

GIT-11, New Jersey Resident Return Examples (tax year 2002)

Introduction

The New Jersey Gross Income Tax Act imposes tax on the income of resident and nonresident individuals and estates and trusts. Residents are subject to tax on all income regardless of where it was earned.

This bulletin illustrates the correct return completion of a 2002 New Jersey Resident Income Tax Return (Form NJ-1040) for full-year and part-year residents in selected situations. This bulletin does not include completion of New Jersey's homestead rebate application. For information about the homestead rebate and for examples of completed homestead rebate applications, see Tax Topic Bulletin HR-2, Homestead Rebate Guidelines.

Important Changes.

- *Proof of age or total and permanent disability must be submitted the first time a taxpayer (or spouse) indicates that they are 65 years of age or older or blind or disabled. See page 3.*
- *Taxpayers claiming a credit for taxes paid to other jurisdictions are no longer required to enclose a copy of the tax return(s) filed with the other jurisdiction. For additional information see 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).*

Filing Requirements

Every resident individual, even a minor, whose gross income received during the tax year is more than \$20,000 (\$10,000 if filing status is single or married, filing separate return), is required to file a New Jersey Resident Income Tax Return (Form NJ-1040). A full-year resident whose annual gross income is under the applicable minimum income filing threshold need not file a return except to claim a refund of taxes withheld or estimated taxes paid. You must also file a return to receive a New Jersey earned income tax credit even if you have no tax liability to New Jersey. For more information on gross income, see page 2.

A person who became a resident of this State or moved out of this State during the year may be required to file a New Jersey income tax return and pay tax on that portion of the income received while a resident of New Jersey. Part-year residents must prorate all exemptions, deductions, and credits, as well as the pension and other retirement income exclusions, to reflect the period covered by the return. For more information, see Tax Topic Bulletin GIT-6, *Part-Year Residents*.

Filing Status

If filing a Federal income tax return, the same filing status must be used on the New Jersey income tax return as on the Federal return. Generally, if you are married and filing a joint Federal return, then a joint New Jersey return must be filed. If you are married and filing separately for Federal purposes, then the "married, filing separate return" filing status must be used for New

Jersey. If you are not filing a Federal return, use the same filing status that would have been used if a Federal return had been filed.

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 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.

For information on filing status for Federal purposes, contact the Internal Revenue Service. For more information on filing status for New Jersey purposes, see Tax Topic Bulletin GIT-4, *Filing Status*.

Gross Income

For New Jersey purposes, gross income includes income received in the form of money, goods, property, benefits, and services. A New Jersey resident must report all taxable income received, whether from New Jersey sources or not, on the State return.

Taxable Income

Taxable 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
- ◆ Alimony
- ◆ Estate and trust income
- ◆ Income in respect of a decedent
- ◆ Prizes and awards, including scholarships and fellowships
- ◆ Value of residence provided by employer
- ◆ Fees for services rendered, including jury duty

New Jersey taxable 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

Exempt Income

The following examples of exempt income should not be included when deciding if a return must be filed. With the exception of tax-exempt interest, these items should **not** appear anywhere on the State tax return.

- ◆ 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
- ◆ Worker's Compensation
- ◆ Gifts and inheritances
- ◆ Qualifying scholarships or fellowship grants
- ◆ New Jersey Lottery winnings
- ◆ 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
- ◆ 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"
- ◆ 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)
- ◆ 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
- ◆ Homestead rebates
- ◆ NJ SAVER rebates
- ◆ Property tax reimbursements
- ◆ Income tax refunds (New Jersey, Federal, and other jurisdictions)
- ◆ 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

Exemptions

Every resident taxpayer is allowed a personal exemption, even if that individual can be claimed as a dependent on another tax return. The additional exemptions for age, disability, or blindness may be claimed only by the taxpayer and/or spouse. These additional exemptions do **not** apply to dependents. The exemption for dependents attending colleges is in addition to the exemption claimed for that child or other qualified dependent. This exemption applies **only** to dependents and does not apply to the taxpayer and/or spouse.

Proof of Age. If either you or your spouse are eligible for an additional exemption for age, 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.

Proof of Disability. If either you or your spouse are eligible for an additional exemption for disability or 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.

Deductions

- ◆ Certain nonreimbursed medical expenses that were paid during the year may be deducted on the New Jersey income tax return. However, only expenses exceeding 2% of gross income, as shown on Line 29 of Form NJ-1040, may be deducted.
- ◆ Qualified Archer medical savings account (MSA) contributions not in excess of 75% of the amount of your annual health plan deductible (65% if you have a self-only plan).
- ◆ Self-employed individuals and more-than-2% shareholders of S corporations are allowed a deduction (up to 100%) for the cost of health insurance for the taxpayer and the taxpayer's spouse and dependents, but only to the extent that the taxpayer has earned income derived from the business under which the insurance plan is established. A taxpayer may not deduct any amount paid for health insurance coverage for any month in which the taxpayer was eligible to participate in any subsidized health plan maintained by an employer of the taxpayer or the taxpayer's spouse.
- ◆ Court-ordered alimony and separate maintenance payments may be deducted if paid to a spouse or former spouse.
- ◆ Qualified conservation contributions of qualified real property interests in New Jersey property, to the extent that the contribution amount is deductible for Federal income tax purposes.

Property Tax Deduction/Credit

Eligible homeowners and tenants who pay property taxes, either directly or through rent, qualify for either a deduction or refundable credit. 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 2002; 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 29, Form NJ-1040, is more than \$20,000 (\$10,000 if filing status is single or married, filing separate return), or you or your spouse were 65 years of age or older or blind or disabled at the end of the tax year.

Taxpayers who were not 65 years of age or older or blind or disabled on December 31, 2002, with gross income of \$20,000 or less (\$10,000 if filing status is single or married, filing separate return) are not eligible for a property tax credit.

If you received a property tax reimbursement for 2001 and you continued to meet the eligibility requirements through 2002, enter the amount of your base year property taxes or 18% of your base year site fees on Line 1, Schedule 1 or Box 5a, Schedule A. (The amount of your base year property taxes or site fees is shown on Line 11 of your New Jersey Property Tax Reimbursement Application, Form PTR-2.) If you owned your home with someone other than your spouse or if your home consists of more than one dwelling unit, the amount of base year 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.

If you did not receive a property tax reimbursement for 2001, and you are eligible for a property tax reimbursement for 2002, you must enter on Line 1, Schedule 1 or Box 5a, Schedule A the amount of your 2001 property taxes due and paid as reported on your 2002 Property Tax Reimbursement Application, Form PTR-1. (Mobile home owners enter 18% of 2001 site fees.) If you owned your home with someone other than your spouse or if your home consists of more than one dwelling unit, the amount of 2001 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.

For more information, see the instruction booklet for Form NJ-1040, or request the publication *Property Tax Deduction/Credit Frequently Asked Questions*. To listen to recorded information on this topic, call our Automated Tax Information System from a Touch-tone phone at 1-800-323-4400 within New Jersey, New York, Pennsylvania, Delaware, and Maryland or 609-826-4400 from anywhere.

Pensions, Annuities, and IRA Withdrawals

Pensions, annuities, and certain IRA withdrawals are taxable on the New Jersey return although the State taxable amount may differ from the Federal amount. All state and local government, teachers', and Federal pensions, and Keogh Plans are treated in the same manner as pensions from the private sector. For more information on pensions, annuities, and retirement income exclu-

sions, see Tax Topic Bulletin GIT-1, *Pensions and Annuities*.

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

For New Jersey purposes, an 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 the distribution that represents earnings is taxable. However, a qualified distribution from a Roth IRA is excludable and does not have to be reported on your New Jersey return. For more information on IRA withdrawals, see Tax Topic Bulletin GIT-2, *IRA Withdrawals*, and Technical Bulletin TB-44, *Roth IRAs*.

Estimated Tax Payments

Individuals who expect their New Jersey gross income tax liability to be more than \$400 after taking into account all of their exemptions, deductions, credits, and payments for the tax year are required to make quarterly estimated tax payments. This may include taxpayers who do not have sufficient New Jersey income tax withheld from their wages and/or pension, those who are self-employed, or those whose income is from sources such as interest, dividends, or capital gains. Estimated payments are filed quarterly in equal installments on a Declaration of Estimated Tax (Form NJ-1040-ES). For more information on New Jersey estimated tax

payments, see Tax Topic Bulletin GIT-8, *Estimating Income Taxes*.

Credit for Taxes Paid to Other Jurisdictions

If income is earned in another jurisdiction, a credit may apply on the New Jersey return if, within the same year, the income was subject to both:

- ♦ Income or wage tax imposed by another jurisdiction outside of New Jersey; **and**
- ♦ New Jersey income tax.

For this purpose, “jurisdiction” means any state (other than New Jersey) of the United States or political subdivision of such state, or the District of Columbia. Therefore, no credit is allowed for taxes paid to the U.S. Government, Canada, Puerto Rico, or any other foreign country or territory. For more information on credit for taxes paid to other jurisdictions, see 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)*.

Pennsylvania residents: refer to Tax Topic Bulletin GIT-3W or GIT-3B and the resident return instruction booklet (Form NJ-1040-P) for information on the Reciprocal Personal Income Tax Agreement between the Commonwealth of Pennsylvania and the State of New Jersey.

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. If you are eligible and apply for a Federal earned income credit, you may also be eligible for a New Jersey earned income tax credit.

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. (See *Filing Requirements* on page 1.)

For tax year 2002 you are allowed a credit in the amount of 17.5% of your Federal earned income credit if:

- ♦ The filing status on both your Federal return and your New Jersey return is married, filing joint return, head of household, or qualifying widow(er); and
- ♦ Your gross income for the entire year from all sources was \$20,000 or less; and
- ♦ You have at least one “qualifying child” for purposes of the Federal earned income credit.

NOTE: If your filing status is single or married, filing separate return, you may not claim a New Jersey earned income tax credit.

If you asked the Internal Revenue Service to calculate your Federal earned income credit, be sure to fill in the oval at Line 2 on the Earned Income Tax Credit Schedule. The IRS will provide information to the Division of Taxation in October 2003. Please allow at least 4–6 weeks for the 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, and

your gross income for the entire year from all sources was \$20,000 or less, you may qualify for a New Jersey earned income tax credit if you meet the other eligibility requirements. 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.

Sale of Home Exclusion

If you sell your principal residence, you may qualify to exclude all or part of any gain from your income regardless of age. Capital gain and the exclusion of all or part of the gain on the sale of a principal residence are 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. If you exclude any of the gain on the sale of your principal residence for Federal purposes, the same amount will be excluded 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 two years (the ownership test); and
2. Lived in the home as your principal residence for at least two years (the use test).

NOTE: If you owned and used the property as your principal residence for less than two 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 persons 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 if filing a joint return is excluding gain from the sale of another home.
2. You or your spouse 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 married, filing a joint return, **both** you and your spouse must meet the use test to qualify for the \$500,000 exclusion.

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

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. Be sure the amount you report on Schedule B agrees with the amount shown on your Federal return. 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.

Return Preparation

The following are examples of completed resident returns (Forms NJ-1040) for various situations.

Example 1

Leonard Fisher (Age 63)
 SS# 999-27-3660
 Evelyn Fisher (Age 56)
 SS# 999-62-8391
 101 Blackwell Road, Apt. B
 Cape May Point, NJ 08212 (Cape May County)

The Fishers are full-year residents of New Jersey and are married, filing a joint return, with no dependents.

Evelyn's wages.....	\$62,731
Joint taxable interest.....	15,426
Joint tax-exempt interest	7,900
Joint dividends	27,454
Leonard's pension:	
Received this year (3rd yr.)	36,000
Contributions to the pension	100,000
Employer's contributions to the pension	100,000
Leonard's Social Security.....	15,600
Loss from rental property 129 Bay Road Cape May, New Jersey	524
NJ income tax withholdings.....	3,136
Estimated tax payments.....	400
Property taxes paid.....	1,300
Rent paid	8,400

Mr. and Mrs. Fisher lived in their house, located at 18 King's Court, Cape May, New Jersey since August 9, 1976. On May 23, 2002, they sold the house for \$275,000. The cost basis on their Federal return was \$117,000. The Fishers may exclude up to \$500,000 of the gain from the sale of the principal residence for their filing status. Therefore, they will exclude the entire \$158,000 gain on the sale of their home on New Jersey Schedule B. They will enclose Schedule B with their income tax return and keep a copy for their records.

In addition, they must enclose a completed New Jersey Schedule C showing rental loss from their rental property. The New Jersey Gross Income Tax Act does not allow losses to be claimed against gains in other categories of income; therefore, Mr. and Mrs. Fisher will make no entry for rental income on Line 22 of their return.

Mr. Fisher retired on December 31, 1999. For tax year 2000, he completed "Worksheet A" contained in the NJ-1040 resident income tax return instruction booklet to determine which pension method to use. He was able to use the Three-Year Rule Method and for the past two years he was not required to report any taxable pension on his State income tax return. Mr. and Mrs. Fisher did not submit "Worksheet A" with their income tax return but retained it for their records. They will use the worksheet this year to help determine the taxable pension amount to be reported on this year's tax return. Mr. Fisher is entitled to a pension exclusion of up to \$17,500, because his filing status is married, filing a joint return. He will use \$8,000 of the exclusion and make no entry for taxable pension on Line 19c of their return. As shown on "Worksheet D," contained in the NJ-1040 instruction booklet, the remainder of his pension exclusion (\$9,500) cannot be used as an Other Retirement Income Exclusion because the Fisher's earned income (total of: wages, net profits from business, distributive share of partnership income, and net pro rata share of S corporation income) is more than \$3,000.

In order to determine whether it is better to claim the property tax deduction or the property tax credit, Mr. and Mrs. Fisher complete Schedule 1, contained in the NJ-1040 resident income tax return instruction booklet. They determined that they will receive a greater tax benefit by taking the property tax deduction.

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. <u> \$108,000 </u>
2. Your contributions to the plan	2. <u> 100,000 </u>
3. Subtract line 2 from line 1	3. <u> 8,000 </u>
(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 .	

NOTE: Although Mr. and Mrs. Fisher are required to complete Schedule HR-A, before completing Schedule 1, Schedule HR-A is not included in this publication. For more information on completing Schedule HR-A, order Tax Topic Bulletin HR-2, *Homestead Rebate Guidelines*.

they will be entitled to a refund of \$742. However, they are requesting that a \$10 donation be made to each of the five specified check-offs and to the designated fund of their choice. They will receive a refund of \$682.

The following pages show how Mr. and Mrs. Fisher will complete their State income tax return. After taking credit for Mrs. Fisher's withholdings and their joint estimated tax payments,

Since they have taxable income of more than \$100,000, the Fishers will be required to use the New Jersey Tax Rate Schedules rather than the New Jersey Tax Table to calculate their tax liability.

Schedule 1 – Property Tax Deduction/Credit			
Complete both columns of this schedule to find out whether the Property Tax Deduction or the Property Tax Credit is better for you. Do not complete this schedule if you claim a credit for taxes paid to other jurisdictions. Complete Schedule A.			
1. Property Tax. Enter the property taxes you paid in 2002. Renters enter 18% of rent paid in 2002. See instructions.	1. <u> 2,812 </u>		
2. Property Tax Deduction. Enter Line 1 or \$10,000, whichever is less. Also enter this amount on Line 4 below. See instructions.	2. <u> 2,812 </u>		
3. Taxable Income (Copy from Line 35 of your NJ-1040).....	3. <u> 103,611 </u>	3.	103,611
4. Property Tax Deduction (Copy from Line 2 of this schedule)	4. <u> 2,812 </u>	4.	- 0 -
5. Taxable Income After Property Tax Deduction (Subtract Line 4 from Line 3).....	5. <u> 100,799 </u>	5.	103,611
6. Tax you would pay on Line 5 amount (Go to Tax Tables or Tax Rate Schedules and enter amount).....	6. <u> 2,794 </u>	6.	2,950
7. Now, subtract Line 6, Column A from Line 6, Column B and enter the result here.....		7.	156
8. Is the Line 7 amount \$50 or more (\$25 if filing status is married, filing separate return and you maintain the same residence as your spouse)?			
<input checked="" type="radio"/> Yes. You receive a greater tax benefit by taking the Property Tax Deduction. Enter the amount on Line 4, Column A of this schedule on Line 36 of Form NJ-1040. Make no entry on Line 44 of Form NJ-1040 and complete the balance of the return.			
<input type="radio"/> No. You receive a greater tax benefit from the Property Tax Credit. (Part-year residents , see instruction before answering "No.") Enter \$50 on Line 44 of Form NJ-1040 (\$25 if filing status is married, filing separate return and you maintain the same residence as your spouse). Make no entry on Line 36 of Form NJ-1040 and complete the balance of the return. See instructions.			

Worksheet D	
Other Retirement Income Exclusion*	
Age Requirement: 62 or older	
Part I	
1. Enter the amount from Line 14, NJ-1040.....	1. <u>62,731</u>
2. Enter the amount from Line 17, NJ-1040.....	2. <u>0</u>
3. Enter the amount from Line 20, NJ-1040.....	3. <u>0</u>
4. Enter the amount from Line 21, NJ-1040.....	4. <u>0</u>
5. Add lines 1, 2, 3, and 4	5. <u>62,731</u>
* Part-year residents, do not complete this worksheet. See instructions.	
STOP -	
♦ If line 5 is MORE than \$3,000 – Do not complete Part II. Enter "0" on line 9 and continue with Part III.	
♦ If line 5 is \$3,000 or LESS – Continue to Part II.	
Part II	
6. Enter: if your filing status is:	
\$17,500 Married, filing joint return	
\$13,125 Single; Head of household; Qualifying widow(er)	
\$ 8,750 Married, filing separate return	6. _____
7. Enter the amount from Line 19b, NJ-1040.....	7. _____
8. Subtract line 7 from line 6. Enter the difference here and on line 9 (Part III). If zero, enter "0"	8. _____
Part III	
9. Unclaimed Pension Exclusion (from line 8)	9. <u>0</u>
10a. Are you (and/or your spouse, if filing jointly) now receiving, or will you (and/or your spouse, if filing jointly) ever be eligible to receive Social Security or Railroad Retirement Benefits?	
<input type="checkbox"/> No — Continue with item 10b	
<input checked="" type="checkbox"/> Yes — Enter "0" on line 10 and continue with line 11	
10b. Would you (and your spouse, if filing jointly) be receiving, or ever be eligible to receive Social Security or Railroad Retirement Benefits if you had participated in either program?	
<input type="checkbox"/> No — Enter "0" on line 10 and continue with line 11	
<input type="checkbox"/> Yes — Enter on line 10 the amount of exclusion for your filing status shown below and continue with line 11	
Enter: if your filing status is:	
\$ 6,000 Married, filing joint return; Head of household; Qualifying widow(er)	
\$ 3,000 Single; Married, filing separate return	10. <u>0</u>
11. Your Other Retirement Income Exclusion	
Add lines 9 and 10. Enter here and on Line 28, NJ-1040.	
If the amount here is zero, make no entry on Line 28	11. <u>0</u>

New Jersey Resident Return Examples (tax year 2002)

**NJ-1040
2002**

**STATE OF NEW JERSEY
INCOME TAX-RESIDENT RETURN**

Your Social Security Number <table style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">-</td> <td style="border: 1px solid black; width: 20px;">2</td> <td style="border: 1px solid black; width: 20px;">7</td> <td style="border: 1px solid black; width: 20px;">-</td> <td style="border: 1px solid black; width: 20px;">3</td> <td style="border: 1px solid black; width: 20px;">6</td> <td style="border: 1px solid black; width: 20px;">6</td> <td style="border: 1px solid black; width: 20px;">0</td> </tr> </table>	9	9	9	-	2	7	-	3	6	6	0	Last Name, First Name and Initial (Joint filers enter first name and initial of each - Enter spouse last name ONLY if different) <p style="text-align: center; font-size: 1.2em;">Fisher, Leonard and Evelyn</p>			
9	9	9	-	2	7	-	3	6	6	0					
Spouse's Social Security Number <table style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">-</td> <td style="border: 1px solid black; width: 20px;">6</td> <td style="border: 1px solid black; width: 20px;">2</td> <td style="border: 1px solid black; width: 20px;">-</td> <td style="border: 1px solid black; width: 20px;">8</td> <td style="border: 1px solid black; width: 20px;">3</td> <td style="border: 1px solid black; width: 20px;">9</td> <td style="border: 1px solid black; width: 20px;">1</td> </tr> </table>	9	9	9	-	6	2	-	8	3	9	1	Home address (Number and Street, including apartment number or rural route) <p style="text-align: center; font-size: 1.2em;">101 Blackwell Rd. Apt. B</p>			
9	9	9	-	6	2	-	8	3	9	1					
County/Municipality Code (See Table) <table style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px;">0</td> <td style="border: 1px solid black; width: 20px;">5</td> <td style="border: 1px solid black; width: 20px;">0</td> <td style="border: 1px solid black; width: 20px;">3</td> </tr> </table>	0	5	0	3	City, Town, Post Office <p style="text-align: center; font-size: 1.2em;">Cape May Point</p>	State <p style="text-align: center; font-size: 1.2em;">NJ</p>	Zip Code <p style="text-align: center; font-size: 1.2em;">08212</p>								
0	5	0	3												
(Fill in only one) 1. <input type="radio"/> Single 2. <input checked="" type="radio"/> Married, filing joint return 3. <input type="radio"/> Married, filing separate return Enter Spouse's Social Security Number in the boxes provided above 4. <input type="radio"/> Head of household 5. <input type="radio"/> Qualifying widow(er)	6. Regular <input checked="" type="radio"/> Yourself <input type="radio"/> Spouse 7. Age 65 or Over <input type="radio"/> Yourself <input type="radio"/> Spouse 8. Blind or Disabled <input type="radio"/> Yourself <input type="radio"/> Spouse 9. Number of your qualified dependent children..... 10. Number of other dependents..... 11. Dependents attending colleges..... 12. Totals (For Line 12a - Add Lines 6, 7, 8, and 11) (For Line 12b - Add Lines 9 and 10)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; text-align: center;">6</td> <td style="border: 1px solid black; width: 20px; text-align: center;">2</td> <td rowspan="3" style="font-size: 0.8em; padding: 2px;">ENTER NUMBERS HERE</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;">7</td> <td style="border: 1px solid black; text-align: center;">8</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;">9</td> <td style="border: 1px solid black; text-align: center;">10</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;">11</td> <td style="border: 1px solid black; text-align: center;">12a</td> <td style="border: 1px solid black; text-align: center;">12b</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;">2</td> <td style="border: 1px solid black; text-align: center;">2</td> <td style="border: 1px solid black; text-align: center;"></td> </tr> </table>	6	2	ENTER NUMBERS HERE	7	8	9	10	11	12a	12b	2	2	
6	2	ENTER NUMBERS HERE													
7	8														
9	10														
11	12a	12b													
2	2														
13. RESIDENCY STATUS If you were a New Jersey resident for ONLY part of the taxable year, give the period of New Jersey residency: From <input type="text"/> / <input type="text"/> / <input type="text"/> To <input type="text"/> / <input type="text"/> / <input type="text"/>															
GUBERNATORIAL ELECTIONS FUND <input checked="" type="checkbox"/> Do you wish to designate \$1 of your taxes for this fund? <input type="radio"/> Yes <input type="radio"/> No If joint return, does your spouse wish to designate \$1? <input type="radio"/> Yes <input type="radio"/> No Note: If you fill in the Yes oval(s) it will not increase your tax or reduce your refund.															

14. Wages, salaries, tips, and other employee compensation (Enclose W-2)	14		6	2	7	3	1	0	0
15a. Taxable interest income.....	15a		1	5	4	2	6	0	0
15b. Tax-exempt interest income	15b		7	9	0	0	0	0	0
16. Dividends	16		2	7	4	5	4	0	0
17. Net profits from business (Enclose copy of Federal Schedule C, Form 1040)	17								
18. Net gains or income from disposition of property (Schedule B, Line 4)	18								
19. Pensions, Annuities and IRA Withdrawals	19a		8	0	0	0	0	0	0
a. Taxable Amount Received	19b		8	0	0	0	0	0	0
b. Less N.J. Pension Exclusion	19c								
c. Subtract Line 19b from Line 19a.....	20								
20. Distributive Share of Partnership Income (See instructions)	21								
21. Net pro rata share of S Corporation Income (See instructions)	22								
22. Net gain or income from rents, royalties, patents & copyrights.....	23								
(Schedule C, Line 3)	24								
23. Net Gambling Winnings.....	25								
24. Alimony and separate maintenance payments received	26		1	0	5	6	1	1	0
25. Other (See instructions)									
26. Total Income (Add Lines 14, 15a, 16, 17, 18, 19c, 20, 21, 22, 23, 24, and 25)			1	0	5	6	1	1	0

Schedule B		NET GAINS OR INCOME FROM DISPOSITION OF PROPERTY		List the net gains or income, less net loss, derived from the sale, exchange, or other disposition of property including real or personal whether tangible or intangible.			
1.	a. Kind of property and description	b. Date acquired (Mo., day, yr.)	c. Date sold (Mo., day, yr.)	d. Gross sales price	e. Cost or other basis as adjusted (see instructions) and expense of sale	f. Gain or (loss) (d less e)	
	Sale of Home 18 King's Ct. Cape May	8/9/76	5/23/02	275,000	117,000	158,000	00
	*Less Sale of Principal Residence exclusion					(158,000)	00
2.	Capital Gains Distributions					2.	
3.	Other Net Gains					3.	
4.	Net Gains (Add Lines 1, 2, and 3) (Enter here and on Line 18. If loss enter ZERO here and make no entry on Line 18)					4.	0 00

Schedule C		NET GAIN OR INCOME FROM RENTS, ROYALTIES, PATENTS AND COPYRIGHTS		List the net gains or net income, less net loss, derived from or in the form of rents, royalties, patents, and copyrights as reported on your Federal Income Tax Return. If you have passive losses for Federal purposes, see instructions.			
1.	a. Kind of Property	b. Net Rental Income (Loss)	c. Net Income From Royalties	d. Net income From Patents	e. Net Income From Copyrights		
	Rental Property 129 Bay Rd. Cape May	(524)					
2.	Totals	b. (524)	c.	d.	e.		
3.	Net Income (Combine Columns b, c, d, and e) (Enter here and on Line 22. If loss enter ZERO here and make no entry on Line 22).....					3.	0

Example 2

Henry James (Age 65)
SS# 999-21-2351

Mary James (Age 64)
SS# 999-35-1443

125 Madison Street
Morris, NJ 07082 (Morris County)

Mr. and Mrs. James are full-year residents of New Jersey and are married, filing a joint return, with no dependents.

Henry's wages	\$2,940
Joint taxable interest.....	1,000
Joint exempt interest	3,500
Joint dividends	2,500
Mary's fully taxable pension	2,500
Henry's fully taxable pension.....	6,000
Henry's 1st year IRA withdrawal..	1,200
Total joint Social Security	17,500
NJ income tax withholdings.....	45
Property taxes paid	4,244

The value of Henry's traditional IRA on December 31, 2002, was \$12,455 with previously taxed contributions in the amount of \$10,000. They must complete Part I of "Worksheet C - IRA Withdrawals" contained in the NJ-1040 resident income tax return instruction booklet to determine the taxable portion of the IRA withdrawal.

Mr. and Mrs. James will retain the worksheet with their tax records and use the information in Part I of the worksheet to complete Part II of the worksheet next year.

They will combine the taxable portion of the IRA withdrawal with their fully taxable pensions to arrive at the total taxable pension to be reported on Line 19a of the State income tax return. After

determining the taxable amount, they will be entitled to deduct up to \$17,500 as a pension exclusion.

Because Mr. and Mrs. James have less than \$17,500 in taxable pension to report on their tax return, they will complete "Worksheet D - Other Retirement Income Exclusion" contained in the NJ-1040 resident income tax return instruction booklet to see if they qualify for an additional exclusion.

As New Jersey residents with gross income of less than \$20,000 for the year, Mr. and Mrs. James have no tax liability to New Jersey but will file the tax return to claim a refund of withholdings.

Mr. and Mrs. James will not complete Schedule 1 (located in the NJ-1040 resident income tax return instruction booklet) to determine whether to take a property tax deduction or a property tax credit as their income is below the minimum filing threshold of \$20,000. They are, however, eligible for a property tax credit of \$50, which will be paid with their homestead rebate (provided they complete and file a rebate application, Form HR-1040, on or before January 15, 2004). The James' will receive their property tax credit in their homestead rebate check even though they are filing an income tax return.

Since Mr. James is claiming the "Age 65 or Older" exemption for the first time for tax year 2002, he must enclose proof of age with the return. (See page 3 for acceptable documentation.)

The following pages show how Mr. and Mrs. James will complete their worksheets and tax return.

**Worksheet C - IRA Withdrawals
2002**

Part I

1. Value of IRA on 12/31/02. Include contributions made for the tax year from 1/1/03 – 4/15/03	1.	<u>12,455</u>
2. Total distributions from IRA during the tax year. Do not include tax-free rollovers.....	2.	<u>1,200</u>
3. Total Value of IRA. Add lines 1 and 2.....	3.	<u>13,655</u>
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.	<u>10,000</u>
4b. After first year of withdrawal from IRA: Complete Part II. Enter amount of unrecovered contributions from Part II, Line (g)*.....	4b.	<u> </u>
5. Accumulated earnings in IRA on 12/31/02. Subtract either line 4a or 4b from line 3	5.	<u>3,655</u>
6. Divide line 5 by line 3 and enter the result as a decimal	6.	<u>.268</u>
7. Taxable portion of this year's withdrawal. Multiply line 2 by decimal amount on line 6. Enter here and on Line 19a, NJ-1040.....	7.	<u>322</u>

(Keep a copy of this worksheet for your records)

(Partial Worksheet)

Worksheet D	
Other Retirement Income Exclusion*	
Age Requirement: 62 or older	
Part I	
1. Enter the amount from Line 14, NJ-1040.....	1. <u>2,940</u>
2. Enter the amount from Line 17, NJ-1040.....	2. <u>0</u>
3. Enter the amount from Line 20, NJ-1040.....	3. <u>0</u>
4. Enter the amount from Line 21, NJ-1040.....	4. <u>0</u>
5. Add lines 1, 2, 3, and 4	5. <u>2,940</u>
* Part-year residents, do not complete this worksheet. See instructions.	
STOP -	
♦ If line 5 is MORE than \$3,000 – Do not complete Part II. Enter "0" on line 9 and continue with Part III.	
♦ If line 5 is \$3,000 or LESS – Continue to Part II.	
Part II	
6. Enter: if your filing status is: \$17,500 Married, filing joint return \$13,125 Single; Head of household; Qualifying widow(er) \$ 8,750 Married, filing separate return	6. <u>17,500</u>
7. Enter the amount from Line 19b, NJ-1040.....	7. <u>8,822</u>
8. Subtract line 7 from line 6. Enter the difference here and on line 9 (Part III). If zero, enter "0"	8. <u>8,678</u>
Part III	
9. Unclaimed Pension Exclusion (from line 8)	9. <u>8,678</u>
10a. Are you (and/or your spouse, if filing jointly) now receiving, or will you (and/or your spouse, if filing jointly) ever be eligible to receive Social Security or Railroad Retirement Benefits? <input type="checkbox"/> No — Continue with item 10b <input checked="" type="checkbox"/> Yes — Enter "0" on line 10 and continue with line 11	
10b. Would you (and your spouse, if filing jointly) be receiving, or ever be eligible to receive Social Security or Railroad Retirement Benefits if you had participated in either program? <input type="checkbox"/> No — Enter "0" on line 10 and continue with line 11 <input type="checkbox"/> Yes — Enter on line 10 the amount of exclusion for your filing status shown below and continue with line 11 Enter: if your filing status is: \$ 6,000 Married, filing joint return; Head of household; Qualifying widow(er) \$ 3,000 Single; Married, filing separate return	10. <u>0</u>
11. Your Other Retirement Income Exclusion Add lines 9 and 10. Enter here and on Line 28, NJ-1040. If the amount here is zero, make no entry on Line 28	11. <u>8,678</u>

**NJ-1040
2002**

**STATE OF NEW JERSEY
INCOME TAX-RESIDENT RETURN**

Your Social Security Number <table border="1" style="width:100%; text-align: center;"> <tr><td>9</td><td>9</td><td>9</td><td>-</td><td>2</td><td>1</td><td>-</td><td>2</td><td>3</td><td>5</td><td>1</td></tr> </table>	9	9	9	-	2	1	-	2	3	5	1	Last Name, First Name and Initial (Joint filers enter first name and initial of each - Enter spouse last name ONLY if different) <p style="text-align: center; font-size: 1.2em;">James, Henry and Mary</p>																			
9	9	9	-	2	1	-	2	3	5	1																					
Spouse's Social Security Number <table border="1" style="width:100%; text-align: center;"> <tr><td>9</td><td>9</td><td>9</td><td>-</td><td>3</td><td>5</td><td>-</td><td>1</td><td>4</td><td>4</td><td>3</td></tr> </table>	9	9	9	-	3	5	-	1	4	4	3	Home address (Number and Street, including apartment number or rural route) <p style="text-align: center; font-size: 1.2em;">125 Madison St.</p>																			
9	9	9	-	3	5	-	1	4	4	3																					
County/Municipality Code (See Table) <table border="1" style="width:100%; text-align: center;"> <tr><td>1</td><td>4</td><td>2</td><td>2</td></tr> </table>	1	4	2	2	City, Town, Post Office <p style="text-align: center; font-size: 1.2em;">Morris</p>	State <p style="text-align: center; font-size: 1.2em;">NJ</p>	Zip Code <p style="text-align: center; font-size: 1.2em;">07082</p>																								
1	4	2	2																												
(Fill in only one)																															
1. <input type="radio"/> Single 2. <input checked="" type="radio"/> Married, filing joint return 3. <input type="radio"/> Married, filing separate return Enter Spouse's Social Security Number in the boxes provided above 4. <input type="radio"/> Head of household 5. <input type="radio"/> Qualifying widow(er)	6. Regular <input checked="" type="radio"/> Yourself <input type="radio"/> Spouse 7. Age 65 or Over <input checked="" type="radio"/> Yourself <input type="radio"/> Spouse 8. Blind or Disabled <input type="radio"/> Yourself <input type="radio"/> Spouse 9. Number of your qualified dependent children..... 10. Number of other dependents..... 11. Dependents attending colleges..... 12. Totals (For Line 12a - Add Lines 6, 7, 8, and 11) (For Line 12b - Add Lines 9 and 10).....	<table border="1" style="width:100%; text-align: center;"> <tr><td>6</td><td>2</td><td colspan="2">ENTER NUMBERS HERE</td></tr> <tr><td>7</td><td>1</td><td colspan="2"></td></tr> <tr><td>8</td><td></td><td colspan="2"></td></tr> <tr><td>9</td><td></td><td colspan="2"></td></tr> <tr><td>10</td><td></td><td colspan="2"></td></tr> <tr><td>11</td><td></td><td colspan="2"></td></tr> <tr><td>12a</td><td>3</td><td>12b</td><td></td></tr> </table>		6	2	ENTER NUMBERS HERE		7	1			8				9				10				11				12a	3	12b	
6	2	ENTER NUMBERS HERE																													
7	1																														
8																															
9																															
10																															
11																															
12a	3	12b																													
RESIDENCY STATUS 13. If you were a New Jersey resident for ONLY part of the taxable year, give the period of New Jersey residency: From <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> / <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> / <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> To <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> / <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> / <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table>																															
GUBERNATORIAL ELECTIONS FUND Do you wish to designate \$1 of your taxes for this fund? <input checked="" type="radio"/> Yes <input type="radio"/> No If joint return, does your spouse wish to designate \$1? <input checked="" type="radio"/> Yes <input type="radio"/> No																															
Note: If you fill in the Yes oval(s) it will not increase your tax or reduce your refund.																															
14. Wages, salaries, tips, and other employee compensation (Enclose W-2)	14	2	9 4 0 . 0 0																												
15a. Taxable interest income.....	15a	1	0 0 0 . 0 0																												
15b. Tax-exempt interest income DO NOT include on Line 15a	15b	3	5 0 0 . 0 0																												
16. Dividends	16	2	5 0 0 . 0 0																												
17. Net profits from business (Enclose copy of Federal Schedule C, Form 1040).....	17																														
18. Net gains or income from disposition of property (Schedule B, Line 4).....	18																														
19. Pensions, Annuities and IRA a. Taxable Amount Received	19a	8	8 2 2 . 0 0																												
b. Less N.J. Pension Exclusion	19b	8	8 2 2 . 0 0																												
c. Subtract Line 19b from Line 19a.....	19c																														
20. Distributive Share of Partnership Income (See instructions)	20																														
21. Net pro rata share of S Corporation Income (See instructions).....	21																														
22. Net gain or income from rents, royalties, patents & copyrights..... (Schedule C, Line 3)	22																														
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24. Alimony and separate maintenance payments received	24																														
25. Other (See instructions).....	25																														
26. Total Income (Add Lines 14, 15a, 16, 17, 18, 19c, 20, 21, 22, 23, 24, and 25).....	26	6	4 4 0 . 0 0																												

New Jersey Resident Return Examples (tax year 2002)

NJ-1040 (2002) Page 2

27. Total Income (From Line 26, Page 1)	27					6	,	4	4	0	.	0	0				
28. Other Retirement Income Exclusion (See Worksheet and instructions)						28		8				6	7	8	.	0	0
29. New Jersey Gross Income (Subtract Line 28 from Line 27)	29						,				.						
See instructions.																	
30a. Exemptions: From Line 12a _____ x \$1,000 = _____																	
30b. From Line 12b _____ x \$1,500 = _____																	
30c. Total Exemption Amount (Add Line 30a and Line 30b)	30c						,				.						
Part-Year Residents see instructions.																	
31. Medical Expenses (See Worksheet and instructions)	31						,				.						
32. Alimony and Separate Maintenance Payments	32						,				.						
33. Qualified Conservation Contribution	33						,				.						
34. Total Exemptions and Deductions (Add Lines 30c, 31, 32, and 33)	34						,				.						
35. Taxable Income (Subtract Line 34 from Line 29)	35						,				.						
If zero or less, MAKE NO ENTRY.																	
36. Property Tax Deduction (See instructions)	36						,				.						
37. NEW JERSEY TAXABLE INCOME (Subtract Line 36 from Line 35)	37						,				.						
If zero or less, MAKE NO ENTRY.																	
38. TAX (From Tax Table)	38						,				.						
39. Credit for Income Taxes Paid to Other Jurisdictions (See instructions)	39						,				.						
40. Balance of Tax (Subtract Line 39 from Line 38)	40						,				.						
41. Use Tax Due on Out-of-State Purchases (See instructions)	41						,				.	0	0	0			
If no Use Tax, enter ZERO (0.00).																	
42. Total Tax (Add Line 40 and Line 41)	42						,				.						
43. Total New Jersey Income Tax Withheld (Enclose Forms W-2 and 1099-R)	43						,				.	4	5	0	0		
44. Property Tax Credit (See instructions)	44						,				.						
45. New Jersey Estimated Payments/Credit from 2001 tax return	45						,				.						
Fill in <input type="radio"/> if Form NJ-2210 is enclosed.																	
46. New Jersey Earned Income Tax Credit (See schedule Page 3)	46						,				.						
47. EXCESS New Jersey UI/HC/WD Withheld (See instructions) (Enclose Form NJ-2450)	47						,				.						
48. EXCESS New Jersey Disability Insurance Withheld (See instructions)	48						,				.						
(Enclose Form NJ-2450)																	
49. Total Payments/Credits (Add Lines 43 through 48)	49						,				.	4	5	0	0		

Name(s) as shown on Form NJ-1040 James, Henry and Mary	Your Social Security Number 999 21 2351
--	---

50. If payments (Line 49) are LESS THAN tax (Line 42) enter AMOUNT OF TAX YOU OWE **50** , [][][][] , [][][][] . [][][]
 Fill in if paying by e-check or credit card.
 If you owe tax, you may make a donation by entering an amount on Lines 53, 54, 55, 56, 57 and/or 58 and adding this to your payment amount.

51. If payments (Line 49) are MORE THAN tax (Line 42) enter OVERPAYMENT **51** , [][][][] , **4 5** . **0 0**

Deductions from Overpayment on Line 51 which you elect to credit to:

52. Your 2003 tax	52	[][][][]	[][][][]	[][][][] . [][][]
53. N.J. Endangered Wildlife Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	53	[][][][]	[][][][]	[][][][] . [][][]
54. N.J. Children's Trust Fund To Prevent Child Abuse .. <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	54	[][][][]	[][][][]	[][][][] . [][][]
55. N.J. Vietnam Veterans' Memorial Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	55	[][][][]	[][][][]	[][][][] . [][][]
56. N.J. Breast Cancer Research Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	56	[][][][]	[][][][]	[][][][] . [][][]
57. U.S.S. New Jersey Educational Museum Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	57	[][][][]	[][][][]	[][][][] . [][][]
58. Other Designated Contribution..... <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other See instructions	58	0	[][][][]	[][][][] . [][][]
59. Total Deductions from Overpayment (Add Lines 52 through 58)	59	[][][][]	[][][][]	[][][][] . [][][]
60. REFUND (Amount to be sent to you, Line 51 LESS Line 59)	60	[][][][]	[][][][]	4 5 . 0 0

EARNED INCOME TAX CREDIT SCHEDULE

You may be eligible for the New Jersey Earned Income Tax Credit if you claimed the Federal Earned Income Credit for 2002, your gross income on Line 29, Form NJ-1040 is \$20,000 or less and your filing status for New Jersey is the same as your filing status on your Federal income tax return. Complete this schedule to see if you are eligible. You are not eligible for the New Jersey Earned Income Tax Credit if your filing status is single or married, filing separate return or if you answer "No" to question 1 below. See instructions.

1. Did you file a 2002 Federal Schedule EIC, on which you listed at least one "qualifying child"?..... Yes No

2. Fill in oval if you had the IRS figure your Federal Earned Income Credit

3. Enter the amount of Federal Earned Income Credit from your 2002 Federal Form 1040 or 1040A [][] , [][][][]

4. Enter 17.5% of amount on Line 3 here and on Page 2, Line 46 [][][]

<p>Under the penalties of perjury, I declare that I have examined this income tax return and homestead rebate application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than taxpayer, this declaration is based on all information of which the preparer has any knowledge.</p> <p>→ _____ Your Signature Date</p> <p>→ _____ Spouse's Signature (If filing joint, BOTH must sign) Date</p>	<p>Pay amount on Line 50 in full. Write Social Security number on check or money order and make payable to: STATE OF NEW JERSEY - TGI</p> <p>Mail your return in the envelope provided and affix the appropriate mailing label. If you have an amount due on Line 50, enclose your check and NJ-1040-V payment voucher with your return and use the label for PO BOX 111. If not, use the label for PO BOX 555. You may also pay by e-check or credit card.</p>
---	---

Example 3

Albert Benson (Age 45)
SS# 999-78-5543
12 Terrace View Lane
Houston, TX 77052

Mr. Benson was a part-year resident of New Jersey. He lived here from December 1, 2002, to December 31, 2002. Mr. Benson files as head of household with 1 dependent child attending college full time (age 19).

While a New Jersey resident:

Albert's wages (from Phila.)	\$ 4,300
Albert's wages (from NJ)	2,000
Unreimbursed medical expenses	300
Taxable interest	50
New Jersey Lottery winnings	350
Total NJ income tax withheld	20
Philadelphia wage tax paid	165
Rent paid (one month)	750

Income earned while a nonresident:

(from outside New Jersey) \$ 65,000

Although Mr. Benson had gross income of less than \$20,000 while a New Jersey resident, his gross income for the entire year was over that amount. He is required to file a New Jersey resident tax return for the time he lived in New Jersey and will prorate all deductions and exemptions.

Mr. Benson may deduct unreimbursed medical expenses in excess of 2% of his New Jersey income. To arrive at that figure, he will complete "Worksheet E - Deduction for Medical Expenses" in the NJ-1040 resident income tax return instruction booklet.

Mr. Benson works in Philadelphia and must pay a Philadelphia wage tax on his salary. To calculate the amount of his credit for taxes paid to another jurisdiction, Mr. Benson will complete a New Jersey Schedule A. In order to determine the amount of salary actually taxed by Philadelphia (to be entered on Line 1 of Schedule A), the amount of wage tax deducted from Mr. Benson's salary must be divided by the Philadelphia nonresident tax rate (.039462 from January, 1 to June 30, 2002, and .039127 from July 1 to December 31, 2002).

The following pages show how Mr. Benson will complete his State tax return, New Jersey Schedule A, Worksheet F, and Worksheet E. When Mr. Benson completes Schedule A, he determines that he will receive a greater tax benefit by taking a Property Tax Credit in the amount of \$4 which, along with \$20 in New Jersey withholdings, will be applied against his \$28 tax liability. A balance of \$4 is due with his return but Mr. Benson will enclose a check for \$24 so that he can donate \$20 to the NJ Children's Trust Fund.

New Jersey Resident Return Examples (tax year 2002)

NJ-1040 (2002) Page 2

27. Total Income (From Line 26, Page 1)	27					6	,	3	5	0	.	0	0
28. Other Retirement Income Exclusion (See Worksheet and instructions)													
29. New Jersey Gross Income (Subtract Line 28 from Line 27)	29					6	,	3	5	0	.	0	0
See instructions.													
30a. Exemptions: From Line 12a <u> 2 </u> × \$1,000 = <u> 2,000 </u>													
30b. From Line 12b <u> 1 </u> × \$1,500 = <u> 1,500 </u>													
30c. Total Exemption Amount (Add Line 30a and Line 30b)	30c					2	,	9	2	.	0	0	
Part-Year Residents see instructions.													
31. Medical Expenses (See Worksheet and instructions)	31					1	,	7	3	.	0	0	
32. Alimony and Separate Maintenance Payments	32						,			.			
33. Qualified Conservation Contribution	33						,			.			
34. Total Exemptions and Deductions (Add Lines 30c, 31, 32, and 33)	34					4	,	6	5	.	0	0	
35. Taxable Income (Subtract Line 34 from Line 29)	35					5	,	8	8	5	.	0	0
If zero or less, MAKE NO ENTRY.													
36. Property Tax Deduction (See instructions)	36						,			.			
37. NEW JERSEY TAXABLE INCOME (Subtract Line 36 from Line 35)	37					5	,	8	8	5	.	0	0
If zero or less, MAKE NO ENTRY.													
38. TAX (From Tax Table)	38						,		8	2	.	0	0
39. Credit for Income Taxes Paid to Other Jurisdictions (See instructions)	39						,		5	4	.	0	0
40. Balance of Tax (Subtract Line 39 from Line 38)	40						,		2	8	.	0	0
41. Use Tax Due on Out-of-State Purchases (See instructions)	41						,			0	.	0	0
If no Use Tax, enter ZERO (0.00).													
42. Total Tax (Add Line 40 and Line 41)	42						,		2	8	.	0	0
43. Total New Jersey Income Tax Withheld (Enclose Forms W-2 and 1099-R)	43						,		2	0	.	0	0
44. Property Tax Credit (See instructions)	44						,			4	.	0	0
45. New Jersey Estimated Payments/Credit from 2001 tax return	45						,				.		
Fill in <input type="radio"/> if Form NJ-2210 is enclosed.													
46. New Jersey Earned Income Tax Credit (See schedule Page 3)	46						,				.		
47. EXCESS New Jersey UI/HC/WD Withheld (See instructions) (Enclose Form NJ-2450)	47						,				.		
48. EXCESS New Jersey Disability Insurance Withheld (See instructions)	48						,				.		
(Enclose Form NJ-2450)													
49. Total Payments/Credits (Add Lines 43 through 48)	49						,			2	.	4	0

Name(s) as shown on Form NJ-1040 Benson, Albert	Your Social Security Number 999 78 5543
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50. If payments (Line 49) are LESS THAN tax (Line 42) enter AMOUNT OF TAX YOU OWE **50** , , , **4** . **0 0**

Fill in if paying by e-check or credit card.
If you owe tax, you may make a donation by entering an amount on Lines 53, 54, 55, 56, 57 and/or 58 and adding this to your payment amount.

51. If payments (Line 49) are MORE THAN tax (Line 42) enter OVERPAYMENT **51** , , , .

Deductions from Overpayment on Line 51 which you elect to credit to:

52. Your 2003 tax **52** , , , .

53. N.J. Endangered Wildlife Fund \$10 \$20 Other **53** , , .

54. N.J. Children's Trust Fund To Prevent Child Abuse .. \$10 \$20 Other **54** , **2 0 0 0**

55. N.J. Vietnam Veterans' Memorial Fund \$10 \$20 Other **55** , , .

56. N.J. Breast Cancer Research Fund \$10 \$20 Other **56** , , .

57. U.S.S. New Jersey Educational Museum Fund \$10 \$20 Other **57** , , .

58. Other Designated Contribution..... \$10 \$20 Other **58** , , .

See instructions **0**

59. Total Deductions from Overpayment (Add Lines 52 through 58) **59** , , , .

60. REFUND (Amount to be sent to you, Line 51 LESS Line 59) **60** , , , .

EARNED INCOME TAX CREDIT SCHEDULE

You may be eligible for the New Jersey Earned Income Tax Credit if you claimed the Federal Earned Income Credit for 2002, your gross income on Line 29, Form NJ-1040 is \$20,000 or less and your filing status for New Jersey is the same as your filing status on your Federal income tax return. Complete this schedule to see if you are eligible. You are not eligible for the New Jersey Earned Income Tax Credit if your filing status is single or married, filing separate return, or if you answer "No" to question 1 below. See instructions.

1. Did you file a 2002 Federal Schedule EIC, on which you listed at least one "qualifying child"?..... Yes No

2. Fill in oval if you had the IRS figure your Federal Earned Income Credit

3. Enter the amount of Federal Earned Income Credit from your 2002 Federal Form 1040 or 1040A ,

4. Enter 17.5% of amount on Line 3 here and on Page 2, Line 46

<p>Under the penalties of perjury, I declare that I have examined this income tax return and homestead rebate application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than taxpayer, this declaration is based on all information of which the preparer has any knowledge.</p> <p>→ _____ Your Signature Date</p> <p>→ _____ Spouse's Signature (If filing joint, BOTH must sign) Date</p>	<p>Pay amount on Line 50 in full. Write Social Security number on check or money order and make payable to: STATE OF NEW JERSEY - TGI</p> <p>Mail your return in the envelope provided and affix the appropriate mailing label.</p> <p>If you have an amount due on Line 50, enclose your check and NJ-1040-V payment voucher with your return and use the label for PO BOX 111. If not, use the label for PO BOX 555.</p> <p>You may also pay by e-check or credit card.</p>
---	---

**Worksheet F
Which Property Tax Benefit to Use**

	COLUMN A		COLUMN B	
	1.	81	1.	82
1. Tax. Enter amounts from Line 7, Schedule A, Columns A and B here				
2. Credit for Taxes Paid to Other Jurisdictions. 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	2.	54	2.	54
3. Balance of Tax Due. Subtract line 2 from line 1 in each column	3.	27	3.	28
4. Subtract line 3, Column A from line 3, Column B and enter result here			4.	1

5. Is the line 4 amount \$50 or more (\$25 if filing status is married, filing separate return and you maintain the same residence as your spouse)?

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 36	Line 5, Column A, Schedule A
Line 37	Line 6, Column A, Schedule A
Line 38	Line 7, Column A, Schedule A
Line 39	Line 2, Column A, Worksheet F
Line 44	Make no entry

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

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 36	Make no entry
Line 37	Line 6, Column B, Schedule A
Line 38	Line 7, Column B, Schedule A
Line 39	Line 2, Column B, Worksheet F
Line 44	\$50 (\$25 if filing status is married, filing separate return and you maintain the same residence as your spouse). Part-year residents , see instructions.

Example 4

Steve Grey (Age 41)
SS# 999-26-4921
Karen Grey (Age 39)
SS# 999-26-5814
222 Pine Bark Drive
Voorhees, NJ 08360 (Camden County)

Mr. and Mrs. Grey are full-year residents of New Jersey and are married, filing a joint return. They have 2 dependent children (ages 16 and 13).

Steve's wages	\$ 12,200
Karen's wages	4,500
Joint taxable interest.....	100
Total NJ income tax withheld	250
Property taxes paid	2,370
Federal earned income credit	3,655

Mr. and Mrs. Grey's gross income is below the minimum filing threshold of \$20,000 (married, filing joint). Although they have no tax liability to New Jersey, they will need to file the tax return to claim a refund of withholdings and to apply for the New Jersey earned income tax credit.

Mr. and Mrs. Grey will complete their NJ-1040 down to Line 29. Since they have no tax liability

to New Jersey, they will continue completing the return with Line 41. They are not eligible to claim a property tax deduction/credit because their income is below the minimum filing threshold and neither is 65 or older or blind or disabled.

When Mr. and Mrs. Grey filed their Federal income tax return, they were eligible and applied for an earned income credit. They had two "qualifying children" for purposes of the Federal earned income credit. They complete the Earned Income Tax Credit Schedule on Page 3 of Form NJ-1040 and determine that they are eligible for the New Jersey earned income tax credit. By completing this form they are also able to calculate the amount of their New Jersey earned income tax credit.

The following pages show how Mr. and Mrs. Grey will complete their State income tax return. After taking credit for their withholdings and claiming the New Jersey earned income tax credit, they will be entitled to a refund of \$890. However, they are requesting that a \$10 donation be made to the designated fund of their choice and they will receive a refund of \$880.

**NJ-1040
2002**

**STATE OF NEW JERSEY
INCOME TAX-RESIDENT RETURN**

Your Social Security Number <table border="1" style="width:100%; text-align: center;"> <tr><td>9</td><td>9</td><td>9</td><td>-</td><td>2</td><td>6</td><td>-</td><td>4</td><td>9</td><td>2</td><td>1</td></tr> </table>	9	9	9	-	2	6	-	4	9	2	1	Last Name, First Name and Initial <small>(Joint filers enter first name and initial of each - Enter spouse last name ONLY if different)</small> <p style="text-align: center; font-size: 1.2em;">Grey, Steve and Karen</p>							
9	9	9	-	2	6	-	4	9	2	1									
Spouse's Social Security Number <table border="1" style="width:100%; text-align: center;"> <tr><td>9</td><td>9</td><td>9</td><td>-</td><td>2</td><td>6</td><td>-</td><td>5</td><td>8</td><td>1</td><td>4</td></tr> </table>	9	9	9	-	2	6	-	5	8	1	4	Home address (Number and Street, including apartment number or rural route) <p style="text-align: center; font-size: 1.2em;">222 Pine Bark Drive</p>							
9	9	9	-	2	6	-	5	8	1	4									
County/Municipality Code (See Table) <table border="1" style="width:100%; text-align: center;"> <tr><td>0</td><td>4</td><td>3</td><td>4</td></tr> </table>	0	4	3	4	City, Town, Post Office State Zip Code <p style="text-align: center; font-size: 1.2em;">Voorhees NJ 08360</p>														
0	4	3	4																
(Fill in only one) 1. <input type="radio"/> Single 2. <input checked="" type="radio"/> Married, filing joint return 3. <input type="radio"/> Married, filing separate return Enter Spouse's Social Security Number in the boxes provided above 4. <input type="radio"/> Head of household 5. <input type="radio"/> Qualifying widow(er)																			
6. Regular <input checked="" type="radio"/> Yourself <input type="radio"/> Spouse 7. Age 65 or Over <input type="radio"/> Yourself <input type="radio"/> Spouse 8. Blind or Disabled <input type="radio"/> Yourself <input type="radio"/> Spouse 9. Number of your qualified dependent children..... <table border="1" style="float: right; text-align: center;"> <tr><td>6</td><td>2</td></tr> <tr><td>7</td><td></td></tr> <tr><td>8</td><td></td></tr> <tr><td>9</td><td>2</td></tr> <tr><td>10</td><td></td></tr> <tr><td>11</td><td></td></tr> <tr><td>12a</td><td>2</td></tr> <tr><td>12b</td><td>2</td></tr> </table> 10. Number of other dependents..... 11. Dependents attending colleges..... 12. Totals (For Line 12a - Add Lines 6, 7, 8, and 11) (For Line 12b - Add Lines 9 and 10).....		6	2	7		8		9	2	10		11		12a	2	12b	2		
6	2																		
7																			
8																			
9	2																		
10																			
11																			
12a	2																		
12b	2																		
RESIDENCY STATUS 13. If you were a New Jersey resident for ONLY part of the taxable year, give the period of New Jersey residency: From <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td></tr> </table> / <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td></tr> </table> / <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td></tr> </table> To <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td></tr> </table> / <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td></tr> </table> / <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td></tr> </table>																			
GUBERNATORIAL ELECTIONS FUND Do you wish to designate \$1 of your taxes for this fund? <input checked="" type="radio"/> Yes <input type="radio"/> No If joint return, does your spouse wish to designate \$1? <input checked="" type="radio"/> Yes <input type="radio"/> No <small>Note: If you fill in the Yes oval(s) it will not increase your tax or reduce your refund.</small>																			

14. Wages, salaries, tips, and other employee compensation (Enclose W-2)	14	16	700	00
15a. Taxable interest income	15a		100	00
15b. Tax-exempt interest income DO NOT include on Line 15a	15b			
16. Dividends	16			
17. Net profits from business (Enclose copy of Federal Schedule C, Form 1040)	17			
18. Net gains or income from disposition of property (Schedule B, Line 4)	18			
19. Pensions, Annuities and IRA Withdrawals				
a. Taxable Amount Received	19a			
b. Less N.J. Pension Exclusion	19b			
c. Subtract Line 19b from Line 19a.....	19c			
20. Distributive Share of Partnership Income (See instructions)	20			
21. Net pro rata share of S Corporation Income (See instructions)	21			
22. Net gain or income from rents, royalties, patents & copyrights..... (Schedule C, Line 3)	22			
23. Net Gambling Winnings	23			
24. Alimony and separate maintenance payments received	24			
25. Other (See instructions)	25			
26. Total Income (Add Lines 14, 15a, 16, 17, 18, 19c, 20, 21, 22, 23, 24, and 25)	26	16	800	00

New Jersey Resident Return Examples (tax year 2002)

NJ-1040 (2002) Page 2

27. Total Income (From Line 26, Page 1)	27	1	6	8	0	0	0	0	0
28. Other Retirement Income Exclusion (See Worksheet and instructions)									
29. New Jersey Gross Income (Subtract Line 28 from Line 27)	29	1	6	8	0	0	0	0	0
See instructions.									
30a. Exemptions: From Line 12a _____ × \$1,000 = _____									
30b. From Line 12b _____ × \$1,500 = _____									
30c. Total Exemption Amount (Add Line 30a and Line 30b)	30c								
Part-Year Residents see instructions.									
31. Medical Expenses (See Worksheet and instructions)	31								
32. Alimony and Separate Maintenance Payments	32								
33. Qualified Conservation Contribution	33								
34. Total Exemptions and Deductions (Add Lines 30c, 31, 32, and 33)	34								
35. Taxable Income (Subtract Line 34 from Line 29)	35								
If zero or less, MAKE NO ENTRY.									
36. Property Tax Deduction (See instructions)	36								
37. NEW JERSEY TAXABLE INCOME (Subtract Line 36 from Line 35)	37								
If zero or less, MAKE NO ENTRY.									
38. TAX (From Tax Table)	38								
39. Credit for Income Taxes Paid to Other Jurisdictions (See instructions)	39								
40. Balance of Tax (Subtract Line 39 from Line 38)	40								
41. Use Tax Due on Out-of-State Purchases (See instructions)	41				0	0	0	0	0
If no Use Tax, enter ZERO (0.00).									
42. Total Tax (Add Line 40 and Line 41)	42								
43. Total New Jersey Income Tax Withheld (Enclose Forms W-2 and 1099-R)	43				2	5	0	0	0
44. Property Tax Credit (See instructions)	44								
45. New Jersey Estimated Payments/Credit from 2001 tax return	45								
Fill in <input type="radio"/> if Form NJ-2210 is enclosed.									
46. New Jersey Earned Income Tax Credit (See schedule Page 3)	46				6	4	0	0	0
47. EXCESS New Jersey UI/HC/WD Withheld (See instructions) (Enclose Form NJ-2450)	47								
48. EXCESS New Jersey Disability Insurance Withheld (See instructions)	48								
(Enclose Form NJ-2450)									
49. Total Payments/Credits (Add Lines 43 through 48)	49				8	9	0	0	0

Name(s) as shown on Form NJ-1040 Grey, Steve and Karen	Your Social Security Number 999 26 4921
50. If payments (Line 49) are LESS THAN tax (Line 42) enter AMOUNT OF TAX YOU OWE 50 , [][][][] , [][][][] . [][][]	
Fill in <input type="radio"/> if paying by e-check or credit card. If you owe tax, you may make a donation by entering an amount on Lines 53, 54, 55, 56, 57 and/or 58 and adding this to your payment amount.	
51. If payments (Line 49) are MORE THAN tax (Line 42) enter OVERPAYMENT 51 , [][][][] , 8 9 0 . 0 0	
Deductions from Overpayment on Line 51 which you elect to credit to:	
52. Your 2003 tax 52 , [][][][] , [][][][] . [][][]	
53. N.J. Endangered Wildlife Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	53 [][][][] . [][][]
54. N.J. Children's Trust Fund To Prevent Child Abuse .. <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	54 [][][][] . [][][]
55. N.J. Vietnam Veterans' Memorial Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	55 [][][][] . [][][]
56. N.J. Breast Cancer Research Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	56 [][][][] . [][][]
57. U.S.S. New Jersey Educational Museum Fund <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	57 [][][][] . [][][]
58. Other Designated Contribution..... <input checked="" type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other See instructions	58 0 2 [][][][] . 1 0 . 0 0
59. Total Deductions from Overpayment (Add Lines 52 through 58)..... 59 , [][][][] , [][][][] . 1 0 . 0 0	
60. REFUND (Amount to be sent to you, Line 51 LESS Line 59)..... 60 , [][][][] , 8 8 0 . 0 0	

EARNED INCOME TAX CREDIT SCHEDULE

You may be eligible for the New Jersey Earned Income Tax Credit if you claimed the Federal Earned Income Credit for 2002, your gross income on Line 29, Form NJ-1040 is \$20,000 or less and your filing status for New Jersey is the same as your filing status on your Federal income tax return. Complete this schedule to see if you are eligible. You are not eligible for the New Jersey Earned Income Tax Credit if your filing status is single or married, filing separate return or if you answer "No" to question 1 below. See instructions.

1. Did you file a 2002 Federal Schedule EIC, on which you listed at least one "qualifying child"?..... Yes No

2. Fill in oval if you had the IRS figure your Federal Earned Income Credit

3. Enter the amount of Federal Earned Income Credit from your 2002 Federal Form 1040 or 1040A **3** , **6 5 5**

4. Enter 17.5% of amount on Line 3 here and on Page 2, Line 46 **6 4 0**

<p>Under the penalties of perjury, I declare that I have examined this income tax return and homestead rebate application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than taxpayer, this declaration is based on all information of which the preparer has any knowledge.</p> <p>→ _____ Your Signature Date</p> <p>→ _____ Spouse's Signature (If filing joint, BOTH must sign) Date</p>	<p>Pay amount on Line 50 in full. Write Social Security number on check or money order and make payable to: STATE OF NEW JERSEY - TGI</p> <p>Mail your return in the envelope provided and affix the appropriate mailing label.</p> <p>If you have an amount due on Line 50, enclose your check and NJ-1040-V payment voucher with your return and use the label for PO BOX 111. If not, use the label for PO BOX 555. You may also pay by e-check or credit card.</p>
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For More Information

By Phone

- Call the Division of Taxation's Customer Service Center at **609-292-6400**
- TTY equipment users call **1-800-286-6613** (within NJ, NY, PA, DE, and MD) or **609-984-7300** (anywhere)

Online

- Division of Taxation Web site:
www.state.nj.us/treasury/taxation/
- E-mail: **taxation@tax.state.nj.us**

In Writing

New Jersey Division of Taxation
Information and Publications Branch
PO Box 281
Trenton, NJ 08695-0281

Order Forms and Publications

- Call the Forms Request System at **1-800-323-4400** (Touch-tone phones within NJ, NY, PA, DE, and MD) or **609-826-4400** (Touch-tone phones anywhere)
- Call NJ TaxFax at **609-826-4500** from your fax machine's phone
- Visit the Division of Taxation's Web site:
www.state.nj.us/treasury/taxation/