

Before You Begin...

Earned Income Tax Credit

For tax year 2009, the New Jersey Earned Income Tax Credit has increased. Individuals eligible to receive a benefit under the Federal earned income tax credit program are eligible to receive the New Jersey earned income tax credit in the amount equal to 25% of the Federal benefit.

Homestead Rebate Program

The Homestead Rebate Program provides rebates for New Jersey homeowners and tenants who meet the eligibility requirements. How you apply for the rebate is determined by whether you were a homeowner or a tenant on October 1, 2009. Homeowners and tenants file different applications.

Tenants use the application in this booklet, Form TR-1040, to apply for the tenant rebate. Filing instructions, including the eligibility requirements, begin on page 50.

Homeowners do not use the application in this booklet.

Information about the 2009 homestead rebates and homeowner applications will not be available until the State Budget is approved this summer. Applications will not be mailed before then. Information about the proposed changes to the 2009 Homestead Rebate Program is available on the Division's Web site at www.state.nj.us/treasury/taxation/2009homesteadinfo.shtml.

New for 2009

Look for the "New for 2009" symbol throughout the instruction booklet. It highlights the changes for this tax year.

Consider Filing Electronically

If you normally compute your taxes the old fashioned pen-and-paper way, why not consider taking advantage of one of the State's electronic filing options this year? Taxpayers who file electronically receive their refunds quicker than those who file paper returns. Plus, you can request that your refund check be deposited directly into your bank account so you'll have access to your money that much faster! Owe us money? You can pay what you owe by electronic check (e-check) or by credit card. Electronic filing is fast. It's secure. It's easy. Best of all, it saves you time, money, and headaches! Check the chart on the next page to see if you qualify to use NJ FastFile and which filing option will work best for you.

Frequently Asked Questions

Have the New Jersey income tax rates changed this year?

The New Jersey gross income tax rates for 2009 have increased on income over \$400,000. See the Tax Table on page 57 and the Tax Rate Schedules on page 66 to calculate the amount of tax due on returns for tax year 2009.

I received only one “State” copy of my W-2, and I have more than one state return to file. What should I do?

New Jersey will accept a photocopy of your W-2 form(s), provided that the copy is legible.

I used one of the “paperless” filing methods. Must I now send in my W-2 form(s)?

No. But you will need to submit paper copies of any supporting documents (W-2s, 1099s, etc.) if you are specifically requested to do so by the Division of Taxation. Be sure to retain these documents for your records.

I filed my return using commercial software, and I have questions. Who can help?

The New Jersey Division of Revenue’s Alternative Filing Branch is responsible for returns that are electronically filed using commercial software. Contact their E-File Hotline at 609-633-1132.

I lived in New Jersey for only part of the year. Which return do I file, resident or nonresident?

For details on the filing requirements for part-year residents see “Who Must File” on page 7 of this booklet and “Guidelines for Part-Year Residents” on page 8. Some taxpayers may have to file both part-year resident and part-year nonresident returns.

Are Social Security benefits taxable for New Jersey gross income tax purposes?

No. Federal Social Security benefits are not subject to New Jersey income tax and should not be included on the New Jersey return. Likewise, Social Security should not be reported on the tenant homestead rebate application, Form TR-1040.

Are unemployment or disability payments taxable for New Jersey gross income tax purposes?

Unemployment compensation is not subject to New Jersey income tax and should not be included on the New Jersey return. Likewise, temporary disability received from the State of New Jersey or as third-party sick pay is not subject to New Jersey income tax and should not be included on the New Jersey return.

Are property tax relief benefits such as the homestead rebate or property tax reimbursement taxable?

For New Jersey purposes the homestead rebates and property tax reimbursement payments are not taxable, and should not be reported on the New Jersey gross income tax return. Contact the IRS for information on the taxability of these payments for *Federal purposes*.

Are the Federal deductions for general sales taxes paid or for taxes paid on the purchase of a new motor vehicle applicable for New Jersey income tax purposes?

You may not deduct these taxes on your New Jersey income tax return.

On the Federal return I can claim a credit for the purchase of a hybrid motor vehicle. There is also a credit for first-time homebuyers. Can I claim these credits on my New Jersey income tax return?

There are no provisions on the New Jersey return for either an alternative motor vehicle credit or a first-time homebuyer credit.

Where do I mail my return?

Where you mail your New Jersey return and/or payment depends on the form you are filing, and whether you are due a refund or making a payment. See “Where to Send Your Return” on page 12.

How do I know if my New Jersey tax return was received?

- *Electronic Returns:* If you used NJ WebFile, you will receive a confirmation number at the end of your filing as proof that your return was successfully filed. **Note: Your return is not filed until you receive a confirmation number.** If you used approved commercial software, the software company will notify you about the receipt of your return. If a tax practitioner filed your return electronically, the practitioner should notify you as to whether your return was accepted for filing.
- *Paper Returns:* Paper returns and payments are not logged in as they are received. Division of Taxation personnel cannot verify receipt of your return until processing has begun, and the return or payment appears in our computer system.

I made a mistake when I filed my New Jersey resident return. How do I correct it?

If you made an error or omitted some information on a New Jersey resident return, you must file an amended return, Form NJ-1040X. Whether the original return was filed electronically or on paper, everyone must file a *paper* Form NJ-1040X to correct a resident return – there is no electronic version.

How do I check the status of my income tax refund?

Currently there is no online inquiry system for New Jersey income tax refunds. To get information on the status of your refund for 2009, call the Automated Refund Inquiry System from a Touch-tone phone at: 1-800-323-4400 (within NJ, NY, PA, DE, and MD) or 609-826-4400 (anywhere). You will need the social security number that was listed first on your return and the amount of the refund requested when making this call.

If you filed a paper return, information on the status of your refund will not be available for at least 6-8 weeks from the time the return was mailed. The automated phone system can tell you if and when your refund was mailed or the date it was deposited into your bank account. The system also allows you to begin the procedure to trace a lost refund check. .

If you do not have access to a Touch-tone phone, or if you need information about the status of a prior-year refund, call the Customer Service Center at 609-292-6400 to speak to a Division of Taxation representative.



It's Fast, Secure & PAPER-FREE!

In most cases, if you were a full-year New Jersey resident in 2009, there's an NJ FastFile option for you. If you were an eligible tenant, you can file your tenant homestead rebate application using NJ FastFile, too. You'll get your refund faster when you file electronically, and you can choose direct deposit for either your refund or tenant rebate check, or both.

Check the chart below to see which NJ FastFile option is best for you, then visit www.njfastfile.com or call 1-800-323-4400.

NJ WebFile

NJ E-File

| | NJ WebFile | NJ E-File |
|--|---|---|
| How To File | Visit www.njfastfile.com and link to our secure Web site to prepare your return. Nothing to buy and no filing fees. | Use tax software you purchase or have a tax preparer file your return. (You may file <i>both</i> Federal and State income tax returns.) |
| Filing Status | Any filing status | Any filing status |
| Personal Exemptions/ Dependents | Self..... Yes Spouse/civil union partner Yes Domestic Partner..... Yes Age 65 or Older Yes Blind or Disabled Yes Dependent Children Yes Other Dependents..... Yes Dependents Attending Colleges..... Yes | Self..... Yes Spouse/civil union partner Yes Domestic Partner..... Yes Age 65 or Older Yes Blind or Disabled Yes Dependent Children Yes Other Dependents..... Yes Dependents Attending Colleges..... Yes |
| Income Sources | Limited to: Wages; interest; dividends; net gains or income from disposition of property; capital gains distributions; pensions and annuities; IRA withdrawals; gambling winnings; rents, royalties, patents, and copyrights; other income Note: Number of transactions in each category also limited. | All sources of income |
| Income Amount | Limited to: NJ gross income of \$150,000 or less (combined income if spouses/civil union partners file separate returns but maintain the same principal residence) | No limit on amount of income |
| Deductions | All deductions you are eligible for | All deductions you are eligible for |
| Credits | All credits you are eligible to claim (including credit for taxes paid to other jurisdictions) | All credits you are eligible to claim (including credit for taxes paid to other jurisdictions) |
| Payments | All payment types including withholdings, estimated tax payments, credit from last year's return, payment made with extension application | All payment types including withholdings, estimated tax payments, credit from last year's return, payment made with extension application |
| Homestead Rebate | All eligible tenants | All eligible tenants |

Line 57 - New Jersey — Endangered Wildlife Fund

Help keep NJ's wildlife in our future! Over 70 endangered and threatened species struggle for survival in NJ, the most densely populated state in the nation — and each day brings them closer to extinction. Your donation goes directly to conservation, research, restoration, and education — real dollars that help the Endangered & Nongame Species Program protect imperiled animals such as the bald eagle, bobcat, and bog turtle, plus over 400 other nongame species in NJ. **Your contribution will also provide critical matching funds for federal grants, so this year please “Check Off for Wildlife.” Thank you!**

For more information about New Jersey's endangered and threatened wildlife, please visit www.NJFishandWildlife.com/ensphome.htm or join the mailing list for *Explorations*, the electronic newsletter of our partner organization, the Conserve Wildlife Foundation of NJ. Contact info@conservewildlifenj.org

**Line 58 - New Jersey — Children's Trust Fund... “A Person Who Cares Can Prevent Child Abuse”**

Every year thousands of children in New Jersey are neglected and abused. We rely on your support to ensure that community-based programs throughout New Jersey have the resources to prevent these tragedies and strengthen families. 100% of your contribution goes directly to support child abuse prevention programs such as:

- parenting education and support groups
- home visitation for parents of newborns
- respite care for children with special needs and their families

You can help children in New Jersey have a safe and healthy childhood.

For more information and/or a copy of the Children's Trust Fund's booklet of current programs please contact: NJ Children's Trust Fund, PO Box 717, Trenton, NJ 08625-0717 Phone: 609-633-3992 Web: www.njchildrenstrustfund.org

**Line 59 - New Jersey — Vietnam Veterans' Memorial Fund**

“To Remember, To Heal, To Honor”

Your support honors 1,562 New Jerseyans whose names are engraved on the Memorial and helps us teach future generations about this unique time in our nation's history at the Vietnam Era Educational Center.

For more information, write: **New Jersey Vietnam Veterans' Memorial, PO Box 648, Holmdel, NJ 07733** or call: **732-335-0033**. Visit us on the Web at www.njvvmf.org.

**Line 60 - New Jersey — Breast Cancer Research Fund**

YOUR STATE TAX REFUND TODAY HELPS OUR DAUGHTERS TOMORROW

Join the fight against breast cancer and help New Jersey based researchers find a cure now so our daughters won't have to fight this disease in the future. 100% of your donation supports research relating to the prevention, screening, treatment, and cure of breast cancer. For further information, visit: The New Jersey Commission on Cancer Research (www.njccr.com)

**Line 61 - New Jersey — U.S.S. New Jersey Educational Museum Fund**

Mission: Support the Battleship New Jersey

Help the continued restoration and preservation of our nation's most decorated battleship — the Battleship New Jersey Museum and Memorial along the Camden Waterfront. Your contribution goes directly to restoring this historic vessel and expanding her educational programs for all residents of our state to enjoy and learn.

For more information, visit www.battleshipnewjersey.org or call 1-866-877-6262.

Tours available daily or spend a night aboard the Battleship.



Contributions - continued

Line 62 - New Jersey — Other Designated Contribution

01 - Drug Abuse Education Fund - THE EPIDEMIC OF DRUG ABUSE NEEDS

YOUR HELP! Your contribution helps New Jersey children receive valuable education from highly trained uniformed law enforcement officers throughout the State in providing drug abuse education programs. Research has shown that the more resistance education children receive, the more likely they will be drug free. The monies raised will help maintain K-6 curricula and increase program activity to Middle School and High School students as well as parents.

For more information contact **D.A.R.E. New Jersey** at 292 Prospect Plains Rd., Cranbury, NJ 08512 or call 1-800 DARENJ1. Web address: www.darenj.com



Line 62 - New Jersey — Other Designated Contribution

02 - Korean Veterans' Memorial Fund

“To Honor, To Educate, To Recognize, To Commemorate”

Your support to the Korean War Memorial in Atlantic City honors all the New Jerseyans who served and especially the more than 889 soldiers who died during the *Forgotten War*. We need to inform future generations of the past so that no one ever forgets these men and women. Your contribution will be used to maintain this place of honor.

For more information, write: Korean War Memorial, c/o Dept. of Military and Veterans Affairs, PO Box 340, Eggert Crossing Road, Trenton, NJ 08625-0340. Phone: 609-530-7049. <http://www.nj.gov/military/korea/>



Line 62 - New Jersey — Other Designated Contribution

03 - Organ and Tissue Donor Awareness Education Fund

Today in New Jersey there are 4,500 people waiting for a life-saving organ transplant. Nearly 5,000 Americans die each year while waiting for a transplant, that's 18 people each day. By saying yes to organ and tissue donation each time you apply for or renew your NJ driver's license or by registering to be a donor online, you have the power to save lives. Help us raise awareness of the drastic need for organ and tissue donors.

Begin today by checking off Line 62 to help fund organ and tissue donor education awareness in New Jersey. **For more information and to register, visit www.donatelifenj.org**



Line 62 - New Jersey — Other Designated Contribution

04 - NJ-AIDS Services Fund

New Jersey currently ranks fifth in the country in total cases of HIV infection with an estimated 60,000 people living with HIV/AIDS. Your donation will be used for prevention, education, treatment and research.

For more information write to: New Jersey AIDS Services Fund, c/o Positive Connection, PO Box 1502, Bloomfield, New Jersey 07003, call: 973-485-6596, or visit us online: www.positiveconnection.info



Line 62 - New Jersey — Other Designated Contribution

05 - Literacy Volunteers of America – New Jersey Fund

“Literacy is the key to personal freedom.”

Since 1979 Literacy Volunteers of New Jersey has been committed to increasing adult literacy in New Jersey. We are the state-level organization that provides training and technical support to a network of community-based literacy programs throughout New Jersey. These local programs focus on recruiting, training, and matching volunteers with adults who need help learning to read and write or to understand and speak English. A corps of 2,500 volunteers provide free one-on-one instruction to more than 4,500 students each year. Your donation will enable LV-NJ to expand its services so that more adults can acquire the literacy skills needed to reach their full potential as individuals, parents, workers, and citizens. **For more information call Literacy Volunteers of New Jersey at 1-800-848-0048 or visit our website at www.lvnj.org.**



Contributions - continued

Line 62 - New Jersey — Other Designated Contribution
06 - New Jersey Prostate Cancer Research Fund

DONATE FOR DAD

Over the past several years, New Jersey has had the dubious distinction of consistently ranking in the top ten states in the nation for prostate cancer incidence and mortality. So join our fight against prostate cancer and help New Jersey cancer researchers find a cure. 100% of your donation supports approved prostate cancer research relating to the prevention, screening, treatment, and cure of prostate cancer. For further information, visit: The New Jersey Commission on Cancer Research (www.njccr.com)



Line 62 - New Jersey — Other Designated Contribution
07 - World Trade Center Scholarship Fund

Contributions to The New Jersey World Trade Center Scholarship will aid the dependent children and surviving spouses of New Jersey residents who were killed in the terrorist attacks against the United States on September 11, 2001, or who died as a result of injuries received in the attacks, or died as a result of illness caused by exposure to the attack sites. This scholarship is intended to defray a portion of their higher education expenses. To qualify, students must attend an eligible institution on a full-time basis.

For more information call 1-800-792-8670 or visit www.hesaa.org.



Line 62 - New Jersey — Other Designated Contribution
08 - New Jersey Veterans Haven Support Fund

New Jersey has among its homeless population an estimated 5,000 to 6,000 veterans of the United States Armed Forces. Our nation and our State, grateful for its hard-won freedom and democracy, owes a special debt to veterans. The military teaches us to retrieve our wounded and bring them home. Our program aims to meet this challenge on the streets, in the shelters and at the front line of human existence where our brothers and sisters find themselves in their time of greatest need. Veterans Haven is a drug and alcohol free program and residents must abide by this zero tolerance rule. We can house up to fifty-five veterans for a two-year period. During this time we provide them with various services that will assist them in returning to society as productive individuals once again. For more information visit www.state.nj.us/military/vetshaven/index.html.



2009 Form NJ-1040

AVOIDING COMMON MISTAKES

Check the following items to avoid delays in processing returns and refunds.

- ✓ **Use the correct form.** Form NJ-1040 should be used by part-year residents as well as full-year residents. Use only a 2009 return for the 2009 tax year.
- ✓ **Read the instruction booklet** before completing the return.
- ✓ **Use only blue or black ink** when completing forms.
- ✓ **Enter all numbers within the boxes.** Do not use dollar signs or dashes.
- ✓ **You may not report a loss on Form NJ-1040.** Make no entry on lines where the amount to be reported is zero or less, *except* for Line 44, Use Tax Due. If no use tax is owed, enter "0.00" on Line 44.
- ✓ **Make no entry** on unused lines.
- ✓ **When rounding,** enter zeros after the decimal point for cents.
- ✓ **Check name, address, social security number, and county/municipality code** for accuracy.
- ✓ **Enter last name first** when writing information on the tax return. This requirement differs from the Federal return.
- ✓ **Fill in only one oval** for your filing status.
- ✓ **Use "STATE WAGES" figure(s) from your W-2(s), NOT Federal wages figure(s).** If you received wages from sources outside New Jersey, this figure may need to be adjusted to reflect New Jersey tax law.
- ✓ **Locate the correct column** for your filing status in the Tax Table when calculating your New Jersey tax liability on Line 39.
- ✓ **Request a refund** by completing Line 64.
- ✓ **Check your math.**
- ✓ **Sign and date your return.** Both spouses/civil union partners must sign a joint return.
- ✓ **Keep a copy of your return** and all supporting documents or schedules.
- ✓ **Changes or mistakes** to your original return may be corrected by filing an amended return. See page 13.

FILING INFORMATION

- ◆ Your filing status and gross income determine whether you have to file a tax return.
- ◆ Age is not a factor in determining whether a person must file. Even minors (including students) and senior citizens must file if they meet the income filing requirements.
- ◆ *Gross income* means taxable income after exclusions but before personal exemptions and deductions are subtracted. It does not include nontaxable benefits. See page 19 to find out which types of income are not taxable.
- ◆ Members of the Armed Forces see page 9 for additional information.

Use the following chart to determine whether you must file a tax return. This chart is a guide only and may not cover every situation. If you need assistance, contact the Division's Customer Service Center (609-292-6400).

| Who Must File [†] You must file a New Jersey income tax return if— Your residency status is: | and your gross income from everywhere was more than: | your filing status is: | | | | | | | | | | | | |
|--|--|---|--------|---------------------------|---|-----------------------|-------|--|---|---------------------------|-------------------|-----------------------|---|--|
| <p>Full-Year Resident — File Form NJ-1040 (Resident Return) as a full-year resident if:</p> <ul style="list-style-type: none"> ◆ New Jersey was your domicile (permanent legal residence) for the entire year; <li style="text-align: center;">or ◆ New Jersey was not your domicile, but you maintained a <i>permanent</i>* home in New Jersey for the entire year and you spent more than 183 days in New Jersey. (If you are a member of the Armed Forces stationed here and New Jersey is not your domicile, you are not a resident under this definition.) | | <table border="0"> <tr> <td>Single</td> <td style="text-align: right;">\$10,000</td> </tr> <tr> <td>Married/CU partner, filing separate return</td> <td style="text-align: right;">(from all sources)</td> </tr> <tr><td colspan="2"><hr/></td></tr> <tr> <td>Married/CU couple, filing joint return</td> <td style="text-align: right;">\$20,000</td> </tr> <tr> <td>Head of household</td> <td style="text-align: right;">(from all sources)</td> </tr> <tr> <td>Qualifying widow(er)/ surviving CU partner</td> <td></td> </tr> </table> | Single | \$10,000 | Married/CU partner, filing separate return | (from all sources) | <hr/> | | Married/CU couple, filing joint return | \$20,000 | Head of household | (from all sources) | Qualifying widow(er)/ surviving CU partner | |
| Single | \$10,000 | | | | | | | | | | | | | |
| Married/CU partner, filing separate return | (from all sources) | | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | |
| Married/CU couple, filing joint return | \$20,000 | | | | | | | | | | | | | |
| Head of household | (from all sources) | | | | | | | | | | | | | |
| Qualifying widow(er)/ surviving CU partner | | | | | | | | | | | | | | |
| <p>Part-Year Resident — File Form NJ-1040 (Resident Return) as a part-year resident if:</p> <p>You met the definition of resident for only part of the year.</p> <p>NOTE: Both part-year resident (Form NJ-1040) and part-year nonresident (Form NJ-1040NR) returns may have to be filed when a part-year resident receives income from New Jersey sources during the period of nonresidence.</p> | | <table border="0"> <tr> <td>Single</td> <td style="text-align: right;">\$10,000 from all sources</td> </tr> <tr> <td>Married/CU partner, filing separate return</td> <td style="text-align: right;">(for the entire year)</td> </tr> <tr><td colspan="2"><hr/></td></tr> <tr> <td>Married/CU couple, filing joint return</td> <td style="text-align: right;">\$20,000 from all sources</td> </tr> <tr> <td>Head of household</td> <td style="text-align: right;">(for the entire year)</td> </tr> <tr> <td>Qualifying widow(er)/ surviving CU partner</td> <td></td> </tr> </table> | Single | \$10,000 from all sources | Married/CU partner, filing separate return | (for the entire year) | <hr/> | | Married/CU couple, filing joint return | \$20,000 from all sources | Head of household | (for the entire year) | Qualifying widow(er)/ surviving CU partner | |
| Single | \$10,000 from all sources | | | | | | | | | | | | | |
| Married/CU partner, filing separate return | (for the entire year) | | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | |
| Married/CU couple, filing joint return | \$20,000 from all sources | | | | | | | | | | | | | |
| Head of household | (for the entire year) | | | | | | | | | | | | | |
| Qualifying widow(er)/ surviving CU partner | | | | | | | | | | | | | | |
| <p>Nonresident — File Form NJ-1040NR (Nonresident Return) as a nonresident if:</p> <p>New Jersey was not your domicile, and you spent 183 days or less here;</p> <p style="text-align: center;">or</p> <p>New Jersey was not your domicile, you spent more than 183 days here, but you did not maintain a <i>permanent</i>* home here.</p> <p>You may also be considered a nonresident for New Jersey income tax purposes if you were domiciled in New Jersey and you met all three of the following conditions for the entire year:</p> <ul style="list-style-type: none"> ◆ You did not maintain a <i>permanent</i> home in New Jersey; and ◆ You did maintain a <i>permanent</i> home outside of New Jersey; and ◆ You did not spend more than 30 days in New Jersey. | | <table border="0"> <tr> <td>Single</td> <td style="text-align: right;">\$10,000</td> </tr> <tr> <td>Married/CU partner, filing separate return</td> <td style="text-align: right;">(from all sources)</td> </tr> <tr><td colspan="2"><hr/></td></tr> <tr> <td>Married/CU couple, filing joint return</td> <td style="text-align: right;">\$20,000</td> </tr> <tr> <td>Head of household</td> <td style="text-align: right;">(from all sources)</td> </tr> <tr> <td>Qualifying widow(er)/ surviving CU partner</td> <td></td> </tr> </table> | Single | \$10,000 | Married/CU partner, filing separate return | (from all sources) | <hr/> | | Married/CU couple, filing joint return | \$20,000 | Head of household | (from all sources) | Qualifying widow(er)/ surviving CU partner | |
| Single | \$10,000 | | | | | | | | | | | | | |
| Married/CU partner, filing separate return | (from all sources) | | | | | | | | | | | | | |
| <hr/> | | | | | | | | | | | | | | |
| Married/CU couple, filing joint return | \$20,000 | | | | | | | | | | | | | |
| Head of household | (from all sources) | | | | | | | | | | | | | |
| Qualifying widow(er)/ surviving CU partner | | | | | | | | | | | | | | |

* A home (whether inside or outside of New Jersey) is not permanent if it is maintained only during a temporary or limited period for the accomplishment of a particular purpose. Likewise, a home used only for vacations is not a permanent home.

[†]You Also Need to File a Return if:

- ◆ You had New Jersey income tax withheld and are due a refund.
- ◆ You paid New Jersey estimated taxes for 2009 and are due a refund.
- ◆ You are eligible for a New Jersey earned income tax credit or other credit and are due a refund.

Other Filing Information

Domicile. A domicile is any place you regard as your permanent home—the place to which you intend to return after a period of absence (as on vacation abroad, business assignment, educational leave, etc.). A person has only one domicile, although he or she may have more than one place to live. Once established, your domicile continues until you move to a new location with the intent to establish your permanent home there and to abandon your New Jersey domicile. Moving to a new location, even for a long time, does not change your domicile if you intend to return to New Jersey.

A place of abode, whether inside or outside of New Jersey, is not permanent if it is maintained only during a temporary stay for the accomplishment of a particular purpose (e.g., temporary job assignment). If New Jersey is your domicile, you will be considered a resident for New Jersey tax purposes *unless* you meet all three conditions for nonresident status (see “Who Must File” on page 7). Likewise, if New Jersey is not your domicile, you will only be considered a New Jersey resident if you maintain a permanent home and spend more than 183 days here.

Guidelines for Part-Year Residents

Filing Requirements. Any person who became a resident of this State or moved out of this State during the year is subject to New Jersey income tax for that portion of the income received while a resident of New Jersey. **Part-year residents must file a resident return and prorate all exemptions, deductions, and credits, as well as the pension and other retirement income exclusions, to reflect the period covered by the return.** A person who receives income from a New Jersey source while a nonresident must file a New Jersey nonresident return.

If you were a New Jersey resident for only part of the taxable year, you are subject to the tax if your income for the entire year exceeds \$20,000 (\$10,000 if filing status is single or married/CU partner, filing separate return), even

though the income reported for your period of residence was below these thresholds. If the income received during the entire year was \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), you must enclose a copy of your Federal income tax return or a statement to that effect if you did not file a Federal return.

NOTE: If you derived any income from New Jersey sources during your period of nonresidence, it may also be necessary to file a New Jersey nonresident return. Any withholdings should be allocated between the resident and nonresident returns. For more information, see Form NJ-1040NR, New Jersey nonresident return and instructions.

Line 14 - Wages. You must determine from each W-2 you receive the portion of your “State wages, tips, etc.” that you earned while you were a New Jersey resident. If your W-2 indicates only wages earned while you were a New Jersey resident, use the amount from the “State wages, tips, etc.” box. If your employer did not separate your resident and nonresident wages on the W-2, you must prorate the “State wages, tips, etc.” amount for the period of time you lived in New Jersey. Add the amounts reportable for the period of New Jersey residency and place the total on Line 14.

Do not include any W-2(s) where the total W-2 income was derived from out-of-State sources during your period of nonresidence.

Other Income. For interest, dividends, pensions, and other income, include on your return only those amounts received while a resident of New Jersey. Part-year resident partners and, in general, S corporation shareholders must prorate the entity’s income based on the number of days in the entity’s fiscal year that you were a resident divided by 365 (366 for leap years). Partners and shareholders should request Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*, for instructions on reporting distributive share of partnership income and net pro rata share of S corporation income.

Line 27a - Pension Exclusion. If you were a New Jersey resident for only part of the taxable year and had total income for the *entire year* of \$100,000 or less before subtracting any pension exclusion, you may qualify for a pension exclusion if you meet the other eligibility requirements. If you qualify, prorate the exclusion by the number of months you were a New Jersey resident. For this calculation 15 days or more is a month.

Line 27b - Other Retirement Income Exclusion. If you (and/or your spouse/civil union partner if filing jointly) were 62 years of age or older on the last day of the tax year, you may qualify to exclude other income on Line 27b. There are two parts to the total exclusion: Part I, the unclaimed portion of your prorated pension exclusion, and Part II, a special exclusion for taxpayers who are unable to receive Social Security or Railroad Retirement benefits. **Do not complete Worksheet D** on page 28 to calculate the total exclusion amount you are eligible to claim. Instead, calculate your total exclusion as follows:

Part I. Total the earned income (wages, net profits from business, partnership income, and S corporation income) you received for the *entire year*. If your earned income for the entire year was \$3,000 or less and you did not use your entire *prorated* pension exclusion at Line 27a, you may be able to use the unclaimed pension exclusion at Line 27b provided total income for the entire year before subtracting any pension exclusion was \$100,000 or less.

Part II. If you are unable to receive Social Security or Railroad Retirement benefits, but would have been eligible for benefits had you fully participated in either program, you may also be eligible for an additional exclusion, whether or not you used all of your *prorated* pension exclusion on Line 27a.

For more information request Tax Topic Bulletin GIT-6, *Part-Year Residents*.

Line 29 - Total Exemption Amount. Your total exemptions must be prorated based upon the number of months you

Part-Year Residents - continued

were a New Jersey resident. For this calculation 15 days or more is a month.

$$\text{Total Exemptions} \times \frac{\text{Mos. NJ Resident}}{12} = \text{Line 29}$$

See the instructions for Line 29 on page 29 to calculate the "total exemption amount" to be prorated.

Lines 30, 31, 32, and 33 - Deductions.

You may deduct medical expenses, qualified Archer medical savings account (MSA) contributions, health insurance costs of the self-employed, alimony and separate maintenance payments, and qualified conservation contributions based on the actual amounts paid for the period of time you lived in New Jersey. Use Worksheet E on page 29 to determine the medical expense deduction. In addition, eligible taxpayers may qualify for a prorated Health Enterprise Zone (HEZ) deduction.

Line 36c - Property Tax Deduction.

You may also be eligible to claim a deduction for property taxes you paid, or rent constituting property taxes (18% of rent due and paid) during your period of residency. Part-year residents must use income from all sources for the entire year (including spouse's/civil union partner's income, if applicable) to determine

the amount of their deduction. When you do the calculation to determine whether the deduction or credit is better for you, prorate your minimum tax benefit of \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence) based on the number of months you occupied your New Jersey residence. For this calculation 15 days or more is a month. Use this prorated figure instead of the \$50 figure (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence) at Line 8, Schedule 1 or Line 5, Worksheet F.

Line 48 - Property Tax Credit. You must prorate the amount of any property tax credit on Line 48 based on the number of months you occupied your qualified New Jersey residence. For this calculation 15 days or more is a month.

Line 50 - New Jersey Earned Income Tax Credit. If you are eligible and filed for a Federal earned income credit, you also qualify for a New Jersey earned income tax credit. The amount of your credit must be prorated based upon the number of months you were a New Jersey resident. For this calculation 15 days or more is a month.

For more information, request Tax Topic Bulletin GIT-6, *Part-Year Residents*.

Guidelines for Military Personnel

Residents. A member of the Armed Forces whose home of record (domicile) is New Jersey when entering the service remains a resident of New Jersey for income tax purposes, and must file a resident return even if assigned to duty in another state or country, unless he or she qualifies for nonresident status (see chart on page 7). If you are a New Jersey resident, you are subject to tax on all your income, including your military pay, regardless of where it is earned, unless the income is specifically exempt from tax under New Jersey law. Mustering-out payments, subsistence and housing allowances are exempt.

TAX TIP  Military pensions are exempt from New Jersey gross income tax, regardless of your age or disability status. See instructions for Line 19 on page 22.

A member of the Armed Forces whose home of record is New Jersey and who is stationed outside the State (whether living in barracks, billets, apartment, or house) and does not intend to remain outside New Jersey, continues to be a resident and must file a resident return and report all taxable income. However, if a serviceperson pays for and maintains facilities such as an apartment or a home outside of New Jersey, either by out-of-pocket payments or forfeiture of quarters allowance, such facilities will constitute a *permanent* home outside of New Jersey. In this case, the serviceperson is not considered a New Jersey resident for tax purposes.

Nonresidents. A member of the Armed Forces whose home of record (domicile) is outside of New Jersey does not become a New Jersey resident when assigned to duty in this State. A nonresident serviceperson's military pay is not subject to New Jersey income tax and he or she is not required to file a New Jersey return unless he or she has received income from New Jersey sources other than military pay. Mustering-out payments,

TAXPAYERS' BILL OF RIGHTS

The New Jersey Taxpayers' Bill of Rights simplifies tax administration and ensures that all taxpayers—individuals and businesses alike—are better informed and receive fair and equitable treatment during the tax collection process. Highlights of the Taxpayers' Bill of Rights include:

Service—

- ◆ Division must respond to taxpayers' questions within a reasonable time period.
- ◆ Notices of taxes and penalties due must clearly identify the purpose of the notice and must contain information about appeal procedures.

Appeals—

- ◆ Time to appeal to the Tax Court is generally 90 days.

Interest on Refunds—

- ◆ Interest is paid at the prime rate on refunds for all taxes when the Division takes more than six months to send you a refund.
- ◆ You may request that your overpayment of this year's tax be credited towards next year's tax liability, however, interest will not be paid on overpayments that are credited forward.

For more information on the rights and obligations of both taxpayers and the Division of Taxation under the Taxpayers' Bill of Rights, request our publication ANJ-1, *New Jersey Taxpayers' Bill of Rights*.

continued

Guidelines for Military Personnel - continued

subsistence and housing allowances are also exempt. A nonresident serviceperson who has income from New Jersey sources such as a civilian job in off-duty hours, income or gain from property located in New Jersey, or income from a business, trade, or profession carried on in this State must file a New Jersey nonresident return, Form NJ-1040NR.

If your permanent home (domicile) was New Jersey when you entered the military, but you have changed your state of domicile or you satisfy the conditions for nonresident status (see chart on page 7), then your military pay is not subject to New Jersey income tax. File Form DD-2058-1 or DD-2058-2 with your finance officer to stop future withholding of New Jersey income tax. If New Jersey income tax was erroneously withheld from your military pay, you must file a nonresident return (Form NJ-1040NR) to obtain a refund of the tax withheld. For more information, see the nonresident return instructions.

Spouses/Civil Union Partners of Military Personnel. Spouses/civil union partners (of military personnel) who were not domiciled in New Jersey when they married the military spouse or entered into the civil union are not considered residents of New Jersey if:

- ♦ The principal reason for moving to this State was the transfer of the military spouse/civil union partner; and
- ♦ It is their intention to leave New Jersey when the military spouse/civil union partner is transferred or leaves the service.

New Federal legislation will affect rules regarding residency and income of military spouses. Check our Web site (www.state.nj.us/treasury/taxation/) for updates.

New Jersey law requires that a married couple's filing status for New Jersey gross income tax purposes be the same as for Federal income tax purposes unless they are a civil union couple. A married couple filing a joint Federal return must file a joint return in New Jersey. However, when one spouse/civil union partner is a New Jersey resident and the other is a nonresident for the entire year, the resident may

file a separate return unless both agree to file jointly as residents. If a joint resident return is filed, their joint income will be taxed as if both were residents.

Extensions. Special rules apply to members of the Armed Forces of the United States and civilians providing support to the Armed Forces. See "Military Extensions" on page 11.

Death Related to Duty. When a member of the Armed Forces serving in a combat zone or qualified hazardous duty area dies as a result of wounds, disease, or injury received there, no income tax is due for the taxable year the death occurred, nor for any earlier years served in the zone or area.

For more information on military personnel, request Tax Topic Bulletin GIT-7, *Military Personnel*.

When to File

In general, your New Jersey income tax return is due when your Federal income tax return is due. For calendar year filers, the 2009 New Jersey income tax return is due by April 15, 2010. Fiscal year filers must file their New Jersey income tax return by the 15th day of the fourth month following the close of the fiscal year.

Postmark Date. All New Jersey income tax returns postmarked on or before the due date of the return are considered to be filed on time. Tax returns postmarked after the due date are considered to be filed late. When a return is postmarked after the due date, the filing date for that return is the date the return was received by the Division, not the postmark date of the return. Interest on unpaid liabilities is assessed from the due date of the return.

Extension of Time to File

An extension of time is granted only to file your New Jersey resident income tax return. There is no extension of time to pay tax due. We will notify you only if your extension request is denied, but not until after your return is actually filed.

Penalties and interest are imposed whenever tax is paid after the original due date.

Six-Month Extension

TAX TIP  You may receive a six-month extension of time to file your New Jersey resident income tax return. An application for an extension of time to file is accepted only if at least 80% of the tax liability computed on your Form NJ-1040 when filed is paid in the form of withholdings, estimated, or other payments by the original due date, **and**

1. **Federal extension filed.** A copy of your Federal Application for Automatic Extension is enclosed with your final return and the oval at the top of the NJ-1040 is filled in (if the extension application was filed by phone or online, your confirmation number is entered in the space provided at the top of Form NJ-1040); **or**
2. **No Federal extension filed.** You file a request for a six-month extension on Form NJ-630, Application for Extension of Time to File New Jersey Gross Income Tax Return, by the original due date of the return. Taxpayers who file Form NJ-630 will not receive an approved copy. We will notify you only if your request is denied, but not until after your return is actually filed.

NOTE: If a Federal extension is filed, Form NJ-630 must still be filed by the original due date if you are required to make a payment to satisfy the 80% requirement.

Civil Union Couples. Civil union partners filing a joint return must either provide copies of the Federal extension application (or confirmation number) for both partners, or they must file Form NJ-630.

If you fail to satisfy the requirements outlined for extension, or you fail to file your return by the extended due date, your extension will be denied and penalties and interest will be imposed from the original due date of the return. See "Penalties, Interest, and Collection Fees" on page 14.

You will find an application for extension (Form NJ-630) at the front of this

Extension of Time to File - continued

booklet. Do not use the preprinted Form NJ-630 if you filed a joint return last year and this year you are filing your return using only your own social security number or you are filing a joint return with a different person. See page 67 for how to obtain Form NJ-630. Or, you can file an extension application online until April 15 at www.state.nj.us/treasury/taxation/.

Military Extensions

Special rules apply to members of the Armed Forces of the United States and civilians providing support to the Armed Forces.

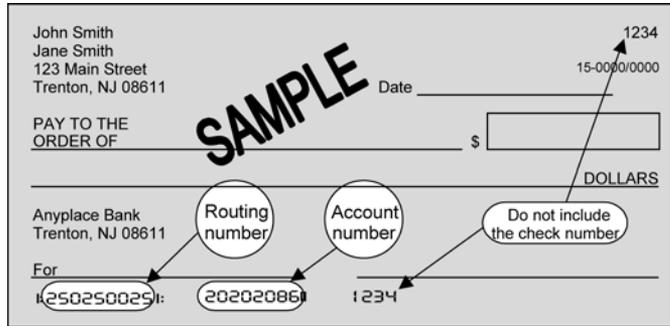
A person on active duty with the Armed Forces of the United States, who may not be able to file timely because of distance, injury, or hospitalization as a result of this service, will automatically receive a six-month extension by enclosing an explanation with the return when filed.

Combat Zone. New Jersey allows extensions of time to file income tax returns and pay any tax due for members of the Armed Forces and civilians providing support to the Armed Forces serving in an area which has been declared a “combat zone” by executive order of the President of the United States or a “qualified hazardous duty area” by Federal statute. Once you leave the combat zone or qualified hazardous duty area, you have 180 days to file your tax return. Enclose a statement with your return to explain the reason for the extension.

In addition, if you are hospitalized outside of the State of New Jersey as a result of injuries you received while serving in a combat zone or qualified hazardous duty area, you have 180 days from the time you leave the hospital or you leave the combat zone or hazardous duty area, whichever is later.

Qualifying military and support personnel, as defined above, are granted an extension of time for paying tax for the period of combat service or hospitalization, plus 180 days.

Enclose a statement of explanation with your return when you file. No interest or



You will need your bank's 9-digit routing number and your account number to make a payment by e-check. Do not enter the check number as part of the account number. **NOTE:** The routing and account numbers may be in different places on your check.

penalties will be assessed during a valid extension for service in a combat zone or qualified hazardous duty area. This extension is also granted to a taxpayer's spouse/civil union partner who files a joint return.

How to Pay

The balance of tax due must be paid in full by the original due date of the return. If you owe less than \$1, no payment is required. You may make your payment by check or money order, electronic check (e-check), or credit card.

Check or Money Order. You will find a payment voucher (Form NJ-1040-V) at the front of this booklet. If you owe tax and are sending the payment with your 2009 return, enter the amount of tax due in the boxes on the payment voucher. Do not make changes to any information preprinted on the payment voucher. Instead, make any necessary changes on Form NJ-1040 (and TR-1040). Do not use the preprinted payment voucher if you filed a joint return last year and this year you are filing your return using only your own social security number or you are filing a joint return with a different person.

Make check or money order payable to **State of New Jersey – TGI**. Write your social security number on the check or money order. For a joint return use social security numbers of both husband and wife/civil union partners in the same order the names are listed on the return. Send your payment for the balance due with the payment voucher in the same envelope with your tax return. For information about mailing forms, see “Where to Send Your Return” on page 12.

If you are paying a balance due for the 2009 tax year and are making the first installment of estimated tax for 2010, please use separate checks or money orders for each payment. Send your 2010 estimated tax payment with an NJ-1040-ES voucher to the address on that payment voucher. **Do not include the estimated tax payment with your 2009 income tax return.**

Electronic Check (e-check). You may be able to pay your 2009 New Jersey income taxes or make a payment of estimated tax for 2010 by e-check. This option is available on the Division's Web site (www.state.nj.us/treasury/taxation/). Taxpayers who do not have Internet access can make a payment by e-check by contacting the Division's Customer Service Center at 609-292-6400. Do not send in the payment voucher if you pay your taxes by e-check.

When using e-check on the Web, you will need your social security number and date of birth to make a payment. Be sure the social security number you enter matches the first social security number shown on the form for which you are making your payment, and the date of birth you enter is the date of birth for that person.

NOTE:

- (1) If you do not enter your social security number and date of birth properly, you will not be able to pay by e-check.
- (2) If you are filing a New Jersey return for the first time, or your filing status is different than the filing status on your 2008 return, you may not be able to pay by e-check.

Credit Card Payment Sample Convenience Fees

| Transaction Amount | Convenience Fee | Total Amount |
|--------------------|-----------------|--------------|
| \$ 100.00 | \$ 2.49 | \$ 102.49 |
| 200.00 | 4.98 | 204.98 |
| 400.00 | 9.96 | 409.96 |
| 600.00 | 14.94 | 614.94 |
| 1,000.00 | 24.90 | 1,024.90 |
| 1,400.00 | 34.86 | 1,434.86 |
| 2,000.00 | 49.80 | 2,049.80 |
| 2,700.00 | 67.23 | 2,767.23 |
| 3,500.00 | 87.15 | 3,587.15 |
| 4,400.00 | 109.56 | 4,509.56 |
| 5,400.00 | 134.46 | 5,534.46 |
| 6,400.00 | 159.36 | 6,559.36 |
| 7,400.00 | 184.26 | 7,584.26 |
| 8,700.00 | 216.63 | 8,916.63 |
| 10,400.00 | 258.96 | 10,658.96 |
| 13,000.00 | 323.70 | 13,323.70 |
| 17,400.00 | 433.26 | 17,833.26 |
| 21,000.00 | 522.90 | 21,522.90 |
| 28,000.00 | 697.20 | 28,697.20 |
| 36,000.00 | 896.40 | 36,896.40 |
| 45,000.00 | 1,120.50 | 46,120.50 |
| 55,000.00 | 1,369.50 | 56,369.50 |
| 66,000.00 | 1,643.40 | 67,643.40 |
| 77,000.00 | 1,917.30 | 78,917.30 |
| 88,000.00 | 2,191.20 | 90,191.20 |

NOTE: Fees are subject to change.

For payments above \$100,000, please contact
Official Payments Corp. at 1-877-754-4420

Credit Card. You may pay your 2009 New Jersey income taxes or make a payment of estimated tax for 2010 by credit card. Pay by phone (1-800-2PAYTAX, toll-free) or online (www.state.nj.us/treasury/taxation/) and use a Visa, American Express, MasterCard, or Discover credit card. You may be asked to enter a jurisdiction code to make your payment. The code for New Jersey personal income tax is 4000. Do not send in the payment voucher if you pay your taxes by credit card.

There is a convenience fee of 2.49% paid directly to Official Payments Corporation based on the amount of your tax payment. A \$1 convenience fee will be charged for all tax payments of \$40 or less.

Time Limit for Assessing Additional Taxes. The Division of Taxation has three years from the date you filed your income tax return or the original due date of the return, whichever is later, to send you a bill for additional taxes you owe. There is no time limit if you did not file your tax return, or if you filed a false or fraudulent return with the intent to evade tax. The time limit may be extended if:

- ◆ You amended or the IRS adjusted your Federal taxable income or your Federal earned income credit;
- ◆ You amended your New Jersey taxable income;
- ◆ You entered into a written agreement with the Division extending the time to make an assessment;
- ◆ You omit more than 25% of your gross income on your New Jersey income tax return; or
- ◆ An erroneous refund is made as a result of fraud or misrepresentation by you.

Where to Send Your Return

Your packet contains a large envelope. Use the large envelope to mail your NJ-1040 and TR-1040 along with related enclosures, payment voucher, and check or money order for any tax due. On the flap of the large envelope you will find preprinted address labels with different addresses for different categories of returns. **To ensure your return is mailed properly:**

1. Remove all labels along perforations from envelope flap; and
2. Choose the correct label for your return.

Mail Returns Requesting a Refund (or with No Tax Due) With or Without Tenant Homestead Rebate Applications to:

STATE OF NEW JERSEY
DIVISION OF TAXATION
REVENUE PROCESSING CENTER
PO Box 555
TRENTON NJ 08647-0555

Mail Returns Indicating Tax Due Together With Payment Voucher and Check or Money Order to:

STATE OF NEW JERSEY
DIVISION OF TAXATION
REVENUE PROCESSING CENTER
PO Box 111
TRENTON NJ 08645-0111

Mail Tenant Homestead Rebate Applications Filed Without Income Tax Returns to:

STATE OF NEW JERSEY
DIVISION OF TAXATION
REVENUE PROCESSING CENTER
PO Box 197
TRENTON NJ 08646-0197

3. Moisten and affix only the correct label on the front of the large return envelope.

Do not staple, paper clip, or tape your check or money order to the voucher.

Refunds

A return must be filed to claim a refund for overpayment of tax. If the refund is \$1 or less, you must enclose a statement specifically requesting it.

Time Period for Refunds. You have three years from the date the return was filed or two years from the time tax was paid, whichever was later, to claim a refund. If you and the Division agree in writing to extend the period of assessment, the period for filing a refund claim will also be extended.

Interest Paid on Refunds. If the Division takes more than six months to send your income tax refund, you have a right to receive interest on that refund. Interest at the prime rate, compounded annually, will be paid from the *later* of:

- ◆ the date the refund claim was filed;
- ◆ the date the tax was paid; or
- ◆ the due date of the return.

No interest will be paid when an overpayment is credited to the next year's tax liability or on an overpayment or portion of an overpayment which consists of a New Jersey earned income tax credit.

Refunds - continued

New Jersey law requires that any money owed to the State of New Jersey, any of its agencies, the Internal Revenue Service, or another claimant state or city that has a personal income tax set-off agreement with New Jersey be deducted from your refund or credit before it is issued. Homestead rebates may also be affected. These debts include, among other things, money owed for past due taxes, child support due under a court order, school loans, hospital bills, and IRS levies. If the Division applies your refund, credit, or rebate to any of these debts, you will be notified by mail.

Deceased Taxpayers

If a person received income in 2009 but died before filing a return, the New Jersey income tax return should be filed by the surviving spouse/civil union partner, executor, or administrator. Use the same filing status that was used on the final Federal income tax return, unless the decedent was a partner in a civil union. Print "Deceased" and the date of death above the decedent's name. **Do not** prorate exemptions or deductions unless the decedent was a part-year resident. The due date for filing is the same as for Federal purposes. In the area where you sign the return write "Filing as Surviving Spouse" or "Filing as Surviving Civil Union Partner" if appropriate. A personal representative filing the return must sign in his or her official capacity. Any refund check will be issued to the decedent's surviving spouse/civil union partner or estate.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had he or she lived, and the income was not included on the decedent's final return, you must report the income on your own return when you receive it. The income or gain is included on Line 25 as "Other" income.

Estates and Trusts

Filing Requirements for Estates and Trusts. The fiduciary of an estate or trust may be required to file a New Jersey gross income tax return for that estate or trust. The return for an estate or trust must be filed on a New Jersey Fiduciary

Return, Form NJ-1041. The fiduciary must also provide each beneficiary with a New Jersey Schedule NJK-1 which shows the beneficiary's share of the estate or trust income actually distributed or required to be distributed during the taxable year.

Revocable grantor trusts are required to file a New Jersey Fiduciary Return, Form NJ-1041, where there is sufficient nexus with this State and the statutory filing requirement is met. For further information, see the Fiduciary return, Form NJ-1041, instructions.

Filing Requirements for Beneficiaries.

The net income earned by an estate or trust does not retain its character, i.e., interest, partnership income; rather it is a specified income category – "Net Gains or Income Derived Through Estates or Trusts." You must report as net income from estates or trusts the Total Distribution reported on your Schedule NJK-1, Form NJ-1041 and include it on Line 25, Other Income. If a Schedule NJK-1 was not received, the interest, dividends, capital gains, business or partnership income, etc. listed on your Federal K-1 must be adjusted to reflect New Jersey tax law and then netted together before inclusion on the "Other" income line. Enclose a copy of your NJK-1 or Federal K-1 with your return.

If the income from a grantor trust is reportable by or taxable to the grantor for Federal income tax purposes, it is also taxable to the grantor for New Jersey gross income tax purposes. See instructions for Line 25 on page 26 for reporting requirements.

Partnerships

A partnership is not subject to gross income tax. Individual partners are subject to tax on the income they earned from the partnership under the Federal Internal Revenue Code and the New Jersey Gross Income Tax Act. See page 25 for information on reporting income from a partnership. Every partnership having a New Jersey resident partner or income from New Jersey sources must file a New Jersey Partnership Return, Form NJ-1065, with the New Jersey Division of Taxation

by the 15th day of the fourth month following the close of the partnership's taxable year. For more information on partnership filing, request Form NJ-1065 and instructions.

Estimated Tax

Estimated tax means the amount which you estimate to be your income tax for the taxable year after subtracting withholdings and other credits.

TAX TIP  You are required to make estimated tax payments using Form NJ-1040-ES when your estimated tax exceeds \$400. Instructions for computing the estimated tax and making the payments are included with the form. Review the amount of your New Jersey gross income tax on your expected gross income (after deductions and credits) to determine if you need to make estimated tax payments for 2010.

To avoid having to make estimated tax payments, you may ask your employer to withhold an additional amount from your wages by completing Form NJ-W4. Failure to file a Declaration of Estimated Tax or pay all or part of an underpayment *will result in interest charges* on the underpayment.

Underpayment of Estimated Tax. If you failed to make all of the required estimated tax payments as described above, you should request Form NJ-2210, Underpayment of Estimated Tax by Individuals, Estates or Trusts. Complete Form NJ-2210 to determine if interest is due and if so, calculate the amount. Enter on Line 45 the amount of interest due from line 19, Form NJ-2210. Be sure to fill in the oval below Line 45 and enclose Form NJ-2210 with your return.

Amended Returns

If you received an additional tax statement (W-2 or 1099) after your return was filed, or you discovered that you made any error or omission on your return, file an amended New Jersey resident return, Form NJ-1040X.

Amended Returns - continued

Changes in Your Federal Income Tax or Federal Earned Income Credit. If you receive a notice from the Internal Revenue Service that they changed your reported income, and that change altered your New Jersey taxable income, or if you receive a notice that your Federal earned income credit has been changed, and that change alters your New Jersey earned income tax credit, you must notify the Division of the change in writing within 90 days. File an amended tax return and pay any additional tax due. If you file an amended Federal return which changes your New Jersey taxable income or your Federal earned income credit, you must file an amended New Jersey resident return, Form NJ-1040X, within 90 days.

Accounting Method

Use the same accounting method for New Jersey gross income tax that you used for Federal income tax purposes. Income must be recognized and reported in the same period as it is recognized and reported for Federal income tax purposes.

Rounding Off to Whole Dollars

When completing your return and the accompanying schedules, you may show the money items in whole dollars. If you have to add two or more items to figure the total to enter on a line, include cents when adding the items and round off only the total. When entering the rounded total on the line, eliminate any amount under 50 cents and increase any amount 50 cents or more to the next higher dollar. If you do round off, do so for all amounts. **When rounding, enter zeros after the decimal point for cents.**

Penalties, Interest, and Collection Fees

Penalty and interest should be included with the payment of any tax due.

Late Filing Penalty

5% per month (or fraction of a month) up to a maximum of 25% of the outstanding tax liability when a return is filed after the due date or extended due date. A penalty of \$100 for each month the return is late may also be imposed.

Late Payment Penalty

5% of the outstanding tax balance may be imposed.

Interest

3% above the prime rate for every month or fraction of a month the tax is unpaid, compounded annually. At the end of each calendar year, any tax, penalties, and interest remaining due (unpaid) will become part of the balance on which interest is charged.

Collection Fees

In addition, if your tax bill is sent to our collection agency, a referral cost recovery fee of 10% of the tax due will be added to your liability. If a certificate of debt is issued for your outstanding liability, a fee for the cost of collection of the tax may also be imposed.

Signatures

Sign and date your return in blue or black ink. Both husband and wife/civil union partners must sign a joint return. If you are a tenant filing a homestead rebate application (Form TR-1040) with your tax return, it is not necessary to sign the rebate application. However, if you are filing only Form TR-1040, the application must be signed and dated in ink. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. A return without the proper signatures cannot be processed and will be returned to you. This causes unnecessary processing delays and may result in penalties for late filing or a delay or denial of your rebate.

Don't Need Forms Mailed to You Next Year?

Taxpayers who pay someone else to prepare their returns probably do not use the income tax return booklets mailed to them each year. If you do **not** need a booklet mailed to you next year, fill in the oval below the signature line. Telling us that you do not need a booklet next year will help us reduce printing and mailing costs.

TAX TIP Preparer Authorization.



Because of the strict provisions of confidentiality, Division of Taxation personnel may not

discuss your return or enclosures with anyone other than you without your written authorization. If, for any reason, you want a Division of Taxation representative to discuss your tax return with the individual who signed your return as your "Paid Tax Preparer," we must have your permission to do so. To authorize the Division of Taxation to discuss your return and enclosures with your "Paid Tax Preparer," fill in the oval above the preparer's signature line.

Tax Preparers. Anyone who prepares a return for a fee must sign the return as a "Paid Preparer" and enter his or her social security number or Federal preparer tax identification number. Include the company or corporation name and Federal identification number, if applicable. A tax preparer who fails to sign the return or provide a tax identification number may incur a \$25 penalty for each omission. Someone who prepares your return but does not charge you should not sign your return.

NOTE: Any tax preparer who prepared 25 or more New Jersey gross income tax resident returns in 2008 must use electronic methods to file all 2009 New Jersey resident income tax returns. A tax preparer is liable for a penalty of \$50 for each return he or she fails to file electronically when required to do so.

Keeping Tax Records

Keep copies of your tax returns and the supporting documentation of income, age and/or disability, deductions, and credits until the statute of limitations has expired for each return. Generally, this is three years after the filing date or two years from the date the tax was paid, whichever is later.

Privacy Act Notification

The Federal Privacy Act of 1974 requires an agency requesting information from individuals to inform them why the request is being made and how the information is being used.

Your social security number is used primarily to account for and give credit for

Privacy Act Notification - continued

tax payments. The Division of Taxation also uses social security numbers in the administration and enforcement of all tax laws for which it is responsible. In addition, the Division of Taxation is required by law to forward an annual list to the Administrative Office of the Courts containing the names, addresses, and social security numbers of individuals who file a New Jersey resident tax return or tenant homestead rebate application. This list will be used to avoid duplication of names on jury lists. The Division of Taxation is

also required to transmit to the Department of Human Services (DHS) annually information from New Jersey resident tax returns that will permit DHS to identify individuals who do not have health insurance and who may be eligible for Medicaid or the NJ FamilyCare Program.

Federal/State Tax Agreement

The New Jersey Division of Taxation and the Internal Revenue Service have entered into a Federal/State Agreement to

exchange income tax information in order to verify the accuracy and consistency of information reported on Federal and New Jersey income tax returns.

Fraudulent Return

Any person who deliberately fails to file a return, files a fraudulent return, or attempts to evade the tax in any manner may be liable for a penalty up to \$7,500 or imprisonment for a term between three and five years or both.

2009 Form NJ-1040 Line-by-Line Instructions

Name and Address

Place the peel-off label at the front of this booklet in the name and address section at the top of the return. **Do not use the label if any of the information is incorrect.**

If your label contains inaccurate information or you do not have a label, print or type your name (last name first), complete address, and zip code in the spaces provided. Also include your spouse's/civil union partner's name if filing jointly. Your refund and next year's form will be sent to the address you provide. If your legal residence and the address on the return differ, enclose a statement of explanation to avoid a delay in processing.

Social Security Number

Your social security number(s) is not printed on your name and address label. **You must enter your social security number(s)** in the space provided on the return, one digit in each box. If your filing status is married/CU couple, filing joint return, remember to report both filers' numbers in the order in which the names are listed on the return.

If you (or your spouse/civil union partner) do not have a social security number, file Form SS-5 with the Social Security Administration to apply for one. Taxpayers who are not eligible for a social security number must file Form W-7 with the

Internal Revenue Service to obtain an individual taxpayer identification number (ITIN). Enter on Form NJ-1040 the same number (social security number or ITIN) that you entered on your Federal income tax return. If you (or your spouse/civil union partner) applied for but have not received an ITIN by the return due date, enclose a copy of your Federal Form W-7 application with your New Jersey income tax return.

NOTE: A copy of Form W-7 (or W-7A) cannot be used in place of a valid social security number, ITIN, or ATIN for a dependent when completing Line 13, Dependents' Information.

County/Municipality Code

Enter your four-digit county/municipality code, one digit in each box, from the table on page 55. This code identifies the county and municipality of your current residence. The county and municipality codes in these instructions are for Division of Taxation purposes only.

If the local name of the place where you live is not listed, enter the code for the municipality where the property taxes were paid on your dwelling. (Go to www.state.nj.us/infobank/locality.htm for a listing of local names in the State and the county and municipality in which they are located.)

NJ Residency Status

If you were a New Jersey resident for only part of the taxable year, list the month, day, and year your residency began and the month, day, and year it ended. All months should be listed as two-digit numbers with the digits 01 for January, 02 for February, 03 for March, etc. Place the correct number for the beginning and ending months directly in the boxes containing the letter "M," one digit in each box.

The days of the months should be listed as two-digit numbers beginning with the digits 01 for the first day of the month and ending with the digits 31 for the last day of the month. Place the correct number for the beginning and ending dates directly in the boxes containing the letter "D," one digit in each box.

For calendar year filers the year should be entered as 09 and the numbers placed directly in the boxes containing the letter "Y," one digit in each box. Fiscal year filers should enter the appropriate year in the "Y" boxes.

Filing Status (Lines 1 - 5)

In general, you must use the same filing status on your New Jersey return as you do for Federal income tax purposes, unless you are a partner in a civil union. Indicate the appropriate filing status. Fill in only **one** oval.

Filing Status (Lines 1-5) - continued

TAX TIP



Partners in a civil union recognized under New Jersey law **must file** their New Jersey income tax returns using the same filing statuses accorded spouses under New Jersey Gross Income Tax Law. Civil union partners may not use the filing status single. Any reference in this booklet to a spouse also refers to a partner in a civil union (CU) recognized under New Jersey law. More information on civil unions, including legally sanctioned same-sex relationships established outside New Jersey, can be found on the Division's Web site (www.state.nj.us/treasury/taxation/).

Single. Your filing status is single if you are unmarried or not a partner in a civil union on the last day of the tax year, and you do not qualify for head of household or qualifying widow(er)/surviving CU partner status (see below).

Married/Civil Union Couples. If a married couple files a joint Federal income tax return, they must also file a joint New Jersey income tax return. If spouses file separate Federal returns, separate State returns must also be filed. However, if you are a civil union couple, your filing status for New Jersey will not match your Federal filing status for the year.

If during the entire taxable year one spouse/civil union partner was a resident and the other a nonresident, the resident may file a separate New Jersey return. The resident computes income and exemptions as if a Federal married, filing separate return had been filed. The spouses/civil union partners have the option of filing a joint return, in which case their joint income would be taxed as if both were residents.

If you are filing separately, be sure to enter the social security number of your spouse/civil union partner in the boxes provided at the top of the tax return.

NOTE: You may file jointly or separately only if you were married or a partner in a civil union on the last day of the tax year.

Head of Household. If you meet the requirements to file as head of household for Federal income tax purposes, you may file as head of household for New Jersey.

Certain married individuals/civil union partners living apart may file as head of household for New Jersey if they meet the requirements to file as head of household for Federal purposes.

Qualifying Widow(er)/Surviving CU Partner. If your spouse/civil union partner died during the year, you may file a joint return for the two of you provided you did not remarry or enter into a new civil union before the end of the year. You may be eligible to use the filing status "qualifying widow(er)/surviving CU partner" for each of the *two tax years after the year in which your spouse/civil union partner died* if you pay more than one-half of the cost of keeping up a home for yourself and at least one child, stepchild, adopted child, or foster child who qualifies as your dependent.

Domestic Partners. If you were a member of a domestic partnership registered in New Jersey, you are not considered to be married or in a civil union. Do not use either the joint or separate filing statuses at Lines 2 and 3. However, if you also entered into a legally sanctioned same-sex relationship outside New Jersey, you may still be able to use the joint or separate filing statuses for married/CU couples. For more information, see the Division's Web site (www.state.nj.us/treasury/taxation/).

For more information, request Tax Topic Bulletin GIT-4, *Filing Status*.

Exemptions - Personal

Line 6 - Regular Exemptions

As a taxpayer you may claim a personal exemption for yourself, even if you are a minor who is claimed as a dependent on your parents' return. For your convenience, "Yourself" is already filled in. If you are married or in a civil union and filing a joint return, fill in the spouse/CU partner oval as well.

If you were a member of a domestic partnership that was registered in New Jersey on the last day of the tax year, you may claim an exemption for your domestic partner **only if he or she does not file a New Jersey income tax return.** You must enclose a copy of your New Jersey *Certificate of Domestic Partnership the*

first time you claim the exemption, and you may be asked to provide additional information at a later date. If you are claiming this exemption, fill in the domestic partner oval. Add the number of ovals filled in and enter the result in the box on Line 6.

Line 7 - Age 65 or Older

If you were 65 years of age or older on the last day of the tax year, you are eligible for an additional exemption. If you are filing a joint return, an additional exemption is also available if your spouse/civil union partner was 65 years of age or older on the last day of the tax year. This exemption is not available for a domestic partner or for your dependents. *You must enclose proof of age such as a copy of a birth certificate, driver's license, or church records with your return the first time you claim the exemption(s).* Fill in the appropriate oval(s). Add the number of ovals filled in and enter the result in the box on Line 7.

Line 8 - Blind or Disabled

If you were blind or disabled on the last day of the tax year, you are eligible for an additional exemption. If you are filing a joint return, an additional exemption is also available if your spouse/civil union partner was blind or disabled on the last day of the tax year. This exemption is not available for a domestic partner or for your dependents. "Disabled" means total and permanent inability to engage in any substantial gainful activity because of any physical or mental impairment, including blindness. *You must enclose a copy of the doctor's certificate or other medical records with your return the first time you claim the exemption(s).* This information need not be submitted each year provided there is no change in your condition. Fill in the appropriate oval(s). Add the number of ovals filled in and enter the result in the box on Line 8.

Exemptions - Dependency

Line 9 - Dependent Children

You may claim an exemption for each dependent child who qualifies as your dependent for Federal income tax purposes. Enter the number of your dependent children in the box on Line 9.

Line 10 - Other Dependents

You may claim an exemption for each other dependent who qualifies as your dependent for Federal income tax purposes. Enter the number of your other dependents in the box on Line 10.

Line 11 - Dependents Attending Colleges

You may claim an additional exemption for each dependent claimed on Line 9 or 10 who is under age 22, a full-time student at an accredited college or postsecondary institution, and for whom you paid one-half or more of the tuition and maintenance costs. Financial aid received by the student is not calculated into your cost when totaling one-half of your dependent's tuition and maintenance. However, the money earned by students in College Work Study Programs is income and is taken into account. **This exemption is not available to you or your spouse/civil union partner or your domestic partner.**

Requirements

- ◆ Student must be **under 22 years of age** for the entire tax year.
- ◆ Student must attend full-time. "Full-time" is determined by the institution.
- ◆ Student must spend at least some part of each of five calendar months of the tax year at school.
- ◆ The educational institution must maintain a regular faculty and curriculum and have a body of students in attendance.

Enter the number of exemptions for your qualified dependents attending colleges in the box on Line 11.

Line 12 - Totals

Add Lines 6, 7, 8, and 11 and enter the total in the box on Line 12a. Add Lines 9 and 10 and enter that total in the box on Line 12b.

Line 13 - Dependents' Information

TAX TIP  You must enter on Line 13 the full name, social security number, and year of birth for each dependent child or other dependent claimed on Lines 9 and/or 10.

You must also fill in the oval for each dependent who does *not* have health insurance coverage (including NJ FamilyCare/Medicaid, Medicare, private, or other health insurance) on the date you file the return. **Do not fill in the oval for any dependents who have health insurance.** This information will be transmitted to the New Jersey Department of Human Services and will be used to identify and reach out to residents who are uninsured to make them aware of the availability of health care coverage under the Medicaid and NJ FamilyCare Programs.

If you have more than four dependents, enter the required information for the first four dependents on Lines 13a - d and enclose a statement with the return listing the information for the additional dependents.

The dependents you list must be the same persons who qualify as your dependent children or other dependents for Federal income tax purposes. Enter the same social security number, individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN) for each dependent that you entered on your Federal return. If you do not provide a valid social security number, ITIN, or ATIN for a dependent claimed on Lines 9 and/or 10, the exemption will be disallowed.

To obtain an ATIN, file Form W-7A, Application for Taxpayer Identification Number for Pending U.S. Adoptions, with the Internal Revenue Service. See page 15 for information on obtaining a social security number or ITIN.

NOTE: If you qualify for the New Jersey earned income tax credit (see the instructions for Line 50) and you listed a "qualifying child" on your Federal Schedule EIC who is not claimed as your dependent for New Jersey purposes, you must enter on Line 13 the child's name, social security number, and birth year.

Gubernatorial Elections Fund

The Gubernatorial Elections Fund, financed by taxpayer designated \$1 contributions, provides partial public

financing to qualified candidates for the office of Governor of New Jersey. With its contribution and expenditure limits, the Gubernatorial Public Financing Program has since 1977 assisted 67 candidates to conduct their campaigns free from the improper influence of excessive campaign contributions. Operation of the program has also permitted candidates of limited financial means to run for election to the State's highest office. As a condition of their receipt of public financing, candidates must agree to participate in two debates which provide the public with an opportunity to hear the views of each candidate. For more information on the Gubernatorial Public Financing Program, contact the New Jersey Election Law Enforcement Commission at 1-888-313-ELEC (toll-free within New Jersey) or 609-292-8700 or write to:

NJ ELECTION LAW ENFORCEMENT COMMISSION
PO Box 185
TRENTON NJ 08625-0185

Lists of contributors to gubernatorial candidates and copies of reports filed by gubernatorial candidates may be viewed on the Election Law Enforcement Commission Web site at: www.elec.state.nj.us.

Participation in the \$1 income tax check-off protects the continuity and integrity of the Gubernatorial Elections Fund by providing that funds will be reserved for future gubernatorial elections thereby deterring the use of needed funding for other purposes. If you want to designate \$1 to go to help candidates for governor pay campaign expenses, fill in the "Yes" oval in the Gubernatorial Elections Fund section of the return. If you are filing a joint return, your spouse/civil union partner may also designate \$1 to this fund. **Filling in the "Yes" oval will not in any way increase your tax liability or reduce your refund.**

Income (Lines 14 - 25)

Gross income means all income you received in the form of money, goods, property, and services unless specifically exempt by law. As a New Jersey resident you must report all taxable income you receive, whether from New Jersey or not, on your return.

continued

Income (Lines 14 - 25) - continued

TAX TIP  **Important! A net loss in any category of income cannot be reported as such on Form NJ-1040. A loss within one category of income may be applied against other income within the same category. However, a net loss in one category of income cannot be applied against income or gains in another. In the case of a net loss in any category, make no entry on the corresponding line. No carryback or carryover of losses is allowed under New Jersey law.**

If you have income that is taxed both by New Jersey and by another jurisdiction outside of New Jersey, you may be eligible for a credit against your New Jersey income tax. See instructions for Schedule A, Credit for Income or Wage Taxes Paid to Other Jurisdiction, on page 43.

Line 14 - Wages, Salaries, Tips, etc.

Enter the total amount you received during the taxable year from wages, salaries, tips, fees, commissions, bonuses, and other payments received for services performed as an employee. Include all payments you received whether in cash, benefits, or property.

Enter the total of State wages, salaries, tips, etc. from **all** employment both inside and outside New Jersey.

TAX TIP  **Be sure to take the figure(s) from the "State wages" box on your W-2(s). See sample W-2 on page 20.**

NOTE: The "State wages" figure on W-2(s) you received from employment outside New Jersey may need to be adjusted to reflect New Jersey tax law.

All W-2(s) must be enclosed with your tax return. **Do not** staple W-2(s) to your return. If you have also paid taxes to another jurisdiction on the wages entered on this line, see page 43 for more information.

Pension and annuity income or early retirement benefits should not be included on this line but should be reported on Line 19.

Retirement Plans. Under New Jersey law, contributions to retirement plans (other than 401(k) Plans) are included in the State wages figure on the W-2 in the year the wages are earned. This may cause your State wages figure to be higher than your Federal wages figure.

Meals and/or Lodging. You may exclude from the amount reported on Line 14 meals and/or lodging reported as wages on your W-2 provided that:

1. The meals and/or lodging were furnished on the business premises of your employer; and
 2. The meals and/or lodging were furnished for the convenience of your employer; and
- For lodging only:*
3. You were required to accept the lodging as a condition of your employment.

If you exclude the value of meals and/or lodging from your wages, you **must** enclose a signed statement explaining how you have met these conditions. If the statement is not enclosed, your wages will be adjusted to represent the full amount shown on your W-2.

Food and maintenance payments made to New Jersey State Police officers as part of their union contract **cannot** be excluded from gross income. These payments do not meet the criteria above.

Employee Business Expenses. Employee business expenses are **not** deductible for New Jersey gross income tax purposes. However, you may exclude from the amount reported on Line 14 reimbursements for employee business expenses reported as wages on your W-2 provided that:

Gross Income includes the following:

- ♦ Wages and other compensation
- ♦ Interest and dividends
- ♦ Earnings on nonqualified withdrawals from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- ♦ Net profits from business, trade, or profession
- ♦ Net gains or income from sale or disposition of property
- ♦ Pensions, annuities, and IRA withdrawals
- ♦ Net distributive share of partnership income
- ♦ Net pro rata share of S corporation income
- ♦ Net rental, royalty, and copyright income
- ♦ Net gambling winnings, including New Jersey Lottery winnings from prize amounts exceeding \$10,000
- ♦ Alimony
- ♦ Estate and trust income
- ♦ Income in respect of a decedent
- ♦ Prizes and awards, including scholarships and fellowships (unless they satisfy the conditions on page 26)
- ♦ Value of residence provided by employer
- ♦ Fees for services rendered, including jury duty

New Jersey gross income also **includes** the following which are not subject to Federal income tax:

- ♦ Interest from obligations of states and their political subdivisions, other than New Jersey and its political subdivisions
- ♦ Income earned by a resident from foreign employment
- ♦ Certain contributions to pensions and tax-deferred annuities
- ♦ Employee contributions to Federal Thrift Savings Funds, 403(b), 457, SEP, or any other type of retirement plan other than 401(k) Plans

continued

Line 14 - Wages, Salaries, Tips, etc. - continued

1. The expenses for which you are reimbursed are job-related expenses;
 2. You are required to and do account for these expenses to your employer; and
 3. You are reimbursed by your employer in the exact amount of the allowable expenses.
- If you receive excludable reimbursements for employee business expenses

which are included in your wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons for excluding this amount. Also enclose a copy of your Federal Form 2106.

Exempt Income

Do not include the following income when deciding if you must file a return. These items should **not** appear anywhere on your form except for tax-exempt interest, which is reported on Line 15b.

- ◆ Federal Social Security
- ◆ Railroad Retirement (Tier 1 and Tier 2)
- ◆ United States military pensions and survivor's benefit payments
- ◆ Life insurance proceeds received because of a person's death
- ◆ Employee's death benefits
- ◆ Permanent and total disability, including VA benefits
- ◆ Temporary disability received from the State of New Jersey or as third-party sick pay
- ◆ Workers' Compensation
- ◆ Gifts and inheritances
- ◆ Qualifying scholarships or fellowship grants
- ◆ New Jersey Lottery winnings from prizes in the amount of \$10,000 or less
- ◆ Unemployment Compensation
- ◆ Interest and capital gains from: (a) Obligations of the State of New Jersey or any of its political subdivisions; **or** (b) Direct Federal obligations exempt under law, such as U.S. Savings Bonds and Treasury Bills, Notes, and Bonds (see Line 15b)
- ◆ Distributions paid by mutual funds to the extent the distributions are attributable to interest earned on Federal obligations
- ◆ Certain distributions from "New Jersey Qualified Investment Funds" (see Line 15b)
- ◆ Earnings on qualified withdrawals from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- ◆ Employer and employee contributions to 401(k) Salary Reduction Plans (but **not** Federal Thrift Savings Funds)
- ◆ Some benefits received from certain employer-provided cafeteria plans (but not salary reduction or premium conversion plans). Request Division Technical Bulletin TB-39
- ◆ Contributions to and distributions from Archer MSAs if they are excluded for Federal income tax purposes
- ◆ Direct payments and benefits received under homeless persons assistance programs
- ◆ FAIR rebates
- ◆ Homestead rebates
- ◆ NJ SAVER rebates
- ◆ Property tax reimbursements (benefits received under Senior Freeze Program)
- ◆ Income tax refunds (New Jersey, Federal, and other jurisdictions)
- ◆ Federal economic stimulus payments to individuals under the Economic Stimulus Act of 2008
- ◆ New Jersey earned income tax credit payments
- ◆ Welfare
- ◆ Child support
- ◆ Amounts paid as reparations or restitution to Nazi Holocaust victims
- ◆ Assistance from a charitable organization, whether in the form of cash or property

Commuter Transportation Benefits.

Certain amounts you receive from your employer up to \$2,540 for using an alternative means of commuting (such as public transportation, carpools, vanpools, etc.) may be excluded from your New Jersey gross income. Commuter transportation benefits may not be excluded from gross income unless your employer provides those benefits *in addition to* your regular compensation.

If the commuter transportation benefits you received exceed the maximum excludable amount, the excess amount is taxable and is included in your gross income. Your W-2 form will show both the taxable and nontaxable benefit amounts. The taxable benefits are included in the "State wages" figure on your W-2, while the nontaxable benefits are not.

An employee who receives money towards commuter transportation benefits must provide his/her employer with suitable proof (receipts, ticket stubs, etc.) to show that the employer-provided money was used for an alternative means of commuting.

Federal Statutory Employees. If you are considered a "statutory employee" for Federal income tax purposes, you may not deduct your business expenses unless you are self-employed or an independent contractor under New Jersey law. The Federal label of "statutory employee" has no meaning for New Jersey gross income tax purposes. Business expenses may only be deducted from the business income of a self-employed individual. See the instructions for Line 17 (Net Profits From Business).

Moving Expenses. Moving expenses are **not** deductible for New Jersey gross income tax purposes. However, you may exclude from the amount reported on Line 14 reimbursements for the following moving expenses if the Federal requirements to claim moving expenses were

continued

Line 14 - Wages, Salaries, Tips, etc. - continued

met and the expenses were included in wages on your W-2.

1. The cost of moving your household goods and personal effects from the old home to the new home.
2. The actual expenses incurred by you for traveling, meals, and lodging when moving you and your family from your old residence to your new residence.

Reimbursements for any other moving expense may not be excluded from income.

If you receive excludable reimbursements for moving expenses which are included in your wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons for excluding this amount. Also enclose a copy of your Federal Form 3903.

Compensation for Injuries or Sickness. Certain amounts received for personal injuries or sickness are not subject to tax. You may exclude from the amount reported on Line 14 such amounts included as wages on your W-2 provided that:

1. The payments must be compensation for wage loss which results from absence due to injury or sickness of the employee; and
2. The payments must be due and payable under an enforceable contractual obligation under the plan; and
3. The payments must not relate to sick leave wage continuation, the taking of which is largely discretionary and the payments are made regardless of the reason for absence from work.

If such payments are included in the State wage figure on your W-2, you must file Form NJ-2440 with your New Jersey return to exclude them.

Line 15a - Taxable Interest Income

Report all of your taxable interest from sources both inside and outside of New Jersey on Line 15a. New Jersey taxable interest income includes interest from the following:

- ♦ Banks
- ♦ Savings and loan associations
- ♦ Credit unions
- ♦ Savings accounts
- ♦ Earnings on nonqualified withdrawals from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- ♦ Distributions from Coverdell education savings accounts (ESAs), but only the earnings portion
- ♦ Checking accounts
- ♦ Bonds and notes

Sample W-2 (This form is for illustration only and is not reproducible.)

| | | | | | | |
|--|----------------------------|-------------------------------|---|----------------------------|--|------------------|
| 22222 | | Void <input type="checkbox"/> | a Employee's social security number | | For Official Use Only ▶ OMB No. 1545-0008 | |
| b Employer identification number (EIN) | | | 1 Wages, tips, other compensation | | 2 Federal income tax withheld | |
| c Employer's name, address, and ZIP code | | | 3 Social security wages | | 4 Social security tax withheld | |
| d Control Number | | | 5 Medical insurance and tips | | 6 Medicare tax withheld | |
| e Employee's name and address | | | 7 Social Security tips | | 8 Allocated tips | |
| f Employee's address and ZIP code | | | 9 Advance payment | | 10 Dependent care benefits | |
| | | | 11 Nonqualified plans | | 12a See instructions for box 12 | |
| | | | 13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/> | | 12b | |
| | | | 14 Other UI/WF/SWF - \$122.82 DI - \$144.50 DI P.P. #(Private Plan No.) | | 12c | |
| | | | | | 12d | |
| 15 State | Employer's state ID number | 16 State wages, tips, etc. | 17 State income tax | 18 Local wages, tips, etc. | 19 Local income tax | 20 Locality name |
| NJ | 234-567-890/000 | 32,250.00 | 525.00 | | | |
| | FLI P.P. # | (Private Plan No.) | 26.01 - FLI | | | |
| Form W-2 Wage and Tax Statement | | | 2009 | | Department of the Treasury—Internal Revenue Service For Privacy Act and Paperwork Reduction Act Notice, see back of Copy D. | |

Line 15a - Taxable Interest Income - continued

- ◆ Certificates of deposit
- ◆ Ginnie Maes
- ◆ Fannie Maes
- ◆ Freddie Macs
- ◆ Repurchase agreements
- ◆ Life insurance dividends
- ◆ Obligations of states and their political subdivisions, other than New Jersey
- ◆ Any other interest not specifically exempt

Interest received by your sole proprietorship is reportable as net profits from business on Line 17. Your portion of interest earned and received by a partnership, an estate or trust or, in general, an S corporation is reportable as distributive share of partnership income on Line 20, net income from estates or trusts on Line 25, or net pro rata share of S corporation income on Line 21. For detailed information regarding the reporting of partnership or S corporation income, request Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*. For information regarding grantor trusts, see the reporting instructions for Line 25 on page 26. Interest paid or deemed to have been paid to you by a partnership or an S corporation and reportable to you on Form 1099 must be included on Line 15a.

Forfeiture Penalty for Early Withdrawal. If you incur a penalty by withdrawing a time deposit early, you may subtract the amount of the penalty from your interest income.

If your taxable interest income on Line 15a is more than \$1,500, enclose a copy of Schedule B, Federal Form 1040, or Schedule 1, Federal Form 1040A.

Line 15b - Tax-Exempt Interest Income

Report all of your tax-exempt interest, as well as exempt interest dividends from a New Jersey Qualified Investment Fund, on Line 15b. **If Line 15b is more than \$10,000, you must include an itemized schedule detailing the amount received**

from each source. New Jersey tax-exempt interest income includes interest from:

- ◆ Obligations of the State of New Jersey or any of its political subdivisions
- ◆ Direct Federal obligations such as U.S. Savings Bonds and Treasury Bills, Notes, and Bonds
- ◆ Earnings on qualified withdrawals from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- ◆ Sallie Maes
- ◆ CATS
- ◆ TIGRs
- ◆ Certain distributions from "New Jersey Qualified Investment Funds"
- ◆ Distributions paid by mutual funds to the extent the distributions are attributable to interest earned on Federal obligations

New Jersey Qualified Investment Funds.

A New Jersey Qualified Investment Fund is a regulated investment company in which at least 80% of the fund's investments (other than cash or receivables) are obligations issued either directly by the Federal government or the State of New Jersey or any of its political subdivisions. The Fund must complete and retain Form IF-1, Certification of Qualified Investment Fund, to document its status. This certification need not be filed with the Division of Taxation but must be made available upon request.

If you received a distribution from a qualified investment fund, you may exclude from your income only the portion of the distribution which comes from qualified exempt obligations. Although excluded from income, the tax-exempt portion is reported on Line 15b. The taxable portion of the distribution, if any, is reported as dividends on Line 16. By February 15, shareholders should be notified by the New Jersey qualified investment fund of the portion of their distribution that may be excluded from income. Contact your broker to determine whether your fund qualifies.

Do not report interest earned on your IRA(s) on Line 15b, Tax-Exempt Interest Income. If you made a withdrawal from your IRA during the year, see the instructions for Line 19.

When you total your interest income on Lines 15a and 15b, the amount should match the total of the taxable and tax-exempt interest you reported on your Federal income tax return (if you filed a Federal 1040). Enclose a statement with your NJ-1040 explaining the difference if the amounts do not match. For more information on tax-exempt interest income, request Tax Topic Bulletin GIT-5, *Exempt Obligations*.

Line 16 - Dividends

Enter on Line 16 the amount of dividends received during the year from investments (e.g., from stocks, mutual funds) or other income-producing activities which do not constitute a trade or business. The total amount of taxable dividends received, **regardless of where earned**, must be reported.

Dividends received by your sole proprietorship are reportable as net profits from business on Line 17. Your portion of dividends earned and received by a partnership, an estate or trust or, in general, an S corporation is reportable as distributive share of partnership income on Line 20, net income from estates or trusts on Line 25, or net pro rata share of S corporation income on Line 21. For detailed information regarding the reporting of partnership income or S corporation income and distributions, request Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*. For information regarding grantor trusts, see the reporting instructions for Line 25 on page 26.

Capital Gains Distributions. Capital gains distributions you receive from mutual funds or other regulated investment companies are reported on Line 2, Schedule B and are not to be included on Line 16 as dividends.

Line 16 - Dividends - continued

Tax-Free Distributions. A distribution which is a return of your investment or capital and does not come from earnings or profits is a nontaxable capital or tax-free distribution. These distributions reduce the basis of the stock or investment and are not taxable until your investment is fully recovered.

Insurance Premiums. Dividends received from insurance companies are not taxable unless the dividends received exceed the premiums paid. Any interest from accumulated insurance dividends is taxable and must be reported on Line 15a.

Line 17 - Net Profits From Business

Report the net profits from your business, trade, or profession on Line 17. To determine your New Jersey profit (or loss), first complete a Federal Schedule C (or Schedule C-EZ or Schedule F). Use the same accounting method (cash or accrual) that you used for Federal income tax purposes. **In the case of a loss, make no entry on Line 17.** Enclose a copy of the Federal Schedule C (or Schedule C-EZ or Schedule F) with your return.

To comply with New Jersey income tax law you must make the following adjustments to your Federal Schedule C (or Schedule C-EZ or Schedule F):

1. Add any amount you deducted for taxes based on income.
2. Subtract interest you reported on Federal Schedule C (or Schedule C-EZ or Schedule F) which is exempt for New Jersey purposes but taxable for Federal purposes.
3. Add interest not reported on Federal Schedule C (or Schedule C-EZ or Schedule F) from states or political subdivisions outside of New Jersey which is exempt for Federal purposes.
4. Deduct the remaining 50% of meal and entertainment expenses (that were disallowed on the Federal return).
5. Deduct your qualified contributions to a self-employed 401(k) plan. Contributions to a plan in excess of the Federal limits, which are not an

allowable deduction for Federal tax purposes, are also not deductible for New Jersey purposes.

6. Add interest and dividends derived in the conduct of a trade or business.
7. Add or subtract income or losses derived in the conduct of a trade or business from rentals, royalties, patents, or copyrights.
8. Add or subtract gains or losses from the sale, exchange, or other disposition of the trade or business's property.
9. Add or subtract the net adjustment from the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP, Part 1, line 7. Be sure to retain the completed worksheet for your records. See page 67 for how to request Worksheet GIT-DEP and instructions.
10. Subtract the New Jersey allowable IRC Section 199 deduction, which must be calculated on Form 501-GIT, Domestic Production Activities Deduction. Form 501-GIT can be found on the Division's Web site (www.state.nj.us/treasury/taxation/).

Sole proprietors engaged in providing "primary care" medical and/or dental services at a qualified practice located in or within five miles of a designated Health Enterprise Zone (HEZ) may qualify for a deduction on Line 33. For information on eligibility requirements and how to calculate the HEZ deduction, see Technical Bulletin TB-56, Health Enterprise Zones, which is available on the Division's Web site (www.state.nj.us/treasury/taxation/).

Line 18 - Net Gains or Income From Disposition of Property

Enter on Line 18 the amount of net gains from New Jersey Schedule B, Line 4. Enclose Schedule B with your return. See page 47.

Line 19 - Pensions, Annuities, and IRA Withdrawals

Pensions, annuities, and certain IRA withdrawals are taxable on the New Jersey return and must be reported on Line 19, although the taxable amount may differ from the Federal amount. (See page 25 for information on Roth IRAs.)

TAX TIP  If you (and/or your spouse/civil union partner if filing jointly) were 62 years of age or older or disabled and met the other requirements, you may be able to use the pension and other retirement income exclusions to reduce your gross income. See the instructions for Lines 27a and 27b on page 27.

All state and local government, teachers', and Federal pensions, and Keogh Plans are treated in the same manner as pensions from the private sector. Amounts received as "early retirement benefits" and amounts reported as pension on Schedule NJK-1, Partnership Return Form NJ-1065 are also taxable. Social Security and Railroad Retirement benefits are exempt from New Jersey income tax and should not be reported as pension income. Pension payments received by reason of total and permanent disability are also exempt. However, if you retired before age 65 on a total and permanent disability pension and continue to receive

| Worksheet A | |
|--|----------|
| Which Pension Method to Use | |
| 1. Amount of pension you will receive during the first three years (36 months) from the date of the first payment | 1. _____ |
| 2. Your contributions to the plan | 2. _____ |
| 3. Subtract line 2 from line 1 | 3. _____ |
| (a) If line 3 is "0" or more, <i>and</i> both you and your employer contributed to the plan, you may use the Three-Year Rule Method . | |
| (b) If line 3 is less than "0," or your employer did not contribute to the plan, you must use the General Rule Method . | |

Line 19 - Pensions, Annuities, and IRA Withdrawals - continued

pension payments after age 65, your disability pension is then treated as an ordinary pension. (See definition of “disabled” on page 16.)

If you are receiving a United States military pension or survivor’s benefit payments, the military pension or survivor’s benefit is not taxable for New Jersey gross income tax purposes, regardless of your age or disability status. Do not include such payments on Line 19, Form NJ-1040.

Military pensions are those resulting from service in the Army, Navy, Air Force, Marine Corps, or Coast Guard. This exemption does not apply to civil service pensions or annuities, even if the pension or annuity is based on credit for military service. Most military pensions and survivor’s benefit payments are received from the U.S. Defense Finance and Accounting Service while a civil service annuity is received through the U.S. Office of Personnel Management.

Retirement plans (pensions, annuities, IRAs) are either noncontributory or contributory. A noncontributory plan is one to which you have not made contributions. A contributory plan is one to which you have made contributions, usually through payroll deductions. The amount you report on Line 19 will depend on whether or not you made contributions to the plan.

Noncontributory Plans. Amounts you receive from noncontributory plans are fully taxable. Enter on Line 19 the total amount of the pension or annuity from your 1099-R.

Contributory Plans (Other Than IRAs). The total value of your pension or annuity consists of your contributions, your employer’s contributions (if any), and earnings. In general, your contributions to a pension or annuity were taxed when they were made and are not taxed by New Jersey when withdrawn (except for 401(k) Plans). Therefore, you must determine the taxable part of any distribution you receive. Use Worksheet A on page 22 to determine whether you should use the Three-Year Rule Method or the General Rule Method for your pension or annuity.

NOTE:

- ♦ If you received a distribution from a 401(k) Plan, see the section on 401(k) Plans on page 24 before continuing.
- ♦ The taxable amount of an IRA withdrawal must be determined by completing Worksheet C, IRA Withdrawals, on page 24. **Do not use Worksheet A or B for an IRA withdrawal.**

Three-Year Rule Method. If you will recover your contributions within three years from the date you receive the first payment from the plan, and both you and your employer contributed to the

plan, you may use the Three-Year Rule Method to determine your New Jersey taxable pension income. The Three-Year Rule allows you to exclude your pension and annuity payments from gross income until the payments you receive equal your contributions to the plan. Until that time, the amounts you receive, because they are considered your contributions, are not taxable and should not be reported on your return. Once you have received (recovered) an amount equal to the amount you contributed, the payments you receive are fully taxable. Since the Three-Year Rule has been repealed for Federal income tax purposes, if you retired after July 1, 1986, the taxable amount of pension or annuity that you report on your New Jersey return when using this method will differ from the amount you report on your Federal return.

General Rule Method. If you will not recover your contributions within three years from the date you receive the first payment from the plan, or your employer did not contribute to the plan, you must use the General Rule Method to determine your New Jersey taxable pension income. From the first year you receive your pension and every year thereafter, part of your pension will be excludable (the amount that represents your contributions) and part will be taxable. Use Worksheet B below to determine the taxable amount.

Complete Worksheet B the year in which you receive your first pension payment. Once calculated, use the percentage on line 3 to determine the taxable amount year after year. You must recalculate the percentage only if your annual pension payments decrease.

Contributions to Plans Prior to Residence. Any contributions you made to a pension, annuity, or IRA prior to moving to New Jersey are treated in the same way as the contributions would have been treated had you resided in New Jersey at the time. Contributions to plans other than 401(k) Plans are considered to have been previously taxed. Use the appropriate method to determine the taxable amount.

Worksheet B
General Rule Method

| | | |
|---|----|---------|
| 1. Your previously taxed contributions to the plan | 1. | _____ |
| 2. Expected return on contract* | 2. | _____ |
| 3. Percentage excludable (Divide line 1 by line 2) | 3. | _____ % |
| 4. Amount received this year | 4. | _____ |
| 5. Amount excludable (Multiply line 4 by line 3) | 5. | _____ |
| 6. Taxable amount (Subtract line 5 from line 4. Enter here and on Line 19, Form NJ-1040) | 6. | _____ |

*The expected return on the contract is the amount receivable. If life expectancy is a factor under your plan, Federal actuarial tables must be used to compute the expected return. The Federal actuarial tables are contained in the Internal Revenue Service’s Publication 939, *General Rule for Pensions and Annuities*. Contact the IRS for this publication. If life expectancy is not a factor under your plan, the expected return is found by totaling the amounts to be received.

Worksheet C - IRA Withdrawals 2009

Part I

1. **Value of IRA** on 12/31/09.
Include contributions made for the tax year from 1/1/10–4/15/10 1. _____
 2. **Total distributions from IRA during the tax year.** Do not include tax-free rollovers..... 2. _____
 3. **Total value of IRA.**
Add lines 1 and 2 3. _____
- Unrecovered Contributions:**
Complete either line 4a or 4b:
- 4a. **First year of withdrawal from IRA:**
Enter the total of IRA contributions that were previously taxed 4a. _____
 - 4b. **After first year of withdrawal from IRA:** Complete Part II. Enter amount of unrecovered contributions from Part II, line (g)* 4b. _____
5. **Accumulated earnings in IRA on 12/31/09.** Subtract either line 4a or 4b from line 3 5. _____
 6. Divide line 5 by line 3 and enter the result as a decimal 6. _____
 7. **Taxable portion of this year's withdrawal.**
Multiply line 2 by decimal amount on line 6.
Enter here and on Line 19, Form NJ-1040 7. _____

Part II—Unrecovered Contributions

- (For Second and Later Years)
- (a) **Last year's unrecovered contributions.**
From line 4 of last year's worksheet * (a) _____
 - (b) **Amount withdrawn last year.**
From line 2 of last year's worksheet (b) _____
 - (c) **Taxable portion of last year's withdrawal.** From line 7 of last year's worksheet (c) _____
 - (d) **Contributions recovered last year.** Subtract line (c) from line (b) (d) _____
 - (e) **This year's unrecovered contributions.**
Subtract line (d) from line (a) (e) _____
 - (f) **Contributions to IRA during current tax year.** Do not include tax-free rollovers (f) _____
 - (g) **Total unrecovered contributions.**
Line (e) plus line (f). Enter here and on Part I, line 4b (g) _____

*If you did not complete a worksheet in prior year(s), skip Part II and calculate the amount of unrecovered contributions as follows:

- A. Determine the total amount of **withdrawal(s)** made from the IRA in previous years.
- B. Total the portion(s) of these previous year withdrawal(s) already reported as income on prior New Jersey tax returns.
- C. Subtract the amount of previous year withdrawals reported (B) from the total amount of previous year withdrawals (A). This difference is the amount of contributions that have been *recovered* thus far.
- D. Subtract the amount of *recovered* contributions (C) from the *total* amount of contributions made to the IRA. This is the amount of **unrecovered** contributions to enter on **line 4b** of **Part I**.

(Keep a copy of this worksheet for your records.)

Lump-Sum Distributions and Rollovers. When a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing, or other plan is made, the amount received in excess of the contributions to the plan that have already been taxed must be included in your income in the year received. New Jersey has no provisions for income averaging of lump-sum distributions. Report the taxable amount of a lump-sum distribution on Line 19.

A lump-sum distribution from an IRA or a qualified employee pension or annuity plan which you roll over into an IRA or other eligible plan is excludable from

New Jersey income if the rollover qualifies for deferral for Federal income tax purposes. The amount rolled over (minus previously taxed contributions) is taxable later when it is withdrawn. As under Federal law, the rollover must be made within the 60-day period after distribution.

401(k) Plans. Beginning on January 1, 1984, New Jersey's treatment of 401(k) Plan contributions changed. After that date employee contributions to 401(k) Plans were no longer included in taxable wages when earned. If you made contributions to your 401(k) Plan prior to January 1, 1984, your distribution will be treated differently than if you made all of your contributions after this date.

1. **All contributions made after January 1, 1984.** If all of your contributions to the 401(k) Plan were made after January 1, 1984, then your distributions from the plan are fully taxable unless your contributions exceeded the Federal limit.
2. **Contributions made before January 1, 1984.** If you made contributions to the 401(k) Plan before January 1, 1984, or you made contributions beyond the Federal limit, calculate the taxable portion of your distributions from the plan using one of the methods described under contributory plans.

Line 19 - Pensions, Annuities, and IRA Withdrawals - continued

For more detailed information on reporting pension and annuity income on your New Jersey return, request Tax Topic Bulletin GIT-1, *Pensions and Annuities*.

IRAs. Your IRA consists of a nontaxable part (your contributions) and a taxable part (earnings plus certain amounts, if any, rolled over from pension plans). If your contributions have been previously taxed, only the portion of your distribution that represents earnings is taxable.

Earnings credited to an IRA are not subject to tax until withdrawn. The interest, dividends and other earnings, as well as amounts which were tax-free rollovers, will become taxable when withdrawn. If the total amount in the IRA is withdrawn, the entire amount of the interest or accumulated gains becomes taxable in the year the withdrawal is made.

If, however, the withdrawal from an IRA is made over a period of years, the portion of the annual distribution that represents interest income and accumulated gains in the IRA is subject to tax. A distribution from a rollover IRA which is fully taxable for Federal income tax purposes may be treated differently for New Jersey purposes if your contributions were subject to New Jersey income tax when the contributions were made.

Report the taxable amount of an IRA withdrawal on Line 19. Use Worksheet C on page 24 to determine the taxable portion of your IRA withdrawal. For multiple IRAs, the taxable amount may be determined by using a separate worksheet for each IRA, or all IRAs may be combined on one worksheet.

Roth IRAs. Contributions to a Roth IRA are subject to New Jersey tax in the year they are made. However, if the requirements are satisfied, "qualified distributions" from a Roth IRA are excludable and do not have to be included in New Jersey gross income in the year received.

A "qualified distribution" is one made after the five-taxable-year period beginning with the first taxable year in which a contribution was made to your IRA, and which is:

1. Made on or after the date on which an individual reaches age 59½; or
2. Made to a beneficiary (or the individual's estate) after the individual's death; or
3. Made because the individual becomes disabled; or
4. Made as a qualified first-time home buyer distribution as defined by the Internal Revenue Code.

A payment or distribution cannot be treated as a qualified distribution if it is made within the five-taxable-year period which begins with the year the first contribution was made. A payment or distribution of an allowable rollover contribution (or income earned on the amount rolled over) from an IRA other than a Roth IRA, is not a qualified distribution if it is made within the five-taxable-year period which begins with the year in which the rollover contribution was made.

If you received a nonqualified distribution from a Roth IRA, you must report the earnings as income on Line 19.

If you converted an existing IRA to a rollover Roth IRA during tax year 2009, any amount from the existing IRA that would be taxable if withdrawn must be included in your gross income on Line 19.

For more detailed information on IRA withdrawals, request Tax Topic Bulletin GIT-2, *IRA Withdrawals*, or Technical Bulletin TB-44.

Line 20 - Distributive Share of Partnership Income

Enter on Line 20 your share of income derived from partnership(s) as reported to you by the partnership(s) on Schedule NJK-1, Form NJ-1065. The appropriate amount to enter appears on the schedule in column A of the line labeled "Distributive Share of Partnership Income" and must be reported whether or not the income was actually distributed. If the net amount from all Schedule NJK-1s is zero or less, make no entry. Enclose a copy of each Schedule NJK-1 with your return. For detailed information regarding reporting partnership income, request

Tax Topic Bulletin GIT-9P, *Income From Partnerships*.

If any adjustments to the amount reported on Line 20 are necessary, follow the detailed instructions in Tax Topic Bulletin GIT-9P, *Income From Partnerships*.

If you did not receive a Schedule NJK-1, you must enclose a copy of the Federal Schedule K-1 and complete Reconciliation Worksheet A contained in Tax Topic Bulletin GIT-9P, *Income From Partnerships*. Be sure to retain the completed worksheet for your records.

Line 21 - Net Pro Rata Share of S Corporation Income

Enter on Line 21 the amount of your net pro rata share of S corporation income, whether or not the income was actually distributed. For detailed information regarding the reporting of S corporation income, request Tax Topic Bulletin GIT-9S, *Income From S Corporations*.

Enclose a copy of each Schedule NJ-K-1, Form CBT-100S, which you received from the S corporation(s). If you did not receive a Schedule NJ-K-1, you must enclose a copy of the Federal Schedule K-1 and complete Reconciliation Worksheet B contained in Tax Topic Bulletin GIT-9S, *Income From S Corporations*. Be sure to retain the completed worksheet for your records.

Line 22 - Net Gains or Income From Rents, Royalties, Patents, and Copyrights

Enter on Line 22 the amount of net income from New Jersey Schedule C, Line 3. Enclose Schedule C with your return. See page 48.

Line 23 - Net Gambling Winnings

New for 2009 New Jersey Lottery winnings from prize amounts exceeding \$10,000 are taxable for New Jersey gross income tax purposes. The individual prize amount, not the total amount of New

Line 23 - Net Gambling Winnings - continued

Jersey Lottery winnings over the year, determines taxability.

Enter on Line 23 the amount of your net gambling winnings. You may deduct your gambling losses from your winnings that occurred during the same year. **You may use New Jersey Lottery losses to offset other gambling winnings.** If your net gambling winnings are less than zero, make no entry.

You must be able to substantiate gambling losses used to offset winnings reported on your New Jersey income tax return. Evidence of losses may take several forms, including a daily log or journal of wins and losses, canceled checks, losing race track pari-mutuel tickets, losing lottery tickets, etc. With respect to winnings or losses resulting from casino gambling, letters from casinos which purport to "rate" the gambling activity of an individual or "estimate" losses are acceptable as **part** of the evidential material required to prove losses.

Remember, do not include any winnings from prizes in the amount of \$10,000 or less from the New Jersey State Lottery.

Although no specific rider to the New Jersey income tax return is required to substantiate gambling losses, it is suggested that if you enter gambling winnings net of losses on Line 23 of the return, you should note the total winnings and total losses on a supporting schedule. This procedure may eliminate certain questions in the event the return is selected for audit.

Line 24 - Alimony and Separate Maintenance Payments Received

Enter on Line 24 the total amount of alimony and separate maintenance payments you received which were required under a decree of divorce/dissolution or separate maintenance. Do not include payments received for child support.

Line 25 - Other

Enter on Line 25:

Amounts Received as Prizes and Awards. A prize won in a raffle, drawing, television or radio quiz show, contest, or any other event is taxable and must be included on Line 25. Any prizes or awards received in goods or services must be included as income at fair market value.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had he or she lived, and the income was not included on the decedent's final return, you must report the income on your own return when you receive it. The income is reported on Line 25, "Other" income. Enclose a schedule of the items of income reported together and included on Line 25.

Income From Estates and Trusts. Beneficiaries receiving income from an estate or trust must include on Line 25 the Total Distribution reported on Schedule NJK-1, Form NJ-1041. If a Schedule NJK-1 was not received, include on Line 25 the net of the items listed on the Federal K-1 received. Interest, dividends, capital gains, business or partnership income, etc. as listed on the Federal K-1(s) must be adjusted to reflect New Jersey tax law and then netted together before inclusion on Line 25, "Other" income. Be sure to include income which is not subject to Federal income tax but is subject to New Jersey gross income tax, such as interest from and losses on the disposition of obligations of states and their political subdivisions, other than New Jersey and its political subdivisions, and exclude income and losses not subject to New Jersey tax, such as gains on New Jersey tax-exempt securities.

For tax years beginning on or after January 1, 2004, New Jersey income tax law has uncoupled from certain changes in Federal depreciation and expense deduction limits. The Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP instructions explain the New Jersey adjustments required to determine income reportable in the various net income categories. See page 67 for how to request Worksheet GIT-DEP and instructions.

For taxable years beginning on or after December 31, 2004, New Jersey income tax law has uncoupled from some provisions of the IRC Section 199 deduction. Information regarding the New Jersey limitations and calculations can be found on the Division's Web site (www.state.nj.us/treasury/taxation/).

Enclose a copy of the NJK-1(s) or Federal K-1(s).

If the income from a grantor trust is reportable by or taxable to the grantor for Federal income tax purposes, it is also taxable to the grantor for New Jersey gross income tax purposes. The grantor must report the interest, dividends, capital gains, business income, partnership income, net pro rata share of S corporation income, etc. in the categories of income as required for gross income tax purposes and not as income from Estates and Trusts. Enclose a copy of the New Jersey or Federal Grantor Trust Attachment.

Scholarships and Fellowships. Scholarships and fellowship grants are taxable and must be included on Line 25 unless they satisfy **all** of the following conditions:

1. The primary purpose of the grant is to further the recipient's education or training; and
2. The grant neither represents payments for past, present, or future services nor payments for services which are subject to the direction or supervision of the grantor (e.g., a fellowship given in exchange for teaching); and
3. The grant is not for the benefit of the grantor.

Residential Rental Value or Allowance Paid by Employer. Enter on Line 25 either the rental value of a residence furnished by an employer or the rental allowance paid by an employer to provide a home. The rental value of the residence furnished is excludable and should not be reported provided that:

1. The lodging is provided on the business premises of the employer; and
2. The lodging is furnished for the convenience of the employer; and

Line 25 - Other - continued

3. The employee is required to accept such lodging as a condition of employment.

Other. Enter on Line 25 the amount of any taxable income for which a place has not been provided elsewhere on the return. Income from sources both legal and illegal is subject to tax.

Line 26 - Total Income

Enter on Line 26 the total of Lines 14, 15a, 16, 17, 18, 19, 20, 21, 22, 23, 24, and 25.

Line 27a - Pension Exclusion

You qualify for the New Jersey pension exclusion if:

- ♦ You (and/or your spouse/civil union partner if filing jointly) were 62 years of age or older or disabled as defined by Social Security guidelines on the last day of the tax year; **and**
- ♦ Total income from Line 26 for the entire year was \$100,000 or less.

NOTE: If the amount on Line 26 is more than \$100,000, you are not eligible for the pension exclusion. You may still be eligible for a special exclusion of up to \$6,000. See the instructions for Line 27b below to determine if you qualify for this special exclusion.

If you qualify for the pension exclusion, you may exclude all or a part of the income you received during the year from taxable pensions, annuities, and IRA withdrawals. You may exclude up to \$20,000 (filing status married/CU couple, filing joint return), \$15,000 (filing status single, head of household, or qualifying widow(er)/surviving CU partner), or

\$10,000 (filing status married/CU partner, filing separate return).

Enter on Line 27a the lesser of the amount reported on Line 19 or the amount next to your filing status from the Maximum Pension Exclusion chart below. The amount on Line 27a should never be more than the amount on Line 19. Part-year residents, see page 8.

When you and your spouse/civil union partner file a joint return and only one of you is disabled or 62 years of age or older, you may still claim the maximum pension exclusion. However, only the pension, annuity, or IRA withdrawal of the spouse/civil union partner who is 62 years of age or older or disabled may be excluded.

TAX TIP  If you and/or your spouse/civil union partner were 62 years of age or older on the last day of the tax year and did not use the maximum pension exclusion amount for your filing status, or you did not use the pension exclusion because you did not report any income on Line 19, you may still qualify for other income exclusions. See the instructions for Line 27b, "Other Retirement Income Exclusion."

Line 27b - Other Retirement Income Exclusion

If you (and/or your spouse/civil union partner if filing jointly) were 62 years of age or older on the last day of the tax year, you may qualify to exclude other income on Line 27b. There are two parts to the total exclusion: Part I, the unclaimed portion of your pension exclusion, and Part II, a special exclusion for taxpayers who are unable to receive Social Security

or Railroad Retirement benefits. Each part has different eligibility requirements. Use Worksheet D on page 28 to calculate the total exclusion amount you are eligible to claim. If you were a part-year resident, do not complete the worksheet. See page 8.

I. Unclaimed Pension Exclusion. You are eligible to use the unclaimed portion of your pension exclusion on Line 27b if:

- ♦ You (and/or your spouse/civil union partner if filing jointly) were 62 years of age or older on the last day of the tax year; **and**
- ♦ Total income from Line 26 for the entire year was \$100,000 or less; **and**
- ♦ Income from wages, net profits from business, distributive share of partnership income, and net pro rata share of S corporation income totaled \$3,000 or less; **and**
- ♦ You did not use the maximum pension exclusion on Line 27a (your taxable pension, annuity, or IRA withdrawal was less than the exclusion amount for your filing status or you did not receive pension, annuity, or IRA withdrawal income).

II. Special Exclusion for Taxpayers Unable to Receive Social Security or Railroad Retirement Benefits. This benefit is not related to the pension exclusion and, if you qualify, you may claim it whether or not you use the maximum pension exclusion. You qualify for this additional exclusion on Line 27b if:

- ♦ You (and/or your spouse/civil union partner if filing jointly) were 62 years of age or older on the last day of the tax year; **and**
- ♦ You (and your spouse/civil union partner if filing jointly) are unable to receive Social Security or Railroad Retirement benefits, but would have been eligible for benefits had you fully participated in either program.

| Maximum Pension Exclusion | |
|---------------------------|--|
| Amount: | For Filing Status: |
| \$20,000 | Married/CU couple, filing joint return |
| \$15,000 | Single Head of household Qualifying widow(er)/surviving CU partner |
| \$10,000 | Married/CU partner, filing separate return |

Worksheet D
Other Retirement Income Exclusion
Age Requirement: 62 or older

Part-year residents, do **not** complete this worksheet. See instructions on page 8.

Part I – Unclaimed Pension Exclusion

Is total income from Line 26, NJ-1040 for the entire year **MORE than \$100,000?**

- Yes. Do not complete Part I. Enter "0" on line 8 and continue with Part II.
- No. Continue with line 1.

1. Enter the amount from Line 14, NJ-1040 1. _____
2. Enter the amount from Line 17, NJ-1040 2. _____
3. Enter the amount from Line 20, NJ-1040 3. _____
4. Enter the amount from Line 21, NJ-1040 4. _____
5. Add lines 1, 2, 3, and 4 5. _____

Is the amount on line 5 MORE than \$3,000?

- Yes. Enter "0" on line 8 and continue with Part II.
- No. Continue with line 6.

6. **Enter: if your filing status is:**
 \$20,000 Married/CU couple, filing joint return
 \$15,000 Single; Head of household; Qualifying widow(er)/
 surviving CU partner
 \$10,000 Married/CU partner, filing separate return 6. _____
7. Enter the amount from Line 27a, NJ-1040 7. _____
8. Unclaimed Pension Exclusion. Subtract line 7 from line 6.
 If zero, enter "0." Continue with Part II 8. _____

Part II – Special Exclusion

9a. Are you (and/or your spouse/civil union partner if filing jointly) now receiving, or will you (and/or your spouse/civil union partner if filing jointly) ever be eligible to receive Social Security or Railroad Retirement Benefits?

- No — Continue with item 9b
- Yes — Enter "0" on line 9 and continue with line 10

9b. Would you (and your spouse/civil union partner if filing jointly) be receiving or ever be eligible to receive Social Security or Railroad Retirement Benefits if you had participated in either program?

- No — Enter "0" on line 9 and continue with line 10
- Yes — Enter on line 9 the amount of exclusion for your filing status shown below and continue with line 10

- Enter: if your filing status is:**
- \$ 6,000 Married/CU couple, filing joint return; Head of household;
 Qualifying widow(er)/surviving CU partner
 - \$ 3,000 Single; Married/CU partner, filing
 separate return 9. _____

10. Your Other Retirement Income Exclusion

Add lines 8 and 9. Enter here and on Line 27b, NJ-1040.
 If the amount here is zero, make no entry on Line 27b 10. _____

NOTE: When you and your spouse/civil union partner file a joint return and only one of you is 62 years of age or older, you may claim the full exclusion. However, only the income of the spouse/civil union partner who is age 62 or older may be excluded.

For more detailed information on using the income exclusions on Line 27b, request Tax Topic Bulletin GIT-1, *Pensions and Annuities*.

Line 27c - Total Exclusion Amount

Add Line 27a and Line 27b and enter the total on Line 27c.

Line 28 - New Jersey Gross Income

Subtract Line 27c from Line 26 and enter the result on Line 28. If less than zero, make no entry.

TAX TIP  **If you were a New Jersey resident for the entire year and your Gross Income on Line 28 is \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), you have no tax liability to New Jersey and no return must be filed. If you are filing a return only to obtain a refund of taxes withheld or estimated payments made, do not complete Lines 29 through 43. Continue completing the return with Line 44. See instructions on page 39.**

NOTE: If you qualify, you may receive a New Jersey earned income tax credit even if you have no tax liability to New Jersey and are not required to file a return. See the instructions for Line 50.

If you are eligible for a 2009 homestead rebate as a tenant (see page 50), you must also complete the rebate application, Form TR-1040.

You may claim an exemption from withholding if you expect to have no New Jersey income tax liability for the taxable year because your gross income will be less than the minimum income filing threshold. Complete Form NJ-W4 and

Line 28 - New Jersey Gross Income - continued

submit it to your employer to claim the exemption.

If you were a New Jersey resident for only part of the year, see "Guidelines for Part-Year Residents" on page 8.

Exemptions and Deductions (Lines 29 - 34)

New Jersey allows deductions only for exemptions, certain medical expenses, qualified Archer medical savings account (MSA) contributions, health insurance costs of the self-employed, alimony and separate maintenance payments, qualified conservation contributions, and a health enterprise zone deduction for qualified taxpayers. No deduction is allowed for adjustments taken on the Federal return such as employee business expenses, IRA contributions, and Keogh Plan contributions. However, be sure to keep records of all contributions to IRAs and Keogh Plans. You will need this information when you make withdrawals in future years. Part-year residents must follow the guidelines on page 8.

Line 29 - Total Exemption Amount

Calculate your total exemption amount as follows:

From Line 12a _____ × \$1,000 = _____

From Line 12b _____ × \$1,500 = _____

Total Exemption Amount _____

Enter the number of exemptions from Line 12a, Form NJ-1040. Multiply the number by \$1,000 and enter the result.

Enter the number of exemptions from Line 12b, Form NJ-1040. Multiply the number by \$1,500 and enter the result.

Add together the exemption amounts calculated above and enter the total on Line 29, Form NJ-1040.

Line 30 - Medical Expenses

You may deduct certain medical expenses that you paid during the year for yourself, your spouse/civil union partner or domestic partner, and your dependents. However, you cannot deduct expenses for which you were reimbursed. Only expenses in excess of 2% of your income may be deducted. You may also deduct qualified Archer MSA contributions. Use Worksheet E to calculate your deduction for medical expenses/Archer MSA contributions.

Allowable Medical Expenses. *Medical expenses* means nonreimbursed payments for physicians, dental and other medical fees, prescription eyeglasses and contact lenses, hospital care, nursing care, medicines and drugs, prosthetic devices, X-rays, and other diagnostic services conducted by or directed by a physician or dentist. In addition, medical expenses may also include amounts paid for transportation primarily for and essential to medical care and insurance (including amounts paid as premiums under Part B of Title XVIII of the Social Security Act, relating to supplementary medical insurance for the aged) covering medical care. As a general rule, medical expenses allowed for Federal income tax purposes will be allowed for New Jersey income tax purposes.

NOTE: Do not include on line 1, Worksheet E

- ♦ Contributions you made to an Archer MSA or any amounts paid or disbursed from an Archer MSA that have been excluded from gross income; or
- ♦ Any amounts taken as a deduction on line 5, Worksheet E, for the health insurance costs of the self-employed.

Archer MSA Contributions. Enter on line 4, Worksheet E the amount of your qualified Archer MSA contributions from Federal Form 8853. New Jersey follows the Federal rules for this deduction. Your contribution may not exceed 75% of the amount of your annual health plan deductible (65% if you have a self-only plan). Enclose Federal Form 8853 with your return. Excess contributions that you withdraw before the due date of your tax return are not taxable. However, you must report the earnings associated with the excess contributions you withdraw as wages on Line 14.

Self-Employed Health Insurance Deduction. If you are considered a self-employed individual for Federal income tax purposes, or you received wages in 2009 from an S corporation in which you were a more-than-2% shareholder, you may deduct the amount you paid during the year for health insurance for yourself, your spouse/civil union partner or domestic partner, and your dependents. The amount of the deduction may not

| Worksheet E | |
|--|----------|
| Deduction for Medical Expenses | |
| (Keep for your records) | |
| 1. Total nonreimbursed medical expenses | 1. _____ |
| 2. Enter Line 28, Form NJ-1040 _____ × .02 = | 2. _____ |
| 3. Medical Expenses Deduction. Subtract line 2 from line 1 and enter result here. If zero or less, enter zero | 3. _____ |
| 4. Enter the amount of your qualified Archer MSA contributions from Federal Form 8853 | 4. _____ |
| 5. Enter the amount of your self-employed health insurance deduction | 5. _____ |
| 6. Total Deduction for Medical Expenses. Add lines 3, 4, and 5. Enter the result here and on Line 30, Form NJ-1040. If zero, enter zero here and make no entry on Line 30, Form NJ-1040 | 6. _____ |

Line 30 - Medical Expenses - continued

exceed the amount of your earned income, as defined for Federal income tax purposes, derived from the business under which the insurance plan is established. You may not deduct any amounts paid for health insurance coverage for any month during the year in which you were eligible to participate in any subsidized health plan maintained by your (or your spouse's/civil union partner's or domestic partner's) employer.

Line 31 - Alimony and Separate Maintenance Payments

Enter on Line 31 the amount of alimony and separate maintenance paid which was required under a decree of divorce/dissolution or separate maintenance. Do not include payments for child support.

Line 32 - Qualified Conservation Contributions

Enter on Line 32 the amount of any contribution you made for conservation purposes of a qualified real property interest in property located in New Jersey. The amount of the deduction is the amount of the contribution allowed as a deduction in computing your taxable income for Federal income tax purposes. If you are required to file Federal Form 8283 with your Federal Form 1040, enclose a copy.

Line 33 - Health Enterprise Zone Deduction

Eligible taxpayers engaged in providing "primary care" medical and/or dental services at a qualified practice located in or within five miles of a designated Health Enterprise Zone (HEZ) enter the amount of their HEZ deduction on Line 33. Partners and S corporation shareholders of a qualified practice enter the HEZ deduction amount listed on Schedule NJK-1, Form NJ-1065, or Schedule NJ-K-1, Form CBT-100S. Sole proprietors must calculate the amount of their HEZ deduction for Line 33. For information on eligibility requirements and how to calculate the HEZ deduction, see Technical Bulletin TB-56, Health Enterprise Zones,

which is available on the Division's Web site (www.state.nj.us/treasury/taxation/).

Line 34 - Total Exemptions and Deductions

Enter on Line 34 the total of Lines 29, 30, 31, 32, and 33.

Line 35 - Taxable Income

Subtract Line 34 from Line 28 and enter the result on Line 35. If Line 35 is zero or less, make no entry.

Line 36a - Total Property Taxes Paid

Enter on Line 36a the property taxes due and paid during 2009 on your qualified principal residence in New Jersey. For tenants, 18% of the rent paid during the year is considered property taxes paid.

Principal Residence

A principal residence means a homestead, either owned or rented, actually and continually occupied as your permanent residence. Do not include property taxes paid for a vacation home, a "second home," or property which the owner rents to someone else.

Homeowners

Enter on Line 36a the property taxes paid for the home in New Jersey that you owned and lived in as your principal residence. Both single-family homes and certain multi-unit properties may qualify. See below.

Multi-Unit Properties. If you own a multi-unit property and occupy a portion of the property as your principal residence, enter the property taxes paid for the percentage of the property you occupy. Complete Schedule 1-A to calculate the amount. Enter an amount on Line 36a only if the property contains four units or less, and of these four units, only one may be used for commercial purposes.

Condominiums and Co-ops. A condominium unit or a unit in a cooperative housing complex or mutual housing corporation is considered a single-family dwelling.

Continuing Care Communities. As a resident in a continuing care retirement community, you are considered a homeowner if the continuing care contract requires you to pay the proportionate share of property taxes attributable to your unit.

Disabled Veterans. Totally and permanently disabled veterans who have a 100% exemption from local property taxes do **not** enter an amount on Line 36a. If any portion of the dwelling is rented to a tenant and property taxes are paid by the disabled veteran owner on the rented portion, such taxes may not be entered on Line 36a of the property owner's return. However, eligible tenants may enter 18% of the rent paid on their own income tax returns.

P.I.L.O.T. Payments. Do not enter on Line 36a P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments you made to your municipality as a homeowner. These payments are not property taxes.

Life Tenancy. You are considered to be a homeowner if you have life tenancy rights or hold a lease for 99 years or more.

Tenants

Enter on Line 36a the amount of property taxes paid for a home or apartment you rented in New Jersey and lived in as your principal residence, provided that the building is subject to local property taxes and your dwelling unit contains its own separate kitchen and bathroom that are not shared with others in the building. For tenants, 18% of the rent paid during the year is considered property taxes paid.

Mobile Homes. If you own a mobile home which is located in a mobile home park, you are considered a tenant. For more information on mobile homes, contact the New Jersey Division of Taxation Customer Service Center.

Tax-Exempt, Subsidized, and Campus Housing. Tenants living in dwellings which are not subject to local

Line 36a - Total Property Taxes Paid - continued

property taxes do not enter 18% of the rent paid on Line 36a. This includes: tenants living in tax-exempt housing or other dwellings owned by the State, County, Municipal, or Federal government; students living in on-campus apartments at State colleges and universities; tenants living in dwellings owned by religious, charitable, or other nonprofit organizations (including on-campus apartments at private nonprofit colleges and universities), if the property is exempt from local property taxes; and tenants who lived in a dwelling on which P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments were made to the municipality.

Do not enter a figure on Lines 36a - 36c or Line 48 of the tax return if the dwelling you rent is not subject to local property taxes. If you are not sure whether the dwelling you rent is subject to local property taxes, contact your building manager or the municipal tax assessor for information. The Division of Taxation audits returns to ensure compliance with these requirements.

Review the information below for determining the amount of property taxes to enter on Line 36a if:

- ♦ You had more than one New Jersey residence during 2009; **or**

- ♦ Your principal residence had multiple owners or multiple tenants, or consisted of multiple units; **or**
- ♦ You and your spouse/civil union partner file separate returns but maintain the same principal residence; **or**
- ♦ You were a part-year resident.

Spouses/Civil Union Partners Filing Separate Returns, but Maintaining Same Principal Residence. If you and your spouse/civil union partner file separate returns but maintain the same principal residence, enter on Line 36a one-half of the property taxes (or one-half of 18% of rent) due and paid.

Multiple Residences, Owners, Units, or Tenants. Complete Schedule 1-A on page 32 before completing Line 36a if:

- ♦ You lived in more than one qualifying New Jersey residence during 2009; or
- ♦ You shared ownership of a principal residence during the year with anyone other than your spouse/civil union partner; or
- ♦ A principal residence you owned during the year consisted of multiple units; or
- ♦ Anyone other than your spouse/civil union partner occupied and shared rent with you for an apartment or other rental dwelling unit; or
- ♦ You were both a homeowner and a tenant during the year.

If you were a homeowner, enter the amount from Line 4, Schedule 1-A on Line 36a. If you were a tenant, enter the amount from Line 9, Schedule 1-A on Line 36a. If you were both a homeowner and a tenant during the year, add the amount from Line 4, Schedule 1-A and the amount from Line 9, Schedule 1-A and enter the total on Line 36a.

If you lived for part of the year in a residence that did not meet the requirements above, do not enter on Line 36a any property taxes paid for the period of time you lived in that residence. However, if you moved during the year and lived for part of the year in a residence that qualifies, complete Schedule 1-A for the qualified residence only. Do not list any information pertaining to the nonqualified residence.

Part-year residents. If you were a part-year New Jersey resident, and you were either a qualified homeowner or tenant, or both a homeowner and a tenant during the part of the year you lived in this State, enter on Line 36a the total amount of property taxes (or 18% of rent) due and paid during your period of residence (see page 8).

NOTE: Part-year residents must complete Schedule 1-A **only** if one or more of the conditions listed under Multiple Residences, Owners, Units, or Tenants above apply.

Completing Schedule 1-A

Part I - Homeowners

Principal Residences Owned in New Jersey (Lines 1-3)

List the address of each qualified New Jersey residence you owned and occupied as your principal residence during 2009. Complete Column 1 through Column 5 for each address.

If you were **both** an owner and a tenant at the same address, enter the required information in **both** Part I and Part II.

Column 1

Enter the number of days you owned and occupied this home as your principal

residence in 2009. If this was your residence for all of 2009, enter 365. The total number of days in Part I and Part II may not exceed 365.

Column 2

Enter the share (percentage) of this residence you (and your spouse/civil union partner) own(ed). Enter this figure as a decimal (e.g., if the share is 50%, enter 0.50). If you (and your spouse/civil union partner) were the sole owner(s), enter 1.00.

Column 3

If this property consists of more than one unit, indicate the share (percentage) of the property used as your principal residence.

Enter this figure as a decimal (e.g., enter 25% as 0.25).

Column 4

Enter the total property taxes paid on this property during 2009 for the period indicated in Column 1.

Column 5

Multiply the decimal in Column 3 by the property tax amount in Column 4. If there is no figure in Column 3, use the decimal in Column 2. Enter the result in Column 5.

For example, total property taxes paid were \$2,000, Column 2 is 1.00, and Column 3 is 0.50. The calculation for Column 5 is $0.50 \times \$2,000 = \$1,000$.

Schedule 1-A

PART I: HOMEOWNERS

Principal residences you owned in New Jersey during 2009

| Address | (1) Number of days in 2009 in this residence as an owner | (2) Share of property owned by you (and your spouse/civil union partner) | (3) Share of property used as your principal residence | (4) Total property taxes paid on this property for this period | (5) Your share of property taxes paid on this property for this period |
|--|---|---|---|---|---|
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. Your share of total property taxes paid in 2009 for your principal residences (total of Column 5) Use this amount to complete Line 36a*..... | | | | | |

PART II: TENANTS

Principal residences you rented in New Jersey during 2009

| Address | (1) Number of days in 2009 in this residence as a tenant | (2) Total number of tenants who shared the rent | (3) Total rent paid by all people living in this residence during this period | (4) Total rent paid by you (and your spouse/civil union partner) for this residence during this period |
|--|---|--|--|---|
| 5. | | | | |
| 6. | | | | |
| 7. | | | | |
| 8. Your share of total rent paid in 2009 for your principal residences (total of Column 4)..... | | | | |
| 9. Rent constituting property taxes (Line 8 × .18) Use this amount to complete Line 36a*..... | | | | |

* If your filing status is married/CU partner, filing separate return and both you and your spouse/civil union partner maintain the same principal residence, use one-half of this amount when completing Line 36a.

Line 4 - Property Taxes

Add your share of property taxes paid in Column 5, Lines 1 through 3, and enter the total on Line 4.

Part II - Tenants

Principal Residences Rented in New Jersey (Lines 5-7)

List the address of each qualified New Jersey residence you rented and occupied as your principal residence during 2009. Complete Column 1 through Column 4 for each address.

If you were **both** an owner and a tenant at the same address, enter the required information in **both** Part I and Part II.

Column 1

Enter the number of days you rented and occupied this home as your principal residence in 2009. If this was your residence for all of 2009, enter 365. The total number of days in Part I and Part II may not exceed 365.

Column 2

If you lived with someone (other than your spouse/civil union partner) and shared the rent with them, enter the total number of tenants who shared the rent (including yourself). For this purpose you and your spouse/civil union partner are considered one tenant.

Column 3

Enter the total amount of rent paid by all tenants (including yourself) during 2009 for the period indicated in Column 1.

Column 4

Divide the amount in Column 3 by the number in Column 2, and enter the result in Column 4.

Line 8 - Rent

Add your share of rent paid in Column 4, Lines 5 through 7, and enter the total on Line 8.

Line 9 - Rent Constituting Property Taxes

Multiply the amount on Line 8 by 18% (0.18) and enter the result on Line 9.

Line 36b - Homeowner/ Tenant Status

Fill in **only one oval** to indicate whether you were a homeowner, a tenant, or both a homeowner and tenant during 2009.

Property Tax Deduction/ Credit (Lines 36c and 48)

Homeowners and tenants who pay property taxes, either directly or through rent, on their principal residence in New Jersey may qualify for either a deduction or a refundable credit.

The property tax **deduction** reduces your taxable income. Therefore, the tax benefit varies depending on the amount of your taxable income, the amount of your property taxes or rent, and your filing status. The property tax **credit** reduces your tax due. The credit increases the total payments and/or credits on Line 53, Form NJ-1040. These payments and/or credits are subtracted directly from your tax liability. To determine the actual tax benefit you will receive (how much you will reduce your tax liability) when claiming a property tax deduction, you must calculate your tax liability both with a deduction and without a deduction. Taxpayers who do not reduce their tax liability by \$50 or more (\$25 if spouses/civil union partners file separate returns but maintain the same principal residence) when claiming the property tax deduction should claim the property tax credit instead.

New for 2009 **Property Tax Deduction Limitations.** For tax year 2009 homeowners under 65 years of age and not blind or disabled whose New Jersey gross income is more than \$250,000 are **not eligible** for the property tax deduction. In addition, for homeowners under 65 years of age and not blind or disabled whose New Jersey gross income is over \$150,000 but not over \$250,000, the maximum deduction is limited to \$5,000. When determining

eligibility for the property tax deduction, and calculating the amount of the deduction, homeowners who file separate returns but occupy the same principal residence as their spouse/civil union partner must use their *combined income*. Part-year residents must use income from all sources *for the entire year*. Homeowners who are not eligible for a deduction because their income is over \$250,000 can receive a property tax credit if they satisfy the other eligibility requirements.

Eligibility Requirements. To be eligible for a property tax deduction **or** property tax credit:

- ◆ You must have been domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 2009; and
- ◆ Your principal residence, whether owned or rented, must be subject to local property taxes, and property taxes must have been paid on that residence either as actual property taxes or through rent; and
- ◆ Your rented dwelling must have its own separate kitchen and bath facilities; and
- ◆ Your gross income on Line 28 is more than \$20,000 (\$10,000 if filing status is single or married/CU partner, filing separate return), **or** you (and/or your spouse/civil union partner if filing jointly) were 65 years of age or older or blind or disabled on the last day of the tax year.

Taxpayers who were not 65 years of age or older or blind or disabled on December 31, 2009, with gross income of \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), are **not eligible** for a property tax credit.

If you are not eligible for a property tax deduction or credit, make no entry on Lines 36c or Line 48 and continue completing the return with Line 37.

Seniors or Blind/Disabled Persons

If you (or your spouse/civil union partner if filing jointly) were 65 years of age or older or blind or disabled on the last day of the tax year, and your gross income on Line 28 is \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), and you satisfy the eligibility requirements, you qualify for a property tax credit in the amount of \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence).

If you are eligible for a property tax credit, and you:

- ◆ **Are eligible and file for a homestead rebate**, your credit will automatically be sent to you with your rebate. If you are filing Form NJ-1040, **do not** complete Line 36c to claim a property tax deduction **or** Line 48 to claim a property tax credit. For information on how to apply for a homestead rebate, see page 50.
- ◆ **Are not eligible for a homestead rebate** because on October 1, 2009, you were neither a homeowner nor a tenant, but you were an eligible homeowner or a tenant **during some part of 2009**, you may complete Form NJ-1040 and claim the property tax credit on Line 48.

Line 36c - Property Tax Deduction

If you satisfied the eligibility requirements above, you may be able to deduct up to 100% of property taxes due and paid **or** up to \$10,000, whichever is less. For tenants, 18% of the rent paid during the year is considered property taxes paid.

TAX TIP  If you were an eligible homeowner or a tenant **during some part of 2009**, you qualify for a property tax deduction or credit even if you were not a homeowner or a tenant on October 1, 2009.

If you are eligible for a property tax deduction or credit, and you:

- ◆ **Are not** claiming credit for taxes paid to other jurisdictions, complete Schedule 1 on page 36 to determine the amount of your property tax deduction and whether you should elect to take the property tax credit on Line 48 instead of the deduction on Line 36c.
- ◆ **Are** claiming credit for taxes paid to other jurisdictions, first complete Lines 1 and 2 of Schedule 1. Then complete

Schedule A and Worksheet F to determine whether you will receive a greater tax benefit by taking the property tax deduction or the property tax credit. See the instructions for Schedule A on page 43.

If you will receive a greater tax benefit by taking the property tax deduction, enter on Line 36c the amount of the property tax deduction from Schedule 1 or Schedule A, as appropriate and make no entry on Line 48.

Homeowners Under Age 65 and Not Blind or Disabled Whose New Jersey Gross Income is Over \$250,000

If you are not eligible for a property tax deduction because your income is over \$250,000 (see page 33), you qualify for a property tax credit if you satisfy the other eligibility requirements. Do not complete Schedule 1 (or Worksheet F if you are claiming a credit for taxes paid to other jurisdictions). Make no entry on Line 36c, enter \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence) on Line 48, and continue completing the return with Line 37. Part-year residents, see instructions on page 9.

Completing Schedule 1**Line 1 - Property Tax/Rent**

Enter on Line 1 your property taxes (or 18% of rent) paid during 2009 on your qualified New Jersey residence from Line 36a, Form NJ-1040.

TAX TIP  **Property Tax Reimbursement (Senior Freeze) Applicants.** If you are eligible for a property tax reimbursement for 2009, complete that application before continuing.

If you file your application on Form PTR-1, enter on Line 1 the amount of your **2008 property taxes** as reported on Line 14 of your 2009 Property Tax Reimbursement Application, Form PTR-1. (For mobile home owners this is 18% of 2008 site fees.)

If you file your application on Form PTR-2, enter on Line 1 the amount of your base year property taxes as reported on Line 11 of your 2009 Property Tax Reimbursement Application, Form PTR-2. (For mobile home owners this is 18% of base year site fees.)

NOTE: If you owned your home with someone other than your spouse/civil union partner or if your home consists of more than one unit, the amount of property taxes you report must reflect your percentage of ownership or the proportionate share of property taxes for the unit you occupy as your principal residence.

Line 2 - Property Tax Deduction

If you were a homeowner, enter on Line 2 the appropriate amount from Chart A (on page 37). If you were a tenant, enter on Line 2 the appropriate amount from Chart B (on page 38). If you were both a homeowner and a tenant during the year, see "Both Homeowner and Tenant" on page 35.

When determining the amount of the deduction, use your New Jersey gross income from Line 28, Form NJ-1040. Part-year residents must include income for the entire year. You must combine your income with the income of your spouse/civil union partner if you file separate returns but maintain the same principal residence.

Schedule 1 - continued

Both Homeowner and Tenant. If you were both a homeowner and a tenant during the year, calculate the amount for Line 2, Schedule 1 using the worksheet below.

NOTE: If you were both a homeowner and a tenant during the year, you are not eligible for a property tax deduction if:

- ◆ You (and your spouse/civil union partner if filing jointly) were under 65 years of age and not blind or disabled, and
- ◆ Your New Jersey gross income is more than \$250,000 (combined income if you and your spouse/civil union partner file separate returns but maintain the same principal residence).

However, if you satisfy the other eligibility requirements (see page 33), you qualify for a property tax credit. Do not complete Schedule 1 (or Worksheet F if you are claiming a credit for taxes paid to other jurisdictions). Make no entry on Line 36c, enter \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence) on Line 48, and continue completing the return with Line 37. Part-year residents, see instructions on page 9.

- 1a. Property taxes paid while a homeowner from Line 4, Schedule 1-A* _____
- 1b. Rent constituting property taxes paid while a tenant from Line 9, Schedule 1-A* _____
- 2a. Property tax deduction for homeowner period. Use line 1a of this worksheet to determine appropriate deduction amount from Chart A _____
- 2b. Property tax deduction for tenant period. Use line 1b of this worksheet to determine appropriate deduction amount from Chart B _____
3. Total property tax deduction amount. Add lines 2a and 2b _____
Enter on Line 2, Schedule 1 the lesser of line 3 or \$10,000.

*If you and your spouse/civil union partner file separate returns but maintain the same principal residence, enter one-half of the amount from Schedule 1-A.

Line 3 - Taxable Income

For each column, enter on Line 3, Schedule 1 the amount from Line 35, Form NJ-1040.

NOTE: If you are claiming a credit for taxes paid to other jurisdictions, do not complete Lines 3 through 8 of Schedule 1. Complete only Lines 1 and 2. Then complete Schedule A and Worksheet F.

Line 4 - Property Tax Deduction

Enter on Line 4, Column A the amount from Line 2, Schedule 1.

Line 5 - Taxable Income After Property Tax Deduction

For each column, subtract Line 4 from Line 3 and enter the result on Line 5.

Line 6 - Tax on Line 5

For each column, enter on Line 6 the amount of tax on the income shown on Line 5. Use the Tax Table on page 57 or the Tax Rate Schedules on page 66 to calculate the amount of tax.

Lines 7 and 8 - Deduction/Credit Determination

To determine whether a property tax deduction or a property tax credit is more beneficial to you, subtract Line 6, Column A from Line 6, Column B and enter the result on Line 7. **Part-year residents see instructions on page 9 before continuing.** If the amount on Line 7 is \$50 or more (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence), you will receive a greater benefit by taking the property tax deduction. If the amount on Line 7 is less than \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence), you will receive a greater benefit by taking the property tax credit. Follow the instructions on Schedule 1 for completing Lines 36c, 38, 39, and 48, Form NJ-1040.

After completing Schedule 1, go to the instructions for Line 37 on page 38.

Schedule 1 – Property Tax Deduction/Credit

Review the eligibility requirements on page 33 before completing Schedule 1. Part-year residents see instructions on page 9.

Complete both columns of this schedule to find out whether the Property Tax Deduction or the Credit is better for you. **If you claim a credit for taxes paid to other jurisdictions, complete only Lines 1 and 2 of this schedule.** Then complete Schedule A and Worksheet F.

- 1. **Property Tax.** Enter the property taxes you paid in 2009 from Line 36a of Form NJ-1040. 1. _____
 Property tax reimbursement (Senior Freeze) applicants do not enter the amount from Line 36a. **See instructions on page 34.**
- 2. **Property Tax Deduction.** *Homeowners* enter appropriate amount from Chart A on page 37. 2. _____
Tenants enter appropriate amount from Chart B on page 38. If you were both a homeowner and a tenant during the year, see instructions on page 35.

STOP if you are claiming a credit for taxes paid to other jurisdictions. Complete only Lines 1 and 2. Then complete Schedule A and Worksheet F. See instructions on page 43.

- 3. Taxable Income (Copy from Line 35 of Form NJ-1040)
- 4. Property Tax Deduction (Copy from Line 2 of this schedule)
- 5. Taxable Income After Property Tax Deduction (Subtract Line 4 from Line 3)
- 6. Tax you would pay on Line 5 amount (From Tax Table or Tax Rate Schedules)
- 7. Subtract Line 6, Column A from Line 6, Column B and enter the result here

| | Column A | Column B |
|----|----------|----------|
| 3. | | |
| 4. | | - 0 - |
| 5. | | |
| 6. | | |
| 7. | | |

8. **Is the Line 7 amount \$50 or more (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence)?**

Yes. You receive a greater tax benefit by taking the Property Tax Deduction. Make the following entries on Form NJ-1040.

| | |
|---------------------|---------------------------|
| <i>Form NJ-1040</i> | <i>Enter amount from:</i> |
| Line 36c | Line 4, Column A |
| Line 38 | Line 5, Column A |
| Line 39 | Line 6, Column A |
| Line 48 | Make no entry |

No. You receive a greater tax benefit from the Property Tax Credit. (**Part-year residents**, see instructions on page 9 before answering "No.") Make the following entries on Form NJ-1040.

| | |
|---------------------|--|
| <i>Form NJ-1040</i> | <i>Enter amount from:</i> |
| Line 36c | Make no entry |
| Line 38 | Line 5, Column B |
| Line 39 | Line 6, Column B |
| Line 48 | \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence). Part-year residents , see instructions on page 9. |

Chart A - Determining the Property Tax Deduction for Homeowners

If your filing status is married/CU partner, filing separate return, and you and your spouse/civil union partner occupied the same principal residence during the year, you must use your *combined income* to determine your property tax deduction.

Part-year residents must use income from all sources *for the entire year* regardless of where earned.

| | | |
|---|---|--|
| <p>If you were age 65 or older or blind or disabled on December 31, 2009</p> | <p>And your NJ gross income (Line 28) is</p> <p style="text-align: center;"><i>over</i> <i>but not over</i></p> <p style="text-align: center;">\$ 0 \$20,000</p> <p style="text-align: center;">(\$10,000 if single or married/CU partner, filing separate return)</p> | <p>Do not complete Schedule 1. See instructions on page 33.</p> |
| | <p style="text-align: center;"><i>over</i></p> <p style="text-align: center;">\$ 20,000</p> <p>(\$10,000 if single or married/CU partner, filing separate return)</p> | <p>Enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$10,000.</p> <p>Spouses/CU Partners who file separate returns but occupy the same principal residence enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$5,000.</p> |
| <p>If you were under age 65 and not blind or disabled on December 31, 2009</p> | <p>And your NJ gross income (Line 28) is</p> <p style="text-align: center;"><i>over</i> <i>but not over</i></p> <p style="text-align: center;">\$ 0 \$20,000</p> <p style="text-align: center;">(\$10,000 if single or married/CU partner, filing separate return)</p> | <p>Not eligible. Do not complete Schedule 1. Make no entry on Line 36c or Line 48 and continue with Line 37.</p> |
| | <p style="text-align: center;"><i>over</i> <i>but not over</i></p> <p style="text-align: center;">\$ 20,000 \$150,000</p> <p>(\$10,000 if single or married/CU partner, filing separate return)</p> | <p>Enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$10,000.</p> <p>Spouses/CU Partners who file separate returns but occupy the same principal residence enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$5,000.</p> |
| | <p style="text-align: center;"><i>over</i> <i>but not over</i></p> <p style="text-align: center;">\$150,000 \$250,000</p> | <p>Enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$5,000.</p> <p>Spouses/CU Partners who file separate returns but occupy the same principal residence enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$2,500.</p> |
| | <p style="text-align: center;"><i>over</i></p> <p style="text-align: center;">\$250,000</p> | <p>Not eligible for the property tax deduction. Enter a property tax credit of \$50 on Line 48, Form NJ-1040 (\$25 if you and your spouse/civil union partner file separate returns but occupy the same principal residence). Make no entry on Line 36c and continue with Line 37. Part-year residents, see instructions on page 9.</p> |

Chart B - Determining the Property Tax Deduction for Tenants

If your filing status is married/CU partner, filing separate return, and you and your spouse/civil union partner occupied the same principal residence during the year, you must use your *combined income* to determine your property tax deduction.

Part-year residents must use income from all sources *for the entire year* regardless of where earned.

| | | | |
|--|--|---|--|
| If you were age 65 or older or blind or disabled on December 31, 2009 | And your NJ gross income (Line 28) is <i>over</i> \$ 0 | <i>but not over</i> \$20,000 (\$10,000 if single or married/CU partner, filing separate return) | Do not complete Schedule 1. See instructions on page 33. |
| | <i>over</i> \$ 20,000 (\$10,000 if single or married/CU partner, filing separate return) | | Enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$10,000. Spouses/CU Partners who file separate returns but occupy the same principal residence enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$5,000. |
| If you were under age 65 and not blind or disabled on December 31, 2009 | And your NJ gross income (Line 28) is <i>over</i> \$ 0 | <i>but not over</i> \$20,000 (\$10,000 if single or married/CU partner, filing separate return) | Not eligible. Do not complete Schedule 1. Make no entry on Line 36c or Line 48 and continue with Line 37. |
| | <i>over</i> \$ 20,000 (\$10,000 if single or married/CU partner, filing separate return) | | Enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$10,000. Spouses/CU Partners who file separate returns but occupy the same principal residence enter on Line 2, Schedule 1 <i>the lesser of</i> Line 1, Schedule 1 or \$5,000. |

2009 Form NJ-1040 Line-by-Line Instructions

Line 37 - Separate Returns, Same Residence

Fill in the oval if you indicated on page 1 that your filing status is #3, "Married/CU Partner, filing separate return," *and* both you and your spouse/civil union partner occupy the same principal residence. Do not fill in the oval if you file separate returns and occupy separate residences.

Line 38 - New Jersey Taxable Income

Subtract Line 36c from Line 35. If zero or less, make no entry.

Line 39 - Tax on Amount on Line 38

Compute your tax by using one of the following methods.

Tax Table. If your New Jersey taxable income is less than \$100,000, you may use the New Jersey Tax Table on page 57 or the New Jersey Tax Rate Schedules on page 66 to find your tax. When using the tax table, be sure to use the correct column. After you have found your tax, enter the amount on Line 39.

Tax Rate Schedules. You must use the New Jersey Tax Rate Schedules

on page 66 if your New Jersey taxable income is \$100,000 or more. Use the correct schedule for your filing status. After you have calculated your tax, enter the amount on Line 39.

Line 40 - Credit for Income Taxes Paid to Other Jurisdictions

Enter on Line 40 the amount of credit allowed as calculated on Schedule A. If you are claiming credit for income or wage taxes paid to more than one jurisdiction, complete a Schedule A for each (see instructions on page 43) and enter on Line 40 the total amount of the credits

Line 40 - Credit for Income Taxes Paid to Other Jurisdictions - continued

| Jurisdiction Codes (Line 40) | | | |
|------------------------------|------|-------------------|----|
| | Code | Code | |
| Multiple Jurisdictions | 00 | Missouri | 25 |
| Alabama | 01 | Montana | 26 |
| Arizona | 03 | Nebraska | 27 |
| Arkansas | 04 | New Hampshire | 29 |
| California | 05 | New Mexico | 31 |
| Colorado | 06 | New York | 32 |
| Connecticut | 07 | North Carolina | 33 |
| Delaware | 08 | North Dakota | 34 |
| Georgia | 10 | Ohio | 35 |
| Hawaii | 11 | Oklahoma | 36 |
| Idaho | 12 | Oregon | 37 |
| Illinois | 13 | Pennsylvania | 38 |
| Indiana | 14 | Rhode Island | 39 |
| Iowa | 15 | South Carolina | 40 |
| Kansas | 16 | Tennessee | 42 |
| Kentucky | 17 | Utah | 44 |
| Louisiana | 18 | Vermont | 45 |
| Maine | 19 | Virginia | 46 |
| Maryland | 20 | West Virginia | 48 |
| Massachusetts | 21 | Wisconsin | 49 |
| Michigan | 22 | Dist. of Columbia | 51 |
| Minnesota | 23 | Philadelphia | 52 |
| Mississippi | 24 | Other | 53 |

allowed from each Schedule A. If you are claiming a property tax deduction or credit, you must also complete Worksheet F to determine the amount of your benefit. If you are not eligible for a property tax benefit, enter on Line 40 the amount from Line 9, Column B, Schedule A(s).

The credit on Line 40 may not exceed your tax on Line 39. Enclose Schedule A(s) with your return. See the instructions for Schedule A on page 43.

TAX TIP Enter in the boxes at  Line 40 the code for the jurisdiction for which you are claiming a credit. (See chart above.) If you are claiming credit for taxes paid to more than one jurisdiction (e.g., New York State and New York City or Delaware and Maryland), use the code for "Multiple Jurisdictions." If the jurisdiction to which you paid taxes is not listed, use the code for "Other."

Line 41 - Balance of Tax

Subtract Line 40 from Line 39 and enter the result on Line 41.

Line 42 - Sheltered Workshop Tax Credit

Enter on Line 42 your Sheltered Workshop Tax Credit for the current year from Part IV, line 12 of Form GIT-317. See page 67 for how to request Form GIT-317 and instructions. Enclose a copy of Form GIT-317 with your return and retain a completed copy for your records.

Line 43 - Balance of Tax after Credit

Subtract Line 42 from Line 41 and enter the result on Line 43.

Line 44 - Use Tax Due on Out-of-State Purchases

If you were a New Jersey resident and you purchased items or services that were subject to New Jersey sales tax, you are liable for use tax at the rate of 7% of the purchase price if sales tax has not been paid. If sales tax has been collected out of State, use tax is only due if the tax was paid at a rate less than 7%, based on the difference.

For example:

- You purchased a computer for \$1,500 from a seller located outside of New Jersey and no sales tax was collected. Your use tax liability to New Jersey on this item is \$105 ($\$1,500 \times .07 = \105).
- On a trip to Maine you purchased an antique desk for \$4,000 and paid Maine sales tax at the rate of 5%. The difference, \$80 (2% of the purchase price), is due to New Jersey as use tax.

Individual taxpayers report and remit use tax by either completing and filing the Use Tax Return (Form ST-18) within 20 days after property is brought into New Jersey or by reporting any use tax due on Line 44 of their resident income tax return, Form NJ-1040.

Form ST-18 is provided in this booklet for your convenience (in the center of the booklet with other tax forms). You may photocopy Form ST-18 and use it to remit use tax throughout the year.

| Estimated Use Tax Chart (for Step 1 computation only) | |
|--|--|
| If your New Jersey gross income is: | Use Tax |
| up to \$15,000 | \$ 7 |
| \$15,001 – \$30,000 | 22 |
| \$30,001 – \$50,000 | 32 |
| \$50,001 – \$75,000 | 42 |
| \$75,001 – \$100,000 | 53 |
| \$100,001 – \$150,000 | 67 |
| \$150,001 – \$200,000 | 85 |
| \$200,001 and over | .0426% (.000426) of income, or \$247, whichever is less. |

TAX TIP  If you owe use tax and are remitting it with Form NJ-1040, compute the amount of use tax due as follows:

Step 1

Items or services costing less than \$1,000 each. If you know the amount of your purchases in this category, calculate the exact amount of use tax due by multiplying the amount of your purchases by 7% (.07). **OR**, if you have incomplete or inaccurate receipts for your purchases, you may use the Estimated Use Tax Chart to estimate the amount of use tax due.

NOTE: Using the Estimated Use Tax Chart to determine the amount of use tax you report on Line 44 does not preclude the Division of Taxation from auditing your account. New Jersey does have access to records maintained by out-of-State businesses, and if additional tax is due, you may receive an assessment for the amount of use tax owed, plus applicable penalties and interest.

Step 2

Items or services costing \$1,000 or more each. You must calculate the exact amount of use tax due on all purchases in this category.

Step 3

Total use tax due. Add the amounts determined in Steps 1 and 2. Enter the result on Line 44, Form NJ-1040.

If you do not owe use tax, you must enter "0.00" on Line 44.

Line 45 - Penalty for Underpayment of Estimated Tax

To determine the amount of interest for the underpayment of estimated tax, complete Form NJ-2210, Underpayment of Estimated Tax by Individuals, Estates or Trusts. Enter on Line 45 the amount of interest due from line 19, Form NJ-2210. Be sure to fill in the oval below Line 45 and enclose Form NJ-2210 with your return. See "Estimated Tax" on page 13.

Line 46 - Total Tax and Penalty

Enter on Line 46 the total of Lines 43, 44, and 45.

Line 47 - Total New Jersey Income Tax Withheld

Enter on Line 47 the total New Jersey income tax withheld, as shown on your W-2, W-2G, and/or 1099 statement(s). All W-2 and 1099 statements must reflect your correct social security number for the withholdings to be credited. If the social security number is missing or incorrect, you must obtain a corrected statement. Only your employer/payer can issue or correct these forms. If you have not received a W-2 or 1099 form by February 15, or if the form you received is incorrect, contact your employer/payer immediately.

Form W-2. The W-2 must indicate the amount of New Jersey tax withheld and the "State" box must indicate that the tax withheld was New Jersey income tax. See sample W-2 on page 20. Enclose the state copy of each withholding statement (W-2, W-2G).

Do not include on Line 47 amounts withheld as New Jersey unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions (shown on the W-2 as

UI/WF/SWF, if combined, or UI, WF, and SWF if stated separately), New Jersey disability insurance contributions (may be shown as DI), or New Jersey family leave insurance contributions (shown as FLI). These are **not** New Jersey income tax withholdings and may not be used as credits on Line 47.

See instructions for Lines 51 and 52 for more information on excess unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions and/or disability insurance contributions.

Excess family leave insurance contributions cannot be claimed as a credit on Form NJ-1040. For information write to: Division of Employer Accounts, Worker Refund Unit "2009," PO Box 910, Trenton NJ 08625-0910, or call the Department of Labor and Workforce Development at 609-633-6400.

Form 1099. Although most 1099 forms do not show state withholding, New Jersey income tax may have been withheld from income you received that was reported on Form 1099-R or 1099-MISC. Enter on Line 47 the total amount of New Jersey income tax withheld, if any, shown on those statements. **Enclose the state copy of Form 1099-R or 1099-MISC with your return only if New Jersey income tax was withheld.**

Line 48 - Property Tax Credit

If you satisfied the eligibility requirements (see page 33) and you did not claim a property tax deduction on Line 36c, you qualify for a property tax credit.

Do not complete Line 48 if:

- ◆ You claimed a property tax deduction on Line 36c; or
- ◆ Your gross income on Line 28, Form NJ-1040 is \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return).

NOTE: If you are 65 years of age or older or blind or disabled, and you are not required to file Form NJ-1040 because your gross income on Line 28 is \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), and you satisfy the eligibility requirements, you qualify for a property tax credit in the amount of \$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence). See "Seniors or Blind/Disabled Persons" on page 33 before completing Line 48.

Line 49 - New Jersey Estimated Payments/Credit From 2008 Tax Return

Enter on Line 49 the total of:

- ◆ Estimated tax payments made for 2009 (See "Estimated Tax" on page 13)
- ◆ Credit applied from your 2008 tax return*
- ◆ Amount, if any, paid to qualify for an extension of time to file

*This is the amount of overpayment that you chose to carry forward on Line 56 of your 2008 NJ-1040 as a credit towards your income tax liability for 2009. If you received a refund check for 2008, do not enter the amount of that refund check on Line 49.

Payments Made Under Another Name or Social Security Number. If you changed your name because of marriage/civil union, divorce/dissolution, etc., and you made estimated tax payments using your former name, enclose a statement with your return explaining all the payments you and/or your spouse/civil union partner made for 2009 and the name(s) and social security number(s) under which you made payments.

If your spouse/civil union partner died during the year and any estimated payment(s) were made under the deceased spouse's/civil union partner's social security number and other payments

Line 49 - Estimated Payments/Credit From 2008 Tax Return - continued

were made under your social security number, you must enclose a statement with your return listing the social security numbers and the amounts submitted under each social security number.

Line 50 - New Jersey Earned Income Tax Credit

The New Jersey earned income tax credit is a credit for certain taxpayers who work and have earned income. The credit reduces the amount of tax you owe and may also give you a refund, even if you have no tax liability to New Jersey.

NOTE: You must file a New Jersey resident income tax return to receive a New Jersey earned income tax credit, even if you are not required to file a return because your gross income is below the minimum income filing threshold.

For tax year 2009, residents who are eligible and file for a Federal earned income credit can also receive a New Jersey earned income tax credit in the amount equal to 25% of the Federal benefit.

Use the Earned Income Tax Credit Worksheet above to calculate the amount of your New Jersey earned income tax credit for Line 50. If you asked the Internal Revenue Service to calculate your Federal earned income credit, fill in the first oval below Line 50. (Civil union couples should not fill in this oval even if one or both of you are eligible for a Federal credit and asked the IRS to calculate the amount. See the instructions below.) The IRS will provide information regarding Federal earned income credit recipients to the Division of Taxation in October 2010. Please allow at least 4–6 weeks for the

Earned Income Tax Credit Worksheet
(Keep for your records)

1. Enter the amount of your Federal earned income credit from your 2009 Federal Form 1040 or Form 1040A 1. _____
Fill in the first oval below Line 50 if you asked the IRS to calculate your Federal earned income credit.
Civil union couples, see instructions.

2. Enter 25% of amount on line 1 here and on Line 50, Form NJ-1040 2. _____
Part-year residents, see instructions.

Division to process the information and issue a check for your New Jersey earned income tax credit.

Part-Year Residents. If you were a New Jersey resident for only part of the taxable year, the amount of your New Jersey earned income tax credit must be prorated based upon the number of months you were a New Jersey resident. For this calculation 15 days or more is a month. Use this prorated figure on Line 50.

Civil Union Couples. If you are filing a joint return for New Jersey purposes, and either one or both of you are eligible and file for a Federal earned income credit, you might also be able to receive a New Jersey earned income tax credit. A civil union partner filing a separate return is not eligible for a New Jersey earned income tax credit.

The only way to determine if you are eligible for a New Jersey credit is to prepare a Federal return as if you were married, filing jointly and calculate the amount of the Federal earned income credit, if any, you would have been eligible to receive on a joint Federal return. Once you have

determined the amount of the Federal credit you would have received as joint filers, you must use that amount on the Earned Income Tax Credit Worksheet to calculate your New Jersey credit. Be sure to fill in only the second oval below Line 50 indicating you are a civil union couple. You may be asked to provide documentation to substantiate your calculation of the Federal earned income credit you would have been eligible to receive if you had filed a joint Federal return.

UI/WF/SWF; DI Credit (Lines 51 and 52)

You may take credit for excess unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions and/or disability insurance contributions withheld by two or more employers. For 2009, the maximum employee unemployment insurance/workforce development partnership fund/supplemental workforce fund contribution was \$122.82, and the maximum employee disability insurance contribution was \$144.50. If you had two or more employers and you contributed more than the maximum amount(s), you must enclose a completed Form NJ-2450 with your return to claim the credit.

If any single employer withheld more than the maximum for either UI/WF/SWF (\$122.82) or disability insurance (\$144.50) contributions, enter only the maximum amount for that category on Form NJ-2450. You must contact the employer who withheld contributions in excess of the legal maximum for a refund.

Who Offers Quality, Free or Low-Cost Health Insurance to NJ's Kids & Parents? We Do.



NJ FAMILYCARE
Affordable health coverage. Quality care.

1-800-701-0710
For uninsured parents, kids & teens age 18 and under TTY: 1-800-701-0720 www.njfamilycare.org Department of Human Services State of New Jersey

UI/WF/SWF; DI Credit (Lines 51 and 52) - continued

All information on Form NJ-2450 must be substantiated by W-2 statements or the claim will be denied. The amounts of unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions and disability insurance contributions withheld must be reported separately on all W-2 statements. The employer's New Jersey taxpayer identification number **or** approved private plan number must also be shown. See sample W-2 on page 20.

Be careful when completing Form NJ-2450 and check that your W-2 verifies the information you provide. If **all** New Jersey Department of Labor and Workforce Development requirements are not met, your income tax credit must be denied. You must then refile your claim with the Department of Labor and Workforce Development using their Form UC-9A, "Employee's Claim for Refund of Excess Contributions." Once your income tax credit for excess unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions and/or disability insurance contributions has been denied, it can **only** be claimed through the Department of Labor and Workforce Development.

Excess FLI Contributions. For 2009, the maximum employer family leave insurance contribution was \$26.01. Excess family leave insurance contributions cannot be claimed as a credit on Form NJ-1040. If you contributed more than the maximum amount, write to: Division of Employer Accounts, Worker Refund Unit "2009," PO Box 910, Trenton NJ 08625-0910, or call the Department of Labor and Workforce Development at 609-633-6400.

Line 51 - Excess New Jersey UI/WF/SWF Withheld

Enter on Line 51 the excess unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions withheld from Line 4 of Form NJ-2450. Enclose Form NJ-2450 with your return.

Line 52 - Excess New Jersey Disability Insurance Withheld

Enter on Line 52 the excess disability insurance withheld from Line 5 of Form NJ-2450. Enclose Form NJ-2450 with your return.

Line 53 - Total Payments and Credits

Add Lines 47 through 52 and enter the result on Line 53.

Amount You Owe or Overpayment (Lines 54 and 55)

Compare Lines 53 and 46.

- ♦ If Line 53 is less than Line 46, you have a balance due. Complete Line 54.
- ♦ If Line 53 is more than Line 46, you have an overpayment. Complete Line 55.

Line 54 - Amount You Owe

Subtract Line 53 (Total Payments/Credits) from Line 46 (Total Tax and Penalty) and enter the result on Line 54.

If you have a balance due, you may make a donation on Lines 57, 58, 59, 60, 61, and/or 62 by adding the amount of your donation to your payment.

Make your check or money order for the total amount payable to "State of New Jersey – TGI."

You may pay your 2009 New Jersey income taxes by electronic check (e-check) or credit card (Visa, American Express, MasterCard, or Discover). See "How to Pay" on page 11. Fill in the oval below Line 54 if you are paying by e-check or credit card. Do not send in the payment voucher if you pay your taxes by e-check or credit card.

NOTE: If the amount of tax you owe (Line 54) is more than \$400, you may want to increase your estimated payments or contact your employer for Form NJ-W4 to increase your withholdings to avoid future interest assessments.

Line 55 - Amount of Overpayment

Subtract Line 46 (Total Tax and Penalty) from Line 53 (Total Payments/Credits) and enter the result on Line 55.

Line 56 - Credit to Your 2010 Tax

Enter on Line 56 the amount of your overpayment that you wish to credit to your 2010 tax liability.

Contributions (Lines 57 - 62)

Whether you have an overpayment or a balance due, you may make a donation to any of the following funds:

- ♦ Endangered Wildlife Fund
- ♦ Children's Trust Fund
- ♦ Vietnam Veterans' Memorial Fund
- ♦ Breast Cancer Research Fund, or
- ♦ *U.S.S. New Jersey* Educational Museum Fund.

You may also make a donation to one of the following funds on Line 62:

- ♦ Drug Abuse Education Fund (01); or
- ♦ Korean Veterans' Memorial Fund (02); or
- ♦ Organ and Tissue Donor Awareness Education Fund (03); or
- ♦ NJ-AIDS Services Fund (04); or
- ♦ Literacy Volunteers of America – New Jersey Fund (05); or
- ♦ New Jersey Prostate Cancer Research Fund (06); or
- ♦ World Trade Center Scholarship Fund (07); or
- ♦ New Jersey Veterans Haven Support Fund (08).

For more information on the funds, see page 4.

Indicate the amount you want to contribute by checking the appropriate box(es) or entering any amount you wish to contribute.

Contributions (Lines 57 - 62) - continued

If you are making a donation on Line 62, also enter the code number (01, 02, 03, 04, 05, 06, 07, or 08) for the fund of your choice. For your convenience, "0" is already entered.

The amount you donate will reduce your refund or increase your balance due. Be sure to enter an amount when making a contribution.

If you are making a donation on Line 57, 58, 59, 60, 61, and/or 62, and you have a balance due, increase the amount of your payment by the amount you wish to contribute. If you are paying your tax due by check and including a donation, your check or money order must be made out to "State of New Jersey – TGI," not to the charity or charities you selected. Your donation will be deposited in the appropriate fund(s) when your return is processed.

Remember—

- ◆ If you are completing Schedules A, B, or C, see the following pages.
- ◆ If you are not required to file a New Jersey Resident Income Tax Return (Form NJ-1040) and you do not qualify for a New Jersey earned income tax credit, but you qualify for a tenant homestead rebate and a property tax credit, only file the tenant rebate application.
- ◆ If you are a tenant completing a 2009 homestead rebate application, Form TR-1040, see page 50.
- ◆ **Do not staple, paper clip, or tape any documents to the tax return. Also do not staple or tape the return pages together.**

Line 63 - Total Deductions From Overpayment

Add any amounts on Lines 56, 57, 58, 59, 60, 61, and/or 62. Enter the result on Line 63.

Line 64 - Refund

Subtract Line 63 from Line 55 (Overpayment). Enter the result on Line 64. This is the amount of your refund.

2009 Schedules A, B, and C**Schedule A - Taxes Paid to Other Jurisdiction**

Requirements. As a New Jersey resident, you may be eligible for a tax credit against your New Jersey income tax if you have income from sources outside New Jersey. To qualify, your income must be subject to **both** the New Jersey income tax and the income or wage tax imposed by another jurisdiction outside of New Jersey for the same year. For this purpose, "jurisdiction" means any state of the United States or political subdivision of such state, including the District of Columbia. **Pennsylvania residents see page 45.** No credit is permitted for taxes paid to the U.S. Government, Canada, Puerto Rico, or any foreign country or territory.

To receive the credit for taxes paid to another jurisdiction you must:

1. Complete Schedule A in its entirety. You may be required to complete more than one Schedule A in certain situations. See below.
2. Enclose Schedule A(s) with your NJ-1040 income tax return.

NOTE: New Jersey does not require that a copy of the income tax return(s) filed with the other jurisdiction(s) be enclosed with Form NJ-1040. However, you should retain complete copies of any returns filed with other jurisdiction(s). If your return is audited, you will be asked to provide:

- a) A complete copy of the income tax return(s) filed with the other jurisdiction(s) — if one was filed or required to be filed. If you filed electronically in the other jurisdiction, a copy of the Electronic Filing Income Tax Return *along with* schedules, worksheets, etc. which establish the nature and source of the income being taxed by the other jurisdiction must be submitted.
- b) If you participated in a composite return filed in another jurisdiction, you must submit a statement, on the filing entity's letterhead, that lists the jurisdiction, your share of the gross income taxed by the other jurisdiction, and your share of the tax paid.
- c) If no return is required to be filed with the other jurisdiction, you must submit the following as applicable:
 - ◆ W-2 which lists the wage taxes paid and the name of the taxing jurisdiction.
 - ◆ A statement from the business entity which filed a tax return based on income that lists your share of the gross income taxed by the other jurisdiction, the name of the tax, and your share of the tax paid.

Completing More Than One Schedule A.

You must complete a separate Schedule A for each jurisdiction for which you are claiming a credit. You must also complete a separate Schedule A for each tax imposed by a jurisdiction.

- ◆ *Two or more jurisdictions (i.e., a state and political subdivision(s) therein) impose tax on the same income.* For example, when both a state and a city within that state tax the same income, you may have to complete and enclose a separate Schedule A for each juris-

continued

Schedule A - continued

diction (see “Same Income Taxed by More Than One Jurisdiction” on this page).

- ♦ *Different jurisdictions impose tax on different income.* For example, if you had wages from State A and a gain from the sale of property from State B, you must complete a separate Schedule A for each state.
- ♦ *Same jurisdiction imposes more than one type of tax.* For example, if you had wages and business income from a city that imposes both a wage tax and a different tax on business income, you must complete one Schedule A for the wage tax and a separate Schedule A for the tax on business income.

Property Tax Deduction/Credit (Worksheet F). Schedule A provides taxpayers who are eligible for a property tax benefit with a method for calculating the credit for taxes paid to another jurisdiction both with and without the property tax deduction. If you are eligible to receive a property tax deduction/credit you must complete Schedule A for each jurisdiction for which you are claiming a credit for taxes paid. Then you must complete Worksheet F on page 46 to determine whether you receive a greater benefit from claiming the property tax deduction or taking the property tax credit.

If you are claiming a credit for taxes paid to another jurisdiction but you are not eligible for a property tax benefit (see page 33 for eligibility requirements), only complete Column B of Schedule A. Enter the amount from Line 9, Column B on Line 40, Form NJ-1040. Make no entry on Lines 36c or 48, Form NJ-1040.

Line 1 - Income Actually Taxed by Other Jurisdiction

Enter on Line 1 the amount of income you received during the year which was actually taxed by the other jurisdiction. Also enter the name of the taxing jurisdiction in the space provided. The amount on Line 1 must be the amount of income which was actually taxed by the other jurisdiction. This means the gross income after adjustments have been made by the

other jurisdiction but before personal exemptions and standard and/or other itemized deductions are subtracted. Any income included on Line 1 of Schedule A must also be included on Line 2 since to be eligible for the credit, the income must be taxed by **both** New Jersey and the other jurisdiction.

Include on Line 1 only amounts properly taxable by the other jurisdiction. In general, this includes compensation for services performed; net profits from a business, trade, or profession carried on in the other jurisdiction; S corporation income allocated to the other jurisdiction; or income or gains from the ownership or sale of real or personal property in the other jurisdiction.

Amounts received as interest, dividends, gains on sale of securities, and other income from intangible personal property such as savings accounts, stocks, bonds, and other securities, cannot be included on Line 1 unless (1) the income was derived from a business, trade, or profession carried on in the other jurisdiction, or (2) you are required to and file a resident return with the other jurisdiction as well as with New Jersey and report the income on both returns.

Do **not** include on Line 1:

- ♦ Income which is not subject to New Jersey income tax (even though the item(s) may be subject to tax by the other jurisdiction, e.g., unemployment compensation).
- ♦ Income which has been excluded or deducted in arriving at the income actually taxed in the other jurisdiction. Items such as IRA and Keogh contributions, employee business expenses, moving expenses, and alimony, if allowed as adjustments to income, would have been deducted from gross income.
- ♦ Income subject to tax by any foreign country, U.S. possession, or territory.
- ♦ If you are required to file a resident return in the other jurisdiction, any amount of S corporation income allocated to New Jersey.

Same Income Taxed by More Than One Jurisdiction. Income can only be reported once on Schedule A. When you pay tax to two jurisdictions on the same income, and the amount of income taxed by each jurisdiction is the same, complete only *one* Schedule A. When you pay tax to two jurisdictions on the same income and the amount of income taxed by each jurisdiction differs, you may be eligible to claim two credits. The first credit is based on the amount of income taxed by both jurisdictions, and the second credit is based only on the difference between the amounts taxed by the two jurisdictions.

For example, New Jersey taxed \$150,000 in business income of a business in city Y located in state Z. Both city Y and state Z taxed the business income. If state Z imposed \$8,200 tax on \$120,000 of income, and city Y imposed \$5,600 tax on \$140,000 of income, complete two Schedule As. Line 1, Schedule A of the first credit calculation will be \$120,000 (the amount of income taxed by both city Y and state Z). To determine the credit available on the \$120,000 which was jointly taxed, add together and enter in Box 9a, Line 9 the taxes paid to state Z (\$8,200) and the portion of the city Y tax on \$120,000 (\$4,800). (Do not use \$5,600 for the amount of city Y tax, since that is the tax paid on \$140,000 of income.) Compare the allowable credit calculated on Line 8, Schedule A to the amount in Box 9a (\$13,000). The credit allowed is the lesser of Line 8 or Box 9a. For the second Schedule A, the amount on Line 1 is \$20,000. This is the difference between the amount taxed by both city Y and state Z (\$120,000) on which a credit has already been calculated, and the amount taxed by city Y (\$140,000).

NOTE: When calculating the credit for income taxed by more than one jurisdiction and the actual tax paid to the other jurisdiction is less than the allowable credit, enter on Line 9, Box 9a of each Schedule A **only** the tax paid on the amount of income entered on Line 1. In the example above, Line 9, Box 9a of the second Schedule A would show \$800, the tax paid to city Y on \$20,000 of income, not \$5,600, the tax paid on \$140,000 of income.

Schedule A - continued

Income From New York. New Jersey residents working in or earning taxable income from New York are often taxed on an amount less than their actual income earned in New York due to the many allowable New York income tax adjustments. New York determines the rate (% of tax) that will be imposed by including all the income earned as if the taxpayer was a resident. New York then computes the percentage of the New York source income by dividing the New York State income by the Federal income (worldwide income). The percentage is then multiplied by the total calculated tax liability, as if a resident, to determine the actual tax liability of the nonresident. When claiming credit for taxes paid to New York, Line 1, Schedule A of the NJ-1040 should reflect the "New York State Amount" actually taxed by New York from the New York IT-203. Certain adjustments may be necessary to determine the income actually taxed by New York State.

For New Jersey residents subject to the New York State income tax on lump-sum distributions, separate Schedule A calculations for taxes paid to New York State on first the ordinary income and second on taxes paid to New York State on the lump-sum distribution should be made to arrive at the total credit for taxes paid. Both Schedule As must be enclosed with your return.

Income From Pennsylvania. As a result of the Reciprocal Personal Income Tax Agreement between the Commonwealth of Pennsylvania and the State of New Jersey, compensation paid to New Jersey residents employed in Pennsylvania is not subject to the Pennsylvania income tax. Compensation means salaries, wages, tips, fees, commissions, bonuses, and other remuneration received for services rendered as an employee.

You may **not** claim a credit on Schedule A for taxes paid to Pennsylvania on compensation earned in Pennsylvania because these earnings are not subject to tax in Pennsylvania. If Pennsylvania income tax was withheld from your wages, you must file a Pennsylvania return to

obtain a refund. To stop the withholding of Pennsylvania income tax, complete a Pennsylvania Employee's Statement of Nonresidence in Pennsylvania and Authorization to Withhold Other State's Income Tax (Pennsylvania Form REV-420) and give it to your employer. You may obtain Form REV-420 from the Pennsylvania Department of Revenue.

The Reciprocal Agreement covers compensation only. If you are self-employed or receive other income (for example, gain from sale of property) which is taxable in both states, you may claim a credit for taxes paid to Pennsylvania on that income by completing Schedule A.

Income From Philadelphia or Other Pennsylvania Municipalities. The Reciprocal Agreement does not apply to the wage or income tax imposed and collected by the City of Philadelphia or any other municipality in Pennsylvania. Therefore, income subject to both New Jersey income tax and any municipal wage or income tax may be included on Line 1, Schedule A.

The amount of income taxable to Philadelphia is sometimes different than the New Jersey State wages figure on the W-2 statement. To determine the proper amount of income to place on Line 1 of Schedule A of the NJ-1040, you must divide the wage tax deducted from your pay by the Philadelphia tax rate as follows:

$$\frac{\text{Philadelphia Wage Tax Paid}}{\text{Philadelphia Wage Tax Rate}} = \text{Line 1, Sched. A}$$

Do not report at Line 1 an amount that is more than the amount reported at Line 14, NJ-1040 as Philadelphia wages.

Sole Proprietorship or Partnership Income From Philadelphia. If you are a sole proprietor or partner in a partnership whose income is subject to Pennsylvania income tax and Philadelphia Business Privilege Tax and Net Profits Tax, you must consider the taxes paid (based on income) to all jurisdictions when calculating the credit. The Philadelphia Business Privilege Tax imposes two taxes, one based on income and one based on gross

receipts. Only the tax imposed based on income qualifies for the credit calculation.

S Corporation Income. If you paid income taxes or wage taxes to another jurisdiction on your S corporation income and that income is also taxed in New Jersey for the same tax year, you may be eligible for a credit. No credit is allowed, however, for tax imposed by another jurisdiction on S corporation income which is allocated to New Jersey. Nor is a credit allowed for the amount of any taxes paid or accrued on or measured by profits or income imposed on or paid on behalf of a person other than you, whether or not you may be held liable for the tax. In addition, you may not claim a credit against New Jersey tax attributable to distributions. Distributions that are taxable to you as dividends or gains from disposition of property are intangible income and not subject to tax in the other jurisdiction.

Line 2 - Income Subject to Tax by New Jersey

Enter on Line 2 the amount of income reported on Line 28, Form NJ-1040 (New Jersey Gross Income).

Line 3 - Maximum Allowable Credit Percentage

Divide Line 2 into Line 1 and enter the percentage on Line 3. Carry your results to seven (7) decimal places, rounding up if the seventh place is 5 or more (i.e., .2412378 becomes 24.1238%). Since Line 1 can never be more than Line 2, the result will be 100% or less.

If you are not eligible to claim a property tax deduction or credit, only complete Column B to determine your credit for taxes paid to other jurisdictions. Total the amounts from Line 9, Column B of all Schedule As completed and enter that amount on Line 40, Form NJ-1040. Make no entry on Lines 36c or 48, Form NJ-1040.

Line 4 - Taxable Income

For each column, enter on Line 4 the amount of your taxable income from Line 35, Form NJ-1040.

Worksheet F
Which Property Tax Benefit to Use

| | COLUMN A | | COLUMN B | |
|--|----------|--|----------|--|
| | 1. | | 1. | |
| 1. Tax. Enter amounts from Line 7, Schedule A, Columns A and B here..... | | | | |
| 2. Credit for Taxes Paid to Other Jurisdiction. Enter amounts from Line 9, Schedule A, Columns A and B here. If you completed more than one Schedule A, enter the total of all Line 9 amounts (Columns A and B) in the corresponding column..... | | | | |
| 3. Balance of Tax Due. Subtract line 2 from line 1 in each column..... | | | | |
| 4. Subtract line 3, Column A from line 3, Column B and enter result here..... | | | | |
| 5. Is the Line 4 amount \$50 or more (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence)? <input type="radio"/> Yes. You receive a greater tax benefit by taking the Property Tax Deduction. Make the following entries on Form NJ-1040. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p><i>Form NJ-1040</i></p> <p>Line 36c</p> <p>Line 38</p> <p>Line 39</p> <p>Line 40</p> <p>Line 48</p> </div> <div style="width: 45%;"> <p><i>Enter amount from:</i></p> <p>Line 5, Column A, Schedule A</p> <p>Line 6, Column A, Schedule A</p> <p>Line 7, Column A, Schedule A</p> <p>Line 2, Column A, Worksheet F</p> <p>Make no entry</p> </div> </div> <input type="radio"/> No. You receive a greater tax benefit from the Property Tax Credit. (Part-year residents , see instructions on page 9 before answering "No.") Make the following entries on Form NJ-1040. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p><i>Form NJ-1040</i></p> <p>Line 36c</p> <p>Line 38</p> <p>Line 39</p> <p>Line 40</p> <p>Line 48</p> </div> <div style="width: 45%;"> <p><i>Enter amount from:</i></p> <p>Make no entry</p> <p>Line 6, Column B, Schedule A</p> <p>Line 7, Column B, Schedule A</p> <p>Line 2, Column B, Worksheet F</p> <p>\$50 (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence). Part-year residents, see instructions on page 9.</p> </div> </div> | | | | |

Line 5 - Property Tax and Deduction

If you were a qualified homeowner or tenant during the tax year, you may be eligible for a property tax deduction or property tax credit. See instructions on page 33 to determine if you qualify. If you qualify, complete Line 5 as follows:

Box 5a. Enter in Box 5a your property taxes (or 18% of rent) due and paid during 2009 on your qualified residence from Line 1 of Schedule 1. See page 34.

Column A (Line 5). Enter on Line 5 in Column A, your property tax deduction amount from Line 2 of Schedule 1. See page 34.

Line 6 - New Jersey Taxable Income

For each column, subtract Line 5 from Line 4 and enter the result on Line 6.

Line 7 - Tax on Line 6 Amount

For each column, enter on Line 7 the amount of tax due on the income entered on Line 6. Use the Tax Table on page 57 or the Tax Rate Schedules on page 66 to calculate the amount of tax due.

If you are not eligible for a property tax benefit, and you are completing only Column B of Schedule A, the amount on Line 7, Column B should be the same as the amount you entered on Line 39, Form NJ-1040.

Line 8 - Allowable Credit

For each column, multiply the amount on Line 7 by the percentage on Line 3 and enter the result on Line 8.

Line 9 - Credit for Taxes Paid to Other Jurisdiction

Enter in Box 9a the total amount of income or wage tax paid to the other

jurisdiction(s) on the amount of income shown on Line 1. Enter the total tax liability to the other jurisdiction from the other jurisdiction's tax return. If the other jurisdiction does not require the filing of a tax return, Box 9a of Schedule A may be the taxes withheld for the jurisdiction.

If you adjusted the income on Line 1 of this Schedule A because you had income taxed by more than one jurisdiction, enter only the tax paid on the adjusted amount shown on this Schedule (see example on page 44).

For each column, enter on Line 9 the lesser of Line 8, Allowable Credit, or the amount in Box 9a, amount of income or wage tax paid to the other jurisdiction(s) on the income shown on Line 1, Schedule A.

Schedule A - continued

If you are eligible for a property tax deduction or credit, complete Worksheet F on page 46. Part-year residents see instructions on page 9.

If you are not eligible for a property tax deduction or credit, enter the amount from Line 9, Column B, Schedule A on Line 40, Form NJ-1040 and make no entry on Lines 36c or Line 48, Form NJ-1040. If you completed more than one Schedule A, total the amounts from Line 9, Column B of all Schedule As and enter on Line 40.

For more information on claiming a credit for taxes paid to another jurisdiction, refer to Tax Topic Bulletins GIT-3W, *Credit for Taxes Paid to Other Jurisdictions (Wage Income)*, and GIT-3B, *Credit for Taxes Paid to Other Jurisdictions (Business/Nonwage Income)*.

Schedule B - Disposition of Property

Your portion of the gain or loss derived from the disposition of property owned by a sole proprietorship, partnership, an estate or trust or, in general, an S corporation is reportable as net profits from business on Line 17, distributive share of partnership income on Line 20, income from estates and trusts on Line 25, or net pro rata share of S corporation income on Line 21. For information regarding grantor trusts, see the reporting instructions for Line 25 on page 26.

Use Schedule B to report all other capital gains and income from the sale or exchange of any property. In arriving at your gain, you may deduct expenses of the sale and your basis in the property. The basis to be used for computing gain or loss is the cost or adjusted basis determined for Federal income tax purposes.

New Jersey income tax law has uncoupled from certain changes in Federal depreciation and expense deduction limits. A New Jersey depreciation adjustment may be required for assets placed in service on or after January 1, 2004. Complete the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP to calculate the adjustment.

The New Jersey allowable IRC Section 199 deduction must be calculated on Form 501-GIT, Domestic Production Activities Deduction. The result should be taken into consideration in calculating the gain or loss on disposition of applicable property. Form 501-GIT can be found on the Division's Web site (www.state.nj.us/treasury/taxation/).

TAX TIP  If you had an interest in a partnership, a sole proprietorship, or an S corporation which sold or disposed of virtually all of its assets in conjunction with the **complete liquidation** of the entity, then your portion of the gain or loss from the entity's sale or disposition of its assets must be reported as net gains or income from the disposition of property.

If you sold an interest in a partnership, a sole proprietorship, or rental property, you may be required to use a New Jersey adjusted basis. If you sold shares in an S corporation, you **must** use your New Jersey adjusted basis. The gain or loss from your sale or liquidation of a sole proprietorship, a partnership interest, or shares of S corporation stock must be reported as net gains or income from disposition of property on Schedule B.

For information on calculating your New Jersey adjusted basis and your New Jersey reportable gain or loss, refer to rules N.J.A.C. 18:35-1(c)5 (trade or business property), 18:35-1.3(d)2 (partnerships), or 18:35-1.5(k) (S corporations) and Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*.

All gains derived from installment sales must be reported in the same year as reported for Federal income tax purposes. If the New Jersey basis differs from the Federal basis, a New Jersey installment sale calculation must be made and the New Jersey gain must be reported.

If the spaces provided are not sufficient, enclose a statement with the return listing any additional transactions along with Schedule B.

Sale of a Principal Residence. If you sell your principal residence, you may qualify to exclude up to \$250,000 (\$500,000 for certain married/civil union couples filing a joint return) of any gain from your income. Capital gain is computed in the same manner as for Federal income tax purposes. Any amount that is taxable for Federal purposes is taxable for New Jersey purposes.

You can claim the exclusion if, during the 5-year period ending on the date of the sale, you have:

1. Owned the home for at least 2 years (the ownership test); **and**
2. Lived in the home as your principal residence for at least 2 years (the use test).

NOTE: If you owned and used the property as your principal residence for less than 2 years, and you qualify for a reduced exclusion for Federal purposes, you may claim a reduced exclusion for New Jersey purposes.

You can exclude up to \$250,000 (\$500,000 for certain married/civil union couples filing a joint return) of gain from the sale of your principal residence if **both 1 and 2** below apply.

1. Neither you nor your spouse/civil union partner if filing a joint return is excluding gain from the sale of another home.
2. You or your spouse/civil union partner if filing a joint return owned and lived in the home for periods adding up to at least 2 years within the 5-year period ending on the date of sale.

If you are a married/civil union couple, filing a joint return, **both** you and your spouse/civil union partner must meet the use test to qualify for the \$500,000 exclusion.

If only one spouse/civil union partner meets the ownership and use tests, the qualified spouse/civil union partner can exclude up to \$250,000 of the gain when filing either a joint return or a married/CU partner, filing separate return.

continued

Schedule B - continued

You cannot exclude the gain on the sale of your principal residence if, during the 2-year period ending on the date of the sale, you sold another home at a gain and excluded all or part of that gain. If you cannot exclude the gain, you must include it in your income and complete Schedule B. However, you can claim a reduced exclusion if you sold the home due to a change in health or place of employment and you qualify for a reduced exclusion for Federal purposes.

Line 1 - List of Transactions

List at Line 1, Schedule B any New Jersey taxable transaction(s) as reported on your Federal Schedule D, indicating the gain or loss for each transaction in Column f. In listing the gain or loss on disposition of rental property, the New Jersey adjustment from the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP, Part 1, line 6 must be taken into consideration. Be sure to retain the completed worksheet for your records. See page 67 for how to request Worksheet GIT-DEP and instructions.

Do not include gains or losses from the sale of exempt obligations. For more information on tax-exempt obligations, request Tax Topic Bulletin GIT-5, *Exempt Obligations*.

The Gross Income Tax Act does not distinguish between active and passive losses, nor does it authorize carryback or carryforward of such losses. You may deduct Federal passive losses in full in the year incurred against any gain within the **same category** of income, but only in the year that it occurred.

Line 2 - Capital Gains Distributions

Enter on Line 2 the total amount of all capital gains distributions from your Form 1099-DIV(s) or similar statement(s). Do not include capital gains from a "New Jersey Qualified Investment Fund" which are attributable to qualified exempt obligations or gains from mutual funds to the extent attributable to Federal obligations. For more information

on "New Jersey Qualified Investment Funds," see page 21.

Line 3 - Other Net Gains

Enter on Line 3 the total amount of net gains or income less net losses from disposition of property not included on Lines 1 or 2 of Schedule B.

Line 4 - Net Gains

Enter on Line 4 the total of the amounts listed on Line 1, Column f and Lines 2 and 3, netting gains with losses. Enter this amount on Line 18, Form NJ-1040. If the netted amount is a loss, enter zero here and make no entry on Line 18, Form NJ-1040.

Schedule C - Rents, Royalties, Patents, and Copyrights

Your portion of net gains or losses derived from rents, royalties, patents, and copyrights from property owned by a sole proprietorship, partnership, an estate or trust or, in general, an S corporation is reportable as net profits from business on Line 17, distributive share of partnership income on Line 20, income from estates and trusts on Line 25, or net pro rata share of S corporation income on Line 21. For information regarding grantor trusts see the reporting instructions for Line 25 on page 26.

Use Schedule C to report all other net gains or income less net losses from rents, royalties, patents, and copyrights.

New Jersey income tax law has uncoupled from certain changes in Federal depreciation and expense deduction limits. A New Jersey depreciation adjustment may be required for assets placed in service on or after January 1, 2004. Complete the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP to calculate the adjustment.

The New Jersey allowable IRC Section 199 deduction must be calculated on Form 501-GIT, Domestic Production Activities Deduction. The result should be taken into consideration in calculating the net gain,

income, or loss resulting from the rental of applicable property. Form 501-GIT can be found on the Division's Web site (www.state.nj.us/treasury/taxation/).

The Gross Income Tax Act does not distinguish between active and passive losses, nor does it authorize carryback or carryforward of such losses. Thus, you may deduct Federal passive losses in full in the year incurred against any gain within the **same category** of income.

If the spaces provided are not sufficient, enclose a statement with the return listing any additional property and income along with Schedule C.

Line 1 - List of Property and Income

List at Line 1, Schedule C the kind of property and the net income or loss from each property. For rentals, in listing the income or loss for each rental property as determined on your Federal Schedule E, the New Jersey adjustments from the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP, Part 1, lines 4 and 5 must be taken into consideration. Be sure to retain the completed worksheet for your records. See page 67 for how to request Worksheet GIT-DEP and instructions.

In listing New Jersey income or loss, the New Jersey allowable IRC Section 199 deduction must be taken into consideration, if applicable. Information regarding the New Jersey limitations and calculations can be found on the Division's Web site (www.state.nj.us/treasury/taxation/).

Line 2 - Totals

Add the amounts in each column and enter the totals on Line 2.

Line 3 - Net Income

Add the amounts listed on Line 2 in columns b, c, d, and e. Enter the total on Line 3, netting gains with losses. Enter this amount on Line 22, Form NJ-1040. If the netted amount is a loss, enter zero here and make no entry on Line 22, Form NJ-1040.

Assembling Your Return

Be sure to check the following before mailing your completed return:

- **Check your math.**
- **Sign and date your return.** Both spouses/civil union partners must sign a joint return.
- **Homestead Rebate Application (for tenants only), Form TR-1040.** Be sure to provide all the information required on the application, including your gross income and total rent. An incomplete application may delay your rebate.
- **Enclose** all supporting documents and schedules with the return including:
 - W-2(s)
 - 1099-R(s) and 1099-MISC(s) that indicate NJ withholdings
 - If applicable, New Jersey Form(s): TR-1040, Schedules A, B, & C, NJ-630, NJ-2210, NJ-2440, NJ-2450, GIT-317, Schedule NJK-1 (or copy of Federal Schedule K-1, Form 1065), Schedule NJ-K-1 (or copy of Federal Schedule K-1, Form 1120S), Schedule NJK-1, Form NJ-1041 (or copy of Federal Schedule K-1, Form 1041)
 - Proof of age and/or disability the first time you claim the exemption(s) on your return and/or tenant homestead rebate application
 - Copy of your New Jersey Certificate of Domestic Partnership the first time you claim the exemption on your return
 - Copy of Federal tax return to document income below the minimum filing threshold for the entire year for a part-year resident
 - If applicable, copy of Federal Form(s):

| | |
|--|--|
| Schedule B or Schedule 1 for interest over \$1,500 | Form 4868 for filing under a Federal extension |
| Schedule C, C-EZ, or F for business income | Form 8283 for Qualified Conservation Contributions |
| Form 2106 for employee business expenses | Form 8853 for Archer MSA contributions |
| Form 3903 for moving expenses | |
- **Balance due.** Complete the Payment Voucher, Form NJ-1040-V, and return it with your payment if paying by check or money order. Write your social security number on your check or money order. If paying by e-check or credit card, do not include the payment voucher.
- **Use the large envelope** to mail Form NJ-1040 and/or TR-1040 with related enclosures, payment voucher, and check or money order. On the flap of the large envelope you will find three address labels. Choose the label that applies.
- **Keep a copy** of your return and all supporting documents or schedules.

How to Apply for the Homestead Rebate

How you apply for the homestead rebate is determined by whether you were a homeowner or a tenant **on October 1, 2009**. Homeowners and tenants file different applications.

Tenants. The application for the tenant rebate, Form TR-1040, is contained in this booklet. Those who rented and occupied a home in New Jersey that was their principal residence on October 1, 2009, and who meet the other requirements below may be eligible.

Homeowners. Residents who owned, occupied, and paid property taxes on a home in New Jersey that was their principal residence on October 1, 2009, and who meet certain income limits are eligible. **Homeowners do not use the application in this booklet.**

Information about the 2009 homestead rebates and homeowner applications will not be available until the State Budget is approved this summer. Applications will not be mailed before then. Information about the proposed changes to the 2009 Homestead Rebate Program is available on the Division's Web site at www.state.nj.us/treasury/taxation/2009homesteadinfo.shtml.

Rebate amounts and qualifications for eligibility are subject to restrictions due to State budgetary constraints. The State Budget imposed restrictions on rebate eligibility and amounts for tax year 2008 (rebates paid in 2009). Only homeowners age 65 or older or disabled, whose 2008 New Jersey gross income was \$150,000 or less, and homeowners under age 65 and not disabled whose 2008 New Jersey gross income was \$75,000 or less, and who met the other qualifications were eligible. For tax year 2009 (rebates to be paid in 2010), those restrictions may or may not apply.

NOTE: If you were a homeowner for part of the year, but your principal residence on October 1, 2009, was a dwelling that you rented, you are not eligible for a homeowner rebate but may be eligible for a homestead rebate as a tenant. See below.

Tenant Eligibility

To be eligible for a New Jersey homestead rebate as a tenant:

- ♦ You must have rented and occupied a home in New Jersey that was your principal residence **on October 1, 2009**; and
- ♦ Your gross income for the entire year must have been \$100,000 or less (see Note under Line 11, Total Gross Income, on page 53); and
- ♦ Your principal residence must be subject to local property taxes, and property taxes must have been paid on that residence through rent; and
- ♦ Your dwelling unit must contain its own separate kitchen and bath facilities; and
- ♦ If you are filing Form NJ-1040, you must file the tenant homestead rebate application (Form TR-1040) **and** the NJ-1040 **by April 15, 2010**, or if you are filing the NJ-1040 under an extension, by the extended due date. If you are filing **only** Form TR-1040, see "Rebate Only Filers" below.

Rebate amounts and qualifications for eligibility are subject to restrictions due to State budgetary constraints. The State Budget limited eligibility for tax year 2008 (rebates paid in 2009) to tenants 65 years of age or older or blind or disabled. For tax year 2009 (rebates to be paid in 2010) those restrictions may or may not apply.

Rebate Only Filers. A tenant who is not required to file a New Jersey income tax return (because of income below the minimum filing threshold) and meets the qualifications for a tenant homestead rebate **may file only Form TR-1040 to claim a rebate. It is not necessary to file the NJ-1040 along with the tenant**

rebate application. These residents have until November 1, 2010, to file Form TR-1040.

Part-Year Residents. A part-year resident who rented a principal residence on October 1, 2009, and meets all the eligibility requirements qualifies for a tenant rebate. Part-year residents must enter their full-year income from all sources on Line 9 of Form TR-1040.

TAX TIP Married/CU Partner, Filing Separate Return.



If your filing status is married/CU partner, filing separate return and you maintain the same principal residence as your spouse/civil union partner, you must combine your gross income with your spouse's/civil union partner's gross income when applying for the rebate. Neither you nor your spouse/civil union partner can receive more than one-half of the rebate that you would receive if you filed a joint return. Both you and your spouse/civil union partner must file Form TR-1040 to be eligible to receive up to one-half of the rebate.

Principal Residence. A principal residence means a homestead, actually and continually occupied as your permanent residence. No rebate will be granted for a vacation home or a "second home."

Mobile Homes. If you own or rent a mobile home which is located in a mobile home park, you are considered a tenant for purposes of applying for the rebate. For more information on mobile homes, contact the Division's Customer Service Center.

Condominiums and Co-ops. If you rent a condominium unit or a unit in a cooperative housing complex, you are considered a *tenant* for purposes of applying for the rebate. If you are a resident shareholder of a cooperative housing complex or you own a condominium and you pay property taxes on your unit, you are considered a *homeowner* for purposes of applying for the rebate.

Continuing Care Communities. If you are a resident of a continuing care retirement community and your continuing

Tenant Eligibility - continued

care contract requires you to pay the proportionate share of property taxes attributable to your unit, you are considered a *homeowner* for purposes of applying for the rebate.

TAX TIP  Homeowners **should not file the rebate application in this booklet.** For more information on whether you are considered a homeowner or a tenant, contact the Division's Customer Service Center.

Rebate Amount

The Division of Taxation will calculate the amount of your rebate based on the information you provide. The amount of your rebate is determined by your income, filing status, and whether you were age 65 or older or eligible to claim an exemption as blind or disabled for tax year 2009.

Rebate amounts and qualifications for eligibility are subject to restrictions due to State budgetary constraints. The State Budget imposed restrictions on homestead rebate eligibility and amounts for tax year 2008 (rebates paid in 2009). Eligible tenants who were age 65 or older or disabled received rebates ranging from a minimum of \$160 up to a maximum of \$860. Tenants under age 65 and not disabled were not eligible for rebates. For tax year 2009 (rebates to be paid in 2010), those restrictions may or may not apply.

Seniors or Blind/Disabled Persons. If you (or your spouse/civil union partner if filing a joint return) were 65 years of age or older or blind or disabled on the last day of the tax year, and your gross income on Line 28 is \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), and you are eligible for a property tax credit in the amount of \$50, (\$25 if you and your spouse/civil union partner file separate returns but maintain the same principal residence) this credit will automatically be sent to you with your rebate. If you are filing Form NJ-1040, **do not** complete Line 36c to claim a property tax deduction **or** Line 48 to claim a property tax credit.

Identification Section

Name and Address

Rebate Only Filers. If you are filing only the tenant homestead rebate application, place the peel-off label from the front of this booklet in the name and address section at the top of the application. **Do not use the label if any of the information is incorrect.** If your label contains inaccurate information or you do not have a label, print or type your name (last name first), complete address, and zip code in the spaces provided. Also include your spouse's/civil union partner's name if filing jointly.

Income Tax With Rebate Filers. If you are filing Form TR-1040 with your Form NJ-1040, it is necessary to complete only the name and social security number portion of the identification section of Form TR-1040.

If your address has changed, complete the address portion of the identification section.

Social Security Number

Your social security number(s) is not printed on your name and address label. **You must enter your social security number(s)** in the space provided on the application, one digit in each box. If your filing status is married/CU couple, filing joint return, remember to report both filers' numbers in the order in which the names are listed on the application.

If you (or your spouse/civil union partner) do not have a social security number, see "Social Security Number" on page 15 for more information.

County/Municipality Code

Enter your four-digit county/municipality code, one digit in each box, from the table on page 55. This code identifies the county and municipality of your current residence. The county and municipality codes in these instructions are for Division of Taxation purposes only.

If the local name of the place where you live is not listed, go to www.state.nj.us/infobank/locality.htm for a listing of local

names in the State and the county and municipality in which they are located.

Filing Status (Lines 1 - 5)

You must use the same filing status on your tenant rebate application as you do for your New Jersey Resident Income Tax Return (Form NJ-1040). If you do not file Form NJ-1040, use the same filing status as you would have used if you had filed the tax return. Indicate the appropriate filing status. Fill in only **one** oval.

Single. Your filing status is single if you are unmarried or not a partner in a civil union on the last day of the tax year and you do not qualify for head of household or qualifying widow(er)/surviving CU partner status. Partners in a civil union may not use the filing status single.

Head of Household. Your filing status is head of household if you are unmarried or not a partner in a civil union on the last day of the year and pay more than one-half of the cost of keeping up a home for yourself *and at least one dependent*. Certain married individuals/civil union partners living apart may file as head of household for New Jersey if they meet the requirements to file as head of household for Federal purposes. You may also qualify to file as head of household if you are no longer eligible to file as qualifying widow(er)/surviving CU partner and you have not remarried or entered into a new civil union.

Qualifying Widow(er)/Surviving CU Partner. If your spouse/civil union partner died during the year, you are considered married/in a civil union for that entire year and you may file a joint return for yourself and your deceased spouse/civil union partner provided you did not remarry or enter into a new civil union before the end of the year. You may be eligible to use the filing status qualifying widow(er)/surviving CU partner for each of the *two tax years after the year in which your spouse/civil union partner died* if you pay more than one-half of the cost of keeping up a home for yourself and at least one child, stepchild, adopted child, or foster child who qualifies as your dependent.

Identification Section - continued

Married/Civil Union Couples. You may use the filing status “Married/CU couple, filing joint return” or “Married/CU partner, filing separate return” only if you were married or a partner in a civil union on the last day of the tax year. If you were a member of a domestic partnership registered in New Jersey, you are not considered a married/civil union couple and you may not use these filing statuses. However, if you also entered into a legally sanctioned same-sex relationship outside New Jersey, you may still be able to use the joint or separate filing statuses for married/CU couples. For more information, see the Division’s Web site (www.state.nj.us/treasury/taxation/).

If you are filing separately, be sure to enter the social security number of your spouse/civil union partner in the boxes provided at the top of the application.

For more information on filing status, request Tax Topic Bulletin GIT-4, *Filing Status*.

NJ Residency Status (Line 6)

If you were a New Jersey resident for only part of the taxable year, list the month, day, and year your residency began and the month, day, and year it ended. All months should be listed as two-digit numbers with the digits 01 for January, 02 for February, 03 for March, etc. Place the correct number for the beginning and ending months directly in the boxes containing the letter “M,” one digit in each box.

The days of the months should be listed as two-digit numbers beginning with the digits 01 for the first day of the month and ending with the digits 31 for the last day of the month. Place the correct number for the beginning and ending dates directly in the boxes containing the letter “D,” one digit in each box.

For calendar year filers the year should be entered as 09 and the numbers placed directly in the boxes containing the letter “Y,” one digit in each box. Fiscal year

filers should enter the appropriate year in the “Y” boxes.

Tenant on October 1, 2009 (Line 7)

If you rented and occupied an apartment or other rental dwelling in New Jersey as your principal residence on October 1, 2009, fill in “Yes” and continue completing the application. **If you answer “No” here, you are not eligible for a 2009 homestead rebate as a tenant. Do not file Form TR-1040.**

NOTE: If you owned and occupied a home in New Jersey that was your principal residence on October 1, 2009, you may be eligible for a homestead rebate as a homeowner. Applications are expected to be mailed to homeowners at the end of April.

Age 65 or Older, Blind, or Disabled (Line 8)

If you (or your spouse/civil union partner if filing a joint return) were 65 years of age or older or blind or disabled on the last day of the tax year, **fill in only one oval** at Line 8 as follows:

- ◆ If you (or your spouse/civil union partner) were 65 or older, fill in the oval to the left of “Age 65 or older.”
- ◆ If you (or your spouse/civil union partner) were 65 or older and you (or your spouse/civil union partner) were also blind or disabled, fill in the oval to the left of “Age 65 or older.”
- ◆ If you (and your spouse/civil union partner) were under 65, and you (or your spouse/civil union partner) were blind or disabled, fill in the oval to the left of “Blind or disabled.”
- ◆ If you (and your spouse/civil union partner) do not meet the age or disability qualifications, fill in the oval to the left of “Not 65 or blind or disabled.”

Fill in the “Age 65 or older” oval or the “Blind or disabled” oval **only if you or your spouse/civil union partner meet the qualifications**; they do not apply to your dependents or domestic partner.

Proof of Age. The first time you (or your spouse/civil union partner) file a tenant rebate application and indicate that you (or your spouse/civil union partner) are 65 years of age or older *you must enclose proof of age such as a copy of a birth certificate, driver’s license, or church records.*

Proof of Disability. Disabled means total and permanent inability to engage in any substantial gainful activity because of any physical or mental impairment, including blindness. The first time you (or your spouse/civil union partner) file a tenant rebate application and indicate that you (or your spouse/civil union partner) are blind or disabled *you must enclose a copy of the doctor’s certificate or other medical records evidencing legal blindness or total and permanent disability.* This information need not be submitted each year providing there is no change in your condition.

Application Section

Line 9 - Gross Income

Enter on Line 9 the amount of income reported on Line 28 of your 2009 New Jersey income tax return, Form NJ-1040. If you did not complete Form NJ-1040, enter on Line 9 the same income as you would have reported on Line 28 if you had filed the tax return. **Part-year residents must enter their income from all sources for the entire year.**

NOTE: Social Security and Railroad Retirement benefits are exempt from New Jersey income tax and should not be reported as income on Line 9.

Rebate Only Filers. If you were not required to file a return because your gross income for the *entire year* did not exceed the minimum filing threshold, **you don’t need to provide your income.** Enter “0” on Line 9 of your tenant rebate application. Also enter “0” if you filed a return and the amount of your gross income on Line 28 did not exceed the minimum filing threshold.

Application Section - continued

Line 10 - Spouse's/CU Partner's Gross Income

If the filing status on your 2009 New Jersey income tax return is married/CU partner, filing separate return, and you and your spouse/civil union partner maintain the same principal residence, fill in the oval and enter on Line 10 the amount of income reported on Line 28 of your spouse's/civil union partner's New Jersey income tax return, Form NJ-1040. If your spouse/civil union partner did not complete Form NJ-1040, enter on Line 10 the same income as your spouse/civil union partner would have reported on Line 28 if a tax return had been filed. Enter "0" if your spouse's/civil union partner's gross income did not exceed the minimum filing threshold. **Part-year residents must enter their spouse's/civil union partner's income from all sources for the entire year.**

Line 11 - Total Gross Income

Add Lines 9 and 10 and enter the result on Line 11.

NOTE: If the amount on Line 11 is more than \$100,000, you are not eligible for a 2009 tenant homestead rebate. Do not complete Form TR-1040.

Line 12 - Address

Enter on Line 12 the street address (including apartment number) and municipality of the rental property in New Jersey that was your principal residence **on October 1, 2009**. Do not use a PO Box address. Complete this line even if the physical location of the residence for which you are applying for the rebate is the same as your mailing address.

NOTE: If you *owned* the home that was your principal residence in New Jersey on October 1, 2009, *do not complete Form TR-1040 to apply for the homestead rebate*. Applications are expected to be mailed to homeowners separately at the end of April.

Line 13 - Rent

Enter on Line 13 the total amount of rent you (and your spouse/civil union partner) paid during the year on the residence indicated at Line 12. Rent is the amount paid

Tax-Exempt, Subsidized, and Campus Housing

One of the qualifications for the New Jersey homestead rebate is that property taxes be paid on the applicant's principal residence, either directly or through rent. Thus, tenants living in dwellings which are not subject to local property taxes are not eligible for the rebate. This includes:

- ♦ Tenants living in dwellings owned by the State, County, Municipal, or Federal Government;
- ♦ Students living in on-campus apartments at State colleges and universities;
- ♦ Tenants living in dwellings owned by a religious, charitable, or other nonprofit organization (including on-campus apartments at private, nonprofit colleges and universities), if the property is exempt from property taxes; and
- ♦ Tenants living in dwellings on which P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments are made to the municipality. These payments are not considered property taxes for purposes of the homestead rebate.

Do not complete the tenant homestead rebate application (Form TR-1040) if the dwelling you rent is not subject to local property taxes; you do not qualify for a rebate. If you are not sure whether the dwelling you rent is subject to local property taxes, contact your building manager or the municipal tax assessor for information. The Division of Taxation audits returns to ensure that only qualified applicants receive rebates.

to your landlord for the right to occupy your residence, not including any security deposit, or charges for late rent payments. Report only the actual amount you paid out of pocket. Do not include any amount paid under the Federal Housing Choice Voucher (Section 8) Program.

Spouses/civil union partners filing separate returns who maintain the same principal residence must each enter on their rebate application the total amount of rent they paid on the rental property indicated at Line 12. Each spouse/civil union partner is then eligible to receive one-half the calculated rebate.

If you had more than one New Jersey residence during the year, enter on Line 13 **only** the total rent you (and your spouse/civil union partner) paid on the rental property you occupied on October 1, 2009.

NOTE: If you are not sure whether the dwelling you rent is subject to local property taxes, contact your building manager or the municipal tax assessor for information.

Line 14 - Number of Days in the Residence

Enter on Line 14 the number of days during 2009 that you (and your spouse/

civil union partner) occupied the rental property indicated at Line 12. If you lived there for all of 2009, enter 365.

Line 15 - Multiple Tenants

Fill in "Yes" at Line 15 only if you lived with someone (other than your spouse/civil union partner) and shared the rent with them for the rental property indicated at Line 12. (For example, you and your daughter lived together and shared the rent for the apartment where you lived October 1, 2009.) **If you answer "Yes," you must complete Lines 15a through 15c.** If you (and your spouse/civil union partner) were the sole tenant(s), fill in "No."

Lines 15a - 15c

Do not complete Lines 15a through 15c unless you answered "Yes" at Line 15.

Line 15a - Number of Tenants

Enter on Line 15a the number of tenants, including yourself, who shared the rent during the period indicated at Line 14. For this purpose you and your spouse/civil union partner are considered one tenant.

Application Section - continued

Line 15b - Tenants' Names and Social Security Numbers

Enter the name(s) and social security number(s) of all other tenants who shared the rent (other than your spouse/civil union partner). If the spaces provided are not sufficient, list the required information for each additional tenant on a separate sheet of paper and enclose it with your tenant rebate application.

Line 15c - Total Rent

Enter on Line 15c the total amount of rent paid by all tenants (including yourself) for the period indicated at Line 14.

Signatures

Rebate Only Filers. Sign and date your tenant rebate application in ink. Both husband and wife/civil union partners must sign a joint application. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. An application without the proper signatures cannot be processed and will be returned to you. This may result in a delay in payment of your rebate.

For information about authorizing the Division of Taxation to discuss your return and enclosures with your paid preparer, see "Preparer Authorization" on page 14.

Where to Send Your Application

Rebate Only Filers. If you are filing only the tenant homestead rebate application, use the large return envelope to file Form TR-1040. Use the return address label located on the envelope flap of the large envelope addressed to:

STATE OF NEW JERSEY
DIVISION OF TAXATION
REVENUE PROCESSING CENTER
PO Box 197
TRENTON NJ 08646-0197

Income Tax With Rebate Filers. If you are filing both Form NJ-1040 and Form TR-1040, mail your tenant homestead rebate application in the same envelope together with your income tax return. See "Where to Send Your Return" on page 12.

Enter the appropriate four-digit number in the boxes below the social security number boxes on Form NJ-1040 and Form TR-1040. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 15.

| Municipality | Code | Municipality | Code | Municipality | Code | Municipality | Code |
|------------------------|------|--------------------------|------|--------------------------|------|---------------------------|------|
| ATLANTIC COUNTY | | | | | | | |
| Absecon City | 0101 | Ridgewood Village | 0251 | Gibbsboro Borough | 0413 | Nutley Township | 0716 |
| Atlantic City | 0102 | River Edge Borough | 0252 | Gloucester City | 0414 | Orange City | 0717 |
| Brigantine City | 0103 | River Vale Township | 0253 | Gloucester Township | 0415 | Roseland Borough | 0718 |
| Buena Borough | 0104 | Rochelle Park Township | 0254 | Haddon Township | 0416 | South Orange Village Twp. | 0719 |
| Buena Vista Township | 0105 | Rockleigh Borough | 0255 | Haddonfield Borough | 0417 | Verona Township | 0720 |
| Corbin City | 0106 | Rutherford Borough | 0256 | Haddon Heights Borough | 0418 | West Caldwell Township | 0721 |
| Egg Harbor City | 0107 | Saddle Brook Township | 0257 | Hi-Nella Borough | 0419 | West Orange Township | 0722 |
| Egg Harbor Township | 0108 | Saddle River Borough | 0258 | Laurel Springs Borough | 0420 | | |
| Estell Manor City | 0109 | South Hackensack Twp. | 0259 | Lawnside Borough | 0421 | GLOUCESTER COUNTY | |
| Folsom Borough | 0110 | Teaneck Township | 0260 | Lindenwold Borough | 0422 | Clayton Borough | 0801 |
| Galloway Township | 0111 | Tenafly Borough | 0261 | Magnolia Borough | 0423 | Deptford Township | 0802 |
| Hamilton Township | 0112 | Teterboro Borough | 0262 | Merchantville Borough | 0424 | East Greenwich Township | 0803 |
| Hammonton Town | 0113 | Upper Saddle River Bor. | 0263 | Mount Ephraim Borough | 0425 | Elk Township | 0804 |
| Linwood City | 0114 | Waldwick Borough | 0264 | Oaklyn Borough | 0426 | Franklin Township | 0805 |
| Longport Borough | 0115 | Wallington Borough | 0265 | Pennsauken Township | 0427 | Glassboro Borough | 0806 |
| Margate City | 0116 | Washington Township | 0266 | Pine Hill Borough | 0428 | Greenwich Township | 0807 |
| Mullica Township | 0117 | Westwood Borough | 0267 | Pine Valley Borough | 0429 | Harrison Township | 0808 |
| Northfield City | 0118 | Woodcliff Lake Borough | 0268 | Runnemede Borough | 0430 | Logan Township | 0809 |
| Pleasantville City | 0119 | Wood-Ridge Borough | 0269 | Somerdale Borough | 0431 | Mantua Township | 0810 |
| Port Republic City | 0120 | Wyckoff Township | 0270 | Stratford Borough | 0432 | Monroe Township | 0811 |
| Somers Point City | 0121 | | | Tavistock Borough | 0433 | National Park Borough | 0812 |
| Ventnor City | 0122 | BURLINGTON COUNTY | | Voorhees Township | 0434 | Newfield Borough | 0813 |
| Weymouth Township | 0123 | Bass River Township | 0301 | Waterford Township | 0435 | Paulsboro Borough | 0814 |
| | | Beverly City | 0302 | Winslow Township | 0436 | Pitman Borough | 0815 |
| | | Bordentown City | 0303 | Woodlynne Borough | 0437 | South Harrison Township | 0816 |
| | | Bordentown Township | 0304 | | | Swedesboro Borough | 0817 |
| | | Burlington City | 0305 | CAPE MAY COUNTY | | | |
| | | Burlington Township | 0306 | Avalon Borough | 0501 | Washington Township | 0818 |
| | | Chesterfield Township | 0307 | Cape May City | 0502 | Wenonah Borough | 0819 |
| | | Cinnaminson Township | 0308 | Cape May Point Borough | 0503 | West Deptford Township | 0820 |
| | | Delanco Township | 0309 | Dennis Township | 0504 | Westville Borough | 0821 |
| | | Delran Township | 0310 | Lower Township | 0505 | Woodbury City | 0822 |
| | | Eastampton Township | 0311 | Middle Township | 0506 | Woodbury Heights Bor. | 0823 |
| | | Edgewater Park Township | 0312 | North Wildwood City | 0507 | Woolwich Township | 0824 |
| | | Evesham Township | 0313 | Ocean City | 0508 | | |
| | | Fieldsboro Borough | 0314 | Sea Isle City | 0509 | HUDSON COUNTY | |
| | | Florence Township | 0315 | Stone Harbor Borough | 0510 | Bayonne City | 0901 |
| | | Hainesport Township | 0316 | Upper Township | 0511 | East Newark Borough | 0902 |
| | | Lumberton Township | 0317 | West Cape May Borough | 0512 | Guttenberg Town | 0903 |
| | | Mansfield Township | 0318 | West Wildwood Borough | 0513 | Harrison Town | 0904 |
| | | Maple Shade Township | 0319 | Wildwood City | 0514 | Hoboken City | 0905 |
| | | Medford Township | 0320 | Wildwood Crest Borough | 0515 | Jersey City | 0906 |
| | | Medford Lakes Borough | 0321 | Woodbine Borough | 0516 | Kearny Town | 0907 |
| | | Moorestown Township | 0322 | | | North Bergen Township | 0908 |
| | | Mount Holly Township | 0323 | CUMBERLAND COUNTY | | | |
| | | Mount Laurel Township | 0324 | Bridgeton City | 0601 | Secaucus Town | 0909 |
| | | New Hanover Township | 0325 | Commercial Township | 0602 | Union City | 0910 |
| | | North Hanover Township | 0326 | Deerfield Township | 0603 | Weehawken Township | 0911 |
| | | Palmyra Borough | 0327 | Downe Township | 0604 | West New York Town | 0912 |
| | | Pemberton Borough | 0328 | Fairfield Township | 0605 | | |
| | | Pemberton Township | 0329 | Greenwich Township | 0606 | HUNTERDON COUNTY | |
| | | Riverside Township | 0330 | Hopewell Township | 0607 | Alexandria Township | 1001 |
| | | Riverton Borough | 0331 | Lawrence Township | 0608 | Bethlehem Township | 1002 |
| | | Shamong Township | 0332 | Maurice River Township | 0609 | Bloomsbury Borough | 1003 |
| | | Southampton Township | 0333 | Millville City | 0610 | Califon Borough | 1004 |
| | | Springfield Township | 0334 | Shiloh Borough | 0611 | Clinton Town | 1005 |
| | | Tabernacle Township | 0335 | Stow Creek Township | 0612 | Clinton Township | 1006 |
| | | Washington Township | 0336 | Upper Deerfield Twp. | 0613 | Delaware Township | 1007 |
| | | Westampton Township | 0337 | Vineland City | 0614 | East Amwell Township | 1008 |
| | | Willingboro Township | 0338 | | | Flemington Borough | 1009 |
| | | Woodland Township | 0339 | ESSEX COUNTY | | | |
| | | Wrightstown Borough | 0340 | Belleville Township | 0701 | Franklin Township | 1010 |
| | | | | Bloomfield Township | 0702 | Frenchtown Borough | 1011 |
| | | CAMDEN COUNTY | | Caldwell Borough Twp. | 0703 | Glen Gardner Borough | 1012 |
| | | Audubon Borough | 0401 | Cedar Grove Township | 0704 | Hampton Borough | 1013 |
| | | Audubon Park Borough | 0402 | East Orange City | 0705 | High Bridge Borough | 1014 |
| | | Barrington Borough | 0403 | Essex Fells Twp. | 0706 | Holland Township | 1015 |
| | | Bellmawr Borough | 0404 | Fairfield Township | 0707 | Kingwood Township | 1016 |
| | | Berlin Borough | 0405 | Glen Ridge Bor. Twp. | 0708 | Lambertville City | 1017 |
| | | Berlin Township | 0406 | Irvington Township | 0709 | Lebanon Borough | 1018 |
| | | Brooklawn Borough | 0407 | Livingston Township | 0710 | Lebanon Township | 1019 |
| | | Camden City | 0408 | Maplewood Township | 0711 | Milford Borough | 1020 |
| | | Cherry Hill Township | 0409 | Millburn Township | 0712 | Raritan Township | 1021 |
| | | Chesilhurst Borough | 0410 | Montclair Township | 0713 | Readington Township | 1022 |
| | | Clementon Borough | 0411 | Newark City | 0714 | Stockton Borough | 1023 |
| | | Collingswood Borough | 0412 | North Caldwell Bor. | 0715 | Tewksbury Township | 1024 |
| | | | | | | Union Township | 1025 |
| | | | | | | West Amwell Township | 1026 |

Enter the appropriate four-digit number in the boxes below the social security number boxes on Form NJ-1040 and Form TR-1040. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 15.

| Municipality | Code | Municipality | Code | Municipality | Code | Municipality | Code |
|-------------------------|------|----------------------------|------|--------------------------|------|------------------------|------|
| MERCER COUNTY | | | | | | | |
| East Windsor Township | 1101 | Millstone Township | 1333 | Lakewood Township | 1515 | Warren Township | 1820 |
| Ewing Township | 1102 | Monmouth Beach Borough | 1334 | Lavallette Borough | 1516 | Watchung Borough | 1821 |
| Hamilton Township | 1103 | Neptune City Borough | 1336 | Little Egg Harbor Twp. | 1517 | SUSSEX COUNTY | |
| Hightstown Borough | 1104 | Neptune Township | 1335 | Long Beach Township | 1518 | Andover Borough | 1901 |
| Hopewell Borough | 1105 | Ocean Township | 1337 | Manchester Township | 1519 | Andover Township | 1902 |
| Hopewell Township | 1106 | Oceanport Borough | 1338 | Mantoloking Borough | 1520 | Branchville Borough | 1903 |
| Lawrence Township | 1107 | Red Bank Borough | 1339 | Ocean Gate Borough | 1522 | Byram Township | 1904 |
| Pennington Borough | 1108 | Roosevelt Borough | 1340 | Ocean Township | 1521 | Frankford Township | 1905 |
| Princeton Borough | 1109 | Rumson Borough | 1341 | Pine Beach Borough | 1523 | Franklin Borough | 1906 |
| Princeton Township | 1110 | Sea Bright Borough | 1342 | Plumsted Township | 1524 | Fredon Township | 1907 |
| Robbinsville Township | 1112 | Sea Girt Borough | 1343 | Point Pleasant Borough | 1525 | Green Township | 1908 |
| Trenton City | 1111 | Shrewsbury Borough | 1344 | Pt. Pleasant Beach Bor. | 1526 | Hamburg Borough | 1909 |
| West Windsor Township | 1113 | Shrewsbury Township | 1345 | Seaside Heights Borough | 1527 | Hampton Township | 1910 |
| MIDDLESEX COUNTY | | | | | | | |
| Carteret Borough | 1201 | Spring Lake Borough | 1347 | Seaside Park Borough | 1528 | Hardyston Township | 1911 |
| Cranbury Township | 1202 | Spring Lake Heights Bor. | 1348 | Ship Bottom Borough | 1529 | Hopatcong Borough | 1912 |
| Dunellen Borough | 1203 | Tinton Falls Borough | 1349 | South Toms River Bor. | 1530 | Lafayette Township | 1913 |
| East Brunswick Township | 1204 | Union Beach Borough | 1350 | Stafford Township | 1531 | Montague Township | 1914 |
| Edison Township | 1205 | Upper Freehold Township | 1351 | Surf City Borough | 1532 | Newton Town | 1915 |
| Helmetta Borough | 1206 | Wall Township | 1352 | Toms River Township | 1508 | Ogdensburg Borough | 1916 |
| Highland Park Borough | 1207 | West Long Branch Boro | 1353 | Tuckerton Borough | 1533 | Sandyston Township | 1917 |
| Jamesburg Borough | 1208 | MORRIS COUNTY | | PASSAIC COUNTY | | Sparta Township | 1918 |
| Metuchen Borough | 1209 | Boonton Town | 1401 | Bloomington Borough | 1601 | Stanhope Borough | 1919 |
| Middlesex Borough | 1210 | Boonton Township | 1402 | Clifton City | 1602 | Stillwater Township | 1920 |
| Milltown Borough | 1211 | Butler Borough | 1403 | Haledon Borough | 1603 | Sussex Borough | 1921 |
| Monroe Township | 1212 | Chatham Borough | 1404 | Hawthorne Borough | 1604 | Vernon Township | 1922 |
| New Brunswick City | 1213 | Chatham Township | 1405 | Little Falls Township | 1605 | Walpack Township | 1923 |
| North Brunswick Twp. | 1214 | Chester Borough | 1406 | North Haledon Borough | 1606 | Wantage Township | 1924 |
| Old Bridge Township | 1215 | Chester Township | 1407 | Passaic City | 1607 | UNION COUNTY | |
| Perth Amboy City | 1216 | Denville Township | 1408 | Paterson City | 1608 | Berkeley Heights Twp. | 2001 |
| Piscataway Township | 1217 | Dover Town | 1409 | Pompton Lakes Borough | 1609 | Clark Township | 2002 |
| Plainsboro Township | 1218 | East Hanover Township | 1410 | Prospect Park Borough | 1610 | Cranford Township | 2003 |
| Sayreville Borough | 1219 | Florham Park Borough | 1411 | Ringwood Borough | 1611 | Elizabeth City | 2004 |
| South Amboy City | 1220 | Hanover Township | 1412 | Totowa Borough | 1612 | Fanwood Borough | 2005 |
| South Brunswick Twp. | 1221 | Harding Township | 1413 | Wanaque Borough | 1613 | Garwood Borough | 2006 |
| South Plainfield Bor. | 1222 | Jefferson Township | 1414 | Wayne Township | 1614 | Hillside Township | 2007 |
| South River Borough | 1223 | Kinnelon Borough | 1415 | West Milford Township | 1615 | Kenilworth Borough | 2008 |
| Spotswood Borough | 1224 | Lincoln Park Borough | 1416 | Woodland Park Borough | 1616 | Linden City | 2009 |
| Woodbridge Township | 1225 | Long Hill Township | 1430 | SALEM COUNTY | | Mountainside Borough | 2010 |
| MONMOUTH COUNTY | | | | | | | |
| Aberdeen Township | 1301 | Madison Borough | 1417 | Alloway Township | 1701 | New Providence Borough | 2011 |
| Allenhurst Borough | 1302 | Mendham Borough | 1418 | Carneys Point Township | 1702 | Plainfield City | 2012 |
| Allentown Borough | 1303 | Mendham Township | 1419 | Elmer Borough | 1703 | Rahway City | 2013 |
| Asbury Park City | 1304 | Mine Hill Township | 1420 | Elsinboro Township | 1704 | Roselle Borough | 2014 |
| Atlantic Highlands Bor. | 1305 | Montville Township | 1421 | Lower Alloways Crk. Twp. | 1705 | Roselle Park Borough | 2015 |
| Avon-by-the-Sea Bor. | 1306 | Morris Plains Borough | 1423 | Mannington Township | 1706 | Scotch Plains Township | 2016 |
| Belmar Borough | 1307 | Morris Township | 1422 | Oldmans Township | 1707 | Springfield Township | 2017 |
| Bradley Beach Borough | 1308 | Morristown Town | 1424 | Penns Grove Borough | 1708 | Summit City | 2018 |
| Brielle Borough | 1309 | Mountain Lakes Borough | 1425 | Pennsville Township | 1709 | Union Township | 2019 |
| Colts Neck Township | 1310 | Mt. Arlington Borough | 1426 | Pilesgrove Township | 1710 | Westfield Town | 2020 |
| Deal Borough | 1311 | Mt. Olive Township | 1427 | Pittsgrove Township | 1711 | Winfield Township | 2021 |
| Eatontown Borough | 1312 | Netcong Borough | 1428 | Quinton Township | 1712 | WARREN COUNTY | |
| Englishtown Borough | 1313 | Parsippany-Troy Hills Twp. | 1429 | Salem City | 1713 | Allamuchy Township | 2101 |
| Fair Haven Borough | 1314 | Pequannock Township | 1431 | Upper Pittsgrove Twp. | 1714 | Alpha Borough | 2102 |
| Farmingdale Borough | 1315 | Randolph Township | 1432 | Woodstown Borough | 1715 | Belvidere Town | 2103 |
| Freehold Borough | 1316 | Riverdale Borough | 1433 | SOMERSET COUNTY | | Blairstown Township | 2104 |
| Freehold Township | 1317 | Rockaway Borough | 1434 | Bedminster Township | 1801 | Franklin Township | 2105 |
| Hazlet Township | 1318 | Rockaway Township | 1435 | Bernards Township | 1802 | Frelinghuysen Township | 2106 |
| Highlands Borough | 1319 | Roxbury Township | 1436 | Bernardsville Borough | 1803 | Greenwich Township | 2107 |
| Holmdel Township | 1320 | Victory Gardens Borough | 1437 | Bound Brook Borough | 1804 | Hackettstown Town | 2108 |
| Howell Township | 1321 | Washington Township | 1438 | Branchburg Township | 1805 | Hardwick Township | 2109 |
| Interlaken Borough | 1322 | Wharton Borough | 1439 | Bridgewater Township | 1806 | Harmony Township | 2110 |
| Keansburg Borough | 1323 | OCEAN COUNTY | | Far Hills Borough | 1807 | Hope Township | 2111 |
| Keyport Borough | 1324 | Barneget Township | 1501 | Franklin Township | 1808 | Independence Township | 2112 |
| Lake Como Borough | 1346 | Barneget Light Borough | 1502 | Green Brook Township | 1809 | Knowlton Township | 2113 |
| Little Silver Borough | 1325 | Bay Head Borough | 1503 | Hillsborough Township | 1810 | Liberty Township | 2114 |
| Loch Arbour Village | 1326 | Beach Haven Borough | 1504 | Manville Borough | 1811 | Lopatcong Township | 2115 |
| Long Branch City | 1327 | Beachwood Borough | 1505 | Millstone Borough | 1812 | Mansfield Township | 2116 |
| Manalapan Township | 1328 | Berkeley Township | 1506 | Montgomery Township | 1813 | Oxford Township | 2117 |
| Manasquan Borough | 1329 | Brick Township | 1507 | North Plainfield Borough | 1814 | Phillipsburg Town | 2119 |
| Marlboro Township | 1330 | Eagleswood Township | 1509 | Peapack & Gladstone Bor. | 1815 | Pohatcong Township | 2120 |
| Matawan Borough | 1331 | Harvey Cedars Borough | 1510 | Raritan Borough | 1816 | Washington Borough | 2121 |
| Middletown Township | 1332 | Island Heights Borough | 1511 | Rocky Hill Borough | 1817 | Washington Township | 2122 |
| | | Jackson Township | 1512 | Somerville Borough | 1818 | White Township | 2123 |
| | | Lacey Township | 1513 | South Bound Brook Bor. | 1819 | | |
| | | Lakehurst Borough | 1514 | | | | |

2009 New Jersey Tax Table

Use this table if your New Jersey taxable income on Line 38 is less than \$100,000. If your taxable income is \$100,000 or more, you must use the Tax Rate Schedules on page 66 of this booklet.

Example: Mr. and Mrs. Evans are filing a joint return. They checked filing status “2,” married/ CU couple, filing joint return. Their taxable income on Line 38 of Form NJ-1040 is \$39,875. First they find the \$39,850–\$39,900 income line. Next, they find the column for filing status “2” and read down the column. The amount shown where the income line meets the filing status column is \$628. This is the tax amount to be entered on Line 39 of Form NJ-1040.

| If Line 38 (taxable income) Is— | | And Your Filing Status* Is | |
|---------------------------------|---------------|----------------------------|------------|
| At least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax is— | |
| 39,800 | 39,850 | 711 | 627 |
| 39,850 | 39,900 | 713 | 628 |
| 39,900 | 39,950 | 715 | 629 |
| 39,950 | 40,000 | 717 | 630 |

***Filing Status:**

- 1—Single
- 2—Married/CU couple, filing joint return
- 3—Married/CU partner, filing separate return
- 4—Head of household
- 5—Qualifying widow(er)/surviving CU partner

2009 NEW JERSEY TAX TABLE (NJ-1040)

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------|--------------------------------------|------------|---|---------------|--------------------------------------|------------|---|---------------|--------------------------------------|------------|---|---------------|--------------------------------------|------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| | | | | 1,000 | | | | 2,000 | | | | 3,000 | | | |
| 0 | 50 | 0 | 0 | 1,000 | 1,050 | 14 | 14 | 2,000 | 2,050 | 28 | 28 | 3,000 | 3,050 | 42 | 42 |
| 50 | 100 | 1 | 1 | 1,050 | 1,100 | 15 | 15 | 2,050 | 2,100 | 29 | 29 | 3,050 | 3,100 | 43 | 43 |
| 100 | 150 | 2 | 2 | 1,100 | 1,150 | 16 | 16 | 2,100 | 2,150 | 30 | 30 | 3,100 | 3,150 | 44 | 44 |
| 150 | 200 | 2 | 2 | 1,150 | 1,200 | 16 | 16 | 2,150 | 2,200 | 30 | 30 | 3,150 | 3,200 | 44 | 44 |
| 200 | 250 | 3 | 3 | 1,200 | 1,250 | 17 | 17 | 2,200 | 2,250 | 31 | 31 | 3,200 | 3,250 | 45 | 45 |
| 250 | 300 | 4 | 4 | 1,250 | 1,300 | 18 | 18 | 2,250 | 2,300 | 32 | 32 | 3,250 | 3,300 | 46 | 46 |
| 300 | 350 | 5 | 5 | 1,300 | 1,350 | 19 | 19 | 2,300 | 2,350 | 33 | 33 | 3,300 | 3,350 | 47 | 47 |
| 350 | 400 | 5 | 5 | 1,350 | 1,400 | 19 | 19 | 2,350 | 2,400 | 33 | 33 | 3,350 | 3,400 | 47 | 47 |
| 400 | 450 | 6 | 6 | 1,400 | 1,450 | 20 | 20 | 2,400 | 2,450 | 34 | 34 | 3,400 | 3,450 | 48 | 48 |
| 450 | 500 | 7 | 7 | 1,450 | 1,500 | 21 | 21 | 2,450 | 2,500 | 35 | 35 | 3,450 | 3,500 | 49 | 49 |
| 500 | 550 | 7 | 7 | 1,500 | 1,550 | 21 | 21 | 2,500 | 2,550 | 35 | 35 | 3,500 | 3,550 | 49 | 49 |
| 550 | 600 | 8 | 8 | 1,550 | 1,600 | 22 | 22 | 2,550 | 2,600 | 36 | 36 | 3,550 | 3,600 | 50 | 50 |
| 600 | 650 | 9 | 9 | 1,600 | 1,650 | 23 | 23 | 2,600 | 2,650 | 37 | 37 | 3,600 | 3,650 | 51 | 51 |
| 650 | 700 | 9 | 9 | 1,650 | 1,700 | 23 | 23 | 2,650 | 2,700 | 37 | 37 | 3,650 | 3,700 | 51 | 51 |
| 700 | 750 | 10 | 10 | 1,700 | 1,750 | 24 | 24 | 2,700 | 2,750 | 38 | 38 | 3,700 | 3,750 | 52 | 52 |
| 750 | 800 | 11 | 11 | 1,750 | 1,800 | 25 | 25 | 2,750 | 2,800 | 39 | 39 | 3,750 | 3,800 | 53 | 53 |
| 800 | 850 | 12 | 12 | 1,800 | 1,850 | 26 | 26 | 2,800 | 2,850 | 40 | 40 | 3,800 | 3,850 | 54 | 54 |
| 850 | 900 | 12 | 12 | 1,850 | 1,900 | 26 | 26 | 2,850 | 2,900 | 40 | 40 | 3,850 | 3,900 | 54 | 54 |
| 900 | 950 | 13 | 13 | 1,900 | 1,950 | 27 | 27 | 2,900 | 2,950 | 41 | 41 | 3,900 | 3,950 | 55 | 55 |
| 950 | 1,000 | 14 | 14 | 1,950 | 2,000 | 28 | 28 | 2,950 | 3,000 | 42 | 42 | 3,950 | 4,000 | 56 | 56 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| 4,000 | | | | 7,000 | | | | 10,000 | | | | 13,000 | | | |
| 4,000 | 4,050 | 56 | 56 | 7,000 | 7,050 | 98 | 98 | 10,000 | 10,050 | 140 | 140 | 13,000 | 13,050 | 182 | 182 |
| 4,050 | 4,100 | 57 | 57 | 7,050 | 7,100 | 99 | 99 | 10,050 | 10,100 | 141 | 141 | 13,050 | 13,100 | 183 | 183 |
| 4,100 | 4,150 | 58 | 58 | 7,100 | 7,150 | 100 | 100 | 10,100 | 10,150 | 142 | 142 | 13,100 | 13,150 | 184 | 184 |
| 4,150 | 4,200 | 58 | 58 | 7,150 | 7,200 | 100 | 100 | 10,150 | 10,200 | 142 | 142 | 13,150 | 13,200 | 184 | 184 |
| 4,200 | 4,250 | 59 | 59 | 7,200 | 7,250 | 101 | 101 | 10,200 | 10,250 | 143 | 143 | 13,200 | 13,250 | 185 | 185 |
| 4,250 | 4,300 | 60 | 60 | 7,250 | 7,300 | 102 | 102 | 10,250 | 10,300 | 144 | 144 | 13,250 | 13,300 | 186 | 186 |
| 4,300 | 4,350 | 61 | 61 | 7,300 | 7,350 | 103 | 103 | 10,300 | 10,350 | 145 | 145 | 13,300 | 13,350 | 187 | 187 |
| 4,350 | 4,400 | 61 | 61 | 7,350 | 7,400 | 103 | 103 | 10,350 | 10,400 | 145 | 145 | 13,350 | 13,400 | 187 | 187 |
| 4,400 | 4,450 | 62 | 62 | 7,400 | 7,450 | 104 | 104 | 10,400 | 10,450 | 146 | 146 | 13,400 | 13,450 | 188 | 188 |
| 4,450 | 4,500 | 63 | 63 | 7,450 | 7,500 | 105 | 105 | 10,450 | 10,500 | 147 | 147 | 13,450 | 13,500 | 189 | 189 |
| 4,500 | 4,550 | 63 | 63 | 7,500 | 7,550 | 105 | 105 | 10,500 | 10,550 | 147 | 147 | 13,500 | 13,550 | 189 | 189 |
| 4,550 | 4,600 | 64 | 64 | 7,550 | 7,600 | 106 | 106 | 10,550 | 10,600 | 148 | 148 | 13,550 | 13,600 | 190 | 190 |
| 4,600 | 4,650 | 65 | 65 | 7,600 | 7,650 | 107 | 107 | 10,600 | 10,650 | 149 | 149 | 13,600 | 13,650 | 191 | 191 |
| 4,650 | 4,700 | 65 | 65 | 7,650 | 7,700 | 107 | 107 | 10,650 | 10,700 | 149 | 149 | 13,650 | 13,700 | 191 | 191 |
| 4,700 | 4,750 | 66 | 66 | 7,700 | 7,750 | 108 | 108 | 10,700 | 10,750 | 150 | 150 | 13,700 | 13,750 | 192 | 192 |
| 4,750 | 4,800 | 67 | 67 | 7,750 | 7,800 | 109 | 109 | 10,750 | 10,800 | 151 | 151 | 13,750 | 13,800 | 193 | 193 |
| 4,800 | 4,850 | 68 | 68 | 7,800 | 7,850 | 110 | 110 | 10,800 | 10,850 | 152 | 152 | 13,800 | 13,850 | 194 | 194 |
| 4,850 | 4,900 | 68 | 68 | 7,850 | 7,900 | 110 | 110 | 10,850 | 10,900 | 152 | 152 | 13,850 | 13,900 | 194 | 194 |
| 4,900 | 4,950 | 69 | 69 | 7,900 | 7,950 | 111 | 111 | 10,900 | 10,950 | 153 | 153 | 13,900 | 13,950 | 195 | 195 |
| 4,950 | 5,000 | 70 | 70 | 7,950 | 8,000 | 112 | 112 | 10,950 | 11,000 | 154 | 154 | 13,950 | 14,000 | 196 | 196 |
| 5,000 | | | | 8,000 | | | | 11,000 | | | | 14,000 | | | |
| 5,000 | 5,050 | 70 | 70 | 8,000 | 8,050 | 112 | 112 | 11,000 | 11,050 | 154 | 154 | 14,000 | 14,050 | 196 | 196 |
| 5,050 | 5,100 | 71 | 71 | 8,050 | 8,100 | 113 | 113 | 11,050 | 11,100 | 155 | 155 | 14,050 | 14,100 | 197 | 197 |
| 5,100 | 5,150 | 72 | 72 | 8,100 | 8,150 | 114 | 114 | 11,100 | 11,150 | 156 | 156 | 14,100 | 14,150 | 198 | 198 |
| 5,150 | 5,200 | 72 | 72 | 8,150 | 8,200 | 114 | 114 | 11,150 | 11,200 | 156 | 156 | 14,150 | 14,200 | 198 | 198 |
| 5,200 | 5,250 | 73 | 73 | 8,200 | 8,250 | 115 | 115 | 11,200 | 11,250 | 157 | 157 | 14,200 | 14,250 | 199 | 199 |
| 5,250 | 5,300 | 74 | 74 | 8,250 | 8,300 | 116 | 116 | 11,250 | 11,300 | 158 | 158 | 14,250 | 14,300 | 200 | 200 |
| 5,300 | 5,350 | 75 | 75 | 8,300 | 8,350 | 117 | 117 | 11,300 | 11,350 | 159 | 159 | 14,300 | 14,350 | 201 | 201 |
| 5,350 | 5,400 | 75 | 75 | 8,350 | 8,400 | 117 | 117 | 11,350 | 11,400 | 159 | 159 | 14,350 | 14,400 | 201 | 201 |
| 5,400 | 5,450 | 76 | 76 | 8,400 | 8,450 | 118 | 118 | 11,400 | 11,450 | 160 | 160 | 14,400 | 14,450 | 202 | 202 |
| 5,450 | 5,500 | 77 | 77 | 8,450 | 8,500 | 119 | 119 | 11,450 | 11,500 | 161 | 161 | 14,450 | 14,500 | 203 | 203 |
| 5,500 | 5,550 | 77 | 77 | 8,500 | 8,550 | 119 | 119 | 11,500 | 11,550 | 161 | 161 | 14,500 | 14,550 | 203 | 203 |
| 5,550 | 5,600 | 78 | 78 | 8,550 | 8,600 | 120 | 120 | 11,550 | 11,600 | 162 | 162 | 14,550 | 14,600 | 204 | 204 |
| 5,600 | 5,650 | 79 | 79 | 8,600 | 8,650 | 121 | 121 | 11,600 | 11,650 | 163 | 163 | 14,600 | 14,650 | 205 | 205 |
| 5,650 | 5,700 | 79 | 79 | 8,650 | 8,700 | 121 | 121 | 11,650 | 11,700 | 163 | 163 | 14,650 | 14,700 | 205 | 205 |
| 5,700 | 5,750 | 80 | 80 | 8,700 | 8,750 | 122 | 122 | 11,700 | 11,750 | 164 | 164 | 14,700 | 14,750 | 206 | 206 |
| 5,750 | 5,800 | 81 | 81 | 8,750 | 8,800 | 123 | 123 | 11,750 | 11,800 | 165 | 165 | 14,750 | 14,800 | 207 | 207 |
| 5,800 | 5,850 | 82 | 82 | 8,800 | 8,850 | 124 | 124 | 11,800 | 11,850 | 166 | 166 | 14,800 | 14,850 | 208 | 208 |
| 5,850 | 5,900 | 82 | 82 | 8,850 | 8,900 | 124 | 124 | 11,850 | 11,900 | 166 | 166 | 14,850 | 14,900 | 208 | 208 |
| 5,900 | 5,950 | 83 | 83 | 8,900 | 8,950 | 125 | 125 | 11,900 | 11,950 | 167 | 167 | 14,900 | 14,950 | 209 | 209 |
| 5,950 | 6,000 | 84 | 84 | 8,950 | 9,000 | 126 | 126 | 11,950 | 12,000 | 168 | 168 | 14,950 | 15,000 | 210 | 210 |
| 6,000 | | | | 9,000 | | | | 12,000 | | | | 15,000 | | | |
| 6,000 | 6,050 | 84 | 84 | 9,000 | 9,050 | 126 | 126 | 12,000 | 12,050 | 168 | 168 | 15,000 | 15,050 | 210 | 210 |
| 6,050 | 6,100 | 85 | 85 | 9,050 | 9,100 | 127 | 127 | 12,050 | 12,100 | 169 | 169 | 15,050 | 15,100 | 211 | 211 |
| 6,100 | 6,150 | 86 | 86 | 9,100 | 9,150 | 128 | 128 | 12,100 | 12,150 | 170 | 170 | 15,100 | 15,150 | 212 | 212 |
| 6,150 | 6,200 | 86 | 86 | 9,150 | 9,200 | 128 | 128 | 12,150 | 12,200 | 170 | 170 | 15,150 | 15,200 | 212 | 212 |
| 6,200 | 6,250 | 87 | 87 | 9,200 | 9,250 | 129 | 129 | 12,200 | 12,250 | 171 | 171 | 15,200 | 15,250 | 213 | 213 |
| 6,250 | 6,300 | 88 | 88 | 9,250 | 9,300 | 130 | 130 | 12,250 | 12,300 | 172 | 172 | 15,250 | 15,300 | 214 | 214 |
| 6,300 | 6,350 | 89 | 89 | 9,300 | 9,350 | 131 | 131 | 12,300 | 12,350 | 173 | 173 | 15,300 | 15,350 | 215 | 215 |
| 6,350 | 6,400 | 89 | 89 | 9,350 | 9,400 | 131 | 131 | 12,350 | 12,400 | 173 | 173 | 15,350 | 15,400 | 215 | 215 |
| 6,400 | 6,450 | 90 | 90 | 9,400 | 9,450 | 132 | 132 | 12,400 | 12,450 | 174 | 174 | 15,400 | 15,450 | 216 | 216 |
| 6,450 | 6,500 | 91 | 91 | 9,450 | 9,500 | 133 | 133 | 12,450 | 12,500 | 175 | 175 | 15,450 | 15,500 | 217 | 217 |
| 6,500 | 6,550 | 91 | 91 | 9,500 | 9,550 | 133 | 133 | 12,500 | 12,550 | 175 | 175 | 15,500 | 15,550 | 217 | 217 |
| 6,550 | 6,600 | 92 | 92 | 9,550 | 9,600 | 134 | 134 | 12,550 | 12,600 | 176 | 176 | 15,550 | 15,600 | 218 | 218 |
| 6,600 | 6,650 | 93 | 93 | 9,600 | 9,650 | 135 | 135 | 12,600 | 12,650 | 177 | 177 | 15,600 | 15,650 | 219 | 219 |
| 6,650 | 6,700 | 93 | 93 | 9,650 | 9,700 | 135 | 135 | 12,650 | 12,700 | 177 | 177 | 15,650 | 15,700 | 219 | 219 |
| 6,700 | 6,750 | 94 | 94 | 9,700 | 9,750 | 136 | 136 | 12,700 | 12,750 | 178 | 178 | 15,700 | 15,750 | 220 | 220 |
| 6,750 | 6,800 | 95 | 95 | 9,750 | 9,800 | 137 | 137 | 12,750 | 12,800 | 179 | 179 | 15,750 | 15,800 | 221 | 221 |
| 6,800 | 6,850 | 96 | 96 | 9,800 | 9,850 | 138 | 138 | 12,800 | 12,850 | 180 | 180 | 15,800 | 15,850 | 222 | 222 |
| 6,850 | 6,900 | 96 | 96 | 9,850 | 9,900 | 138 | 138 | 12,850 | 12,900 | 180 | 180 | 15,850 | 15,900 | 222 | 222 |
| 6,900 | 6,950 | 97 | 97 | 9,900 | 9,950 | 139 | 139 | 12,900 | 12,950 | 181 | 181 | 15,900 | 15,950 | 223 | 223 |
| 6,950 | 7,000 | 98 | 98 | 9,950 | 10,000 | 140 | 140 | 12,950 | 13,000 | 182 | 182 | 15,950 | 16,000 | 224 | 224 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| 16,000 | | | | 19,000 | | | | 22,000 | | | | 25,000 | | | |
| 16,000 | 16,050 | 224 | 224 | 19,000 | 19,050 | 266 | 266 | 22,000 | 22,050 | 315 | 315 | 25,000 | 25,050 | 368 | 368 |
| 16,050 | 16,100 | 225 | 225 | 19,050 | 19,100 | 267 | 267 | 22,050 | 22,100 | 316 | 316 | 25,050 | 25,100 | 369 | 369 |
| 16,100 | 16,150 | 226 | 226 | 19,100 | 19,150 | 268 | 268 | 22,100 | 22,150 | 317 | 317 | 25,100 | 25,150 | 370 | 370 |
| 16,150 | 16,200 | 226 | 226 | 19,150 | 19,200 | 268 | 268 | 22,150 | 22,200 | 318 | 318 | 25,150 | 25,200 | 371 | 371 |
| 16,200 | 16,250 | 227 | 227 | 19,200 | 19,250 | 269 | 269 | 22,200 | 22,250 | 319 | 319 | 25,200 | 25,250 | 371 | 371 |
| 16,250 | 16,300 | 228 | 228 | 19,250 | 19,300 | 270 | 270 | 22,250 | 22,300 | 320 | 320 | 25,250 | 25,300 | 372 | 372 |
| 16,300 | 16,350 | 229 | 229 | 19,300 | 19,350 | 271 | 271 | 22,300 | 22,350 | 321 | 321 | 25,300 | 25,350 | 373 | 373 |
| 16,350 | 16,400 | 229 | 229 | 19,350 | 19,400 | 271 | 271 | 22,350 | 22,400 | 322 | 322 | 25,350 | 25,400 | 374 | 374 |
| 16,400 | 16,450 | 230 | 230 | 19,400 | 19,450 | 272 | 272 | 22,400 | 22,450 | 322 | 322 | 25,400 | 25,450 | 375 | 375 |
| 16,450 | 16,500 | 231 | 231 | 19,450 | 19,500 | 273 | 273 | 22,450 | 22,500 | 323 | 323 | 25,450 | 25,500 | 376 | 376 |
| 16,500 | 16,550 | 231 | 231 | 19,500 | 19,550 | 273 | 273 | 22,500 | 22,550 | 324 | 324 | 25,500 | 25,550 | 377 | 377 |
| 16,550 | 16,600 | 232 | 232 | 19,550 | 19,600 | 274 | 274 | 22,550 | 22,600 | 325 | 325 | 25,550 | 25,600 | 378 | 378 |
| 16,600 | 16,650 | 233 | 233 | 19,600 | 19,650 | 275 | 275 | 22,600 | 22,650 | 326 | 326 | 25,600 | 25,650 | 378 | 378 |
| 16,650 | 16,700 | 233 | 233 | 19,650 | 19,700 | 275 | 275 | 22,650 | 22,700 | 327 | 327 | 25,650 | 25,700 | 379 | 379 |
| 16,700 | 16,750 | 234 | 234 | 19,700 | 19,750 | 276 | 276 | 22,700 | 22,750 | 328 | 328 | 25,700 | 25,750 | 380 | 380 |
| 16,750 | 16,800 | 235 | 235 | 19,750 | 19,800 | 277 | 277 | 22,750 | 22,800 | 329 | 329 | 25,750 | 25,800 | 381 | 381 |
| 16,800 | 16,850 | 236 | 236 | 19,800 | 19,850 | 278 | 278 | 22,800 | 22,850 | 329 | 329 | 25,800 | 25,850 | 382 | 382 |
| 16,850 | 16,900 | 236 | 236 | 19,850 | 19,900 | 278 | 278 | 22,850 | 22,900 | 330 | 330 | 25,850 | 25,900 | 383 | 383 |
| 16,900 | 16,950 | 237 | 237 | 19,900 | 19,950 | 279 | 279 | 22,900 | 22,950 | 331 | 331 | 25,900 | 25,950 | 384 | 384 |
| 16,950 | 17,000 | 238 | 238 | 19,950 | 20,000 | 280 | 280 | 22,950 | 23,000 | 332 | 332 | 25,950 | 26,000 | 385 | 385 |
| 17,000 | | | | 20,000 | | | | 23,000 | | | | 26,000 | | | |
| 17,000 | 17,050 | 238 | 238 | 20,000 | 20,050 | 280 | 280 | 23,000 | 23,050 | 333 | 333 | 26,000 | 26,050 | 385 | 385 |
| 17,050 | 17,100 | 239 | 239 | 20,050 | 20,100 | 281 | 281 | 23,050 | 23,100 | 334 | 334 | 26,050 | 26,100 | 386 | 386 |
| 17,100 | 17,150 | 240 | 240 | 20,100 | 20,150 | 282 | 282 | 23,100 | 23,150 | 335 | 335 | 26,100 | 26,150 | 387 | 387 |
| 17,150 | 17,200 | 240 | 240 | 20,150 | 20,200 | 283 | 283 | 23,150 | 23,200 | 336 | 336 | 26,150 | 26,200 | 388 | 388 |
| 17,200 | 17,250 | 241 | 241 | 20,200 | 20,250 | 284 | 284 | 23,200 | 23,250 | 336 | 336 | 26,200 | 26,250 | 389 | 389 |
| 17,250 | 17,300 | 242 | 242 | 20,250 | 20,300 | 285 | 285 | 23,250 | 23,300 | 337 | 337 | 26,250 | 26,300 | 390 | 390 |
| 17,300 | 17,350 | 243 | 243 | 20,300 | 20,350 | 286 | 286 | 23,300 | 23,350 | 338 | 338 | 26,300 | 26,350 | 391 | 391 |
| 17,350 | 17,400 | 243 | 243 | 20,350 | 20,400 | 287 | 287 | 23,350 | 23,400 | 339 | 339 | 26,350 | 26,400 | 392 | 392 |
| 17,400 | 17,450 | 244 | 244 | 20,400 | 20,450 | 287 | 287 | 23,400 | 23,450 | 340 | 340 | 26,400 | 26,450 | 392 | 392 |
| 17,450 | 17,500 | 245 | 245 | 20,450 | 20,500 | 288 | 288 | 23,450 | 23,500 | 341 | 341 | 26,450 | 26,500 | 393 | 393 |
| 17,500 | 17,550 | 245 | 245 | 20,500 | 20,550 | 289 | 289 | 23,500 | 23,550 | 342 | 342 | 26,500 | 26,550 | 394 | 394 |
| 17,550 | 17,600 | 246 | 246 | 20,550 | 20,600 | 290 | 290 | 23,550 | 23,600 | 343 | 343 | 26,550 | 26,600 | 395 | 395 |
| 17,600 | 17,650 | 247 | 247 | 20,600 | 20,650 | 291 | 291 | 23,600 | 23,650 | 343 | 343 | 26,600 | 26,650 | 396 | 396 |
| 17,650 | 17,700 | 247 | 247 | 20,650 | 20,700 | 292 | 292 | 23,650 | 23,700 | 344 | 344 | 26,650 | 26,700 | 397 | 397 |
| 17,700 | 17,750 | 248 | 248 | 20,700 | 20,750 | 293 | 293 | 23,700 | 23,750 | 345 | 345 | 26,700 | 26,750 | 398 | 398 |
| 17,750 | 17,800 | 249 | 249 | 20,750 | 20,800 | 294 | 294 | 23,750 | 23,800 | 346 | 346 | 26,750 | 26,800 | 399 | 399 |
| 17,800 | 17,850 | 250 | 250 | 20,800 | 20,850 | 294 | 294 | 23,800 | 23,850 | 347 | 347 | 26,800 | 26,850 | 399 | 399 |
| 17,850 | 17,900 | 250 | 250 | 20,850 | 20,900 | 295 | 295 | 23,850 | 23,900 | 348 | 348 | 26,850 | 26,900 | 400 | 400 |
| 17,900 | 17,950 | 251 | 251 | 20,900 | 20,950 | 296 | 296 | 23,900 | 23,950 | 349 | 349 | 26,900 | 26,950 | 401 | 401 |
| 17,950 | 18,000 | 252 | 252 | 20,950 | 21,000 | 297 | 297 | 23,950 | 24,000 | 350 | 350 | 26,950 | 27,000 | 402 | 402 |
| 18,000 | | | | 21,000 | | | | 24,000 | | | | 27,000 | | | |
| 18,000 | 18,050 | 252 | 252 | 21,000 | 21,050 | 298 | 298 | 24,000 | 24,050 | 350 | 350 | 27,000 | 27,050 | 403 | 403 |
| 18,050 | 18,100 | 253 | 253 | 21,050 | 21,100 | 299 | 299 | 24,050 | 24,100 | 351 | 351 | 27,050 | 27,100 | 404 | 404 |
| 18,100 | 18,150 | 254 | 254 | 21,100 | 21,150 | 300 | 300 | 24,100 | 24,150 | 352 | 352 | 27,100 | 27,150 | 405 | 405 |
| 18,150 | 18,200 | 254 | 254 | 21,150 | 21,200 | 301 | 301 | 24,150 | 24,200 | 353 | 353 | 27,150 | 27,200 | 406 | 406 |
| 18,200 | 18,250 | 255 | 255 | 21,200 | 21,250 | 301 | 301 | 24,200 | 24,250 | 354 | 354 | 27,200 | 27,250 | 406 | 406 |
| 18,250 | 18,300 | 256 | 256 | 21,250 | 21,300 | 302 | 302 | 24,250 | 24,300 | 355 | 355 | 27,250 | 27,300 | 407 | 407 |
| 18,300 | 18,350 | 257 | 257 | 21,300 | 21,350 | 303 | 303 | 24,300 | 24,350 | 356 | 356 | 27,300 | 27,350 | 408 | 408 |
| 18,350 | 18,400 | 257 | 257 | 21,350 | 21,400 | 304 | 304 | 24,350 | 24,400 | 357 | 357 | 27,350 | 27,400 | 409 | 409 |
| 18,400 | 18,450 | 258 | 258 | 21,400 | 21,450 | 305 | 305 | 24,400 | 24,450 | 357 | 357 | 27,400 | 27,450 | 410 | 410 |
| 18,450 | 18,500 | 259 | 259 | 21,450 | 21,500 | 306 | 306 | 24,450 | 24,500 | 358 | 358 | 27,450 | 27,500 | 411 | 411 |
| 18,500 | 18,550 | 259 | 259 | 21,500 | 21,550 | 307 | 307 | 24,500 | 24,550 | 359 | 359 | 27,500 | 27,550 | 412 | 412 |
| 18,550 | 18,600 | 260 | 260 | 21,550 | 21,600 | 308 | 308 | 24,550 | 24,600 | 360 | 360 | 27,550 | 27,600 | 413 | 413 |
| 18,600 | 18,650 | 261 | 261 | 21,600 | 21,650 | 308 | 308 | 24,600 | 24,650 | 361 | 361 | 27,600 | 27,650 | 413 | 413 |
| 18,650 | 18,700 | 261 | 261 | 21,650 | 21,700 | 309 | 309 | 24,650 | 24,700 | 362 | 362 | 27,650 | 27,700 | 414 | 414 |
| 18,700 | 18,750 | 262 | 262 | 21,700 | 21,750 | 310 | 310 | 24,700 | 24,750 | 363 | 363 | 27,700 | 27,750 | 415 | 415 |
| 18,750 | 18,800 | 263 | 263 | 21,750 | 21,800 | 311 | 311 | 24,750 | 24,800 | 364 | 364 | 27,750 | 27,800 | 416 | 416 |
| 18,800 | 18,850 | 264 | 264 | 21,800 | 21,850 | 312 | 312 | 24,800 | 24,850 | 364 | 364 | 27,800 | 27,850 | 417 | 417 |
| 18,850 | 18,900 | 264 | 264 | 21,850 | 21,900 | 313 | 313 | 24,850 | 24,900 | 365 | 365 | 27,850 | 27,900 | 418 | 418 |
| 18,900 | 18,950 | 265 | 265 | 21,900 | 21,950 | 314 | 314 | 24,900 | 24,950 | 366 | 366 | 27,900 | 27,950 | 419 | 419 |
| 18,950 | 19,000 | 266 | 266 | 21,950 | 22,000 | 315 | 315 | 24,950 | 25,000 | 367 | 367 | 27,950 | 28,000 | 420 | 420 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| 28,000 | | | | 31,000 | | | | 34,000 | | | | 37,000 | | | |
| 28,000 | 28,050 | 420 | 420 | 31,000 | 31,050 | 473 | 473 | 34,000 | 34,050 | 525 | 525 | 37,000 | 37,050 | 613 | 578 |
| 28,050 | 28,100 | 421 | 421 | 31,050 | 31,100 | 474 | 474 | 34,050 | 34,100 | 526 | 526 | 37,050 | 37,100 | 615 | 579 |
| 28,100 | 28,150 | 422 | 422 | 31,100 | 31,150 | 475 | 475 | 34,100 | 34,150 | 527 | 527 | 37,100 | 37,150 | 617 | 580 |
| 28,150 | 28,200 | 423 | 423 | 31,150 | 31,200 | 476 | 476 | 34,150 | 34,200 | 528 | 528 | 37,150 | 37,200 | 619 | 581 |
| 28,200 | 28,250 | 424 | 424 | 31,200 | 31,250 | 476 | 476 | 34,200 | 34,250 | 529 | 529 | 37,200 | 37,250 | 620 | 581 |
| 28,250 | 28,300 | 425 | 425 | 31,250 | 31,300 | 477 | 477 | 34,250 | 34,300 | 530 | 530 | 37,250 | 37,300 | 622 | 582 |
| 28,300 | 28,350 | 426 | 426 | 31,300 | 31,350 | 478 | 478 | 34,300 | 34,350 | 531 | 531 | 37,300 | 37,350 | 624 | 583 |
| 28,350 | 28,400 | 427 | 427 | 31,350 | 31,400 | 479 | 479 | 34,350 | 34,400 | 532 | 532 | 37,350 | 37,400 | 626 | 584 |
| 28,400 | 28,450 | 427 | 427 | 31,400 | 31,450 | 480 | 480 | 34,400 | 34,450 | 532 | 532 | 37,400 | 37,450 | 627 | 585 |
| 28,450 | 28,500 | 428 | 428 | 31,450 | 31,500 | 481 | 481 | 34,450 | 34,500 | 533 | 533 | 37,450 | 37,500 | 629 | 586 |
| 28,500 | 28,550 | 429 | 429 | 31,500 | 31,550 | 482 | 482 | 34,500 | 34,550 | 534 | 534 | 37,500 | 37,550 | 631 | 587 |
| 28,550 | 28,600 | 430 | 430 | 31,550 | 31,600 | 483 | 483 | 34,550 | 34,600 | 535 | 535 | 37,550 | 37,600 | 633 | 588 |
| 28,600 | 28,650 | 431 | 431 | 31,600 | 31,650 | 483 | 483 | 34,600 | 34,650 | 536 | 536 | 37,600 | 37,650 | 634 | 588 |
| 28,650 | 28,700 | 432 | 432 | 31,650 | 31,700 | 484 | 484 | 34,650 | 34,700 | 537 | 537 | 37,650 | 37,700 | 636 | 589 |
| 28,700 | 28,750 | 433 | 433 | 31,700 | 31,750 | 485 | 485 | 34,700 | 34,750 | 538 | 538 | 37,700 | 37,750 | 638 | 590 |
| 28,750 | 28,800 | 434 | 434 | 31,750 | 31,800 | 486 | 486 | 34,750 | 34,800 | 539 | 539 | 37,750 | 37,800 | 640 | 591 |
| 28,800 | 28,850 | 434 | 434 | 31,800 | 31,850 | 487 | 487 | 34,800 | 34,850 | 539 | 539 | 37,800 | 37,850 | 641 | 592 |
| 28,850 | 28,900 | 435 | 435 | 31,850 | 31,900 | 488 | 488 | 34,850 | 34,900 | 540 | 540 | 37,850 | 37,900 | 643 | 593 |
| 28,900 | 28,950 | 436 | 436 | 31,900 | 31,950 | 489 | 489 | 34,900 | 34,950 | 541 | 541 | 37,900 | 37,950 | 645 | 594 |
| 28,950 | 29,000 | 437 | 437 | 31,950 | 32,000 | 490 | 490 | 34,950 | 35,000 | 542 | 542 | 37,950 | 38,000 | 647 | 595 |
| 29,000 | | | | 32,000 | | | | 35,000 | | | | 38,000 | | | |
| 29,000 | 29,050 | 438 | 438 | 32,000 | 32,050 | 490 | 490 | 35,000 | 35,050 | 543 | 543 | 38,000 | 38,050 | 648 | 595 |
| 29,050 | 29,100 | 439 | 439 | 32,050 | 32,100 | 491 | 491 | 35,050 | 35,100 | 545 | 544 | 38,050 | 38,100 | 650 | 596 |
| 29,100 | 29,150 | 440 | 440 | 32,100 | 32,150 | 492 | 492 | 35,100 | 35,150 | 547 | 545 | 38,100 | 38,150 | 652 | 597 |
| 29,150 | 29,200 | 441 | 441 | 32,150 | 32,200 | 493 | 493 | 35,150 | 35,200 | 549 | 546 | 38,150 | 38,200 | 654 | 598 |
| 29,200 | 29,250 | 441 | 441 | 32,200 | 32,250 | 494 | 494 | 35,200 | 35,250 | 550 | 546 | 38,200 | 38,250 | 655 | 599 |
| 29,250 | 29,300 | 442 | 442 | 32,250 | 32,300 | 495 | 495 | 35,250 | 35,300 | 552 | 547 | 38,250 | 38,300 | 657 | 600 |
| 29,300 | 29,350 | 443 | 443 | 32,300 | 32,350 | 496 | 496 | 35,300 | 35,350 | 554 | 548 | 38,300 | 38,350 | 659 | 601 |
| 29,350 | 29,400 | 444 | 444 | 32,350 | 32,400 | 497 | 497 | 35,350 | 35,400 | 556 | 549 | 38,350 | 38,400 | 661 | 602 |
| 29,400 | 29,450 | 445 | 445 | 32,400 | 32,450 | 497 | 497 | 35,400 | 35,450 | 557 | 550 | 38,400 | 38,450 | 662 | 602 |
| 29,450 | 29,500 | 446 | 446 | 32,450 | 32,500 | 498 | 498 | 35,450 | 35,500 | 559 | 551 | 38,450 | 38,500 | 664 | 603 |
| 29,500 | 29,550 | 447 | 447 | 32,500 | 32,550 | 499 | 499 | 35,500 | 35,550 | 561 | 552 | 38,500 | 38,550 | 666 | 604 |
| 29,550 | 29,600 | 448 | 448 | 32,550 | 32,600 | 500 | 500 | 35,550 | 35,600 | 563 | 553 | 38,550 | 38,600 | 668 | 605 |
| 29,600 | 29,650 | 448 | 448 | 32,600 | 32,650 | 501 | 501 | 35,600 | 35,650 | 564 | 553 | 38,600 | 38,650 | 669 | 606 |
| 29,650 | 29,700 | 449 | 449 | 32,650 | 32,700 | 502 | 502 | 35,650 | 35,700 | 566 | 554 | 38,650 | 38,700 | 671 | 607 |
| 29,700 | 29,750 | 450 | 450 | 32,700 | 32,750 | 503 | 503 | 35,700 | 35,750 | 568 | 555 | 38,700 | 38,750 | 673 | 608 |
| 29,750 | 29,800 | 451 | 451 | 32,750 | 32,800 | 504 | 504 | 35,750 | 35,800 | 570 | 556 | 38,750 | 38,800 | 675 | 609 |
| 29,800 | 29,850 | 452 | 452 | 32,800 | 32,850 | 504 | 504 | 35,800 | 35,850 | 571 | 557 | 38,800 | 38,850 | 676 | 609 |
| 29,850 | 29,900 | 453 | 453 | 32,850 | 32,900 | 505 | 505 | 35,850 | 35,900 | 573 | 558 | 38,850 | 38,900 | 678 | 610 |
| 29,900 | 29,950 | 454 | 454 | 32,900 | 32,950 | 506 | 506 | 35,900 | 35,950 | 575 | 559 | 38,900 | 38,950 | 680 | 611 |
| 29,950 | 30,000 | 455 | 455 | 32,950 | 33,000 | 507 | 507 | 35,950 | 36,000 | 577 | 560 | 38,950 | 39,000 | 682 | 612 |
| 30,000 | | | | 33,000 | | | | 36,000 | | | | 39,000 | | | |
| 30,000 | 30,050 | 455 | 455 | 33,000 | 33,050 | 508 | 508 | 36,000 | 36,050 | 578 | 560 | 39,000 | 39,050 | 683 | 613 |
| 30,050 | 30,100 | 456 | 456 | 33,050 | 33,100 | 509 | 509 | 36,050 | 36,100 | 580 | 561 | 39,050 | 39,100 | 685 | 614 |
| 30,100 | 30,150 | 457 | 457 | 33,100 | 33,150 | 510 | 510 | 36,100 | 36,150 | 582 | 562 | 39,100 | 39,150 | 687 | 615 |
| 30,150 | 30,200 | 458 | 458 | 33,150 | 33,200 | 511 | 511 | 36,150 | 36,200 | 584 | 563 | 39,150 | 39,200 | 689 | 616 |
| 30,200 | 30,250 | 459 | 459 | 33,200 | 33,250 | 511 | 511 | 36,200 | 36,250 | 585 | 564 | 39,200 | 39,250 | 690 | 616 |
| 30,250 | 30,300 | 460 | 460 | 33,250 | 33,300 | 512 | 512 | 36,250 | 36,300 | 587 | 565 | 39,250 | 39,300 | 692 | 617 |
| 30,300 | 30,350 | 461 | 461 | 33,300 | 33,350 | 513 | 513 | 36,300 | 36,350 | 589 | 566 | 39,300 | 39,350 | 694 | 618 |
| 30,350 | 30,400 | 462 | 462 | 33,350 | 33,400 | 514 | 514 | 36,350 | 36,400 | 591 | 567 | 39,350 | 39,400 | 696 | 619 |
| 30,400 | 30,450 | 462 | 462 | 33,400 | 33,450 | 515 | 515 | 36,400 | 36,450 | 592 | 567 | 39,400 | 39,450 | 697 | 620 |
| 30,450 | 30,500 | 463 | 463 | 33,450 | 33,500 | 516 | 516 | 36,450 | 36,500 | 594 | 568 | 39,450 | 39,500 | 699 | 621 |
| 30,500 | 30,550 | 464 | 464 | 33,500 | 33,550 | 517 | 517 | 36,500 | 36,550 | 596 | 569 | 39,500 | 39,550 | 701 | 622 |
| 30,550 | 30,600 | 465 | 465 | 33,550 | 33,600 | 518 | 518 | 36,550 | 36,600 | 598 | 570 | 39,550 | 39,600 | 703 | 623 |
| 30,600 | 30,650 | 466 | 466 | 33,600 | 33,650 | 518 | 518 | 36,600 | 36,650 | 599 | 571 | 39,600 | 39,650 | 704 | 623 |
| 30,650 | 30,700 | 467 | 467 | 33,650 | 33,700 | 519 | 519 | 36,650 | 36,700 | 601 | 572 | 39,650 | 39,700 | 706 | 624 |
| 30,700 | 30,750 | 468 | 468 | 33,700 | 33,750 | 520 | 520 | 36,700 | 36,750 | 603 | 573 | 39,700 | 39,750 | 708 | 625 |
| 30,750 | 30,800 | 469 | 469 | 33,750 | 33,800 | 521 | 521 | 36,750 | 36,800 | 605 | 574 | 39,750 | 39,800 | 710 | 626 |
| 30,800 | 30,850 | 469 | 469 | 33,800 | 33,850 | 522 | 522 | 36,800 | 36,850 | 606 | 574 | 39,800 | 39,850 | 711 | 627 |
| 30,850 | 30,900 | 470 | 470 | 33,850 | 33,900 | 523 | 523 | 36,850 | 36,900 | 608 | 575 | 39,850 | 39,900 | 713 | 628 |
| 30,900 | 30,950 | 471 | 471 | 33,900 | 33,950 | 524 | 524 | 36,900 | 36,950 | 610 | 576 | 39,900 | 39,950 | 715 | 629 |
| 30,950 | 31,000 | 472 | 472 | 33,950 | 34,000 | 525 | 525 | 36,950 | 37,000 | 612 | 577 | 39,950 | 40,000 | 717 | 630 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| 40,000 | | | | 43,000 | | | | 46,000 | | | | 49,000 | | | |
| 40,000 | 40,050 | 719 | 630 | 43,000 | 43,050 | 885 | 683 | 46,000 | 46,050 | 1,050 | 735 | 49,000 | 49,050 | 1,216 | 788 |
| 40,050 | 40,100 | 722 | 631 | 43,050 | 43,100 | 887 | 684 | 46,050 | 46,100 | 1,053 | 736 | 49,050 | 49,100 | 1,219 | 789 |
| 40,100 | 40,150 | 724 | 632 | 43,100 | 43,150 | 890 | 685 | 46,100 | 46,150 | 1,056 | 737 | 49,100 | 49,150 | 1,222 | 790 |
| 40,150 | 40,200 | 727 | 633 | 43,150 | 43,200 | 893 | 686 | 46,150 | 46,200 | 1,059 | 738 | 49,150 | 49,200 | 1,224 | 791 |
| 40,200 | 40,250 | 730 | 634 | 43,200 | 43,250 | 896 | 686 | 46,200 | 46,250 | 1,061 | 739 | 49,200 | 49,250 | 1,227 | 791 |
| 40,250 | 40,300 | 733 | 635 | 43,250 | 43,300 | 898 | 687 | 46,250 | 46,300 | 1,064 | 740 | 49,250 | 49,300 | 1,230 | 792 |
| 40,300 | 40,350 | 735 | 636 | 43,300 | 43,350 | 901 | 688 | 46,300 | 46,350 | 1,067 | 741 | 49,300 | 49,350 | 1,233 | 793 |
| 40,350 | 40,400 | 738 | 637 | 43,350 | 43,400 | 904 | 689 | 46,350 | 46,400 | 1,070 | 742 | 49,350 | 49,400 | 1,235 | 794 |
| 40,400 | 40,450 | 741 | 637 | 43,400 | 43,450 | 907 | 690 | 46,400 | 46,450 | 1,072 | 742 | 49,400 | 49,450 | 1,238 | 795 |
| 40,450 | 40,500 | 744 | 638 | 43,450 | 43,500 | 909 | 691 | 46,450 | 46,500 | 1,075 | 743 | 49,450 | 49,500 | 1,241 | 796 |
| 40,500 | 40,550 | 747 | 639 | 43,500 | 43,550 | 912 | 692 | 46,500 | 46,550 | 1,078 | 744 | 49,500 | 49,550 | 1,244 | 797 |
| 40,550 | 40,600 | 749 | 640 | 43,550 | 43,600 | 915 | 693 | 46,550 | 46,600 | 1,081 | 745 | 49,550 | 49,600 | 1,247 | 798 |
| 40,600 | 40,650 | 752 | 641 | 43,600 | 43,650 | 918 | 693 | 46,600 | 46,650 | 1,084 | 746 | 49,600 | 49,650 | 1,249 | 798 |
| 40,650 | 40,700 | 755 | 642 | 43,650 | 43,700 | 921 | 694 | 46,650 | 46,700 | 1,086 | 747 | 49,650 | 49,700 | 1,252 | 799 |
| 40,700 | 40,750 | 758 | 643 | 43,700 | 43,750 | 923 | 695 | 46,700 | 46,750 | 1,089 | 748 | 49,700 | 49,750 | 1,255 | 800 |
| 40,750 | 40,800 | 760 | 644 | 43,750 | 43,800 | 926 | 696 | 46,750 | 46,800 | 1,092 | 749 | 49,750 | 49,800 | 1,258 | 801 |
| 40,800 | 40,850 | 763 | 644 | 43,800 | 43,850 | 929 | 697 | 46,800 | 46,850 | 1,095 | 749 | 49,800 | 49,850 | 1,260 | 802 |
| 40,850 | 40,900 | 766 | 645 | 43,850 | 43,900 | 932 | 698 | 46,850 | 46,900 | 1,097 | 750 | 49,850 | 49,900 | 1,263 | 803 |
| 40,900 | 40,950 | 769 | 646 | 43,900 | 43,950 | 934 | 699 | 46,900 | 46,950 | 1,100 | 751 | 49,900 | 49,950 | 1,266 | 804 |
| 40,950 | 41,000 | 771 | 647 | 43,950 | 44,000 | 937 | 700 | 46,950 | 47,000 | 1,103 | 752 | 49,950 | 50,000 | 1,269 | 805 |
| 41,000 | | | | 44,000 | | | | 47,000 | | | | 50,000 | | | |
| 41,000 | 41,050 | 774 | 648 | 44,000 | 44,050 | 940 | 700 | 47,000 | 47,050 | 1,106 | 753 | 50,000 | 50,050 | 1,271 | 806 |
| 41,050 | 41,100 | 777 | 649 | 44,050 | 44,100 | 943 | 701 | 47,050 | 47,100 | 1,108 | 754 | 50,050 | 50,100 | 1,274 | 807 |
| 41,100 | 41,150 | 780 | 650 | 44,100 | 44,150 | 945 | 702 | 47,100 | 47,150 | 1,111 | 755 | 50,100 | 50,150 | 1,277 | 808 |
| 41,150 | 41,200 | 782 | 651 | 44,150 | 44,200 | 948 | 703 | 47,150 | 47,200 | 1,114 | 756 | 50,150 | 50,200 | 1,280 | 809 |
| 41,200 | 41,250 | 785 | 651 | 44,200 | 44,250 | 951 | 704 | 47,200 | 47,250 | 1,117 | 756 | 50,200 | 50,250 | 1,282 | 811 |
| 41,250 | 41,300 | 788 | 652 | 44,250 | 44,300 | 954 | 705 | 47,250 | 47,300 | 1,119 | 757 | 50,250 | 50,300 | 1,285 | 812 |
| 41,300 | 41,350 | 791 | 653 | 44,300 | 44,350 | 956 | 706 | 47,300 | 47,350 | 1,122 | 758 | 50,300 | 50,350 | 1,288 | 813 |
| 41,350 | 41,400 | 793 | 654 | 44,350 | 44,400 | 959 | 707 | 47,350 | 47,400 | 1,125 | 759 | 50,350 | 50,400 | 1,291 | 814 |
| 41,400 | 41,450 | 796 | 655 | 44,400 | 44,450 | 962 | 707 | 47,400 | 47,450 | 1,128 | 760 | 50,400 | 50,450 | 1,293 | 815 |
| 41,450 | 41,500 | 799 | 656 | 44,450 | 44,500 | 965 | 708 | 47,450 | 47,500 | 1,130 | 761 | 50,450 | 50,500 | 1,296 | 817 |
| 41,500 | 41,550 | 802 | 657 | 44,500 | 44,550 | 968 | 709 | 47,500 | 47,550 | 1,133 | 762 | 50,500 | 50,550 | 1,299 | 818 |
| 41,550 | 41,600 | 805 | 658 | 44,550 | 44,600 | 970 | 710 | 47,550 | 47,600 | 1,136 | 763 | 50,550 | 50,600 | 1,302 | 819 |
| 41,600 | 41,650 | 807 | 658 | 44,600 | 44,650 | 973 | 711 | 47,600 | 47,650 | 1,139 | 763 | 50,600 | 50,650 | 1,305 | 820 |
| 41,650 | 41,700 | 810 | 659 | 44,650 | 44,700 | 976 | 712 | 47,650 | 47,700 | 1,142 | 764 | 50,650 | 50,700 | 1,307 | 822 |
| 41,700 | 41,750 | 813 | 660 | 44,700 | 44,750 | 979 | 713 | 47,700 | 47,750 | 1,144 | 765 | 50,700 | 50,750 | 1,310 | 823 |
| 41,750 | 41,800 | 816 | 661 | 44,750 | 44,800 | 981 | 714 | 47,750 | 47,800 | 1,147 | 766 | 50,750 | 50,800 | 1,313 | 824 |
| 41,800 | 41,850 | 818 | 662 | 44,800 | 44,850 | 984 | 714 | 47,800 | 47,850 | 1,150 | 767 | 50,800 | 50,850 | 1,316 | 825 |
| 41,850 | 41,900 | 821 | 663 | 44,850 | 44,900 | 987 | 715 | 47,850 | 47,900 | 1,153 | 768 | 50,850 | 50,900 | 1,318 | 826 |
| 41,900 | 41,950 | 824 | 664 | 44,900 | 44,950 | 990 | 716 | 47,900 | 47,950 | 1,155 | 769 | 50,900 | 50,950 | 1,321 | 828 |
| 41,950 | 42,000 | 827 | 665 | 44,950 | 45,000 | 992 | 717 | 47,950 | 48,000 | 1,158 | 770 | 50,950 | 51,000 | 1,324 | 829 |
| 42,000 | | | | 45,000 | | | | 48,000 | | | | 51,000 | | | |
| 42,000 | 42,050 | 829 | 665 | 45,000 | 45,050 | 995 | 718 | 48,000 | 48,050 | 1,161 | 770 | 51,000 | 51,050 | 1,327 | 830 |
| 42,050 | 42,100 | 832 | 666 | 45,050 | 45,100 | 998 | 719 | 48,050 | 48,100 | 1,164 | 771 | 51,050 | 51,100 | 1,329 | 831 |
| 42,100 | 42,150 | 835 | 667 | 45,100 | 45,150 | 1,001 | 720 | 48,100 | 48,150 | 1,166 | 772 | 51,100 | 51,150 | 1,332 | 833 |
| 42,150 | 42,200 | 838 | 668 | 45,150 | 45,200 | 1,003 | 721 | 48,150 | 48,200 | 1,169 | 773 | 51,150 | 51,200 | 1,335 | 834 |
| 42,200 | 42,250 | 840 | 669 | 45,200 | 45,250 | 1,006 | 721 | 48,200 | 48,250 | 1,172 | 774 | 51,200 | 51,250 | 1,338 | 835 |
| 42,250 | 42,300 | 843 | 670 | 45,250 | 45,300 | 1,009 | 722 | 48,250 | 48,300 | 1,175 | 775 | 51,250 | 51,300 | 1,340 | 836 |
| 42,300 | 42,350 | 846 | 671 | 45,300 | 45,350 | 1,012 | 723 | 48,300 | 48,350 | 1,177 | 776 | 51,300 | 51,350 | 1,343 | 837 |
| 42,350 | 42,400 | 849 | 672 | 45,350 | 45,400 | 1,014 | 724 | 48,350 | 48,400 | 1,180 | 777 | 51,350 | 51,400 | 1,346 | 839 |
| 42,400 | 42,450 | 851 | 672 | 45,400 | 45,450 | 1,017 | 725 | 48,400 | 48,450 | 1,183 | 777 | 51,400 | 51,450 | 1,349 | 840 |
| 42,450 | 42,500 | 854 | 673 | 45,450 | 45,500 | 1,020 | 726 | 48,450 | 48,500 | 1,186 | 778 | 51,450 | 51,500 | 1,351 | 841 |
| 42,500 | 42,550 | 857 | 674 | 45,500 | 45,550 | 1,023 | 727 | 48,500 | 48,550 | 1,189 | 779 | 51,500 | 51,550 | 1,354 | 842 |
| 42,550 | 42,600 | 860 | 675 | 45,550 | 45,600 | 1,026 | 728 | 48,550 | 48,600 | 1,191 | 780 | 51,550 | 51,600 | 1,357 | 844 |
| 42,600 | 42,650 | 863 | 676 | 45,600 | 45,650 | 1,028 | 728 | 48,600 | 48,650 | 1,194 | 781 | 51,600 | 51,650 | 1,360 | 845 |
| 42,650 | 42,700 | 865 | 677 | 45,650 | 45,700 | 1,031 | 729 | 48,650 | 48,700 | 1,197 | 782 | 51,650 | 51,700 | 1,363 | 846 |
| 42,700 | 42,750 | 868 | 678 | 45,700 | 45,750 | 1,034 | 730 | 48,700 | 48,750 | 1,200 | 783 | 51,700 | 51,750 | 1,366 | 847 |
| 42,750 | 42,800 | 871 | 679 | 45,750 | 45,800 | 1,037 | 731 | 48,750 | 48,800 | 1,202 | 784 | 51,750 | 51,800 | 1,368 | 848 |
| 42,800 | 42,850 | 874 | 679 | 45,800 | 45,850 | 1,039 | 732 | 48,800 | 48,850 | 1,205 | 784 | 51,800 | 51,850 | 1,371 | 850 |
| 42,850 | 42,900 | 876 | 680 | 45,850 | 45,900 | 1,042 | 733 | 48,850 | 48,900 | 1,208 | 785 | 51,850 | 51,900 | 1,374 | 851 |
| 42,900 | 42,950 | 879 | 681 | 45,900 | 45,950 | 1,045 | 734 | 48,900 | 48,950 | 1,211 | 786 | 51,900 | 51,950 | 1,376 | 852 |
| 42,950 | 43,000 | 882 | 682 | 45,950 | 46,000 | 1,048 | 735 | 48,950 | 49,000 | 1,213 | 787 | 51,950 | 52,000 | 1,379 | 853 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | |
| 52,000 | | | | 55,000 | | | | 58,000 | | | | 61,000 | | | |
| 52,000 | 52,050 | 1,382 | 855 | 55,000 | 55,050 | 1,548 | 928 | 58,000 | 58,050 | 1,713 | 1,002 | 61,000 | 61,050 | 1,879 | 1,075 |
| 52,050 | 52,100 | 1,385 | 856 | 55,050 | 55,100 | 1,550 | 929 | 58,050 | 58,100 | 1,716 | 1,003 | 61,050 | 61,100 | 1,882 | 1,076 |
| 52,100 | 52,150 | 1,387 | 857 | 55,100 | 55,150 | 1,553 | 931 | 58,100 | 58,150 | 1,719 | 1,004 | 61,100 | 61,150 | 1,885 | 1,078 |
| 52,150 | 52,200 | 1,390 | 858 | 55,150 | 55,200 | 1,556 | 932 | 58,150 | 58,200 | 1,722 | 1,005 | 61,150 | 61,200 | 1,887 | 1,079 |
| 52,200 | 52,250 | 1,393 | 860 | 55,200 | 55,250 | 1,559 | 933 | 58,200 | 58,250 | 1,724 | 1,007 | 61,200 | 61,250 | 1,890 | 1,080 |
| 52,250 | 52,300 | 1,396 | 861 | 55,250 | 55,300 | 1,561 | 934 | 58,250 | 58,300 | 1,727 | 1,008 | 61,250 | 61,300 | 1,893 | 1,081 |
| 52,300 | 52,350 | 1,398 | 862 | 55,300 | 55,350 | 1,564 | 935 | 58,300 | 58,350 | 1,730 | 1,009 | 61,300 | 61,350 | 1,896 | 1,082 |
| 52,350 | 52,400 | 1,401 | 863 | 55,350 | 55,400 | 1,567 | 937 | 58,350 | 58,400 | 1,733 | 1,010 | 61,350 | 61,400 | 1,898 | 1,084 |
| 52,400 | 52,450 | 1,404 | 864 | 55,400 | 55,450 | 1,570 | 938 | 58,400 | 58,450 | 1,735 | 1,011 | 61,400 | 61,450 | 1,901 | 1,085 |
| 52,450 | 52,500 | 1,407 | 866 | 55,450 | 55,500 | 1,572 | 939 | 58,450 | 58,500 | 1,738 | 1,013 | 61,450 | 61,500 | 1,904 | 1,086 |
| 52,500 | 52,550 | 1,410 | 867 | 55,500 | 55,550 | 1,575 | 940 | 58,500 | 58,550 | 1,741 | 1,014 | 61,500 | 61,550 | 1,907 | 1,087 |
| 52,550 | 52,600 | 1,412 | 868 | 55,550 | 55,600 | 1,578 | 942 | 58,550 | 58,600 | 1,744 | 1,015 | 61,550 | 61,600 | 1,910 | 1,089 |
| 52,600 | 52,650 | 1,415 | 869 | 55,600 | 55,650 | 1,581 | 943 | 58,600 | 58,650 | 1,747 | 1,016 | 61,600 | 61,650 | 1,912 | 1,090 |
| 52,650 | 52,700 | 1,418 | 871 | 55,650 | 55,700 | 1,584 | 944 | 58,650 | 58,700 | 1,749 | 1,018 | 61,650 | 61,700 | 1,915 | 1,091 |
| 52,700 | 52,750 | 1,421 | 872 | 55,700 | 55,750 | 1,586 | 945 | 58,700 | 58,750 | 1,752 | 1,019 | 61,700 | 61,750 | 1,918 | 1,092 |
| 52,750 | 52,800 | 1,423 | 873 | 55,750 | 55,800 | 1,589 | 946 | 58,750 | 58,800 | 1,755 | 1,020 | 61,750 | 61,800 | 1,921 | 1,093 |
| 52,800 | 52,850 | 1,426 | 874 | 55,800 | 55,850 | 1,592 | 948 | 58,800 | 58,850 | 1,758 | 1,021 | 61,800 | 61,850 | 1,923 | 1,095 |
| 52,850 | 52,900 | 1,429 | 875 | 55,850 | 55,900 | 1,595 | 949 | 58,850 | 58,900 | 1,760 | 1,022 | 61,850 | 61,900 | 1,926 | 1,096 |
| 52,900 | 52,950 | 1,432 | 877 | 55,900 | 55,950 | 1,597 | 950 | 58,900 | 58,950 | 1,763 | 1,024 | 61,900 | 61,950 | 1,929 | 1,097 |
| 52,950 | 53,000 | 1,434 | 878 | 55,950 | 56,000 | 1,600 | 951 | 58,950 | 59,000 | 1,766 | 1,025 | 61,950 | 62,000 | 1,932 | 1,098 |
| 53,000 | | | | 56,000 | | | | 59,000 | | | | 62,000 | | | |
| 53,000 | 53,050 | 1,437 | 879 | 56,000 | 56,050 | 1,603 | 953 | 59,000 | 59,050 | 1,769 | 1,026 | 62,000 | 62,050 | 1,934 | 1,100 |
| 53,050 | 53,100 | 1,440 | 880 | 56,050 | 56,100 | 1,606 | 954 | 59,050 | 59,100 | 1,771 | 1,027 | 62,050 | 62,100 | 1,937 | 1,101 |
| 53,100 | 53,150 | 1,443 | 882 | 56,100 | 56,150 | 1,608 | 955 | 59,100 | 59,150 | 1,774 | 1,029 | 62,100 | 62,150 | 1,940 | 1,102 |
| 53,150 | 53,200 | 1,445 | 883 | 56,150 | 56,200 | 1,611 | 956 | 59,150 | 59,200 | 1,777 | 1,030 | 62,150 | 62,200 | 1,943 | 1,103 |
| 53,200 | 53,250 | 1,448 | 884 | 56,200 | 56,250 | 1,614 | 958 | 59,200 | 59,250 | 1,780 | 1,031 | 62,200 | 62,250 | 1,945 | 1,105 |
| 53,250 | 53,300 | 1,451 | 885 | 56,250 | 56,300 | 1,617 | 959 | 59,250 | 59,300 | 1,782 | 1,032 | 62,250 | 62,300 | 1,948 | 1,106 |
| 53,300 | 53,350 | 1,454 | 886 | 56,300 | 56,350 | 1,619 | 960 | 59,300 | 59,350 | 1,785 | 1,033 | 62,300 | 62,350 | 1,951 | 1,107 |
| 53,350 | 53,400 | 1,456 | 888 | 56,350 | 56,400 | 1,622 | 961 | 59,350 | 59,400 | 1,788 | 1,035 | 62,350 | 62,400 | 1,954 | 1,108 |
| 53,400 | 53,450 | 1,459 | 889 | 56,400 | 56,450 | 1,625 | 962 | 59,400 | 59,450 | 1,791 | 1,036 | 62,400 | 62,450 | 1,956 | 1,109 |
| 53,450 | 53,500 | 1,462 | 890 | 56,450 | 56,500 | 1,628 | 964 | 59,450 | 59,500 | 1,793 | 1,037 | 62,450 | 62,500 | 1,959 | 1,111 |
| 53,500 | 53,550 | 1,465 | 891 | 56,500 | 56,550 | 1,631 | 965 | 59,500 | 59,550 | 1,796 | 1,038 | 62,500 | 62,550 | 1,962 | 1,112 |
| 53,550 | 53,600 | 1,468 | 893 | 56,550 | 56,600 | 1,633 | 966 | 59,550 | 59,600 | 1,799 | 1,040 | 62,550 | 62,600 | 1,965 | 1,113 |
| 53,600 | 53,650 | 1,470 | 894 | 56,600 | 56,650 | 1,636 | 967 | 59,600 | 59,650 | 1,802 | 1,041 | 62,600 | 62,650 | 1,968 | 1,114 |
| 53,650 | 53,700 | 1,473 | 895 | 56,650 | 56,700 | 1,639 | 969 | 59,650 | 59,700 | 1,805 | 1,042 | 62,650 | 62,700 | 1,970 | 1,116 |
| 53,700 | 53,750 | 1,476 | 896 | 56,700 | 56,750 | 1,642 | 970 | 59,700 | 59,750 | 1,807 | 1,043 | 62,700 | 62,750 | 1,973 | 1,117 |
| 53,750 | 53,800 | 1,479 | 897 | 56,750 | 56,800 | 1,644 | 971 | 59,750 | 59,800 | 1,810 | 1,044 | 62,750 | 62,800 | 1,976 | 1,118 |
| 53,800 | 53,850 | 1,481 | 899 | 56,800 | 56,850 | 1,647 | 972 | 59,800 | 59,850 | 1,813 | 1,046 | 62,800 | 62,850 | 1,979 | 1,119 |
| 53,850 | 53,900 | 1,484 | 900 | 56,850 | 56,900 | 1,650 | 973 | 59,850 | 59,900 | 1,816 | 1,047 | 62,850 | 62,900 | 1,981 | 1,120 |
| 53,900 | 53,950 | 1,487 | 901 | 56,900 | 56,950 | 1,653 | 975 | 59,900 | 59,950 | 1,818 | 1,048 | 62,900 | 62,950 | 1,984 | 1,122 |
| 53,950 | 54,000 | 1,490 | 902 | 56,950 | 57,000 | 1,655 | 976 | 59,950 | 60,000 | 1,821 | 1,049 | 62,950 | 63,000 | 1,987 | 1,123 |
| 54,000 | | | | 57,000 | | | | 60,000 | | | | 63,000 | | | |
| 54,000 | 54,050 | 1,492 | 904 | 57,000 | 57,050 | 1,658 | 977 | 60,000 | 60,050 | 1,824 | 1,051 | 63,000 | 63,050 | 1,990 | 1,124 |
| 54,050 | 54,100 | 1,495 | 905 | 57,050 | 57,100 | 1,661 | 978 | 60,050 | 60,100 | 1,827 | 1,052 | 63,050 | 63,100 | 1,992 | 1,125 |
| 54,100 | 54,150 | 1,498 | 906 | 57,100 | 57,150 | 1,664 | 980 | 60,100 | 60,150 | 1,829 | 1,053 | 63,100 | 63,150 | 1,995 | 1,127 |
| 54,150 | 54,200 | 1,501 | 907 | 57,150 | 57,200 | 1,666 | 981 | 60,150 | 60,200 | 1,832 | 1,054 | 63,150 | 63,200 | 1,998 | 1,128 |
| 54,200 | 54,250 | 1,503 | 909 | 57,200 | 57,250 | 1,669 | 982 | 60,200 | 60,250 | 1,835 | 1,056 | 63,200 | 63,250 | 2,001 | 1,129 |
| 54,250 | 54,300 | 1,506 | 910 | 57,250 | 57,300 | 1,672 | 983 | 60,250 | 60,300 | 1,838 | 1,057 | 63,250 | 63,300 | 2,003 | 1,130 |
| 54,300 | 54,350 | 1,509 | 911 | 57,300 | 57,350 | 1,675 | 984 | 60,300 | 60,350 | 1,840 | 1,058 | 63,300 | 63,350 | 2,006 | 1,131 |
| 54,350 | 54,400 | 1,512 | 912 | 57,350 | 57,400 | 1,677 | 986 | 60,350 | 60,400 | 1,843 | 1,059 | 63,350 | 63,400 | 2,009 | 1,133 |
| 54,400 | 54,450 | 1,514 | 913 | 57,400 | 57,450 | 1,680 | 987 | 60,400 | 60,450 | 1,846 | 1,060 | 63,400 | 63,450 | 2,012 | 1,134 |
| 54,450 | 54,500 | 1,517 | 915 | 57,450 | 57,500 | 1,683 | 988 | 60,450 | 60,500 | 1,849 | 1,062 | 63,450 | 63,500 | 2,014 | 1,135 |
| 54,500 | 54,550 | 1,520 | 916 | 57,500 | 57,550 | 1,686 | 989 | 60,500 | 60,550 | 1,852 | 1,063 | 63,500 | 63,550 | 2,017 | 1,136 |
| 54,550 | 54,600 | 1,523 | 917 | 57,550 | 57,600 | 1,689 | 991 | 60,550 | 60,600 | 1,854 | 1,064 | 63,550 | 63,600 | 2,020 | 1,138 |
| 54,600 | 54,650 | 1,526 | 918 | 57,600 | 57,650 | 1,691 | 992 | 60,600 | 60,650 | 1,857 | 1,065 | 63,600 | 63,650 | 2,023 | 1,139 |
| 54,650 | 54,700 | 1,528 | 920 | 57,650 | 57,700 | 1,694 | 993 | 60,650 | 60,700 | 1,860 | 1,067 | 63,650 | 63,700 | 2,026 | 1,140 |
| 54,700 | 54,750 | 1,531 | 921 | 57,700 | 57,750 | 1,697 | 994 | 60,700 | 60,750 | 1,863 | 1,068 | 63,700 | 63,750 | 2,028 | 1,141 |
| 54,750 | 54,800 | 1,534 | 922 | 57,750 | 57,800 | 1,700 | 995 | 60,750 | 60,800 | 1,865 | 1,069 | 63,750 | 63,800 | 2,031 | 1,142 |
| 54,800 | 54,850 | 1,537 | 923 | 57,800 | 57,850 | 1,702 | 997 | 60,800 | 60,850 | 1,868 | 1,070 | 63,800 | 63,850 | 2,034 | 1,144 |
| 54,850 | 54,900 | 1,539 | 924 | 57,850 | 57,900 | 1,705 | 998 | 60,850 | 60,900 | 1,871 | 1,071 | 63,850 | 63,900 | 2,037 | 1,145 |
| 54,900 | 54,950 | 1,542 | 926 | 57,900 | 57,950 | 1,708 | 999 | 60,900 | 60,950 | 1,874 | 1,073 | 63,900 | 63,950 | 2,039 | 1,146 |
| 54,950 | 55,000 | 1,545 | 927 | 57,950 | 58,000 | 1,711 | 1,000 | 60,950 | 61,000 | 1,876 | 1,074 | 63,950 | 64,000 | 2,042 | 1,147 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | |
| 64,000 | | | | 67,000 | | | | 70,000 | | | | 73,000 | | | |
| 64,000 | 64,050 | 2,045 | 1,149 | 67,000 | 67,050 | 2,211 | 1,222 | 70,000 | 70,050 | 2,376 | 1,296 | 73,000 | 73,050 | 2,542 | 1,401 |
| 64,050 | 64,100 | 2,048 | 1,150 | 67,050 | 67,100 | 2,213 | 1,223 | 70,050 | 70,100 | 2,379 | 1,298 | 73,050 | 73,100 | 2,545 | 1,403 |
| 64,100 | 64,150 | 2,050 | 1,151 | 67,100 | 67,150 | 2,216 | 1,225 | 70,100 | 70,150 | 2,382 | 1,299 | 73,100 | 73,150 | 2,548 | 1,404 |
| 64,150 | 64,200 | 2,053 | 1,152 | 67,150 | 67,200 | 2,219 | 1,226 | 70,150 | 70,200 | 2,385 | 1,301 | 73,150 | 73,200 | 2,550 | 1,406 |
| 64,200 | 64,250 | 2,056 | 1,154 | 67,200 | 67,250 | 2,222 | 1,227 | 70,200 | 70,250 | 2,387 | 1,303 | 73,200 | 73,250 | 2,553 | 1,408 |
| 64,250 | 64,300 | 2,059 | 1,155 | 67,250 | 67,300 | 2,224 | 1,228 | 70,250 | 70,300 | 2,390 | 1,305 | 73,250 | 73,300 | 2,556 | 1,410 |
| 64,300 | 64,350 | 2,061 | 1,156 | 67,300 | 67,350 | 2,227 | 1,229 | 70,300 | 70,350 | 2,393 | 1,306 | 73,300 | 73,350 | 2,559 | 1,411 |
| 64,350 | 64,400 | 2,064 | 1,157 | 67,350 | 67,400 | 2,230 | 1,231 | 70,350 | 70,400 | 2,396 | 1,308 | 73,350 | 73,400 | 2,561 | 1,413 |
| 64,400 | 64,450 | 2,067 | 1,158 | 67,400 | 67,450 | 2,233 | 1,232 | 70,400 | 70,450 | 2,398 | 1,310 | 73,400 | 73,450 | 2,564 | 1,415 |
| 64,450 | 64,500 | 2,070 | 1,160 | 67,450 | 67,500 | 2,235 | 1,233 | 70,450 | 70,500 | 2,401 | 1,312 | 73,450 | 73,500 | 2,567 | 1,417 |
| 64,500 | 64,550 | 2,073 | 1,161 | 67,500 | 67,550 | 2,238 | 1,234 | 70,500 | 70,550 | 2,404 | 1,313 | 73,500 | 73,550 | 2,570 | 1,418 |
| 64,550 | 64,600 | 2,075 | 1,162 | 67,550 | 67,600 | 2,241 | 1,236 | 70,550 | 70,600 | 2,407 | 1,315 | 73,550 | 73,600 | 2,573 | 1,420 |
| 64,600 | 64,650 | 2,078 | 1,163 | 67,600 | 67,650 | 2,244 | 1,237 | 70,600 | 70,650 | 2,410 | 1,317 | 73,600 | 73,650 | 2,575 | 1,422 |
| 64,650 | 64,700 | 2,081 | 1,165 | 67,650 | 67,700 | 2,247 | 1,238 | 70,650 | 70,700 | 2,412 | 1,319 | 73,650 | 73,700 | 2,578 | 1,424 |
| 64,700 | 64,750 | 2,084 | 1,166 | 67,700 | 67,750 | 2,249 | 1,239 | 70,700 | 70,750 | 2,415 | 1,320 | 73,700 | 73,750 | 2,581 | 1,425 |
| 64,750 | 64,800 | 2,086 | 1,167 | 67,750 | 67,800 | 2,252 | 1,240 | 70,750 | 70,800 | 2,418 | 1,322 | 73,750 | 73,800 | 2,584 | 1,427 |
| 64,800 | 64,850 | 2,089 | 1,168 | 67,800 | 67,850 | 2,255 | 1,242 | 70,800 | 70,850 | 2,421 | 1,324 | 73,800 | 73,850 | 2,586 | 1,429 |
| 64,850 | 64,900 | 2,092 | 1,169 | 67,850 | 67,900 | 2,258 | 1,243 | 70,850 | 70,900 | 2,423 | 1,326 | 73,850 | 73,900 | 2,589 | 1,431 |
| 64,900 | 64,950 | 2,095 | 1,171 | 67,900 | 67,950 | 2,260 | 1,244 | 70,900 | 70,950 | 2,426 | 1,327 | 73,900 | 73,950 | 2,592 | 1,432 |
| 64,950 | 65,000 | 2,097 | 1,172 | 67,950 | 68,000 | 2,263 | 1,245 | 70,950 | 71,000 | 2,429 | 1,329 | 73,950 | 74,000 | 2,595 | 1,434 |
| 65,000 | | | | 68,000 | | | | 71,000 | | | | 74,000 | | | |
| 65,000 | 65,050 | 2,100 | 1,173 | 68,000 | 68,050 | 2,266 | 1,247 | 71,000 | 71,050 | 2,432 | 1,331 | 74,000 | 74,050 | 2,597 | 1,436 |
| 65,050 | 65,100 | 2,103 | 1,174 | 68,050 | 68,100 | 2,269 | 1,248 | 71,050 | 71,100 | 2,434 | 1,333 | 74,050 | 74,100 | 2,600 | 1,438 |
| 65,100 | 65,150 | 2,106 | 1,176 | 68,100 | 68,150 | 2,271 | 1,249 | 71,100 | 71,150 | 2,437 | 1,334 | 74,100 | 74,150 | 2,603 | 1,439 |
| 65,150 | 65,200 | 2,108 | 1,177 | 68,150 | 68,200 | 2,274 | 1,250 | 71,150 | 71,200 | 2,440 | 1,336 | 74,150 | 74,200 | 2,606 | 1,441 |
| 65,200 | 65,250 | 2,111 | 1,178 | 68,200 | 68,250 | 2,277 | 1,252 | 71,200 | 71,250 | 2,443 | 1,338 | 74,200 | 74,250 | 2,608 | 1,443 |
| 65,250 | 65,300 | 2,114 | 1,179 | 68,250 | 68,300 | 2,280 | 1,253 | 71,250 | 71,300 | 2,445 | 1,340 | 74,250 | 74,300 | 2,611 | 1,445 |
| 65,300 | 65,350 | 2,117 | 1,180 | 68,300 | 68,350 | 2,282 | 1,254 | 71,300 | 71,350 | 2,448 | 1,341 | 74,300 | 74,350 | 2,614 | 1,446 |
| 65,350 | 65,400 | 2,119 | 1,182 | 68,350 | 68,400 | 2,285 | 1,255 | 71,350 | 71,400 | 2,451 | 1,343 | 74,350 | 74,400 | 2,617 | 1,448 |
| 65,400 | 65,450 | 2,122 | 1,183 | 68,400 | 68,450 | 2,288 | 1,256 | 71,400 | 71,450 | 2,454 | 1,345 | 74,400 | 74,450 | 2,619 | 1,450 |
| 65,450 | 65,500 | 2,125 | 1,184 | 68,450 | 68,500 | 2,291 | 1,258 | 71,450 | 71,500 | 2,456 | 1,347 | 74,450 | 74,500 | 2,622 | 1,452 |
| 65,500 | 65,550 | 2,128 | 1,185 | 68,500 | 68,550 | 2,294 | 1,259 | 71,500 | 71,550 | 2,459 | 1,348 | 74,500 | 74,550 | 2,625 | 1,453 |
| 65,550 | 65,600 | 2,131 | 1,187 | 68,550 | 68,600 | 2,296 | 1,260 | 71,550 | 71,600 | 2,462 | 1,350 | 74,550 | 74,600 | 2,628 | 1,455 |
| 65,600 | 65,650 | 2,133 | 1,188 | 68,600 | 68,650 | 2,299 | 1,261 | 71,600 | 71,650 | 2,465 | 1,352 | 74,600 | 74,650 | 2,631 | 1,457 |
| 65,650 | 65,700 | 2,136 | 1,189 | 68,650 | 68,700 | 2,302 | 1,263 | 71,650 | 71,700 | 2,468 | 1,354 | 74,650 | 74,700 | 2,633 | 1,459 |
| 65,700 | 65,750 | 2,139 | 1,190 | 68,700 | 68,750 | 2,305 | 1,264 | 71,700 | 71,750 | 2,470 | 1,355 | 74,700 | 74,750 | 2,636 | 1,460 |
| 65,750 | 65,800 | 2,142 | 1,191 | 68,750 | 68,800 | 2,307 | 1,265 | 71,750 | 71,800 | 2,473 | 1,357 | 74,750 | 74,800 | 2,639 | 1,462 |
| 65,800 | 65,850 | 2,144 | 1,193 | 68,800 | 68,850 | 2,310 | 1,266 | 71,800 | 71,850 | 2,476 | 1,359 | 74,800 | 74,850 | 2,642 | 1,464 |
| 65,850 | 65,900 | 2,147 | 1,194 | 68,850 | 68,900 | 2,313 | 1,267 | 71,850 | 71,900 | 2,479 | 1,361 | 74,850 | 74,900 | 2,644 | 1,466 |
| 65,900 | 65,950 | 2,150 | 1,195 | 68,900 | 68,950 | 2,316 | 1,269 | 71,900 | 71,950 | 2,481 | 1,362 | 74,900 | 74,950 | 2,647 | 1,467 |
| 65,950 | 66,000 | 2,153 | 1,196 | 68,950 | 69,000 | 2,318 | 1,270 | 71,950 | 72,000 | 2,484 | 1,364 | 74,950 | 75,000 | 2,650 | 1,469 |
| 66,000 | | | | 69,000 | | | | 72,000 | | | | 75,000 | | | |
| 66,000 | 66,050 | 2,155 | 1,198 | 69,000 | 69,050 | 2,321 | 1,271 | 72,000 | 72,050 | 2,487 | 1,366 | 75,000 | 75,050 | 2,653 | 1,471 |
| 66,050 | 66,100 | 2,158 | 1,199 | 69,050 | 69,100 | 2,324 | 1,272 | 72,050 | 72,100 | 2,490 | 1,368 | 75,050 | 75,100 | 2,656 | 1,473 |
| 66,100 | 66,150 | 2,161 | 1,200 | 69,100 | 69,150 | 2,327 | 1,274 | 72,100 | 72,150 | 2,492 | 1,369 | 75,100 | 75,150 | 2,659 | 1,474 |
| 66,150 | 66,200 | 2,164 | 1,201 | 69,150 | 69,200 | 2,329 | 1,275 | 72,150 | 72,200 | 2,495 | 1,371 | 75,150 | 75,200 | 2,662 | 1,476 |
| 66,200 | 66,250 | 2,166 | 1,203 | 69,200 | 69,250 | 2,332 | 1,276 | 72,200 | 72,250 | 2,498 | 1,373 | 75,200 | 75,250 | 2,666 | 1,478 |
| 66,250 | 66,300 | 2,169 | 1,204 | 69,250 | 69,300 | 2,335 | 1,277 | 72,250 | 72,300 | 2,501 | 1,375 | 75,250 | 75,300 | 2,669 | 1,480 |
| 66,300 | 66,350 | 2,172 | 1,205 | 69,300 | 69,350 | 2,338 | 1,278 | 72,300 | 72,350 | 2,503 | 1,376 | 75,300 | 75,350 | 2,672 | 1,481 |
| 66,350 | 66,400 | 2,175 | 1,206 | 69,350 | 69,400 | 2,340 | 1,280 | 72,350 | 72,400 | 2,506 | 1,378 | 75,350 | 75,400 | 2,675 | 1,483 |
| 66,400 | 66,450 | 2,177 | 1,207 | 69,400 | 69,450 | 2,343 | 1,281 | 72,400 | 72,450 | 2,509 | 1,380 | 75,400 | 75,450 | 2,678 | 1,485 |
| 66,450 | 66,500 | 2,180 | 1,209 | 69,450 | 69,500 | 2,346 | 1,282 | 72,450 | 72,500 | 2,512 | 1,382 | 75,450 | 75,500 | 2,682 | 1,487 |
| 66,500 | 66,550 | 2,183 | 1,210 | 69,500 | 69,550 | 2,349 | 1,283 | 72,500 | 72,550 | 2,515 | 1,383 | 75,500 | 75,550 | 2,685 | 1,488 |
| 66,550 | 66,600 | 2,186 | 1,211 | 69,550 | 69,600 | 2,352 | 1,285 | 72,550 | 72,600 | 2,517 | 1,385 | 75,550 | 75,600 | 2,688 | 1,490 |
| 66,600 | 66,650 | 2,189 | 1,212 | 69,600 | 69,650 | 2,354 | 1,286 | 72,600 | 72,650 | 2,520 | 1,387 | 75,600 | 75,650 | 2,691 | 1,492 |
| 66,650 | 66,700 | 2,191 | 1,214 | 69,650 | 69,700 | 2,357 | 1,287 | 72,650 | 72,700 | 2,523 | 1,389 | 75,650 | 75,700 | 2,694 | 1,494 |
| 66,700 | 66,750 | 2,194 | 1,215 | 69,700 | 69,750 | 2,360 | 1,288 | 72,700 | 72,750 | 2,526 | 1,390 | 75,700 | 75,750 | 2,697 | 1,495 |
| 66,750 | 66,800 | 2,197 | 1,216 | 69,750 | 69,800 | 2,363 | 1,289 | 72,750 | 72,800 | 2,528 | 1,392 | 75,750 | 75,800 | 2,701 | 1,497 |
| 66,800 | 66,850 | 2,200 | 1,217 | 69,800 | 69,850 | 2,365 | 1,291 | 72,800 | 72,850 | 2,531 | 1,394 | 75,800 | 75,850 | 2,704 | 1,499 |
| 66,850 | 66,900 | 2,202 | 1,218 | 69,850 | 69,900 | 2,368 | 1,292 | 72,850 | 72,900 | 2,534 | 1,396 | 75,850 | 75,900 | 2,707 | 1,501 |
| 66,900 | 66,950 | 2,205 | 1,220 | 69,900 | 69,950 | 2,371 | 1,293 | 72,900 | 72,950 | 2,537 | 1,397 | 75,900 | 75,950 | 2,710 | 1,502 |
| 66,950 | 67,000 | 2,208 | 1,221 | 69,950 | 70,000 | 2,374 | 1,294 | 72,950 | 73,000 | 2,539 | 1,399 | 75,950 | 76,000 | 2,713 | 1,504 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| 76,000 | | | | 79,000 | | | | 82,000 | | | | 85,000 | | | |
| 76,000 | 76,050 | 2,717 | 1,506 | 79,000 | 79,050 | 2,908 | 1,611 | 82,000 | 82,050 | 3,099 | 1,757 | 85,000 | 85,050 | 3,290 | 1,923 |
| 76,050 | 76,100 | 2,720 | 1,508 | 79,050 | 79,100 | 2,911 | 1,613 | 82,050 | 82,100 | 3,102 | 1,760 | 85,050 | 85,100 | 3,293 | 1,925 |
| 76,100 | 76,150 | 2,723 | 1,509 | 79,100 | 79,150 | 2,914 | 1,614 | 82,100 | 82,150 | 3,105 | 1,762 | 85,100 | 85,150 | 3,296 | 1,928 |
| 76,150 | 76,200 | 2,726 | 1,511 | 79,150 | 79,200 | 2,917 | 1,616 | 82,150 | 82,200 | 3,108 | 1,765 | 85,150 | 85,200 | 3,299 | 1,931 |
| 76,200 | 76,250 | 2,729 | 1,513 | 79,200 | 79,250 | 2,920 | 1,618 | 82,200 | 82,250 | 3,111 | 1,768 | 85,200 | 85,250 | 3,303 | 1,934 |
| 76,250 | 76,300 | 2,732 | 1,515 | 79,250 | 79,300 | 2,924 | 1,620 | 82,250 | 82,300 | 3,115 | 1,771 | 85,250 | 85,300 | 3,306 | 1,936 |
| 76,300 | 76,350 | 2,736 | 1,516 | 79,300 | 79,350 | 2,927 | 1,621 | 82,300 | 82,350 | 3,118 | 1,773 | 85,300 | 85,350 | 3,309 | 1,939 |
| 76,350 | 76,400 | 2,739 | 1,518 | 79,350 | 79,400 | 2,930 | 1,623 | 82,350 | 82,400 | 3,121 | 1,776 | 85,350 | 85,400 | 3,312 | 1,942 |
| 76,400 | 76,450 | 2,742 | 1,520 | 79,400 | 79,450 | 2,933 | 1,625 | 82,400 | 82,450 | 3,124 | 1,779 | 85,400 | 85,450 | 3,315 | 1,945 |
| 76,450 | 76,500 | 2,745 | 1,522 | 79,450 | 79,500 | 2,936 | 1,627 | 82,450 | 82,500 | 3,127 | 1,782 | 85,450 | 85,500 | 3,319 | 1,947 |
| 76,500 | 76,550 | 2,748 | 1,523 | 79,500 | 79,550 | 2,939 | 1,628 | 82,500 | 82,550 | 3,131 | 1,785 | 85,500 | 85,550 | 3,322 | 1,950 |
| 76,550 | 76,600 | 2,752 | 1,525 | 79,550 | 79,600 | 2,943 | 1,630 | 82,550 | 82,600 | 3,134 | 1,787 | 85,550 | 85,600 | 3,325 | 1,953 |
| 76,600 | 76,650 | 2,755 | 1,527 | 79,600 | 79,650 | 2,946 | 1,632 | 82,600 | 82,650 | 3,137 | 1,790 | 85,600 | 85,650 | 3,328 | 1,956 |
| 76,650 | 76,700 | 2,758 | 1,529 | 79,650 | 79,700 | 2,949 | 1,634 | 82,650 | 82,700 | 3,140 | 1,793 | 85,650 | 85,700 | 3,331 | 1,959 |
| 76,700 | 76,750 | 2,761 | 1,530 | 79,700 | 79,750 | 2,952 | 1,635 | 82,700 | 82,750 | 3,143 | 1,796 | 85,700 | 85,750 | 3,334 | 1,961 |
| 76,750 | 76,800 | 2,764 | 1,532 | 79,750 | 79,800 | 2,955 | 1,637 | 82,750 | 82,800 | 3,147 | 1,798 | 85,750 | 85,800 | 3,338 | 1,964 |
| 76,800 | 76,850 | 2,768 | 1,534 | 79,800 | 79,850 | 2,959 | 1,639 | 82,800 | 82,850 | 3,150 | 1,801 | 85,800 | 85,850 | 3,341 | 1,967 |
| 76,850 | 76,900 | 2,771 | 1,536 | 79,850 | 79,900 | 2,962 | 1,641 | 82,850 | 82,900 | 3,153 | 1,804 | 85,850 | 85,900 | 3,344 | 1,970 |
| 76,900 | 76,950 | 2,774 | 1,537 | 79,900 | 79,950 | 2,965 | 1,642 | 82,900 | 82,950 | 3,156 | 1,807 | 85,900 | 85,950 | 3,347 | 1,972 |
| 76,950 | 77,000 | 2,777 | 1,539 | 79,950 | 80,000 | 2,968 | 1,644 | 82,950 | 83,000 | 3,159 | 1,809 | 85,950 | 86,000 | 3,350 | 1,975 |
| 77,000 | | | | 80,000 | | | | 83,000 | | | | 86,000 | | | |
| 77,000 | 77,050 | 2,780 | 1,541 | 80,000 | 80,050 | 2,971 | 1,646 | 83,000 | 83,050 | 3,162 | 1,812 | 86,000 | 86,050 | 3,354 | 1,978 |
| 77,050 | 77,100 | 2,783 | 1,543 | 80,050 | 80,100 | 2,975 | 1,649 | 83,050 | 83,100 | 3,166 | 1,815 | 86,050 | 86,100 | 3,357 | 1,981 |
| 77,100 | 77,150 | 2,787 | 1,544 | 80,100 | 80,150 | 2,978 | 1,652 | 83,100 | 83,150 | 3,169 | 1,818 | 86,100 | 86,150 | 3,360 | 1,983 |
| 77,150 | 77,200 | 2,790 | 1,546 | 80,150 | 80,200 | 2,981 | 1,655 | 83,150 | 83,200 | 3,172 | 1,820 | 86,150 | 86,200 | 3,363 | 1,986 |
| 77,200 | 77,250 | 2,793 | 1,548 | 80,200 | 80,250 | 2,984 | 1,657 | 83,200 | 83,250 | 3,175 | 1,823 | 86,200 | 86,250 | 3,366 | 1,989 |
| 77,250 | 77,300 | 2,796 | 1,550 | 80,250 | 80,300 | 2,987 | 1,660 | 83,250 | 83,300 | 3,178 | 1,826 | 86,250 | 86,300 | 3,369 | 1,992 |
| 77,300 | 77,350 | 2,799 | 1,551 | 80,300 | 80,350 | 2,990 | 1,663 | 83,300 | 83,350 | 3,182 | 1,829 | 86,300 | 86,350 | 3,373 | 1,994 |
| 77,350 | 77,400 | 2,803 | 1,553 | 80,350 | 80,400 | 2,994 | 1,666 | 83,350 | 83,400 | 3,185 | 1,831 | 86,350 | 86,400 | 3,376 | 1,997 |
| 77,400 | 77,450 | 2,806 | 1,555 | 80,400 | 80,450 | 2,997 | 1,668 | 83,400 | 83,450 | 3,188 | 1,834 | 86,400 | 86,450 | 3,379 | 2,000 |
| 77,450 | 77,500 | 2,809 | 1,557 | 80,450 | 80,500 | 3,000 | 1,671 | 83,450 | 83,500 | 3,191 | 1,837 | 86,450 | 86,500 | 3,382 | 2,003 |
| 77,500 | 77,550 | 2,812 | 1,558 | 80,500 | 80,550 | 3,003 | 1,674 | 83,500 | 83,550 | 3,194 | 1,840 | 86,500 | 86,550 | 3,385 | 2,006 |
| 77,550 | 77,600 | 2,815 | 1,560 | 80,550 | 80,600 | 3,006 | 1,677 | 83,550 | 83,600 | 3,197 | 1,843 | 86,550 | 86,600 | 3,389 | 2,008 |
| 77,600 | 77,650 | 2,818 | 1,562 | 80,600 | 80,650 | 3,010 | 1,680 | 83,600 | 83,650 | 3,201 | 1,845 | 86,600 | 86,650 | 3,392 | 2,011 |
| 77,650 | 77,700 | 2,822 | 1,564 | 80,650 | 80,700 | 3,013 | 1,682 | 83,650 | 83,700 | 3,204 | 1,848 | 86,650 | 86,700 | 3,395 | 2,014 |
| 77,700 | 77,750 | 2,825 | 1,565 | 80,700 | 80,750 | 3,016 | 1,685 | 83,700 | 83,750 | 3,207 | 1,851 | 86,700 | 86,750 | 3,398 | 2,017 |
| 77,750 | 77,800 | 2,828 | 1,567 | 80,750 | 80,800 | 3,019 | 1,688 | 83,750 | 83,800 | 3,210 | 1,854 | 86,750 | 86,800 | 3,401 | 2,019 |
| 77,800 | 77,850 | 2,831 | 1,569 | 80,800 | 80,850 | 3,022 | 1,691 | 83,800 | 83,850 | 3,213 | 1,856 | 86,800 | 86,850 | 3,405 | 2,022 |
| 77,850 | 77,900 | 2,834 | 1,571 | 80,850 | 80,900 | 3,025 | 1,693 | 83,850 | 83,900 | 3,217 | 1,859 | 86,850 | 86,900 | 3,408 | 2,025 |
| 77,900 | 77,950 | 2,838 | 1,572 | 80,900 | 80,950 | 3,029 | 1,696 | 83,900 | 83,950 | 3,220 | 1,862 | 86,900 | 86,950 | 3,411 | 2,028 |
| 77,950 | 78,000 | 2,841 | 1,574 | 80,950 | 81,000 | 3,032 | 1,699 | 83,950 | 84,000 | 3,223 | 1,865 | 86,950 | 87,000 | 3,414 | 2,030 |
| 78,000 | | | | 81,000 | | | | 84,000 | | | | 87,000 | | | |
| 78,000 | 78,050 | 2,844 | 1,576 | 81,000 | 81,050 | 3,035 | 1,702 | 84,000 | 84,050 | 3,226 | 1,867 | 87,000 | 87,050 | 3,417 | 2,033 |
| 78,050 | 78,100 | 2,847 | 1,578 | 81,050 | 81,100 | 3,038 | 1,704 | 84,050 | 84,100 | 3,229 | 1,870 | 87,050 | 87,100 | 3,420 | 2,036 |
| 78,100 | 78,150 | 2,850 | 1,579 | 81,100 | 81,150 | 3,041 | 1,707 | 84,100 | 84,150 | 3,233 | 1,873 | 87,100 | 87,150 | 3,424 | 2,039 |
| 78,150 | 78,200 | 2,853 | 1,581 | 81,150 | 81,200 | 3,045 | 1,710 | 84,150 | 84,200 | 3,236 | 1,876 | 87,150 | 87,200 | 3,427 | 2,041 |
| 78,200 | 78,250 | 2,857 | 1,583 | 81,200 | 81,250 | 3,048 | 1,713 | 84,200 | 84,250 | 3,239 | 1,878 | 87,200 | 87,250 | 3,430 | 2,044 |
| 78,250 | 78,300 | 2,860 | 1,585 | 81,250 | 81,300 | 3,051 | 1,715 | 84,250 | 84,300 | 3,242 | 1,881 | 87,250 | 87,300 | 3,433 | 2,047 |
| 78,300 | 78,350 | 2,863 | 1,586 | 81,300 | 81,350 | 3,054 | 1,718 | 84,300 | 84,350 | 3,245 | 1,884 | 87,300 | 87,350 | 3,436 | 2,050 |
| 78,350 | 78,400 | 2,866 | 1,588 | 81,350 | 81,400 | 3,057 | 1,721 | 84,350 | 84,400 | 3,248 | 1,887 | 87,350 | 87,400 | 3,440 | 2,052 |
| 78,400 | 78,450 | 2,869 | 1,590 | 81,400 | 81,450 | 3,061 | 1,724 | 84,400 | 84,450 | 3,252 | 1,889 | 87,400 | 87,450 | 3,443 | 2,055 |
| 78,450 | 78,500 | 2,873 | 1,592 | 81,450 | 81,500 | 3,064 | 1,726 | 84,450 | 84,500 | 3,255 | 1,892 | 87,450 | 87,500 | 3,446 | 2,058 |
| 78,500 | 78,550 | 2,876 | 1,593 | 81,500 | 81,550 | 3,067 | 1,729 | 84,500 | 84,550 | 3,258 | 1,895 | 87,500 | 87,550 | 3,449 | 2,061 |
| 78,550 | 78,600 | 2,879 | 1,595 | 81,550 | 81,600 | 3,070 | 1,732 | 84,550 | 84,600 | 3,261 | 1,898 | 87,550 | 87,600 | 3,452 | 2,064 |
| 78,600 | 78,650 | 2,882 | 1,597 | 81,600 | 81,650 | 3,073 | 1,735 | 84,600 | 84,650 | 3,264 | 1,901 | 87,600 | 87,650 | 3,455 | 2,066 |
| 78,650 | 78,700 | 2,885 | 1,599 | 81,650 | 81,700 | 3,076 | 1,738 | 84,650 | 84,700 | 3,268 | 1,903 | 87,650 | 87,700 | 3,459 | 2,069 |
| 78,700 | 78,750 | 2,889 | 1,600 | 81,700 | 81,750 | 3,080 | 1,740 | 84,700 | 84,750 | 3,271 | 1,906 | 87,700 | 87,750 | 3,462 | 2,072 |
| 78,750 | 78,800 | 2,892 | 1,602 | 81,750 | 81,800 | 3,083 | 1,743 | 84,750 | 84,800 | 3,274 | 1,909 | 87,750 | 87,800 | 3,465 | 2,075 |
| 78,800 | 78,850 | 2,895 | 1,604 | 81,800 | 81,850 | 3,086 | 1,746 | 84,800 | 84,850 | 3,277 | 1,912 | 87,800 | 87,850 | 3,468 | 2,077 |
| 78,850 | 78,900 | 2,898 | 1,606 | 81,850 | 81,900 | 3,089 | 1,749 | 84,850 | 84,900 | 3,280 | 1,914 | 87,850 | 87,900 | 3,471 | 2,080 |
| 78,900 | 78,950 | 2,901 | 1,607 | 81,900 | 81,950 | 3,092 | 1,751 | 84,900 | 84,950 | 3,283 | 1,917 | 87,900 | 87,950 | 3,475 | 2,083 |
| 78,950 | 79,000 | 2,904 | 1,609 | 81,950 | 82,000 | 3,096 | 1,754 | 84,950 | 85,000 | 3,287 | 1,920 | 87,950 | 88,000 | 3,478 | 2,086 |

2009 NEW JERSEY TAX TABLE (NJ-1040) – Continued

| If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | | If Line 38 (New Jersey Taxable Income) Is — | | And You Checked Filing Status Line — | |
|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|---|---------------------|--|---------------|
| At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 | At Least | But Less Than | 1 or 3 | 2, 4, or 5 |
| | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | | | | Your Tax Is— | |
| 88,000 | | | | 91,000 | | | | 94,000 | | | | 97,000 | | | |
| 88,000 | 88,050 | 3,481 | 2,088 | 91,000 | 91,050 | 3,672 | 2,254 | 94,000 | 94,050 | 3,863 | 2,420 | 97,000 | 97,050 | 4,054 | 2,586 |
| 88,050 | 88,100 | 3,484 | 2,091 | 91,050 | 91,100 | 3,675 | 2,257 | 94,050 | 94,100 | 3,866 | 2,423 | 97,050 | 97,100 | 4,057 | 2,588 |
| 88,100 | 88,150 | 3,487 | 2,094 | 91,100 | 91,150 | 3,678 | 2,260 | 94,100 | 94,150 | 3,870 | 2,425 | 97,100 | 97,150 | 4,061 | 2,591 |
| 88,150 | 88,200 | 3,490 | 2,097 | 91,150 | 91,200 | 3,682 | 2,262 | 94,150 | 94,200 | 3,873 | 2,428 | 97,150 | 97,200 | 4,064 | 2,594 |
| 88,200 | 88,250 | 3,494 | 2,099 | 91,200 | 91,250 | 3,685 | 2,265 | 94,200 | 94,250 | 3,876 | 2,431 | 97,200 | 97,250 | 4,067 | 2,597 |
| 88,250 | 88,300 | 3,497 | 2,102 | 91,250 | 91,300 | 3,688 | 2,268 | 94,250 | 94,300 | 3,879 | 2,434 | 97,250 | 97,300 | 4,070 | 2,599 |
| 88,300 | 88,350 | 3,500 | 2,105 | 91,300 | 91,350 | 3,691 | 2,271 | 94,300 | 94,350 | 3,882 | 2,436 | 97,300 | 97,350 | 4,073 | 2,602 |
| 88,350 | 88,400 | 3,503 | 2,108 | 91,350 | 91,400 | 3,694 | 2,273 | 94,350 | 94,400 | 3,885 | 2,439 | 97,350 | 97,400 | 4,077 | 2,605 |
| 88,400 | 88,450 | 3,506 | 2,110 | 91,400 | 91,450 | 3,698 | 2,276 | 94,400 | 94,450 | 3,889 | 2,442 | 97,400 | 97,450 | 4,080 | 2,608 |
| 88,450 | 88,500 | 3,510 | 2,113 | 91,450 | 91,500 | 3,701 | 2,279 | 94,450 | 94,500 | 3,892 | 2,445 | 97,450 | 97,500 | 4,083 | 2,610 |
| 88,500 | 88,550 | 3,513 | 2,116 | 91,500 | 91,550 | 3,704 | 2,282 | 94,500 | 94,550 | 3,895 | 2,448 | 97,500 | 97,550 | 4,086 | 2,613 |
| 88,550 | 88,600 | 3,516 | 2,119 | 91,550 | 91,600 | 3,707 | 2,285 | 94,550 | 94,600 | 3,898 | 2,450 | 97,550 | 97,600 | 4,089 | 2,616 |
| 88,600 | 88,650 | 3,519 | 2,122 | 91,600 | 91,650 | 3,710 | 2,287 | 94,600 | 94,650 | 3,901 | 2,453 | 97,600 | 97,650 | 4,092 | 2,619 |
| 88,650 | 88,700 | 3,522 | 2,124 | 91,650 | 91,700 | 3,713 | 2,290 | 94,650 | 94,700 | 3,905 | 2,456 | 97,650 | 97,700 | 4,096 | 2,622 |
| 88,700 | 88,750 | 3,526 | 2,127 | 91,700 | 91,750 | 3,717 | 2,293 | 94,700 | 94,750 | 3,908 | 2,459 | 97,700 | 97,750 | 4,099 | 2,624 |
| 88,750 | 88,800 | 3,529 | 2,130 | 91,750 | 91,800 | 3,720 | 2,296 | 94,750 | 94,800 | 3,911 | 2,461 | 97,750 | 97,800 | 4,102 | 2,627 |
| 88,800 | 88,850 | 3,532 | 2,133 | 91,800 | 91,850 | 3,723 | 2,298 | 94,800 | 94,850 | 3,914 | 2,464 | 97,800 | 97,850 | 4,105 | 2,630 |
| 88,850 | 88,900 | 3,535 | 2,135 | 91,850 | 91,900 | 3,726 | 2,301 | 94,850 | 94,900 | 3,917 | 2,467 | 97,850 | 97,900 | 4,108 | 2,633 |
| 88,900 | 88,950 | 3,538 | 2,138 | 91,900 | 91,950 | 3,729 | 2,304 | 94,900 | 94,950 | 3,920 | 2,470 | 97,900 | 97,950 | 4,112 | 2,635 |
| 88,950 | 89,000 | 3,541 | 2,141 | 91,950 | 92,000 | 3,733 | 2,307 | 94,950 | 95,000 | 3,924 | 2,472 | 97,950 | 98,000 | 4,115 | 2,638 |
| 89,000 | | | | 92,000 | | | | 95,000 | | | | 98,000 | | | |
| 89,000 | 89,050 | 3,545 | 2,144 | 92,000 | 92,050 | 3,736 | 2,309 | 95,000 | 95,050 | 3,927 | 2,475 | 98,000 | 98,050 | 4,118 | 2,641 |
| 89,050 | 89,100 | 3,548 | 2,146 | 92,050 | 92,100 | 3,739 | 2,312 | 95,050 | 95,100 | 3,930 | 2,478 | 98,050 | 98,100 | 4,121 | 2,644 |
| 89,100 | 89,150 | 3,551 | 2,149 | 92,100 | 92,150 | 3,742 | 2,315 | 95,100 | 95,150 | 3,933 | 2,481 | 98,100 | 98,150 | 4,124 | 2,646 |
| 89,150 | 89,200 | 3,554 | 2,152 | 92,150 | 92,200 | 3,745 | 2,318 | 95,150 | 95,200 | 3,936 | 2,483 | 98,150 | 98,200 | 4,127 | 2,649 |
| 89,200 | 89,250 | 3,557 | 2,155 | 92,200 | 92,250 | 3,748 | 2,320 | 95,200 | 95,250 | 3,940 | 2,486 | 98,200 | 98,250 | 4,131 | 2,652 |
| 89,250 | 89,300 | 3,561 | 2,157 | 92,250 | 92,300 | 3,752 | 2,323 | 95,250 | 95,300 | 3,943 | 2,489 | 98,250 | 98,300 | 4,134 | 2,655 |
| 89,300 | 89,350 | 3,564 | 2,160 | 92,300 | 92,350 | 3,755 | 2,326 | 95,300 | 95,350 | 3,946 | 2,492 | 98,300 | 98,350 | 4,137 | 2,657 |
| 89,350 | 89,400 | 3,567 | 2,163 | 92,350 | 92,400 | 3,758 | 2,329 | 95,350 | 95,400 | 3,949 | 2,494 | 98,350 | 98,400 | 4,140 | 2,660 |
| 89,400 | 89,450 | 3,570 | 2,166 | 92,400 | 92,450 | 3,761 | 2,331 | 95,400 | 95,450 | 3,952 | 2,497 | 98,400 | 98,450 | 4,143 | 2,663 |
| 89,450 | 89,500 | 3,573 | 2,168 | 92,450 | 92,500 | 3,764 | 2,334 | 95,450 | 95,500 | 3,956 | 2,500 | 98,450 | 98,500 | 4,147 | 2,666 |
| 89,500 | 89,550 | 3,576 | 2,171 | 92,500 | 92,550 | 3,768 | 2,337 | 95,500 | 95,550 | 3,959 | 2,503 | 98,500 | 98,550 | 4,150 | 2,669 |
| 89,550 | 89,600 | 3,580 | 2,174 | 92,550 | 92,600 | 3,771 | 2,340 | 95,550 | 95,600 | 3,962 | 2,506 | 98,550 | 98,600 | 4,153 | 2,671 |
| 89,600 | 89,650 | 3,583 | 2,177 | 92,600 | 92,650 | 3,774 | 2,343 | 95,600 | 95,650 | 3,965 | 2,508 | 98,600 | 98,650 | 4,156 | 2,674 |
| 89,650 | 89,700 | 3,586 | 2,180 | 92,650 | 92,700 | 3,777 | 2,345 | 95,650 | 95,700 | 3,968 | 2,511 | 98,650 | 98,700 | 4,159 | 2,677 |
| 89,700 | 89,750 | 3,589 | 2,182 | 92,700 | 92,750 | 3,780 | 2,348 | 95,700 | 95,750 | 3,971 | 2,514 | 98,700 | 98,750 | 4,163 | 2,680 |
| 89,750 | 89,800 | 3,592 | 2,185 | 92,750 | 92,800 | 3,784 | 2,351 | 95,750 | 95,800 | 3,975 | 2,517 | 98,750 | 98,800 | 4,166 | 2,682 |
| 89,800 | 89,850 | 3,596 | 2,188 | 92,800 | 92,850 | 3,787 | 2,354 | 95,800 | 95,850 | 3,978 | 2,519 | 98,800 | 98,850 | 4,169 | 2,685 |
| 89,850 | 89,900 | 3,599 | 2,191 | 92,850 | 92,900 | 3,790 | 2,356 | 95,850 | 95,900 | 3,981 | 2,522 | 98,850 | 98,900 | 4,172 | 2,688 |
| 89,900 | 89,950 | 3,602 | 2,193 | 92,900 | 92,950 | 3,793 | 2,359 | 95,900 | 95,950 | 3,984 | 2,525 | 98,900 | 98,950 | 4,175 | 2,691 |
| 89,950 | 90,000 | 3,605 | 2,196 | 92,950 | 93,000 | 3,796 | 2,362 | 95,950 | 96,000 | 3,987 | 2,528 | 98,950 | 99,000 | 4,178 | 2,693 |
| 90,000 | | | | 93,000 | | | | 96,000 | | | | 99,000 | | | |
| 90,000 | 90,050 | 3,608 | 2,199 | 93,000 | 93,050 | 3,799 | 2,365 | 96,000 | 96,050 | 3,991 | 2,530 | 99,000 | 99,050 | 4,182 | 2,696 |
| 90,050 | 90,100 | 3,612 | 2,202 | 93,050 | 93,100 | 3,803 | 2,367 | 96,050 | 96,100 | 3,994 | 2,533 | 99,050 | 99,100 | 4,185 | 2,699 |
| 90,100 | 90,150 | 3,615 | 2,204 | 93,100 | 93,150 | 3,806 | 2,370 | 96,100 | 96,150 | 3,997 | 2,536 | 99,100 | 99,150 | 4,188 | 2,702 |
| 90,150 | 90,200 | 3,618 | 2,207 | 93,150 | 93,200 | 3,809 | 2,373 | 96,150 | 96,200 | 4,000 | 2,539 | 99,150 | 99,200 | 4,191 | 2,704 |
| 90,200 | 90,250 | 3,621 | 2,210 | 93,200 | 93,250 | 3,812 | 2,376 | 96,200 | 96,250 | 4,003 | 2,541 | 99,200 | 99,250 | 4,194 | 2,707 |
| 90,250 | 90,300 | 3,624 | 2,213 | 93,250 | 93,300 | 3,815 | 2,378 | 96,250 | 96,300 | 4,006 | 2,544 | 99,250 | 99,300 | 4,198 | 2,710 |
| 90,300 | 90,350 | 3,627 | 2,215 | 93,300 | 93,350 | 3,819 | 2,381 | 96,300 | 96,350 | 4,010 | 2,547 | 99,300 | 99,350 | 4,201 | 2,713 |
| 90,350 | 90,400 | 3,631 | 2,218 | 93,350 | 93,400 | 3,822 | 2,384 | 96,350 | 96,400 | 4,013 | 2,550 | 99,350 | 99,400 | 4,204 | 2,715 |
| 90,400 | 90,450 | 3,634 | 2,221 | 93,400 | 93,450 | 3,825 | 2,387 | 96,400 | 96,450 | 4,016 | 2,552 | 99,400 | 99,450 | 4,207 | 2,718 |
| 90,450 | 90,500 | 3,637 | 2,224 | 93,450 | 93,500 | 3,828 | 2,389 | 96,450 | 96,500 | 4,019 | 2,555 | 99,450 | 99,500 | 4,210 | 2,721 |
| 90,500 | 90,550 | 3,640 | 2,227 | 93,500 | 93,550 | 3,831 | 2,392 | 96,500 | 96,550 | 4,022 | 2,558 | 99,500 | 99,550 | 4,213 | 2,724 |
| 90,550 | 90,600 | 3,643 | 2,229 | 93,550 | 93,600 | 3,834 | 2,395 | 96,550 | 96,600 | 4,026 | 2,561 | 99,550 | 99,600 | 4,217 | 2,727 |
| 90,600 | 90,650 | 3,647 | 2,232 | 93,600 | 93,650 | 3,838 | 2,398 | 96,600 | 96,650 | 4,029 | 2,564 | 99,600 | 99,650 | 4,220 | 2,729 |
| 90,650 | 90,700 | 3,650 | 2,235 | 93,650 | 93,700 | 3,841 | 2,401 | 96,650 | 96,700 | 4,032 | 2,566 | 99,650 | 99,700 | 4,223 | 2,732 |
| 90,700 | 90,750 | 3,653 | 2,238 | 93,700 | 93,750 | 3,844 | 2,403 | 96,700 | 96,750 | 4,035 | 2,569 | 99,700 | 99,750 | 4,226 | 2,735 |
| 90,750 | 90,800 | 3,656 | 2,240 | 93,750 | 93,800 | 3,847 | 2,406 | 96,750 | 96,800 | 4,038 | 2,572 | 99,750 | 99,800 | 4,229 | 2,738 |
| 90,800 | 90,850 | 3,659 | 2,243 | 93,800 | 93,850 | 3,850 | 2,409 | 96,800 | 96,850 | 4,042 | 2,575 | 99,800 | 99,850 | 4,233 | 2,740 |
| 90,850 | 90,900 | 3,662 | 2,246 | 93,850 | 93,900 | 3,854 | 2,412 | 96,850 | 96,900 | 4,045 | 2,577 | 99,850 | 99,900 | 4,236 | 2,743 |
| 90,900 | 90,950 | 3,666 | 2,249 | 93,900 | 93,950 | 3,857 | 2,414 | 96,900 | 96,950 | 4,048 | 2,580 | 99,900 | 99,950 | 4,239 | 2,746 |
| 90,950 | 91,000 | 3,669 | 2,251 | 93,950 | 94,000 | 3,860 | 2,417 | 96,950 | 97,000 | 4,051 | 2,583 | 99,950 | 100,000 | 4,242 | 2,749 |

New Jersey Tax Rate Schedules 2009

FILING STATUS: Single
Married/CU partner, filing separate return

Table A

| | | STEP 1 | STEP 2 | | | STEP 3 | | |
|---------------------------------|--------------|------------------|-------------------------|-------|---|---------------|----------|-------|
| If Taxable Income (Line 38) is: | | Enter Line 38 | Multiply Line 38 by: | | | Subtract | Your Tax | |
| Over | But not over | | | | | | | |
| \$ 0 | \$ 20,000 | _____ | × .014 = | _____ | – | \$ 0 = | _____ | _____ |
| \$ 20,000 | \$ 35,000 | _____ | × .0175 = | _____ | – | \$ 70.00 = | _____ | _____ |
| \$ 35,000 | \$ 40,000 | _____ | × .035 = | _____ | – | \$ 682.50 = | _____ | _____ |
| \$ 40,000 | \$ 75,000 | _____ | × .05525 = | _____ | – | \$ 1,492.50 = | _____ | _____ |
| \$ 75,000 | \$ 400,000 | _____ | × .0637 = | _____ | – | \$ 2,126.25 = | _____ | _____ |
| \$ 400,000 | \$ 500,000 | _____ | × .08 = | _____ | – | \$ 8,646.25 = | _____ | _____ |
| \$ 500,000 | \$1,000,000 | _____ | × .1025 = | _____ | – | \$19,896.25 = | _____ | _____ |
| \$1,000,000 | and over | _____ | × .1075 = | _____ | – | \$24,896.25 = | _____ | _____ |

FILING STATUS: Married/CU couple, filing joint return
Head of household
Qualifying widow(er)/surviving CU partner

Table B

| | | STEP 1 | STEP 2 | | | STEP 3 | | |
|---------------------------------|--------------|------------------|-------------------------|-------|---|---------------|----------|-------|
| If Taxable Income (Line 38) is: | | Enter Line 38 | Multiply Line 38 by: | | | Subtract | Your Tax | |
| Over | But not over | | | | | | | |
| \$ 0 | \$ 20,000 | _____ | × .014 = | _____ | – | \$ 0 = | _____ | _____ |
| \$ 20,000 | \$ 50,000 | _____ | × .0175 = | _____ | – | \$ 70.00 = | _____ | _____ |
| \$ 50,000 | \$ 70,000 | _____ | × .0245 = | _____ | – | \$ 420.00 = | _____ | _____ |
| \$ 70,000 | \$ 80,000 | _____ | × .035 = | _____ | – | \$ 1,154.50 = | _____ | _____ |
| \$ 80,000 | \$ 150,000 | _____ | × .05525 = | _____ | – | \$ 2,775.00 = | _____ | _____ |
| \$ 150,000 | \$ 400,000 | _____ | × .0637 = | _____ | – | \$ 4,042.50 = | _____ | _____ |
| \$ 400,000 | \$ 500,000 | _____ | × .08 = | _____ | – | \$10,562.50 = | _____ | _____ |
| \$ 500,000 | \$1,000,000 | _____ | × .1025 = | _____ | – | \$21,812.50 = | _____ | _____ |
| \$1,000,000 | and over | _____ | × .1075 = | _____ | – | \$26,812.50 = | _____ | _____ |

When You Need Information...

by phone...

Call our Automated Tax Information System

1-800-323-4400 — (within NJ, NY, PA, DE, and MD) or **609-826-4400**. Touch-tone phones only.

- ♦ Listen to recorded tax information on many topics.
- ♦ Order forms and publications through our message system.
- ♦ Get information on 2009 refunds from ARIS, our Automated Refund Inquiry System, 7 days a week (hours may vary).

Call our Automated Homestead Rebate Inquiry System

1-877-658-2972 — (within NJ, NY, PA, DE, and MD) or **609-826-4288**. Touch-tone phones only. Get information on 2009 homestead rebates 7 days a week. Available seasonally August through April.

Contact our Customer Service Center

609-292-6400 — Speak directly to a Division of Taxation representative for tax information and assistance, 8:30 a.m. to 4:30 p.m., Monday through Friday (except holidays).

Text Telephone Service (TTY/TDD) for Hard-of-Hearing Users

1-800-286-6613 — (toll-free within NJ, NY, PA, DE, and MD) or **609-984-7300**. These numbers are accessible *only* from TTY devices.

- ♦ Submit a text message on any tax matter.
- ♦ Receive a reply through NJ Relay Services (711).

online...

Visit the New Jersey Division of Taxation Home Page

Many State tax forms and publications are available on our Web site.

Access the Division's home page at:

www.state.nj.us/treasury/taxation/

You may also reach us by e-mail at:

nj.taxation@treas.state.nj.us

Subscribe to *NJ Tax E-News*, the Division of Taxation's online information service, at:

www.state.nj.us/treasury/taxation/listservic.shtml

in person...

Visit a New Jersey Division of Taxation Regional Office

Regional offices provide individual assistance at various locations throughout the State. Call the Automated Tax Information System or visit our home page for the address of the regional office nearest you.

To Get Forms...

- ♦ Call New Jersey's Forms Request System at 1-800-323-4400 (within NJ, NY, PA, DE, and MD) or 609-826-4400. Touch-tone phones only.
- ♦ Visit our Web site at:
www.state.nj.us/treasury/taxation/forms.shtml
- ♦ Dial NJ TaxFax at 609-826-4500 from your fax machine's phone.
- ♦ Write to: NJ Division of Taxation
Taxpayer Forms Services
PO Box 269
Trenton, NJ 08695-0269

Who Can Help...

Trained volunteers in the VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) Programs are available to help prepare both Federal and State returns at locations throughout New Jersey. For the location nearest you, contact the Division's Customer Service Center at 609-292-6400 or the Internal Revenue Service.

New Jersey Earned Income Tax Credit...

Call the Customer Service Center

609-292-6400 — For information, 8:30 a.m. to 4:30 p.m., Monday through Friday (except holidays).

NJ TaxTalk

TaxTalk is the portion of the Automated Tax Information System (ATIS) that provides recorded information to callers on a variety of New Jersey tax topics. Callers will have the opportunity, after certain topics, to request a form or publication pertaining to that topic. TaxTalk is available 24 hours a day, 7 days a week.

Select the 3-digit number of the topic you want to hear. Then from a Touch-tone phone call 1-800-323-4400 (within NJ, NY, PA, DE, and MD) or 609-826-4400. Have paper and pencil available to take notes. Additional topics may become available after the printing of this booklet.

TaxTalk — Topic Codes

NJ INCOME TAX INFORMATION FOR INDIVIDUALS

Filing Your New Jersey Return

- 100 Who Must File
- 101 Military Personnel Resident Defined
- 102 Military Personnel Nonresident Defined
- 103 How and When to File an Extension
- 104 Military Extensions
- 105 How and When to Amend
- 106 Penalties, Interest & Collection Fees
- 108 Who is Required to Make Estimated Tax Payments
- 110 Interest on Underpayment of Estimated Tax Payments
- 112 Pennsylvania Residents Working in New Jersey/New Jersey Residents Working in Pennsylvania

- 114 Nonresidents
- 115 Nonresidents: Estimated Tax on Income From the Sale or Transfer of New Jersey Real Estate
- 116 Mailing Your Return With Refunds or No Tax Due
- 118 Mailing Your Return With Payments Due
- 120 How to Pay

Completing Your New Jersey Return

- 121 Social Security Number
- 122 Filing Status
- 123 Civil Union Partners
- 124 Part-Year Residents
- 128 Deceased Taxpayers
- 130 Personal Exemptions
- 131 Domestic Partnership Exemption
- 132 Dependent Exemptions

- 133 Dependents Attending Colleges Exemptions
- 134 New Jersey Earned Income Tax Credit
- 135 Property Tax Deduction or Credit
- 136 Deductions
- 138 Reporting Wages
- 140 Nontaxable Income
- 142 Reporting Capital Gain Income
- 143 Reporting a Gain From the Sale of a Principal Residence
- 144 Reporting Net Profits From Your Business
- 145 Reporting Distributive Share of Partnership Income
- 146 Reporting Net Pro Rata Share of S Corporation Income
- 147 Use Tax Due on Out-of-State Purchases

continued

- 148 Withholdings and Payments
- 150 Claiming Credit for Income or Wage Tax Paid to Another Jurisdiction
- 152 Claiming Excess Unemployment and Disability

Pension and IRA Information

- 154 Pension Income
- 156 Pension Exclusion
- 157 Employer Post-Retirement Contributions to Section 403(b) Plan
- 158 IRA Distributions
- 160 Establishing Your Roth IRA
- 162 Qualified Distributions From a Roth IRA
- 164 Nonqualified Distributions From a Roth IRA

NJ PROPERTY TAX RELIEF PROGRAMS

Homestead Rebate

- 228 General Information on the Homestead Rebate for Homeowners
- 229 General Information on the Homestead Rebate for Tenants
- 230 Amending the Homestead Rebate Application for Tenants
- 231 Homestead Rebate Amounts for Homeowners
- 232 Homestead Rebate Amounts for Tenants
- 233 How to Check the Status of Your Homestead Rebate

Senior Freeze/Property Tax Reimbursement

- 216 General Information on the Senior Freeze/Property Tax Reimbursement
- 218 Eligibility Requirements
- 220 How to Apply for a Senior Freeze/Property Tax Reimbursement

Property Tax Deduction or Credit

- 224 General Information on the Property Tax Deduction or Credit

PAPERLESS FILING PROGRAMS

New Jersey WebFile

- 300 NJ WebFile

New Jersey E-File

- 304 NJ E-File

NJ TAX AND FEE INFORMATION FOR BUSINESSES

Business Registration

- 400 Starting a Business in NJ
- 401 How to File Taxes and Fees by Phone or Online
- 402 Small Business Workshops
- 404 Electing S Corporation Status
- 406 Businesses Operating in Both New York and New Jersey
- 410 Ending Your Tax Registration in New Jersey

Income Tax Withholding Information for Businesses

- 412 Reporting and Remitting NJ Income Tax Withheld
- 414 Reconciling Tax Withheld With Form NJ-W-3
- 416 Employee's Withholding Allowance Certificates, Forms W-4 and NJ-W-4
- 420 Withholding New Jersey Income Taxes
- 421 Withholding New Jersey Income Taxes for Contractor Services
- 422 Penalties, Interest & Collection Fees

Sales and Use Tax Information for Businesses

- 423 New Changes in Sales and Use Tax
- 424 General Information for Sales and Use Tax for Businesses
- 426 Use Tax
- 428 Annual Use Tax
- 429 New Jersey Sales and Use Tax EZ File Systems for Filing Forms ST-51/ST-50
- 430 Filing Sales and Use Tax Returns, Forms ST-51/ST-50
- 432 Filing Informal Sales and Use Tax Returns
- 434 Penalties, Interest & Collection Fees
- 436 Contractors
- 438 Making Mail-Order and Internet Sales
- 442 Urban Enterprise Zone

Lease and Rental Information for Businesses

- 444 Lease and Rental Transactions
- 448 Domestic Security Fee

Other Fees and Taxes

- 449 9-1-1 System and Emergency Response Fee
- 451 Cosmetic Medical Procedures Gross Receipts Tax
- 452 Dishonored Check Fee
- 454 Domestic Security Fee
- 455 Fur Clothing Retail Gross Receipts Tax
- 456 Hotel/Motel State Occupancy Fee and Municipal Occupancy Tax
- 458 Litter Control Fee
- 459 Motor Vehicle Tire Fee

CORPORATIONS & PARTNERSHIPS

Corporations

- 501 Starting a Corporation
- 502 Filing Responsibilities
- 503 General Information on How to Dissolve, Withdraw, or Surrender a Corporation
- 504 Tax Rates and Accounting Periods
- 506 Electing S Corporation Status

Partnerships

- 508 Partnership Information

- 510 Partnership Filing Requirements
- 511 Prepayment of Partnership Filing Fee

INFORMATION FOR INDIVIDUALS ON SALES & USE TAX AND STATE FEES

General Information on Sales and Use Tax for Individuals

- 600 General Information on Sales and Use Tax for Individuals
- 601 New Changes in Sales and Use Tax

Out-of-State Purchases

- 602 Out-of-State Purchases

Mail Orders and Internet Purchases

- 604 Mail Orders and Internet Purchases

Home Improvements

- 606 Home Improvements

Taxability of Leases and Rentals

- 608 Taxability of Leases and Rentals

Other Fees and Taxes

- 609 9-1-1 System and Emergency Response Fee
- 610 Atlantic City Luxury Tax, Sales Tax, and Other Fees
- 612 Atlantic City Casino Hotel Parking Fee
- 614 Cape May County Tourism Tax and Assessment
- 615 Cosmetic Medical Procedures Gross Receipts Tax
- 616 Dishonored Check Fee
- 618 Domestic Security Fee
- 620 Hotel/Motel State Occupancy Fee and Municipal Occupancy Tax
- 621 Motor Vehicle Tire Fee

OTHER NJ TAX INFORMATION

New Jersey Division of Taxation

Regional Offices

- 700 Asbury Park Office
- 702 Camden Office
- 704 Fair Lawn Office
- 706 Newark Office
- 708 Northfield Office
- 710 Somerville Office
- 712 Trenton Office

Income Tax Refund Information

- 713 How to Check the Status of Your Income Tax Refund

Other Ways to Contact the Division

- 714 Other Ways to Contact the Division

Order Forms Through New Jersey TaxFax

- 716 Order Forms Through NJ TaxFax

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- 718 Taxpayers' Bill of Rights

CATCH Program

- 720 CATCH Program

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- 722 Inheritance and Estate Tax

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