

For tax year Jan. 1-Dec 31, 2025, or other tax year beginning \_\_\_\_\_, 2025, ending \_\_\_\_\_, 20. See separate instructions.

Filed pursuant to section 301.9100-2  Combat zone  Deceased / / Spouse / /  Other

Your first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Your social security number \_\_\_\_\_

If joint return, spouse's first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Spouse's social security number \_\_\_\_\_

Home address, (number and street). If you have a P.O. box, see instructions. \_\_\_\_\_ Apt. no. \_\_\_\_\_

City, town, or post office. If you have a foreign address, also complete spaces below. \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Foreign country name \_\_\_\_\_ Foreign province/state/county \_\_\_\_\_ Foreign postal code \_\_\_\_\_

**Filing Status**  
 Single  Head of household (HOH)  
 Married filing jointly (even if only one had income)  Qualifying surviving spouse (QSS)  
 Married filing separately (MFS). Enter spouse's SSN above and full name here: \_\_\_\_\_  
 If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): \_\_\_\_\_

**Digital Assets** At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.)  Yes  No

**Dependents** (see instructions)

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.
(6) Check if	<input type="checkbox"/> Full time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

**Source of Income** (A) Without (B) Within (C) Total Income

<b>Income</b>	1a Total amount from Form(s) W-2 and W-2CM, box 1 (see instructions)	1a		
	b Household employee wages not reported on Form(s) W-2 and W-2CM	1b		
	c Tip income not reported on line 1a (see instructions)	1c		
	d Medicaid waiver payments not reported on Form(s) W-2 and W-2CM (see inst.)	1d		
	e Taxable dependent care benefits from Form 2441, line 26	1e		
	f Employer-provided adoption benefits from Form 8839, line 31	1f		
	g Wages from Form 8919, line 6.	1g		
	h Other earned income (see inst.) Enter type and amount _____	1h		
	i Nontaxable combat pay election (see instructions) <b>1i</b> _____			
	z Add lines 1a through 1h	1z		
Attach Form(s) W-2CM and W-2 here. Also attach Forms W-2GCM and 1099-R if tax was withheld.	2a Tax-exempt interest <b>2a</b> _____	b Taxable interest	2b	
	3a Qualified dividends <b>3a</b> _____	b Ordinary dividends	3b	
If you did not get Form W-2CM or W-2, see inst.	c Check if your child's dividends are included <b>1</b> <input type="checkbox"/> Line 3a <b>2</b> <input type="checkbox"/> Line 3b			
	4a IRA distributions <b>4a</b> _____	b Taxable amount	4b	
Attach Schedule B if required	c Check if (see instructions) <b>1</b> <input type="checkbox"/> Rollover <b>2</b> <input type="checkbox"/> QCD <b>3</b> <input type="checkbox"/> _____			
	5a Pension and annuities <b>5a</b> _____	b Taxable amount	5b	
	c Check if (see instructions) <b>1</b> <input type="checkbox"/> Rollover <b>2</b> <input type="checkbox"/> PSO <b>3</b> <input type="checkbox"/> _____			
	6a Social Security Benefits <b>6a</b> _____	b Taxable amount	6b	
	c If you elect to use the lump-sum election method, check here (see inst) <input type="checkbox"/>			
	d If you are married filing separately and lived apart from your spouse the entire year (see instructions), check here <input type="checkbox"/>			
	7a Capital gain or (loss). Attach Schedule D if required	7a		
	b Check if: <input type="checkbox"/> Schedule D not required <input type="checkbox"/> Includes child's capital gain or (loss) _____			
	8 Additional income from Schedule 1CM, line 10	8		
	9a Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8 in each column. This is your total income	9a		
	9b Allocable percentage (see instructions)	9b	%	100%

<b>10</b>	Adjustments to income from Schedule 1CM, line 26 . . . . .	<b>10</b>	
<b>11a</b>	Subtract line 10 from line 9a, column C. This is your <b>adjusted gross income</b> . . . . .	<b>11a</b>	
<b>11b</b>	Amount from line 11a (adjusted gross income). . . . .	<b>11b</b>	
<b>12a</b>	Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent		
<b>b</b>	<input type="checkbox"/> Spouse itemizes on a separate return	<b>c</b>	<input type="checkbox"/> You were dual-status alien
<b>d You:</b>	<input type="checkbox"/> Were born before January 2, 1961 <input type="checkbox"/> Are blind		
<b>Spouse:</b>	<input type="checkbox"/> Was born before January 2, 1961 <input type="checkbox"/> Is blind		
<b>e</b>	<b>Standard deduction or itemized deductions</b> (from Schedule A). . . . .	<b>12e</b>	
<b>13a</b>	Qualified business income deduction from Form 8995 or Form 8995-A . . . . .	<b>13a</b>	
<b>b</b>	Additional deductions from Schedule 1-A, line 38. . . . .	<b>13b</b>	
<b>14</b>	Add lines 12e, 13a, and 13b . . . . .	<b>14</b>	
<b>15</b>	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your <b>taxable income</b> . . . . .	<b>15</b>	
<b>16</b>	<b>Tax</b> (see inst.) Check if any from Form(s): <b>1</b> <input type="checkbox"/> 8814 <b>2</b> <input type="checkbox"/> 4972 <b>3</b> <input type="checkbox"/> _____	<b>16</b>	
<b>17</b>	Amount from Schedule 2, line 3 . . . . .	<b>17</b>	
<b>18</b>	Add lines 16 and 17. . . . .	<b>18</b>	
<b>19</b>	Child tax credit or credit for other dependents from Schedule 8812 . . . . .	<b>19</b>	
<b>20</b>	Amount from Schedule 3, line 8 . . . . .	<b>20</b>	
<b>21</b>	Add lines 19 and 20. . . . .	<b>21</b>	
<b>22</b>	Subtract line 21 from line 18. If zero or less, enter -0- . . . . .	<b>22</b>	
<b>23</b>	Other taxes, from Schedule 2, line 21. (See instructions) . . . . .	<b>23</b>	
<b>24</b>	Add lines 22 and 23. This is your <b>total tax</b> . . . . .	<b>24</b>	

**Standard Deduction for ---**

- Single or married filing separately \$15,750
- Married filing jointly or Qualifying surviving spouse, \$31,500
- Head of household, \$23,625
- If you checked a box on line 12a, 12b, 12c, or 12d, see inst.

<b>25</b>	Federal income tax withheld from:		
<b>a</b>	Form(s) W-2 . . . . .	<b>25a</b>	
<b>b</b>	Form(s) 1099 . . . . .	<b>25b</b>	
<b>c</b>	Other forms (see instructions). . . . .	<b>25c</b>	
<b>d</b>	Add lines 25a through 25c . . . . .	<b>25d</b>	
<b>e</b>	NMTIT withheld from forms W-2CM and 1099 (within CNMI) . . . . .	<b>25e</b>	
<b>26</b>	2025 estimated tax payments and amount applied from 2024 return . . . . .	<b>26</b>	

If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): \_\_\_\_\_

<b>27a</b>	Earned income credit (EIC) . . . . .	<b>27a</b>	
<b>b</b>	Clergy filing Schedule SE (see instructions) . . . . . <input type="checkbox"/>		
<b>c</b>	If you do not want to claim the EIC, check here . . . . . <input type="checkbox"/>		
<b>28</b>	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here . . . <input type="checkbox"/>	<b>28</b>	
<b>29</b>	American opportunity credit from Form 8863, line 8 . . . . .	<b>29</b>	
<b>30</b>	Refundable adoption credit from Form 8839, line 13 . . . . .	<b>30</b>	
<b>31</b>	Amount from Schedule 3, line 15 . . . . .	<b>31</b>	
<b>32</b>	Add lines 27a, 28, 29, 30, and 31. These are your <b>total other payments and refundable credits</b> . . . . .	<b>32</b>	
<b>33</b>	Add lines 25d, 25e, 26, and 32. These are your <b>total payments</b> . . . . .	<b>33</b>	

**If you have a qualifying child, you may need to attach Schedule EIC.**

<b>34</b>	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid. See instructions . . . . .	<b>34</b>	
<b>35</b>	Amount of line 34 you want refunded to you. See instructions . . . . .	<b>35</b>	
<b>36</b>	Amount of line 34 you want applied to your 2026 estimated tax. See instructions . . . . .	<b>36</b>	

<b>37</b>	If line 24 is more than line 33, subtract line 33 from line 24. This is the amount you owe. (See instructions) . . . . .	<b>37</b>	
<b>38</b>	Estimated tax penalty (see instructions) . . . . .	<b>38</b>	

Your first name and middle initial	Last name	Your social security number : : : : : : : : :
If a joint return, spouse's first name and initial	Last name	Spouse's social security number : : : : : : : : :

**Part A Annual Wage and Salary Tax Computation**

	A. You	B. Spouse (if filing jointly)
1 CNMI wages and salaries from Form(s) W-2 and W-2CM . . . . . 1		
2 Other CNMI wages and salaries not included on line 1 . . . . . 2		
3 Total CNMI wages and salaries (add lines 1 and 2) . . . . . 3		
4 Amount on line 3 not subject to the wage and salary tax (attach Schedule WSD) . 4		
5 CNMI wages and salaries (subtract line 4 from line 3) . . . . . 5		
6 <b>Annual wage and salary tax.</b> Compute the tax on line 5. Use the tax table below. Enter the result here . . . . . 6		

**Part B Earnings Tax Computation**

	A. You	B. Spouse (if filing jointly)	
1 Gain from the sale of personal property . . . . . 1			Attach Form(s) W-2 and W-2CM here. Also attach Forms W-2G, and 1099-R if tax was withheld
2 One half of the gain from the sale of real property . . . . . 2			
3 One half of the net income from leasing of real property . . . . . 3			
4 Interest, dividends, rents, royalties . . . . . 4			
5a Gross winnings from any gaming, lottery, raffle, etc. . . . . 5a			
5b Enter amount excludable (attach Form(s) W-2G and/or W-2GCM) . . . . . 5b			
5c Balance (subtract line 5b from line 5a) . . . . . 5c			
6 Other income subject to the NMTIT, unless excludable under the earnings tax 6			
7 Total income subject to the earnings tax (add lines 1 thru 4, line 5c, and 6) . 7			
8 <b>Annual earnings tax.</b> Compute the tax on line 7. Use the tax table below Enter the result here . . . . . 8			

**Part C Combined Wage and Salary and Earnings Tax Due or Overpayment**

	A. You	B. Spouse (if filing jointly)
1 Wage and salary tax and earnings tax for you and your spouse . . . . . 1		
2 Education tax credit for you and your spouse (attach Schedule ETC) . . . . . 2		
3 Tax after education tax credit. Subtract line 2 from line 1. If line 2 is greater, enter zero . . . . . 3		
<b>Combined</b>		
4 Combined wage and salary tax and earnings tax. Add line 3, columns A and B . . . . . 4		
5a Enter the total wage and salary tax withheld as shown on Form W-2CM/W-2 (see Form NMI-A instructions) 5a		
b Enter the total chapter 2 earnings tax withheld and paid in 2025 from Form(s) 1823, line H . . . . . 5b		
c Enter the total estimated chapter 2 tax paid in 2025 from Form(s) 500-ES, line G2 . . . . . 5c		
d Add lines 5a, 5b, and 5c . . . . . 5d		
6a Wage and salary tax and earnings tax due. Subtract line 5d from line 4. If zero or less enter zero . 6a		
6b Wage and salary tax and earnings tax overpaid. Subtract line 4 from line 5d. If zero or less enter zero . 6b		

**Wage and Salary and Earnings Tax Table**

1. Annual Wage and Salary Tax - Part A, Line 6. Multiply the amount on line 5 by the applicable tax rate.
2. Annual Earnings Tax - Part B, Line 8. Multiply the amount on line 7 by the applicable tax rate.

	From	To	Rate
(a)	0	1,000.00	0
(b)	1,000.01	5,000.00	2.0%
(c)	5,000.01	7,000.00	3.0%
(d)	7,000.01	15,000.00	4.0%
(e)	15,000.01	22,000.00	5.0%
(f)	22,000.01	30,000.00	6.0%
(g)	30,000.01	40,000.00	7.0%
(h)	40,000.01	50,000.00	8.0%
(i)	50,000.01	And over	9.0%

**Application for Nonrefundable Credit and Rebate  
on CNMI Source Income Tax**

Department of Finance  
Division of Revenue and Taxation  
Commonwealth of the Northern Mariana Islands

**2025**

Your first name and initial	Last name	Your social security number : : : :
If a joint return, spouse's first name and initial	Last name	Spouse's social security number : : : :

**Part A Nonrefundable Credits**

<b>1</b>	Wage and salary tax and earnings tax. Enter the amount from line 4, Part C of Form NMI-A . . . . .	<b>1</b>									
<b>2</b>	Business gross revenue tax										
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:40%;">Name</th> <th style="width:20%;">Tax ID No.</th> </tr> </thead> <tbody> <tr> <td><b>a</b></td> <td></td> </tr> <tr> <td><b>b</b></td> <td></td> </tr> <tr> <td><b>c</b></td> <td></td> </tr> </tbody> </table>	Name	Tax ID No.	<b>a</b>		<b>b</b>		<b>c</b>			
Name	Tax ID No.										
<b>a</b>											
<b>b</b>											
<b>c</b>											
<b>3</b>	User fees paid 4 CMC §1422 . . . . .	<b>3</b>									
<b>4</b>	Fees and taxes imposed under 4 CMC § 2202(e). . . . .	<b>4</b>									
<b>5</b>	Total nonrefundable credits. Add lines 1, 2a, 2b, 2c, 3 and 4 . . . . .	<b>5</b>									

**Part B Rebate Computation**

<b>6</b>	Total NMTIT on all sources. Enter amount from line 24 of Form 1040CM . . . . .	<b>6</b>	
<b>7</b>	Total NMTIT payments made. Enter amount from line 33 of Form 1040CM . . . . .	<b>7</b>	
<b>8</b>	Tax on sources outside the CNMI. Multiply line 6 above by line 9b, Column A of Form 1040CM . . . . .	<b>8</b>	
<b>9</b>	Tax on sources within the CNMI. Subtract line 8 from line 6 . . . . .	<b>9</b>	
<b>10</b>	Rebate base. Subtract line 5 from line 9. If negative, enter zero . . . . .	<b>10</b>	
<b>11</b>	Total CNMI and non-CNMI source tax after nonrefundable credits. Add lines 8 and line 10 . . . . .	<b>11</b>	
<b>12</b>	NMTIT overpayment. Subtract line 11 from line 7. If negative, enter zero . . . . .	<b>12</b>	
<b>13</b>	NMTIT underpayment. Subtract line 7 from line 11. If negative, enter zero . . . . .	<b>13</b>	
<b>14</b>	Rebate offset amount. Use the Rebate Table below to calculate this amount based on line 10 . . . . .	<b>14</b>	
<b>15</b>	NMTIT overpayment after rebate offset. If the sum of lines 12 and 14 is greater than line 13, subtract line 13 from the sum of lines 12 and 14. Otherwise, enter zero . . . . .	<b>15</b>	
<b>16</b>	NMTIT underpayment after rebate offset. If the sum of lines 12 and 14 is less than line 13, subtract the sum of lines 12 and 14 from line 13. Otherwise, enter zero . . . . .	<b>16</b>	
<b>17</b>	Enter the sum of lines 27a, 28, and 29 of Form 1040CM . . . . .	<b>17</b>	
<b>18</b>	NMTIT overpayment. If line 15 is greater than line 17, subtract line 17 from line 15. Otherwise, enter zero . . . . .	<b>18</b>	
<b>19</b>	NMTIT underpayment. If line 15 is not greater than zero, add lines 16 and 17. Otherwise, subtract line 15 from line 17. If zero or less, enter zero . . . . .	<b>19</b>	
<b>20</b>	On Schedule 3, subtract line 10 from line 15. Then add line 30 from Form 1040CM and enter the total here . . . . .	<b>20</b>	
<b>21</b>	Tax on overpayment of credit. Enter the smaller of line 18 or line 20 . . . . .	<b>21</b>	
<b>22</b>	Subtract line 21 from line 18 . . . . .	<b>22</b>	

**Part C Chapter 7 Tax Due or Overpayment**

<b>23</b>	NMTIT overpayment. Enter the amount from line 22 . . . . .	<b>23</b>	
<b>24</b>	NMTIT underpayment. Enter the amount from line 19 . . . . .	<b>24</b>	
<b>25</b>	Estimated tax penalty. Check <input type="checkbox"/> if Form 2210 is attached . . . . .	<b>25</b>	
<b>26</b>	Total NMTIT underpayment. Subtract line 23 from the sum of lines 24 and 25. If zero or less, enter zero . . . . .	<b>26</b>	
<b>27</b>	Total NMTIT overpayment. Subtract the sum of lines 24 and 25 from line 23. If zero or less, enter zero . . . . .	<b>27</b>	

**REBATE TABLE**

If rebate base (line 10) is	The rebate offset amount is	Example
Not over \$20,000	90% of the rebate base	Rebate base x 90%
\$20,001 - \$100,000	\$18,000 plus 70% of the rebate base over \$20,000	Rebate base - \$20,000 x 70% + \$18,000
Over \$100,000	\$74,000 plus 50% of the rebate base over \$100,000	Rebate base - \$100,000 x 50% + \$74,000

**Summary of Taxes Due or (Overpayment)**

<b>Part A Combined Due or (Overpayment)</b>	
<b>1a</b> Total wage and salary and earnings tax due. Enter amount from line 6a, Part C of Form NMI-A . . . . .	<b>1a</b> _____
<b>b</b> Total wage and salary and earnings tax (overpayment). Enter amount from line 6b, Part C of Form NMI-A . . . . .	<b>1b</b> ( _____ )
<b>2a</b> Total NMTIT amount due. Enter amount from line 26 of Schedule OS-3405A . . . . .	<b>2a</b> _____
<b>b</b> Total NMTIT amount (overpayment). Enter amount from line 27 of Schedule OS-3405A . . . . .	<b>2b</b> ( _____ )
<b>3</b> Combined wage and salary and earnings tax and NMTIT due or (overpayment). Add lines 1a, 1b, 2a, and 2b. If the amount is more than zero, skip lines 4 and 5. If the amount is less than zero, enclose the amount in parentheses	<b>3</b> _____
<b>4</b> Amount of line 3 (overpayment) you want applied to your 2026 estimated tax . . . . .	<b>4</b> _____
<b>5</b> Amount available for refund. Add line 3 and line 4 . . . . .	<b>5</b> _____
<b>Part B Additional Child Tax Credit (ACTC)</b> <span style="float:right; font-size:small;">If you are not claiming this credit and the amount on line 3, Part A above is greater than zero, enter the amount from line 3, Part A on line 4 below.</span>	
<b>1</b> Enter the amount from line 28 of Form 1040CM, page 2 . . . . .	<b>1</b> _____
<b>2</b> If the amount on line 3, Part A is greater than zero, enter the smaller of line 1 or the amount on line 3, Part A. If line 3, Part A is less than zero, enter zero . . . . .	<b>2</b> _____
<b>3</b> ACTC refund. Subtract line 2 from line 1 . . . . .	<b>3</b> _____
<b>4</b> Balance after offset of the ACTC. Subtract line 2 from line 3, Part A. . . . .	<b>4</b> _____
<b>Part C Earned Income Credit (EIC)</b> <span style="float:right; font-size:small;">If you are not claiming this credit, enter the amount from line 4 Part B on line 4 below.</span>	
<b>1</b> Enter the amount from line 27a of Form 1040CM, page 2 . . . . .	<b>1</b> _____
<b>2</b> Enter the smaller of line 1 or line 4, Part B. . . . .	<b>2</b> _____
<b>3</b> EIC refund. Subtract line 2 from line 1 . . . . .	<b>3</b> _____
<b>4</b> Balance after offset of the EIC. Subtract line 2 from line 4, Part B . . . . .	<b>4</b> _____
<b>Part D American Opportunity Credit</b> <span style="float:right; font-size:small;">If you are not claiming this credit, enter the amount from line 4 Part C on line 4 below.</span>	
<b>1</b> Enter the amount from line 29 of Form 1040CM, page 2 . . . . .	<b>1</b> _____
<b>2</b> Enter the smaller of line 1 or line 4, Part C. . . . .	<b>2</b> _____
<b>3</b> AOC refund. Subtract line 2 from line 1 . . . . .	<b>3</b> _____
<b>4</b> Balance after offset of the AOC. Subtract line 2 from line 4, Part C . . . . .	<b>4</b> _____
<b>Part E Balance Due</b> Enter the amount from line 4, Part D above. Pay this amount . . . . .	<b>1</b> _____

**Part F Direct Deposit**

If you want your refund deposited directly to your bank, please provide your checking or savings account information.

**1a** Account type  Savings  Checking

**IMPORTANT!** To ensure the accuracy of your account number, please attach a void check or a copy of your most current checking or savings bank statement.

**1b** Routing number ▶ | | | | | | | | | |

**1c** Account number ▶ | | | | | | | | | | | | | | | | | | | | | |

Your bank account must be active for direct deposit to be processed successfully.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

**Sign**

<b>Here</b> <small>Joint return? See instructions Keep a copy for your records</small>	Your signature	Date	Your occupation
	Spouse signature. If a joint return, both must sign	Date	Spouse's occupation

**Paid Preparer's Use Only**

Preparer's name	Preparer's signature	PTIN	Firm's EIN	Check if: <input type="checkbox"/> 3rd Party Designee <input type="checkbox"/> Self-employed
Firm's name	Phone no.			
Firm's address				

# 1040CM Supplemental Instructions 2025

Use in conjunction with the 2025 Internal Revenue Service (IRS) Form 1040 and (1040-SR) instructions.

- **Income**
- **Additional Child Tax Credit (Schedule 8812)**
- **Education Credits - American Opportunity & Lifetime Learning Credits (Form 8863)**
- **Earned Income Credit (EIC)**

## Lines 1a through 7a

Sourcing Rules. The rules for the determination of source of income are established in the Northern Mariana Territorial Income Tax Code ("NMTIT") sections 861 through 865 and associated U.S. Treasury regulations. Taxpayers and professionals should consult these statutes and regulations for detailed guidance on determining sources of income. You must allocate the income you are reporting on these lines between income without and within the Commonwealth based on their sources. Enter your figure in the appropriate columns.

## Line 8

Use the CNMI Schedule 1CM instead of the U.S. version. Schedule 1CM provides the income source allocation. Enter the amounts from line 10 of Schedule 1CM in the respective columns, A, B, and C.

## Line 9a

Add amounts from lines 1z through 8 in each column. Enter the total in their respective column.

## Line 9b

Divide line 9a, column A by line 9a, column C. If the percentage is zero or less, enter zero. If the percentage is more than 100, enter 100.

## Example below

Line	Column A	Column B	Column
9a	250.00	<i>Not applicable</i>	1,000.00

Step 1.  $250.00 [\text{col A}] / 1,000.00 [\text{col C}] = 0.25$

Step 2.  $0.25 \times 100 = 25$ ; enter 25.0000 (25.0000%) on line 9b, column A. Round the decimal number to the 4<sup>th</sup> nearest decimal point.

## Line 10

Enter the amount from line 26 of Schedule 1CM.

## Line 23

**Caution:** Do not include lines 4, 5, 6, 7, 9, 11, 13, and 17m from Part II of Schedule 2. Please consult a tax professional on these items.

## Line 25a through 25c

Enter the total Federal Income Tax withheld from Form(s) W-2 and/or 1099 from outside source document, issued from outside the CNMI. **Do not include these amounts on line 25e.**

## Line 25e

Enter the total NMTIT withheld chapter 7 tax from Form(s) W-2CM and/or 1099 from within the CNMI only. **Do not include these amounts on lines 25a through 25c.**

## Line 27a

Earned Income Credit (EIC). Refer to IRS 2025 1040 (and 1040-SR) instructions.

## Line 28

Additional Child Tax Credit (ACTC). Refer to IRS 2025 Instructions for Schedule 8812 (Form 1040).

## Line 29

American Opportunity Credit. Refer to IRS 2025 Instructions for Form 8863.

## Line 31

**Caution:** Do not include lines 11 and 12 from Part II of Schedule 3. Please consult a tax professional on these items.

## Line 34

The amount overpaid on this line may be subject to an adjustment for non-refundable credit and/or rebate offset as computed on line 2b Part A, Summary of Taxes Due or Overpayment.

## Line 35.

The amount to be refunded to you may be subject to an adjustment for non-refundable credit and/or rebate offset credit and other tax offset as shown on line 5, Part A of the Summary of Taxes Due or Overpayment.

## Line 36

Enter the amount you want applied to 2026 estimated tax on line 4, Part A Summary of Taxes Due or Overpayment on page 5.

## Line 37

The amount you owe on this line may be subject to an adjustment for non-refundable credit and/or rebate offset credit and computed on line 2a, and adjusted on line 3, Part A Summary of Taxes Due or Overpayment.

**Line 38**

Estimated tax penalty. This amount is computed on line 25 of Schedule OS-3405A.

## Summary of Taxes Due or (Overpayment)

### PART A. Combined Due or (Overpayment)

**1a.** Total wage and salary and earnings tax due. Enter amount from line 6a Part C of Form NMI-A.

**1b.** Total wage and salary and earnings tax overpayment. Enter the amount from line 6b, Part C, of Form NMI-A. Note: this amount is entered as a negative amount.

**2a.** Total NMTIT due. Enter amount from line 26 of Schedule OS-3405A.

**2b.** Total NMTIT overpayment. Enter amount from line 27 of Schedule OS-3405A. Note: this amount is entered as a negative amount.

**3.** Combined wage and salary and earnings tax and NMTIT due or overpayment. Add lines 1a through 2b. If the result is more than zero, skip lines 4 and 5. If the amount is less than zero, enclose the amount in parentheses. Continue to lines 4 and 5.

**4.** Enter the overpayment amount on line 3 you want applied to your 2026 estimated tax. This amount cannot be greater than the overpayment available on line 3, Part A.

**5.** Add line 3 and line 4. **This is your refund.**

### Part B. Additional Child Tax Credit (ACTC).

**If you are not claiming this credit and the amount on line 3, Part A is greater than zero, enter the amount from line 3, Part A on line 4 below.**

1. Enter the amount from line 28 of Form 1040CM, page
2. If the amount on line 3, Part A is greater than zero, enter the smaller of line 1 or the amount on line 3, Part A. If line 3, Part A is less than zero, enter zero.
3. Subtract line 2 from line 1. This is your additional child tax credit refund.
4. Balance after offset of the additional child tax credit. Subtract line 2 from line 3, Part A.

### Part C. Earned Income Credit (EIC).

**If you are not claiming this credit, enter the amount from line 4, Part B on line 4 below.**

1. Enter the amount from line 27a of Form 1040CM, page 2.
2. Enter the smaller of line 1 or line 4, Part B.
3. Subtract line 2 from line 1. This is your Earned Income Credit refund.
4. Balance after offset of the earned income credit. Subtract line 2 from line 4, Part B.

### Part D. American Opportunity Credit (AOC).

**If you are not claiming this credit, enter the amount from line 4, Part C on line 4 below.**

1. Enter the amount from line 29 of Form 1040CM, page 2.
2. Enter the smaller of line 1 or line 4, Part C.
3. Subtract line 2 from line 1. This is your American opportunity credit refund.
4. Balance after offset of the American opportunity credit. Subtract line 2 from line 4, Part C.

### Part E. Balance Due

1. Enter the amount from line 4, Part D. Pay this amount.

### Part F. Direct Deposit on Checking or Savings Account. *Simple.Safe.Secure.*

 If you want your refund deposited directly to your bank account, please provide your checking or savings account information. Attach a copy of your void check.

#### Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You don't have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to process refund by direct deposit.

#### Line 1a. Account type (Savings or Checking)

Checkmark the box corresponding to the type of account you entered on line 1c. For example, if your account number is a

savings account, checkmark the box for the savings account.  
Check only one box.

**Line 1b. Routing Number**

The routing number must be nine digits. Enter the 9-digit routing number from the first set of numbers on the lower left corner of your check.

**Line 1c. Checking or Savings Account Number**

Enter the account number from your bank. This number is private and unique to your bank account. You will find it only on your checking or savings statement.

For example. If your checking account number is 0017-123456, you must enter it on line 1c as shown below. Omit the dash. Enter only alphanumeric characters.

0	0	1	7	1	2	3	4	5	6						
---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--

**Reasons Your Direct Deposit Request Will Be Rejected**

If any of the following apply, your direct deposit request may be rejected by your financial institution and the CNMI Treasury will issue a check to you:

- A joint return refund is deposited to a non-joint checking or savings account.
- The name(s) on your account doesn't match the name(s) on the refund.
- You have given an invalid account number.



The Division of Revenue and Taxation is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers.

# 2025 Instructions for Form NMI-A Annual Wage and Salary and Earnings Tax Return

## Part A. Annual Wage and Salary Tax Computation.

If a joint return, enter spouse's information in column B.

1. Enter total wages and salaries received for work performed in the CNMI from Form(s) W-2 and/or W-2CM box 16.
2. Enter other wages and salaries received for work performed in the CNMI that were not included on line 1 of Form(s) W-2CM/W-2, i.e., tips and freelance income, etc.
3. Add lines 1 and 2 under each column.
4. Enter the amount from line 7, Part A, of 1040 Schedule WSD on line 4, column A. If filing jointly and your spouse has a deduction, enter the amount from line 7, Part B, on line 4, column B. Attach 1040 Schedule WSD. If 1040 Schedule WSD is not attached, the deduction will be disallowed.  
**Caution:** Amounts excluded on this line may be subject to the earnings tax if such item of income is sourced within the CNMI and subject to the NMTIT as provided in 4CMC §1202(b)(6).
5. Subtract line 4 from line 3 under each column.  
This is your total CNMI wages and salaries subject to the wage and salary tax.
6. Compute the wage and salary tax on the amount reported on line 5 for each column using the wage and salary and earnings tax table on page 3 of Form NMI-A.

## Part B. Earnings Tax Computation.

If a joint return, enter spouse's information in column B.

1. Enter the amount of any gain from the sale of personal property (not business property).
2. Enter one-half (1/2) of the amount of any gain from the sale of real property located in the CNMI that was not used in the course of carrying on a business. Exclude any gain from the sale of real property sold to the CNMI Government.
3. Enter one-half (1/2) of the net income from leasing of real property located in the CNMI including the assignment of any lease that was not in the course of carrying on a business.
4. Enter the total amount of interest, dividends, and similar income if the aggregate exceeds \$2,000. Otherwise, enter zero.
- 5a. Enter the gross winnings from any gaming, lottery, raffle, or other gambling activities in the CNMI.
- 5b. Enter the amount of winnings reported on line 5a if the winnings were withheld jackpot tax as shown on Box 17 of Form W-2GCM. Attach a copy of Forms W-2G/W-2GCM.
- 5c. Subtract line 5b from line 5a.

6. Enter other income subject to the NMTIT, unless excludable under 4 CMC §1202.
7. This is your total CNMI earnings subject to the earnings tax. Add lines 1 through 4, 5c, and 6.
8. Compute your earnings tax on the amount reported on line 7 for each column using the wage and salary and earnings tax on page 3 of Form NMI-A.

## Part C. Combined wage and salary and earnings tax due or overpayment

1. Enter in column A, the total of Part A line 6, column A, and Part B line 8, column A. Also, enter in column B the total of Part A line 6, column B and Part B line 8, column B.
2. Enter in column A, the amount from line 8, Part A, of Schedule ETC (1040). If filing jointly and your spouse has ETC, enter in column B, the amount from line 8, Part B of Schedule ETC (1040). Attach 1040 Schedule ETC. The amount on this line shall not be more than line 1.
3. Subtract line 2 from line 1. This is the wage and salary tax and earnings tax combined after the education tax credit.
4. Enter the total amount of Columns A and B, line 3. This is your combined wage and salary tax and earnings tax.
- 5a. Enter the total wage and salary tax withheld as shown on Forms (a) W-2CM/W-2 Box 17, (b) W-2GCM Box 15, (c) 1042-S Box 17a.
- 5b. Enter the chapter 2 tax withheld and paid in 2025 from Payment Deposit Form(s) 1823, line H.
- 5c. Enter the total estimated chapter 2 tax withheld and paid in 2025 from Payment Deposit Form(s) 500-ES, line G2.
- 5d. Add lines 5a, 5b, and 5c and enter the result on this line.
  - 6a. Wage and salary tax and earnings tax due. Subtract line 5d from line 4. If zero or less, enter zero. Also, enter this amount on Part A, line 1a of the summary of taxes due or overpayment. Skip line 6b.
  - 6b. Wage and salary tax and earnings tax overpayment. Subtract line 4 from line 5d. If zero or less, enter zero. Also, enter this amount on Part A, line 1b of the summary of taxes due or overpayment.

# 2025 Instructions for Schedule OS-3405A (1040CM)

## Application for Nonrefundable Credit and Rebate on CNMI Source Income Tax

### Part A. Non-refundable Credit.

1. Wage and salary tax and Earnings tax. Enter amount from line 4, Part C, of page 3 of the annual wage and salary and earnings tax return.
2. Enter the business gross revenue tax from which this return is associated with. List separately the name of the business, tax ID number, and the amount of business gross revenue tax paid by the business.
3. Enter the tax ID number and User fees paid pursuant to 4 CMC §1422.
4. Enter the tax ID number and the amount of fees paid pursuant to 4 CMC §2202(e), in lieu of the tax imposed under 4 CMC § 1301.
5. Total non-refundable credit. Add lines 1, 2a, 2b, 2c, 3 and 4.

### Part B. Rebate Computation.

6. Total NMTIT on all sources. Enter the amount from line 24 of Form 1040CM, on page 2.
7. Total NMTIT payments made. Enter the amount from line 33 of Form 1040CM, on page 2.
8. Tax on sources outside the CNMI. Multiply line 6 above by the percentage on line 9b, Column A of Form 1040CM, on page 1. Round the decimal number to the 4<sup>th</sup> nearest decimal point.
9. Tax on sources within the CNMI. Subtract line 8 from line 6.
10. Rebate base. Subtract line 5 from line 9. If the result is a negative number, enter zero.
11. Total CNMI and non-CNMI source tax after non-refundable credits. Add lines 8 and 10.
12. NMTIT overpayment. Subtract line 11 from line 7. If the result is a negative number, enter zero.
13. NMTIT underpayment. Subtract line 7 from line 11. If the result is a negative number, enter zero.

14. Rebate offset amount. Use the rebate base amount on line 10 to calculate the amount to enter on this line using the rebate table on page 4.

15. NMTIT overpayment after rebate offset. If the sum of lines 12 and 14 is greater than line 13, subtract line 13 from the sum of lines 12 and 14. Otherwise, enter zero.

16. NMTIT underpayment after rebate offset. If the sum of lines 12 and 14 is less than line 13, subtract the sum of lines 12 and 14 from line 13. Otherwise, enter zero.

17. Enter the sum of lines 27a, 28, and 29 of Form 1040CM.

18. NMTIT overpayment. If line 15 is greater than line 17, subtract line 17 from line 15. Otherwise, enter zero.

19. NMTIT underpayment. If line 15 is greater than zero, subtract line 15 from line 17. If the result is less than zero, enter zero. If line 15 is not greater than zero, add lines 16 and 17.

20. On Schedule 3, subtract line 10 from line 15. Then add line 30 from Form 1040CM and enter the total here.

21. Tax on overpayment of credit. Enter the smaller of line 18 or line 20.

22. Subtract line 21 from line 18.

### Part C. Chapter 7 Tax Due or Overpayment

23. NMTIT overpayment. Enter the amount from line 22.

24. NMTIT underpayment. Enter the amount from line 19.

25. If Form 2210 is completed and attached, check the box provided on this line. If you want the CNMI Division of Revenue and Taxation to compute this penalty for you, write "Revtax" on the dotted line on line 25. The Division of Revenue and Taxation will adjust your return accordingly or bill you later for this amount.

26. NMTIT underpayment. Subtract line 23 from the sum of lines 24 and 25. If zero or less, enter zero. Also, enter this amount on Part A, line 2a of the summary of taxes due or overpayment. Skip line 27.

27. NMTIT overpayment. Subtract the sum of lines 24 and 25 from line 23. If zero or less, enter zero. Also, enter this amount on Part A, line 2b of the summary of taxes due or overpayment.

---

#### If filing by mail, please send to:

Saipan Central Office  
Division of Revenue and Taxation  
P.O. Box 5234 CHRB  
Saipan, MP 96950

Rota District Office  
Division of Revenue and Taxation  
P.O. Box 1406  
Rota, MP 96951

Tinian District Office  
Division of Revenue and Taxation  
P.O. Box 449  
Tinian, MP 96952

**Filing deadline** April 15, 2026