



Agudath Israel of Maryland
אגודת ישראל במרילנד

PLEASE READ CAREFULLY: BOOST AND Maryland 529 Information for ALL families

March 13, 2026

Dear parents,

The **BOOST** (Broadening Options and Opportunities for Students Today) **Scholarship** application for the 2026-2027 school year is now open. The application window will close **Friday, May 8, 2026**, at 11:59 PM.

BOOST application ‘accounts’: If you are a first-time applicant, you will need to create an account. If you have an account from last year, you can simply log in using your previous username and password.

Income eligibility: BOOST eligibility is determined by the income thresholds released each year by the federal government for the Free and Reduced Meals (FARMS) Program. The 2026-27 numbers **have not been released yet**, but they will be somewhat higher than the current numbers in the chart below. As such, those whose income is slightly above the numbers in the chart below, **may still be eligible**, and should wait until the updated numbers are issued. **We will send out notifications once the updated eligibility numbers are released.**

2025-2026 Free and Reduced Meal (FARMS) Program – U.S. Department of Agriculture			
Household Size: Parent(s) + children	Annual Household Income:	Household Size: Parent(s) + children	Annual Household Income:
2	\$39,128	7	\$79,828
3	\$49,303	8	\$100,178
4	\$59,478	9	\$110,353
5	\$69,653	10	\$120,528
6	\$79,828	Each additional child	Add \$10,175

Annual household income is the figure on **Line 11A (Adjusted Gross Income)** of your **2025** Form 1040 Tax Return. If you fall within these numbers you are eligible. If you come close, but make a bit more than the numbers here, you may still be eligible once the new numbers are released!

NOTE: Each applying family MUST have already filed their 2025 tax return - and have it available to upload - in order to complete the application. If a family is not sure if they are *required* to file a tax return, please speak to a tax advisor ASAP.

Two important notes on your tax return: 1. If your 1040 tax return pdf is **password protected**, you must have it saved in an **unlocked** format before uploading it to the BOOST application portal. 2. The IRS does not require **parsonage payments** to be included in your “annual household income” when filing your taxes.

More than four children applying: The application portal only allows for up to four children to apply at one time. If you have more than four children in K thru 12, you **MUST** respond to the prompt asking “**do you need to apply for more children...**”. You should then email boost.msde@maryland.gov, stating that you have additional children for whom you wish to apply for BOOST. Make sure to include your name and phone number in your email. In response you will receive a form allowing you to add additional children to your application.

Definition of Kindergarten: In schools that have **Pre1A** as the year prior to first grade, what that school calls “kindergarten” is actually still considered nursery and thus not an eligible grade. For the BOOST application, **children in Pre1A should select “kindergarten”**.

Enrollment confirmation letters are NOT required by the system during the application.

Special needs scholarships: If your child has a **special education arrangement in school** (whether it’s an IEP, ISP, 504, or other individualized plan; or a professional evaluation memo), be sure to respond “yes” on the application and upload the supporting document(s). If the special education arrangement is administered by the school, the school must provide this documentation in order to receive the additional funds.

BOOST application assistance: Our office is standing by to assist families with their applications and to answer questions. Email us at BOOST@agudahmd.org or call **410-484-3632** or **410-775-8525** if you need ANY assistance.

The Maryland State Department of Education (MSDE) will be available for [virtual assistance](#) every Wednesday at 12 noon. (Links to the webinars are posted on the BOOST application page, in addition to the hyperlinks on this document.)

[Click here to go directly to the BOOST application page](#)

Maryland 529 College (and K – 12) Investment Program

Since 2018, all families with children in K-12 have been able to benefit from Maryland’s 529 College Investment Program. The **state tax deduction** on 529 investments is NOT limited by income level and thus **EVERY household can benefit from MD 529**. Within the MD 529 program is an additional opportunity called the **State Contribution Program** (aka the **Maryland Match**), which provides the opportunity for **income eligible households only** to receive a larger direct benefit **instead** of what the tax deduction offers. To qualify for the Match, each account holder (**including previous Match recipients**) must apply before the **May 31, 2026** deadline.

A few important points to remember regarding the Match, account holders, and beneficiaries:

1. A beneficiary (birth till 26) may receive match contributions from two account holders per year
2. Both the account holder and beneficiary must be Maryland residents
3. Any Marylander above 18 years old can be an **account holder** and can apply for the match **for themselves as a beneficiary - and may also select their siblings or others as their beneficiaries**
4. The account holder must file their income taxes by July 15, 2026 – or – if they do not have income to report, they must submit the [linked affidavit](#) by 5/31
5. Each account holder’s lifetime “Match” total (from all of their beneficiaries) is capped at \$9,000
6. Parents who have reached their cap, **please carefully read #3 above**
7. An account holder’s income eligibility is based on **adjusted gross income** (not taxable net income)

REMEMBER: Even if an account holder is maxed out of the Match’s \$9,000 cap, they are still eligible for the 529 tax deduction benefits.

Please visit our 529 webpage Tuition529.com for more information, links, and guidance documents to help setup and fund Maryland 529 accounts. You may also contact our office using the above contact info.

Best wishes,

Rabbi Ariel Sadwin
Executive Director

Avi Lencz
Associate Director