



**Agudath Israel of Maryland**  
**אגודת ישראל במרילנד**

**PLEASE READ CAREFULLY: BOOST & MD 529 Information for ALL families**

March 12, 2025

Dear parents,

The BOOST (Broadening Options and Opportunities for Students Today) Scholarship application for the 2025-2026 school year is now open. The application window will close **Friday, May 9, 2025**, at 11:59 PM EDT.

**BOOST application ‘accounts’:** If you have never applied for BOOST in the past, you will need to create a new account. However, if you created an account and applied last year, your account should still exist, and you will not need to create a new account.

**Income eligibility:** The income chart below will help determine your family’s BOOST eligibility. “Annual household income” is the figure on **Line 11 (Adjusted Gross Income)** of your **2024** Form 1040 Tax Return.

Household Size: Parent(s) + children	Annual Household Income:
2	\$37,814
3	\$47,767
4	\$57,720
5	\$67,673
6	\$77,626

Household Size: Parent(s) + children	Annual Household Income:
7	\$87,579
8	\$97,532
9	\$107,485
10	\$117,438
Each additional child	Add \$9,953

**Each applying family MUST have already filed their 2024 tax return (and have a copy of it handy) in order to complete the application.** In the rare situation that a family is not sure if they are *required* to file a tax return, please speak to a tax advisor ASAP or take the IRS online ["tax interview"](#). Please note: the BOOST Alternative Income Verification Form is no longer accepted.

**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.

**Apply for each child:** To receive a BOOST scholarship for each of your K-12 aged children your application must include all of them – both new **AND** repeat applicants.

**More than four children applying:** The application portal allows for up to four children to apply at one time, but not more. If you have more than four children in K thru 12, you **MUST** respond to the prompt asking **“how many additional children...”**. You should then email [boost.msde@maryland.gov](mailto: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 application system.

**Special needs scholarships:** If your child has a **special education arrangement in school** (whether it's an IEP, ISP, 504, or other individualized plan), 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. Please email [BOOST@agudahmd.org](mailto:BOOST@agudahmd.org) or call 410-484-3632 if you need ANY assistance.

The Maryland State Department of Education (MSDE) will hold a tutorial webinar for parents to walk through the application and answer questions [on Tues March 11 at 12:00 pm](#), and on [Thursday, March 20, at 5:00 pm](#). After the sessions, videos of the webinars will be available on the [BOOST application page](#). Additionally, the department 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, 2025** deadline.


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

1. A beneficiary (birth till 26) may receive up to two match contributions 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 also select other beneficiaries**
4. The account holder must file income taxes by July 15, 2025 – 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](http://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 for nachas and good health to all.

  
Rabbi Ariel Sadwin  
Executive Director