if your filing status is Single), you may qualify for this credit.

If you are being claimed or eligible to be claimed as a dependent by any taxpayer for federal or Hawaii income tax purposes, you do not qualify for this credit.

For more information, see Form N-311, Refundable Food/Excise Tax Credit.

To claim this credit. Complete Form N-311 and attach it to your return.

Deadline for claiming this credit. If you are a calendar year taxpayer, the deadline to claim the credit, including amended claims, is December 31, 2026. If you are a fiscal year taxpayer, the deadline to claim the credit, including amended claims, is 12 months after the close of your taxable year. You cannot claim or amend the credit after the deadline.

Line 46

Credit for Low-Income Household Renters

Note: *This credit may not be claimed by nonresidents.*

If you occupy and pay rent for real property within the State as your residence, your total adjusted gross income was less than \$30,000, and the rent you paid during 2025 was more than \$1,000, you may qualify for this credit. See the instructions for Schedule X, Part I, on page 33.

If you are being claimed or eligible to be claimed as a dependent by any taxpayer for federal or Hawaii income tax purposes, you do not qualify for this credit.

To claim this credit. Complete Schedule X, Part I, and attach it to your return.

Deadline for claiming this credit. If you are a calendar year taxpayer, the deadline to claim the credit, including amended claims, is December 31, 2026. If you are a fiscal year taxpayer, the deadline to claim the credit, including amended claims, is 12 months after the close of your taxable year. You cannot claim or amend the credit after the deadline.

Line 47

Credit for Child and Dependent Care Expenses

Note: *This credit may not be claimed by nonresidents.*

Certain payments made for child and dependent care (including payments made to the State of Hawaii A+ Program) may be claimed as a credit against your tax due. See the instructions for Schedule X, Part II, on page 34.

If you are being claimed or eligible to be claimed as a dependent by any taxpayer for federal or Hawaii income tax purposes, you do not qualify for this credit.

To claim this credit. Complete Schedule X, Part II, and attach it to your return.

Line 48

Credit for Child Passenger Restraint System

Each individual taxpayer who files an individual income tax return for the taxable year may claim a tax credit of \$25 for 2025 for the purchase of **one or more new** child passenger restraint systems which comply with federal motor vehicle safety standards. This credit is \$25 **per return** regardless of the cost or the number of restraint systems purchased.

To claim this credit. Enter \$25 on line 48, and attach a copy of the sales invoice, which states the type of child restraint system purchased, to your return.

Your claim for this credit may be rejected if the invoice is not attached, or if 1) or 2) applies but no statement or explanation is attached.

- 1) If the invoice doesn't have your name on it, you must attach a statement saying that you and nobody else is claiming the credit for the purchase described in the invoice.
- 2) If the invoice has somebody else's name on it, you must attach an explanation.

Deadline for claiming this credit. If you are a calendar year taxpayer, the deadline to claim the credit, including amended claims, is December 31, 2026. If you are a fiscal year taxpayer, the deadline to claim the credit, including amended claims, is 12 months after the close of your taxable year. You cannot claim or amend the credit after the deadline.

Line 49

Total Refundable Tax Credits from Schedule CR

If you are claiming any refundable tax credits, you must use Schedule CR, Schedule of Tax Credits, to summarize the total refundable tax credits claimed. Complete Part I of Schedule CR, and enter the amount from Schedule CR, line 11, on Form N-15, line 49. Attach Schedule CR directly behind Form N-15. See Instructions for Schedule CR for more information.

Line 51

Adjusted Tax Liability

Line 44 minus line 50. Enter the result on this line.

If line 51 is a negative number, shade the minus (-) in the box to the left of the amount boxes.

Nonrefundable Credits

If you are using nonrefundable credits to offset your adjusted tax liability (line 51), the total of the nonrefundable credits used cannot be greater than your adjusted tax liability. If line 51 is zero or less, nonrefundable tax credits may not be used. Even if you are not able to use the nonrefundable tax credits, complete the forms for any tax credits you qualify for, and attach the forms to your Form N-15. If the forms are not attached, no claim for the tax credit has been made, and you will lose the carryover of your unused tax credits.

Line 52

Total Nonrefundable Tax Credits from Schedule CR

Note: If line 51 is zero or less, no tax credit may be used. Enter zero on line 52.

If you are claiming any nonrefundable tax credits, you must use Schedule CR, Schedule of Tax Credits, to summarize the total nonrefundable tax credits claimed. Complete Part II of Schedule CR, and enter the amount from Schedule CR, line 33, on Form N-15, line 52. Attach Schedule CR directly behind Form N-15. See Instructions for Schedule CR for more information:

Line 53

Line 51 minus line 52. Enter the result on this line.

If line 53 is a negative number, shade the minus (-) in the box to the left of the amount boxes.

Tax Already Paid

Line 54

Total Hawaii Income Tax Withheld

Note: If taxes were withheld on the sale of Hawaii real property, report this amount on line 55, "2025 Estimated Tax Payments."

Add the Hawaii income tax withheld as shown on your Forms HW-2, N-2, N-4, N-4P, and N-4T and federal Forms W-2 and 1099-G (unemployment compensation). Enter the total on this line. Attach a copy of Forms HW-2, N-2, N-4, N-4P, and N-4T and federal Forms W-2 and 1099-G showing the withholding. If not attached, the withholding may be disallowed.

Line 55

2025 Estimated Tax Payments

Note: If taxes were withheld on the sale of Hawaii real property, attach a copy of the Form(s) N-288A showing the withholding.

Enter on this line your estimated Hawaii income tax payments you made on Form N-200V for 2025. Do not include your 2024 overpayment that you requested to have applied to your 2025 estimated tax (this amount is to be reported on line 56).

Also include on this line the amount of taxes withheld on the sale of Hawaii real property computed as follows:

1. Amount of taxes withheld as shown on Form(s) N-288A, Statement of Withholding on Dispositions by Nonresident Persons of Hawaii Real Property Interests. _____
2. Amount of refund you already applied for on Form(s) N-288C, Application for Tentative Refund of Withholding on Dispositions by Nonresident Persons of Hawaii Real Property Interests..... _____
3. Line 1 minus line 2. Include this amount on Form N-15, line 55..... _____

If the tax was withheld for you through a partnership or S corporation, see the Schedule CR Instructions for *Pro Rata Share of Taxes Withheld and Paid by a Partnership or S Corporation on the Sale of Hawaii Real Property Interests*.

Enter the amounts paid on Forms N-200V and N-288A (less amount of refund applied for on Form N-288C) in the appropriate spaces. Add the amounts paid on Forms N-200V and N-288A (less amount of refund applied for on Form N-288C), and enter the result on line 55.

If you made estimated tax payments on Forms N-200V or had tax withheld on the sale of Hawaii real property on Forms N-288A for yourself and your spouse under your social security number but are now filing separate returns, you can enter the total amount paid with Forms N-200V or Forms N-288A on either of your separate returns or you and your spouse can divide the payments in any agreed amount. Use Form L-12, Request for Allocation of Tax Amounts for Individuals, to allocate the Forms N-200V or Forms N-288A payments between you and your spouse. Also, enter the social security numbers (or ITINs) of both spouses on the separate returns.

If you and your spouse each filed separate Forms N-200V or have separate Forms N-288A but are now filing a joint return, enter the total paid with both Forms N-200V or Form N-288A on your joint return.

Follow the above instructions even if your spouse died during the year.

Line 56

2024 Overpayment Applied to 2025 Estimated Tax

Enter on this line any overpayment from your 2024 return that you applied to your 2025 estimated tax as shown on line 63 of your 2024 Form N-15.

Line 57

Amount Paid with Extension

If you made an extension payment with Form N-200V, enter the amount you paid on this line.

If you made an extension payment for yourself and your spouse under your social security number on Form N-200V but are now filing separate returns, you can enter the total amount paid with Form N-200V on either of your separate returns or you and your spouse can divide the payment in any agreed amount. Use Form L-12, Request for Allocation of Tax Amounts for Individuals, to allocate the Form N-200V payment between you and your spouse. Also, enter the social security numbers (or ITINs) of both spouses on the separate returns.

If you and your spouse each filed separate Forms N-200V but are now filing a joint return, enter the total paid with both Forms N-200V on your joint return.

Line 58

Total Payments

Add lines 54 through 57. Enter the amount on this line.

Refund or Balance Due

Line 59

Amount Overpaid

If line 58 is larger than line 53, **and** line 53 is zero or more, subtract line 53 from line 58 and show the difference on line 59. This is the amount overpaid.

However, if line 53 is less than zero, complete the following worksheet:

1. Amount from line 53 (enter as a positive number)..... _____
2. Amount from line 58..... _____
3. Add line 1 and line 2 _____

Enter the amount from line 3 of the worksheet on line 59. This is the amount overpaid.

If you have an underpayment of estimated tax penalty on line 67, do not include the penalty amount on this line. Your overpayment will be reduced automatically by the amount of the penalty.

Line 60a

Contribution to the Hawaii Schools Repairs and Maintenance Fund

The Hawaii School-Level Minor Repairs and Maintenance Special Fund provides moneys for school-level minor repairs and maintenance. If you have an overpayment of at least \$2 (\$4 if married and filing a joint return), you can choose to contribute to the Hawaii School-Level Minor Repairs and Maintenance Special Fund.

Fill in the appropriate oval(s) if you want to contribute \$2 to the Hawaii School-Level Minor Repairs and Maintenance Special Fund (or \$4 if you are filing a joint return and your spouse also wants to contribute). No other amounts can be accepted. Your contribution will reduce your refund. Once made, the contribution cannot be revoked.

Line 60b

Contribution to the Hawaii Public Libraries Fund

The Hawaii Public Libraries Special Fund provides moneys to support the operations of the library system. If you have an overpayment of at least \$5 (\$10 if married and filing a joint return), you can choose to contribute to the Hawaii Public Libraries Special Fund.

Fill in the appropriate oval(s) if you want to contribute \$5 to the Hawaii Public Libraries Special Fund (or \$10 if you are filing a joint return and your spouse also wants to contribute). No other amounts can be accepted. Your contribution will reduce your refund. Once made, the contribution cannot be revoked.

Line 60c

Contribution to the Domestic and Sexual Violence / Child Abuse and Neglect Funds

The Hawaii Children's Trust Fund provides moneys for the award of grants for primary and secondary prevention activities to prevent child abuse and neglect. The Domestic Violence and Sexual Assault Special Fund provides moneys for programs and grants or purchases of service that support or provide domestic violence and sexual assault intervention or prevention. The Spouse and Child Abuse Special Accounts provide moneys for staff programs, and grants or purchases of service that support or provide spouse or child abuse intervention or prevention. If you have an overpayment of at least \$5 (\$10 if married and filing a joint return), you can choose to contribute to these funds.

Fill in the appropriate oval(s) if you want to contribute \$5 to the Hawaii Children's Trust Fund, the Domestic Violence and Sexual Assault Special Fund, and the Spouse and Child Abuse Special Accounts (or \$10 if you are filing a joint return and your spouse also wants to contribute). No other amounts can be accepted. Your contribution will reduce your refund. Once made, the contribution cannot be revoked.

Line 63

Applied to 2026 Estimated Tax

Caution: *Unless otherwise requested, the Department will apply all joint payments to the first claim on a tax return by any party to the joint payment. To request the allocation of joint payments to each of your and your spouse's individual tax accounts, complete Form L-12, Request for Allocation of Tax Amounts for Individuals, and attach it to your 2025 individual tax return.*

Enter the amount from line 62 that you want applied to your estimated tax for 2026.

If you have an underpayment of estimated tax penalty on line 67, do not include the penalty amount on this line. The amount applied to your 2026 estimated tax will be reduced automatically by the amount of the penalty.

If you and your spouse filed a joint return for 2025 but will file separate returns for 2026, you can request that the 2026 estimated tax be applied to either of your separate returns or you and your spouse can divide the estimated tax to be applied in any agreed amount. Use Form L-12, Request for Allocation of Tax Amounts for Individuals, to allocate the estimated tax to be applied between you and your spouse. Also, enter the social security numbers (or ITINs) of both spouses on the separate returns.

Line 64a

Refund

Note: *Refunds may be delayed without a valid social security number or ITIN provided on your return.*

Line 62 minus line 63. This is the amount that will be refunded to you.

If you have an underpayment of estimated tax penalty on line 67, do not include the penalty amount on this line. The amount of your refund will be reduced automatically by the amount of the penalty.

If you are filing your return after the prescribed due date, the refund shown may be limited or disallowed due to the statute of limitations. In general, a claim for refund or credit for overpaid income taxes must be filed within three years after the return is filed for the taxable year, within three years of the due date for filing the return, or within two years from when the tax is paid, whichever is later. For purposes of determining whether a refund or credit is allowed, taxes paid on or before the due date of the return (e.g., taxes withheld from an employee's pay, or estimated tax payments) are considered paid on the due date of the return, without considering an extension of time to file the return.

Lines 64b Through 64d

If the ultimate destination of your refund is to a foreign (non-U.S.) bank account, fill in the oval under line 64a. Due to rules for international ACH transactions, the direct deposit of your refund into a foreign (non-U.S.) bank account will not be available. A check will be sent to you instead.

If you are filing a Hawaii income tax return for the first time, direct deposit of refunds will not be available. A check will be sent to you instead.

If you owe certain past-due debt, such as child support, and all or part of the overpayment on line 59 is used (offset) to pay the past-due amount, direct deposit of refunds will not be available. A check will be sent to you instead.

Direct Deposit of Refund

Complete lines 64b through 64d if you want the Department to directly deposit the amount shown on line 64a into your checking or savings account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) instead of sending you a check.

Why Use Direct Deposit?

- You get your refund fast – even faster if you e-file!
- Payment is more secure – there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.

You can check with your financial institution to make sure your deposit will be accepted and to get the correct routing and account numbers. The Department is not responsible for a lost refund if you enter the wrong account information.

If you file a joint return and fill in lines 64b through 64d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Some financial institutions will not allow a joint refund to be deposited into an individual account. If the direct deposit is rejected, a check will be sent

instead. The Department is not responsible if a financial institution rejects a direct deposit.

Routing Number

The routing number **must** be **nine** digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead.

Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, **do not** use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 64b.

Type of Account

On line 64c, fill in the applicable oval to indicate whether you want your refund deposited into your checking or savings account.

Account Number

Contact your financial institution for the correct account number to enter on line 64d. The account number can be up to 17 characters (both numbers and letters). Omit spaces, hyphens, and special symbols. Enter the number from left to right and leave any unused boxes blank. Be sure **not** to include the check number.

Line 65

Balance Due

If line 53 is larger than line 58, line 53 minus line 58 is your balance due.

Do not include any penalty and/or interest amounts on this line. Also, if you have an underpayment of estimated tax penalty on line 67, do not include the penalty amount on this line.

Line 66

Payment Amount

Enter the amount of your payment, including any penalty and interest. If you are including penalty and interest in the payment amount, identify and enter the penalty and/or interest amounts on a separate sheet of paper and attach it to the Form N-15.

You can pay online at hitax.hawaii.gov or by check or money order payable to "Hawaii State Tax Collector." Write your social security number and "2025 Form N-15" on your check or money order, and attach it to the front of Form N-15.

If you cannot pay the full amount you owe, you can request to enter a payment agreement **after** you receive the billing notice. Please be aware that penalty and interest continue to accrue on the unpaid tax amount even though you have not received the billing notice. Payments will be accepted and applied to your tax liability; however, to ensure your payments are applied correctly, your check or money order must have: (1) your name clearly printed on the check as it is printed on the tax return (if filing a joint return, also print your spouse's name), (2) your social security number (if filing a joint return, also write your spouse's social security number), and (3) the tax year and form number you filed (e.g., 2025 N-15).

Line 67

Estimated Tax Penalty

See the instructions for *Penalties and Interest* on page 32 and Form N-210, Underpayment of Estimated Tax by Individuals, Estates, and Trusts, to see if you owe a penalty for the underpayment of estimated taxes.

If you owe a penalty, enter the penalty amount on Form N-15, line 67. Do not include the penalty amount on lines 59, 63, 64a, or 65. If you have an overpayment, your overpayment (and the amount applied to your 2026 estimated tax or the amount of your refund) will be reduced automatically by the amount of the penalty. If you have any taxes due, include the amount of the penalty on line 66.

Fill in the oval at line 67 if Form N-210 is attached.

If you are a farmer or fisherman, you may receive a penalty notice for underpaying estimated tax even though you filed your return on time, attached Form N-210, and met the gross income from farming or fishing requirement. If you receive a penalty notice and you think it is in error, write to the address on the notice and explain why you think the notice is in error. Include a computation showing that you met the gross income from farming or fishing requirement.

Amended Returns

If you are filing an amended return, fill in the amended return oval at the top of Form N-15. Complete your amended return using corrected amounts

through line 67. Attach Schedule AMD, Explanation of Changes on Amended Return, to the income tax return Form N-15. Also attach all forms and statements required to file a complete return. If you are claiming any tax credits, remember to attach the required forms, such as Schedule CR and Schedule X, even if you claimed the credits on the original return.

If you are filing an amended return due to a farming net operating loss carryback, also fill in the NOL Carryback oval and attach a copy of your original federal income tax return for the loss year.

If you are filing an amended return due to an IRS adjustment, also fill in the IRS Adjustment oval.

See page 33 of the instructions for more information.

Now continue with Step 8 below.

Step 8

Check your return to make sure it is correct.

Step 9

Third Party Designee

Note: This designation is not a full power of attorney and does not replace Form N-848.

If you want to authorize the Department to discuss the processing of your tax return with a person that you designate, enter the name of your third party designee, telephone number, and identification number. You are authorizing the Department to call your third party designee to answer any questions that may arise during the processing of your tax return. This designation does not allow your third party designee to call the Department for information about the processing of your return or for other issues relating to your return.

Step 10

Hawaii Election Campaign Fund (For Hawaii State and County Elections)

This Fund supports the Hawaii Campaign Spending Commission, a watchdog agency that works to ensure that all campaign donations and expenditures are made public and comply with campaign finance laws to prevent corruption in politics. The Fund also supports the public financing of political campaigns which makes qualified candidates less dependent on private special interest donors to fund their campaigns.

If you have a tax liability of at least \$3 (\$6 if married and filing a joint return), you can choose to contribute to the Hawaii Election Campaign Fund. If you fill in the "Yes" oval, \$3 will go to the Hawaii Election Campaign Fund. If you are filing a joint return, and your spouse wants \$3 to go to the Fund, fill in the second "Yes" oval.

Filing in "Yes" will not increase your tax or reduce your refund.

Once made, the designation cannot be revoked for this taxable year.

For more information, see the Hawaii Campaign Spending Commission website at hawaii.gov/campaign or call 808-586-0285.

Step 11

Sign and date your return.

Form N-15 is not considered a valid return unless you sign it. If you are unable to sign the return (due to disease or injury, etc.), you can appoint an agent to sign your return. A return signed by an agent must have a power of attorney attached that authorizes the agent to sign for you. You can use Form N-848, Power of Attorney.

Be sure to date your return. If you have someone else prepare your return, you are still responsible for the correctness of the return.

Joint Return. Your spouse must also sign Form N-15 if it is a joint return. If your spouse cannot sign because of disease or injury and tells you to sign, you can sign your spouse's name in the proper space on the return followed by the words "By (your name), Spouse." Be sure to also sign in the space provided for your signature. Attach a dated statement, signed by you, to the return. The statement should include the form number of the return you are filing, the tax year, and the reason your spouse cannot sign, and that your spouse has agreed to your signing for him or her.

If you are the guardian of your spouse who is mentally incompetent, you can sign the return for your spouse as guardian.

If your spouse is unable to sign the return because he or she is serving in a combat zone, and you do not have a power of attorney or other statement, you can sign for your spouse. Attach a signed statement to your return that explains that your spouse is serving in a combat zone.

If your spouse cannot sign the joint return for any other reason, you can sign for your spouse only if you are given a valid power of attorney. Attach the power of attorney to your tax return.

If you are filing a joint return as the surviving spouse, see *Death of Taxpayer* on page 6.

Child's Return. If your child cannot sign the return, sign your child's name in the space provided. Then, add "By (your signature), parent for minor child."

Occupation. Write your occupation in the space provided. If married and filing a joint return, also write your spouse's occupation in the space provided.

Step 12

Did you have someone else prepare your return?

If you fill in your own return, the Paid Preparer's space should remain blank. If someone prepares your return and does not charge you, that person should not sign your return.

Generally, anyone who is paid to prepare your tax return must sign your return and fill in the other blanks in the Paid Preparer's Information area of your return. The preparer may furnish his or her alternative identifying number for income tax return preparers (PTIN) instead of his or her social security number.

If you have questions about whether a preparer is required to sign your return, please contact our Taxpayer Services staff.

The preparer required to sign your return MUST complete the required preparer information and:

- Sign it in the space provided for the preparer's signature.
- Give you a copy of your return in addition to the copy to be filed with the Department.

Hawaii conforms to Internal Revenue Service Notice 2004-54 which authorizes paid tax return preparers to sign tax returns by means other than by hand.

For more information, see Department of Taxation Announcement No. 2009-33, "Conformity to Internal Revenue Service Notice 2004-54, Relating to Alternative Methods of Signatures for Paid Tax Return Preparers."

Step 13

Attachments

Attach a copy of your Form(s) HW-2, N-2, N-4, N-4P, and N-4T, or federal Form(s) W-2 and 1099-G (unemployment compensation), to the front of Form N-15 in the area designated. To the back of your return attach, in the following order:

- Schedule CR.
- Any other schedules, in alphabetical order.
- Other Hawaii – series forms, in numerical order.
- Any other federal forms, in numerical order, used as a substitute for state forms (see *Related Federal/Hawaii Tax Forms* on page 3).
- A copy of your federal income tax return.

Note: If you are filing a joint return for federal income tax purposes and a married filing separate return for state income tax purposes, attach a copy of the federal joint return.

Note: Since the federal government does not recognize civil unions as married individuals for federal income tax purposes, civil unions will continue to file as unmarried individuals on their federal income tax returns. Therefore, both civil union partners should attach a copy of their federal single return.

- Any other required statements.

A return without the required forms and statements is incomplete. You must file a complete return on time to avoid paying penalties and interest for late filing.

If you need more space on forms or schedules, attach separate sheets and use the same arrangement as the printed forms. But show your totals on the printed forms. Please use sheets that are the same size as the forms and schedules. Be sure to put your name and social security number on these separate sheets.

If you owe tax, be sure to send your payment to the Department by attaching your check or money order to the front of Form N-15.

Reminders

Processing of Your Tax Return

In general, refunds due to you are issued within eight weeks from the date your return is filed with the Department. However, it may take additional time if

you filed your return close to the April 20 filing deadline, if errors were made in completing your return, or you moved and did not change your address with the Department by completing Form ITPS-COA, Change of Address Form.

You may check your refund status through the Department's website. You may also call our Taxpayer Services Branch to obtain automated information about your individual income tax refunds 24 hours a day, 7 days a week. Automated refund information should be available four to six weeks after your return is filed with the Department. See page 6 for the Department's telephone numbers and website address.

Penalties and Interest

Late Filing of Return. The penalty for failure to file a return on time is assessed on the tax due at a rate of 5% per month, or part of a month, up to a maximum of 25%.

Interest. Interest at the rate of 2/3 of 1% per month or part of a month shall be assessed on unpaid taxes and penalties beginning with the first calendar day after the date prescribed for payment, whether or not that first calendar day falls on a Saturday, Sunday, or legal holiday.

Failure to pay tax after filing timely returns. The penalty for failure to pay the tax after filing a timely return is 20% of the tax unpaid within 60 days of the prescribed due date.

Failure to timely pay by EFT. The penalty for failure to timely pay by EFT is 2% of the total tax as shown on line 44.

Underpayment of estimated taxes. You may be subject to a penalty for not paying enough estimated tax if the total of your withholding and timely estimated tax payments were less than the smaller of:

- 1) 60% of the 2025 tax, or
- 2) 100% of your 2024 tax. Your 2024 tax return must cover a 12-month period.

There are special rules for farmers and fishermen.

For more information, see Form N-210, Underpayment of Estimated Tax by Individuals, Estates, and Trusts.

Change of Address

If your mailing address has changed, you must notify the Department of the change by completing Form ITPS-COA, Change of Address Form, or log in to your Hawaii Tax Online account at hitax.hawaii.gov. Failure to do so may prevent your address from being updated, any refund due to you from being delivered (the U.S. Postal Service is not permitted to forward your State refund check), and delay important notices or correspondence to you regarding your return.

How Long Should Records Be Kept?

Keep records of income, deductions, and credits shown on your tax return, as well as any worksheets you used, until the statute of limitations runs out for that return. Usually this is three years from the date the return was due or filed, whichever is later. Also keep copies of your filed tax returns and any federal Forms W-2 or 1099 you received as part of your records. You should keep some records longer. For example, property records (including those on your home) should be kept as long as they are needed to figure the basis of the original or replacement property.

Amended Return

If you file your income tax return and later become aware of any changes you must make to income, deductions, or credits, you may file an amended return on Form N-15 to change the Form N-15 you already filed. Use the Form N-15 for the year you are amending. (You cannot file a 2024 amended return on a 2025 Form N-15.) Fill in the amended return oval at the top of Form N-15, and fill in the return with all of the correct information. Attach Schedule AMD, Explanation of Changes on Amended Return, to Form N-15. Also attach all forms and statements required to file a complete return. If you are claiming any tax credits, remember to attach the required forms, such as Schedule CR and Schedule X, even if you claimed the credits on the original return.

If you contributed to the Hawaii Schools Repairs and Maintenance Fund, Hawaii Public Libraries Fund, and/or Domestic and Sexual Violence / Child Abuse and Neglect Funds on your original return, your contribution(s) cannot be revoked, and you must make the same designation(s) on your amended return.

If you did not contribute to the Hawaii Schools Repairs and Maintenance Fund, Hawaii Public Libraries Fund, and/or Domestic and Sexual Violence / Child Abuse and Neglect Funds on your original return, you may contribute to these funds on an amended return filed within 20 months and ten days after the due date for the original return for such taxable year. Once made, the contribution cannot be revoked.

If you are filing an amended return due to a farming net operating loss carryback, also fill in the NOL Carryback oval and attach a copy of your original federal income tax return for the loss year.

If you are filing an amended return due to an IRS adjustment, also fill in the IRS Adjustment oval. See *Change in Federal Taxable Income*, below.

For information on the statute of limitation periods within which you may file an amended return to claim a refund or credit of overpaid taxes, see the instructions for line 64a (Refund) on page 30.

You can get prior year forms from our website, by calling our Taxpayer Services Branch, and at any district tax office. See page 6 for the Department's website address and for the phone number to request the forms you need.

If your original return was filed on an incorrect form, file an original return on the correct form. For example, if you filed an original return on Form N-15 and should have filed Form N-11, file an original return on Form N-11.

Change in Federal Taxable Income

In general, a change to your federal return, whether it is made by you (on federal Form 1040X) or by the Internal Revenue Service, must be reported to the State of Hawaii.

- 1) Section 235-101(b), HRS, requires a report (an amended return) to the Director of Taxation if the amount of IRC taxable income is changed, corrected, adjusted or recomputed as stated in (3).
- 2) This report must be made:
 - a) Within 90 days after a change, correction, adjustment or recomputation is finally determined.
 - b) Within 90 days after an amended federal return is filed.
- 3) A report within the time set out in (2) is required if:
 - a) The amount of taxable income (including the federal earned income credit) as returned to the United States is changed, corrected, or adjusted by an officer of the United States or other competent authority.
 - b) A change in taxable income results from a renegotiation of a contract with the United States or a subcontract thereunder.
 - c) A recomputation of the income tax imposed by the United States under the Internal Revenue Code results from any cause.
 - d) An amended income tax return is made to the United States.
- 4) The report referred to above shall be in the form of an amended Hawaii income tax return.
- 5) The statutory period for the assessment of any deficiency or the determination of any refund attributable to the report shall not expire before the expiration of one year from the date the Department is notified by the taxpayer or the Internal Revenue Service, whichever is earlier, of such a report in writing. Before the expiration of this one-year period, the Department and the taxpayer may agree in writing to the extension of this period. The period so agreed upon may be further extended by subsequent agreements in writing made before the expiration of the period previously agreed upon.

Protective Claim

A protective refund claim is a claim filed to protect a taxpayer's right to a potential refund based on a contingent event for a taxable period for which the statute of limitations is about to expire. A protective claim is usually based on contingencies such as pending litigation or an ongoing federal income tax audit or an audit in another state. For more information see Tax Facts 2021-2.

Instructions for Schedule X — Tax Credits

Note: *Schedule X tax credits may not be claimed by nonresidents.*

Purpose

Use Schedule X to claim the credit for low-income household renters and the credit for child and dependent care expenses. **You may qualify to claim these credits, and receive a refund, even if you have no taxable income. If you claim any of the tax credits, both pages of Schedule X must be attached to your Form N-15.**

Part I

Credit for Low-Income Household Renters

Each **resident** taxpayer who occupies and pays rent for real property within the State as his or her residence and who files an individual income tax return for the taxable year, including those who have no income or no income taxable under chapter 235, HRS, may claim a tax credit of \$50 per **qualified exemption** (see Line 8, Qualified Exemptions, page 34), including the additional exemption for taxpayers age 65 or over, provided the following four conditions are met:

- The taxpayer is not eligible to be claimed as a dependent for federal or State income tax purposes by another taxpayer;
- The taxpayer has adjusted gross income of less than \$30,000; and
- The taxpayer has paid more than \$1,000 in rent during the taxable year.
- The rented property is NOT exempt from real property tax. Rent paid for property which is partially or fully exempt from real property tax will not qualify for the credit. For example, county or State low-income housing projects, military housing, dormitories in schools, residential real property owned by a nonprofit organization, and homes in which the owner occupies a portion of the property, may have been granted real property tax exemptions by the county. If such exemptions, whether partial or full exemptions, have been granted, the rent paid for such properties will not qualify for the credit. To verify if real property tax exemptions have been granted on the rented property, please inquire with either the landlord, rental agent, or the Real Property Tax Office in the county in which the property is located.

A "**residence**" is defined as the dwelling place that constitutes the principal residence of the taxpayer or his or her immediate family in this State.

"**Rent**" means the amount paid in cash in any taxable year for the occupancy of a residence. Rent does not include:

- Charges for utilities, parking stalls, storage of goods, yard services, furniture, furnishings, and the like;
- Rental claimed as a deduction from gross income or adjusted gross income for income tax purposes;
- Ground rental paid for use of land only; and
- Rental allowances or rental subsidies received (i.e. housing allowance received from the armed forces or the Hawaii Housing Authority.).

Line 1

Adjusted Gross Income

If the total adjusted gross income (Form N-15, line 35, Column A) shown on your return is \$30,000 or more, **stop here**; you cannot take this credit.

Married filing separately. If you are married filing separately, you must add your spouse's adjusted gross income to your own. If you are married filing separately and your spouse is a nonresident, you need to determine your spouse's adjusted gross income from all sources, within and outside of Hawaii, and add that amount to your own adjusted gross income. If the **total** is \$30,000 or more, you cannot claim this credit.

Line 2

Resident for More Than Nine Months

If you are a part-year resident who has been in Hawaii for nine months or less in 2025, **stop here**; you cannot take this credit.

Line 3

Dependent of Another Taxpayer

If you can be claimed as a dependent on another person's return, **whether or not** that person claims you, **stop here**; you cannot take this credit.

Line 4

Your Addresses

List your most recent address. Fill in all of the required information. If you lived in more than one location during 2025, attach a separate sheet listing the same information for the other locations.

Do not list any location that was partly or wholly exempt from real property tax, such as:

- County or State low-income housing projects;
- Military housing;
- Dormitories in schools;
- Residential real property owned by a nonprofit organization; or
- Homes in which the owner occupies a portion of the property.

Line 5

Rent You Paid

Enter the total amount of rent **you paid** during 2025 to all of the locations listed on line 4. If you are sharing or were sharing the rent with somebody else, list only your share of the rent here.

Line 6 Exclusions

Enter that portion of the amount on line 5 which:

- Is for ground rent, utilities, goods, or services;
- You claimed as a deduction anywhere on your tax return; or
- You were reimbursed, through a rental allowance or rental subsidy from any source.

Line 7

Line 5 minus line 6. If this amount is \$1,000 or less, **stop here**; you cannot take this credit.

Line 8 Qualified Exemptions

On line 8, enter the names of the qualified exemptions. Start with yourself. Enter your spouse's name if you are married and filing a joint return or married and filing separately where your spouse is not filing a Hawaii return, had no income, and was not the dependent of someone else. Then list your dependents and enter the dependent's relationship to you. Include minor children receiving more than half of their support from public agencies (State Department of Human Services, Social Security benefits, and the like) which you can claim as dependents.

If married filing separately, only one spouse may claim the dependents.

Enter the number of qualified persons on line 8.

Line 12 Amount of the Credit

Line 11 times \$50. Enter this amount on Form N-15, line 46.

Deadline for claiming this credit. If you are a calendar year taxpayer, the deadline to claim the credit, including amended claims, is December 31, 2026. If you are a fiscal year taxpayer, the deadline to claim the credit, including amended claims, is 12 months after the close of your taxable year. You cannot claim or amend the credit after the deadline.

Part II

Credit for Child and Dependent Care Expenses

Note: *Part-year residents may only claim child and dependent care expenses during the period of Hawaii residency.*

If you maintain a household that included a child under age 13 or a dependent or spouse incapable of self-care, you may be allowed this credit for expenses you paid during the taxable year to care for your dependent so you could work.

Who May Claim the Credit

If you are a **resident** taxpayer who files an individual income tax return for a taxable year, you are not claimed or eligible to be claimed as a dependent on another taxpayer's federal or Hawaii income tax return, and you maintain a household which includes one or more qualifying persons (defined later), you may be allowed a credit against your income tax. The credit ranges from 15% to 25% of employment-related expenses (up to certain limitations) PAID during the taxable year in order to enable you to work either full or part time for an employer or as a self-employed individual.

Maintaining a Household

You will be treated as maintaining a household for any period only if you furnish over half the cost of maintaining the household for that period. If you are married during that time, you and your spouse must provide over half the maintenance cost for the period.

The expenses of maintaining a household include property taxes, mortgage interest, rent, utility charges, upkeep and repairs, property insurance, and food consumed on the premises. They do not include the cost of clothing, education, medical treatment, vacations, life insurance, and transportation.

Qualifying Person

A qualifying person is any one of the following persons:

- a. Any person under age 13 whom you claim as a dependent (but see Special Rule (3), *Children of Divorced or Separated Parents*).
- b. Your disabled spouse who is mentally or physically unable to care for himself or herself.

- c. Any disabled person who is mentally or physically unable to care for himself or herself and whom you claim as a dependent, or could claim as a dependent (as a qualifying relative) except that he or she had income of \$5,200 or more.

Employment-related Expenses

Employment-related expenses are those paid for the following, but only if paid to enable you to be gainfully employed:

(1) *Expenses for Household Services.* Expenses will be considered for household services in your home if they are for the ordinary and usual services necessary for the operation of the home, and bear some relationship to the qualifying person. For example, payment for services of a domestic maid or cook ordinarily will be considered expenses for household services if performed at least partially for the benefit of the qualifying person.

(2) *Expenses for the Care of a Qualifying Person.* Expenses will be considered for the care of one or more qualifying persons if their main purpose was to assure that individual's well-being and protection. You can include amounts paid for items other than the care of your child (such as food and schooling) only if the items are incidental to the care of the child and cannot be separated from the total cost.

You may NOT include any amount paid for services outside your household at a camp, such as a sports camp or a camp where the qualifying person stays overnight.

Education expenses for a child in preschool or similar programs for children below the level of kindergarten are expenses for care. However, expenses to attend kindergarten or a higher grade up to twelve grade are NOT expenses for care.

Do not include services outside your household as employment-related expenses for your spouse or a dependent age 13 or older. However, services outside your household are employment-related expenses for a dependent who has not reached his or her 13th birthday or for an individual who regularly spends at least eight hours each day in your household.

You may include expenses incurred for qualified dependent care centers as employment-related expenses. The dependent care center must comply with all applicable laws, rules, and regulations of Hawaii if the center is located within Hawaii. If the center is located outside Hawaii, the center must comply with all applicable laws, rules, and regulations of the state or country in which the center is located. Furthermore, these centers must provide care for more than six individuals (other than individuals who reside at the center), and must receive a fee, payment, or grant providing services for any of the individuals (regardless of whether such center is operated for profit).

Note: *Payments made to the State of Hawaii A+ Program qualify for the credit.*

Medical Expenses

Some dependent care expenses may qualify as medical expenses. If you cannot use all the medical expenses to qualify for this credit because of the dollar limit or earned income limit (explained later), you can take the rest of these expenses as an itemized deduction for medical expenses. But if you deduct the medical expenses first on Worksheet PY-1, you cannot use any part of these expenses on Schedule X.

Special Rules

(1) *Married Persons Filing Separately.* Generally, married persons must file a joint return to claim the credit. If your filing status is married filing separately and all of the following apply, you are considered unmarried for purposes of claiming the credit for child and dependent care expenses:

- You live apart from your spouse during the last 6 months of 2025.
- Your home was the qualifying person's main home for more than half of 2025.
- You paid more than half of the cost of keeping up that home in 2025.

(2) *Marital Status.* If you are legally separated from your spouse under a decree of divorce or separate maintenance, you are not considered married.

(3) *Children of Divorced or Separated Parents.* If you were divorced, legally separated, or lived apart from your spouse during the last six months of 2025, you may be able to claim the credit even if your child is not your dependent.

Even if you cannot claim your child as a dependent, he or she is treated as your qualifying person if:

- The child was under age 13 or was not physically or mentally able to care for himself or herself, and
- You were the child's custodial parent. The custodial parent is the parent with whom the child lived for the greater number of nights in 2025. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. For details and an exception for a parent who works at night, see federal Publication 501.

The noncustodial parent cannot treat the child as a qualifying person even if that parent is entitled to claim the child as a dependent under the special rules for a child of divorced or separated parents.

(4) *Payments to a Related Individual.* You can count work-related expenses you pay to relatives who are not your dependents, even if they live in your home. However, do not count any amounts you pay to:

1. A dependent for whom you (or your spouse if you are married) can claim an exemption, or
2. Your child who is under age 19 at the end of the year, even if he or she is not your dependent.

Married Persons Filing Separately Checkbox

If your filing status is married filing separately and you meet the requirements to claim the credit for child and dependent care expenses, complete the statement under Part II on Schedule X by checking the checkbox, confirming you meet those requirements listed, earlier, under *Married Persons Filing Separately*.

Line 1 Care Providers

Complete columns (a) through (e) for each person or organization that provided the care. If you do not give the information asked for in each column, or if the information you give is not correct, your credit and, if applicable, the exclusion of employer-provided dependent care benefits may be disallowed.

You can use **Form HW-16**, Dependent Care Provider's Identification and Certification, to get the correct information from the care provider. (This form is available on our website, by calling our Taxpayer Services Branch, and at any district tax office.) If the provider does not comply with your request to certify the information, complete the entries you can, such as the provider's name and address. Write "See attached" in the columns for which you do not have the provider's certification of information. Attach a statement that you requested the information from the care provider, but the provider did not comply with your request. You must keep records to show that you exercised due diligence in attempting to provide the required information. For more details, including what is considered "due diligence," see federal Publication 503.

Columns (a) and (b). Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column (a), write "See W-2" in column (b), and leave columns (c) through (e) blank. But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns (a) through (e).

Column (c). If the care provider is an individual, enter his or her social security number (SSN). If the individual is an alien and was issued an individual taxpayer identification number (ITIN) by the IRS, enter the ITIN. For other than an individual, enter provider's federal employer identification number (FEIN). If the provider is a tax-exempt organization, write "Tax-Exempt" in column (c).

Column (d). Enter the care provider's Hawaii Tax I.D. Number. If the provider is a tax-exempt charitable organization (IRC section 501(c)(3)), enter "Tax-Exempt."

Column (e). Enter the total amount you **actually paid** during the taxable year to the care provider. Also include amounts your employer paid on your behalf to a third party. It does not matter when the expenses were incurred. Do not reduce this amount by any reimbursement you received.

Line 2 Dependent Care Benefits

If you received dependent care benefits from an employer (you have a federal Form W-2 that has an amount in Box 10), enter the amount shown in Box 10 of your W-2 form(s).

If you were self-employed or a partner, include amounts you received under a dependent care assistance program from your sole proprietorship or partnership.

Line 4 Amount Forfeited or Carried Forward to 2026

If you participated in an employee plan in which the amount you contributed to an employer-paid dependent care benefit plan was deducted from your income, and you did not receive the full benefit from this plan, you may be entitled to deduct the amount forfeited on this line. See your employer for the forfeited amount you are allowed to deduct.

Also include on this line any amount you did not receive but are permitted by your employer to carry forward and use in the following year during a grace period.

Line 8 Your Earned Income

In general, earned income is wages, salaries, tips, and other employee compensation. It also includes net earnings from self-employment. For more information, see the instructions to lines 23 and 24 on this page.

Line 9 Spouse's Earned Income

If your filing status is Married Filing Jointly, enter your spouse's earned income on this line.

If your filing status is Married Filing Separately, see *Married Persons Filing Separately* discussed earlier. If you are considered unmarried under that rule, enter your earned income (from line 8) on this line. If you are **not** considered unmarried under that rule, enter your spouse's earned income on line 9.

If your spouse was a student or disabled in 2025, see *If You or Your Spouse Was a Student or Disabled* discussed on page 36.

All other taxpayers should enter the amount on line 8.

Line 16 Taxable Benefits

The taxable portion of employer-paid dependent care benefits for federal income tax purposes is included in your federal AGI. If the taxable portion of employer-paid dependent care benefits is the same for federal and Hawaii income tax purposes, no additional adjustments needs to be made. If the taxable portion of employer-paid dependent care benefits is different for federal and Hawaii income tax purposes, an adjustment needs to be made to arrive at Hawaii AGI.

Line 21 Qualifying Person(s)

Complete columns (a) through (e) for each qualifying person. If you have more than two qualifying persons, attach a statement to your return with the required information. Be sure to put your name and social security number on the statement. Also, write "See attached" on the dotted line next to line 22.

Column (a). Enter each qualifying person's name.

Column (b). Enter the qualifying person's date of birth.

Column (c). Enter the qualifying person's grade level as of December 31, 2025. Enter preschool, including pre-K and junior kindergarten, through grade 12. If the qualifying person is not in school, enter "N/A" for not applicable.

Column (d). Enter the qualifying person's social security number.

Column (e). Enter the qualified expenses you incurred and paid in 2025 for the person listed in column (a). Do not include in column (e) qualified expenses:

- You incurred in 2025 but did not pay until 2026. You may be able to use these expenses to increase your 2026 credit.
- You incurred in 2024 but did not pay until 2025. Instead, see the instructions for line 28 on page 36.
- You prepaid in 2025 for care to be provided in 2026. These expenses may only be used to figure your 2026 credit.

Lines 23 and 24 Earned Income Limit

The amount of your qualified expenses cannot be more than your earned income or, if married filing a joint return, the smaller of your earned income or your spouse's earned income.

In general, earned income is wages, salaries, tips, and other employee compensation. It also includes net earnings from self-employment.

Note: For part-year residents, enter the amount of earned income from all sources for the period of residency.

Unmarried taxpayers. If you are unmarried at the end of 2025 or are treated as being unmarried at the end of the year, enter your earned income on line 23.

Married Taxpayers. If you are married filing a joint return, figure each spouse's earned income separately and disregard community property laws. Enter your earned income on line 23 and your spouse's earned income on line 24.

If You or Your Spouse Was a Student or Disabled. Your spouse's earned income. Your spouse was a full-time student if he or she was enrolled as a full-time student at a school for some part of each of five calendar months during 2025. The months need not be consecutive. A school does not include an on-the-job training course, correspondence school, or a school offering courses only through the Internet. Your spouse was disabled if he or she was not physically or mentally capable of self-care. Figure your spouse's earned income on a monthly basis.

For each month or part of a month your spouse was a student or was disabled, he or she is considered to have worked and earned income. His or her earned income for each month is considered to be at least \$200 (\$400 if more than one qualifying person was cared for in 2025). If your spouse also worked during that month, use the higher of \$200 (or \$400) or his or her actual earned income for that month.

For any month that your spouse was not a student or disabled, use your spouse's actual earned income if he or she worked during the month.

Your earned income. These rules for a spouse who was a student or disabled also apply to you if you were a student or disabled. For each month or part of a month you were a student or disabled, your earned income is considered to be at least \$200 (\$400 if more than one qualifying person was cared for in 2025). If you also worked during that month, enter the higher of \$200 (or \$400) or your actual earned income for that month.

Both spouses were students or disabled. If, in the same month, both you and your spouse were either students or disabled, only one of you can be treated as having earned income in that month under these rules.

Self-employment Income. You must reduce your earned income by any loss from self-employment. If you only have a loss from self-employment, or your loss is more than your other earned income, you cannot take the credit.

Line 28

Amount of the Credit

If you had qualified expenses for 2024 that you did not pay until 2025, you may be able to increase the amount of credit you can take in 2025. To do this, multiply the 2024 expenses you paid in 2025 by the applicable percentage from the table on line 27 that applies to your 2024 adjusted gross income. Your 2024 expenses must be within the 2024 limits. Attach a computation showing how you figured the increase. If you can take a credit for your 2024 expenses, write "PYE" and the amount of the credit on the dotted line next to line 28. Enter the total amount of the credit on line 28. Also enter this amount on Form N-15, line 47.



Missing Child Center-Hawaii
 Department of the Attorney General
 Phone: (808) 586-1449
 Email: hawaiimissingkids@hawaii.gov
 Website: <http://ag.hawaii.gov/cpja/mcch/>

Hawaii's Missing & Endangered Children

MISSING SINCE September 29, 2015



AGE MISSING 16 yrs
 HGT 5 ft. 9 in.
 WGT 140 lbs.
 HAIR Brown, Short & Straight
 EYES Brown
 RACE Caucasian & Filipino
 HPD 15-389355

Noah Montemayor

MISSING FROM: Hawaii Kai, Hawaii

Noah was last seen at his home in Hawaii Kai.
 Noah has deep dimples on both cheeks and a small beauty mark above his upper lip.

If Seen, Please Call 911
 or National Center for Missing & Exploited Children
 1-800-THE-LOST (1-800-843-5678)

MISSING SINCE January 18, 2025



AGE MISSING 17 yrs
 HGT 5 ft. 3 in.
 WGT 125 lbs.
 HAIR Brown
 EYES Brown
 RACE Hawaiian & Caucasian
 HPD 25-023337

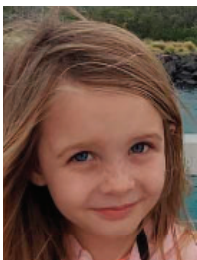
Samantha Chun

MISSING FROM: Haleiwa, Hawaii

Samantha is a female with an average build and fair complexion. She has pierced ears. She was last seen with an 18-year-old male companion in the Mililani area and may be seen in the Haleiwa and North shore Area on the island of Oahu.

If Seen, Please Call 911
 or National Center for Missing & Exploited Children
 1-800-THE-LOST (1-800-843-5678)

MISSING SINCE December 25, 2021



AGE MISSING 4 yrs
 HGT 3 ft. 5 in.
 WGT 35 lbs.
 HAIR Straight Blonde
 EYES Blue
 RACE Caucasian
 HPD 22-047953



Age Progressed to Age 7

Solenne Grimes

MISSING FROM: Kailua-Kona, Hawaii

Solenne has a thin build, and faint scar under nose. She may be on the island of Hawaii or may have traveled outside the State of Hawaii.

If Seen, Please Call 911
 or National Center for Missing & Exploited Children
 1-800-THE-LOST (1-800-843-5678)

MISSING SINCE October 18, 1995



AGE MISSING 15 yrs
 HGT 5 ft. 1 in.
 WGT 110 lbs.
 HAIR Ash Blonde/Wavy
 EYES Blue/Green/Grey
 RACE Caucasian
 MPD 95-62173
 NCIC M182648360



Age Progressed to Age 32

Noquisi-Ama Blossom

Nicknames: Quis or Daisia

MISSING FROM: Makawao, Hawaii

Noquisi-Ama may have left Hawaii. She has a pierced nose, a scar on her left index finger, and a scar above her right eye.

If Seen, Please Call 911
 or National Center for Missing & Exploited Children
 1-800-THE-LOST (1-800-843-5678)

Worksheets

Interest Worksheet

1. Enter the total interest on federal Form(s) 1099-INT and 1099-OID, and other interest received, including interest on out-of-state municipal bonds and municipal bond mutual funds, U.S. Savings Bonds and other federal obligations, Hawaii municipal bonds, and Guam, Puerto Rico, U.S. Virgin Island, and American Samoa bonds _____
2. Enter the interest on U.S. Savings Bonds and other federal obligations; Hawaii municipal bond interest; and Guam, Puerto Rico, U.S. Virgin Islands, and American Samoa bond interest _____
3. Enter the interest earned by an Individual Retirement Account, Individual Housing Account, Individual Development Account, Coverdell Education Savings Account, Qualified Tuition Program, Medical Savings Account, Health Savings Account, and ABLE Account ... _____
4. Add lines 2 and 3 _____
5. Line 1 minus line 4. Enter the result on Form N-15, line 8, Column A _____
6. Enter the amount of interest income on line 5 that was derived from all sources for the period of residency. (**Note:** Nonresidents, enter zero.) _____
7. Enter the amount of interest income on line 5 that was derived from intangible assets that have acquired a situs in Hawaii for the period of nonresidency (e.g., interest income received on an agreement of sale of real property located in Hawaii) _____
8. Add lines 6 and 7. Enter the result on Form N-15, line 8, Column B _____

Form N-15 — State Tax Refund Worksheet

1. Enter your State tax overpayment (line 59) from your 2024 return. If you are a nonresident, do not enter more than the amount of your Hawaii income taxes shown on your 2024 Itemized Deduction Worksheet NR-2, line 8. If you are a part-year resident, do not enter more than the amount of your state and local income taxes shown on your 2024 Itemized Deduction Worksheet PY-2, line 14. _____
2. Enter from your 2024 Form N-15 the following:
 - a. Refundable food/excise tax credit (line 45) _____
 - b. Credit for low-income household renter (line 46) _____
 - c. Credit for child and dependent care expenses (line 47).. _____
 - d. Credit for child passenger restraint system(s) (line 48)... _____
 - e. Carryover of the residential construction and remodeling tax credit (Schedule CR, line 19)..... _____
3. Add lines 2a through 2e _____
4. Line 1 minus line 3. If zero or less, stop here. None of your refund is taxable. Otherwise continue on to line 5 .. _____
5. Enter amount from your 2024 Form N-15, line 39..... _____
6. Enter the amount shown below for the filing status you claimed on your 2024 Form N-15 _____

Single or married filing separately—	\$4,400
Head of household—	6,424
Married filing jointly or qualifying surviving spouse—	8,800
7. Enter the ratio of your Hawaii AGI to Total AGI (line 37) from your 2024 return* _____
8. Multiply line 6 by line 7 _____
9. Line 5 minus line 8. Enter the result, but not less than zero _____
10. Compare the amounts on lines 4 and 9 above and enter the SMALLER of the two amounts here and on Form N-15, line 10, Columns A and B. This is the **taxable** part of your refund _____

***Note:** If Form N-11 was filed in 2024, enter 1.

Form N-15 — Capital Gain/Loss Worksheet

1. Enter the net gain or (loss) from sales of capital assets held for one year or less _____
2. Enter the short-term capital gain or (loss) reported to you on any Schedule(s) K-1 _____
3. Enter the short-term capital gain or (loss) not included on lines 1 and 2, such as from federal Forms 4684, 6252, 6781, and 8824 _____
4. Short-term gain from stock acquired through stock options from qualified high technology businesses ()
5. Enter your short-term capital loss carryover from 2024 .. ()
6. **Net short-term gain/(loss).** Combine lines 1 through 5 _____
7. Enter the net gain or (loss) from sales of capital assets held for more than one year _____
8. Enter the capital gain distributions reported to you on federal Form 1099-DIV _____
9. Enter the long-term capital gain or (loss) reported to you on any Schedule(s) K-1 _____
10. Enter the long-term capital gain or (loss) not included on lines 7 to 9, such as from federal Forms 2439, 4684, 6252, 6781, and 8824; and Hawaii Schedule D-1 _____
11. Long-term gain from stock acquired through stock options from qualified high technology businesses ()
12. Enter your long-term capital loss carryover from 2024 ... ()
13. **Net long-term gain/(loss).** Combine lines 7 through 12 _____
14. **Net capital gain/(loss).** Combine lines 6 and 13 _____

If line 14 is a gain, enter the amount from line 14 on Form N-15, line 13, Column B. If lines 13 and 14 are both gains, you may be able to reduce your tax by using the *Tax on Capital Gains Worksheet* on page 41 if your taxable income is over \$48,000 (\$24,000 for Single, and Married Filing Separately; or \$36,000 for Head of Household classifications). Enter the smaller of the gain on line 13 or the gain on line 14 on the *Tax on Capital Gains Worksheet*, line 2, on page 41.

If line 14 is a (loss), continue with the rest of the worksheet below to figure what to enter on Form N-15 and how much of your loss you can carry over to next year.

15. Enter (\$3,000), or, if married filing separately, (\$1,500) .. _____
16. Compare lines 14 and 15, and write the smaller loss here. Enter this amount on Form N-15, line 13, Column B _____

Capital Loss Carryovers to 2026

17. Enter the amount from Form N-15, line 41. If the amount is negative, write it as a (loss) _____
18. Enter the amount on line 16 as a positive number _____
19. Combine lines 17 and 18. If this amount is zero or less, enter -0- _____
20. Enter the smaller of line 18 or line 19 _____
21. If you have a net short-term loss on line 6, enter that amount as a positive number here. Otherwise, enter -0- here and go to line 26 _____
22. If you have a net long-term gain on line 13, enter that number here. Otherwise, enter -0- here _____
23. Enter the amount from line 20 _____
24. Add lines 22 and 23 _____
25. Line 21 minus line 24. If zero or less, enter -0-. This is your **short-term capital loss carryover to 2026** _____
26. If you have a net long-term loss on line 13, enter that amount as a positive number here. Otherwise, **stop here** _____
27. If you have a net short-term gain on line 6, enter that number here. Otherwise, enter -0- here _____
28. Line 20 minus line 21. If zero or less, enter -0- _____
29. Add lines 27 and 28 _____
30. Line 26 minus line 29. If zero or less, enter -0-. This is your **long-term capital loss carryover to 2026** _____

Worksheets (continued)

Itemized Deductions Worksheet — For Nonresidents

<p>1. Enter the amount from Form N-15, line 35, Column B (Hawaii adjusted gross income)</p> <p>2. Enter the amount from Form N-15, line 35, Column A (adjusted gross income from all sources)</p> <p>3. Enter the amount from Form N-15, line 37 (Ratio of Hawaii AGI to Total AGI).....</p> <p>WORKSHEET NR-1— Medical and Dental Expenses</p> <p>4. Enter amount of medical and dental expenses (see page 22 of Instructions)</p> <p>5. Multiply line 3 by line 4</p> <p>6. Multiply line 1 by 7.5% (.075). If zero or less, enter zero.</p> <p>7. Line 5 minus line 6. If zero or less, enter zero. Enter the result here and on Form N-15, line 38a.....</p> <p>WORKSHEET NR-2 – Taxes You Paid</p> <p>8. State and local (check only one box):</p> <p style="margin-left: 20px;">a <input type="checkbox"/> Hawaii income taxes, or</p> <p style="margin-left: 20px;">b <input type="checkbox"/> General sales taxes (Enter the amount of general sales taxes multiplied by line 3)</p> <p>Note: You can only claim this deduction if your federal AGI is less than \$100,000 and you are single or married filing separately; or less than \$150,000 and you are a head of household; or less than \$200,000 and you are filing married filing jointly or a qualifying surviving spouse.....</p> <p>9. Real estate taxes paid on property located in Hawaii</p> <p>10. Add lines 8 and 9. Enter the total here and on Form N-15, line 38b</p> <p>WORKSHEET NR-3 – Interest You Paid</p> <p>Caution: Enter only home mortgage interest secured by a property located in Hawaii and points paid thereon.</p> <p>11. Home mortgage interest and points reported to you on federal Form 1098.....</p> <p>12. Home mortgage interest not reported to you on federal Form 1098.....</p> <p>13. Points not reported to you on federal Form 1098 (see instructions for federal Schedule A (Form 1040 or 1040-SR).....</p> <p>14. Investment interest from property having situs in Hawaii (attach Form N-158).....</p> <p>15. Add lines 11 through 14. Enter the total here and on Form N-15, line 38c</p> <p>WORKSHEET NR-4—Gifts to Charity</p> <p>16. Enter amount of gifts by cash or check (if any gift of \$250 or more, see page 25 of Instructions).....</p>	<p>17. Other than by cash or check (if any gift of \$250 or more, see page 25 of Instructions) (attach federal Form 8283 if over \$500)</p> <p>18. Carryover from prior year.....</p> <p>19. Add lines 16 through 18.....</p> <p>20. Multiply line 3 by line 19. Enter total here and on Form N-15, line 38d</p> <p>WORKSHEET NR-5—Casualties and Thefts</p> <p>21. Total casualty and theft loss(es) from the 2017 federal Form 4684, line 16 on property located in Hawaii (see instructions on page 26)</p> <p>22. Multiply line 1 by 10% (.10). If zero or less, enter zero. ...</p> <p>23. Line 21 minus line 22. If zero or less, stop here. Otherwise, enter this amount on Form N-15, line 38e</p> <p>WORKSHEET NR-6—Miscellaneous Deductions</p> <p>24. Unreimbursed employee business expenses—job travel, union dues, job education—related to a job whose income is subject to taxation in Hawaii (attach the 2017 federal Form 2106 or Form 2106-EZ if required) ...</p> <p>25. Other miscellaneous deductions directly associated with activities or properties producing income which is taxable to Hawaii (see page 26 of Instructions)</p> <p>26. Other miscellaneous deductions that cannot be linked to a specific activity or property</p> <p>27. Multiply line 3 by line 26</p> <p>28. Add lines 24, 25, and 27</p> <p>29. Multiply line 1 by 2% (.02). If zero or less, enter zero.</p> <p>30. Line 28 minus line 29. Enter the result, but not less than zero</p> <p>31. Other deductions not subject to 2% AGI limit (see instructions on page 26) which are directly associated with activities or properties producing income which is taxable to Hawaii.....</p> <p>32. Other deductions not subject to 2% AGI limit that cannot be linked to a specific activity or property</p> <p>33. Multiply line 3 by line 32</p> <p>34. Add lines 30, 31, and 33. Enter total here and on Form N-15, line 38f</p> <p>35. Total itemized deductions. Add lines 7, 10, 15, 20, 23, and 34.</p> <p>Note: If your Hawaii adjusted gross income is above a certain amount, you may not be able to deduct all of your itemized deductions. See page 27 of the Instructions.</p>
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Total Itemized Deductions Worksheet

<p>1. Enter the amount from line 35 of the Itemized Deductions Worksheet - For Nonresidents; or line 63 of the Itemized Deductions Worksheet - For Part-Year Residents.....</p> <p>2. Enter from the Itemized Deductions Worksheet the following:</p> <p style="margin-left: 20px;">a. Medical and dental expenses (Worksheet NR-1, line 7; or Worksheet PY-1, line 7).....</p> <p style="margin-left: 20px;">b. Investment interest (Worksheet NR-3, line 14; or the amount included in Worksheet PY-3, line 25).....</p> <p style="margin-left: 20px;">c. Casualty and theft losses (Worksheet NR-5, line 23; or Worksheet PY-5, line 43)</p> <p style="margin-left: 20px;">d. Any gambling and casualty or theft losses included in Worksheet NR-6, line 31; or Worksheet PY-6, line 58.....</p> <p>3. Add lines 2a through 2d.....</p> <p>4. Is the amount on line 3 less than the amount on line 1?</p> <p style="margin-left: 20px;">No. Your deduction is not limited. Enter the amount from line 1 of this worksheet on Form N-15, line 39. Do not complete the rest of this worksheet.</p> <p style="margin-left: 20px;">Yes. Line 1 minus line 3.</p>	<p>5. Multiply line 4 by 80% (.80).....</p> <p>6. Enter the amount from Form N-15, line 35, Column B (Hawaii AGI).....</p> <p>7. Enter \$166,800 (\$83,400 if married filing separately).</p> <p>8. Is the amount on line 7 less than the amount on line 6?</p> <p style="margin-left: 20px;">No. Your deduction is not limited. Enter the amount from line 1 of this worksheet on Form N-15, line 39. Do not complete the rest of this worksheet.</p> <p style="margin-left: 20px;">Yes. Line 6 minus line 7.</p> <p>9. Multiply line 8 by 3% (.03).....</p> <p>10. Enter the smaller of line 5 or line 9.....</p> <p>11. Total itemized deductions. Line 1 minus line 10. Enter the result here and on Form N-15, line 39.....</p>
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Worksheets (continued)

Itemized Deductions Worksheet — For Part-Year Residents

<p>1. Enter the amount from Form N-15, line 35, Column B (Hawaii adjusted gross income)</p> <p>2. Enter the amount from Form N-15, line 35, Column A (adjusted gross income from all sources)</p> <p>3. Enter the amount from Form N-15, line 37 (Ratio of Hawaii AGI to Total AGI).....</p> <p>WORKSHEET PY-1— Medical and Dental Expenses</p> <p>4. Enter amount of medical and dental expenses (see page 22 of Instructions)</p> <p>5. Multiply line 3 by line 4</p> <p>6. Multiply line 1 by 7.5% (.075). If zero or less, enter zero.</p> <p>7. Line 5 minus line 6. If zero or less, enter zero. Enter the result here and on Form N-15, line 38a.....</p> <p>WORKSHEET PY-2 – Taxes You Paid</p> <p>8. State and local (check only one box):</p> <p style="margin-left: 20px;">a <input type="checkbox"/> Income taxes, or</p> <p style="margin-left: 20px;">b <input type="checkbox"/> General sales taxes</p> <p>Note: You can only claim this deduction if your federal AGI is less than \$100,000 and you are single or married filing separately; or less than \$150,000 and you are a head of household; or less than \$200,000 and you are filing married filing jointly or a qualifying surviving spouse.....</p> <p>9. Real estate taxes</p> <p>10. Personal property taxes</p> <p>11. Other taxes</p> <p>12. Add lines 8 through 11</p> <p>13. Taxes on out-of-state income earned while nonresident (such as tax withheld on an out-of-state job); and real property taxes paid on property located out-of-state while nonresident.....</p> <p>14. Taxes on Hawaii income OR on income earned while resident in Hawaii; and real property taxes paid on property located in Hawaii OR paid on property located out-of-state while resident in Hawaii</p> <p>15. Add lines 13 and 14</p> <p>16. Line 12 minus line 15</p> <p>17. Multiply line 3 by line 16.....</p> <p>18. Add lines 14 and 17. Enter the total here and on Form N-15, line 38b</p> <p>WORKSHEET PY-3 – Interest You Paid</p> <p>19. Home mortgage interest and points reported to you on federal Form 1098.....</p> <p>20. Home mortgage interest not reported to you on federal Form 1098.....</p> <p>21. Points not reported to you on federal Form 1098 (see instructions for federal Schedule A (Form 1040 or 1040-SR)).....</p> <p>22. Investment interest (attach Form N-158)</p> <p>23. Add lines 19 through 22.....</p> <p>24. Home mortgage interest, points, and investment interest paid on property located out-of-state while nonresident.....</p> <p>25. Home mortgage interest, points, and investment interest paid on property located in Hawaii OR paid on property located out-of-state while resident in Hawaii.....</p> <p>26. Add lines 24 and 25</p> <p>27. Line 23 minus line 26</p> <p>28. Multiply line 3 by line 27</p> <p>29. Add lines 25 and 28. Enter the total here and on Form N-15, line 38c</p> <p>WORKSHEET PY-4—Gifts to Charity</p> <p>30. Enter amount of gifts by cash or check (if any gift of \$250 or more, see page 25 of Instructions).....</p>	<p>31. Other than by cash or check (if any gift of \$250 or more, see page 25 of Instructions) (attach federal Form 8283 if over \$500)</p> <p>32. Carryover from prior year.....</p> <p>33. Add lines 30 through 32.....</p> <p>34. Multiply line 3 by line 33. Enter total here and on Form N-15, line 38d</p> <p>WORKSHEET PY-5—Casualties and Thefts</p> <p>35. Total casualty and theft loss(es) from the 2017 federal Form 4684, line 16 (see instructions on page 26).....</p> <p>36. Casualty and theft losses on property located out-of-state while nonresident.....</p> <p>37. Casualty and theft losses on property located in Hawaii OR on property located out-of-state while resident in Hawaii.....</p> <p>38. Add lines 36 and 37</p> <p>39. Line 35 minus line 38</p> <p>40. Multiply line 3 by line 39.....</p> <p>41. Add lines 37 and 40</p> <p>42. Multiply line 1 by 10% (.10). If zero or less, enter zero. ...</p> <p>43. Line 41 minus line 42. If this line is zero or less, stop here. Otherwise, enter this amount on Form N-15, line 38e.....</p> <p>WORKSHEET PY-6—Miscellaneous Deductions</p> <p>44. Unreimbursed employee business expenses—job travel, union dues, job education (attach the 2017 federal Form 2106 or Form 2106-EZ if required)</p> <p>45. Tax preparation fees</p> <p>46. Other expenses (investment, safe deposit box, etc.) (list type and amount, and attach the list to your return).....</p> <p>47. Add lines 44 to 46</p> <p>48. Miscellaneous deductions directly associated with activities or properties producing income which is not taxable to Hawaii.....</p> <p>49. Miscellaneous deductions directly associated with activities or properties producing income which is taxable to Hawaii (see page 26 of Instructions)</p> <p>50. Add lines 48 and 49</p> <p>51. Line 47 minus line 50</p> <p>52. Multiply line 3 by line 51</p> <p>53. Add lines 49 and 52</p> <p>54. Multiply line 1 by 2% (.02). If zero or less, enter zero.</p> <p>55. Line 53 minus line 54. Enter the result, but not less than zero</p> <p>56. Other deductions not subject to 2% AGI limit (see instructions on page 26) (list type and amount, and attach the list to your return)</p> <p>57. Deductions directly associated with activities or properties producing income which is not taxable to Hawaii</p> <p>58. Deductions directly associated with activities or properties producing income which is taxable to Hawaii (see page 26 of Instructions)</p> <p>59. Add lines 57 and 58</p> <p>60. Line 56 minus line 59</p> <p>61. Multiply line 3 by line 60.....</p> <p>62. Add lines 55, 58, and 61. Enter total here and on Form N-15, line 38f</p> <p>63. Total itemized deductions. Add lines 7, 18, 29, 34, 43, and 62.</p> <p>Note: If your Hawaii adjusted gross income is above a certain amount, you may not be able to deduct all of your itemized deductions. See page 27 of the Instructions.</p>
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Worksheets (continued)

Tax on Capital Gains Worksheet

Note: Do not use this worksheet if (1) you do not have a **Hawaii** net capital gain, or (2) your taxable income is \$48,000 (\$24,000 for Single, and Married Filing Separately; or \$36,000 for Head of Household classifications) or under.

1. Enter your taxable income from Form N-15, line 43
2. Enter the smaller of the gain on line 13 or the gain on line 14 from the *Capital Gain/Loss Worksheet* on page 38
3. If you are filing Form N-158, enter the amount from line 4e of Form N-158
4. Line 2 minus line 3. (If this amount is zero or less, **stop here**; you **cannot** use this worksheet to figure your tax.)
5. Line 1 minus line 4
6. Enter the amount shown below for the filing status you claimed

Single or Married filing separately—	\$24,000
Head of household—	36,000
Married filing jointly or qualifying surviving spouse—	48,000

7. Enter the **greater** of line 5 or line 6
8. Line 1 minus line 7. This is the amount of net capital gains eligible for alternative tax.
9. Compute the tax on the amount on line 7 using the Tax Table or Tax Rate Schedules, whichever applies
10. Multiply line 8 by 7.25% (.0725) and enter the result
11. Line 9 plus line 10.
12. Compute the tax on the amount on line 1 using the Tax Table or Tax Rate Schedules, whichever applies
13. Enter the smaller of line 11 or line 12 here and on line **a** of the *Tax Computation Worksheet* on this page. If line 11 is smaller, enter the amount from line 8 in the space provided beside Form N-15, line 44a.

Tax Computation Worksheet

Enter the tax amount calculated from **a** or **b**.

- a** Tax Table, Tax Rate Schedule, or Tax on Capital Gains Worksheet
- b** Form N-168 or Form N-615
- c** Enter any additional tax from Form N-2, Distribution from an Individual Housing Account.
- d** Enter any additional tax from Form N-103, Sale of Your Home
- e** Enter any additional tax from Form N-152, Tax on Lump-Sum Distributions
- f** Enter any additional tax from Form N-312, Recapture of Capital Goods Excise Tax Credit
- g** Enter any additional tax from Form N-325, Recapture of Historic Preservation Income Tax Credit
- h** Enter any additional tax from Form N-338, Tax Credit for Flood Victims
- i** Enter any additional tax from Form N-344, Recapture of Important Agricultural Land Qualified Agricultural Cost Tax Credit
- j** Enter any additional tax from Form N-348, Recapture of Capital Infrastructure Tax Credit
- k** Enter any additional tax from Form N-405, Tax on Accumulation Distribution of Trusts
- l** Enter any additional tax from Form N-586, Recapture of Tax Credit for Low-Income Housing
- m** Enter any additional tax from Form N-814, Parent's Election to Report Child's Interest and Dividends
- n** Add lines **a** or **b**, and **c** through **m**. This is your total tax. Enter the result here and on Form N-15, line 44

Note: If you entered any amount in lines **b** through **m**, fill in the oval before ". . . if tax is from Forms... is included" on Form N-15, line 44.

Other State and Foreign Tax Credit Worksheet

Note: This credit may **not** be claimed by nonresidents, unless they are married and filing a joint resident or joint part-year resident return.

Note: If you claim a credit for income taxes paid to other states and countries, you cannot also claim those amounts as an itemized deduction for state and foreign income taxes paid to another state or foreign country.

1. Enter taxable income from Form N-15, line 43
2. Enter amount of long-term capital gain from the space provided beside Form N-15, line 44a
3. Enter the amount of your out-of-state income, **including** capital gains. Do **not** include any income that is exempt in Hawaii such as employer-funded pensions
4. Enter the amount of long-term capital gains from sources outside the State
5. Enter the amount of tax you paid to **other States** on income you reported in Column B while you were a Hawaii resident, except for tax paid on income that is exempt in Hawaii (attach a copy of the tax return(s) from the other state(s))
6. Enter the amount of tax you paid to **foreign countries** or to U.S. possessions, except for tax paid on income that is exempt in Hawaii (attach a copy of federal Form(s) 1116, or federal Form(s) 1099-DIV or 1099-INT if federal Form(s) 1116 is not required)
7. Enter the amount of the federal foreign tax credit you were allowed to take this year. Do not include amounts carried over to other years, or amounts from prior years that were carried forward to this year
8. Line 6 minus line 7
9. Line 5 plus line 8. This is the total amount of out-of-state tax eligible for the credit
10. Line 1 minus line 3. This is your Hawaii source income.
11. Line 2 minus line 4. This is your Hawaii source long-term capital gain. If line 4 exceeds line 2, enter zero here
12. Line 10 minus line 11. This is your Hawaii ordinary income
13. Enter your tax amount from line **a** or line **b** of the *Tax Computation Worksheet* on this page
14. Figure the Hawaii tax on the amount on line 12. Use the Tax Table or Tax Rate Schedules
15. Multiply the amount on line 11 by 7.25% (0.0725)
16. Add lines 14 and 15
17. Line 13 minus line 16
18. Enter the **smaller** of line 9 or line 17
19. Enter the amount from Form N-15, line 51
20. Enter the **smaller** of line 18 or line 19 here and on Schedule CR, line 12. Any excess **cannot** be carried forward

Worksheets (continued)

Adoption Benefits Worksheet

Caution: See the federal instructions to Form 8839, Qualified Adoption Expenses, before completing this worksheet.

	Child 1	Child 2
1. Maximum exclusion per child	\$10,000	\$10,000
2. Did you receive employer-provided adoption benefits for a prior year for the same child? No. Enter -0-. Yes. See the federal instructions for the amount to enter.....	_____	_____
3. Subtract line 2 from line 1.	_____	_____
4. Employer-provided adoption benefits you received in 2025. This amount should be shown in box 12 of your 2025 federal Form(s) W-2 with code T.....	_____	_____
5. Add the amounts on line 4	_____	_____
6. Enter the smaller of line 3 or line 4. But if the child was a child with special needs and the adoption became final in 2025, enter the amount from line 3.....	_____	_____
7. Enter your Hawaii modified adjusted gross income*	_____	_____
8. Is line 7 more than \$150,000? No. Skip lines 8 - 9 and enter -0- on line 10. Yes. Subtract \$150,000 from line 7.	_____	_____
9. Divide line 8 by \$40,000. Enter the result as a decimal (rounded to at least three places). Do not enter more than 1.000	_____	_____
10. Multiply each amount on line 6 by line 9	_____	_____
11. Excluded benefits. Subtract line 10 from line 6	_____	_____
12. Add the amounts on line 11.....	_____	_____
13. Taxable benefits. Is line 12 more than line 5? No. Subtract line 12 from line 5. Also, include this amount, if more than zero, on Form N-15, line 7, Column B. On the dotted line next to line 7, write "AB." Yes. Subtract line 5 from line 12. Enter the result as a negative number. Reduce the total you would enter on Form N-15, line 7, Column B, by the amount on line 13 of this worksheet, and enter the result on Form N-15, line 7, Column B. On the dotted line next to line 7, write "SNE"	_____	_____

***Hawaii modified adjusted gross income** is your Hawaii adjusted gross income (Form N-15, line 35, Column B), before subtracting any deduction for the student loan interest, plus the amount of employer-provided adoption benefits from the *Adoption Benefits Worksheet*, line 5.

Student Loan Interest Deduction Worksheet

1. Enter the total interest you paid in 2025 on qualified student loans. **Do not** enter more than \$2,500.
2. Enter your total modified adjusted gross income from all sources**

Note: If line 2 is \$65,000 or more if single, head of household, or qualifying surviving spouse **OR** \$130,000 or more if married filing jointly, you **cannot** take the deduction. Skip lines 3-6 and enter -0- on line 7.

3. Enter: \$50,000 if single, head of household, or qualifying surviving spouse;
\$100,000 if married filing jointly.
4. Is the amount on line 2 more than the amount on line 3?
No. Skip lines 4 and 5, enter -0- on line 6, and go to line 7.
Yes. Subtract line 3 from line 2.
5. Divide line 4 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000.....
6. Multiply line 1 by line 5.....
7. **Student loan interest deduction.** Subtract line 6 from line 1. Enter the result here and on Form N-15, line 23, Column A.
8. Divide your Hawaii adjusted gross income by your total adjusted gross income from all sources. In this step, use the amount of the Hawaii adjusted gross income and total adjusted gross income from all sources before subtracting any deduction for the student loan interest. Enter the result as a decimal (rounded to at least three places) (See Instructions for Form N-15, line 37)
9. Multiply line 7 by line 8. Enter the result here and on Form N-15, line 23, Column B.....

****Total modified adjusted gross income from all sources** is your total adjusted gross income from all sources before subtracting any deduction for the student loan interest.

Hawaii Voter Registration Application

Please print clearly in black ink.

Register online at elections.hawaii.gov

Do you meet these qualifications:

1 Are you a citizen of the United States of America? Yes No
Are you at least 16 years of age? (Must be 18 to vote) Yes No
Are you a resident of the State of Hawaii? Yes No

If you answered "No" to any of the above, DO NOT complete this form.

The residence stated in this affidavit is not simply because of my presence in the State, but was acquired with the intent to make Hawaii my legal residence with all the accompanying obligations therein.

2 Last Name First Name M.I. Suffix (Jr., II)

3 HI Driver License or HI State ID Number
If you do not have either, complete box 3b.

3b I do not have a HI Driver License or HI State ID
Provide the last 4 digits of your Social Security Number. [][][][]

I do not have a HI Driver License, HI State ID, or SSN

4 Date of Birth Phone Number Email

5 If you are disabled and unable to read standard print, would you like to receive an electronic ballot?
 Yes. I am disabled and unable to read standard print and would like to request an electronic ballot be sent to my email indicated on this application. **Applicant must provide an email address to receive an electronic ballot.**

6 Residence Address (P.O. Box, R.R., S.R., are not acceptable) Apt. Number City Zip Code

Mailing Address in Hawaii Same as Residence Address Apt. Number City Zip Code

If your residence does not have a street address, describe the location (cross streets, landmarks).

7 **Are you registered to vote in another state?** Yes. I hereby authorize cancellation of my previous registration at the following address, county, state, and zip code.

Warning: Any person who knowingly furnishes false information may be guilty of a Class C felony.
I hereby swear (or affirm) that all information furnished on this application is true and correct.

8 **SIGN HERE** [Signature Line] Date

If you are unable to sign, mark the signature line and have a witness provide their signature, address, and phone number.

OFFICE USE ONLY ID Number: A029 Location Code: Document Number: [Barcode]

Notice: The identity of the voter registration agency through which any voter was registered shall not be publicly disclosed. A person's declination to register to vote is also confidential and is used for voter registration purposes only (National Voter Registration Act of 1993).

Hawaii Votes by Mail

All registered voters will be automatically sent a ballot to their mailing address in Hawaii associated with their voter registration.

First time Voter Mailing this Application

If you are registering to vote for the first time in the State of Hawaii, mailing this application, and do not have a Hawaii Driver License, Hawaii State ID, or the last 4-digits of your Social Security Number, you are required to provide proof of identification. Proof of identification includes a copy of:

- A current and valid photo identification; or
- A current utility bill, bank statement, government check, paycheck, or other government document that shows your name and address.

Submitting Your Application

County of Hawaii 25 Aupuni St. #1502 Hilo, HI 96720	County of Kauai 4386 Rice St. #101 Lihue, HI 96766
County of Maui 200 S. High St. Wailuku, HI 96793	City & County of Honolulu 530 S. King St. #100 Honolulu, HI 96813

Language Assistance

若想獲得電子檔的翻譯材料，或者需要協助填表事宜，請聯繫選舉辦公室 ([Office of Elections](#))。

No nā pono koho pāloka a i 'ole no ke kōkua 'ōlelo Hawai'i, e ho'ōka'a'ike i ka Māhele Koho o ka Moku'āina.

Para kadagiti naipatarus a materiales a mainaig iti eleksion wenna tulong iti lengguahē tapno makompletōyo daytoy nga aplikasion, awagan ti Opisina Dagiti Eleksion ([Office of Elections](#)).

Para sa mga isinalin na babasahin tungkol sa eleksiyon o upang makatanggap ng tulong sa wikang sa pagkumpleto ng aplikasyon na ito, makipag-ugnayan sa Tanggapan ng mga Eleksyon ([Office of Elections](#)).

Contact Us

For information about registering to vote, contact your [County Elections Division](#).

County of Hawaii (808) 961-8277
County of Maui (808) 270-7749
County of Kauai (808) 241-4800
City & County of Honolulu .. (808) 768-3800

For additional voting information, contact the [Office of Elections](#).

Phone: (808) 453-VOTE (8683)
Toll Free: 1-800-442-VOTE (8683)

 **TTY:** (808) 453-6150
Toll Free TTY: 1-800-345-5915

Email: elections@hawaii.gov
Website: elections.hawaii.gov

Voter Registration Application

This application can be used for:

- First time registration
- Name change
- Address change
- Signature update



2025 TAX TABLES

**Tax Table Must Be Used By Persons With Taxable
Income Of Less Than \$100,000**

Hawaii Tax Table

Based on Taxable Income
For persons with taxable
incomes of less than
\$100,000

Example: Mr. & Mrs. Brown are filing a joint return. Their taxable income is \$23,275. First, they find the \$23,250 - 23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$399. This is the tax amount they must write on their return.

At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
23,250	23,300	813	399	524
23,300	23,350	816	401	527
23,350	23,400	819	403	530

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
Your tax is —					Your tax is —					Your tax is —				
0	50	0	0	0	2,500	2,550	35	35	35	5,000				
50	100	1	1	1	2,550	2,600	36	36	36	5,000	5,050	70	70	70
100	150	2	2	2	2,600	2,650	37	37	37	5,050	5,100	71	71	71
150	200	2	2	2	2,650	2,700	37	37	37	5,100	5,150	72	72	72
200	250	3	3	3	2,700	2,750	38	38	38	5,150	5,200	72	72	72
										5,200	5,250	73	73	73
250	300	4	4	4	2,750	2,800	39	39	39	5,250	5,300	74	74	74
300	350	5	5	5	2,800	2,850	40	40	40	5,300	5,350	75	75	75
350	400	5	5	5	2,850	2,900	40	40	40	5,350	5,400	75	75	75
400	450	6	6	6	2,900	2,950	41	41	41	5,400	5,450	76	76	76
450	500	7	7	7	2,950	3,000	42	42	42	5,450	5,500	77	77	77
					3,000					5,500	5,550	77	77	77
500	550	7	7	7	3,000	3,050	42	42	42	5,550	5,600	78	78	78
550	600	8	8	8	3,050	3,100	43	43	43	5,600	5,650	79	79	79
600	650	9	9	9	3,100	3,150	44	44	44	5,650	5,700	79	79	79
650	700	9	9	9	3,150	3,200	44	44	44	5,700	5,750	80	80	80
700	750	10	10	10	3,200	3,250	45	45	45	5,750	5,800	81	81	81
					3,250	3,300	46	46	46	5,800	5,850	82	82	82
750	800	11	11	11	3,300	3,350	47	47	47	5,850	5,900	82	82	82
800	850	12	12	12	3,350	3,400	47	47	47	5,900	5,950	83	83	83
850	900	12	12	12	3,400	3,450	48	48	48	5,950	6,000	84	84	84
900	950	13	13	13	3,450	3,500	49	49	49	6,000				
950	1,000	14	14	14	3,500	3,550	49	49	49	6,000	6,050	84	84	84
1,000					3,550	3,600	50	50	50	6,050	6,100	85	85	85
1,000	1,050	14	14	14	3,600	3,650	51	51	51	6,100	6,150	86	86	86
1,050	1,100	15	15	15	3,650	3,700	51	51	51	6,150	6,200	86	86	86
1,100	1,150	16	16	16	3,700	3,750	52	52	52	6,200	6,250	87	87	87
1,150	1,200	16	16	16						6,250	6,300	88	88	88
1,200	1,250	17	17	17	3,750	3,800	53	53	53	6,300	6,350	89	89	89
					3,800	3,850	54	54	54	6,350	6,400	89	89	89
1,250	1,300	18	18	18	3,850	3,900	54	54	54	6,400	6,450	90	90	90
1,300	1,350	19	19	19	3,900	3,950	55	55	55	6,450	6,500	91	91	91
1,350	1,400	19	19	19	3,950	4,000	56	56	56	6,500				
1,400	1,450	20	20	20	4,000	4,050	56	56	56	6,500	6,550	91	91	91
1,450	1,500	21	21	21	4,050	4,100	57	57	57	6,550	6,600	92	92	92
					4,100	4,150	58	58	58	6,600	6,650	93	93	93
1,500	1,550	21	21	21	4,150	4,200	58	58	58	6,650	6,700	93	93	93
1,550	1,600	22	22	22	4,200	4,250	59	59	59	6,700	6,750	94	94	94
1,600	1,650	23	23	23						6,750	6,800	95	95	95
1,650	1,700	23	23	23	4,250	4,300	60	60	60	6,800	6,850	96	96	96
1,700	1,750	24	24	24	4,300	4,350	61	61	61	6,850	6,900	96	96	96
					4,350	4,400	61	61	61	6,900	6,950	97	97	97
1,750	1,800	25	25	25	4,400	4,450	62	62	62	6,950	7,000	98	98	98
1,800	1,850	26	26	26	4,450	4,500	63	63	63	6,950				
1,850	1,900	26	26	26	4,500	4,550	63	63	63	6,950	7,000	98	98	98
1,900	1,950	27	27	27	4,550	4,600	64	64	64	6,950				
1,950	2,000	28	28	28	4,600	4,650	65	65	65	6,950	7,000	98	98	98
2,000					4,650	4,700	65	65	65	6,950				
2,000	2,050	28	28	28	4,700	4,750	66	66	66	6,950				
2,050	2,100	29	29	29						6,950				
2,100	2,150	30	30	30	4,750	4,800	67	67	67	6,950				
2,150	2,200	30	30	30	4,800	4,850	68	68	68	6,950				
2,200	2,250	31	31	31	4,850	4,900	68	68	68	6,950				
					4,900	4,950	69	69	69	6,950				
2,250	2,300	32	32	32	4,950	5,000	70	70	70	6,950				
2,300	2,350	33	33	33										
2,350	2,400	33	33	33										
2,400	2,450	34	34	34										
2,450	2,500	35	35	35										

*This column must also be used by qualifying widow(er)

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
7,000					10,000					13,000				
7,000	7,050	98	98	98	10,000	10,050	148	140	140	13,000	13,050	244	182	182
7,050	7,100	99	99	99	10,050	10,100	149	141	141	13,050	13,100	245	183	183
7,100	7,150	100	100	100	10,100	10,150	151	142	142	13,100	13,150	247	184	184
7,150	7,200	100	100	100	10,150	10,200	152	142	142	13,150	13,200	248	184	184
7,200	7,250	101	101	101	10,200	10,250	154	143	143	13,200	13,250	250	185	185
7,250	7,300	102	102	102	10,250	10,300	156	144	144	13,250	13,300	252	186	186
7,300	7,350	103	103	103	10,300	10,350	157	145	145	13,300	13,350	253	187	187
7,350	7,400	103	103	103	10,350	10,400	159	145	145	13,350	13,400	255	187	187
7,400	7,450	104	104	104	10,400	10,450	160	146	146	13,400	13,450	256	188	188
7,450	7,500	105	105	105	10,450	10,500	162	147	147	13,450	13,500	258	189	189
7,500	7,550	105	105	105	10,500	10,550	164	147	147	13,500	13,550	260	189	189
7,550	7,600	106	106	106	10,550	10,600	165	148	148	13,550	13,600	261	190	190
7,600	7,650	107	107	107	10,600	10,650	167	149	149	13,600	13,650	263	191	191
7,650	7,700	107	107	107	10,650	10,700	168	149	149	13,650	13,700	264	191	191
7,700	7,750	108	108	108	10,700	10,750	170	150	150	13,700	13,750	266	192	192
7,750	7,800	109	109	109	10,750	10,800	172	151	151	13,750	13,800	268	193	193
7,800	7,850	110	110	110	10,800	10,850	173	152	152	13,800	13,850	269	194	194
7,850	7,900	110	110	110	10,850	10,900	175	152	152	13,850	13,900	271	194	194
7,900	7,950	111	111	111	10,900	10,950	176	153	153	13,900	13,950	272	195	195
7,950	8,000	112	112	112	10,950	11,000	178	154	154	13,950	14,000	274	196	196
8,000					11,000					14,000				
8,000	8,050	112	112	112	11,000	11,050	180	154	154	14,000	14,050	276	196	196
8,050	8,100	113	113	113	11,050	11,100	181	155	155	14,050	14,100	277	197	197
8,100	8,150	114	114	114	11,100	11,150	183	156	156	14,100	14,150	279	198	198
8,150	8,200	114	114	114	11,150	11,200	184	156	156	14,150	14,200	280	198	198
8,200	8,250	115	115	115	11,200	11,250	186	157	157	14,200	14,250	282	199	199
8,250	8,300	116	116	116	11,250	11,300	188	158	158	14,250	14,300	284	200	200
8,300	8,350	117	117	117	11,300	11,350	189	159	159	14,300	14,350	285	201	201
8,350	8,400	117	117	117	11,350	11,400	191	159	159	14,350	14,400	287	201	201
8,400	8,450	118	118	118	11,400	11,450	192	160	160	14,400	14,450	289	202	203
8,450	8,500	119	119	119	11,450	11,500	194	161	161	14,450	14,500	292	203	204
8,500	8,550	119	119	119	11,500	11,550	196	161	161	14,500	14,550	295	203	206
8,550	8,600	120	120	120	11,550	11,600	197	162	162	14,550	14,600	298	204	208
8,600	8,650	121	121	121	11,600	11,650	199	163	163	14,600	14,650	300	205	209
8,650	8,700	121	121	121	11,650	11,700	200	163	163	14,650	14,700	303	205	211
8,700	8,750	122	122	122	11,700	11,750	202	164	164	14,700	14,750	306	206	212
8,750	8,800	123	123	123	11,750	11,800	204	165	165	14,750	14,800	309	207	214
8,800	8,850	124	124	124	11,800	11,850	205	166	166	14,800	14,850	311	208	216
8,850	8,900	124	124	124	11,850	11,900	207	166	166	14,850	14,900	314	208	217
8,900	8,950	125	125	125	11,900	11,950	208	167	167	14,900	14,950	317	209	219
8,950	9,000	126	126	126	11,950	12,000	210	168	168	14,950	15,000	320	210	220
9,000					12,000					15,000				
9,000	9,050	126	126	126	12,000	12,050	212	168	168	15,000	15,050	322	210	222
9,050	9,100	127	127	127	12,050	12,100	213	169	169	15,050	15,100	325	211	224
9,100	9,150	128	128	128	12,100	12,150	215	170	170	15,100	15,150	328	212	225
9,150	9,200	128	128	128	12,150	12,200	216	170	170	15,150	15,200	331	212	227
9,200	9,250	129	129	129	12,200	12,250	218	171	171	15,200	15,250	333	213	228
9,250	9,300	130	130	130	12,250	12,300	220	172	172	15,250	15,300	336	214	230
9,300	9,350	131	131	131	12,300	12,350	221	173	173	15,300	15,350	339	215	232
9,350	9,400	131	131	131	12,350	12,400	223	173	173	15,350	15,400	342	215	233
9,400	9,450	132	132	132	12,400	12,450	224	174	174	15,400	15,450	344	216	235
9,450	9,500	133	133	133	12,450	12,500	226	175	175	15,450	15,500	347	217	236
9,500	9,550	133	133	133	12,500	12,550	228	175	175	15,500	15,550	350	217	238
9,550	9,600	134	134	134	12,550	12,600	229	176	176	15,550	15,600	353	218	240
9,600	9,650	135	135	135	12,600	12,650	231	177	177	15,600	15,650	355	219	241
9,650	9,700	136	135	135	12,650	12,700	232	177	177	15,650	15,700	358	219	243
9,700	9,750	138	136	136	12,700	12,750	234	178	178	15,700	15,750	361	220	244
9,750	9,800	140	137	137	12,750	12,800	236	179	179	15,750	15,800	364	221	246
9,800	9,850	141	138	138	12,800	12,850	237	180	180	15,800	15,850	366	222	248
9,850	9,900	143	138	138	12,850	12,900	239	180	180	15,850	15,900	369	222	249
9,900	9,950	144	139	139	12,900	12,950	240	181	181	15,900	15,950	372	223	251
9,950	10,000	146	140	140	12,950	13,000	242	182	182	15,950	16,000	375	224	252

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
Your tax is —					Your tax is —					Your tax is —				
16,000					19,000					22,000				
16,000	16,050	377	224	254	19,000	19,050	542	266	350	22,000	22,050	733	359	455
16,050	16,100	380	225	256	19,050	19,100	545	267	352	22,050	22,100	736	361	458
16,100	16,150	383	226	257	19,100	19,150	548	268	353	22,100	22,150	739	363	461
16,150	16,200	386	226	259	19,150	19,200	551	268	355	22,150	22,200	742	364	464
16,200	16,250	388	227	260	19,200	19,250	554	270	356	22,200	22,250	746	366	466
16,250	16,300	391	228	262	19,250	19,300	557	271	358	22,250	22,300	749	367	469
16,300	16,350	394	229	264	19,300	19,350	560	273	360	22,300	22,350	752	369	472
16,350	16,400	397	229	265	19,350	19,400	563	275	361	22,350	22,400	755	371	475
16,400	16,450	399	230	267	19,400	19,450	566	276	363	22,400	22,450	758	372	477
16,450	16,500	402	231	268	19,450	19,500	570	278	364	22,450	22,500	762	374	480
16,500	16,550	405	231	270	19,500	19,550	573	279	366	22,500	22,550	765	375	483
16,550	16,600	408	232	272	19,550	19,600	576	281	368	22,550	22,600	768	377	486
16,600	16,650	410	233	273	19,600	19,650	579	283	369	22,600	22,650	771	379	488
16,650	16,700	413	233	275	19,650	19,700	582	284	371	22,650	22,700	774	380	491
16,700	16,750	416	234	276	19,700	19,750	586	286	372	22,700	22,750	778	382	494
16,750	16,800	419	235	278	19,750	19,800	589	287	374	22,750	22,800	781	383	497
16,800	16,850	421	236	280	19,800	19,850	592	289	376	22,800	22,850	784	385	499
16,850	16,900	424	236	281	19,850	19,900	595	291	377	22,850	22,900	787	387	502
16,900	16,950	427	237	283	19,900	19,950	598	292	379	22,900	22,950	790	388	505
16,950	17,000	430	238	284	19,950	20,000	602	294	380	22,950	23,000	794	390	508
17,000					20,000					23,000				
17,000	17,050	432	238	286	20,000	20,050	605	295	382	23,000	23,050	797	391	510
17,050	17,100	435	239	288	20,050	20,100	608	297	384	23,050	23,100	800	393	513
17,100	17,150	438	240	289	20,100	20,150	611	299	385	23,100	23,150	803	395	516
17,150	17,200	441	240	291	20,150	20,200	614	300	387	23,150	23,200	806	396	519
17,200	17,250	443	241	292	20,200	20,250	618	302	388	23,200	23,250	810	398	521
17,250	17,300	446	242	294	20,250	20,300	621	303	390	23,250	23,300	813	399	524
17,300	17,350	449	243	296	20,300	20,350	624	305	392	23,300	23,350	816	401	527
17,350	17,400	452	243	297	20,350	20,400	627	307	393	23,350	23,400	819	403	530
17,400	17,450	454	244	299	20,400	20,450	630	308	395	23,400	23,450	822	404	532
17,450	17,500	457	245	300	20,450	20,500	634	310	396	23,450	23,500	826	406	535
17,500	17,550	460	245	302	20,500	20,550	637	311	398	23,500	23,550	829	407	538
17,550	17,600	463	246	304	20,550	20,600	640	313	400	23,550	23,600	832	409	541
17,600	17,650	465	247	305	20,600	20,650	643	315	401	23,600	23,650	835	411	543
17,650	17,700	468	247	307	20,650	20,700	646	316	403	23,650	23,700	838	412	546
17,700	17,750	471	248	308	20,700	20,750	650	318	404	23,700	23,750	842	414	549
17,750	17,800	474	249	310	20,750	20,800	653	319	406	23,750	23,800	845	415	552
17,800	17,850	476	250	312	20,800	20,850	656	321	408	23,800	23,850	848	417	554
17,850	17,900	479	250	313	20,850	20,900	659	323	409	23,850	23,900	851	419	557
17,900	17,950	482	251	315	20,900	20,950	662	324	411	23,900	23,950	854	420	560
17,950	18,000	485	252	316	20,950	21,000	666	326	412	23,950	24,000	858	422	563
18,000					21,000					24,000				
18,000	18,050	487	252	318	21,000	21,050	669	327	414	24,000	24,050	861	423	565
18,050	18,100	490	253	320	21,050	21,100	672	329	416	24,050	24,100	864	425	568
18,100	18,150	493	254	321	21,100	21,150	675	331	417	24,100	24,150	868	427	571
18,150	18,200	496	254	323	21,150	21,200	678	332	419	24,150	24,200	871	428	574
18,200	18,250	498	255	324	21,200	21,250	682	334	420	24,200	24,250	874	430	576
18,250	18,300	501	256	326	21,250	21,300	685	335	422	24,250	24,300	878	431	579
18,300	18,350	504	257	328	21,300	21,350	688	337	424	24,300	24,350	881	433	582
18,350	18,400	507	257	329	21,350	21,400	691	339	425	24,350	24,400	885	435	585
18,400	18,450	509	258	331	21,400	21,450	694	340	427	24,400	24,450	888	436	587
18,450	18,500	512	259	332	21,450	21,500	698	342	428	24,450	24,500	891	438	590
18,500	18,550	515	259	334	21,500	21,550	701	343	430	24,500	24,550	895	439	593
18,550	18,600	518	260	336	21,550	21,600	704	345	432	24,550	24,600	898	441	596
18,600	18,650	520	261	337	21,600	21,650	707	347	433	24,600	24,650	902	443	598
18,650	18,700	523	261	339	21,650	21,700	710	348	436	24,650	24,700	905	444	601
18,700	18,750	526	262	340	21,700	21,750	714	350	439	24,700	24,750	908	446	604
18,750	18,800	529	263	342	21,750	21,800	717	351	442	24,750	24,800	912	447	607
18,800	18,850	531	264	344	21,800	21,850	720	353	444	24,800	24,850	915	449	609
18,850	18,900	534	264	345	21,850	21,900	723	355	447	24,850	24,900	919	451	612
18,900	18,950	537	265	347	21,900	21,950	726	356	450	24,900	24,950	922	452	615
18,950	19,000	540	266	348	21,950	22,000	730	358	453	24,950	25,000	925	454	618

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
25,000					28,000					31,000				
25,000	25,050	929	455	620	28,000	28,050	1,133	551	785	31,000	31,050	1,337	698	970
25,050	25,100	932	457	623	28,050	28,100	1,136	553	788	31,050	31,100	1,340	701	974
25,100	25,150	936	459	626	28,100	28,150	1,140	555	791	31,100	31,150	1,344	704	977
25,150	25,200	939	460	629	28,150	28,200	1,143	556	794	31,150	31,200	1,347	707	980
25,200	25,250	942	462	631	28,200	28,250	1,146	558	796	31,200	31,250	1,350	709	983
25,250	25,300	946	463	634	28,250	28,300	1,150	559	799	31,250	31,300	1,354	712	986
25,300	25,350	949	465	637	28,300	28,350	1,153	561	802	31,300	31,350	1,357	715	990
25,350	25,400	953	467	640	28,350	28,400	1,157	563	805	31,350	31,400	1,361	718	993
25,400	25,450	956	468	642	28,400	28,450	1,160	564	807	31,400	31,450	1,364	720	996
25,450	25,500	959	470	645	28,450	28,500	1,163	566	810	31,450	31,500	1,367	723	999
25,500	25,550	963	471	648	28,500	28,550	1,167	567	813	31,500	31,550	1,371	726	1,002
25,550	25,600	966	473	651	28,550	28,600	1,170	569	816	31,550	31,600	1,374	729	1,006
25,600	25,650	970	475	653	28,600	28,650	1,174	571	818	31,600	31,650	1,378	731	1,009
25,650	25,700	973	476	656	28,650	28,700	1,177	572	821	31,650	31,700	1,381	734	1,012
25,700	25,750	976	478	659	28,700	28,750	1,180	574	824	31,700	31,750	1,384	737	1,015
25,750	25,800	980	479	662	28,750	28,800	1,184	575	827	31,750	31,800	1,388	740	1,018
25,800	25,850	983	481	664	28,800	28,850	1,187	577	830	31,800	31,850	1,391	742	1,022
25,850	25,900	987	483	667	28,850	28,900	1,191	580	833	31,850	31,900	1,395	745	1,025
25,900	25,950	990	484	670	28,900	28,950	1,194	583	836	31,900	31,950	1,398	748	1,028
25,950	26,000	993	486	673	28,950	29,000	1,197	586	839	31,950	32,000	1,401	751	1,031
26,000					29,000					32,000				
26,000	26,050	997	487	675	29,000	29,050	1,201	588	842	32,000	32,050	1,405	753	1,034
26,050	26,100	1,000	489	678	29,050	29,100	1,204	591	846	32,050	32,100	1,408	756	1,038
26,100	26,150	1,004	491	681	29,100	29,150	1,208	594	849	32,100	32,150	1,412	759	1,041
26,150	26,200	1,007	492	684	29,150	29,200	1,211	597	852	32,150	32,200	1,415	762	1,044
26,200	26,250	1,010	494	686	29,200	29,250	1,214	599	855	32,200	32,250	1,418	764	1,047
26,250	26,300	1,014	495	689	29,250	29,300	1,218	602	858	32,250	32,300	1,422	767	1,050
26,300	26,350	1,017	497	692	29,300	29,350	1,221	605	862	32,300	32,350	1,425	770	1,054
26,350	26,400	1,021	499	695	29,350	29,400	1,225	608	865	32,350	32,400	1,429	773	1,057
26,400	26,450	1,024	500	697	29,400	29,450	1,228	610	868	32,400	32,450	1,432	775	1,060
26,450	26,500	1,027	502	700	29,450	29,500	1,231	613	871	32,450	32,500	1,435	778	1,063
26,500	26,550	1,031	503	703	29,500	29,550	1,235	616	874	32,500	32,550	1,439	781	1,066
26,550	26,600	1,034	505	706	29,550	29,600	1,238	619	878	32,550	32,600	1,442	784	1,070
26,600	26,650	1,038	507	708	29,600	29,650	1,242	621	881	32,600	32,650	1,446	786	1,073
26,650	26,700	1,041	508	711	29,650	29,700	1,245	624	884	32,650	32,700	1,449	789	1,076
26,700	26,750	1,044	510	714	29,700	29,750	1,248	627	887	32,700	32,750	1,452	792	1,079
26,750	26,800	1,048	511	717	29,750	29,800	1,252	630	890	32,750	32,800	1,456	795	1,082
26,800	26,850	1,051	513	719	29,800	29,850	1,255	632	894	32,800	32,850	1,459	797	1,086
26,850	26,900	1,055	515	722	29,850	29,900	1,259	635	897	32,850	32,900	1,463	800	1,089
26,900	26,950	1,058	516	725	29,900	29,950	1,262	638	900	32,900	32,950	1,466	803	1,092
26,950	27,000	1,061	518	728	29,950	30,000	1,265	641	903	32,950	33,000	1,469	806	1,095
27,000					30,000					33,000				
27,000	27,050	1,065	519	730	30,000	30,050	1,269	643	906	33,000	33,050	1,473	808	1,098
27,050	27,100	1,068	521	733	30,050	30,100	1,272	646	910	33,050	33,100	1,476	811	1,102
27,100	27,150	1,072	523	736	30,100	30,150	1,276	649	913	33,100	33,150	1,480	814	1,105
27,150	27,200	1,075	524	739	30,150	30,200	1,279	652	916	33,150	33,200	1,483	817	1,108
27,200	27,250	1,078	526	741	30,200	30,250	1,282	654	919	33,200	33,250	1,486	819	1,111
27,250	27,300	1,082	527	744	30,250	30,300	1,286	657	922	33,250	33,300	1,490	822	1,114
27,300	27,350	1,085	529	747	30,300	30,350	1,289	660	926	33,300	33,350	1,493	825	1,118
27,350	27,400	1,089	531	750	30,350	30,400	1,293	663	929	33,350	33,400	1,497	828	1,121
27,400	27,450	1,092	532	752	30,400	30,450	1,296	665	932	33,400	33,450	1,500	830	1,124
27,450	27,500	1,095	534	755	30,450	30,500	1,299	668	935	33,450	33,500	1,503	833	1,127
27,500	27,550	1,099	535	758	30,500	30,550	1,303	671	938	33,500	33,550	1,507	836	1,130
27,550	27,600	1,102	537	761	30,550	30,600	1,306	674	942	33,550	33,600	1,510	839	1,134
27,600	27,650	1,106	539	763	30,600	30,650	1,310	676	945	33,600	33,650	1,514	841	1,137
27,650	27,700	1,109	540	766	30,650	30,700	1,313	679	948	33,650	33,700	1,517	844	1,140
27,700	27,750	1,112	542	769	30,700	30,750	1,316	682	951	33,700	33,750	1,520	847	1,143
27,750	27,800	1,116	543	772	30,750	30,800	1,320	685	954	33,750	33,800	1,524	850	1,146
27,800	27,850	1,119	545	774	30,800	30,850	1,323	687	958	33,800	33,850	1,527	852	1,150
27,850	27,900	1,123	547	777	30,850	30,900	1,327	690	961	33,850	33,900	1,531	855	1,153
27,900	27,950	1,126	548	780	30,900	30,950	1,330	693	964	33,900	33,950	1,534	858	1,156
27,950	28,000	1,129	550	783	30,950	31,000	1,333	696	967	33,950	34,000	1,537	861	1,159

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
34,000					37,000					40,000				
34,000	34,050	1,541	863	1,162	37,000	37,050	1,749	1,028	1,359	40,000	40,050	1,965	1,208	1,563
34,050	34,100	1,544	866	1,166	37,050	37,100	1,752	1,031	1,362	40,050	40,100	1,968	1,211	1,566
34,100	34,150	1,548	869	1,169	37,100	37,150	1,756	1,034	1,366	40,100	40,150	1,972	1,214	1,570
34,150	34,200	1,551	872	1,172	37,150	37,200	1,760	1,037	1,369	40,150	40,200	1,976	1,218	1,573
34,200	34,250	1,554	874	1,175	37,200	37,250	1,763	1,039	1,372	40,200	40,250	1,979	1,221	1,576
34,250	34,300	1,558	877	1,178	37,250	37,300	1,767	1,042	1,376	40,250	40,300	1,983	1,224	1,580
34,300	34,350	1,561	880	1,182	37,300	37,350	1,770	1,045	1,379	40,300	40,350	1,986	1,227	1,583
34,350	34,400	1,565	883	1,185	37,350	37,400	1,774	1,048	1,383	40,350	40,400	1,990	1,230	1,587
34,400	34,450	1,568	885	1,188	37,400	37,450	1,778	1,050	1,386	40,400	40,450	1,994	1,234	1,590
34,450	34,500	1,571	888	1,191	37,450	37,500	1,781	1,053	1,389	40,450	40,500	1,997	1,237	1,593
34,500	34,550	1,575	891	1,194	37,500	37,550	1,785	1,056	1,393	40,500	40,550	2,001	1,240	1,597
34,550	34,600	1,578	894	1,198	37,550	37,600	1,788	1,059	1,396	40,550	40,600	2,004	1,243	1,600
34,600	34,650	1,582	896	1,201	37,600	37,650	1,792	1,061	1,400	40,600	40,650	2,008	1,246	1,604
34,650	34,700	1,585	899	1,204	37,650	37,700	1,796	1,064	1,403	40,650	40,700	2,012	1,250	1,607
34,700	34,750	1,588	902	1,207	37,700	37,750	1,799	1,067	1,406	40,700	40,750	2,015	1,253	1,610
34,750	34,800	1,592	905	1,210	37,750	37,800	1,803	1,070	1,410	40,750	40,800	2,019	1,256	1,614
34,800	34,850	1,595	907	1,214	37,800	37,850	1,806	1,072	1,413	40,800	40,850	2,022	1,259	1,617
34,850	34,900	1,599	910	1,217	37,850	37,900	1,810	1,075	1,417	40,850	40,900	2,026	1,262	1,621
34,900	34,950	1,602	913	1,220	37,900	37,950	1,814	1,078	1,420	40,900	40,950	2,030	1,266	1,624
34,950	35,000	1,605	916	1,223	37,950	38,000	1,817	1,081	1,423	40,950	41,000	2,033	1,269	1,627
35,000					38,000					41,000				
35,000	35,050	1,609	918	1,226	38,000	38,050	1,821	1,083	1,427	41,000	41,050	2,037	1,272	1,631
35,050	35,100	1,612	921	1,230	38,050	38,100	1,824	1,086	1,430	41,050	41,100	2,040	1,275	1,634
35,100	35,150	1,616	924	1,233	38,100	38,150	1,828	1,089	1,434	41,100	41,150	2,044	1,278	1,638
35,150	35,200	1,619	927	1,236	38,150	38,200	1,832	1,092	1,437	41,150	41,200	2,048	1,282	1,641
35,200	35,250	1,622	929	1,239	38,200	38,250	1,835	1,094	1,440	41,200	41,250	2,051	1,285	1,644
35,250	35,300	1,626	932	1,242	38,250	38,300	1,839	1,097	1,444	41,250	41,300	2,055	1,288	1,648
35,300	35,350	1,629	935	1,246	38,300	38,350	1,842	1,100	1,447	41,300	41,350	2,058	1,291	1,651
35,350	35,400	1,633	938	1,249	38,350	38,400	1,846	1,103	1,451	41,350	41,400	2,062	1,294	1,655
35,400	35,450	1,636	940	1,252	38,400	38,450	1,850	1,106	1,454	41,400	41,450	2,066	1,298	1,658
35,450	35,500	1,639	943	1,255	38,450	38,500	1,853	1,109	1,457	41,450	41,500	2,069	1,301	1,661
35,500	35,550	1,643	946	1,258	38,500	38,550	1,857	1,112	1,461	41,500	41,550	2,073	1,304	1,665
35,550	35,600	1,646	949	1,262	38,550	38,600	1,860	1,115	1,464	41,550	41,600	2,076	1,307	1,668
35,600	35,650	1,650	951	1,265	38,600	38,650	1,864	1,118	1,468	41,600	41,650	2,080	1,310	1,672
35,650	35,700	1,653	954	1,268	38,650	38,700	1,868	1,122	1,471	41,650	41,700	2,084	1,314	1,675
35,700	35,750	1,656	957	1,271	38,700	38,750	1,871	1,125	1,474	41,700	41,750	2,087	1,317	1,678
35,750	35,800	1,660	960	1,274	38,750	38,800	1,875	1,128	1,478	41,750	41,800	2,091	1,320	1,682
35,800	35,850	1,663	962	1,278	38,800	38,850	1,878	1,131	1,481	41,800	41,850	2,094	1,323	1,685
35,850	35,900	1,667	965	1,281	38,850	38,900	1,882	1,134	1,485	41,850	41,900	2,098	1,326	1,689
35,900	35,950	1,670	968	1,284	38,900	38,950	1,886	1,138	1,488	41,900	41,950	2,102	1,330	1,692
35,950	36,000	1,673	971	1,287	38,950	39,000	1,889	1,141	1,491	41,950	42,000	2,105	1,333	1,695
36,000					39,000					42,000				
36,000	36,050	1,677	973	1,291	39,000	39,050	1,893	1,144	1,495	42,000	42,050	2,109	1,336	1,699
36,050	36,100	1,680	976	1,294	39,050	39,100	1,896	1,147	1,498	42,050	42,100	2,112	1,339	1,702
36,100	36,150	1,684	979	1,298	39,100	39,150	1,900	1,150	1,502	42,100	42,150	2,116	1,342	1,706
36,150	36,200	1,688	982	1,301	39,150	39,200	1,904	1,154	1,505	42,150	42,200	2,120	1,346	1,709
36,200	36,250	1,691	984	1,304	39,200	39,250	1,907	1,157	1,508	42,200	42,250	2,123	1,349	1,712
36,250	36,300	1,695	987	1,308	39,250	39,300	1,911	1,160	1,512	42,250	42,300	2,127	1,352	1,716
36,300	36,350	1,698	990	1,311	39,300	39,350	1,914	1,163	1,515	42,300	42,350	2,130	1,355	1,719
36,350	36,400	1,702	993	1,315	39,350	39,400	1,918	1,166	1,519	42,350	42,400	2,134	1,358	1,723
36,400	36,450	1,706	995	1,318	39,400	39,450	1,922	1,170	1,522	42,400	42,450	2,138	1,362	1,726
36,450	36,500	1,709	998	1,321	39,450	39,500	1,925	1,173	1,525	42,450	42,500	2,141	1,365	1,729
36,500	36,550	1,713	1,001	1,325	39,500	39,550	1,929	1,176	1,529	42,500	42,550	2,145	1,368	1,733
36,550	36,600	1,716	1,004	1,328	39,550	39,600	1,932	1,179	1,532	42,550	42,600	2,148	1,371	1,736
36,600	36,650	1,720	1,006	1,332	39,600	39,650	1,936	1,182	1,536	42,600	42,650	2,152	1,374	1,740
36,650	36,700	1,724	1,009	1,335	39,650	39,700	1,940	1,186	1,539	42,650	42,700	2,156	1,378	1,743
36,700	36,750	1,727	1,012	1,338	39,700	39,750	1,943	1,189	1,542	42,700	42,750	2,159	1,381	1,746
36,750	36,800	1,731	1,015	1,342	39,750	39,800	1,947	1,192	1,546	42,750	42,800	2,163	1,384	1,750
36,800	36,850	1,734	1,017	1,345	39,800	39,850	1,950	1,195	1,549	42,800	42,850	2,166	1,387	1,753
36,850	36,900	1,738	1,020	1,349	39,850	39,900	1,954	1,198	1,553	42,850	42,900	2,170	1,390	1,757
36,900	36,950	1,742	1,023	1,352	39,900	39,950	1,958	1,202	1,556	42,900	42,950	2,174	1,394	1,760
36,950	37,000	1,745	1,026	1,355	39,950	40,000	1,961	1,205	1,559	42,950	43,000	2,177	1,397	1,763

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
43,000					46,000					49,000				
43,000	43,050	2,181	1,400	1,767	46,000	46,050	2,397	1,592	1,971	49,000	49,050	2,617	1,788	2,175
43,050	43,100	2,184	1,403	1,770	46,050	46,100	2,400	1,595	1,974	49,050	49,100	2,621	1,791	2,178
43,100	43,150	2,188	1,406	1,774	46,100	46,150	2,404	1,598	1,978	49,100	49,150	2,625	1,795	2,182
43,150	43,200	2,192	1,410	1,777	46,150	46,200	2,408	1,602	1,981	49,150	49,200	2,628	1,798	2,185
43,200	43,250	2,195	1,413	1,780	46,200	46,250	2,411	1,605	1,984	49,200	49,250	2,632	1,801	2,188
43,250	43,300	2,199	1,416	1,784	46,250	46,300	2,415	1,608	1,988	49,250	49,300	2,636	1,805	2,192
43,300	43,350	2,202	1,419	1,787	46,300	46,350	2,418	1,611	1,991	49,300	49,350	2,640	1,808	2,195
43,350	43,400	2,206	1,422	1,791	46,350	46,400	2,422	1,614	1,995	49,350	49,400	2,644	1,812	2,199
43,400	43,450	2,210	1,426	1,794	46,400	46,450	2,426	1,618	1,998	49,400	49,450	2,647	1,815	2,202
43,450	43,500	2,213	1,429	1,797	46,450	46,500	2,429	1,621	2,001	49,450	49,500	2,651	1,818	2,205
43,500	43,550	2,217	1,432	1,801	46,500	46,550	2,433	1,624	2,005	49,500	49,550	2,655	1,822	2,209
43,550	43,600	2,220	1,435	1,804	46,550	46,600	2,436	1,627	2,008	49,550	49,600	2,659	1,825	2,212
43,600	43,650	2,224	1,438	1,808	46,600	46,650	2,440	1,630	2,012	49,600	49,650	2,663	1,829	2,216
43,650	43,700	2,228	1,442	1,811	46,650	46,700	2,444	1,634	2,015	49,650	49,700	2,666	1,832	2,219
43,700	43,750	2,231	1,445	1,814	46,700	46,750	2,447	1,637	2,018	49,700	49,750	2,670	1,835	2,222
43,750	43,800	2,235	1,448	1,818	46,750	46,800	2,451	1,640	2,022	49,750	49,800	2,674	1,839	2,226
43,800	43,850	2,238	1,451	1,821	46,800	46,850	2,454	1,643	2,025	49,800	49,850	2,678	1,842	2,229
43,850	43,900	2,242	1,454	1,825	46,850	46,900	2,458	1,646	2,029	49,850	49,900	2,682	1,846	2,233
43,900	43,950	2,246	1,458	1,828	46,900	46,950	2,462	1,650	2,032	49,900	49,950	2,685	1,849	2,236
43,950	44,000	2,249	1,461	1,831	46,950	47,000	2,465	1,653	2,035	49,950	50,000	2,689	1,852	2,239
44,000					47,000					50,000				
44,000	44,050	2,253	1,464	1,835	47,000	47,050	2,469	1,656	2,039	50,000	50,050	2,693	1,856	2,243
44,050	44,100	2,256	1,467	1,838	47,050	47,100	2,472	1,659	2,042	50,050	50,100	2,697	1,859	2,246
44,100	44,150	2,260	1,470	1,842	47,100	47,150	2,476	1,662	2,046	50,100	50,150	2,701	1,863	2,250
44,150	44,200	2,264	1,474	1,845	47,150	47,200	2,480	1,666	2,049	50,150	50,200	2,704	1,866	2,253
44,200	44,250	2,267	1,477	1,848	47,200	47,250	2,483	1,669	2,052	50,200	50,250	2,708	1,869	2,256
44,250	44,300	2,271	1,480	1,852	47,250	47,300	2,487	1,672	2,056	50,250	50,300	2,712	1,873	2,260
44,300	44,350	2,274	1,483	1,855	47,300	47,350	2,490	1,675	2,059	50,300	50,350	2,716	1,876	2,263
44,350	44,400	2,278	1,486	1,859	47,350	47,400	2,494	1,678	2,063	50,350	50,400	2,720	1,880	2,267
44,400	44,450	2,282	1,490	1,862	47,400	47,450	2,498	1,682	2,066	50,400	50,450	2,723	1,883	2,270
44,450	44,500	2,285	1,493	1,865	47,450	47,500	2,501	1,685	2,069	50,450	50,500	2,727	1,886	2,273
44,500	44,550	2,289	1,496	1,869	47,500	47,550	2,505	1,688	2,073	50,500	50,550	2,731	1,890	2,277
44,550	44,600	2,292	1,499	1,872	47,550	47,600	2,508	1,691	2,076	50,550	50,600	2,735	1,893	2,280
44,600	44,650	2,296	1,502	1,876	47,600	47,650	2,512	1,694	2,080	50,600	50,650	2,739	1,897	2,284
44,650	44,700	2,300	1,506	1,879	47,650	47,700	2,516	1,698	2,083	50,650	50,700	2,742	1,900	2,287
44,700	44,750	2,303	1,509	1,882	47,700	47,750	2,519	1,701	2,086	50,700	50,750	2,746	1,903	2,290
44,750	44,800	2,307	1,512	1,886	47,750	47,800	2,523	1,704	2,090	50,750	50,800	2,750	1,907	2,294
44,800	44,850	2,310	1,515	1,889	47,800	47,850	2,526	1,707	2,093	50,800	50,850	2,754	1,910	2,297
44,850	44,900	2,314	1,518	1,893	47,850	47,900	2,530	1,710	2,097	50,850	50,900	2,758	1,914	2,301
44,900	44,950	2,318	1,522	1,896	47,900	47,950	2,534	1,714	2,100	50,900	50,950	2,761	1,917	2,304
44,950	45,000	2,321	1,525	1,899	47,950	48,000	2,537	1,717	2,103	50,950	51,000	2,765	1,920	2,307
45,000					48,000					51,000				
45,000	45,050	2,325	1,528	1,903	48,000	48,050	2,541	1,720	2,107	51,000	51,050	2,769	1,924	2,311
45,050	45,100	2,328	1,531	1,906	48,050	48,100	2,545	1,723	2,110	51,050	51,100	2,773	1,927	2,314
45,100	45,150	2,332	1,534	1,910	48,100	48,150	2,549	1,727	2,114	51,100	51,150	2,777	1,931	2,318
45,150	45,200	2,336	1,538	1,913	48,150	48,200	2,552	1,730	2,117	51,150	51,200	2,780	1,934	2,321
45,200	45,250	2,339	1,541	1,916	48,200	48,250	2,556	1,733	2,120	51,200	51,250	2,784	1,937	2,324
45,250	45,300	2,343	1,544	1,920	48,250	48,300	2,560	1,737	2,124	51,250	51,300	2,788	1,941	2,328
45,300	45,350	2,346	1,547	1,923	48,300	48,350	2,564	1,740	2,127	51,300	51,350	2,792	1,944	2,331
45,350	45,400	2,350	1,550	1,927	48,350	48,400	2,568	1,744	2,131	51,350	51,400	2,796	1,948	2,335
45,400	45,450	2,354	1,554	1,930	48,400	48,450	2,571	1,747	2,134	51,400	51,450	2,799	1,951	2,338
45,450	45,500	2,357	1,557	1,933	48,450	48,500	2,575	1,750	2,137	51,450	51,500	2,803	1,954	2,341
45,500	45,550	2,361	1,560	1,937	48,500	48,550	2,579	1,754	2,141	51,500	51,550	2,807	1,958	2,345
45,550	45,600	2,364	1,563	1,940	48,550	48,600	2,583	1,757	2,144	51,550	51,600	2,811	1,961	2,348
45,600	45,650	2,368	1,566	1,944	48,600	48,650	2,587	1,761	2,148	51,600	51,650	2,815	1,965	2,352
45,650	45,700	2,372	1,570	1,947	48,650	48,700	2,590	1,764	2,151	51,650	51,700	2,818	1,968	2,355
45,700	45,750	2,375	1,573	1,950	48,700	48,750	2,594	1,767	2,154	51,700	51,750	2,822	1,971	2,358
45,750	45,800	2,379	1,576	1,954	48,750	48,800	2,598	1,771	2,158	51,750	51,800	2,826	1,975	2,362
45,800	45,850	2,382	1,579	1,957	48,800	48,850	2,602	1,774	2,161	51,800	51,850	2,830	1,978	2,365
45,850	45,900	2,386	1,582	1,961	48,850	48,900	2,606	1,778	2,165	51,850	51,900	2,834	1,982	2,369
45,900	45,950	2,390	1,586	1,964	48,900	48,950	2,609	1,781	2,168	51,900	51,950	2,837	1,985	2,372
45,950	46,000	2,393	1,589	1,967	48,950	49,000	2,613	1,784	2,171	51,950	52,000	2,841	1,988	2,375

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
52,000					55,000					58,000				
52,000	52,050	2,845	1,992	2,379	55,000	55,050	3,073	2,196	2,587	58,000	58,050	3,301	2,400	2,803
52,050	52,100	2,849	1,995	2,382	55,050	55,100	3,077	2,199	2,590	58,050	58,100	3,305	2,403	2,806
52,100	52,150	2,853	1,999	2,386	55,100	55,150	3,081	2,203	2,594	58,100	58,150	3,309	2,407	2,810
52,150	52,200	2,856	2,002	2,389	55,150	55,200	3,084	2,206	2,598	58,150	58,200	3,312	2,410	2,814
52,200	52,250	2,860	2,005	2,392	55,200	55,250	3,088	2,209	2,601	58,200	58,250	3,316	2,413	2,817
52,250	52,300	2,864	2,009	2,396	55,250	55,300	3,092	2,213	2,605	58,250	58,300	3,320	2,417	2,821
52,300	52,350	2,868	2,012	2,399	55,300	55,350	3,096	2,216	2,608	58,300	58,350	3,324	2,420	2,824
52,350	52,400	2,872	2,016	2,403	55,350	55,400	3,100	2,220	2,612	58,350	58,400	3,328	2,424	2,828
52,400	52,450	2,875	2,019	2,406	55,400	55,450	3,103	2,223	2,616	58,400	58,450	3,331	2,427	2,832
52,450	52,500	2,879	2,022	2,409	55,450	55,500	3,107	2,226	2,619	58,450	58,500	3,335	2,430	2,835
52,500	52,550	2,883	2,026	2,413	55,500	55,550	3,111	2,230	2,623	58,500	58,550	3,339	2,434	2,839
52,550	52,600	2,887	2,029	2,416	55,550	55,600	3,115	2,233	2,626	58,550	58,600	3,343	2,437	2,842
52,600	52,650	2,891	2,033	2,420	55,600	55,650	3,119	2,237	2,630	58,600	58,650	3,347	2,441	2,846
52,650	52,700	2,894	2,036	2,423	55,650	55,700	3,122	2,240	2,634	58,650	58,700	3,350	2,444	2,850
52,700	52,750	2,898	2,039	2,426	55,700	55,750	3,126	2,243	2,637	58,700	58,750	3,354	2,447	2,853
52,750	52,800	2,902	2,043	2,430	55,750	55,800	3,130	2,247	2,641	58,750	58,800	3,358	2,451	2,857
52,800	52,850	2,906	2,046	2,433	55,800	55,850	3,134	2,250	2,644	58,800	58,850	3,362	2,454	2,860
52,850	52,900	2,910	2,050	2,437	55,850	55,900	3,138	2,254	2,648	58,850	58,900	3,366	2,458	2,864
52,900	52,950	2,913	2,053	2,440	55,900	55,950	3,141	2,257	2,652	58,900	58,950	3,369	2,461	2,868
52,950	53,000	2,917	2,056	2,443	55,950	56,000	3,145	2,260	2,655	58,950	59,000	3,373	2,464	2,871
53,000					56,000					59,000				
53,000	53,050	2,921	2,060	2,447	56,000	56,050	3,149	2,264	2,659	59,000	59,050	3,377	2,468	2,875
53,050	53,100	2,925	2,063	2,450	56,050	56,100	3,153	2,267	2,662	59,050	59,100	3,381	2,471	2,878
53,100	53,150	2,929	2,067	2,454	56,100	56,150	3,157	2,271	2,666	59,100	59,150	3,385	2,475	2,882
53,150	53,200	2,932	2,070	2,457	56,150	56,200	3,160	2,274	2,670	59,150	59,200	3,388	2,478	2,886
53,200	53,250	2,936	2,073	2,460	56,200	56,250	3,164	2,277	2,673	59,200	59,250	3,392	2,481	2,889
53,250	53,300	2,940	2,077	2,464	56,250	56,300	3,168	2,281	2,677	59,250	59,300	3,396	2,485	2,893
53,300	53,350	2,944	2,080	2,467	56,300	56,350	3,172	2,284	2,680	59,300	59,350	3,400	2,488	2,896
53,350	53,400	2,948	2,084	2,471	56,350	56,400	3,176	2,288	2,684	59,350	59,400	3,404	2,492	2,900
53,400	53,450	2,951	2,087	2,474	56,400	56,450	3,179	2,291	2,688	59,400	59,450	3,407	2,495	2,904
53,450	53,500	2,955	2,090	2,477	56,450	56,500	3,183	2,294	2,691	59,450	59,500	3,411	2,498	2,907
53,500	53,550	2,959	2,094	2,481	56,500	56,550	3,187	2,298	2,695	59,500	59,550	3,415	2,502	2,911
53,550	53,600	2,963	2,097	2,484	56,550	56,600	3,191	2,301	2,698	59,550	59,600	3,419	2,505	2,914
53,600	53,650	2,967	2,101	2,488	56,600	56,650	3,195	2,305	2,702	59,600	59,650	3,423	2,509	2,918
53,650	53,700	2,970	2,104	2,491	56,650	56,700	3,198	2,308	2,706	59,650	59,700	3,426	2,512	2,922
53,700	53,750	2,974	2,107	2,494	56,700	56,750	3,202	2,311	2,709	59,700	59,750	3,430	2,515	2,925
53,750	53,800	2,978	2,111	2,498	56,750	56,800	3,206	2,315	2,713	59,750	59,800	3,434	2,519	2,929
53,800	53,850	2,982	2,114	2,501	56,800	56,850	3,210	2,318	2,716	59,800	59,850	3,438	2,522	2,932
53,850	53,900	2,986	2,118	2,505	56,850	56,900	3,214	2,322	2,720	59,850	59,900	3,442	2,526	2,936
53,900	53,950	2,989	2,121	2,508	56,900	56,950	3,217	2,325	2,724	59,900	59,950	3,445	2,529	2,940
53,950	54,000	2,993	2,124	2,511	56,950	57,000	3,221	2,328	2,727	59,950	60,000	3,449	2,532	2,943
54,000					57,000					60,000				
54,000	54,050	2,997	2,128	2,515	57,000	57,050	3,225	2,332	2,731	60,000	60,050	3,453	2,536	2,947
54,050	54,100	3,001	2,131	2,518	57,050	57,100	3,229	2,335	2,734	60,050	60,100	3,457	2,539	2,950
54,100	54,150	3,005	2,135	2,522	57,100	57,150	3,233	2,339	2,738	60,100	60,150	3,461	2,543	2,954
54,150	54,200	3,008	2,138	2,526	57,150	57,200	3,236	2,342	2,742	60,150	60,200	3,464	2,546	2,958
54,200	54,250	3,012	2,141	2,529	57,200	57,250	3,240	2,345	2,745	60,200	60,250	3,468	2,549	2,961
54,250	54,300	3,016	2,145	2,533	57,250	57,300	3,244	2,349	2,749	60,250	60,300	3,472	2,553	2,965
54,300	54,350	3,020	2,148	2,536	57,300	57,350	3,248	2,352	2,752	60,300	60,350	3,476	2,556	2,968
54,350	54,400	3,024	2,152	2,540	57,350	57,400	3,252	2,356	2,756	60,350	60,400	3,480	2,560	2,972
54,400	54,450	3,027	2,155	2,544	57,400	57,450	3,255	2,359	2,760	60,400	60,450	3,483	2,563	2,976
54,450	54,500	3,031	2,158	2,547	57,450	57,500	3,259	2,362	2,763	60,450	60,500	3,487	2,566	2,979
54,500	54,550	3,035	2,162	2,551	57,500	57,550	3,263	2,366	2,767	60,500	60,550	3,491	2,570	2,983
54,550	54,600	3,039	2,165	2,554	57,550	57,600	3,267	2,369	2,770	60,550	60,600	3,495	2,573	2,986
54,600	54,650	3,043	2,169	2,558	57,600	57,650	3,271	2,373	2,774	60,600	60,650	3,499	2,577	2,990
54,650	54,700	3,046	2,172	2,562	57,650	57,700	3,274	2,376	2,778	60,650	60,700	3,502	2,580	2,994
54,700	54,750	3,050	2,175	2,565	57,700	57,750	3,278	2,379	2,781	60,700	60,750	3,506	2,583	2,997
54,750	54,800	3,054	2,179	2,569	57,750	57,800	3,282	2,383	2,785	60,750	60,800	3,510	2,587	3,001
54,800	54,850	3,058	2,182	2,572	57,800	57,850	3,286	2,386	2,788	60,800	60,850	3,514	2,590	3,004
54,850	54,900	3,062	2,186	2,576	57,850	57,900	3,290	2,390	2,792	60,850	60,900	3,518	2,594	3,008
54,900	54,950	3,065	2,189	2,580	57,900	57,950	3,293	2,393	2,796	60,900	60,950	3,521	2,597	3,012
54,950	55,000	3,069	2,192	2,583	57,950	58,000	3,297	2,396	2,799	60,950	61,000	3,525	2,600	3,015

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
Your tax is —					Your tax is —					Your tax is —				
61,000					64,000					67,000				
61,000	61,050	3,529	2,604	3,019	64,000	64,050	3,757	2,808	3,235	67,000	67,050	3,985	3,012	3,451
61,050	61,100	3,533	2,607	3,022	64,050	64,100	3,761	2,811	3,238	67,050	67,100	3,989	3,015	3,454
61,100	61,150	3,537	2,611	3,026	64,100	64,150	3,765	2,815	3,242	67,100	67,150	3,993	3,019	3,458
61,150	61,200	3,540	2,614	3,030	64,150	64,200	3,768	2,818	3,246	67,150	67,200	3,996	3,022	3,462
61,200	61,250	3,544	2,617	3,033	64,200	64,250	3,772	2,821	3,249	67,200	67,250	4,000	3,025	3,465
61,250	61,300	3,548	2,621	3,037	64,250	64,300	3,776	2,825	3,253	67,250	67,300	4,004	3,029	3,469
61,300	61,350	3,552	2,624	3,040	64,300	64,350	3,780	2,828	3,256	67,300	67,350	4,008	3,032	3,472
61,350	61,400	3,556	2,628	3,044	64,350	64,400	3,784	2,832	3,260	67,350	67,400	4,012	3,036	3,476
61,400	61,450	3,559	2,631	3,048	64,400	64,450	3,787	2,835	3,264	67,400	67,450	4,015	3,039	3,480
61,450	61,500	3,563	2,634	3,051	64,450	64,500	3,791	2,838	3,267	67,450	67,500	4,019	3,042	3,483
61,500	61,550	3,567	2,638	3,055	64,500	64,550	3,795	2,842	3,271	67,500	67,550	4,023	3,046	3,487
61,550	61,600	3,571	2,641	3,058	64,550	64,600	3,799	2,845	3,274	67,550	67,600	4,027	3,049	3,490
61,600	61,650	3,575	2,645	3,062	64,600	64,650	3,803	2,849	3,278	67,600	67,650	4,031	3,053	3,494
61,650	61,700	3,578	2,648	3,066	64,650	64,700	3,806	2,852	3,282	67,650	67,700	4,034	3,056	3,498
61,700	61,750	3,582	2,651	3,069	64,700	64,750	3,810	2,855	3,285	67,700	67,750	4,038	3,059	3,501
61,750	61,800	3,586	2,655	3,073	64,750	64,800	3,814	2,859	3,289	67,750	67,800	4,042	3,063	3,505
61,800	61,850	3,590	2,658	3,076	64,800	64,850	3,818	2,862	3,292	67,800	67,850	4,046	3,066	3,508
61,850	61,900	3,594	2,662	3,080	64,850	64,900	3,822	2,866	3,296	67,850	67,900	4,050	3,070	3,512
61,900	61,950	3,597	2,665	3,084	64,900	64,950	3,825	2,869	3,300	67,900	67,950	4,053	3,073	3,516
61,950	62,000	3,601	2,668	3,087	64,950	65,000	3,829	2,872	3,303	67,950	68,000	4,057	3,076	3,519
62,000					65,000					68,000				
62,000	62,050	3,605	2,672	3,091	65,000	65,050	3,833	2,876	3,307	68,000	68,050	4,061	3,080	3,523
62,050	62,100	3,609	2,675	3,094	65,050	65,100	3,837	2,879	3,310	68,050	68,100	4,065	3,083	3,526
62,100	62,150	3,613	2,679	3,098	65,100	65,150	3,841	2,883	3,314	68,100	68,150	4,069	3,087	3,530
62,150	62,200	3,616	2,682	3,102	65,150	65,200	3,844	2,886	3,318	68,150	68,200	4,072	3,090	3,534
62,200	62,250	3,620	2,685	3,105	65,200	65,250	3,848	2,889	3,321	68,200	68,250	4,076	3,093	3,537
62,250	62,300	3,624	2,689	3,109	65,250	65,300	3,852	2,893	3,325	68,250	68,300	4,080	3,097	3,541
62,300	62,350	3,628	2,692	3,112	65,300	65,350	3,856	2,896	3,328	68,300	68,350	4,084	3,100	3,544
62,350	62,400	3,632	2,696	3,116	65,350	65,400	3,860	2,900	3,332	68,350	68,400	4,088	3,104	3,548
62,400	62,450	3,635	2,699	3,120	65,400	65,450	3,863	2,903	3,336	68,400	68,450	4,091	3,107	3,552
62,450	62,500	3,639	2,702	3,123	65,450	65,500	3,867	2,906	3,339	68,450	68,500	4,095	3,110	3,555
62,500	62,550	3,643	2,706	3,127	65,500	65,550	3,871	2,910	3,343	68,500	68,550	4,099	3,114	3,559
62,550	62,600	3,647	2,709	3,130	65,550	65,600	3,875	2,913	3,346	68,550	68,600	4,103	3,117	3,562
62,600	62,650	3,651	2,713	3,134	65,600	65,650	3,879	2,917	3,350	68,600	68,650	4,107	3,121	3,566
62,650	62,700	3,654	2,716	3,138	65,650	65,700	3,882	2,920	3,354	68,650	68,700	4,110	3,124	3,570
62,700	62,750	3,658	2,719	3,141	65,700	65,750	3,886	2,923	3,357	68,700	68,750	4,114	3,127	3,573
62,750	62,800	3,662	2,723	3,145	65,750	65,800	3,890	2,927	3,361	68,750	68,800	4,118	3,131	3,577
62,800	62,850	3,666	2,726	3,148	65,800	65,850	3,894	2,930	3,364	68,800	68,850	4,122	3,134	3,580
62,850	62,900	3,670	2,730	3,152	65,850	65,900	3,898	2,934	3,368	68,850	68,900	4,126	3,138	3,584
62,900	62,950	3,673	2,733	3,156	65,900	65,950	3,901	2,937	3,372	68,900	68,950	4,129	3,141	3,588
62,950	63,000	3,677	2,736	3,159	65,950	66,000	3,905	2,940	3,375	68,950	69,000	4,133	3,144	3,591
63,000					66,000					69,000				
63,000	63,050	3,681	2,740	3,163	66,000	66,050	3,909	2,944	3,379	69,000	69,050	4,137	3,148	3,595
63,050	63,100	3,685	2,743	3,166	66,050	66,100	3,913	2,947	3,382	69,050	69,100	4,141	3,151	3,598
63,100	63,150	3,689	2,747	3,170	66,100	66,150	3,917	2,951	3,386	69,100	69,150	4,145	3,155	3,602
63,150	63,200	3,692	2,750	3,174	66,150	66,200	3,920	2,954	3,390	69,150	69,200	4,148	3,158	3,606
63,200	63,250	3,696	2,753	3,177	66,200	66,250	3,924	2,957	3,393	69,200	69,250	4,152	3,161	3,609
63,250	63,300	3,700	2,757	3,181	66,250	66,300	3,928	2,961	3,397	69,250	69,300	4,156	3,165	3,613
63,300	63,350	3,704	2,760	3,184	66,300	66,350	3,932	2,964	3,400	69,300	69,350	4,160	3,168	3,616
63,350	63,400	3,708	2,764	3,188	66,350	66,400	3,936	2,968	3,404	69,350	69,400	4,164	3,172	3,620
63,400	63,450	3,711	2,767	3,192	66,400	66,450	3,939	2,971	3,408	69,400	69,450	4,167	3,175	3,624
63,450	63,500	3,715	2,770	3,195	66,450	66,500	3,943	2,974	3,411	69,450	69,500	4,171	3,178	3,627
63,500	63,550	3,719	2,774	3,199	66,500	66,550	3,947	2,978	3,415	69,500	69,550	4,175	3,182	3,631
63,550	63,600	3,723	2,777	3,202	66,550	66,600	3,951	2,981	3,418	69,550	69,600	4,179	3,185	3,634
63,600	63,650	3,727	2,781	3,206	66,600	66,650	3,955	2,985	3,422	69,600	69,650	4,183	3,189	3,638
63,650	63,700	3,730	2,784	3,210	66,650	66,700	3,958	2,988	3,426	69,650	69,700	4,186	3,192	3,642
63,700	63,750	3,734	2,787	3,213	66,700	66,750	3,962	2,991	3,429	69,700	69,750	4,190	3,195	3,645
63,750	63,800	3,738	2,791	3,217	66,750	66,800	3,966	2,995	3,433	69,750	69,800	4,194	3,199	3,649
63,800	63,850	3,742	2,794	3,220	66,800	66,850	3,970	2,998	3,436	69,800	69,850	4,198	3,202	3,652
63,850	63,900	3,746	2,798	3,224	66,850	66,900	3,974	3,002	3,440	69,850	69,900	4,202	3,206	3,656
63,900	63,950	3,749	2,801	3,228	66,900	66,950	3,977	3,005	3,444	69,900	69,950	4,205	3,209	3,660
63,950	64,000	3,753	2,804	3,231	66,950	67,000	3,981	3,008	3,447	69,950	70,000	4,209	3,212	3,663

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
Your tax is —					Your tax is —					Your tax is —				
70,000					73,000					76,000				
70,000	70,050	4,213	3,216	3,667	73,000	73,050	4,441	3,424	3,887	76,000	76,050	4,669	3,640	4,115
70,050	70,100	4,217	3,219	3,670	73,050	73,100	4,445	3,427	3,891	76,050	76,100	4,673	3,643	4,119
70,100	70,150	4,221	3,223	3,674	73,100	73,150	4,449	3,431	3,895	76,100	76,150	4,677	3,647	4,123
70,150	70,200	4,224	3,226	3,678	73,150	73,200	4,452	3,435	3,898	76,150	76,200	4,680	3,651	4,126
70,200	70,250	4,228	3,229	3,681	73,200	73,250	4,456	3,438	3,902	76,200	76,250	4,684	3,654	4,130
70,250	70,300	4,232	3,233	3,685	73,250	73,300	4,460	3,442	3,906	76,250	76,300	4,688	3,658	4,134
70,300	70,350	4,236	3,236	3,688	73,300	73,350	4,464	3,445	3,910	76,300	76,350	4,692	3,661	4,138
70,350	70,400	4,240	3,240	3,692	73,350	73,400	4,468	3,449	3,914	76,350	76,400	4,696	3,665	4,142
70,400	70,450	4,243	3,243	3,696	73,400	73,450	4,471	3,453	3,917	76,400	76,450	4,699	3,669	4,145
70,450	70,500	4,247	3,246	3,699	73,450	73,500	4,475	3,456	3,921	76,450	76,500	4,703	3,672	4,149
70,500	70,550	4,251	3,250	3,703	73,500	73,550	4,479	3,460	3,925	76,500	76,550	4,707	3,676	4,153
70,550	70,600	4,255	3,253	3,706	73,550	73,600	4,483	3,463	3,929	76,550	76,600	4,711	3,679	4,157
70,600	70,650	4,259	3,257	3,710	73,600	73,650	4,487	3,467	3,933	76,600	76,650	4,715	3,683	4,161
70,650	70,700	4,262	3,260	3,714	73,650	73,700	4,490	3,471	3,936	76,650	76,700	4,718	3,687	4,164
70,700	70,750	4,266	3,263	3,717	73,700	73,750	4,494	3,474	3,940	76,700	76,750	4,722	3,690	4,168
70,750	70,800	4,270	3,267	3,721	73,750	73,800	4,498	3,478	3,944	76,750	76,800	4,726	3,694	4,172
70,800	70,850	4,274	3,270	3,724	73,800	73,850	4,502	3,481	3,948	76,800	76,850	4,730	3,697	4,176
70,850	70,900	4,278	3,274	3,728	73,850	73,900	4,506	3,485	3,952	76,850	76,900	4,734	3,701	4,180
70,900	70,950	4,281	3,277	3,732	73,900	73,950	4,509	3,489	3,955	76,900	76,950	4,737	3,705	4,183
70,950	71,000	4,285	3,280	3,735	73,950	74,000	4,513	3,492	3,959	76,950	77,000	4,741	3,708	4,187
71,000					74,000					77,000				
71,000	71,050	4,289	3,284	3,739	74,000	74,050	4,517	3,496	3,963	77,000	77,050	4,745	3,712	4,191
71,050	71,100	4,293	3,287	3,742	74,050	74,100	4,521	3,499	3,967	77,050	77,100	4,749	3,715	4,195
71,100	71,150	4,297	3,291	3,746	74,100	74,150	4,525	3,503	3,971	77,100	77,150	4,753	3,719	4,199
71,150	71,200	4,300	3,294	3,750	74,150	74,200	4,528	3,507	3,974	77,150	77,200	4,756	3,723	4,202
71,200	71,250	4,304	3,297	3,753	74,200	74,250	4,532	3,510	3,978	77,200	77,250	4,760	3,726	4,206
71,250	71,300	4,308	3,301	3,757	74,250	74,300	4,536	3,514	3,982	77,250	77,300	4,764	3,730	4,210
71,300	71,350	4,312	3,304	3,760	74,300	74,350	4,540	3,517	3,986	77,300	77,350	4,768	3,733	4,214
71,350	71,400	4,316	3,308	3,764	74,350	74,400	4,544	3,521	3,990	77,350	77,400	4,772	3,737	4,218
71,400	71,450	4,319	3,311	3,768	74,400	74,450	4,547	3,525	3,993	77,400	77,450	4,775	3,741	4,221
71,450	71,500	4,323	3,314	3,771	74,450	74,500	4,551	3,528	3,997	77,450	77,500	4,779	3,744	4,225
71,500	71,550	4,327	3,318	3,775	74,500	74,550	4,555	3,532	4,001	77,500	77,550	4,783	3,748	4,229
71,550	71,600	4,331	3,321	3,778	74,550	74,600	4,559	3,535	4,005	77,550	77,600	4,787	3,751	4,233
71,600	71,650	4,335	3,325	3,782	74,600	74,650	4,563	3,539	4,009	77,600	77,650	4,791	3,755	4,237
71,650	71,700	4,338	3,328	3,786	74,650	74,700	4,566	3,543	4,012	77,650	77,700	4,794	3,759	4,240
71,700	71,750	4,342	3,331	3,789	74,700	74,750	4,570	3,546	4,016	77,700	77,750	4,798	3,762	4,244
71,750	71,800	4,346	3,335	3,793	74,750	74,800	4,574	3,550	4,020	77,750	77,800	4,802	3,766	4,248
71,800	71,850	4,350	3,338	3,796	74,800	74,850	4,578	3,553	4,024	77,800	77,850	4,806	3,769	4,252
71,850	71,900	4,354	3,342	3,800	74,850	74,900	4,582	3,557	4,028	77,850	77,900	4,810	3,773	4,256
71,900	71,950	4,357	3,345	3,804	74,900	74,950	4,585	3,561	4,031	77,900	77,950	4,813	3,777	4,259
71,950	72,000	4,361	3,348	3,807	74,950	75,000	4,589	3,564	4,035	77,950	78,000	4,817	3,780	4,263
72,000					75,000					78,000				
72,000	72,050	4,365	3,352	3,811	75,000	75,050	4,593	3,568	4,039	78,000	78,050	4,821	3,784	4,267
72,050	72,100	4,369	3,355	3,815	75,050	75,100	4,597	3,571	4,043	78,050	78,100	4,825	3,787	4,271
72,100	72,150	4,373	3,359	3,819	75,100	75,150	4,601	3,575	4,047	78,100	78,150	4,829	3,791	4,275
72,150	72,200	4,376	3,363	3,822	75,150	75,200	4,604	3,579	4,050	78,150	78,200	4,832	3,795	4,278
72,200	72,250	4,380	3,366	3,826	75,200	75,250	4,608	3,582	4,054	78,200	78,250	4,836	3,798	4,282
72,250	72,300	4,384	3,370	3,830	75,250	75,300	4,612	3,586	4,058	78,250	78,300	4,840	3,802	4,286
72,300	72,350	4,388	3,373	3,834	75,300	75,350	4,616	3,589	4,062	78,300	78,350	4,844	3,805	4,290
72,350	72,400	4,392	3,377	3,838	75,350	75,400	4,620	3,593	4,066	78,350	78,400	4,848	3,809	4,294
72,400	72,450	4,395	3,381	3,841	75,400	75,450	4,623	3,597	4,069	78,400	78,450	4,851	3,813	4,297
72,450	72,500	4,399	3,384	3,845	75,450	75,500	4,627	3,600	4,073	78,450	78,500	4,855	3,816	4,301
72,500	72,550	4,403	3,388	3,849	75,500	75,550	4,631	3,604	4,077	78,500	78,550	4,859	3,820	4,305
72,550	72,600	4,407	3,391	3,853	75,550	75,600	4,635	3,607	4,081	78,550	78,600	4,863	3,823	4,309
72,600	72,650	4,411	3,395	3,857	75,600	75,650	4,639	3,611	4,085	78,600	78,650	4,867	3,827	4,313
72,650	72,700	4,414	3,399	3,860	75,650	75,700	4,642	3,615	4,088	78,650	78,700	4,870	3,831	4,316
72,700	72,750	4,418	3,402	3,864	75,700	75,750	4,646	3,618	4,092	78,700	78,750	4,874	3,834	4,320
72,750	72,800	4,422	3,406	3,868	75,750	75,800	4,650	3,622	4,096	78,750	78,800	4,878	3,838	4,324
72,800	72,850	4,426	3,409	3,872	75,800	75,850	4,654	3,625	4,100	78,800	78,850	4,882	3,841	4,328
72,850	72,900	4,430	3,413	3,876	75,850	75,900	4,658	3,629	4,104	78,850	78,900	4,886	3,845	4,332
72,900	72,950	4,433	3,417	3,879	75,900	75,950	4,661	3,633	4,107	78,900	78,950	4,889	3,849	4,335
72,950	73,000	4,437	3,420	3,883	75,950	76,000	4,665	3,636	4,111	78,950	79,000	4,893	3,852	4,339

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
Your tax is —					Your tax is —					Your tax is —				
79,000					82,000					85,000				
79,000	79,050	4,897	3,856	4,343	82,000	82,050	5,125	4,072	4,571	85,000	85,050	5,353	4,288	4,799
79,050	79,100	4,901	3,859	4,347	82,050	82,100	5,129	4,075	4,575	85,050	85,100	5,357	4,291	4,803
79,100	79,150	4,905	3,863	4,351	82,100	82,150	5,133	4,079	4,579	85,100	85,150	5,361	4,295	4,807
79,150	79,200	4,908	3,867	4,354	82,150	82,200	5,136	4,083	4,582	85,150	85,200	5,364	4,299	4,810
79,200	79,250	4,912	3,870	4,358	82,200	82,250	5,140	4,086	4,586	85,200	85,250	5,368	4,302	4,814
79,250	79,300	4,916	3,874	4,362	82,250	82,300	5,144	4,090	4,590	85,250	85,300	5,372	4,306	4,818
79,300	79,350	4,920	3,877	4,366	82,300	82,350	5,148	4,093	4,594	85,300	85,350	5,376	4,309	4,822
79,350	79,400	4,924	3,881	4,370	82,350	82,400	5,152	4,097	4,598	85,350	85,400	5,380	4,313	4,826
79,400	79,450	4,927	3,885	4,373	82,400	82,450	5,155	4,101	4,601	85,400	85,450	5,383	4,317	4,829
79,450	79,500	4,931	3,888	4,377	82,450	82,500	5,159	4,104	4,605	85,450	85,500	5,387	4,320	4,833
79,500	79,550	4,935	3,892	4,381	82,500	82,550	5,163	4,108	4,609	85,500	85,550	5,391	4,324	4,837
79,550	79,600	4,939	3,895	4,385	82,550	82,600	5,167	4,111	4,613	85,550	85,600	5,395	4,327	4,841
79,600	79,650	4,943	3,899	4,389	82,600	82,650	5,171	4,115	4,617	85,600	85,650	5,399	4,331	4,845
79,650	79,700	4,946	3,903	4,392	82,650	82,700	5,174	4,119	4,620	85,650	85,700	5,402	4,335	4,848
79,700	79,750	4,950	3,906	4,396	82,700	82,750	5,178	4,122	4,624	85,700	85,750	5,406	4,338	4,852
79,750	79,800	4,954	3,910	4,400	82,750	82,800	5,182	4,126	4,628	85,750	85,800	5,410	4,342	4,856
79,800	79,850	4,958	3,913	4,404	82,800	82,850	5,186	4,129	4,632	85,800	85,850	5,414	4,345	4,860
79,850	79,900	4,962	3,917	4,408	82,850	82,900	5,190	4,133	4,636	85,850	85,900	5,418	4,349	4,864
79,900	79,950	4,965	3,921	4,411	82,900	82,950	5,193	4,137	4,639	85,900	85,950	5,421	4,353	4,867
79,950	80,000	4,969	3,924	4,415	82,950	83,000	5,197	4,140	4,643	85,950	86,000	5,425	4,356	4,871
80,000					83,000					86,000				
80,000	80,050	4,973	3,928	4,419	83,000	83,050	5,201	4,144	4,647	86,000	86,050	5,429	4,360	4,875
80,050	80,100	4,977	3,931	4,423	83,050	83,100	5,205	4,147	4,651	86,050	86,100	5,433	4,363	4,879
80,100	80,150	4,981	3,935	4,427	83,100	83,150	5,209	4,151	4,655	86,100	86,150	5,437	4,367	4,883
80,150	80,200	4,984	3,939	4,430	83,150	83,200	5,212	4,155	4,658	86,150	86,200	5,440	4,371	4,886
80,200	80,250	4,988	3,942	4,434	83,200	83,250	5,216	4,158	4,662	86,200	86,250	5,444	4,374	4,890
80,250	80,300	4,992	3,946	4,438	83,250	83,300	5,220	4,162	4,666	86,250	86,300	5,448	4,378	4,894
80,300	80,350	4,996	3,949	4,442	83,300	83,350	5,224	4,165	4,670	86,300	86,350	5,452	4,381	4,898
80,350	80,400	5,000	3,953	4,446	83,350	83,400	5,228	4,169	4,674	86,350	86,400	5,456	4,385	4,902
80,400	80,450	5,003	3,957	4,449	83,400	83,450	5,231	4,173	4,677	86,400	86,450	5,459	4,389	4,905
80,450	80,500	5,007	3,960	4,453	83,450	83,500	5,235	4,176	4,681	86,450	86,500	5,463	4,392	4,909
80,500	80,550	5,011	3,964	4,457	83,500	83,550	5,239	4,180	4,685	86,500	86,550	5,467	4,396	4,913
80,550	80,600	5,015	3,967	4,461	83,550	83,600	5,243	4,183	4,689	86,550	86,600	5,471	4,399	4,917
80,600	80,650	5,019	3,971	4,465	83,600	83,650	5,247	4,187	4,693	86,600	86,650	5,475	4,403	4,921
80,650	80,700	5,022	3,975	4,468	83,650	83,700	5,250	4,191	4,696	86,650	86,700	5,478	4,407	4,924
80,700	80,750	5,026	3,978	4,472	83,700	83,750	5,254	4,194	4,700	86,700	86,750	5,482	4,410	4,928
80,750	80,800	5,030	3,982	4,476	83,750	83,800	5,258	4,198	4,704	86,750	86,800	5,486	4,414	4,932
80,800	80,850	5,034	3,985	4,480	83,800	83,850	5,262	4,201	4,708	86,800	86,850	5,490	4,417	4,936
80,850	80,900	5,038	3,989	4,484	83,850	83,900	5,266	4,205	4,712	86,850	86,900	5,494	4,421	4,940
80,900	80,950	5,041	3,993	4,487	83,900	83,950	5,269	4,209	4,715	86,900	86,950	5,497	4,425	4,943
80,950	81,000	5,045	3,996	4,491	83,950	84,000	5,273	4,212	4,719	86,950	87,000	5,501	4,428	4,947
81,000					84,000					87,000				
81,000	81,050	5,049	4,000	4,495	84,000	84,050	5,277	4,216	4,723	87,000	87,050	5,505	4,432	4,951
81,050	81,100	5,053	4,003	4,499	84,050	84,100	5,281	4,219	4,727	87,050	87,100	5,509	4,435	4,955
81,100	81,150	5,057	4,007	4,503	84,100	84,150	5,285	4,223	4,731	87,100	87,150	5,513	4,439	4,959
81,150	81,200	5,060	4,011	4,506	84,150	84,200	5,288	4,227	4,734	87,150	87,200	5,516	4,443	4,962
81,200	81,250	5,064	4,014	4,510	84,200	84,250	5,292	4,230	4,738	87,200	87,250	5,520	4,446	4,966
81,250	81,300	5,068	4,018	4,514	84,250	84,300	5,296	4,234	4,742	87,250	87,300	5,524	4,450	4,970
81,300	81,350	5,072	4,021	4,518	84,300	84,350	5,300	4,237	4,746	87,300	87,350	5,528	4,453	4,974
81,350	81,400	5,076	4,025	4,522	84,350	84,400	5,304	4,241	4,750	87,350	87,400	5,532	4,457	4,978
81,400	81,450	5,079	4,029	4,525	84,400	84,450	5,307	4,245	4,753	87,400	87,450	5,535	4,461	4,981
81,450	81,500	5,083	4,032	4,529	84,450	84,500	5,311	4,248	4,757	87,450	87,500	5,539	4,464	4,985
81,500	81,550	5,087	4,036	4,533	84,500	84,550	5,315	4,252	4,761	87,500	87,550	5,543	4,468	4,989
81,550	81,600	5,091	4,039	4,537	84,550	84,600	5,319	4,255	4,765	87,550	87,600	5,547	4,471	4,993
81,600	81,650	5,095	4,043	4,541	84,600	84,650	5,323	4,259	4,769	87,600	87,650	5,551	4,475	4,997
81,650	81,700	5,098	4,047	4,544	84,650	84,700	5,326	4,263	4,772	87,650	87,700	5,554	4,479	5,000
81,700	81,750	5,102	4,050	4,548	84,700	84,750	5,330	4,266	4,776	87,700	87,750	5,558	4,482	5,004
81,750	81,800	5,106	4,054	4,552	84,750	84,800	5,334	4,270	4,780	87,750	87,800	5,562	4,486	5,008
81,800	81,850	5,110	4,057	4,556	84,800	84,850	5,338	4,273	4,784	87,800	87,850	5,566	4,489	5,012
81,850	81,900	5,114	4,061	4,560	84,850	84,900	5,342	4,277	4,788	87,850	87,900	5,570	4,493	5,016
81,900	81,950	5,117	4,065	4,563	84,900	84,950	5,345	4,281	4,791	87,900	87,950	5,573	4,497	5,019
81,950	82,000	5,121	4,068	4,567	84,950	85,000	5,349	4,284	4,795	87,950	88,000	5,577	4,500	5,023

*This column must also be used by qualifying surviving spouse

Continued on next page

Hawaii Tax Table (Continued)

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
Your tax is —					Your tax is —					Your tax is —				
88,000					91,000					94,000				
88,000	88,050	5,581	4,504	5,027	91,000	91,050	5,809	4,720	5,255	94,000	94,050	6,037	4,936	5,483
88,050	88,100	5,585	4,507	5,031	91,050	91,100	5,813	4,723	5,259	94,050	94,100	6,041	4,939	5,487
88,100	88,150	5,589	4,511	5,035	91,100	91,150	5,817	4,727	5,263	94,100	94,150	6,045	4,943	5,491
88,150	88,200	5,592	4,515	5,038	91,150	91,200	5,820	4,731	5,266	94,150	94,200	6,048	4,947	5,494
88,200	88,250	5,596	4,518	5,042	91,200	91,250	5,824	4,734	5,270	94,200	94,250	6,052	4,950	5,498
88,250	88,300	5,600	4,522	5,046	91,250	91,300	5,828	4,738	5,274	94,250	94,300	6,056	4,954	5,502
88,300	88,350	5,604	4,525	5,050	91,300	91,350	5,832	4,741	5,278	94,300	94,350	6,060	4,957	5,506
88,350	88,400	5,608	4,529	5,054	91,350	91,400	5,836	4,745	5,282	94,350	94,400	6,064	4,961	5,510
88,400	88,450	5,611	4,533	5,057	91,400	91,450	5,839	4,749	5,285	94,400	94,450	6,067	4,965	5,513
88,450	88,500	5,615	4,536	5,061	91,450	91,500	5,843	4,752	5,289	94,450	94,500	6,071	4,968	5,517
88,500	88,550	5,619	4,540	5,065	91,500	91,550	5,847	4,756	5,293	94,500	94,550	6,075	4,972	5,521
88,550	88,600	5,623	4,543	5,069	91,550	91,600	5,851	4,759	5,297	94,550	94,600	6,079	4,975	5,525
88,600	88,650	5,627	4,547	5,073	91,600	91,650	5,855	4,763	5,301	94,600	94,650	6,083	4,979	5,529
88,650	88,700	5,630	4,551	5,076	91,650	91,700	5,858	4,767	5,304	94,650	94,700	6,086	4,983	5,532
88,700	88,750	5,634	4,554	5,080	91,700	91,750	5,862	4,770	5,308	94,700	94,750	6,090	4,986	5,536
88,750	88,800	5,638	4,558	5,084	91,750	91,800	5,866	4,774	5,312	94,750	94,800	6,094	4,990	5,540
88,800	88,850	5,642	4,561	5,088	91,800	91,850	5,870	4,777	5,316	94,800	94,850	6,098	4,993	5,544
88,850	88,900	5,646	4,565	5,092	91,850	91,900	5,874	4,781	5,320	94,850	94,900	6,102	4,997	5,548
88,900	88,950	5,649	4,569	5,095	91,900	91,950	5,877	4,785	5,323	94,900	94,950	6,105	5,001	5,551
88,950	89,000	5,653	4,572	5,099	91,950	92,000	5,881	4,788	5,327	94,950	95,000	6,109	5,004	5,555
89,000					92,000					95,000				
89,000	89,050	5,657	4,576	5,103	92,000	92,050	5,885	4,792	5,331	95,000	95,050	6,113	5,008	5,559
89,050	89,100	5,661	4,579	5,107	92,050	92,100	5,889	4,795	5,335	95,050	95,100	6,117	5,011	5,563
89,100	89,150	5,665	4,583	5,111	92,100	92,150	5,893	4,799	5,339	95,100	95,150	6,121	5,015	5,567
89,150	89,200	5,668	4,587	5,114	92,150	92,200	5,896	4,803	5,342	95,150	95,200	6,124	5,019	5,570
89,200	89,250	5,672	4,590	5,118	92,200	92,250	5,900	4,806	5,346	95,200	95,250	6,128	5,022	5,574
89,250	89,300	5,676	4,594	5,122	92,250	92,300	5,904	4,810	5,350	95,250	95,300	6,132	5,026	5,578
89,300	89,350	5,680	4,597	5,126	92,300	92,350	5,908	4,813	5,354	95,300	95,350	6,136	5,029	5,582
89,350	89,400	5,684	4,601	5,130	92,350	92,400	5,912	4,817	5,358	95,350	95,400	6,140	5,033	5,586
89,400	89,450	5,687	4,605	5,133	92,400	92,450	5,915	4,821	5,361	95,400	95,450	6,143	5,037	5,589
89,450	89,500	5,691	4,608	5,137	92,450	92,500	5,919	4,824	5,365	95,450	95,500	6,147	5,040	5,593
89,500	89,550	5,695	4,612	5,141	92,500	92,550	5,923	4,828	5,369	95,500	95,550	6,151	5,044	5,597
89,550	89,600	5,699	4,615	5,145	92,550	92,600	5,927	4,831	5,373	95,550	95,600	6,155	5,047	5,601
89,600	89,650	5,703	4,619	5,149	92,600	92,650	5,931	4,835	5,377	95,600	95,650	6,159	5,051	5,605
89,650	89,700	5,706	4,623	5,152	92,650	92,700	5,934	4,839	5,380	95,650	95,700	6,162	5,055	5,608
89,700	89,750	5,710	4,626	5,156	92,700	92,750	5,938	4,842	5,384	95,700	95,750	6,166	5,058	5,612
89,750	89,800	5,714	4,630	5,160	92,750	92,800	5,942	4,846	5,388	95,750	95,800	6,170	5,062	5,616
89,800	89,850	5,718	4,633	5,164	92,800	92,850	5,946	4,849	5,392	95,800	95,850	6,174	5,065	5,620
89,850	89,900	5,722	4,637	5,168	92,850	92,900	5,950	4,853	5,396	95,850	95,900	6,178	5,069	5,624
89,900	89,950	5,725	4,641	5,171	92,900	92,950	5,953	4,857	5,399	95,900	95,950	6,181	5,073	5,627
89,950	90,000	5,729	4,644	5,175	92,950	93,000	5,957	4,860	5,403	95,950	96,000	6,185	5,076	5,631
90,000					93,000					96,000				
90,000	90,050	5,733	4,648	5,179	93,000	93,050	5,961	4,864	5,407	96,000	96,050	6,189	5,080	5,635
90,050	90,100	5,737	4,651	5,183	93,050	93,100	5,965	4,867	5,411	96,050	96,100	6,193	5,084	5,639
90,100	90,150	5,741	4,655	5,187	93,100	93,150	5,969	4,871	5,415	96,100	96,150	6,197	5,088	5,643
90,150	90,200	5,744	4,659	5,190	93,150	93,200	5,972	4,875	5,418	96,150	96,200	6,200	5,091	5,646
90,200	90,250	5,748	4,662	5,194	93,200	93,250	5,976	4,878	5,422	96,200	96,250	6,204	5,095	5,650
90,250	90,300	5,752	4,666	5,198	93,250	93,300	5,980	4,882	5,426	96,250	96,300	6,208	5,099	5,654
90,300	90,350	5,756	4,669	5,202	93,300	93,350	5,984	4,885	5,430	96,300	96,350	6,212	5,103	5,658
90,350	90,400	5,760	4,673	5,206	93,350	93,400	5,988	4,889	5,434	96,350	96,400	6,216	5,107	5,662
90,400	90,450	5,763	4,677	5,209	93,400	93,450	5,991	4,893	5,437	96,400	96,450	6,219	5,110	5,665
90,450	90,500	5,767	4,680	5,213	93,450	93,500	5,995	4,896	5,441	96,450	96,500	6,223	5,114	5,669
90,500	90,550	5,771	4,684	5,217	93,500	93,550	5,999	4,900	5,445	96,500	96,550	6,227	5,118	5,673
90,550	90,600	5,775	4,687	5,221	93,550	93,600	6,003	4,903	5,449	96,550	96,600	6,231	5,122	5,677
90,600	90,650	5,779	4,691	5,225	93,600	93,650	6,007	4,907	5,453	96,600	96,650	6,235	5,126	5,681
90,650	90,700	5,782	4,695	5,228	93,650	93,700	6,010	4,911	5,456	96,650	96,700	6,238	5,129	5,684
90,700	90,750	5,786	4,698	5,232	93,700	93,750	6,014	4,914	5,460	96,700	96,750	6,242	5,133	5,688
90,750	90,800	5,790	4,702	5,236	93,750	93,800	6,018	4,918	5,464	96,750	96,800	6,246	5,137	5,692
90,800	90,850	5,794	4,705	5,240	93,800	93,850	6,022	4,921	5,468	96,800	96,850	6,250	5,141	5,696
90,850	90,900	5,798	4,709	5,244	93,850	93,900	6,026	4,925	5,472	96,850	96,900	6,254	5,145	5,700
90,900	90,950	5,801	4,713	5,247	93,900	93,950	6,029	4,929	5,475	96,900	96,950	6,257	5,148	5,703
90,950	91,000	5,805	4,716	5,251	93,950	94,000	6,033	4,932	5,479	96,950	97,000	6,261	5,152	5,707

*This column must also be used by qualifying surviving spouse

Continued on next page

If taxable income is —		And you are —			If taxable income is —		And you are —			If taxable income is —		And you are —		
At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household	At least	But less than	Single or Married filing separately	Married filing jointly *	Head of a household
		Your tax is —					Your tax is —					Your tax is —		
97,000					98,000					99,000				
97,000	97,050	6,265	5,156	5,711	98,000	98,050	6,341	5,232	5,787	99,000	99,050	6,417	5,308	5,863
97,050	97,100	6,269	5,160	5,715	98,050	98,100	6,345	5,236	5,791	99,050	99,100	6,421	5,312	5,867
97,100	97,150	6,273	5,164	5,719	98,100	98,150	6,349	5,240	5,795	99,100	99,150	6,425	5,316	5,871
97,150	97,200	6,276	5,167	5,722	98,150	98,200	6,352	5,243	5,798	99,150	99,200	6,428	5,319	5,874
97,200	97,250	6,280	5,171	5,726	98,200	98,250	6,356	5,247	5,802	99,200	99,250	6,432	5,323	5,878
97,250	97,300	6,284	5,175	5,730	98,250	98,300	6,360	5,251	5,806	99,250	99,300	6,436	5,327	5,882
97,300	97,350	6,288	5,179	5,734	98,300	98,350	6,364	5,255	5,810	99,300	99,350	6,440	5,331	5,886
97,350	97,400	6,292	5,183	5,738	98,350	98,400	6,368	5,259	5,814	99,350	99,400	6,444	5,335	5,890
97,400	97,450	6,295	5,186	5,741	98,400	98,450	6,371	5,262	5,817	99,400	99,450	6,447	5,338	5,893
97,450	97,500	6,299	5,190	5,745	98,450	98,500	6,375	5,266	5,821	99,450	99,500	6,451	5,342	5,897
97,500	97,550	6,303	5,194	5,749	98,500	98,550	6,379	5,270	5,825	99,500	99,550	6,455	5,346	5,901
97,550	97,600	6,307	5,198	5,753	98,550	98,600	6,383	5,274	5,829	99,550	99,600	6,459	5,350	5,905
97,600	97,650	6,311	5,202	5,757	98,600	98,650	6,387	5,278	5,833	99,600	99,650	6,463	5,354	5,909
97,650	97,700	6,314	5,205	5,760	98,650	98,700	6,390	5,281	5,836	99,650	99,700	6,466	5,357	5,912
97,700	97,750	6,318	5,209	5,764	98,700	98,750	6,394	5,285	5,840	99,700	99,750	6,470	5,361	5,916
97,750	97,800	6,322	5,213	5,768	98,750	98,800	6,398	5,289	5,844	99,750	99,800	6,474	5,365	5,920
97,800	97,850	6,326	5,217	5,772	98,800	98,850	6,402	5,293	5,848	99,800	99,850	6,478	5,369	5,924
97,850	97,900	6,330	5,221	5,776	98,850	98,900	6,406	5,297	5,852	99,850	99,900	6,482	5,373	5,928
97,900	97,950	6,333	5,224	5,779	98,900	98,950	6,409	5,300	5,855	99,900	99,950	6,485	5,376	5,931
97,950	98,000	6,337	5,228	5,783	98,950	99,000	6,413	5,304	5,859	99,950	100,000	6,489	5,380	5,935

**100,000 OR OVER —
You MUST use the tax rate schedules.**

*This column must also be used by qualifying surviving spouse

2025 Tax Rate Schedules

CAUTION – If your taxable income is less than \$100,000, you MUST use the Tax Table.

Schedule I

SINGLE TAXPAYERS AND MARRIED FILING SEPARATE RETURNS

	If taxable income is:	Your tax is:
Use this schedule if you filled in Filing Status Oval 1 or 3 on Form N-11/N-15	Not over \$9,600	1.40% of taxable income
	Over \$9,600 but not over \$14,400	\$ 134 plus 3.20% over \$9,600
	Over \$14,400 but not over \$19,200	\$ 288 plus 5.50% over \$14,400
	Over \$19,200 but not over \$24,000	\$ 552 plus 6.40% over \$19,200
	Over \$24,000 but not over \$36,000	\$ 859 plus 6.80% over \$24,000
	Over \$36,000 but not over \$48,000	\$ 1,675 plus 7.20% over \$36,000
	Over \$48,000 but not over \$125,000	\$ 2,539 plus 7.60% over \$48,000
	Over \$125,000 but not over \$175,000	\$ 8,391 plus 7.90% over \$125,000
	Over \$175,000 but not over \$225,000	\$ 12,341 plus 8.25% over \$175,000
	Over \$225,000 but not over \$275,000	\$ 16,466 plus 9.00% over \$225,000
	Over \$275,000 but not over \$325,000	\$ 20,966 plus 10.00% over \$275,000
	Over \$325,000	\$ 25,966 plus 11.00% over \$325,000

Schedule II

MARRIED TAXPAYERS FILING JOINT RETURNS AND QUALIFYING SURVIVING SPOUSES

	If taxable income is:	Your tax is:
Use this schedule if you filled in Filing Status Oval 2 or 5 on Form N-11/N-15	Not over \$19,200	1.40% of taxable income
	Over \$19,200 but not over \$28,800	\$ 269 plus 3.20% over \$19,200
	Over \$28,800 but not over \$38,400	\$ 576 plus 5.50% over \$28,800
	Over \$38,400 but not over \$48,000	\$ 1,104 plus 6.40% over \$38,400
	Over \$48,000 but not over \$72,000	\$ 1,718 plus 6.80% over \$48,000
	Over \$72,000 but not over \$96,000	\$ 3,350 plus 7.20% over \$72,000
	Over \$96,000 but not over \$250,000	\$ 5,078 plus 7.60% over \$96,000
	Over \$250,000 but not over \$350,000	\$ 16,782 plus 7.90% over \$250,000
	Over \$350,000 but not over \$450,000	\$ 24,682 plus 8.25% over \$350,000
	Over \$450,000 but not over \$550,000	\$ 32,932 plus 9.00% over \$450,000
	Over \$550,000 but not over \$650,000	\$ 41,932 plus 10.00% over \$550,000
	Over \$650,000	\$ 51,932 plus 11.00% over \$650,000

Schedule III

UNMARRIED HEADS OF HOUSEHOLD

	If taxable income is:	Your tax is:
Use this schedule if you filled in Filing Status Oval 4 on Form N-11/N-15	Not over \$14,400	1.40% of taxable income
	Over \$14,400 but not over \$21,600	\$ 202 plus 3.20% over \$14,400
	Over \$21,600 but not over \$28,800	\$ 432 plus 5.50% over \$21,600
	Over \$28,800 but not over \$36,000	\$ 828 plus 6.40% over \$28,800
	Over \$36,000 but not over \$54,000	\$ 1,289 plus 6.80% over \$36,000
	Over \$54,000 but not over \$72,000	\$ 2,513 plus 7.20% over \$54,000
	Over \$72,000 but not over \$187,500	\$ 3,809 plus 7.60% over \$72,000
	Over \$187,500 but not over \$262,500	\$ 12,587 plus 7.90% over \$187,500
	Over \$262,500 but not over \$337,500	\$ 18,512 plus 8.25% over \$262,500
	Over \$337,500 but not over \$412,500	\$ 24,699 plus 9.00% over \$337,500
	Over \$412,500 but not over \$487,500	\$ 31,449 plus 10.00% over \$412,500
	Over \$487,500	\$ 38,949 plus 11.00% over \$487,500

STATE OF HAWAII—DEPARTMENT OF TAXATION

HAWAII TAXPAYER BILL OF RIGHTS

MESSAGE FROM THE DIRECTOR

This publication explains some of your most important rights as a taxpayer.

Hawai'i taxpayers have many rights. Some are based on laws, and others are based on our commitment to administer Hawaii's tax laws in a fair and equitable manner. The Hawaii Taxpayer Bill of Rights compiles these rights for easier reference. All taxpayers, however, are advised to review the Hawaii Revised Statutes, Hawaii Administrative Rules, and other applicable laws or to consult with their tax advisor as this Taxpayer Bill of Rights is issued solely to provide guidance in common situations and is not intended to cover every situation. It is also not intended to replace the law or change its meaning.

Taxpayer rights are at the heart of good tax administration — a pledge that the tax laws will be administered with fairness, uniformity, courtesy, and common sense. In our commitment to this pledge, we invite your suggestions for improving the services provided by the Department of Taxation ("Department").

HAWAII TAXPAYER BILL OF RIGHTS

I. Right to Information

Taxpayers are entitled to be informed about their rights and responsibilities.

Taxpayers have a right to explanations of tax laws and procedures.

Taxpayers have a right to examine their own records, audit files, and collection files.

Taxpayers have a right to request copies of their own tax returns and return information, if available, subject to copying fees.

Taxpayers have a right to obtain explanations regarding billings and assessments.

II. Professional and Courteous Service

Taxpayers have a right to prompt, courteous, and accurate responses to all questions and requests for tax assistance.

Taxpayers have a right to be assured that no civil service employee of the Department will be paid, promoted, or in any way rewarded based on the amount of assessments made or taxes collected.

Taxpayers have a right to be free from harassment and inappropriate contact by Department personnel in matters relating to the collection of delinquent taxes and during the course of audits.

III. Privacy and Confidentiality

Taxpayers have a right to be assured that their tax returns and tax return information will not be disclosed, except as provided by law.

IV. Time Limitations

Taxpayers are entitled to seek a refund if they have overpaid their taxes. A claim for refund must be filed within the applicable statute of limitations.

The Department may assess a taxpayer additional taxes if the assessment is made within the applicable statute of limitations. There is no time limit on the assessment of taxes in the case of a false or fraudulent return or failure to file a return.

A taxpayer and the Department may extend the period of limitations for the assessment or refund of taxes by signing a written agreement before the expiration of the period.

If the Department is notified by the Internal Revenue Service or a taxpayer of any changes, corrections, or adjustments to the taxpayer's Federal tax return, the statute of limitations may be extended by statute.

V. Audits, Proposed Assessments, and Final Assessments

Taxpayers have a right to a Notice of Proposed Assessment of taxes ("Proposed Assessment") except in the case of a jeopardy assessment. A Proposed Assessment is mailed to the taxpayer's last known address and: (1) explains the basis for the Proposed Assessment; (2) informs taxpayers of their right to request clarification or to object to the Proposed Assessment within 30 days from the date the Proposed Assessment was mailed; (3) informs taxpayers that the actual assessment, the No-

notice of Final Assessment ("Final Assessment"), will be issued after the expiration of 30 days from the mailing of the Proposed Assessment; and (4) informs taxpayers of their rights relating to the Proposed Assessment including the right to appeal to the Administrative Appeals Office ("AAO").

Taxpayers have a right to a Final Assessment, issued after the expiration of 30 days from the mailing of the Proposed Assessment, that provides the basis for the tax assessment, and informs the taxpayer of the procedures for appealing the Final Assessment.

Taxpayers have a right to request a meeting with the auditor, their supervisor, or senior management if they do not agree with a Proposed Assessment or Final Assessment.

Taxpayers have a right to request that the Department consider a closing agreement to reduce the tax liability in the Final Assessment. Closing agreements are final.

VI. Tax Appeals/Payment Under Protest

AAO. Taxpayers have a right to petition to appeal to AAO once after the issuance of a Proposed Assessment. To petition AAO, an appeal application must be filed with AAO within 20 days from the mailing date of the Proposed Assessment or within 30 days from the mailing date of the Final Assessment. Payment of the proposed or actual tax liability in question is not required to appeal to the AAO. An appeal to AAO does not extend time to file a tax appeal with the tax appeal court or board of review.

Tax Appeals to tax appeal court or board of review. Taxpayers have a right to appeal a Final Assessment or a denial of a claim for refund to the board of review or to the tax appeal court. An appeal to the board of review or to the tax appeal court must be filed within 30 days from the date the Final Assessment was mailed.

If the appeal is filed directly with the tax appeal court, a court-stamped copy of the notice of appeal must also be served on the Director of Taxation within 30 days from the date the Final Notice of Assessment was mailed by delivery to:

Civil Legal Complaints/Legal Process

Director of Taxation
Department of Taxation
830 Punchbowl Street, Room 221
Honolulu, HI 96813-5094

If the appeal is filed with the board of review, the decision of the board may be appealed to the tax appeal court within 30 days after the filing of the board of review decision. A court-stamped copy of the notice of appeal must also be served on the Director of Taxation at the above address within 30 days after the filing of the board of review decision.

If the appeal is filed with the tax appeal court, the decision of the tax appeal court may be appealed to the Intermediate Court of Appeals within 30 days of the filing of the decision of the tax appeal court.

The first appeal to either the board of review or to the tax appeal court may be made without payment of the tax assessed. However, the assessed tax must be paid together with interest when the taxpayer appeals the decision by the board or the tax appeal court or the decision by the board in favor of the Department is not appealed. In addition, a taxpayer who prevails before the board of review does not have to pay the assessed tax prior to an appeal by the Department to the tax appeal court. Similarly, a taxpayer who prevails before the board of review and the tax appeal court does not have to pay the assessed tax prior to an appeal by the Department to the Intermediate Appellate Court.

The tax appeal court may allow an individual taxpayer to appeal an assessment without prior payment of the tax where the total tax liability does not exceed \$50,000 and the taxpayer shows that the payment of the tax would cause irreparable harm.

Payment Under Protest. The taxpayer may pay the disputed tax as determined in a formal administrative decision (e.g., Final Assessment) under protest in accordance with section 40-35, Hawaii Revised Statutes, and seek to recover the taxes by filing an action in tax appeal court within 30 days from the date of payment.

VII. Representation

Taxpayers have a right to represent themselves or have another person accompany or represent them (with proper written authorization) when dealing with the Department on any tax matter, including audits, collections, and appeals.

VIII. Taxpayer Advocate

Taxpayers have a right to seek the assistance of our Taxpayer Advocate to resolve any tax-related problem after all other means for resolving the problem have been exhausted, or if they feel that their rights as a taxpayer have been abridged, except in the case of a criminal tax investigation.

IX. Installment Agreements, Waivers, and Compromises

Installment Agreements. Taxpayers have a right to request that the Department consider an installment payment agreement to allow taxpayers to pay their delinquent taxes over time. The Department will evaluate a request for an installment payment agreement based on the financial condition of the taxpayer. Taxpayers will be notified before collection action is taken on any outstanding tax liability if the installment payment agreement is not in good standing. Interest will continue to accrue on the outstanding tax and penalty until paid in full. The Department may offset any outstanding tax liability with any credits due to the taxpayer from other taxes.

Waiver of Penalties and Interest. Taxpayers have a right to request that the Department waive penalties and interest added to any tax if the taxpayer can show that failure to file a return or pay a tax on time was due to reasonable cause, i.e., not due to the taxpayer's own carelessness, neglect, or wilful disregard of the law, but due to circumstances beyond the taxpayer's control.

Compromise Offers. Taxpayers have a right to request that the Department consider a compromise offer to reduce any tax claim arising under the tax laws administered by the Department based on doubt as to liability or collectibility, subject to the Governor's approval. If the tax liability excluding penalties and interest is \$50,000 or less, the Director may approve the offer in compromise without the Governor's approval after the offer in compromise has been posted on the Department's website for five calendar days.

Any offer in compromise submitted to the Department must be accompanied by 20% of the amount of the offer in cases of a lump-sum offer in compromise, or the first proposed payment in the case of a periodic payment offer in compromise. Individual taxpayers who meet the low-income certification guidelines published by the Internal Revenue Service for the period in which the offer in compromise has been submitted will not be required to submit a payment with an offer in compromise submission. In cases where an offer in compromise is rejected, the payment amount will be applied to the tax liability of the taxpayer that was first assessed.

X. Collections

Taxpayers have a right to be informed in writing to the taxpayer's last known address of possible collection actions that may be taken on delinquent taxes, including referral to a collection agency.

Taxpayers have a right to be notified of any cost recovery fee associated with any collection action.

Taxpayers have a right to have collection actions put on hold in the case of hardship or while discussing their situation with the collector, supervisor, or senior management, understanding that interest continues to accrue.

Taxpayers have a right to a prompt release of a lien upon payment of a tax delinquency and all filing fees.

Taxpayers have a right to have an incorrect lien corrected or released and to have a letter of clarification sent to a credit reporting company.

Taxpayers have a right to have all other collection actions exhausted before a seizure of a taxpayer's assets takes place, unless the Department determines that the interests of the State are in jeopardy.

Taxpayers have a right to have the following property exempt from levy: wearing apparel; school books; fuel; provisions; furniture; personal effects; books and tools of a trade, business, or profession; unemployment benefits; and undelivered mail.

Index to Instructions

A	Address Change	32	Individual Housing Accounts —			Rounding Off to Whole Dollars	13
	Address of the Department of Taxation	6	Distributions From	18		S	
	Adjustments to Income	19 – 21	Payments to.....	21		Sale of Your Home	16
	Alimony —		Tax Liability Upon Sale or Transfer.....	18		Social Security Number	8
	Paid	20	Individual Retirement Arrangements			Steps for Preparing Your	
	Received.....	14	(IRAs).....	19		Return	6 – 11 and 31 – 32
	Amended Return.....	31 and 32	Interest Expense	24		Student Dependent-Exemption	11
	Annuities.....	16	Interest Income	13		T	
	Attachments to Return	32	Interest — Late Payment of Tax	32		Tax —	
B			Interest — Penalty on Early Withdrawal			Computation	28
Balance Due (or Refund)	30		of Savings.....	20		Other —	
Birth or Death of Dependent	11		Itemized Deductions —			Accumulation Distribution of	
Blind, Deaf, or Totally Disabled Person	28		You Choose to Itemize	22		Trusts	41
Business Income.....	14		You MUST Itemize Deductions.....	22		Computation of Tax for Children	
Business Use of Your Home	26		K			Under Age 14 Who Have	
C			Keogh Plan (HR-10).....	20		Unearned Income of More	
Capital Gain Distributions	15		M			Than \$1,000	28
Capital Gains and Losses	15		Married Persons —			Distributions from an Individual	
Casualty and Theft Losses	26		Joint or Separate Returns	8 – 9		Housing Account.....	18
Change in Federal Taxable Income.....	33		Married Persons Who Live Apart.....	9		Lump-Sum Distributions	41
Changes to Note	2		Special Rule for Aliens	8		Parent's Election to Report Child's	
Child and Dependent Care Expenses —			Medical and Dental Expenses	22		Interest and Dividends	41
Credit for.....	28 and 34 – 36		Miscellaneous Deductions	26		Recapture of Capital Goods	
Composite Tax Returns and Payments	6		Moving Expenses.....	20		Excise Tax Credit	41
Contributions to Charity	25		Multistate Tax Compact Act.....	6		Recapture of Capital Infrastructure	
Credits Against Tax	28 – 29 and 33 – 36		N			Tax Credit.....	41
D			Net Operating Loss	18 and 21		Recapture of Historic Preservation	
Death of Taxpayer.....	6		Nonresident.....	5		Income Tax Credit	41
Dependents — Exemptions	10		Nonresident Alien —			Recapture of Important Agricultural	
Disability — Exemption	28		Filing a Joint Return	8		Land Qualified Agricultural Cost	
Dividends, Other Distributions	13		Special Instructions	7		Tax Credit	41
Divorced or Separated Parents	10		Who Must File.....	4		Recapture of Low-Income	
Domicile Defined.....	5		Nontaxable Income (Examples).....	12		Housing Tax Credit.....	41
E			O			Sale of Your Home Purchased With	
Educational Expenses	26		Other Income	18		Proceeds From an Individual	
Educator Expenses.....	21		P			Housing Account.....	18
Employee Business Expenses	26		Part-Year Resident.....	5		Other Methods of Computing	28
Estimated Tax.....	29		Penalty			Tax Credits	28 – 29 and 33 – 36
Exemptions	10 – 11 and 27		— Late Filing	32		Tax Credits for Hawaii Residents —	
F			— Underpayment of Estimated Tax.....	32		Credit for Child and Dependent	
Filing Requirements —			Pensions and Annuities.....	16		Care Expenses	28 and 34 – 36
Extension of Time To File	5		Political Campaigns — Hawaii Election			Credit for Low-Income Household	
When to File	5		\$3 Check-off	31		Renters	28 and 33 – 34
Where to File	6		Preparer — Did You Have Someone Else			Tax Rate Schedules	56
Which Form to File	5		Prepare Your Return?.....	32		Tax Tables	43 – 55
Who Must File.....	4		Protective Claim	33		Taxable Income (Examples)	12
Who Should File	4		Q			Taxes You Can Deduct.....	23
Filing Status	8		Qualified Tuition Programs	18		Tip Income.....	13
H			Qualifying Surviving Spouse.....	9		U	
Hawaii Taxpayer Bill of Rights.....	57		R			Unemployment Compensation	17
Head of Household	9		Records — How Long to Keep	32		W	
Health Savings Accounts	19		Refund (or Balance Due).....	30		When to File	5
I			Refundable Food/Excise Tax Credit	28		Where to File	6
Income —			Related Federal/Hawaii Tax Forms.....	3		Where to Get Information.....	6
Not To Be Reported	12		Reminders.....	2 and 32		Which Form to File	5
To Be Reported	12		Rent — Income	17		Who Must File	4
Income Tax Withholding.....	29		Residence, Sale of.....	16		Who Should File.....	4
			Resident	4		Winnings — Prizes, Gambling and	
			Retirement Plan Payments	16		Lotteries (Other Income)	18
						Withholding — Hawaii Tax	29
						Worksheets	38 – 42