



FIRST NAME	M.I.	LAST NAME	SOCIAL SECURITY NUMBER

You, or your spouse if married filing jointly, must be at least 65 years of age before January 1, 2026 to qualify for this credit. Also, you must file as single, married filing jointly or head of household to qualify for this credit. If married filing separately, you do not qualify for this credit.

Schedule CB Circuit Breaker Credit. Enclose with Form 1 or Form 1-NR/PY. Do not cut or separate these schedules.

2025

ADDRESS OF PRINCIPAL RESIDENCE IN MASSACHUSETTS (DO NOT ENTER PO BOX)	CITY/TOWN	STATE	ZIP

1

Living quarters status during 2025:
Select one only.
Note: If you moved during the year, see reverse.

☐ Homeowner. Fill in if: ☐ multi-use or multi-family property ☐ land exceeds one acre (see instructions)

☐ Renter (if you received any federal and/or state rent subsidy, or you rent from a tax-exempt entity, you do not qualify for the Circuit Breaker Credit; see instructions)

2

Homeowners only, enter assessed value of principal residence as of January 1, 2025. If over \$1,298,000, you do not qualify for this credit. See instructions.

2

INCOME CALCULATION

3

Massachusetts adjusted gross income (from line 20 of Schedule CB, line 3 worksheet on reverse)

3

4

Full amount of Social Security benefits received before Medicare premiums (from Form 1099)

4

5

Pensions/annuities/IRA/Keogh distributions not taxed on your Massachusetts tax return

5

6

Miscellaneous income, including cash public assistance

6

7

Massachusetts total income. Add lines 3 through 6

7

8

Combine Form 1, lines 2b through 2d or Form 1-NR/PY, lines 4b through 4d

8

9

Qualifying income. Subtract line 8 from line 7

9

You do not qualify for the Circuit Breaker Credit if you are filing as "Single," and line 9 is greater than \$75,000; or you are filing as "Head of household," and line 9 is greater than \$94,000; or you are filing as "Married filing jointly," and line 9 is greater than \$112,000.

CREDIT CALCULATION. If you filled in "Homeowner" in line 1, complete lines 10–17; if "Renter," skip to line 18.

10

Real estate taxes paid in calendar year 2025 for your principal residence (see instructions)

10

11

Adjustments to real estate taxes (from line 4 of Schedule CB, line 11 worksheet on reverse)

11

12

Subtract line 11 from line 10

12

13

Enter 50% (.50) of water and sewer use charges paid in 2025

13

14

Add lines 12 and 13

14

15

Income threshold. Multiply line 9 by 10% (.10)

15

16

Subtract line 15 from line 14. If line 15 is equal to or greater than line 14, you do not qualify for this credit

16

17

Enter the lesser of line 16 or \$2,820 here and on Form 1, line 44 or Form 1-NR/PY, line 48

17

18

Enter total amount of rent paid for your principal residence in 2025: a. ÷ 4 =

18

Landlord's name and address

19

Income threshold. Multiply line 9 by 10% (.10)

19

20

Subtract line 19 from line 18. If line 19 is equal to or greater than line 18, you do not qualify for this credit

20

21

Enter the lesser of line 20 or \$2,820 here and on Form 1, line 44 or Form 1-NR/PY, line 48

21

Schedule CB Worksheets

Schedule CB, Line 3 — Massachusetts Income Worksheet

Circuit Breaker Total Income Calculation

Total income is not the same as taxable income for purposes of the tax credit, a taxpayer's total qualifying income includes taxable income as well as exempt income such as Social Security, Treasury bills and public pensions. For a complete list of what constitutes total qualifying income to calculate your total income and determine if you qualify for the credit, please visit our website at mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit.

Part 1. Complete only if you only have 5.0% income reported on Form 1, line 10 or Form 1-NR/PY, line 12 or partnership, trust or S corporation income not reported on Form 1 or Form 1-NR/PY. Otherwise, enter 0 on line 6 and go to Part 2.

- 1. Enter your total 5.0% income from Form 1, line 10 or Form 1-NR/PY, line 12. Not less than 0*
- 2. Enter the total of Schedule Y, lines 2 through 9b and line 10
- 3. Subtract line 2 from line 1. Not less than 0
- 4. Reserved for future use
- 5. Enter any income from a partnership, trust or S corporation not reported on Form 1 or Form 1-NR/PY
- 6. Add lines 3 through 5. Not less than 0

Part 2. Complete only if you have interest income (including tax-exempt interest) other than from Massachusetts banks, dividend income, short-term capital gains, long-term gains on collectibles and installment sales. Otherwise, enter 0 on line 11 and go to Part 3.

- 7. Enter the amount from Schedule B, line 9. If there is no entry in Schedule B, line 9, enter the amount from Form 1, line 20 or Form 1-NR/PY, line 24.
- 8. Enter the amounts from Schedule B, lines 6a and 6b
- 9. Add lines 7 and 8
- 10. Enter the amount from Schedule B, line 15
- 11. Add lines 9 and 10

Part 3. Complete only if you have long-term capital gains or capital gain distributions. Otherwise, enter 0 on line 18 and go to Part 4.

- 12. Enter any gains (not including any losses) included in U.S. Schedule D, lines 8a and 8b, col. h
- 13. Enter any gains (not including any losses) included in U.S. Schedule D, line 9, col. h
- 14. Enter any gains (not including any losses) included in U.S. Schedule D, line 10, col. h
- 15. Enter any gains (not including any losses) included in U.S. Schedule D, line 11, col. h
- 16. Enter any gains (not including any losses) included in U.S. Schedule D, line 12, col. h
- 17. Enter any gains included in U.S. Schedule D, line 13, col. h. If U.S. Schedule D not filed, enter the amount from U.S. Form 1040, line 7a
- 18. Add lines 12 through 17

Note: If you moved during the year you may have to complete separate computations for each residence that would qualify for the credit. On Schedule CB you should complete separate computations for each residence for lines 10 through 14 and/or line 18. The income threshold (line 15 or 19) should be subtracted from the total of these computations to determine if you qualify for the credit.

Part 4. Massachusetts adjusted gross income.

- 19. Part-year residents, enter any income earned while a nonresident not included in lines 1 through 18 above. Not less than 0.
- 20. Add lines 6, 11, 18 and 19. Enter the result here and on Schedule CB, line 3
- *Add back any Abandoned Building Renovation deduction claimed on Schedule(s) C and/or E.

Schedule CB, Line 10 — Property in Excess of One Acre Real Estate Tax Calculation Worksheet

Complete only if your property is in excess of one acre.

Note: When determining credit eligibility, use only the assessed value of the principal residence together with the land that immediately surrounds and is related to the principal residence, as long as they don't exceed 1 acre when combined.

If your real estate tax bill does not separately list the assessed value of the principal residence and the surrounding land up to 1 acre, contact the local city or town assessor for a breakdown of the real estate tax bill (e.g., 20-acre parcel with a house).
You may only claim your own proportional share of the real estate tax payments that correspond to the part of the residence you used and occupied as your principal residence. Use the Schedule CB line 10 worksheet below to calculate your proportional share of real estate taxes.

- 1. Enter the land value of property
- 2. Enter the total value of property
- 3. Divide line 1 by line 2
- 4. Subtract line 3 from "1"
- 5. Enter the total acreage of the property
- 6. Divide "1" by the amount in line 5
- 7. Multiply line 6 by line 3
- 8. Enter the total real estate tax paid
- 9. Multiply line 7 by line 8
- 10. Multiply line 4 by line 8
- 11. Add lines 9 and 10. Enter the result here and on Schedule CB, line 10

Schedule CB, Line 11 — Adjustments to Real Estate Taxes Paid Worksheet

- 1. Enter the amount of any real estate tax abatement, including senior work program, or exemption received in 2025. Do not exclude amounts if they were already reflected on your tax bill and you did not pay them.
- 2. Enter any interest amount paid due to late real estate tax payments in 2025
- 3. Enter the amount of any betterment or special assessment paid in 2025
- 4. Add lines 1 through 3. Enter result here and on Schedule CB, line 11