

2025 Regular Session

SENATE BILL NO. 13

BY SENATOR FOIL

TAX EXEMPTIONS. Increases the individual income tax exemption for deposits into the START K12 Program accounts. (8/1/25)

1 AN ACT

2 To amend and reenact R.S. 17:3100.5(A)(1)(b), relative to the Louisiana Student Tuition  
3 Assistance and Revenue Trust Kindergarten Through Grade Twelve Program; to  
4 increase the individual income tax exemption for deposits into an education savings  
5 account; to provide for applicability; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 17:3100.5(A)(1)(b) is hereby amended and reenacted to read as  
8 follows:

9 §3100.5. Education savings accounts; types, use, limitations, and disclosures

10 A.(1) \* \* \*

11 (b)(i) For tax years beginning on and after January 1, 2022, **and before**  
12 **January 1, 2026**, amounts that an account owner deposits into an education savings  
13 account shall be exempt from inclusion in the account owner's taxable income for the  
14 purposes of state individual income tax up to a maximum of one thousand two  
15 hundred dollars per beneficiary per taxable year for account owners filing single  
16 returns and up to a maximum of two thousand four hundred dollars per beneficiary  
17 per taxable year for account owners filing joint returns, as provided in R.S.

1 47:293(9)(a)(xxv). If an account owner deposits less than the maximum one  
2 thousand two hundred dollars per year in an owned account and files a single return  
3 or if married account owners deposit less than the maximum of two thousand four  
4 hundred dollars per year in an account or accounts for a beneficiary and file a joint  
5 return, the difference between the total deposits and one thousand two hundred  
6 dollars or two thousand four hundred dollars, respectively, shall roll over to  
7 subsequent years and shall be exempt from inclusion in the account owner's taxable  
8 income for the purposes of state income tax in addition to the one thousand two  
9 hundred dollars or two thousand four hundred dollars in the year actually deposited,  
10 as provided in R.S. 47:293(9)(a)(xxv).

11 **(ii) For tax years beginning on and after January 1, 2026, amounts that**  
12 **an account owner deposits into an education savings account shall be exempt**  
13 **from inclusion in the account owner's taxable income for the purposes of state**  
14 **individual income tax up to a maximum of two thousand four hundred dollars**  
15 **per beneficiary per taxable year for account owners filing single returns and up**  
16 **to a maximum of four thousand eight hundred dollars per beneficiary per**  
17 **taxable year for account owners filing joint returns, as provided in R.S.**  
18 **47:293(9)(a)(xxv). If an account owner deposits less than the maximum two**  
19 **thousand four hundred dollars per year in an owned account and files a single**  
20 **return or if married account owners deposit less than the maximum of four**  
21 **thousand eight hundred dollars per year in an account or accounts for a**  
22 **beneficiary and file a joint return, the difference between the total deposits and**  
23 **two thousand four hundred dollars or four thousand eight hundred dollars,**  
24 **respectively, shall roll over to subsequent years and shall be exempt from**  
25 **inclusion in the account owner's taxable income for the purposes of state income**  
26 **tax in addition to the two thousand four hundred dollars or four thousand eight**  
27 **hundred dollars in the year actually deposited, as provided in R.S.**  
28 **47:293(9)(a)(xxv).**

29 \* \* \*

1 Section 2. The provisions of this Act shall be applicable for taxable periods  
2 beginning on or after January 1, 2026.

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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Danielle B. Clapinski.

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## DIGEST

SB 13 Original

2025 Regular Session

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Present law (R.S. 17:3100.1 et seq.) provides for the La. Student Tuition Assistance and Revenue Trust Kindergarten Through Grade Twelve (START K12) Program, an education savings program for certain expenses associated with enrolling in grades kindergarten through 12.

Present law exempts annual deposits to a START K12 account from the account owner's state individual income tax for up to \$1,200 for single filers and \$2,400 for joint filers per beneficiary beginning on and after January 1, 2022. If less than the maximum annual deposits are deposited in any year, then the difference between the total deposit and the annual maximum rolls over to subsequent years and is exempt from inclusion in the account owner's state taxable income.

Proposed law increases the annual exemption from \$1,200 to \$2,400 for single filers and from \$2,400 to \$4,800 for joint filers per beneficiary beginning on and after January 1, 2026, and otherwise retains present law. If less than the maximum annual deposits are deposited in any year, then the difference between the total deposit and \$2,400 for single filers or \$4,800 for joint filers rolls over to subsequent years and is exempt from inclusion in the account owner's state taxable income.

Applicable for taxable periods beginning on or after January 1, 2026.

Effective August 1, 2025.

(Amends R.S. 17:3100.5(A)(1)(b))