



DRAFT AS OF DECEMBER 18, 2024.
SUBJECT TO CHANGE.

Form 1-ES

Massachusetts Estimated Income Tax

2025

Massachusetts
Department of
Revenue

General Information

What is the purpose of estimated tax payment vouchers? The purpose of the payment vouchers is to provide a means for paying any taxes due on income which is not subject to withholding. This is to ensure that taxpayers are able to meet the statutory requirement that taxes due are paid periodically as income is received during the year. Generally, you must make estimated tax payments if you expect to owe more than \$400 in taxes on income not subject to withholding.

Taxpayers Subject to the 4% Surtax. Starting with tax year January 1, 2023, Massachusetts residents must pay an additional 4% tax on the portion of their annual taxable income that exceeds the surtax threshold and non-residents must pay it on the portion of their annual taxable income sourced to Massachusetts that exceeds the surtax threshold. The surtax threshold for tax year 2025 is \$1,083,150.

If the 4% Surtax applies to you, it must be included in the total tax you expect to owe on line 4 of the Estimated Tax Worksheet to determine the full estimated tax amount due. If you participated in a composite return, the 4% surtax is not paid with Form MA NRCR. As a result, you may need to make an estimated payment to account for the 4% surtax due on such amounts if your total annual income will exceed the surtax threshold.

Who must make estimated tax payments on Form 1-ES?

- Individual residents and nonresidents who expect to owe more than \$400 in taxes on income not subject to withholding.
- Recipients of unemployment compensation who do not choose voluntary state withholding on those payments.
- Pass-through entity withholding of personal income tax under MGL ch 62 and corporate excise under MGL ch 63 may be required on behalf of members of a pass-through entity. For more information, see Pass-Through Entity Withholding Regulation, 830 CMR 62B.2.2. Members subject to withholding by a pass-through entity may reduce their estimated payment by amounts previously withheld and paid by the pass-through entity, as described in 830 CMR 62B.2.2(6)(b).
- Composite payments of estimated tax. The filing agent responsible for filing on behalf of nonresident pass-through members who elect to file on a composite basis must make estimated tax payments electronically under the identification number of the pass-through entity and should no longer use a paper Form 1-ES. For more information, see Technical Information Release 16-9 and Non-Resident Income Tax Regulation, 830 CMR 62.5A.1(11). Non-residents who have elected to participate in a composite return must make estimated payments on income not included on a composite return.
- Pass-through entities that elect to be taxed at the entity level under MGL ch 63D are subject to pass-through withholding of personal income on behalf of their members. Such filings and payments should be made in the time and manner provided in these instructions. The estimated payment required for a member may be reduced by the member's PTE Excise credit. For more information, visit mass.gov/service-details/elective-pass-through-entity-excise.

- Massachusetts has adopted business entity classification rules that broadly conform to the federal "check-the-box" rules requiring companies to be classified as the same type of legal entity for state and federal tax purposes. Taxpayers affected by the adoption of the "check-the-box" rules should consult 830 CMR 63.30.3 to determine their estimated tax payment obligations.

- Resident grantors treated as an owner of a grantor-type trust.
- Resident beneficiaries subject to tax at the beneficiary level pursuant to MGL ch 62, § 10(h).
- Trustees or other fiduciaries required to deduct and withhold payments under MGL ch 62, § 10(g) on behalf of a nonresident individual beneficiary. The Form 1-ES prepared by the trustee or other fiduciary must include only the Social Security number of the beneficiary on whose behalf the payment is being made. The employer identification number of the trust or estate of which the nonresident individual is a beneficiary is not to be included. For more information, see Directive 07-4.

Are there penalties for failing to pay estimated taxes? Yes. An additional charge is imposed on the underpayment of any installment of estimated tax for the period of that underpayment. Use Form M-2210 when filing your annual return to determine the amount of any penalty due or if you qualify for the exceptions that avoid the penalty.

When and where do I file estimated tax payments? Generally, your estimated tax must be paid in full on or before April 15, 2025, or in equal installments on or before April 15, 2025; June 15, 2025; September 15, 2025; and January 15, 2026. Estimated tax payments in any amount can be made electronically on MassTaxConnect at mass.gov/masstaxconnect. Some taxpayers may be required to make online payments. See TIR 16-9. If you are mailing your payment, make check or money order payable to the **Commonwealth of Massachusetts**. Please write your Social Security number in the lower left corner on your check or money order. Send a completed voucher with each payment to ensure accurate crediting to your account. Vouchers should be mailed to **Massachusetts Department of Revenue, PO Box 419540, Boston, MA 02241-9540**. Do not mail your payment with your prior year's annual return.

Note: All taxpayers subject to the 4% surtax must file their returns and make all payments electronically.

If you pay your full estimated tax with your first payment voucher, you need not file the remaining payment vouchers unless your income increased during the year and you need to increase your estimated payment amount.

Are there exceptions to the due date? Whenever a due date falls on a Saturday, Sunday or legal holiday, the filing and payment may be made on the next succeeding business day. If your tax year is not on a calendar year basis, enter due dates on each voucher to correspond with your fiscal year. Your due dates will be the 15th day of the fourth, sixth and ninth months of your fiscal year and the 15th day of your next fiscal year.

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What if my tax liability changes during the year? Even though you may not expect to owe estimated tax payments, your income or deduction(s) may change during the year so that you will be required to make estimated tax payments. In such case, the payment dates are as follows: June 15, if the change occurs between April 1 and May 31; September 15, if the change occurs between June 1 and August 31; next January 15, if the change occurs after August 31. Use the enclosed Amended Computation Worksheet if, during the year, you find that your estimated tax is substantially increased or decreased. The estimated tax may be paid in full at the time of filing your first payment voucher or in equal installments on the remaining payment dates. Be sure to use the appropriate voucher for each date.

What if we want to make joint payments? A husband and wife may make joint payments of estimated tax as long as they are married at the time when the payments are due and not separated by a decree of divorce or separate maintenance. If a joint payment is made but a joint return is not filed for the taxable year, they may treat the payment for such year as the estimated tax payment of either spouse, or it may be divided between them in such a manner as they may agree. The combined total cannot exceed 100% of the estimated tax payments.

What if I credited my 2024 overpayment to 2025 estimated taxes? If you overpaid your 2024 income tax and elected to apply it as a credit to your 2025 estimated income tax, the amount of overpayment may be applied in whole or in part to any installment period. If any overpayment credit remains, apply it to the next installment.

Be sure to enter the overpayment credit in col. c of the enclosed Record of Estimated Tax Payments. If the credit equals or exceeds your full estimated tax liability for 2025, you need not file the payment vouchers. Send a payment voucher to the Department only when you are making a payment.

Specific Instructions

Complete the enclosed Estimated Tax Worksheet to determine your estimated tax. Once you have used the worksheet to determine your estimated tax due, you may pay the full amount or each installment electronically on MassTaxConnect at mass.gov/masstaxconnect. You do not need to mail in any vouchers if you pay online.

If you are mailing a paper check, enter your name, address, Zip code and Social Security number on the payment voucher.

Enter the correct due dates.

Enter in line 1 of the voucher the amount due from line 12 of the worksheet.

Complete the Record of Estimated Tax Payments. Detach voucher at perforations. Do not submit the entire worksheet with the Form 1-ES payment voucher or your payment may be delayed.

Mail the voucher with check or money order payable to the **Commonwealth of Massachusetts**. Write your Social Security number in the lower left corner of your check.

If you must amend your estimated tax:

- Complete the Amended Computation Worksheet.
- Complete lines 1, 2 and 3 of the appropriate voucher.
- Pay online or mail with required payment.

Electronic Payment Options

Make your estimated tax payments online at mass.gov/masstax-connect and get immediate confirmation. Paying electronically is fast, easy and secure. If you don't have a MassTaxConnect account, start by creating a username.

What are the electronic filing and payment requirements that apply to taxpayers subject to the 4% surtax? All taxpayers subject to the 4% surtax must file their returns and make all payments electronically.

With a MassTaxConnect account you will also have:

- 24/7 access to view your payment history.
- The option to schedule payments in advance and cancel or change scheduled payments if needed.
- The ability to send secure messages if you have questions about your account.

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Part 1. Estimated Tax Worksheet.

Explanations of your deductions, exemptions and credits appear in the tax form instructions.
Note: If first voucher is due on April 15, 2025, June 15, 2025, September 15, 2025, or January 15, 2026, enter 25%, 33%, 50% or 100%, respectively, of line 11 (less any overpayment that you are applying to this installment) on line 12 of the worksheet and on line 1 of your payment voucher.

	A. Taxable income	Tax rate	B. Amount
1 Taxable 5% income* (after deductions and exemptions) 1		x .05	
2a Taxable 8.5% income (after exemptions, if any). 8.5% income includes any income associated with short-term capital gains excluding long-term gains on collectibles or pre-1996 installment sales. See note above 2a		x .085	
2b Taxable 12% long term gains on collectibles or pre-1996 installment sales. See note above 2b		x .12	
2c Taxable long-term capital gains (after deductions and exemptions, if any). Long-term capital gain income includes any income associated with long-term capital gains excluding collectibles or pre-1996 installment sales. See note above 2c		x .05	
3 Taxable income over Surtax threshold. Add column A of lines 1 through 2c and subtract the Surtax threshold 3		x .04	
4 Total tax. Add column B of lines 1 through 3. 4			
5 Limited Income Credit (if any) 5			
6 Other credits 6			
7 Total credits. Add lines 5 and 6 7			
8 Your estimate of 2025 income tax. Subtract line 7 from line 4 8			
9 Amount of this tax expected to be withheld during 2025 (include any withholding made on your behalf by a pass-through entity) 9			
10 2024 overpayment applied to 2025 estimated tax 10			
11 Estimated tax for 2025. Subtract the total of lines 9 and 10 from line 8. If less than \$400 you are not required to make estimated payments 11			
12 Amount of payment. See note above. Using the amount from line 11, make appropriate calculation and enter result here and on line 1 of your payment voucher 12			

*5% income includes: wages, salaries, tips, business income, partnership and S corporation income, trust income, rental income, unemployment compensation, taxable alimony (see Form 1 or 1-NR/PY, Schedule X instructions), pensions and annuity income, IRA/Keogh distributions, winnings, fees, long-term capital gain income not taxed at the 8.5% or 12% rate, interest and dividend income and other taxable income not taxed at the 8.5% or 12% rate.

Part 2. Amended Computation Worksheet.

Use if your estimated tax changes substantially after you file your first payment voucher.

1a Amended estimated tax on 5% income 1a	
1b Amended estimated tax on 8.5% income. 1b	
1c Amended estimated tax on 12% income 1c	
1d Amended estimated tax on long-term capital gain income taxed at 5%. 1d	
1e Amended estimated 4% Surtax on taxable income over Surtax threshold 1e	
1f Total amended estimated tax. Add lines 1a through 1e 1f	
2a Amount of last year's overpayment elected for credit to 2025 estimated tax and applied to date 2a	
2b Payments made on 2025 vouchers 2b	
2c Limited Income Credit (if any) 2c	
2d Other credits. 2d	
2e Amount of this tax expected to be withheld during 2025 2e	
2f Add lines 2a through 2e 2f	
3 Unpaid balance. Subtract line 2f from line 1f 3	
4 Amount to be paid. Divide line 3 by number of remaining installments. Enter here and on line 1 of payment voucher 4	

Submit the enclosed vouchers, with your payments, when due. Make all checks payable to Commonwealth of Massachusetts and write your Social Security number in the lower left corner of each check.

2025 Record of Estimated Tax Payments.

Please mark your calendar as a reminder to mail each payment voucher.

Voucher number	a. Date	b. Amount paid	c. 2024 overpayment credit applied to installment	Total amount paid and credited from Jan. 1 through the installment date shown <i>add b and c</i>
1				
2				
3				
4				
Total				

If you have any questions, contact the Massachusetts Department of Revenue, Contact Center Bureau, PO Box 7010, Boston, MA 02204. Telephone: (617) 887-6367 or toll-free in-state at (800) 392-6089. Practitioners: You must obtain prior approval if you plan to use substitute vouchers.

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2025 Form 1-ES
Estimated Tax Payment Voucher

Social Security number	Tax filing period 12/31/2025	Due date	Tax type 053	Voucher type 17	ID type 005	Vendor code 0001
Last name (print)		First name and initial (and spouse's, if joint return)		1. Amount due with this installment (from line 12 of worksheet)		
Street address				Form you plan to file: <input type="checkbox"/> Form 1, Full-Year Resident <input type="checkbox"/> Form 1-NR/PY, Nonresident/Part-Year Resident		
City/Town		State	Zip	Return this voucher with check or money order payable to Commonwealth of Massachusetts. Mail to Massachusetts Department of Revenue, PO Box 419540, Boston, MA 02241-9540.		
E-mail address		Phone number				



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E-mail address		Phone number				

