INSTRUCTIONS FOR 2025 PIT-1
NEW MEXICO PERSONAL INCOME TAX RETURN

CONTACTING THE DEPARTMENT

How To Check the Status of Your Refund
The status of a refund is available at the New Mexico's Taxpayer Access Point (TAP) website at https://tap.state.nm.us. Under PERSONAL INCOME, click Where's My Refund? Then enter your ID Type (Social Security Number or Individual Taxpayer Identification Number), ID Number, and refund amount. You are not required to register with TAP in order to use this service.

When to Call
If you don't see the status of your refund using these methods, refer to the processing times below.

Processing times:
- Electronically filed returns are generally processed within 8 to 12 weeks or less.
- Paper returns or applications for a tax refund are generally processed within 12 weeks but can take longer.
- Please allow 12 weeks from the submission date before calling the Department.

Note: The Taxation and Revenue Department employs rigorous methods to combat identity theft and refund fraud. Preventing identity theft and refund fraud causes some refunds to require additional processing time, and additional documentation may be required to verify your refund claim.

Phone Contact
If sufficient time has passed for your return to be processed contact us at (866) 285-2996. You may also visit TAP, https://tap.state.nm.us.

What You Need
When you call or visit us on the web, make sure to have a copy of your tax return and related information.

Mailing Address
If you want to write us about your return, please address your letter to:

Personal Income Tax Correspondence
Taxation and Revenue Department
P. O. Box 25122
Santa Fe, NM 87504-5122

If you write us for information or to order forms after April 1, do not expect to receive the forms or a response before the due date of the PIT-1.

Email Contacts
The Taxation and Revenue Department provides several email contacts for you.

To send an email on a specific tax topic directly to the Department's specialists for that topic, go to https://www.tax.newmexico.gov/contact-us/.

If you have questions about your in-progress Personal Income Tax (PIT) return, the instructions, a return you already submitted, or your refund, email: TRD.TaxReturnHelp@tax.nm.gov.

If you have questions about New Mexico tax law and need additional clarification on statutes and regulations, email: Policy.Office@tax.nm.gov.

Forms and Instructions
You can find PIT forms and instructions on our website at https://www.tax.newmexico.gov/forms-publications/

Filing Due Date
Both paper and electronic PIT returns are due on or before April 15, 2026.

Important: If April 15 falls on a weekend or observed holiday, your return is due on or before the next business day.

Online Services
The TAP website at https://tap.state.nm.us is a secure online resource that lets you electronically file your return for free:
- See information about your return, payment, and refund
- Pay existing tax liabilities online
- Check the status of a refund
- Change your contact information
- Register a business

Other Places That Offer Help
Help preparing your tax return may be available from:
- Tax Help New Mexico, uwncnm.org/tax-help-new-mexico. A free service for people who fall under a certain income threshold.
- American Association of Retired Persons (AARP).
- Some senior citizens' centers. Contact the center for dates and times.
- Some social service agencies. They either provide help or direct you to other free or low-cost tax preparation assistance programs.
- Software preparation services or a tax preparer.

For more information about tax help for senior citizens and low-income filers, please visit https://www.tax.newmexico.gov/forms-publications/ . Select **Quick Guides** from the **Publications** folder.
- For the senior citizen quick guide, click **Quick Guide 1**.
- For the low-income quick guide, click **Quick Guide 2.**

INSTRUCTIONS FOR 2025 PIT-1
GENERAL INSTRUCTION

WHO MUST FILE

Who Must File A PIT-1 Return
New Mexico's law says every person who meets **both** the following conditions must file a PIT-1:
- Every person who is a New Mexico resident or has income from New Mexico sources.
- Every person who is required to file a federal income tax return.

This section covers the following:
- New Mexico Residents;
- Non-Residents;
- Military Servicemembers;
- General Information About Military Servicemembers' Spouses;
- Non-resident Military Spouse Who Lives in New Mexico;
- Resident Military Spouse Who Lives in Another State; and
- Members of New Mexico Federally Recognized Indian Nations, Tribes, or Pueblos.

New Mexico Residents
If you are a New Mexico resident, you must file a New Mexico return if you meet **any** of the following conditions:
- You are required to file a federal return.
- You want to claim a refund of any New Mexico state income tax withheld on your behalf.
- You want to claim any New Mexico rebates or credits.

Non-Residents
If you are a non-resident, including a foreign national or a person who resides in a state without income taxes, you must file in New Mexico when **both** the following are true:
- You are required to file a federal return.
- You have income from any New Mexico source whatsoever.

Military Servicemembers
If you are a member of the United States Armed Forces, your income may be taxable to New Mexico and you must file a resident return if **both** the following are true:
- You were domiciled in New Mexico at the time of enlistment.
- You have not changed your domicile for purposes of withholding state income tax from military pay.

NOTE: Military servicemembers may claim a deduction for military active duty pay included in federal adjusted gross income.

If your permanent home (domicile) was in New Mexico when you entered the military, and you kept New Mexico as your domicile for state withholding tax purposes, even if you are presently serving outside New Mexico, you must file a New Mexico resident return.

If your permanent home (domicile) was in New Mexico when you entered the military, but you have established domicile in another state and changed your legal residence for withholding state income tax, your military pay is not subject to New Mexico income tax.

If you are an enrolled member of a New Mexico federally recognized Indian nation, tribe, or pueblo, your military pay is exempt when your home of record and domicile is within the boundaries of the member's reservation or pueblo grant or within the boundaries of land defined as "Indian country" and the legal residence for state withholding tax purposes has not been changed.

If you are a non-resident, a United States Public Health Service (USPHS) servicemember, and you earned income in New Mexico for USPHS active duty, your pay is exempt from New Mexico taxes.

General Information About Military Servicemembers' Spouses
Beginning with tax year 2018, the Veterans Benefits and Transition Act allows a military servicemember's spouse who moves to a state solely to be with their spouse who is there because of military orders, to keep their out-of-state residency status and domicile.

They may source their non-military wages, salaries, tips and other income from services performed to their chosen state of domicile instead of the state where the income is earned. For tax purposes, this can be either the domicile state that the servicemember claims or the state in which the servicemember's spouse has established domicile.

The following restrictions apply to servicemembers and their spouses:
- Servicemembers must have declared domicile in the other state.
- Servicemembers must be in the state in compliance with military orders.
- Servicemembers' spouses must be in the state solely to be with their spouses.

NOTE: Non-resident servicemembers must continue to allocate non-military income from services performed to the state where the income was earned.

Non-Resident Military Spouse Who Lives in New Mexico
If you are a non-resident of New Mexico who is a qualifying servicemember's spouse living in New Mexico, complete a New Mexico PIT-1 as a non-resident taxpayer and allocate on Schedule PIT-B income from services performed in New Mexico to your state of residence. See instructions for PIT-B. A military servicemember's spouse eligible to claim an ex-

empt New Mexico withholding status, based on the Veterans Benefits and Transition Act, must annually submit Form RPD-41348, *Military Spouse Withholding Tax Exemption Statement*, to the employer or payor responsible for withholding New Mexico tax.

Keep a copy of RPD-41348, signed by the employer or payor, in your tax records. Your employer or payor must sign a new RPD-41348:
- Annually **or**
- When servicemember's situation changes.

Do not submit RPD-41348 with your PIT-1 unless the Department requests a copy.

Resident Military Spouse Who Lives in Another State
If you are a resident of New Mexico who is a qualifying servicemember's spouse living in another state, complete PIT-1 as a resident taxpayer and allocate wages, salaries, tips, and other income from services performed on Schedule PIT-B, as if from New Mexico sources. Do this even if the income was earned in another state. For more details, see Form RPD-41348,*Guidance for New Mexico Resident Military Spouses Claiming Relief From Another State's Income and Withholding Tax Requirements.*

To access forms for resident and non-resident military spouses, go to https://www.tax.newmexico.gov/forms-publications/ and select the following items in this order:
- Income Taxes;
- Personal Income Tax (PIT) - Current Year;
- Other PIT-Related Forms,
- RPD-41348 Guidance, or
- RPD-41348

If you are a part-year or first-year New Mexico resident who is a qualifying servicemember's spouse, allocate income from services performed in New Mexico to New Mexico during periods when you were a resident of New Mexico.

Members of Indian Nations, Tribes, or Pueblos
The income of Indians who worked or are domiciled **outside the boundaries** of the reservation or pueblo grant or outside the boundaries of land defined as "Indian country" of which they are members is subject to New Mexico personal income tax.

You do not need to file a New Mexico income tax return if **both** the following are true:
- You are an enrolled member of a New Mexico federally recognized Indian nation, tribe, or pueblo who is domiciled within the boundaries of the member's reservation or pueblo grant or within the boundaries of land defined as "Indian country" of the New Mexico federally recognized Indian nation, tribe, or pueblo where you or your spouse are/is a member.
- Your entire income was earned from work within the boundaries of the member's reservation or pueblo grant or within the boundaries of land defined as "Indian country".

If you are the spouse of an enrolled member who is domiciled and works within the boundaries of the member's reservation or pueblo grant or within the boundaries of land defined as "Indian country", your income is taxable unless you are also a member of a New Mexico federally recognized Indian nation, tribe, or pueblo.

The term "land defined as "Indian country" is used in these instructions pursuant to 18 U.S.C. Section 1151, as that section may be amended or renumbered, for that nation, tribe, or pueblo.

Military Pay. If you are an enrolled member of a New Mexico federally recognized Indian nation, tribe, or pueblo who is a servicemember, your military pay is exempt when **both** the following are true:
- Your home of record is within the boundaries of that reservation or pueblo grant or within the boundaries of land defined as "Indian country".
- Your legal residence for state withholding tax purposes has not been changed.

Native American Veterans Income Tax Settlement Fund. A claim for a settlement payment from the Native Americans Income Tax Settlement Fund may be made for any period of active duty in the armed forces of the United States during which the claimant:
- was a member of a New Mexico federally recognized Indian nation, tribe or pueblo;
- was a resident within the boundaries of the Indian member's or the member's spouse's reservation or pueblo grant, or within the boundaries of lands held in trust by the United States for the benefit of the member or spouse or the member's or spouse's nation, tribe or pueblo; and
- had New Mexico personal income tax (PIT) withheld from his or her active duty military pay, and the amount withheld has not already been refunded to the claimant or the claimant's representative.

NOTE: The Native American Veterans Income Tax Settlement Fund is now depleted and claims on the fund may not be paid. The Native American Veterans Income Tax Settlement Fund was repealed by 2025 HB-218, effective July 1, 2025.

For more information, see FYI-407, *Taxpayer Remedies for Native American Veterans Income Tax Settlement Fund*.

Retirement or Pension. If you are an enrolled member of a New Mexico federally recognized Indian nation, tribe, or pueblo who is domiciled within the boundaries of your reservation or pueblo grant or within the boundaries of land defined as "Indian country", and your retirement or pension is the result of employment within the boundaries of your reservation or pueblo grant or within the boundaries of land defined as "Indian country", your retirement or pension income is exempt.

You may not exempt retirement or pension income from employment outside the boundaries of your reservation or pueblo grant or outside the boundaries of land defined as "Indian country".

Definitions
This section gives you definitions of the following terms:
- Domicile;
- Resident;
- First-Year Resident;
- Part-Year Resident; and
- Non-Resident.

For most taxpayers, your resident status for income tax purposes depends on:
- Where you were domiciled during the tax year, and
- Whether you were physically present in New Mexico for a total of 185 days or more during the tax year.

Domicile
Your domicile is the place you intend as your permanent home. It is the **state** where your permanent home is located and where you intend to return whenever you are away (as on vacation, business assignment, educational leave, or military assignment).

IMPORTANT: You can have only one domicile.

Your New Mexico domicile is not changed until you can show that you have abandoned it and established a new domicile outside New Mexico.

A change of domicile must be **clear and convincing**. Easily controlled factors are **not** the primary factors to consider when deciding where you are domiciled.

IMPORTANT: Domicile is established differently for military spouses. See "General Information About Military Servicemembers' Spouses" on page PIT-1-2.

If you move to a new location but intend to stay there only for a limited time (no matter how long), your domicile does not change. If your domicile is New Mexico and you go to a foreign country for a business or work assignment, or for study, research, or any other purpose, your domicile does not change unless you show that you definitely do not intend to return to New Mexico.

Resident
For purposes of the Income Tax Act, you are a New Mexico resident if **either** of the following are true:
- Your domicile was in New Mexico for the entire year **or**;
- You were physically present in New Mexico for a total of 185 days or more during the tax year, regardless of your domicile.

NOTE: If you moved to New Mexico during 2025 with the intent of making New Mexico your permanent place of residence, see definition of *First-Year Resident*.

Residents include persons temporarily residing in New Mexico who plan to return to their out-of-state residence and who are physically present in New Mexico for 185 days or more. Some examples are students, people vacationing in New Mexico, and those temporarily assigned to work in New Mexico.

To determine whether you were physically present in New Mexico for a total of 185 days, count each day you were here for 24 hours.

For example, you reside in Texas but work in New Mexico and you were physically present in New Mexico for 185 partial days during the tax year. Because you were not here for 24 hours on any day, you are not a resident for New Mexico income tax purposes. The 185 days do not have to be consecutive.

If you are a military servicemember temporarily assigned to New Mexico and you established legal residence for purposes of income tax withholding **outside** New Mexico, you are not a resident.

If you are a spouse who accompanies the military servicemember to New Mexico, no longer qualifies under the Veterans Benefits and Transition Act of 2018, and is physically present in New Mexico for 185 days or more, you must report as a resident of New Mexico.

First-Year Resident
You are a first-year resident if **both** the following are true:
- You moved to New Mexico during 2025 with the intent of making New Mexico your permanent place of residence.
- You are still in New Mexico on December 31, 2025.

You need not have been physically present in New Mexico for at least 185 days.

If you are a former New Mexico resident who returned to New Mexico and you were a non-resident for at least one full tax year, you may file as a first-year resident.

First-year residents who change domicile during the year are not residents of New Mexico for income tax purposes for periods when the taxpayer's domicile is outside New Mexico.

Part-Year Resident
You are a New Mexico part-year resident if you meet **all** of these conditions:
- You were a New Mexico resident for part of the year.
- You were not physically present in New Mexico for 185 days or more.
- On December 31, you were no longer domiciled in New Mexico and you had moved to another state, intending to maintain domicile status in that other state.

Part-year residents who change domicile during the year are not residents of New Mexico for income tax purposes for periods when the taxpayer's domicile is outside New Mexico.

For example, if you moved to New Mexico during the tax year, intending to make New Mexico your permanent place of residence, your income is taxed as non-resident for the period before your move to New Mexico. Additionally, if you were a New Mexico resident for fewer than 185 days during the tax year, and before December 31 you moved to another state, intending to maintain domicile status in that other state, your income is non-resident income for periods after your move.

Non-Resident
You are a New Mexico non-resident if you were not domiciled in New Mexico for any part of the tax year **and** you were not physically present in New Mexico for at least 185 days.

Military servicemembers and their qualifying spouses who are temporarily assigned to New Mexico, but who have established residence in another state, are non-residents.

NOTE: Except for certain military servicemembers, certain military spouses, and first-year residents, in the **Residency status** box 1e on PIT-1, page 1, mark **R** if you were physically present in New Mexico for more than 185 days during the tax year. For income tax purposes you are a resident.

Additional Considerations
This section describes the following topics to consider when you prepare your PIT-1:
- Residents Domiciled in Another State;
- Refunds, Rebates, and Credits;
- Non-Residents and Royalty Income;
- Representatives of Deceased Taxpayers;
- Pass-Through Entities and S Corporations;
- Estates and Trusts;
- Community Property and Division of Income;
- Married Filing Separately; and
- Innocent or Injured Spouse Relief.

Residents Domiciled in Another State
If you are required to file a New Mexico PIT-1 as a New Mexico resident, but you are also required to file and pay tax to another state because your domicile is in another state, complete Schedule PIT-B to allocate and apportion your income to New Mexico. Then, you can claim a credit for taxes paid to another state on PIT-1, line 20, for income taxed by both states.

Refunds, Rebates, and Credits
Even if you are not required to file a PIT-1, and if New Mexico income tax was withheld from your pay, the Department recommends that you file for a refund.

You also may qualify for one or more rebates or credits offered by New Mexico. Attach Schedule PIT-RC if you are eligible to claim any of the following:
- Low income comprehensive tax rebate;
- Property tax rebate for persons 65 or older;
- Additional low income property tax rebate for Los Alamos County, Santa Fe County, Doña Ana County, or Bernalillo County residents; or
- New Mexico child day care credit.

To qualify for these rebates or credits, you must meet **all** these requirements:
- You were a resident of New Mexico during the tax year.
- You were physically present in New Mexico for at least six months during the tax year.
- You were **not** eligible to be claimed as a dependent of another taxpayer for the tax year.
- You were **not** an inmate of a public institution for more than six months of the tax year.

Additional eligibility requirements apply to other refundable rebates and credits. If you are eligible to claim any of the following, you may also use Schedule PIT-RC:
- Refundable medical care credit for persons 65 or older,
- Special needs adopted child tax credit,
- Child Income Tax Credit.

For details about eligibility requirements, see the item in the PIT-RC instructions.

Non-Residents and Royalty Income
If you are a non-resident and you elect to calculate tax on **gross** royalty income under $5,000, instead of filing a complete PIT-1 and PIT-B, in the box on PIT-1, line 18a, mark **Y**.

This lets the Department know you have gross royalty income under $5,000 from New Mexico sources; you do not have any other income sourced to New Mexico; and you elected to calculate New Mexico income tax due based on the **gross** royalty income you received.

To complete the PIT-1 return using this election, do the following:
- Complete lines 1 to 8.
- Leave lines 9 to 15 blank.
- On line 17, enter your total **gross** royalty income from New Mexico sources.
- Using the instructions, complete lines 18, 22 and 23, and then lines 27 to 42.

When you calculate your tax based on gross royalty income, you cannot reduce your income by the standard deduction or exemption amounts, or with any credits.

Representatives of Deceased Taxpayers
If a taxpayer dies before filing a return for 2025, the taxpayer's spouse or personal representative may need to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone in charge of the deceased taxpayer's property.

IMPORTANT: If the deceased taxpayer is not required to be entered on the federal or New Mexico return, do not enter the deceased taxpayer's name. For example, a dependent that has no withholding.

If a taxpayer did not need to file a federal return, but New Mexico income tax was withheld, the representative must file a New Mexico return to claim a refund. If a joint federal

income tax return was filed for the deceased taxpayer and the surviving spouse, file a joint New Mexico return.
Dates. The filing date for the return of a deceased taxpayer is the same as if the taxpayer had lived the entire year.

The person who files the return for the deceased enters the month, day, and year of death on PIT-1, line 4c or 4d. A copy of the death certificate is required to be submitted with the PIT-1.

Refunds.
If the refund check must be made payable to someone other than the surviving spouse or to the estate of the taxpayer, enter the claimant's name and social security number on lines 4a and 4b. If the return shows an overpayment, and you are a court-appointed or certified personal representative requiring the refund made payable to you, enter your name and social security number on lines 4a and 4b.

If requesting the refund to be made payable to a person other than the taxpayer or to the estate of the taxpayer, you **must** attach **both of** the following to the taxpayer's refund claim:
- Form RPD-41083, *Affidavit to Obtain Refund of New Mexico Tax Due a Deceased Taxpayer;* **and**
- A copy of the death certificate or other proof of death.

Pass-Through Entities and S-Corporations
Except for S-Corporations with Federal taxable income, partnerships and other pass-through entities, including limited liability partnerships (LLPs) and limited liability investment companies (LLICs), are generally not subject to New Mexico income tax. However, individual members of the LLP or LLIC are subject to New Mexico income tax.

If the entity has any partner or owner who is a New Mexico resident, or if the entity has any income from New Mexico sources, it must file the *New Mexico Pass-Through Entities Tax Return,* and it must pay withholding, composite income tax, or entity-level tax on behalf of its owners, It must also provide to each partner or owner the information necessary to file a New Mexico income tax return.

Beginning January 1, 2011, withholding from owners and from members or partners (both of which are also considered owners) of a pass-through entity (PTE) is required. A PTE is required to withhold, from the owner's share of the PTE's allocable net income earned in the year, at the rate of 5.9%.

Certain exceptions apply to the withholding requirement. PTE records must maintain documentation to establish the PTE had reasonable cause for not withholding. A complete list of exceptions is provided in the instructions for the *New Mexico Pass-Through Entities Tax Return*.

A PTE must file the annual PTE return, and an S corporation must file the S-Corp return. For details, see the instructions for those returns.

Estates and Trusts
Estates and trusts are subject to New Mexico personal income tax. The fiduciary for an estate or trust files FID-1, *Fiduciary Income Tax Return*.
Even if the estate or trust itself was not required to file a FID-1, each beneficiary of the estate or trust must include the beneficiary's share of the estate or trust income on the New Mexico PIT-1. For details, see the instructions for FID-1.

Community Property and Division of Income
New Mexico is a community property state. Unless the property is separate property, all assets and liabilities acquired during a marriage are the community property of both spouses.

Debt established during a marriage is the liability of both spouses, even after the marriage is dissolved. Debt established before or after a marriage is considered separate debt, and only 50% of community property may be pursued to clear separate debt.

When a couple files married filing separately, each spouse reports 50% of community income and all income generated from the separate property of the spouse who owns the property.

A spouse may not need to report half of certain combined community income (such as wages, salaries, professional fees, pay for professional services, partnership income, trade or business income, and social security benefits), if **all** the following conditions exist:
- You and your spouse lived apart all year.
- You and your spouse did not file a joint return.
- You and your spouse had wages, salaries, and professional fees that are community income.
- You and your spouse did not transfer (directly or indirectly) any wages, salaries, or professional fees between you and your spouse during any part of the year.

If you meet all of the above criteria, report half the total of all other types of community income (such as dividends, rents, royalties, or gains). For details, see FYI-310*, Community Property, Divorce, Separation and Your New Mexico Income Tax*.

Publication FYI-310 is available at https://www.tax.newmexico.gov/forms-publications/ .Select **FYIs** from the **Publications** folder.

Married Filing Separately
Both your New Mexico return and your federal return must show a correct division of community and separate income and payments if **any** of the following are true:
- You are a married person filing separately.
- You were separated or divorced during the year.
- You are a married person filing jointly.
- You are claiming the exemption for income of persons 100 years or older.

If your income and payments are not evenly distributed, attach a copy of a statement showing the correct division of community and separate income and payments.

See also the PIT-B instructions for the allocation and apportionment rules for community property when:
- One spouse is a resident (but not both spouses).
- The couple is filing a joint return.
- The couple has income from sources both in and out of New Mexico.

Innocent or Injured Spouse Relief
If you believe your spouse is solely responsible to pay a joint federal tax liability due to an understatement of tax, divorce, or separation, you may be eligible to claim Innocent Spouse Relief, Separation of Liability, or Equitable Relief from the Internal Revenue Service (IRS).

If you file a joint tax return and you expect all or part of your portion of the overpayment for community property to be applied to (to offset) your spouse's legally enforceable past-due liability, you may be eligible to claim Injured Spouse Relief from the IRS. For information, see IRS Publications 971, *Innocent Spouse Relief,* and 504, *Divorced or Separated Individuals.*

Although state law prohibits the Department from forgiving state taxes due, the Department Secretary has discretion to decline to bring collection action against an "innocent or injured spouse" when it is unfair to hold that spouse liable. If the IRS grants you relief in writing, you may provide that documentation to the Department and request the Department to decline to bring or to cease collection action against you to the extent the IRS granted the relief to you.

Additionally, you may request the Secretary not to bring collection action against you for **any** of the following:
- Liabilities established by your spouse, when the income that established the liability was not claimed as community property.
- Your spouse's separate debt, when you expect your part of community property to be offset to clear the debt.
- Business-related debt, when you can show you had no knowledge of the business and you did not benefit from the business, and the income from the business was not claimed as community property.

To request relief from the Department, fill out and submit RPD-41337, *Innocent or Injured Spouse Relief Request* or apply online through the Taxpayer Access Point (TAP).

FILING METHODS

Filing On Paper Or Filing Electronically
You can file your PIT-1 on paper or electronically. Both options are described here to help you choose the most convenient method.

IMPORTANT: After completing your paper or electronic return, make a copy and keep it in a safe place.

Benefits of Filing Electronically
The Department encourages you to file electronically whenever possible. Electronic filing is fast and secure, and it provides these benefits:
- You receive your refund faster.
- The state saves tax dollars in processing costs.
- Filing is free on the Department website.

For more about deadlines, "When And Where To File And Pay" on page PIT-1-14.

Where To Get Paper Tax Forms
PIT-1 forms and schedules can be filled out by hand and mailed to the Department. You can get these tax forms by downloading them from the Department website.

Downloading Forms and Instructions
To download tax forms, follow these steps:
1. Go to www.tax.newmexico.gov.
2. In the black navigation bar at the top, click **INDIVIDUALS**.
3. Under **Online Services**, click **Personal Income Tax Forms**.

In Person
Ask for forms at the Department's local district offices. See "Contacting the Department" on page PIT-1-1 of these instructions. Some local libraries also may carry New Mexico tax form packets.

Using Tax Software
Many companies sell software products with tax forms approved by the Department. You can buy these products to complete your income tax return on your personal computer. After completing the forms, you can electronically file or print and mail your tax return to the Department.

File Department-Approved Forms
Always submit your PIT-1 on official state forms provided or approved by the Department. If you use a software product to generate your forms, the Department must first have approved the software company's forms.

The Department approves forms from companies that follow our specifications and format requirements for the electronic file. Acceptance of a software company and its forms does not imply endorsement by the Department or assurance of the quality of the company's services. The Department:
- Does not review or approve the logic of specific software programs.
- Does not confirm calculations on forms produced by these programs.

The accuracy of the software program remains the responsibility of the software company, developer, distributor, or user.

For a list of companies and products with PIT-1 forms approved by the Department, follow these steps:

1. Go to www.tax.newmexico.gov.
2. In the black navigation bar at the top, click **TAX PROFESSIONALS**.
3. Under **E-filing Mandates** click **Software Developers,** and then open the **Approved Software** folder**.**
4. Select the **2025** folder and click on the document named **Approved Software for Reproducing of 2025 Income Tax Forms**.

CAUTION: Submit only high-quality, printed, original PIT-1 forms and schedules to the Department. A poor print or photocopy of a form from an approved software product or from our website delays processing your return and your refund, credit, or rebate.

Check the Print Quality

When using any computer-generated PIT form, you must comply with the printing and legibility requirements of the software company. If your printer can clearly print a logo, it can print a quality tax form.

IMPORTANT: File Returns on Approved State Forms.

Always submit Personal Income Tax Returns on official state forms provided by or approved by the Department. Never submit a return with a form that has been **photocopied** or **photo shopped** as it will not be accepted.

About Electronic Filing

The Department offers two ways to file your PIT-1 electronically. Each way lets you file either a refund return or a tax-due return. You can file through the Department website or through the Federal/State Electronic Filing Program. For details, see *Using the Federal/State Electronic Filing Program (Fed/State)* later in this section.

Restrictions

Depending on the electronic filing software, certain restrictions may apply to who may file and the types of returns eligible for electronic filing. The Department and IRS websites listed in this section provide information about your PIT electronic filing options, including details about Internet browser requirements.

If you plan to have a professional tax preparer file your return electronically, you may want to contact the preparer for more information about electronically filing.

Using The Department Website, Taxpayer Access Point (TAP)

If you have access to the Internet from a personal computer, free electronic filing is available on the Department's website. However, if any of these situations is true, you cannot use the website:

- You are a fiscal year filer.
- You are married filing jointly, and you or your spouse are dependents of another taxpayer.
- You have income from sources inside and outside New Mexico and you are claiming an additional amount of tax on a lump-sum distribution by filing federal Form 4972 and Schedule PIT-B.

In these situations, you must file on paper or electronically with an alternative software product.

To file your return on the Department website, follow these steps:

1. Logon or create a TAP account at https://tap.state.nm.us.
2. In the **Accounts** tab, select **PIT Account** under **ACCOUNTS**.
3. In the **Recent Periods** tab, select **12/31/2025** under **RECENT PERIODS**.
4. On the right side of the screen, select **File, Change, or Print Return** under **I WANT TO**.
5. After you complete all your entries, click **Submit** to file.
6. Enter your password and click **OK** to display your confirmation number.
7. Print the page showing your confirmation number as proof and verification that you filed online.

Click **Print** to print a copy of your return for your records.

IMPORTANT: Do not mail the confirmation page or the return you filed online to the Department.

For help with TAP, email: TAP.TechnicalHelp@tax.nm.gov.

Refunds

If you are due a refund, you may choose to receive a check or have the refund deposited directly into your checking or savings account.

The Department is not responsible for the misapplication of a direct deposit refund caused by error, negligence, or malfeasance on the part of the taxpayer.

Paying Your Taxes

If you owe tax, you will be given the option to pay your tax once you are finished filing your return through TAP. You may use a credit card for an online payment. You can also pay by electronic check, or mail a check or money order to the Department with a PIT-PV Payment Voucher.

NOTE: A convenience fee is applied for using a credit card. The State of New Mexico uses this fee, calculated on the transaction amount, to pay charges from the credit card companies. There is no charge for an electronic check.

Make your check or money order payable to New Mexico Taxation and Revenue Department. Mail the PIT-PV with your payment to the New Mexico Taxation and Revenue Department, P.O. Box 8390, Santa Fe, NM 87504-8390.

Using The Federal/State Electronic Filing Program

The Fed/State program, administered by the IRS, lets you electronically file your federal and state tax returns together or separately. You can file a Fed/State return through an online home tax filing program on a personal computer or through a professional tax preparer.

Fed/State Online Home Filing Program
This method of filing requires access to the Internet, where you can reach companies that offer Fed/State e-file services and tax preparation software. You can also buy over-the-counter software to file your taxes online.

Partnership Agreements
To encourage electronic filing, the IRS has partnership agreements with many companies. On the IRS website is a list of companies that provide tax preparation software and Fed/State e-file opportunities, with descriptions of their products, services, and costs.
The IRS e-file provider page also lists the companies that participate in free Internet filing for low income and other qualified individuals.

IMPORTANT: If you use one of the IRS partner software companies, make sure they support New Mexico personal income tax electronic filing. Additional charges may apply to more complex returns. You can, however, go to TAP at https://tap.state.nm.us to file your state return at no charge.

For more information about the companies that participate in the Fed/State e-file program, visit the IRS website at www.irs.gov.

Do Not Combine IRS and State Payments
When paying your taxes through the Fed/State program, make separate payments to the IRS and to the State of New Mexico. Do not combine your payments to the IRS and to the state. Follow the online instructions to make sure your payment goes to the proper taxing authority.

IMPORTANT: Fed/State program payment processing does not support payments from savings accounts.

Filing by a Professional Tax Preparer
The Fed/State electronic filing service is also available through tax professionals who meet IRS and Department qualifications for acceptance into the Fed/State program. Ask professional tax preparers whether they have Fed/State approval.

NOTE: Professional preparers usually charge for their services.

REQUIRED FORMS AND ATTACHMENTS

PIT-1 Required
Regardless of the federal return and schedules you file, **every person** required to file a New Mexico personal income tax return must complete and file a PIT-1 *New Mexico Personal Income Tax Return*.

Depending on your residency status and your personal situation, you may be required to attach other forms and schedules to your PIT-1. These forms and schedules are described next.

PIT-S For Over 5 Dependents Or Other Dependents
If you have **more than** five qualifying dependents or other dependents, file a PIT-S, *Supplemental Schedule for Dependents and Other Dependents in Excess of Five*. Enter the first five dependents and other dependents on PIT-1, line 8. Enter additional entries on Schedule PIT-S.

PIT-ADJ To Adjust Income
If you are required or eligible to make New Mexico adjustments to your income, complete and attach Schedule PIT-ADJ, *Schedule of Additions, Deductions, and Exemptions,* to your PIT-1.

If you have **any** of the following **additions** to federal adjusted gross income, file PIT-ADJ:
- Interest and dividends from federal tax-exempt bonds.
- A federal net operating loss carryover.
- Contributions refunded when closing a New Mexico approved Section 529 education savings plan account.
- Certain contributions rolled out of a New Mexico approved Section 529 education savings plan account.
- A charitable deduction claimed on federal Schedule A for a donation of land to private non-profit or public conservation agencies for conservation purposes from which you were allowed the New Mexico land conservation tax credit.
- An amount of withholding tax paid by a Pass-Through-Entity on distributed net income.

If you received **any** of the following income not taxable by New Mexico, or if you qualify for **any** of the following **deductions** or **exemptions**, file PIT-ADJ:

- You have New Mexico tax-exempt interest and dividends.
- You have a New Mexico net operating loss carryover.
- You have interest income from U.S. Government obligations.
- You have Railroad Retirement Act annuities and benefits, or Railroad Unemployment Insurance Act sick pay included in your federal taxable income.
- You, your spouse, or both are members of a New Mexico federally recognized Indian nation, tribe, or pueblo and your income was earned within the boundaries of the reservation or pueblo grant or within the boundaries of land defined as “Indian country” of which you or your spouse are/is an enrolled member while domiciled within the boundaries of the reservation or pueblo grant or within the boundaries of land defined as “Indian country”.
- You, your spouse, or both are age 100 or over **and** not a dependent of another taxpayer.
- You, your spouse, or both are age 65 or over or blind, **and** your adjusted gross income is not over $51,000 for a joint or head of household return; $28,500 for a single taxpayer; or $25,500 for married taxpayers filing separately.

- You have federally taxable contributions to or distributions from a New Mexico Medical Care Savings account.
- You contribute to a New Mexico-approved Section 529 education savings plan.
- If you have net capital gains you may be able to claim a deduction of up to $2,500 or 40% of up to $1,000,000 of your net capital gain income from the sale of a New Mexico business. You have United States armed forces wages or salary from active duty service.
- You, your spouse, or both are age 65 or over, and you have unreimbursed or uncompensated medical care expenses of $28,000 or more for yourself, your spouse, or dependents.
- You, your spouse, or dependents have expenses related to donating human organs for transfer to another person.
- You received a reimbursement from the New Mexico National Guard Service Member's Life Insurance Reimbursement Fund.
- You were required to include, in your federal adjusted gross income, taxable refunds, credits, or offsets of state and local income tax (see federal Schedule 1, line 1).
- You are a non-resident, U.S. Public Health Service (USPHS) service member, and you earned income in New Mexico for USPHS active duty pay.
- You qualify for the liquor license lessor deduction.
- You, your spouse, or both have armed forces retirement pay and may qualify for an exemption.
- You, your spouse, or both have social security income and are under the threshold to qualify for an exemption.
- You meet the requirements to take the deduction for expenses related to a New Mexico licensed cannabis business.
- You, your spouse, or both qualify for the deductions for school supplies purchased by a public school teacher.

PIT-RC To Claim Refundable Credits
If you want to claim **any** of the following refundable credits, see *Attachments Required to Claim PIT-RC Rebates and Credits* table below and file PIT-RC, *New Mexico Rebate and Credit Schedule*:
- Low income comprehensive tax rebate,
- Property tax rebate for low income persons 65 or older,
- Additional low income property tax rebate for Los Alamos County, Santa Fe County, Doña Ana County, or Bernalillo County residents,
- New Mexico child day care credit,
- Refundable medical care credit for persons 65 or older,
- Special needs adopted child tax credit,
  or
- Child Income Tax Credit

PIT-B To Allocate And Apportion Income
To allocate and apportion income received from employment, business, or property sources located inside and outside New Mexico, file PIT-B, *Schedule of New Mexico Allocation and Apportionment of Income*, with your PIT-1.

PIT-D To Donate Overpayment
If you want to contribute to one or more voluntary contribution funds from an overpayment on your return, file PIT-D, *Schedule for New Mexico Voluntary Contributions*.

PIT-CR To Claim Non-Refundable Credits
If you want to claim any of the business related credits, file PIT-CR, *New Mexico Business-Related Income Tax Credit Schedule*. If you are claiming more than five credits, also file PIT-CR Supplemental, N*ew Mexico Supplemental Business-Related Income Tax Credit Schedule*. See credits table, "Attachments Required to Claim PIT-CR Business-Related Tax Credits" on page PIT-1-11.

Payment Vouchers
When paying by check or money order, make sure to use the correct payment voucher. Indicate the correct tax year of the return to which you want the payment to apply.

The Department supports the fast and secure filing of electronic payments with PIT-PV, PIT-EXT, and PIT-ES, described next.

To print copies of vouchers, go to https://www.tax.newmexico.gov/forms-publications/.

For more information, see "Payment Vouchers for PIT-1" on page PIT-1-15 of these instructions.

PIT-PV, Personal Income Tax Payment Voucher
If your return shows a balance due and you choose to pay by mail or delivery to one of our local offices, you must complete the PIT-PV payment voucher and include it with your check or money order. Also include PIT-PV when submitting your payment with your return.

IMPORTANT: On all checks and money orders, write your social security number, **PIT-PV**, and the tax year.

PIT-EXT, Personal Income Tax Extension Payment Voucher
If you expect your return to show a balance due and you have obtained either a federal automatic extension or a New Mexico extension, use the PIT-EXT payment voucher to make an extension payment by mail or delivery.

When you have an extension of time to file your return, and if you file your return and pay the tax shown on the return by the extended due date, the Department waives (through the extension period) penalty for failure to file and pay.

However, even if you obtain the extension, interest continues to accrue. If you expect to owe more tax when you file your 2025 return and you want to avoid accrual of interest, make a payment using the 2025 PIT-EXT payment voucher.

PIT-ES, Estimated Tax Payment Voucher
To make estimated tax payments by mail or delivery, complete a PIT-ES payment voucher. Include the voucher with your check or money order.

IMPORTANT: On all checks and money orders, write your social security number, **PIT-ES**, and the correct tax year for

Continued on PIT-1-13

Attachments Required To Claim PIT-RC Rebates And Credits	
To claim these PIT-RC credits	**Attach PIT-RC and**
Additional low income property tax rebate for Los Alamos County, Santa Fe County, Doña Ana County, or Bernalillo County residents	If the address on your PIT-1 return is not a Los Alamos County, Santa Fe County, or Doña Ana County address, attach a copy of your property tax statement for the Los Alamos County, Santa Fe County, Doña Ana County, or Bernalillo County property.
New Mexico child day care credit	*Child Day Care Credit Worksheet* **and** a copy of PIT-CG, *New Mexico Caregiver's Statement* from each caregiver.
Special needs child adoption credit - during the first year of claiming the credit for each child,	Certification from the Children Youth and Families Department or a licensed child placement agency that the adopted individual meets the definition of a "difficult-to-place-child" as defined in the Adoption Act (Subsection B of Section 32A-5-44 NMSA 1978). The classification is based on physical or mental impairment or emotional disturbance that is at least moderately disabling. The individual may be over 18 years of age.

Attachments Required to Claim PIT-CR Business-Related Tax Credits	
To Claim These PIT-CR Credits	**Attach PIT-CR and these items** **(If you are claiming over five credits, also attach PIT-CR Supplemental.)**
Affordable Housing Tax Credit	RPD-41301, *Affordable Housing Tax Credit Claim Form*, and a copy of voucher(s) issued by Mortgage Finance Authority (MFA).
Angel Investment Credit	RPD-41320, *Angel Investment Credit Claim Form* and copy of the certificate of eligibility from New Mexico Economic Development Department.
Advanced Energy Tax Credit	RPD-41334, *Advanced Energy Tax Credit Claim Form*. Repealed July 1, 2023.
Agricultural Biomass Tax Credit	RPD-41361, *Agricultural Biomass Tax Credit Claim Form* and copy of certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.
Advanced Energy Equipment Tax Credit	TRD-41429, *Advanced Energy Equipment Tax Credit Claim Form* and certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.
Clean Car Tax Credit	TRD-41419, *Clean Car Tax Credit Claim Form* and a copy of the certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.
Clean Car Charging Unit Tax Credit	TRD-41421, *Clean Car Charging Unit Tax Credit Claim Form* and a copy of the certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.
Film Production Tax Credit (approved)	RPD-41228, *Film Production Tax Credit Claim Form*.
Foster Youth Employment Tax Credit	RPD-41390, *Foster Youth Employment Tax Credit Claim Form.* Repealed July 1, 2025.
Geothermal Ground-Coupled Heat Pump Tax Credit	RPD-41346, *Geothermal Ground-Coupled Heat Pump Tax Credit Claim Form* and copy of certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.
Geothermal Ground-Coupled Heat Pump Tax Credit (2024)	TRD-41426, *Geothermal Ground-Coupled Heat Pump Income Tax Credit Claim Form (2024)* and a copy of the certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.
Geothermal Electricity Generation Tax Credit	TRD-41428, *Geothermal Electricity Generation Tax Credit Claim Form* and certificate of eligibility from New Mexico Energy, Minerals and Natural Resources Department.

Continued on PIT-1-12

Continued from PIT-1-11

Home Fire Recovery Tax Credit	TRD-41422, *Home Fire Recovery Income Tax Credit Claim Form* and a copy of the certificate of eligibility from New Mexico Regulation and Licensing Department
Job Mentorship Tax Credit	For each qualified student you employed during the tax year, an RPD-41280, *Job Mentorship Tax Credit Certificate*, and a RPD-41281, *Job Mentorship Tax Credit Claim Form*. Repealed July 1, 2025.
Land Conservation Incentives Credit	RPD-41282, *Land Conservation Incentives Tax Credit Claim Form*, and copy of letter received from Energy, Minerals and Natural Resources Department certifying treatment as a qualified donation.
Preservation Of Cultural Property Credit	PIT-4, *Preservation of Cultural Properties Credit*, Part 2 approval from New Mexico Cultural Properties Review Committee.
Rural Job Tax Credit	RPD-41243, *Rural Job Tax Credit Claim Form*.
Rural Health Care Practitioners Tax Credit	RPD-41326, *Rural Health Care Practitioner Tax Credit Claim Form* and copy of certificate of eligibility from New Mexico Department of Health.
Renewable Energy Production Tax Credit	RPD-41227, *Renewable Energy Production Tax Credit Claim Form*.
Solar Market Development Tax Credit	RPD-41317, *Solar Market Development Tax Credit Claim Form* and certification letter from New Mexico Energy, Minerals and Natural Resources Department. Repealed July 1, 2025.
Sustainable Building Tax Credit	RPD-41329, *Sustainable Building Tax Credit Claim Form*. Repealed July 1, 2025.
New Film Production Tax Credit	RPD-41228, *Film Production Tax Credit Claim Form*.
New Solar Market Development Tax Credit	TRD-41406, New *Solar Market Development Income Tax Credit Claim Form*
2015 Sustainable Building Tax Credit	RPD-41383, *2015 Sustainable Building Tax Credit Claim Form*.
2021 Sustainable Building Tax Credit	TRD-41252, *2021 Sustainable Building Tax Credit Claim Form.*
New Mexico Film Partners New Film Production Tax Credit	RPD-41228, *Film Production Tax Credit Claim Form*.
Technology Jobs And Research And Development (Additional) Tax Credit	RPD-41386, *Technology Jobs And Research and Development Tax Credit Claim Form.*

Continued from PIT-1-10
the quarter. **For example, when filing your fourth quarter estimated tax payment for tax year 2025 due January 15, 2026, make sure the tax year is 2025 on the PIT-ES.**

Never combine payments of tax due on your 2025 return and 2026 estimated income tax liability on the same check or money order. If you combine payments, it is likely they will not be credited to your account in the way your want.

IMPORTANT: When using a payment voucher, make sure you use the correct one (PIT-PV, PIT-EXT, or PIT-ES) and make sure the voucher shows the correct tax year of the return to which you want the payment to apply.

PIT-X For Amended Returns
Any change to New Mexico taxable income, credits, or rebates, and changes to federal taxable income require an amended New Mexico PIT-X for the same year. For tax years beginning on or after January 1, 2025, but not after December 31, 2025, file an amended return on the 2025 PIT-X, *Personal Amended Income Tax Return*.

If your New Mexico amended return reports changes as the result of filing an amended federal return, attach copies of the applicable federal forms and schedules. In all cases, indicate the reason for amending your return on PIT-X, page 2.

NOTE: The law requires you to file an amended New Mexico return within 180 days of the date an adjustment to your federal return becomes final.

What To Submit With PIT-X
When submitting an amended return, you **must** also submit **all** Schedules PIT-S, PIT-ADJ, PIT-CR, PIT-RC, PIT-B, and PIT-D to support your entries on the PIT-X, even if they did not change from the original version.

Unless you are amending your New Mexico return to change the amount of withholding reported, you do not need to file forms W-2 and other income and withholding information returns (such as 1099-MISC and RPD-41359).

IMPORTANT: Carefully follow the PIT-X instructions.

Other Forms Or Attachments You Might Need To File
This section describes the forms and attachments you might need to file with your PIT-1. The two tables, *"Attachments Required To Claim PIT-RC Rebates And Credits" on page PIT-1-11*,and,*"AttachmentsRequiredtoClaimPIT-CRBusiness-Related Tax Credits" on page PIT-1-11*, lists the requirements for other rebates and tax credits. The following items are also described in this section:

- All annual information returns and withholding statements
- Refund for a deceased taxpayer
- Statement of division of community and separate income and payments
- Unused New Mexico net operating loss carryforward from a previous year
- RPD-41272 to use alternative method for penalty
- PIT-110 for non-resident income adjustment
- Schedule CC for non-resident using alternative tax method
- PIT-8453 for electronic filing and transmittal
- RPD-41338 to waive preparer filing requirement

Federal Income Tax Return
The Department may require you to furnish a true and correct copy of your federal income tax return and its attachments after you file your return. Generally, you do not attach your federal return to your PIT-1.

If, however, you have a combined loss of over $40,000, from one or more of the following federal forms and schedules, attach to Form PIT-1, your federal Form 1040 or 1040-SR, and Schedules showing the loss or losses taken on Form 1040 or 1040-SR.

- Federal Schedules C or C-EZ for business income or loss
- Federal Schedule D for capital gains or loss
- Federal Schedule E for rental real estate, royalties, partnerships, S corporations, trusts, income
- Federal Schedule F for farm income or loss
- Federal Form 4797, Other gains or losses

All Annual Information Returns and Withholding Statements
Attach to your PIT-1 a copy of each of your annual information returns and withholding statements showing income and New Mexico income tax withheld. Include all federal Forms W-2, 1099, 1099-MISC, 1099-NEC, 1099-R, and W-2G, and New Mexico Form(s) RPD-41359, *Annual Statement of Pass-Through Entity Withholding,* and RPD-41285, *Annual Statement of Withholding of Oil and Gas Proceeds.*

Credit for Taxes Paid to Another State
If you are claiming the credit for tax paid to another state on PIT-1, line 20, you **must** attach the other state's income tax return and the "Line 20. Worksheet for Computation of Allowable Credit for Taxes Paid to Other States by New Mexico Residents" on page PIT-1-31, to your PIT-1 return.

Refund for a Deceased Taxpayer
When requesting a refund for a deceased taxpayer, enter the date of death on the PIT-1 form and the refund will automatically be made payable to the taxpayer's spouse or, if no spouse, to the estate of the deceased taxpayer. If a refund should be made payable to a person other than the surviving spouse or to the estate of the deceased, use RPD-41083, *Affidavit to Obtain Refund of New Mexico Tax Due a Deceased Taxpayer.* In all cases, you **must** provide a copy of a death certificate or other proof of death.

Statement of Division of Community and Separate Income and Payments
If your income and payments are not evenly distributed, and if **any** of the following are true, attach a statement reflecting a correct division of community and separate income and payments:

- You and your spouse are filing separate returns.
- You divorced during 2025.

- You or your spouse, but not both, claim the exemption for income of persons 100 years or older.
- You or your spouse, but not both, are residents of a community property state.

Community property states are New Mexico, Arizona, California, Idaho, Louisiana, Nevada, Texas, Washington, and Wisconsin.

Unused New Mexico Net Operating Loss Carryforward from a Previous Year
To apply an unused New Mexico net operating loss carryforward amount from a previous year, use RPD-41369, *Net Operating Loss Carryforward Schedule*, to show the tax year when each net operating loss occurred. List on the schedule each loss for each tax year for which the loss was carried forward, including 2025.

RPD-41272 to Use Alternative Method for Penalty
If you qualify for and have elected to use an alternative method of computing penalty on estimated payments, and you marked the box on PIT-1, line 35, complete and attach 2025 RPD-41272, *2025 Calculation of Estimated Personal Income Tax Underpayment Penalty*.

PIT-110 to Adjust Non-Resident Income
If you are a non-resident whose job is located in New Mexico but requires temporary assignment outside New Mexico, complete and attach PIT-110, *Adjustments to New Mexico Income*.

Schedule CC for Non-Residents Using the Alternative Tax Method
If you are a non-resident who qualifies to pay tax using an Alternative Tax Method, complete and attach Schedule CC, *Alternative Tax Schedule*.

Schedule CC is for taxpayers who:
- Have no business activities in New Mexico other than sales,
- Do not own or rent real estate in New Mexico, **and**
- Have annual gross sales in or into New Mexico of $100,000 or less.

PIT-8453 for Electronic Filing and Transmittal
Paid tax preparers, Electronic Return Originators (EROs), or other third-party transmitters who electronically transmit New Mexico personal income tax returns on behalf of taxpayers, use a tax software program, or file through the New Mexico website, must complete PIT-8453, *2025 Individual Income Tax Declaration for Electronic Filing and Transmittal.* These transmitters must maintain in their records the taxpayers' signatures.

PIT-8453 authorizes electronic transmission of the tax return, authenticates the electronic part of the return, and under certain circumstances provides a transmittal for additional supporting documentation.

Generally, you do not need to send PIT-8453 to the Department. To find out when to submit PIT-8453 to the Department, see the instructions for PIT-8453.

RPD-41338 to Waive Preparer Filing Requirement
If you do not want your tax preparer to file your tax return by Department-approved electronic media, use RPD-41338, *Taxpayer Waiver for Preparers Electronic Filing Requirement*.

To avoid the penalty of $5 per return imposed on the paid tax return preparer, your tax preparer must mark the box in the **Paid preparer's use only** section on PIT-1, page 2. The mark shows that your preparer has your RPD-41338 on file. The requirement to make sure returns are filed by Department-approved electronic media applies only to a 2025 New Mexico PIT-1 filed in calendar year 2026. For more details, see the instructions for the "Paid Preparers Use Only Section" on page PIT-1-34 of these instructions.

WHEN AND WHERE TO FILE AND PAY

When and Where to File
File your return as soon as you have all the necessary information. April 15, 2026 is the deadline for filing both electronic and paper returns.

NOTE: For a faster refund, file your return electronically.

Electronic Returns and Payments
Electronically-filed returns are due April 15, 2026. The extended deadline for electronically-filed returns was removed during the 2025 Session of the New Mexico Legislature, House Bill 218AA.

For a description of electronic filing and payment methods, see "About Electronic Filing" on page PIT-1-8.

Paper Returns To Mail
File paper returns no later than the deadline of **April 15, 2026**. For fiscal year taxpayers, the due date is the 15th day of the fourth month following the close of your fiscal year.

If you file or pay late, you may need to pay interest and penalties. See *"Interest And Penalties" on page PIT-1-16*.

Determining a Timely Mailing Date for Paper Returns
If the U.S. Postal Service postmark on the envelope bears a date on or before the due date, a mailed New Mexico income tax return and tax payment are timely. If the due date falls on a Saturday, Sunday, or a state or national legal holiday, the tax return is timely when the postmark bears the date of the next business day.

If the date recorded or marked by a private delivery service is on or before the due date, delivery through a private delivery service is timely.

Where To Mail Paper Returns and Payments
Mail refund returns and returns **without** a payment attached to:

NM Taxation and Revenue Dept.
P.O. Box 25122
Santa Fe, NM 87504-5122

Mail returns **with** a payment and voucher attached or payments and vouchers **without** a return to:

NM Taxation and Revenue Dept.
P.O. Box 8390
Santa Fe, NM 87504-8390

How To Pay
Select the most convenient way to pay your taxes. You can pay with an electronic check, a credit card, a paper check, or a money order. See "Paying Your Taxes" on page PIT-1-8.

Separate Tax Due Payment and Estimated Payment
Do not combine a payment for tax due on your 2025 return with a payment for your 2026 estimated income tax liability on the same check. If you combine a tax due payment with an estimated tax payment in a check or money order, it is likely they will not be properly credited to your account.

Mailing a Payment and Voucher
Do the following when mailing any payment by check or money order:

- Make it payable to New Mexico Taxation and Revenue Department
- Write your social security number, **PIT-PV**, and **2025 PIT-1** on it.
- Mail the voucher with your payment.

IMPORTANT: Mail a voucher **only** when you are making a payment.

Payment Vouchers for PIT-1
Whether you submit your payment with or without your tax return, complete PIT-PV, *Personal Income Tax Payment Voucher* and submit it with your payment. If you are making an extension or estimated payment, use either a PIT-EXT or PIT-ES voucher (described next) to submit your payment.

Vouchers to Use for Extension or Estimated Payments
If you make an extension payment, complete PIT-EXT, *Personal Income Tax Extension Payment Voucher*. Submit the voucher with your payment.

If you make an estimated payment, complete PIT-ES, *Personal Income Estimated Tax Payment Voucher*. Submit the voucher with your payment.

IMPORTANT: The PIT-ES and your check or money order must indicate the correct tax year to apply the estimated payment to.

NOTE: If your payment voucher has a scanline (a very long row of numbers) at the bottom 1 and 1/2 inch of the voucher, do not write in the area around the scanline.

For more information about payment vouchers, see "PIT-PV, Personal Income Tax Payment Voucher" on page PIT-1-10 of these instructions.

Extension Of Time To File
New Mexico recognizes and accepts an IRS automatic six-month extension of time to file. If you filed federal Form 4868, *Application for Automatic Extension of Time to File U.S. Individual Income Tax Return* for tax year 2025, October 15, 2026 is the extended due date for calendar-year filers.

IMPORTANT: An extension of time to file your return does **not** extend your time to pay. If tax is due, interest continues to accrue. If you expect to owe more tax when you file your 2025 return, make an extension payment to avoid the accrual of interest. Complete and submit a PIT-EXT payment voucher with your payment.

How To Request Additional Time To File Your PIT-1
If you expect to file your federal return by the original due date **or** by the six- month automatic extension allowed by the IRS, but you need additional time to file your New Mexico return, request an extension of time by submitting New Mexico Form RPD-41096, *Application for Extension of Time to File.* You must submit RPD-41096 on or before the April 15, 2026, due date.

Show Extension on PIT-1
To show you were approved for an extension, mark the extension box on PIT-1, line 6a. Then enter the date the extension expires in 6b.

On PIT-1, line 31 (**Other Payments**), report the amount of any payments you made towards the tax due.

IMPORTANT: Do not attach a copy of a federal extension request that is automatically granted, or a copy of an approved state extension.

To extend your deadline beyond the six months, you are required to obtain an additional extension through the IRS or the state. If the IRS grants you an **additional** extension to the automatic six-month extension, attach a copy of the approved **additional** extension.

For military servicemembers deployed in a combat zone who qualify for a federal or state extension, see the special instructions about required attachments and other information in publication FYI-311, *Military Extensions for New Mexico Personal Income Tax*.

INTEREST AND PENALTIES

Interest
Even if you receive an extension of time to file, interest accrues on income tax that is not paid on or before the due date of your return.

IMPORTANT: Interest is a charge for the use of money and by law it cannot be waived.

Interest is computed on a daily basis at the rate established for individual income tax purposes by the Internal Revenue Code (IRC).

The IRC rate, which changes quarterly, is announced by the IRS in the last month of the previous quarter. The annual and daily interest rates for each quarter are posted on our website a https://www.tax.newmexico.gov/individuals/file-your-taxes-overview/penalty-interest-rates/.

IMPORTANT: When you pay your principal tax liability, penalty and interest stop accruing.

Refunds and Interest
If you are due a refund, you may be entitled to interest on your overpayment at the same rate charged for underpayments, but only under certain conditions.

For a 2025 PIT-1, filed in calendar year 2026, the Department pays no interest in these situations:
- When it makes the refund within 55 days of the date of your claim for refund;
- When the interest is less than $1.00;
- When it cannot process your return (see Processing Requirements described next); or
- If the interest is for a refund of any credits claimed for the Investment Credit Act, Laboratory Partnership with Small Business Tax Credit Act, Technology Jobs and Research and Development Tax Credit Act, Affordable Housing Tax Credit Act, Rural Job Tax Credit, or High Wage Job Tax Credit.

For returns filed for any year before the 2025 calendar year, the Department pays no interest in these situations:
- When it makes the refund within 120 days of the date of your claim for refund;
- When the interest is less than $1.00; or
- When it cannot process your return (described next).

Processing Requirements
For processing to take place, **your return must show your Name, as it appears on your driver's license or identification card**, and social security number (SSN) or individual tax identification number (ITIN), and **your return must be signed**. Your return must also comply with all the instructions for the return and contain all attachments required by the instructions.

Negligence Penalty for Late Filing or Late Payment
If you file late and owe tax, or if you do not pay your tax when due, you receive a penalty of 2% of the tax due for each month or part of a month you do not file the return or you do not pay the tax, up to a maximum of 20%.

This penalty applies when your failure to timely file or pay is due to negligence or disregard of the rules and regulations, but without intent to defraud.

Penalties For Fraudulent Returns And Other Reasons
This section covers civil and criminal penalties for fraudulent returns, penalties for underpayment of estimated tax and returned checks, and penalties related to tax preparers.

Civil Penalties
In the case of failure to pay when due any amount of required tax, with willful intent to evade or defeat any tax, the Department charges a civil penalty of 50% of the tax due. The minimum penalty is $25.

Any person who willfully causes or attempts to cause the evasion of another person's obligation to report and pay tax may be assessed a civil penalty in an amount equal to the amount of the tax, penalty, and interest attempted to be evaded.

Criminal Penalties
A person who willfully attempts to evade or defeat any tax or the payment of the tax is guilty of a felony. Upon conviction, that person may be fined between $1,000 and $10,000, or imprisoned between one and five years, or both, together with paying the costs of prosecution. This penalty is in addition to other penalties provided by law.

Any person who willfully, with intent to evade or defeat the payment or collection of any tax is guilty of a felony and subject to criminal penalties. Upon conviction, criminal penalty may be imposed of not more than $5,000, or imprisonment of not less than six months or more than three years, or both, together with costs of prosecution.

Tax Fraud
A person is guilty of tax fraud if the person:
- Falsifies any return, statement, or other document;
- Willfully assists, procures, advises, or counsels the filing of a false return, statement, or document;
- Files any return electronically, knowing the information on the return is not true and correct as to every material matter; **or**
- Removes, conceals, or releases or aids in the removal, concealment, or release of any property on which levy is authorized by the Department.

Whoever commits tax fraud may be found guilty of a petty misdemeanor, misdemeanor, fourth degree felony, third degree felony, or second degree felony. Additional information can be located under Section 7-1-73 NMSA 1978.

Penalty for Underpayment of Estimated Tax
If your tax liability for 2025 is $1,000 or more and your 2025 withholding does not equal the "Required Annual Payment" of (1) 100% of the prior year tax liability **or** (2) 90% of the current year tax liability, you may be subject to penalty.

The law provides some exceptions to the penalty. For information about exceptions, see the instructions for the PIT-ES payment voucher.

If you have not timely made the required annual payments, the Department calculates and assesses penalty on underpayment of estimated tax. If you believe the penalty to be in error, you may provide additional information.

Penalty for underpayment of estimated tax accrues at the same rate as interest on an underpayment of tax. The penalty for underpayment of estimated tax may exceed the maximum 20% that applies to underpayment penalty. Penalty on underpayment of estimated tax is computed on a daily basis, at the rate established for individual income tax purposes by the IRC.

Returned Check Penalty
A check that is not paid by a financial institution does not constitute payment. A penalty of $20 is assessed for a bad check in addition to other penalties that may apply to a late payment.

Failure of Paid Tax Preparers to Conform to Certain Requirements
A penalty of $25 per return or claim for refund is assessed to paid preparers who:
- Fail to sign a tax return or claim for refund, **or**
- Fail to include their identifying numbers.

IMPORTANT: The law provides for a penalty of $500 per item against any tax preparer who endorses or otherwise negotiates, either directly or through an agent, any refund check issued to a taxpayer.

Paid Tax Preparers Requirement to Ensure Returns are Filed Electronically
Paid tax practitioners who prepare more than 25 New Mexico personal income tax returns must ensure that each return is submitted by Department-approved electronic media, unless the taxpayer requests otherwise. A $5 penalty per return is assessed for personal income tax preparers who fail to comply with this requirement.

To avoid a penalty of $5 per return imposed on the paid tax return preparer, the tax preparer must ensure the return is filed by Department-approved electronic media **or** must keep a signed Form RPD-41338, *Taxpayer Waiver for Preparers Electronic Filing Requirement,* on file **and** mark the box in the **Paid preparer's use only** section on PIT-1, page 2.

An electronically transmitted return can be transmitted through the Department website or transmitted through the Internet using approved third-party software or online program.

The requirement to ensure the return is filed by Department-approved electronic media applies only to a 2025 New Mexico PIT-1 filed in calendar year 2026. For more details about this requirement, see the instructions for the "Paid Preparers Use Only Section" on page PIT-1-34 of these instructions.

YOUR RIGHTS UNDER THE TAX LAW

Your Rights
The Tax Administration Act governs how the Department administers the Income Tax Act and gives you specific rights and responsibilities.

To help avoid tax problems, keep accurate tax records and stay current with tax law changes. Information in these instructions and other Department publications help you do both.

While you can resolve most tax problems informally, it is important to understand you must exercise certain rights provided to you under law within specific time frames. If the Department makes an adjustment to your return, the Departments sends you a notice explaining the adjustment and the procedures to use if you disagree.

Verification, Correction, and Disputes
At any time after filing your return, your return may be subject to further review, verification, or correction. If the Department adjusts your tax return or assesses additional tax, the Department sends you a copy of Publication FYI-406*, Your Rights Under the Tax Laws.* FYI-406 outlines your rights and obligations. The publication tells you how to dispute a Department action.

Where To Get Publication FYI-406
FYI-406 is available at https://www.tax.newmexico.gov/forms-publications/. Select **FYIs** from the **Publications** folder.

Refunds
If the Department denies your claim for refund in whole or in part, you may file a protest with the Department within 90 days of either mailing or service of the denial, or you may file a lawsuit with the Santa Fe District Court.

If the Department does not take action on your claim within 180 days of receiving your claim, you may elect to treat the refund claim as denied for purposes of protesting or filing an action in district court.

If the Department requests additional relevant documentation from you, the claim is not complete until the documentation is received within the specified time period. The date the complete claim is submitted will determine when the 180

days begin. If you do not provide the additional requested relevant documentation, the claim for refund remains incomplete and will not be processed.

ABOUT YOUR TAX RETURN INFORMATION

Keep Copies Of Your Tax Records And Returns
Remember to keep a copy of your completed income tax return for at least 10 years after you file it. Keep copies of accounting books and other financial records, schedules, statements, or other supporting documents.

Privacy Notification
The Department requires taxpayers to furnish their social security number (SSN) or individual tax identification number (ITIN) as a means of taxpayer identification. All information supplied electronically by taxpayers is protected using encryption and fire walls. Taxpayer information on returns is protected in accordance with the confidentiality provisions of the Tax Administration Act (Section 7-1-8 NMSA 1978).

For details about the rights of the Department and the Secretary of the Department to collect and maintain personal information, including mandatory disclosure of SSN or ITIN in the manner required by tax regulations, instructions, and forms, see Section 7-1-12 NMSA 1978 and 3.1.1.15 NMAC.

The Department uses this personal information primarily to determine and administer state tax liabilities. The information is used for certain tax offset and exchange-of-tax information authorized by law, and for any other purpose authorized by law.

1099-G and 1099-INT Information Returns
Federal law requires New Mexico to report to the IRS all New Mexico income tax refunds and interest paid to taxpayers on these refunds. New Mexico is required to report the same information to you on a Form 1099.

The amount reported on Forms 1099-G and 1099-INT may or may not be federally taxable to you. To find out if you need to report the amount as income for federal income tax purposes, consult your tax preparer, the federal income tax form instructions, or IRS Publication 525, *Taxable and Nontaxable Income*.

Federal/State Tax Agreement
Under authority of federal and New Mexico laws, the Department and the IRS are parties to a federal/state agreement for the mutual exchange of tax information.

Every year New Mexico participates in a program that matches New Mexico return information with federal return information. If you receive a notice from the Department telling you about a difference between state and federal information or about a non-filed return, it is to your advantage to respond promptly and provide information to clear your record.

If you do not respond within 60 days, the Department presumes the notice is correct and issues an assessment of tax due for the amount of underpaid tax, plus interest and penalty.

Treasury Offset Program
If an assessment of New Mexico personal income tax is established, the Department may submit your unpaid debt to the Treasury Offset Program. This “offset” is authorized by federal law and allows the U.S. Department of the Treasury to reduce or withhold any of your federal income tax refund by the amount of your debt.

Outside Collection Agencies
The Department is authorized to contract with outside collection agencies for collection of tax obligations that are at least 120 days past due. Contracted agencies are subject to the same privacy laws and requirements as the Department.

WHAT TO KNOW AND DO BEFORE YOU BEGIN

About Federal And State Laws
Many New Mexico income tax laws are based on federal income tax laws. These instructions point out the differences and explain items unique to New Mexico law. No instructions are given when a line requires addition or subtraction, or when the instructions for an item are written on the form.

CAUTION: In these instructions, references to line numbers on federal forms are provided as a convenience. They are based on information available to the Department when the Department delivers New Mexico forms to the printing contractor. The Department is not responsible for changes or errors in these references.

Getting Ready
Follow these steps before you start filling out your PIT-1:

1. Prepare your federal return. Even if you are not required to file a federal return, complete a sample federal return before you prepare your New Mexico return. Much of the information requested on the PIT-1 is the same.
2. Collect all forms and schedules you are required to file, publications you need to reference, and all your tax records.

   For example, to claim a deduction, exemption, or tax credit on Schedule PIT-ADJ, Schedule PIT-CR, or Schedule PIT-RC, collect all the schedules and make sure you have the appropriate records, approvals, and certifications. Some of the additional items you need are named on the schedule lines.

IMPORTANT: Submit only original, official PIT-1 and schedules.

For a description of different forms and schedules, see "Required Forms And Attachments" on page PIT-1-9 and "Other Forms Or Attachments You Might Need To File" on page PIT-1-13. To find out where to get the forms and schedules you need, see "Contacting the Department" on page PIT-1-1.

3. Read the next section, *Valid Identification Number Required,* to learn about social security numbers (SSNs) and Individual Taxpayer Identification Numbers (ITINs).
4. To get basic information about common tax situations, read "Common Items To Know About To Prepare Your PIT-1" on page PIT-1-19.

Valid Identification Number Required

Enter your name, as shown on your driver's license or identification card, and SSN or ITIN on all forms, schedules, and correspondence you send to the Department. The Department cannot accept a return without a valid identification number. New Mexico requires you to use the same name and taxpayer identification number required by the IRS.

Make sure the name(s) of the taxpayer, spouse, and all dependents listed on your income tax return and their SSN(s) or ITIN(s) matches the name on their driver's license or identification card. If taxpayer, spouse, or dependents do not have a drivers license or identification card then the name(s) must match the individual's social security card or individual tax identification number card. If the name is not correct, contact the Social Security Administration. You can find contact information on their website address at www.ssa.gov.

If You Do Not Have An SSN

Resident or non-resident foreign nationals who do not have and who are not eligible to obtain an SSN may obtain a federal ITIN. To apply for an ITIN, file federal Form W-7 with the IRS. Enter this ITIN in place of an SSN everywhere the SSN is required. **Returns without valid identification numbers will be rejected.**

For forms and information about the ITIN program, contact the IRS or visit their website at www.irs.gov.

Non-Resident Alien Spouse

The IRS requires a non-resident alien spouse to have either an SSN or an ITIN in **any** of these situations:

- You file a joint return, or
- Your spouse is filing a separate return.

Listing a non-resident alien spouse without an SSN or ITIN will cause your return to be rejected.

Deceased Dependent Child

A dependent child who was born and died in 2025 is not required to have an SSN. If you did not obtain an SSN, on line 8, column 2 (Dependent's SSN), enter all **9**s and attach a copy of the child's birth certificate, death certificate, or hospital records. The document(s) must show the child was born alive.

Common Items To Know About To Prepare Your PIT-1

This section gives you basic information about these common items to help you prepare your PIT-1:

- Spouse situations
- Types of income
- Winnings
- Taxes withheld or paid
- Frequently claimed rebates and credits

Spouse-Related Situations

If any of the following situations applies to you, **and** your income and payments are not evenly distributed, prepare and attach a statement reflecting a correct division of community and separate income and payments:

- You are married and filing separate returns.
- You were divorced in 2025.
- You are claiming the exemption for income of persons 100 years or older.
- You or your spouse, but not both, are a resident of a community property state.

Types Of Income

The following type of income are covered next:

- Salary, wages, or tips;
- Sick pay, tuition or IRA distribution, annuity, pension or retirement pay, or social security benefits;
- Public assistance or Supplemental Security Income (SSI); and
- Other income.

Salary, Wages, or Tips

If you received salary, wages, or tips in 2025, collect all your 2025 wage and tax statements. If you have not received your wage and tax statements by February 15 or if a statement you receive is incorrect, contact your employer.

If New Mexico tax was withheld in error on your wages, salary, or tips, and you had no income tax responsibility to New Mexico on that income, obtain a letter from your employer or payor with the following information:

- Explanation of the cause of the error; and
- Statement that no New Mexico income tax was due on the income reported.

Sick Pay, Tuition or IRA Distribution, Annuity, Pension or Retirement Pay, or Social Security Benefits

If in 2025 you received sick pay; a distribution from a New Mexico-approved qualified state tuition program or an IRA distribution; an annuity; a pension, Railroad Retirement, other retirement pay; or social security benefits, whether or not income tax was withheld on the payments, collect all your federal Form(s) 1099-R, RRB-1099 and SSA-1099.

If New Mexico tax was withheld in error on your annuity or pension, and you had no income tax responsibility to New Mexico on that income, provide a copy of the state income tax return for the state in which you are domiciled or other

information showing residency in another state.

If you did not have tax withheld but would like to have it withheld in the future, contact the payor. See "Withholding On Certain Government Pensions" on page PIT-1-20 for contact information for those pensions.

Public Assistance or Supplemental Security Income
If you received public assistance from Temporary Assistance to Needy Families (TANF) or a similar program, from welfare benefits, or SSI during 2025, collect your records showing the amounts you received.

Other Income
If you received any other income in 2025, whether or not taxable, such as an insurance settlement, a scholarship or grant, VA benefits, income from an inheritance or trust, gifts of cash or marketable property, alimony and separate maintenance or child support, collect your records showing the amounts.

Winnings
If you had gambling or lottery winnings, whether or not income tax was withheld on the winnings, you need your 2025 federal Form W-2G or a record of winnings not required to be reported on a Form W-2G. If your winnings were offset by losses reported in the itemized deductions on your federal return, the Department may request documentation from you to substantiate the deduction.

Taxes Withheld Or Paid
This section covers the following tax situations:
- Tax withheld from oil and gas proceeds;
- Tax withheld or paid by a pass-through entity;
- Estimated tax payments you paid to New Mexico; and
- Income taxes you paid to another state.

Tax Withheld from Oil and Gas Proceeds
If tax was withheld from your oil and gas proceeds from an oil or gas well located in New Mexico, obtain a copy of your federal Form 1099-MISC or New Mexico Form RPD-41285, *Annual Statement of Withholding of Oil and Gas Proceeds.*

Tax Withheld or Paid By Pass-Through Entity
If tax was withheld or paid as Entity-level tax or Composite income tax by a pass-through entity (PTE) from or on your share of the net income earned by a PTE or if tax was paid directly on the owner's net income by the PTE, obtain a copy of federal Form 1099-MISC or a copy of New Mexico Form RPD-41359, *Annual Statement of Pass-Through Entity Withholding*. If RPD-41359 shows a credit for an owner's share of entity level tax or composite income tax, claim it here.

Estimated Tax Payments to New Mexico
If you made New Mexico estimated tax payments during the year, collect your records showing the amounts and dates of your payments. If you applied an overpayment from your 2024 return to your 2025 estimated taxes, make sure to include that amount in your total.

Income Taxes Paid To Another State
If you paid income taxes to another state on income that also is taxable in New Mexico, you need a copy of that state's return. For you to be eligible for the credit, both states must require the same income to be taxable in their state.

NOTE: If you fail to attach a copy of the other state's return, the processing of your return may be delayed or the credit may be denied.

Frequently Claimed Rebates And Credits
There are a number of Rebates and Credits that taxpayers may qualify for, most commonly claimed are:
- Property Tax Rebate
- Child Day Care Credit
- Child Income Tax Credit

Property Tax Rebate
To claim the property tax rebate for persons age 65 or older, or the low income property tax rebate for Los Alamos County, Santa Fe County, Doña Ana County, or Bernalillo County residents, collect your records of the property tax billed for 2025 and/or the rent you paid on your principal place of residence.

Child Day Care Credit
To claim the child day care credit, you must submit a completed *Child Day Care Credit Worksheet* **and** Form PIT-CG, *New Mexico Caregiver's Statement*. Each caregiver who provides day care services for which a credit amount is claimed must complete a separate PIT-CG.

For more information, see instructions for PIT-RC.

Withholding On Certain Government Pensions
Retired members of the Army, Air Force, Navy, Marines, Coast Guard, U.S. Civil Service, the National Oceanic and Atmospheric Administration, and the U.S. Public Health Service may request that New Mexico income tax be withheld from their retirement pay by contacting the appropriate retirement pay office below:

U.S. Military Retirement/Annuitant Pay
Defense Finance and Accounting Service
(800) 321-1080
www.dod.mil

U.S. Coast Guard
PPC Retiree and Annuitant Services Branch
(800) 772-8724
www.uscg.mil/ppc/ras/
(Also for retired members of the National Oceanic and Atmospheric Administration)

U.S. Public Health Service
Commissioned Corps Compensation
5600 Fishers Lane, Room 4-50
Rockville, MD 20857
(800) 638-8744 or (301) 594-2963

All Other Federal Retirees
U.S. Office of Personnel Management
Retirement Operations Center

(888) 767-6738
(202) 606-0500 or (202) 606-1800
www.opm.gov/retire

LINE INSTRUCTIONS FOR FORM PIT-1

What To Do Next

Fill in your return using the line instructions that start on this page. When you finish filling in your PIT-1, see "Before Filing Your Return" on page PIT-1-36.

Important Guidelines

Review the following items before making your entries:

- Consider first preparing a working PIT-1 so you can make mistakes and notes on it. After you complete the draft, you can neatly transfer the correct entries from your working copy to a clean PIT-1.
- Type or print using blue or black ink. Do not use a pencil.
- Complete all required information on your form. Failure to do this delays processing your return and may cause errors when the Taxation and Revenue Department performs calculations during processing.
- Leave blank all spaces and boxes that do not apply to you. Do not draw lines through or across areas you leave blank.
- Round all numbers and enter only whole dollar amounts. For example, enter $10.49 as $10 and $10.50 as $11.
- Write numbers clearly and legibly to reduce processing errors and increase efficiently. Use the boxes on the form as a guide for your handwritten entries.
- Do not use dollar signs ($), decimal points (.), or any punctuation marks or symbols other than a comma (,).
- To show a loss on PIT-1, line 9, place a minus sign (-) immediately to the left of the loss amount. Do not use brackets or parentheses.
  For example, if your federal adjusted gross income is negative $23,053.75, the money field entry for a loss on your PIT-1, line 9 looks like this:

-23,054	00

Top Of Page 1

The top of page 1 shows your filing period. All information on your return (except your mailing address) is for calendar year January 1, 2025, through December 31, 2025, or for your fiscal year.

If you are filing for a fiscal year, on the two lines under December 31, 2025, enter the month, day, and year your tax year began and the month, day, and year it ended. Calendar year filers leave these lines blank.

Your tax year must match the tax year of your federal return. Do not file short year returns unless allowed by the Internal Revenue Service.

Lines 1 and 2. Name And Social Security Number

Clearly enter your name, as shown on your driver's license or identification card, and social security number (SSN) and if applicable, your spouse's name, as shown on their driver's license or identification card, and SSN in exactly the same order as on your federal return. Even if you are married filing separately, your spouse's name and SSN are required. **IMPORTANT:** You must provide your own SSN or ITIN, and, if applicable, your spouse's SSN or ITIN, or your return is not complete and the Department cannot process it.

No Social Security Number?

If you or your spouse do not have an SSN, you may be eligible for a federal individual taxpayer identification number (ITIN) from the IRS. If you or your spouse do not have an SSN, but do have an ITIN assigned by the IRS, enter the ITIN everywhere the SSN is required. **Make sure all names and SSNs or ITINs are legible, complete, and correct.**

For details about the ITIN and its requirements, see "If You Do Not Have An SSN" on page PIT-1-19 of these instructions.

Blind Taxpayers

If you or your spouse, if applicable, are blind for federal income tax purposes, mark **X** in boxes 1c and 2c.

NOTE: The Department may request proof at a later date that you or your spouse, if applicable, are blind for federal income tax purposes. Do not attach the proof to your return.

65 Years of Age or Older

If you or your spouse, if applicable, are age 65 years or older on the last day of the tax year, mark **X** in boxes 1d or 2d.

Residency Status

In boxes 1e and 2e, enter **R**, **N**, **F**, or **P** to indicate your residency status and, if applicable, your spouse's residency status. Use **R** for resident, **N** for non-resident, **F** for first-year resident, and **P** for part-year resident as defined next:

- **Resident**. New Mexico full-year residents and individuals who were physically present in New Mexico for 185 days or more during the tax year, but were not first-year residents or certain military servicemembers and their qualifying spouses, mark **R** in the box.
- **First-Year Resident.** If you moved into New Mexico during the tax year with the intent of establishing domicile in New Mexico, and you were still in New Mexico on December 31, 2025, mark **F** in the box. You are a first-year resident whether or not you were physically present in New Mexico for fewer than 185 days or more during the tax year.
- **Part-Year Resident.** If you were physically present in New Mexico for fewer than 185 days during the tax year, and you were domiciled in New Mexico during part of the tax year but not on the last day of the tax year, mark **P** in the box.

- **Non-Resident.** If you were physically present in New Mexico for fewer than 185 days and you were not domiciled in New Mexico during any part of the year, mark **N** in the box.
- **Military Servicemembers**. If you are a military servicemember, including a USPHS servicemember, you and your qualifying spouse are temporarily assigned to New Mexico, and you have established residency outside New Mexico, mark **N** in the box.

For more information about residency and about military servicemembers, see "Military Servicemembers" on page PIT-1-2 and "General Information About Military Servicemembers' Spouses" on page PIT-1-2.

NOTE: New Mexico's law says every person with income from New Mexico sources who is required to file a federal income tax return must file a personal income tax return in New Mexico. This includes non-residents who have income from any New Mexico source (including wages, rents, royalties, businesses, and estates). Even foreign nationals and persons who reside in states that do not have income taxes must file in New Mexico when they have a federal filing requirement and income from any New Mexico source whatsoever.

Date of Birth
In 1f, and if applicable, 2f, enter date(s) of birth in **MM/DD/CCYY** format. For example, if your birthdate was on July 20, 1952, enter 07/20/1952.

LINE 3. Address
Clearly enter your address on lines 3a and 3b. Make sure it is an address where you can receive mail and that it is legible, complete, and correct.

If you have a foreign address, enter the street address, city name and postal code on the appropriate lines. Also complete the spaces for the foreign province and/or state and country. Follow the country's practice for entering the foreign postal code, the province or state, and country. Do not abbreviate the country name.

If your mailing address is new or has changed, mark **X** in box 3a.

If you move **after** filing your return and you expect a refund, notify both of the following about your change of address:
- The post office serving your old address; and
- The Taxation and Revenue Department.

Failure to inform the Department of an address change can delay your refund by 8 weeks or more!

You may change your address online using TAP on the Department's website. You must login to TAP to change your address. To report a change of address by mail, use Form RPD-41260, *Personal Income Tax Change of Address Form*. Your original signature is mandatory for a change of address.

LINE 4. Deceased Taxpayer or Spouse and Any Claimant
If the taxpayer or the spouse named on the return died before you file this return, enter the date(s) of death on lines 4c and 4d, respectively, in **MM/DD/CCYY** format. For example, if the death was on June 13, 2025, enter 06/13/2025. Attach a copy of the death certificate or other proof of death.

If the refund must be made payable to a person other than the surviving spouse, or to the estate of the taxpayer, on line 4a enter the claimant's name, and on line 4b enter the claimant's SSN. You must also attach Form RPD-41083, *Affidavit to Obtain Refund of New Mexico Tax Due a Deceased Taxpayer.* Failure to provide the death certificate or RPD-41083 will result in the refund being issued in the name of the deceased taxpayer.

For more information, see "Representatives of Deceased Taxpayers" on page PIT-1-5 of these instructions.

Line 5. Exemptions
Deduction amounts for personal exemptions are suspended for tax years 2018 through 2025 by the Federal Tax Cuts and Jobs Act.

New Mexico uses the same definitions and qualifications pursuant to Section 151 of the Internal Revenue Code to determine exemption amounts and whether someone is your dependent or other dependent.

Eligibility remains important for determining who may claim credits and other tax benefits on PIT-1 and other required forms and attachments. The total in this line item will include you, your spouse if filing a joint return, your qualifying dependents, and your qualifying other dependents. See instructions for Form 1040 or 1040SR for definitions for 2025.

To determine the amount to enter on line 5, complete the "Line 5. Worksheet for Computing the Amount on Line 5 of the PIT-1 Return" on page PIT-1-22.

Line 5. Worksheet for Computing the Amount on Line 5 of the PIT-1 Return	
1. Yourself. Enter "1" if you can't be claimed as an other dependent, otherwise, enter "0".	
2. Spouse. Enter "1" if married filing jointly and can't be claimed as an other dependent, otherwise, enter "0".	
3. Enter total number of dependents and other dependents as reported on your federal return. If none, enter "0".	
4. Total. Add lines 1, 2, and 3. Enter here and on line 5.	

IMPORTANT: If you, or your spouse, if married filing jointly, qualify as an other dependent of another individual for federal income tax purposes, exclude yourself or that spouse from the total in line 5. Whether or not you or that spouse were actually claimed as an other dependent on the other individual's federal return, do not include yourself or that spouse in the total in line 5.

LINE 6. Extension of Time to File
If you have a federal or New Mexico extension of time to file, mark **X** in box 6a and enter the date the extension expires in 6b.

If you were granted a federal automatic six-month extension (through October 15th) or you received approval for a New Mexico extension, do **not** attach either of the following:

- A copy of federal Form 4868, *Application for Automatic Extension of Time to File U.S. Individual Income Tax Return; or*
- New Mexico Form RPD-41096, *Application for Extension of Time to File.*

If you are granted a federal extension for more than six months, or granted a New Mexico extension for military personnel deployed in a combat zone, special instructions and attachments are required.

For more information, see "Extension Of Time To File" on page PIT-1-15 of these instructions.

IMPORTANT: An extension of time to file your return does **not** extend your time to pay.

LINE 7. Filing Status
Show your filing status by marking **X** in the box to the left of the filing status. Use the same filing status on your PIT-1 that you used on your federal return. If you did not file a federal return, use the filing status you would have used for federal income tax purposes.

New Mexico is a Community Property State
Both your New Mexico return and your federal return **must** reflect a correct division of community and separate income and payments in these cases:

- Married persons filing separately or divorced during 2025;
- Married persons filing jointly and claiming the exemption for income of persons 100 years or older; and
- Married persons allocating and apportioning income inside and outside New Mexico.

If your income and payments are not evenly distributed, attach a copy of a statement reflecting a correct division of community and separate income and payments. Include your spouse's or former spouse's name and SSN on the statement.

NOTE: Even if you did not file a federal return, attach the statement explaining the division of community income and payments to your PIT-1 return.

For details, see Publication FYI-310, *Community Property, Divorce, Separation and Your New Mexico Income Tax.*

Requirements for Items 3 and 4
If you mark **X** in item 3, *Married filing separately*, your spouse's name and SSN are required on lines 2a and 2b.
If you mark **X** in item 4, *Head of Household*, on the line below item 4, enter the name of the person who qualifies you as head of household **if** that person is a child and not eligible to be included as a qualified dependent or other dependent under federal regulations.

LINE 8. Dependents and Other Dependents
Enter the name, SSN, and date of birth of each dependent and other dependent you reported on your federal return. If you have more than five qualifying dependents and other dependents, enter the name, SSN, and date of birth of the first five qualifying dependents and other dependents on PIT-1, line 8, and the remaining qualifying dependents and other dependents on 2025 Schedule PIT-S. Attach Schedule PIT-S to your 2025 PIT-1 return.

NOTE: Enter **only** qualifying dependents and other dependents allowed on your federal return. Do **not** include yourself or your spouse on line 8 or Schedule PIT-S.

Who is a Qualifying Dependent or Other Dependent?
New Mexico uses the same definitions and qualifications as the IRS to determine if someone is a qualified dependent or other dependent. To find out who you may claim as a dependent or other dependent, see the instructions for federal Form 1040 and 1040SR.

IMPORTANT: To avoid processing delays, do **not** use Schedule PIT-S unless the five dependent and other dependent lines are filled in on PIT-1, line 8, and you need additional lines.

About the Three Columns
In column 1, make sure the name agrees with the individual's social security card or ITIN.

In column 2, enter your dependent's or other dependent's correct SSN or, if your dependent or other dependent is not eligible to obtain an SSN, enter the correct ITIN required by the IRS. To find out how to apply for an ITIN, visit the IRS website at www.irs.gov.

If your qualified dependent child was born and died in 2025, and you did not obtain an SSN, enter all **9**s and attach a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

In column 3, enter your dependent's date of birth in **MM/DD/CCYY** format. For example, if your child was born April 16, 2012, enter 04/16/2012.

LINE 9. Federal Adjusted Gross Income
Enter the federal adjusted gross income as reported on your federal Form 1040 or 1040SR, line 11.

Royalty Income of Non-Residents
Non-resident taxpayers who elect to calculate tax on **gross** royalty income under $5,000 using special procedures instead of filing a complete PIT-1 and a PIT-B, skip PIT-1, lines 9 through 16a.

On line 17, enter your total **gross** royalty income from New Mexico sources. Calculate the tax by applying the gross royalty income to the tax rate tables. In the box on PIT-1, line 18a, enter **Y** instead of **R** or **B**. Then follow the instructions for lines 22 and 23, and lines 27 through 42.

For more information, see "Non-Residents and Royalty Income" on page PIT-1-5 of these instructions.

Federal Return Attachments Required
Generally, you do not attach your federal return to your PIT-1. If, however, you have a combined loss of over $40,000, from one or more of the following federal forms and schedules, attach to Form PIT-1, your federal Form 1040 or 1040SR and schedules showing the loss or losses taken on Form 1040 or 1040SR.

- Federal Schedules C or C-EZ for business income or loss;
- Federal Schedule D for capital gains or loss;
- Federal Schedule E for rental real estate, royalties, partnerships, S corporations, trusts, income;
- Federal Schedule F for farm income or loss; and
- Federal Form 4797, Other gains or losses.

LINE 10. Itemized State and Local Tax Deduction
If you itemized deductions on your 2025 federal income tax return, on your PIT-1 Return you must add back all or part of the amount shown for **Taxes You Paid (state and local)** on federal Schedule A, line 5a.

The amount to enter on line 10 is bound by the following two conditions:

- The amount on line 10 of the worksheet cannot be larger than the difference between your itemized deduction and the federal standard deduction amount you would have qualified for had you not itemized.
- If the total amount of the itemized deduction for state and local taxes on line 5e of federal Schedule A, is limited by the new thresholds as a result of the changes made by the Federal Tax Cuts and Jobs Act of 2017, your state and local tax deduction add-back for state tax purposes is also reduced. The add-back amount on line 10 is proportioned by a percentage equal to the amount on line 5d of your federal Schedule A, before the limitation is applied.

To determine the amount to enter on line 10, complete the *Line 10. Worksheet for Computing the Amount on Line 10 of the PIT-1 Return*.

Line 10. Worksheet for Calculating Line 10 Amount	
1. Enter the amount of state and local income taxes claimed on federal Schedule A, line 5a.	$
2. Enter the total amount of state and local taxes on federal Schedule A, line 5d.	$
3. Divide line 1 by line 2. Round to 4 decimal places.	$
4. Enter the amount of state and local taxes claimed on federal Schedule A, line 5e.	$
5. Multiply line 4 by line 3.	$
6. Enter the lesser of line 4 and line 5. If they are the same, enter that number here.	$
7. Enter the standard deduction amount you could have claimed on federal Form 1040 or 1040SR, line 12, if you had not itemized your federal allowable deductions.	$
8. Enter your total itemized deductions from federal Form 1040 or 1040SR, line 12. Also enter this amount on PIT-1, line 12, and mark the box on line 12a.	$
9. Subtract line 7 from line 8. If less than zero, please enter 0.	$
10. Enter the lesser of lines 6 and 9. Also enter this amount on PIT-1, line 10.	$

LINE 11. Total Additions to Federal Adjusted Gross Income
If you completed Schedule PIT-ADJ, lines 1 to 5, enter the Total Additions from PIT-ADJ, line 6.

If you have any of the following additions to federal adjusted gross income, file PIT-ADJ:

- Interest and dividends from federal tax-exempt bonds.
- A federal net operating loss carryover.
- Contributions refunded when closing a New Mexico approved Section 529 education savings plan account.*
- Certain contributions rolled out of a New Mexico approved Section 529 education savings plan account.*
- A charitable deduction claimed on federal Schedule A for a donation of land to private non-profit or public conservation agencies for conservation purposes from

which you were allowed the New Mexico land conservation tax credit.
- An amount of withholding tax paid by a Pass-Through-Entity on distributed net income

* These should only be added back if the taxpayer took the contribution as a deduction on a prior year tax return.
For information about calculating the additions, see the PIT-ADJ, lines 1 to 6 instructions.

LINE 12. Federal Standard or Itemized Deduction Amount
If you did not itemize deductions on your 2025 federal return, enter the allowable federal standard deduction from federal Form 1040 or 1040SR, line 12. If you itemized deductions on your 2025 federal Form 1040 or 1040SR, do the following:
- Enter the allowable federal itemized deductions you reported on Form 1040 or 1040SR, line 12.
- Mark box 12a.

IMPORTANT: Mark box 12a only if you itemized your deductions on Form 1040 or 1040SR, line 12.

Charitable Deduction of Land
If you claim a charitable deduction in your federal itemized deductions on federal Schedule A for a donation of land to private non-profit or public conservation agencies for conservation purposes from which you were approved for the New Mexico land conservation tax credit, you must add back the charitable deduction amount included in your itemized deductions on federal Schedule A. To determine the amount of the charitable deduction to add back, see the Schedule PIT-ADJ, line 4 line instructions.

LINE 13. Deduction for Certain Dependents
A taxpayer who is not a dependent of another individual and files a return as a head of household or married filing jointly may claim a deduction from net income in an amount of $4000 for certain dependents.

NOTE: Deduction is valid beginning tax year 2019, as long as the exemption amount pursuant to Section 151 of the Internal Revenue Code is zero (0).

To calculate the deduction for PIT-1, line 13, complete the *Line 13. Worksheet for Calculating Deduction for Certain Dependents*.

Line 13. Worksheet for Calculating Deduction for Certain Dependents	
1. Add the number of dependents and other dependents entered on PIT-1, line 8.	
2. Add the number of dependents and other dependents entered on PIT-S. If none, enter “0”	
3. Total dependents. Add lines 1 and 2.	
4. Qualified dependents. Subtract “1” from total dependents entered in line 3 to arrive at the number of qualified dependents allowed to include in the deduction.	
5. Multiply the qualified dependents entered in line 4 by $4000. Enter the amount here and on PIT-1, line 13.	$

LINE 14. New Mexico Low- and Middle-Income Tax Exemption
A New Mexico income tax exemption is allowed for low- and middle-income taxpayers. All taxpayers, including residents, part-year residents, first-year residents, and non-residents may claim this exemption in full. The maximum is $2,500 for each qualified exemption for income tax purposes. The amount varies according to filing status and adjusted gross income.
To claim the exemption, the amount on PIT-1, line 9 must be equal to or less than any of the following:
- $36,667 (if single)
- $27,500 (if married filing separately)
- $55,000 (if married filing jointly, surviving spouse, or head of household)

To calculate the exemption, use "New Mexico Low- and Middle-Income Tax Exemption Worksheet" on page PIT-1-26.

LINE 15. Total Deductions and Exemptions from Federal Income
If you completed PIT-ADJ, lines 7 to 27, on PIT-1, line 15, enter the **Total Deductions and Exemptions** from PIT-ADJ, line 28.

You **must** complete and attach Schedule PIT-ADJ if any of the following are true:
- You have New Mexico tax-exempt interest and dividends.
- You have New Mexico net operating loss carryforward.
- You have interest income from U.S. Government obligations.
- You have Railroad Retirement Act annuities and benefits, or Railroad Unemployment Insurance Act sick pay included in your federal taxable income.
- You, your spouse, or both are members of a New Mexico federally recognized Indian nation, tribe, or pueblo and your income was earned within the boundaries of the reservation or pueblo grant or within the boundaries of land defined as “Indian country” of which you or your spouse

Continued on PIT-1-27

New Mexico Low- and Middle-Income Tax Exemption Worksheet

Complete this worksheet to determine your New Mexico low- and middle-income tax exemption for PIT-1, line 14.

Do not attach this worksheet to your PIT-1. Keep a copy in your records.

You are eligible to claim the New Mexico low- and middle-income tax exemption if:	
Your filing status is	**and your federal adjusted gross income is**
Single	$36,667 or less
Married filing jointly or Surviving Spouse	$55,000 or less
Head of household	$55,000 or less
Married filing separately	$27,500 or less

1. Enter the amount reported on PIT-1, line 9. If your federal adjusted gross income is greater than the amount listed in the table above for your filing status, do not complete this form because you do not qualify for this exemption.	
2. If your filing status on PIT-1, line 7 is: • Single, enter $20,000. • Married filing jointly or Surviving Spouse, enter $30,000. • Head of household, enter $30,000. • Married filing separately, enter $15,000.	
3. Subtract line 2 from line 1. If the result is negative, enter zero here, skip line 4, and enter zero on line 5	
4. If your filing status on PIT-1, line 7 is: • Single, enter 0.15. • Married filing jointly or Surviving Spouse, enter 0.10. • Head of household, enter 0.10. • Married filing separately, enter 0.20.	
5. Multiply line 3 by line 4 and enter the result.	
6. Subtract line 5 from $2,500	
7. Enter the number of exemptions* reported on PIT-1, line 5	
8. Multiply line 6 by line 7. Enter this amount here and on PIT-1, line 14.	

* Exemptions include the taxpayer, spouse, dependents, and other dependents reported on federal Form 1040 or 1040SR for federal income tax purposes. See "Line 5. Exemptions" on page PIT-1-22 for more details.

Continued from PIT-1-25
are/is an enrolled member while domiciled within the boundaries of the reservation or pueblo grant or within the boundaries of land defined as “Indian country”.
- You, your spouse, or both are age 100 or over **and** not a dependent of another taxpayer.
- You, your spouse, or both are age 65 or over or blind, **and** your adjusted gross income is not over $51,000 for a joint return; $28,500 for a single taxpayer; or $25,500 for married taxpayers filing separately.
- You have federally taxable contribution to or distributions from a New Mexico Medical Care Savings account.
- You contribute to a New Mexico-approved Section 529 education savings plan.
- If you have net capital gains you may be able to claim a deduction of up to $2,500 or 40% of up to $1,000,000 of your net capital gain income from the sale of a New Mexico business.
- You have armed forces wages or salary from active duty service.
- You, your spouse, or both are age 65 or over, and you have unreimbursed or uncompensated medical care expenses of $28,000 or more for yourself, your spouse, or dependents.
- You, your spouse, or dependents have expenses related to donating human organs for transfer to another person.
- You received a reimbursement from the New Mexico National Guard Service Member’s Life Insurance Reimbursement Fund.
- You were required to include, in your federal adjusted gross income, taxable refunds, credits, or offsets of state and local income tax (federal Schedule 1, line 1).
- You are a non-resident U.S. Public Health Service (USPHS) service member and you earned income in New Mexico for USPHS active duty pay.
- You qualify for the liquor license lessor deduction.
- You, your spouse, or both have armed forces retirement pay and may qualify for an exemption.
- You, your spouse, or both have social security income and are under the threshold to qualify for an exemption.
- You meet the requirements to take the deduction for expenses related to a New Mexico licensed cannabis business.
- You your spouse, or both qualify for the deductions for school supplies purchased by a public school teacher.

For details about calculating total deductions and exemptions, see the 2025 PIT-ADJ, lines 7 to 28 instructions.

LINE 16. Reserved for Future Use.
Do not use this line.

LINE 17. New Mexico Taxable Income
Add lines 9, 10, and 11, then subtract lines 12, 13,14, and 15. If the result is negative, enter zero. This is your New Mexico taxable income.

NOTE: Line 18 shows your New Mexico tax due based on your calculation of New Mexico taxable income amount on line 17.

Non-Residents Using Gross Royalty Income
If you are a non-resident and you elect to calculate tax on **gross** royalty income under $5,000 using special procedures instead of filing a complete PIT-1 and PIT-B, enter your **gross** royalty income from New Mexico sources on PIT-1, line 17 and enter **Y** in box 18a.

Calculate your tax by applying the tax rate tables to the **gross** royalty income.

NOTE: Only complete PIT-1 lines 1 to 8, 17, 18a, 22, 23, and 27 to 42. For more information, see "Non-Residents and Royalty Income" on page PIT-1-5 of these instructions.

LINE 18. New Mexico Tax
Unless you qualify for Schedule CC, calculate your New Mexico tax by using one of these methods and then complete line 18a:
- If you have income from sources inside and outside New Mexico, use your entry on PIT-B, line 14 or;
- Use the rate tables from the PIT-1 instructions, starting on page 1T.

About PIT-B and the Rate Tables
If you have income from sources inside and outside New Mexico, complete PIT-B to calculate your tax. Otherwise, use the tax rate tables.

If you use the rate tables, make sure to use the taxable income amount on line 17.

About Schedule CC
If you qualify to file Schedule CC, *Alternative Tax Schedule,* enter **only** the amount from Schedule CC, line 3 on line 18. Schedule CC is for taxpayers who:
- Have no business activities in New Mexico other than sales,
- Do not own or rent real estate in New Mexico, **and**
- Have annual gross sales in or into New Mexico of $100,000 or less.

LINE 18a. Rate Table Indicator
In the box on line 18a, enter **R** or **B** to show the source for calculating your tax:
- **R** = Rate tables
- **B** = Schedule PIT-B

NOTE: Non-residents may enter **Y** if a non-resident electing to use the special method for computing tax on gross royalty income. See the instructions for line 17 for more information.

LINE 19. Additional Amount for Tax on Lump-Sum Distributions
If you received a lump-sum payment and you are using the special federal 10-year tax option on federal Form 4972, you are eligible to use New Mexico’s averaging method.

If you did not use the federal averaging methods available on federal Form 4972, you are not eligible to use the New Mexico averaging method.

To calculate your New Mexico averaged tax, use "Line 19. Worksheet for Calculating Tax on Lump-Sum Distributions" on page PIT-1-30. Take the amount on line 8 of the worksheet, and enter it on PIT-1, line 19 for tax on lump-sum distributions.

If You File Schedule PIT-B
If you have income sources inside and outside New Mexico and file PIT-B, on PIT-B, line 3, allocate to New Mexico the part of the lump-sum distribution you received while you were a resident.

If you are a **full-year resident or a resident** because you were physically present in New Mexico for 185 days or more, you must allocate to New Mexico the lump-sum distribution you received during the entire year. If you are a first-year resident or a part-year resident, allocate only the amount of lump-sum distribution you received while a resident of New Mexico.

IMPORTANT: If you used PIT-B to calculate New Mexico tax liability on line 18, and you also used the federal special tax option and New Mexico averaging methods to calculate tax on a lump-sum distribution on line 19, do **not** add line 19 when completing PIT-1, line 22 as instructed. Instead subtract the sum of lines 20 and 21 from the amount you entered on PIT-1, line 18. Skip line 19.

You do not need to add PIT-1, line 19 when completing PIT-1, line 22 because the New Mexico part of line 19 (lump-sum distributions) is included in PIT-B, line 14.

LINE 20. Credit for Taxes Paid to Another State
A **resident** of New Mexico who must pay tax to another state on income that is also taxable in New Mexico may take a credit against New Mexico tax for tax paid to the other state.

IMPORTANT: This credit is for tax that another state imposes on any part of income that by law is included in a New Mexico **residents** net income. When calculating the allowable credit, do **not** include tax withheld. If the specific item of income is not subject to taxation in both states, no credit is available.

The credit may not be more than:
- The New Mexico tax liability due on your PIT-1,
- The tax you paid to the other state.
- The amount of New Mexico income tax liability calculated on the part of income taxed in both states.

Complete the "Line 20. Worksheet for Computation of Allowable Credit for Taxes Paid to Other States by New Mexico Residents" on page PIT-1-31 You must attach all of the following to your PIT-1:
- A copy of the worksheet(s), and
- Income tax return(s) from the other state(s).

If you are not filing as a **resident** of New Mexico, income should be allocated using the Schedule PIT-B.

Income on Schedule PIT-B
Income allocated or apportioned outside New Mexico on PIT-B does not qualify for credit for taxes paid to another state on that same income.

“State” means any state of the United States, the District of Columbia, the Commonwealth of Puerto Rico, any territory or possession of the United States, or any political subdivision of a foreign country. “State” does not include the central governments of foreign countries**.**

Income tax you paid to any municipality, county, or other political subdivision of a state, or to any central government of a foreign country, does not count toward the credit.

IMPORTANT: If you file a Schedule PIT-B, a credit for tax paid to another state is only allowed when you enter income that must be allocated or apportioned to New Mexico in PIT-B, column 2. Income that is **not** required to be allocated or apportioned to New Mexico does **not** qualify for the credit for taxes paid to another state.

Example 1. A New Mexico resident’s interest earned from an investment in Arizona is allocated to New Mexico on PIT-B, column 2. The resident can claim the credit for taxes paid to another state when the interest income is:
- Required to be allocated to New Mexico **and**
- Taxed in Arizona.

Example 2. A New Mexico resident allocates rental income from property located outside of New Mexico on PIT-B. The resident cannot claim credit for tax paid to another state because the resident did not include that income on PIT-B, column 2.

NOTE: Effective for retirement income received after December 31, 1995, federal law prohibits any state from taxing certain retirement income (mainly pension income) unless you are resident of, or domiciled in, that state. For example, if you receive a pension from your former California employer and you now reside in New Mexico, California may not tax your retirement income. Because you are now a New Mexico resident, your retirement income is taxable in New Mexico.
New Mexico Taxpayers with Permanent Home in Other States Some taxpayers have permanent homes in other states, **and** they are physically present in New Mexico for at least 185 days during the tax year. If you are one of these taxpayers, you must file as a resident of New Mexico.

Allocate your income to New Mexico as a resident on PIT-B. If you qualify, you may take a credit for taxes paid to your home state on PIT-1, line 20.

LINE 21. Business-Related Income Tax Credits Applied
The business-related income tax credits you may be eligible to claim against your New Mexico personal income taxes are on the table, "Attachments Required to Claim PIT-CR Business-Related Tax Credits" on page PIT-1-11
If you are eligible, do the following:

- Complete PIT-CR.
- From PIT-CR, line A, enter the total amount you claimed and applied to your tax due in PIT-1, line 21,
- From PIT-CR, line B, enter the total amount of tax credit that may be refunded to you, on PIT-1, line 26. See instructions for line 26,
- Attach Schedule PIT-CR (and any required forms or documentation to support your claim) to your PIT-1.

For information about these credits, see the instructions for PIT-CR.

LINE 22. Net New Mexico Income Tax
To find your net New Mexico income tax in all cases, except the PIT-B situation described next, do the following:
1. Add lines 18 and 19.
2. Add lines 20 and 21.
3. From the result of step 1, subtract the result of step 2. This amount cannot be less than zero.

Calculation When Using PIT-B and Claiming Additional Amount of Tax on Lump-Sum Distributions
Although PIT-1, line 22 says to add line 19, do not add line 19 if **both** of the following are true:
- For PIT-1, line 18, you used PIT-B to calculate your New Mexico tax liability.
- For PIT-1, line 19, you used the New Mexico averaging method to calculate tax on a lump-sum distribution.

If both are true, calculate your net New Mexico income tax for line 22 by following these steps:
1. Add lines 20 and 21.
2. From the amount on line 18, subtract the result of step 1.

In this case, you do not add PIT-1, line 19 when completing PIT-1, line 22. The New Mexico part of line 19 (lump-sum distribution) is already included in PIT-B, line 14.

LINE 24. Total Claimed on Rebate and Credit Schedule
If you claim any of the following special New Mexico rebates or refundable credits, complete and attach PIT-RC to your PIT-1:
- Low income comprehensive tax rebate;
- Property tax rebate (for low-income persons 65 or older);
- Additional low income property tax rebate for Los Alamos County, Santa Fe County, Doña Ana County, or Bernalillo County residents;
- Child day care credit;
- Refundable medical care credit for persons 65 years of age or older,
- Special needs adopted child tax credit, and;
- Child Income Tax Credit

LINES 25, 25a, and 25b*. Working Families Tax Credit
If you were a New Mexico resident during any part of 2025 and you file a PIT-1, you may claim the Working Families Tax Credit (WFTC). The credit is **25% of the Earned Income Credit** (EIC), also referred to as the Earned Income Tax Credit (EITC), for which you are eligible the same tax year.

Effective January 1, 2021 per Section 7-2-18.15 NMSA 1978- If you would have been eligible for the EIC but do not meet the following federal requirements:
- identification number
- age
  - provided that the taxpayer is at least eighteen years of age but has not reached the age of twenty-five within the taxable year

You may still claim the WFTC under the **NM Expansion*** on your PIT-1. To calculate the amount of the EIC you would have been eligible for refer to IRS Publication 596, Earned Income Credit (EIC) and the EIC Worksheet in the instructions for IRS Form 1040 and 1040-SR. Enter the amount calculated in line 25a.

Line 25a. Enter the amount of federal earned income credit (EIC) reported on your 2025 federal income tax return or calculated under NM Expansion

*WFTC NM Expansion- Enter the amount you calculated using the Federal EIC Worksheet.

Line 25b. If you qualified for the EIC on your federal return, leave this box blank.

*WFTC NM Expansion- If you **did not** qualify for the EIC on your federal return but meet the requirements under the WFTC NM Expansion, mark this box.

Line 25. Multiply the amount on line 25a by 0.25 (25%) and round the result to the nearest dollar. Enter amount here.

IMPORTANT: You must complete all applicable lines 25, 25a, and 25b or the credit will be denied.

If you qualify for the WFTC and the credit exceeds your income tax liability for the tax year of the claim, you may receive a refund.

For More Information
To see all the requirements for claiming the EIC, read the rules in the federal 1040 or 1040SR tax package or see IRS Publication 596, *Earned Income Credit (EIC)*. You may also read about the EIC on the IRS website at www.irs.gov and download the publication from the site.

LINE 26. Refundable Business-Related Income Tax Credits
From PIT-CR, line B, enter the total amount of your refundable part of the following tax credits.
- Clean Car Tax Credit;
- Clean Car Charging Unit Tax Credit;
- Film Production Tax Credit;
- New Film Production Tax Credit;
- New Mexico Film Partner New Film Production Tax Credit;
- Geothermal Ground-Coupled Heat Pump Tax Credit (2024);
- Renewable Energy Production Tax Credit;
- New Solar Market Development Tax Credit;

- 2021 Sustainable Building Tax Credit; and
- Technology Jobs and Research and Development (Additional) Tax Credit.

Line 26 shows the refundable amount of business-related income tax credits you may claim.

Line 19. Worksheet for Calculating Tax on Lump-Sum Distributions	
1. Taxable income from PIT-1, line 17	
2. Amount of lump-sum income reported for purposes of 10-year tax option or capital gains election on federal Form 4972	
3. MULTIPLY line 2 by 0.20 and enter	
4. ADD lines 1 and 3	
5. Enter the tax from the tax rate tables* on the amount on line 4	
6. Enter the tax from the tax rate tables* on the amount on line 1	
7. SUBTRACT line 6 from line 5 and enter difference	
8. MULTIPLY the amount on line 7 by 5. (This is the additional averaged tax due on the lump-sum income.) Enter on PIT-1, line 19	
*Use the rate tables from the PIT-1 instructions, starting on page 1T of 2025 Tax Look Up Table.	

LINE 27. New Mexico Income Tax Withheld
Except for income from oil and gas proceeds and income from pass-through entities (covered in lines 28 and 29), enter the total of all your other New Mexico income tax withheld. These are shown on your annual withholding statements, including Form(s) W-2, W-2G, 1099, 1099-R, 1099-NEC, and 1099-MISC. Attach a copy of the forms to your PIT-1.

Payments You Cannot Include
Do not include income tax withheld from your share of the net income of a pass-through entity or from oil and gas proceeds.

Do not include any payment you made for gross receipts tax, withholding tax, compensating tax, or any other type of tax due to the State of New Mexico. These payments are not payments towards your personal income tax liability. They are not considered “tax withheld,” “estimated,” or “other” payments on your PIT-1.

Tax Withheld in Error
If New Mexico tax was withheld in error on your wages, salary, or tips, and you had no income tax responsibility to New Mexico on that income, obtain a letter from your employer or payor with the following information:
- Explanation of the cause of the error; and
- Statement that no New Mexico income tax was due on the income reported.

If New Mexico tax was withheld in error on your pension or annuity, and you had no income tax responsibility to New Mexico on that income, provide one of the following:
- A copy of the state income tax return for the state in which you are domiciled; or
- Other information showing your residency in another state.

Provide these documents to the Personal Income Tax Correspondence unit by mail, fax, or email:

Mail: P.O. Box 630
Santa Fe, New Mexico 87504
Fax: 505-827-2526
Email: TRD.TaxReturnHelp@tax.nm.gov

LINE 28. New Mexico Income Tax Withheld From Oil and Gas Proceeds
Enter the total of all New Mexico income tax withheld from oil and gas proceeds as shown on your annual withholding statements, 1099-MISC, and RPD-41285, *Annual Statement of Withholding of Oil and Gas Proceeds.* Attach a copy of the forms to your PIT-1.

LINE 29. New Mexico Income Tax Withheld From or Paid as Entity-level tax or Composite income tax by a Pass-Through Entity
Enter the total New Mexico income tax withheld from the net income of or paid as entity-level tax or composite income tax by pass-through entities as shown on your annual withholding statements, 1099-MISC, and Form RPD-41359, *Annual Statement of Pass-Through Entity Withholding*. Attach a copy of the forms to your PIT-1. An entity that has had tax withheld cannot pass a withholding statement directly to its owners, members, partners, or beneficiaries. The entity must first file and report the tax withheld on its New Mexico income tax or annual information return. After filing and reporting the tax withheld, the entity may then pass the tax withheld to another entity by issuing the owner, member, partner, or beneficiary an annual withholding statement.

Any amount reported in boxes 2, 3 or 4 of the RPD-41359 should be reported on PIT-1 line 29.

An individual owner will not have withholding tax, a composite income tax, and a credit for entity-level tax from one Pass Through Entity (PTE) at the same time. But if the individual

Continued on PIT-1-32

Line 20. Worksheet for Computation of Allowable Credit for Taxes Paid to Other States by New Mexico Residents

NOTE: Complete a separate worksheet for each state that imposed tax on income also taxed in New Mexico.

Name of other state_____	COLUMN 1 from the New Mexico return	COLUMN 2 from the other state's return
1. Enter amount of tax due to the state on the return.....	1._____	1._____
2. Enter taxable income on which you calculated the tax on line 1. If applicable, enter the state's taxable income after applying the state's allocation and apportionment percentage. For New Mexico, this is from PIT-1, line 17 (New Mexico Taxable Income) multiplied by the New Mexico percentage, if any, on PIT-B, line 12.....	2._____	2._____
3. DIVIDE line 1 by line 2. This is the average effective tax rate on the state's income. Calculate to four decimal places (for example, 0.0517).....	3._____	3._____
4. From each state's return, enter the part of income subject to tax in both states, but not more than the amount on line 2. **Note**: The amount in column 1 will be the same as the amount in column 2.....	4._____	4._____
5. MULTIPLY line 3 by line 4.....	5._____	5._____
6. Enter the lesser of line 5, column 1 and line 5, column 2, but not more than the amount in column 1, line 1. This is the credit allowed for tax paid to the other state.	6._____	

Enter the amount from line 6 of this worksheet on your 2025 PIT-1, line 20. If you claim a credit for tax paid to multiple states, total the amounts on line 6 from the worksheets you completed for each state, and enter the sum on 2025 PIT-1, line 20.

Important: If you are claiming credit for taxes paid to another state on PIT-1, line 20, you must attach:

- a worksheet for each state
- a copy of the other state(s) Income Tax Return(s)

Continued from PIT-1-30
is an owner, member, partner, or beneficiary of multiple PTEs they may have withholding tax, composite income tax, and credit for entity-level tax as each PTE may choose a different election for that individual owner.

LINE 30. 2025 Estimated Income Tax Payments
Enter the total of New Mexico estimated tax payments you made for 2025 as shown in your records. Include all of the following:
- Estimated payments you made with PIT-ES payment vouchers;
- Your last installment payment, even if you pay it in 2026; and
- Overpayments from your 2024 return that you applied to your 2025 taxes.

Do not include any of the following payments:
- Extension payments you made with PIT-EXT payment vouchers;
- Any return payments you made with PIT-PV payment vouchers; and
- PIT-EXT or PIT-PV payments you made through the Department website.

NOTE: Report extension and return payments on PIT-1, line 31.

Different Name Or SSN
If you made any estimated payments using a different name or SSN, attach a schedule to your return showing how you made each estimated payment.

Example. Before her marriage in August 2025, a taxpayer made two estimated tax payments in her name and SSN only. She made two additional estimated tax payments after the marriage, but they showed her new spouse's name, and SSN. She enters the total of all estimated payments on PIT-1, line 30. She also attaches a schedule that shows the name(s) and SSN(s) reported with each estimated tax payment.

IMPORTANT: A payment for gross receipts tax, withholding tax, compensating tax, or any other type of tax due to the State of New Mexico is not a payment towards your personal income tax liability. Do not include these payments as "tax withheld," "estimated," or "other" payments on your PIT-1.

LINE 31. Other Payments
Enter the total payments you made toward your 2025 personal income tax liability that are not included on line 30, including:
- Extension payments you made with PIT-EXT payment vouchers;
- Return payments you made with PIT-PV payment vouchers;
- PIT-EXT or PIT-PV payments you made through the Department website.

IMPORTANT: You do not need to include any payments you attach to your return or payments you submit after you file the return.

LINE 32. Total Payments and Credits
Add lines 24 through 31, and enter the total here.

LINE 33. Tax Due/Amount You Owe
If line 23 is greater than line 32, the difference is the amount of tax you owe. Subtract line 32 from line 23, enter the difference here.

LINE 34. Penalty on Underpayment of Estimated Tax
This line is only for taxpayers who owe an underpayment penalty. Leave the line blank if you do not owe an underpayment penalty.

For details about calculating penalty, see the instructions for PIT-ES, *Personal Income Estimated Tax Payment Voucher*. The rate is subject to change quarterly.

Department Process for Penalty Due
If you are due a refund the Department reduces your refund by the amount of the penalty due.

LINE 35. Special Method Allowed for Calculation of Underpayment of Estimated Tax Penalty
Generally, taxpayers who pay penalty on underpayment of estimated tax using the standard method of computing penalty on underpayment of estimated tax, do not need to make an entry in the box on line 35 or file RPD-41272. However, if you owe penalty for underpayment of estimated payments, and you qualify for one of the special methods, you will need to file this form. By using one of the special methods to calculate underpayment of estimated tax, you may be able to reduce or eliminate penalty if you qualify.

To use a special method, you must meet two requirements and then enter a number from 1 to 5 in the box on line 35 to identify the method.

Two Requirements for Using a Special Method
You can use a special method if **both** the following are true:
- You owe penalty for underpayment of estimated personal income tax using the standard method of calculating the penalty.
- You qualify for a special penalty calculation method, which reduces the amount of penalty due.

Identify the Special Method You Use
If both conditions described are true, enter 1, 2, 3, 4, or 5 in the box on line 35 to indicate the method you elect to calculate your underpayment penalty. To use the special penalty calculation, the Department requires you to complete and attach Form RPD-41272, *2025 Calculation of Estimated Personal Income Tax Underpayment Penalty,* to your PIT-1.

For a description of the calculation methods and the meaning of the entries 1, 2, 3, 4, or 5, see RPD-41272 or the instructions for PIT-ES, *Personal Income Estimated Tax Payment Voucher*.

Leave the box blank when:
- You owe penalty on underpayment of estimated tax

using the standard method of calculating the underpayment penalty, and you do not qualify for one of the special methods, and
- You do not owe penalty on underpayment of estimated tax.

LINE 36. Penalty
If you file late and owe tax, or if you do not pay the tax on or before the date your return is due, enter penalty here.

Calculate penalty by multiplying the unpaid amount of tax due on line 33 by 0.02 (2%). Then multiply this product by the number of months or partial months for which your return or payment is late. The result cannot exceed 20% of the tax due.

LINE 37. Interest
If you do not pay the income tax due on or before the original due date of your return, even if you receive an extension of time to file, add interest.

IMPORTANT: When you pay your principal tax liability, interest stops accruing. Because it stops accruing, you do not need to calculate the amount of interest due on your return past the date you pay the principal tax.

Interest Calculated on a Daily Basis
Interest is calculated on a daily basis at the rate established for individual income tax purposes by the IRC.

Formula to Calculate Daily Interest
Tax due x daily interest rate for the quarter x number of days late = interest due.

Interest Changes Quarterly
The IRC rate, which changes quarterly, is announced by the IRS in the last month of the previous quarter. The annual and daily interest rates for each quarter are posted on our website at https://www.tax.newmexico.gov/individuals/file-your-taxes-overview/penalty-interest-rates/.

LINE 38. Tax, Penalty, and Interest Due
Add lines 33, 34, 36, and 37 and then enter the total amount due.

LINES 39 Overpayment
If line 23 is less than line 32, you have an overpayment. Subtract line 23 from line 32, and enter the difference on line 39. If you have penalty or interest due from lines 34, 36, or 37, reduce your overpayment by the sum of the amounts in those lines. If you owe penalty or interest the Department will reduce your overpayment by penalty and interest amounts.

You can handle your overpayment in any or a combination of the ways described in lines 40 through 42.

LINE 40. Refund voluntary contributions
You can use your overpayment for voluntary fund contributions. To do this, enter the amount you wish to contribute on line 40 and attach Schedule D to your PIT-1. For information, see Schedule D, *New Mexico Voluntary Contributions Schedule*.

LINE 41. Amount from line 39 you want applied to your 2026 Estimated Tax
You can apply your overpayment to your 2026 estimated tax. To do this, enter the overpayment amount you wish to carry forward to the next year, on line 41.

LINE 42. Amount to be Refunded to You
You can have the Department refund all or part of your overpayment to you. To do this, enter the amount on line 42.

Important: An overpayment credited toward your 2026 estimated tax cannot be refunded until you have filed your 2026 tax return in 2027.

Unless you attach to your return a signed statement asking for a refund of one dollar or less, the Department does not refund that amount.

Receiving a Paper Check in the Mail
If you request an amount to be refunded to you on line 42, and you leave the **Refund Express** section blank (below line 42 and described next), the Department mails a paper check to the address on your return.

Refund Express Section
Use the **Refund Express** section (below line 42) to request a direct deposit of your refund. If you request an amount to refund to you on line 42, the Department can refund your tax by depositing it directly into your bank account with **Refund Express**.

IMPORTANT: This is **only** available for deposits to the taxpayer's account. You may not request deposit of refunds into another person's account.

The Department is not responsible for the misapplication of a direct deposit refund caused by the error, negligence, or malfeasance on the part of the taxpayer.

Receiving a Direct Deposit
To receive a direct deposit, complete all the information requested in the **Refund Express** section:
- RE.1 Bank routing number
- RE.2 Account number
- RE.3 Checking or savings account
- RE.4 Location question

IMPORTANT: All fields are required. Failure to **complete all** four fields properly causes denial of your request. In that case, the Department mails you a paper check. The Department also mails you a paper check if your bank does not accept your **Refund Express** information.

Bank Routing Number
The routing number identifies your bank. If the first two digits are not a number from 01 to 12 or 21 to 32, the system rejects

the direct deposit and issues you a check. On the sample check the routing number is 211500151.

IMPORTANT: A bank routing number must have nine digits. If your check states it is payable through a bank different from the financial institution where you have your checking account, do **not** use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line RE.1.

Bank Account Number
Your account number can be up to 17 characters. Include hyphens, but omit spaces and special symbols. On line RE.2, enter the account number from left to right leaving unused boxes blank. On the sample check, the account number is 201555151. Do **not** include the check number in your account number.

CAUTION: Some financial institutions do not allow deposit of a joint refund into an individual account. If a financial institution refuses a direct deposit, the Department is not responsible.

Will This Refund Go To or Through An Account Located Outside the United States?
To comply with federal banking rules, you must indicate whether the refund will go to or through an account outside the United States in question RE.4. If it is, you may not use this refund delivery option. You may use a different bank account or leave the Refund Express portion blank and a paper check will be mailed to the address on the return.

A financial institution is located within the territorial jurisdiction of the United States if it is:
- located within the United States;
- located on a United States military base; or
- located in American Samoa, Guam, the Northern Mariana Islands, Puerto Rico or the U.S. Virgin Islands.

If you answer this question incorrectly, your refund may be delayed, rejected or frozen by the National Automated Clearing House Association (NACHA) or the Office of Foreign Assets Control (OFAC).

Benefits of Using Refund Express
These are some of the benefits of using **Refund Express**:
- Avoid delays that may occur in mailing a check. Refund Express does not guarantee that you will received your refund check earlier. Only that, when the check is issued, it will reach the bank more quickly.
- Your payment is more secure. A paper check can get lost or stolen.
- Direct deposit is more convenient. You save yourself a trip to the bank.
- A direct deposit saves tax dollars. It costs less than a check.
- Direct deposit is environmentally friendly. Refunds deposited directly into your account save paper.

HCA.1 Check box
Taxpayers who would like to be evaluated for medical benefit eligibility through Health Care Authority (HCA) and BeWell, New Mexico's Health Insurance Marketplace, mark the check box. Read below for more information.

HB-95 (2022) authorized the Health Easy Enrollment Act. This Act provides taxpayers an easy way to submit their information (names, date of birth, tax identification numbers, income, and household size) to HCA to be evaluated for medical benefit eligibility. Taxpayers who do not qualify under an HCA offered medical assistance program will have their information forwarded to BeWell for evaluation.

Paid Preparers Use Only Section
Anyone you pay to prepare your return must enter the following information in the **Paid preparer's use only** section on PIT-1, page 2:
- Signature (by hand or any other method of electronic signature acceptable to the IRS) and date;
- The firm's name or, if you are self-employed, your name;
- New Mexico 11-digit NMBTIN (see next paragraph), formerly known as your CRS number;
- Preparer Tax Identification Number (PTIN);
- Federal Employer Tax Identification Number, if applicable;
- Phone number; and
- Indicator for Form RPD-41338.

About the NMBTIN
A paid preparer who is not required to have a New Mexico Business Tax Identifications Number (NMBTIN) is not required to complete this field. Generally, persons are required to obtain a NMBTIN if **any** of the following are true:
- They perform services in New Mexico.
- They have an employee or a business location in New Mexico.
- They sell property in New Mexico.
- They lease property employed in New Mexico.

RPD-41338, Right To Waive Electronic Filing Requirement
A taxpayer whose return is prepared by another person may elect to waive the tax preparer's requirement to file by electronic media.

If you do not want your preparer to file your return by Department-approved electronic media, the preparer must do the following:
- Keep on file a signed Form RPD-41338, *Taxpayer Waiver for Preparers Electronic Filing Requirement*.
- In the **Paid preparer's use only** section, mark **X** in the box to indicate the preparer has an RPD-41338 on file for you. Do not submit RPD-41338 to the Department with your return.

Preparer Who Does Not Charge You
If someone prepares your return and does not charge you, that person does not sign the return. However, the Department recommends that you make sure to keep a record of:

- The name of the person who prepared your return **and**
- The person's phone number or other contact information.

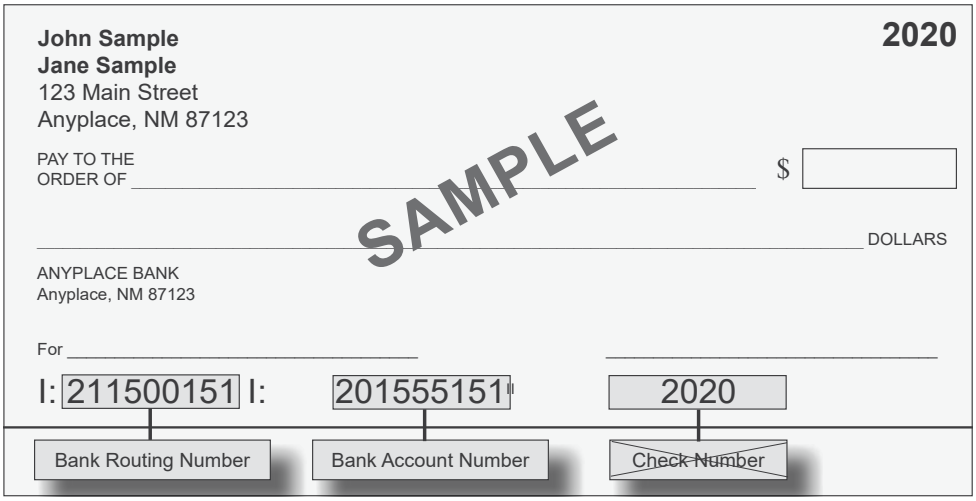
This information is important in case questions come up after filing your return.

For more information about paid preparers and requirements that apply to them, see "Interest And Penalties" on page PIT-1-16.

Collection Of Debts From Your Refund
If you owe other taxes to the Department, the Department keeps all or part of your overpayment. The Department applies that amount to your liability.

By law, the Department is required to transfer all or part of your overpayment to certain claimant agencies if you owe a debt for any of the following:

- past due child support;
- medical support liabilities;
- educational assistance loans made under the Educational Assistance Act;
- TANF liabilities;
- SNAP liabilities;
- unemployment compensation;
- district court liabilities;
- magistrate court liabilities;
- Bernalillo County Metropolitan Court liabilities;
- municipal court liabilities;
- workers' compensation liabilities;
- educational assistance loans made with the New Mexico Higher Education Department.



The Department refunds any amount over your liability and debt to you.

IMPORTANT: If you receive notification that all or part of your refund was transferred to a claimant agency and you want to protest that action, contact the agency. The addresses and phone numbers are provided here for your convenience. If your refund was transferred to a claimant agency in error, that agency is required to correct the error and issue you a refund.

Child Support
Heath Care Authority
Child Support Enforcement Division
P.O. Box 25110
Santa Fe, NM 87504
(505) 827-7206, fax (505) 827-7285
(800) 288-7207 in state
(800) 585-7631 out of state

New Mexico Educational Assistance Foundation
Loan Servicing Department
Collections
P.O. Box 27020
Albuquerque, NM 87125
(505) 345-3371

Medical/TANF/SNAP Assistance
Heath Care Authority
Accounts Receivable Bureau
Restitution Unit
P.O. Box 2348
Santa Fe, NM 87504-2348
(800) 431-4593

Unemployment Assistance
New Mexico Department of Workforce Solutions
Unemployment Insurance Benefit Payment Control
P.O. Box 1928
Albuquerque, NM 87103
(877) 664-6984

Administrative Office of the Courts
(for information on specific courts)
Warrant Enforcement Division
237 Don Gaspar, Room 25
Santa Fe, NM 87501
(575) 524-5860 or (505) 896-9494

Workers' Compensation Assistance
Workers' Compensation Administration
Financial Management Bureau
P.O. Box 27198
Albuquerque, NM 87125-7198
2410 Centre Ave. SE
Albuquerque, NM 87106
(505) 841-6000

New Mexico Higher Education Department
2044 Galisteo Street, Suite 4
Santa Fe, NM 87505-2100
(505) 476-8400

PAYING YOUR TAX LIABILITY

You can pay your tax liability through the Internet or by mail. Please see "When And Where To File And Pay" on page PIT-1-14 of these instructions.

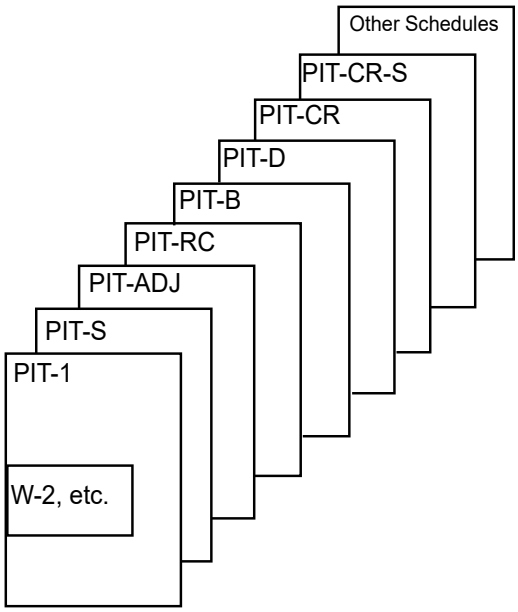
Before Filing Your Return

Now that you have completed your PIT-1, use "Filing Checklist" on page PIT-1-37 and follow these final steps:

1. Check the figures and your arithmetic on your PIT-1 and on all your attachments. Make sure these are original, official PIT-1 form and schedules.
2. If you created a working PIT-1, use blue or black ink to carefully transfer your figures onto the clean PIT-1 you plan to submit.
3. At the bottom of page 2, sign and date your PIT-1. If you are married and filing a joint return, both spouses must sign the return.
   NOTE: Parents of minor children, guardians of dependent taxpayers, surviving spouses, or estate administrators must sign the tax return on behalf of the minor child, dependent, or deceased taxpayer. Print or type the relationship under the signature.
   IMPORTANT: If you do not sign your return, the Department cannot process it.
4. Below the signature, the taxpayer and, if married filing jointly, the spouse, is required to enter their state issued driver's license or state issued identification card number and a two digit state code identifying the state issuing the identification number. Also enter the expiration date of driver's license or state issued identification number. These identification numbers will be used as an additional level of verification to help protect your personal information from identity theft and fraudulent returns. If the taxpayer and, if married filing jointly, the spouse does not have a current state issued driver's license or state issued identification card number, write "NONE" in the spaces provided. If the taxpayer and, if married filing jointly, the spouse do not wish to provide a state issued driver's license or state issued identification card, write "DECLINED" in the spaces provided.
5. Below the signature(s), enter your phone number and email address.
6. If you paid a preparer, the preparer must sign your return.
7. If your return shows tax due on line 38, complete the PIT-PV payment voucher.
8. Assemble your return (and payment voucher if your return shows tax due) as shown for most efficient processing.

PIT-1 Followed by Schedules in This Order

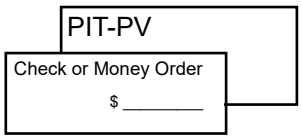
- 2025 PIT-1
- 2025 Schedule PIT-S, if required
- 2025 Schedule PIT-ADJ, if required
- 2025 Schedule PIT-RC, if required
- 2025 Schedule PIT-B, if required
- 2025 Schedule PIT-D, if desired
- 2025 Schedule PIT-CR, if required
- 2025 Schedule PIT-CR-S, if required
- Other required schedules or attachments



IMPORTANT: Do not use staples or tape to assemble your return.

If making a payment, place the payment and voucher at the front of the return, in this order.

- Payment (check or money order)
- PIT-PV Payment Voucher



IMPORTANT: Do not staple or tape your payment to the payment voucher.

9. Make a copy of your original return and attachments, and keep it in a safe place in case you need to refer to it later. If someone prepares your return for you, get a copy for your records.

Recommendations For Filing Your Return

The Department encourages all taxpayers to file electronically whenever possible. Electronic filing is fast, safe, and secure. It provides the fastest turnaround for a refund and saves tax dollars. A return filed electronically costs less than a paper return.

Filing Checklist

- ☐ Are name(s) and address complete, correct, and legible?
- ☐ Are SSNs legible, accurate, and entered on both pages of each form or schedule where indicated?
- ☐ If filing married filing separately, are your spouse's name and SSN included?
- ☐ Did you include W-2 forms and other income and withholding information returns that show New Mexico income and tax withheld?
- ☐ If PIT-1, line 11 or line 15 has an entry, did you include Schedule PIT-ADJ?
- ☐ If PIT-1, line 21 and line 26 has an entry, did you include Schedule PIT-CR?
- ☐ If PIT-1, line 24 has an entry, did you include Schedule PIT-RC and, if required, did you answer questions A, B, C, and D on PIT-RC?
- ☐ If required, did you include Schedule PIT-B?
- ☐ If PIT-1, line 40 has an entry, did you include Schedule PIT-D?
- ☐ Have you checked the arithmetic on your forms? Are all required fields complete and correct?
- ☐ Did you remember **not to staple or tape** the forms and attachments?
- ☐ Is the return properly signed and dated? Is a contact phone number and email address included at the bottom of PIT-1, page 2?
- ☐ Is the **state issued driver's license** or **state issued identification card number**, expiration date, and two digit state code identifying the issuing state entered below the signature of the taxpayer and, if married filing joint, the spouse? If you do not have a state issued driver's license or state issued identification card, write **NONE** in this field. If you do not wish to provide a state issued driver's license or state issued identification card, write **DECLINED** in this field.
- ☐ Did you prepare the original forms for mailing to the Department and make a copy of **all** documents for your records?
- ☐ If tax is due, did you prepare a PIT-PV payment voucher and check or money order for the full amount to mail to P.O. Box 8390, Santa Fe, NM 87504-8390? Are SSNs and **2025 PIT-1** written on your check? Did you make your check or money order payable to New Mexico Taxation and Revenue Department?
  NOTE: The Department supports fast filing electronic payments with an E-Check or credit card at https://tap.state.nm.us.
- ☐ If you are due a refund, did you make sure the address on the front of your PIT-1 is where you want your refund mailed?
- ☐ If you must make estimated tax payments for tax year 2024, did you mail a PIT-ES payment voucher and check or money order to P.O. Box 8390, Santa Fe, NM 87504-8390? Did you write all SSNs and **2025 PIT-ES** on your check? Did you make your check or money order payable to New Mexico Taxation and Revenue Department?

REMINDER

Write your correct social security umber (SSN) or individual tax identification number (ITIN) on ALL forms, schedules, payments, and correspondence.

New Mexico Taxpayer Bill of Rights

Most tax transactions happen without problems. Sometimes, though, troubles arise through misunderstanding, mathematical error, missed deadlines, lost papers, high volume of transactions and many other situations. Changes in the law may make earlier information outdated. Over the years the Legislature and the Department have created ways to handle difficulties according to the provisions of the state tax code. Following are some of your rights as outlined in Sections 7-1-4.1 through 7-1-4.3 NMSA 1978:

- The right to available public information and prompt and courteous tax assistance;
- The right to representation and advice by counsel or other qualified representatives at any time during your interactions with the Department according to provisions of Section 7-1-24 NMSA 1978, or with the Administrative Hearings Office in accordance with the provisions of the Administrative Hearings Office Act;
- The right to have audits, inspections of records and meetings conducted at a reasonable time and place according to Section 7-1-11 NMSA 1978;
- The right to have the Department conduct its audits in a timely and efficient manner and be entitled to the correct calculation of interest as provided in the Tax Administration Act under Section 7-1-67 and 7-1-68 NMSA 1978;
- The right to simple, non-technical information explaining procedures, remedies and rights during audit, protest, appeals and collection proceedings under the Tax Administration Act;
- The right to receive an explanation of audit results and the basis for audits, assessments or denials of refunds that identify tax, interest or penalty due;
- The right to seek review through formal or informal proceedings of findings or unfavorable decisions arising from determinations during audit or protest procedures according to Section 7-1-24 NMSA 1978 and the Administrative Hearings Office Act;
- The right to have your tax information kept confidential unless otherwise specified by law in Sections 7-1-8 through 7-1-8.11 NMSA 1978;
- The right to an abatement of an assessment of taxes incorrectly, erroneously or illegally made (Section 7-1-28 NMSA 1978) and a right to seek a compromise of an asserted tax liability. When the Secretary of Taxation and Revenue in good faith doubts that you owe us what we claim you owe, you also have the right to seek a compromise if one exists in your particular case (Section 7-1-20 NMSA 1978);
- The right to clear information about penalties if a tax assessment is not paid, secured, protested or otherwise provided for according to Section 7-1-16 NMSA 1978. If you become a delinquent taxpayer, upon notice of delinquency you have the right to timely notice of collection actions that require sale or seizure of your property under the Tax Administration Act, and
- The right to apply to pay your tax obligations by installment payment agreements according to the provisions of Section 7-1-21 NMSA 1978.

Confidentiality Provisions:
Statutes protecting the privacy of your taxes are strict and are outlined in Sections 7-1-8 through 7-1-8.11 NMSA 1978. Section 7-1-8.2 NMSA 1978 limits requiring the Department to answer questions about whether a taxpayer is registered to do business in New Mexico or is registered for other tax programs. It does not allow employees to say whether you have filed a return. Employees may discuss your account only with you or your authorized representative. A hearing officer's written ruling on questions of evidence or procedure pursuant to the Administrative Hearings Office Act are in the public domain. The name and identification number of the taxpayer requesting the ruling are not public record. Public record includes the monthly gasoline tax reports of numbers of gallons of gasoline and ethanol-blended fuels received and deducted, and the tax paid by each filer or taxpayer pays. Identities of rack operators, importers, blenders, suppliers or distributors and the number of gallons of gasoline and other fuels are public record. The Department may reveal to the Gaming Control Board the tax returns of license applicants and their affiliates.

Audit Provisions:
The Department must provide you with written, dated notice that an audit is about to begin on a specific date, and the notice must tell you which tax programs and reporting periods will be covered. We must issue a second notice, which states any outstanding records or books of account requested and not yet received, between 60 and 180 days after the audit begins. If you do not produce the records within 90 days, the Department can issue an assessment of tax on the basis of the information as it stands. If you need additional time, you must submit a specific request in writing. Interest on outstanding liabilities accrues if the Department does not issue an assessment within 180 days of the notice of outstanding records or books, or within 90 days after time has expired under your request for additional time; however, you are entitled to an abatement of interest for the period of time after you have complied with Department requests and the Department has not acted on the audit.

Administrative Hearing Procedures:
A hearing officer may not engage or participate in any way in the enforcement or formulation of general tax policy other than to conduct hearings. You may request the Chief Hearing Officer of the Administrative Hearings Office determine if a hearing officer has engaged or participated in the enforcement or formulation of tax policy and if the hearing officer's activities have affected his or her impartiality. The Chief Hearing Officer may designate another hearing officer for the matter. Hearing officers may not communicate unilaterally about a matter you have protested while that matter is still pending. The chief hearing officer may appoint another hearing officer if that occurs. You may request a written ruling on any contested question of evidence in matters in which you have filed a

pending written protest. You also may request that two or more protests on related issues be combined and heard jointly, and the hearing officer shall grant the request unless it creates an unreasonable burden on the Department.

Credit Claims:
The Department has 120 days from the filing date to approve or deny a statutory tax credit. If it does not act, the credit is approved. For more information see Section 7-1-29.2 NMSA 1978.

Refund Offsets:
The Secretary decides whether a refund of tax due you may be offset against your other tax liabilities, and you will receive notice that the refund will be made accordingly. You are entitled to interest until the tax liability is credited with the refund amount. Please see the paragraph above on "Audit Provisions" for interest due to you if the Department does not offset a refund or credit against your other tax liabilities within the prescribed time. The Department may make a direct refund of overpaid taxes to the taxpayer without requiring the taxpayer to file a refund claim. The Department does not have to pay interest on credits or refunds if it applies the amount to a tax interception program, to an estimated payment, or to offset prior liabilities of the taxpayer.

Awarding of Costs and Fees:
If you prevail in an administrative or court proceeding brought by you or against you after July 1, 2003, under the Tax Administration Act, you may be entitled to a judgment or a settlement for reasonable administrative costs connected to the action.

Penalty:
The Department may not assess penalty against you if you fail to pay tax when due because of a mistake of law made in good faith and on reasonable grounds. If the Secretary determines that it is unfair to hold a spouse or former spouse liable for payment of unpaid taxes, the Secretary may decline to take action against the spouse or former spouse of the person who actually owes the tax. In extreme cases of delinquency under Section 7-1-53 NMSA 1978 the Department may enjoin a taxpayer from continuing in business after a hearing and until the delinquency is cleared.

How To Check the Status of Your Refund

To obtain the status of your refund you may:

- Go to the Department website at www.tax.newmexico.gov and click on "Where is my refund?" You will need your SSN or ITIN, and the refund amount to see the status.
- You may also log in to your Taxpayer Access Point (TAP) account to get more information.

When to Call

If you don't see the status of your refund using these methods, refer to the processing times below:

- Electronically filed returns are generally processed within 8 to 12 weeks or less.
- Paper returns or applications for a tax refund are generally processed within 12 weeks but can take longer.
- Please allow 12 weeks from the submission date before calling the Department.

If sufficient time has passed for your refund to be processed, and you are still not able to review the status of your refund, contact us at (866) 285-2996.

Note: The New Mexico Taxation and Revenue Department has substantially increased its enforcement efforts to combat IDENTITY THEFT and REFUND FRAUD. This enhanced review process could increase the time it takes to process your tax refund, and additional documentation may be required from you to verify your refund claim.

What You Need

When you call or visit us on the web, make sure to have a copy of your tax return and related information.