

529 Education Savings Plans

What is the maximum annual contribution by the account owner that would be eligible for a state income tax deduction?

June 2020

View the full 50-State Comparison: 529 Education Savings Plans [here](#).

STATE ▲	WHAT IS THE MAXIMUM ANNUAL CONTRIBUTION BY THE ACCOUNT OWNER THAT WOULD BE ELIGIBLE FOR A STATE INCOME TAX DEDUCTION?
Alabama	\$5K/individual, \$10K/filing jointly
Alaska	Up to \$100K (subject to federal gift tax)
Arizona	\$2K/individual, \$4K/filing jointly
Arkansas	\$5K/individual, \$10K/filing jointly
California	Contributions are not tax deductible
Colorado	None (up to account maximum)
Connecticut	\$5K/individual, \$10K/filing jointly
Delaware	Contributions are not tax deductible
District of Columbia	\$4K/individual, \$8K/filing jointly
Florida	No state income tax
Georgia	\$4K/individual, \$8K/filing jointly
Hawaii	Contributions are not tax deductible
Idaho	\$6K/individual, \$12K/filing jointly
Illinois	\$10K/individual, \$20K/filing jointly
Indiana	20% of contributions up to \$1,000
Iowa	\$3,439/individual, \$6,878/filing jointly
Kansas	\$3K/individual, \$6K/filing jointly

STATE ▲	WHAT IS THE MAXIMUM ANNUAL CONTRIBUTION BY THE ACCOUNT OWNER THAT WOULD BE ELIGIBLE FOR A STATE INCOME TAX DEDUCTION?
Kentucky	Contributions are not tax deductible
Louisiana	\$2.4K/individual, \$4.8K/filing jointly
Maine	Contributions are not tax deductible
Maryland	\$2.5K/individual, \$5K/filing jointly
Massachusetts	\$1K/individual, \$2K/filing jointly
Michigan	\$5K/individual, \$10K/filing jointly
Minnesota	\$1.5K/individual, \$3K/filing jointly
Mississippi	\$10K/individual, \$20K/filing jointly
Missouri	\$8K/individual, \$16K/filing jointly
Montana	\$3K/individual, \$6K/filing jointly
Nebraska	\$10K
Nevada	N/A (state has no income tax)
New Hampshire	N/A (state has no income tax)
New Jersey	None (up to account maximum)
New Mexico	None (up to account maximum)
New York	\$5K/individual, \$10K/filing jointly
North Carolina	Contributions are not tax deductible
North Dakota	\$5K/individual, \$10K/filing jointly
Ohio	\$4K
Oklahoma	\$10K/individual, \$20K/filing jointly
Oregon	N/A. As of January 2020, there is a \$150 maximum tax credit for single filers and a \$300 maximum tax credit for joint filers.
Pennsylvania	\$15K/individual, \$30K/filing jointly
Rhode Island	\$500/individual, \$1K/filing jointly
South Carolina	None (up to account maximum)
South Dakota	N/A (state has no income tax)

STATE ▲	WHAT IS THE MAXIMUM ANNUAL CONTRIBUTION BY THE ACCOUNT OWNER THAT WOULD BE ELIGIBLE FOR A STATE INCOME TAX DEDUCTION?
Tennessee	N/A (state has no income tax)
Texas	N/A (state has no income tax)
Utah	\$2,040/individual, \$4,080/filing jointly
Vermont	\$2.5K/individual, \$5K/filing jointly
Virginia	\$4K
Washington	N/A (state has no income tax)
West Virginia	None (up to account maximum)
Wisconsin	\$1,670/individual, \$3340/filing jointly
Wyoming	N/A (no state plan)