

STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY

Statistics of Income

2019 Gross Income Tax Returns
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Executive Summary

This report provides statistical information to the public based on New Jersey Gross Income Tax returns filed for Tax Year 2019. The data are gathered from NJ-1040 forms as submitted to the Division of Taxation.

The report consists of detailed tables, providing amounts reported on the NJ-1040 form aggregated by income group, resident/non-resident status, filing status, etc. The Guide that begins on page 10 provides an explanation of the income tax. It shows the total amounts reported on key lines of the tax form and explains how they relate to each other.

Full-year residents are a major focus of the report because they account for 86.7% of tax returns, 89.5% of gross income, and 86.7% of net tax liability (see Table I.4.b, where New Jersey-sourced gross income realized by nonresidents replaces all-source gross income in the calculations). Key income results for full-year residents are shown in Table I.1 on the next page:

- Gross income - Taxpayers reported \$405.8 billion of gross income, a 2.9% increase over 2018. This growth rate is 0.6 percentage points slower than last year and 0.2 points slower than the prior three years. Total income grew by 3.6% over 2018 to \$422.8 billion in 2019. This is 0.4 less percentage points than the 2018 rise of 4.0%. The increase is the same as the average annual rate for 2015 to 2017. Part of the gross income slowdown might be attributable to total income growth. However, the increase in the maximum retirement exclusion from \$20,000 to \$80,000 since 2016 is a relevant factor in also determining the trend in gross income. This exclusion grew at least 33.9% per year since 2015. In 2019, as the maximum exclusion rose to \$80,000, all exclusions claimed increased by 36.1%. In 2018, the exclusions registered a growth rate of 46.8%. Given a reduced total income growth rate and surging exclusions, the gross income slowdown is reasonable.
- Employee compensation - The largest category of gross income by far, accounts for 71.5% of total income. Filers reported \$302.2 billion of employee compensation, a 4.4% increase from 2018. It is 0.9 percentage points more than the prior year annual growth rate of 3.5%. Additionally, this category grew at an annual rate of 3.0% per year after 2014.
- Other income categories – Nonwage income rose only 1.6% to \$120.6 billion in 2019. This is relative to an average annual growth rate of 5.4% from 2015 to 2018. The income accounts, *from largest to smallest*, were gross retirement income (up 3.0% from 2018), partnership income (a 6.5% decrease from 2018), S-corporation income (9.2% increase), proprietorship income (5.2% increase), net capital gains (6.8% decrease), dividends (7.9% increase), interest income (27.1% increase) and a residual category, (1.4%).

Table I.1 Full-year Resident Gross Income (m\$)						
	2014	2015	2016	2017	2018	2019
Employee Compensation	\$253,880.3	\$263,907.5	\$268,726.2	\$279,776.4	\$289,500.0	\$302,199.0
Non-Employee Compensation	99,999.1	101,418.7	100,862.8	112,564.7	118,630.6	120,580.3
Gross Retirement Income	25,459.7	26,342.6	26,804.8	28,542.3	30,244.6	31,161.6
Partnership Income	22,762.7	23,388.0	22,342.0	24,872.7	24,800.2	23,178.0
S-corporation Income	10,793.7	11,860.7	12,649.6	12,798.5	15,064.9	16,449.3
Proprietorship Income	12,730.4	13,466.2	13,884.5	14,369.1	15,169.1	15,959.6
Net Capital Gains	13,075.3	11,471.0	10,119.5	15,741.8	15,834.6	14,762.3
Dividends	7,200.1	6,967.6	7,007.3	7,950.8	8,491.8	9,160.7
Interest	2,304.5	2,294.8	2,306.8	2,434.7	2,953.5	3,754.7
Miscellaneous Income	3,033.8	2,881.5	2,811.1	3,271.9	2,979.6	3,036.3
Rentals, Royalties, Patents, ...	1,688.1	1,743.9	1,737.8	1,685.2	1,892.2	2,045.4
Alimony Received	699.3	732.1	746.1	689.8	782.6	772.9
Net Gambling Winnings	251.6	270.3	453.3	208.0	417.5	299.6
Total Income	353,879.5	365,326.1	369,588.9	392,341.2	408,130.6	422,779.3
Retirement Income Exclusions	7,721.8	7,830.7	7,899.6	14,030.2	20,603.3	28,048.2
Excess Retirement Income Exclusions	0.8	0.8	0.7	2.7	6.7	11.9
Gross Income	346,910.4	358,250.2	362,428.1	381,028.8	394,191.7	405,809.6
Excess Retirement Income Exclusions	752.7	754.8	738.8	2,717.9	6,664.4	11,078.5
Annual Percent Changes				2015-17	2017-18	2018-19
Employee Compensation				3.0%	3.5%	4.4%
Non-Employee Compensation				5.4%	5.4%	1.6%
Gross Retirement Income				4.1%	6.0%	3.0%
Partnership Income				3.1%	-0.3%	-6.5%
S-corporation Income				3.9%	17.7%	9.2%
Proprietorship Income				3.3%	5.6%	5.2%
Net Capital Gains				17.1%	0.6%	-6.8%
Dividends				6.8%	6.8%	7.9%
Interest				3.0%	21.3%	27.1%
Miscellaneous Income				6.6%	-8.9%	1.9%
Rentals, Royalties, Patents, ...				-1.7%	12.3%	8.1%
Alimony Received				-2.9%	13.5%	-1.2%
Net Gambling Winnings				-12.3%	100.7%	-28.2%
Total Income				3.6%	4.0%	3.6%
Retirement Income Exclusions				33.9%	46.8%	36.1%
Excess Retirement Income Exclusions				89.8%	145.2%	78.9%
Gross Income				3.1%	3.5%	2.9%
Excess Retirement Income Exclusions				89.8%	145.2%	66.2%

- The slowdown in total income growth from 2018 to 2019 is the result of a decline in non-compensation growth that offset stronger compensation growth in 2019. The two largest categories (retirement- and partnership income) averaged 45.6% of non-compensation income. The 6.5% decrease in partnership income was sufficient in size to offset the 3.0 percentage point rise in retirement income.
- The other business income categories (proprietorships and S-corporations) account for 26.2% of non-compensation income. Their combined growth rate was insufficient to offset any loss associated with a reduction in retirement income growth and the absolute loss of partnership income.
- Interest, dividends, and net capital gains, or capital income, comprise 23.0% of non-compensation income. In spite of their strong annual percentage changes, interest (27.1%) and dividends (7.9%) barely offset the downward pressure of the 6.8% decrease in net capital gains. Collectively, the effects of gross retirement income and

partnership income still had a stronger negative effect on the growth pattern of non-compensation.

- The remaining income accounts (miscellaneous, alimony received, net income from rentals, royalties, patents, copyrights ... and, net gambling income) comprise 5.1% of non-compensation. Given a growth rate of 1.4%, this group seems inadequate to offset the adverse effects of the growth in retirement income and partnership income.

Exemptions and deductions are shown in Table I.2. They are used to reduce gross income and arrive at taxable income (pre-property tax deduction). Exemptions generally depend on demographic factors such as the number of principal filer(s), the number of dependents, or other factors such as age and disability status. The demographic angle of exemptions implies minimal variation in exemptions over time except for single-change factors such as per-person values, eligibility requirements, or a new exemption category. Total exemptions grew by 5.0% to \$5.9 billion in 2019. In 2018 they were flat at 0.2% and grew by 3.1% in the 2015 to 2017 period.

- The two largest exemption categories are regular (\$1,000 each) and dependent children (\$1,500 each). They account for almost 80% of total exemptions. Given the 5.0% increase in 2019, and their relative size, this grouping seems to have little to do with the pattern of change. At most, its large size has the potential to maintain the status quo.
- Aged or blind or disabled and dependent college students account for 11.6% of exemptions. Excluding the aged exemption, the remainder of this group all had negative growth rates. The aged total grew by 2.9%. This group seems to lack the explanatory power to justify the 5.0% growth rate of total exemptions in 2019.
- Starting in 2019, the veteran exemption was doubled from \$3,000 to \$6,000. The total amount increased from \$487.4 million to \$996.4 million for an annual growth rate of 104.4% in 2019. This is most likely the source of the 5.0% rise in total exemptions. If the veteran exemption had remained at \$3,000, the 2019 growth rate for total exemptions would have been 0.6%.

Deductions are based more on targeted expenditures and donations. Since consumer expenditures can be subject to cyclical variation or availability, deductions are potentially more variable over time. In total they grew by 1.7% in 2019 and 1.9% in 2018. From 2015 to 2017 the growth rate was 6.0% per year.

- Unreimbursed medical expenses are the largest source of deductions as they comprise 82.2% of the total. They grew by 1.3% from 2018 to 2019. They grew at an annual rate of 4.7% in 2015 to 2017 and by 1.5% from 2017 to 2018.
- The next largest category, alternative business calculation adjustments, is a five-year write-off of business losses. This deduction amounts to 11.4% of total deductions and grew 5.3% during 2019.
- The remaining deductions (alimony paid, health enterprise zones, and land donations) account for 6.3% of the total. Jointly this group was relatively flat at -0.1% growth in 2019. It seems these deductions had little influence on the overall growth rate.

Table I.2 Exemptions and Deductions (m\$)						
Return Year	2014	2015	2016	2017	2018	2019
Regular	\$5,561.8	\$5,628.0	\$5,655.9	\$5,733.8	\$5,771.9	\$5,865.2
Dependent Children	3,615.3	3,600.9	3,560.9	3,560.3	3,518.1	3,486.0
Aged	930.5	958.8	982.5	1,014.1	1,040.8	1,071.0
Veterans	0.0	0.0	0.0	485.8	487.4	996.4
Other Dependents	217.0	212.9	201.9	298.4	291.3	270.2
Dependent College Students	246.4	239.3	228.6	223.4	229.2	228.7
Blind or Disabled	91.1	91.2	88.9	90.8	89.3	87.3
Exemptions	10,662.0	10,731.2	10,718.7	11,406.5	11,428.1	12,004.7
Unreimbursed Medical Expenses	9,054.9	9,597.1	10,225.7	10,527.7	10,680.3	10,822.7
Alternative Business Adjustment	602.7	923.5	1,186.1	1,351.6	1,428.2	1,503.9
Alimony Paid	740.3	772.2	793.0	805.1	818.9	816.4
Health Enterprise Zones	12.3	11.9	10.1	7.7	7.8	9.8
Qualified Conservation Contribution	6.4	7.3	7.3	9.7	7.7	7.1
Deductions	10,416.6	11,312.2	12,222.1	12,701.8	12,942.9	13,159.8
Total Exemptions and Deductions	21,078.7	22,043.3	22,940.8	24,108.3	24,371.0	25,164.6
Taxable Income	327,149.0	337,553.8	340,940.7	359,253.6	372,729.2	384,202.3
Property Tax Deduction	11,974.1	12,208.0	12,526.5	12,563.9	12,909.7	12,940.1
New Jersey Taxable Income	315,209.2	325,381.4	328,453.2	346,729.5	359,853.7	371,291.8
				2015-17	2017-18	2018-19
Regular				0.9%	0.7%	1.6%
Dependent Children				-0.6%	-1.2%	-0.9%
Aged				2.8%	2.6%	2.9%
Veterans					0.3%	104.4%
Other Dependents				18.4%	-2.4%	-7.3%
Dependent College Students				-3.4%	2.6%	-0.2%
Blind or Disabled				-0.2%	-1.6%	-2.3%
Exemptions				3.1%	0.2%	5.0%
Unreimbursed Medical Expenses				4.7%	1.5%	1.3%
Alternative Business Adjustment				21.0%	5.7%	5.3%
Alimony Paid				2.1%	1.7%	-0.3%
Health Enterprise Zones				-19.7%	1.4%	24.9%
Qualified Conservation Contribution				14.7%	-19.8%	-8.8%
Deductions				6.0%	1.9%	1.7%
Total Exemptions and Deductions				4.6%	1.1%	3.3%
Taxable Income				3.2%	3.8%	3.1%
Property Tax Deduction				1.4%	2.8%	0.2%
New Jersey Taxable Income				3.2%	3.8%	3.2%

- Total exemptions and deductions growth (3.3%) was determined by the medical expense deduction with some help from the business loss deduction. Exemptions, given the 5.0% growth rate, made a contribution by raising the average growth rate to 3.3% from 1.7% (deductions) to 3.1%. This is attributed to their relative constancy that is associated with demographics. The veteran exemption increase also played a strong role. However, the veterans' effect is limited to one year.
- Taxable income - This category, pre-property tax deduction, grew by 3.1% to \$384.2 billion. The prior year it grew by 3.8%. From 2015 to 2017 taxable income grew by 3.2%. This calculation is a subtraction of exemptions and deductions from gross income. Per the discussion above, the slowdown in taxable income growth was the result of weaker gross income growth (2.9%) plus stronger growth in exemptions (5.0%). The property tax deduction does not figure in this trend because it rose only 0.2% in 2019.

Table I.3 Net Charged Tax and Components (m\$)						
Return Year	2014	2015	2016	2017	2018	2019
New Jersey Taxable Income	\$315,209.2	\$325,381.4	\$328,453.2	\$346,729.5	\$359,853.7	\$371,291.8
Tax Before Credits	14,135.2	14,637.1	14,680.4	15,972.2	16,967.6	17,544.3
Nonrefundable Credits	3,152.2	3,322.4	3,392.7	3,677.9	3,767.3	3,945.6
Balance of Tax	11,005.1	11,337.6	11,311.3	12,321.7	13,201.6	13,619.0
Other Taxes	19.9	20.7	19.3	22.5	25.3	96.2
Total Tax Due	11,025.0	11,358.3	11,330.5	12,344.2	13,226.8	13,715.2
Refundable Credits	296.4	442.6	503.9	506.8	528.0	560.3
Net Charged Tax	10,728.6	10,915.7	10,826.6	11,833.1	12,698.7	13,154.9
				2015-17	2017-18	2018-19
New Jersey Taxable Income				3.2%	3.8%	3.2%
Tax Before Credits				4.5%	6.2%	3.4%
Nonrefundable Credits				5.2%	2.4%	4.7%
Balance of Tax				4.2%	7.1%	3.2%
Other Taxes				4.2%	12.4%	280.8%
Total Tax Due				4.2%	7.2%	3.7%
Refundable Credits				7.0%	4.2%	6.1%
Net Charged Tax				4.1%	7.3%	3.6%

Table I.3 presents tax liability calculations starting from New Jersey taxable income. Subtraction of the property tax deduction from taxable income gives the tax base, New Jersey taxable income. The pre-credit liability, is calculated by applying the appropriate rate schedule to New Jersey taxable income. Subtraction of nonrefundable credits (mostly a credit for income taxes paid outside of New Jersey) gives balance of tax. Addition of other taxes (estimated tax penalties, sales taxes on internet- or out-of-state purchases, and health insurance penalties) give total tax due. Net liabilities, or the amount the State expects to receive from filers are calculated by subtraction of refundable credits from total tax due. The latter component is largely determined by the earned income credit, which accounts for 93.1% of refundable credits for 2019.

Growth in the tax base (post-property tax deduction) because of reduced gross income growth (2.9%), and stronger exemptions and deductions growth (3.3%), has fallen off in 2019. In 2019, taxable income rose by 3.2%. This was below the 3.8% in 2018, and, in line with 3.2% per year from 2015 to 2017. Total income growth was 3.6% in 2019 and was off the prior four-year average of 3.8%. Additionally, a \$20,000 increase in retirement exclusions helped push gross income growth down to 2.9% in 2019 from 3.2% in the 2015 to 2018 period. The slowdown in exemption and deduction growth to 3.3% seemed to support the slowing effects of gross income growth in reducing taxable income growth to 3.1% in 2019. However, property tax deductions grew only 0.2% in 2019, down from 2.8% in 2018. The effect of the increase in the property tax deduction ceiling to \$15,000 in 2018 ran its course by 2019. New Jersey taxable income growth is linked to reduced income growth, continued growth in retirement exclusions, strong growth in some exemptions and a relatively flat property tax deduction.

- Pre-credit liabilities - This category increased by 3.4% to \$17.5 billion during 2019. This figure was 6.2% in 2018, 8.8% in 2017, and 0.3% per year for the 2015 to 2016 period. The change in growth rates is reasonable in light of the recent implemented

10.75% bracket for returns reporting over \$5,000,000 in taxable income, effective in 2018. The 2017 increase may be tied to the backshift of some taxable income to avoid the higher tax rate in 2018. The 2.6 (=8.8%-6.2%) percentage point decrease in 2018 seems less a result of income growth and more a product of higher tentative liabilities generated by the rate increase. The slowdown to 3.4% in 2019 seems consistent with a fuller adjustment by taxpayers to the new rate structure.

Annual Percent Changes				
	2015-16	2016-17	2017-18	2018-19
Employee Compensation	1.8%	4.1%	3.5%	4.4%
Nonwage Income	-0.5%	11.6%	5.4%	1.6%
Pre-credit Liabilities	0.3%	8.8%	6.2%	3.4%
Nonrefundable credits	2.1%	8.4%	2.4%	4.7%
Balance of Tax	-0.2%	8.9%	7.1%	3.2%
Tax Due	-0.2%	8.9%	7.2%	3.7%

- The table above reinforces this idea. Employee compensation showed respective annual growth rates of 1.8%, 4.1%, 3.5%, 4.4% between 2015 and 2019. Relative to 2016 and 2019, the backshift of income might be evident in 2017. Non-employee compensation grew by 11.6% in 2017 and fell by one-half in 2018 to 5.4%. The backshift in 2017 is best illustrated by non-wage income in 2017. A similar but less strong conclusion is reached on the growth pattern of wage income. The decrease in the 2019 liability growth rate seems related to affected high income filers adjusting to the new tax rate.
- Tax credits - Nonrefundable tax credits are comprised of the credit for income taxes paid to other jurisdictions, the sheltered workshop tax credit, and the gold star credit. The first component accounts for 99.7% of all nonrefundable credits. These credits amounted to \$3.9 billion in 2019 and grew by 4.7% over 2018. This exceeds the 2.4% growth of 2018, and is less than the 2.1% annual rate for 2015 to 2016. This pattern of growth seems to reflect change associated with the income backshift described above. The 8.4% growth rate in 2017 seems related to a backshift from 2018 to 2017 of earned income declared by New Jersey residents working in New York. [Commuters to Manhattan may have been motivated to increase their tax payments to New York and avoid the New Jersey higher rate in 2018.] The credit is ultimately limited to the smaller of the (1) allocated pre-credit tax and (2) the income taxes paid to other jurisdictions. Back-shifting increases the value of both terms, particularly the New Jersey pre-credit liability. This suggests a rise in the credit regardless of the rise in out-of- state taxes paid.
- Net charged tax increased 3.6% to \$13.2 billion in 2019. Refundable credits such the earned income credit and the property tax credit are subtracted from tax due. It rose by 7.3% in 2018 and by 9.3% from 2016 to 2017. The rise in 2018 can be viewed as primarily reflecting the higher net liabilities associated with the new tax bracket. The two-point higher growth in 2017 is probably more closely associated with back-shifting of 2018 income. The earned income credit is based on a credit rate of 39% of

the federal credit in 2019. This percentage was 35% in 2017 and 37% in 2018. This credit grew by 6.1% in 2019 to \$521.8 million. It grew by 4.2% in 2018 and 7.0% per year from 2015 to 2017. The slowdown in net liabilities growth of 3.7 percentage points in 2019, seems to be a combination of strong growth in the earned income credit, sustaining growth in some exemptions and deductions, and a slowdown in total income growth. Back-shifting considerations are reflected in the cited growth rates.

In addition to full-year residents, the other three types of income tax filers are part-year residents, non-residents, and fiduciaries. Including all four categories, the total number of tax returns filed was 5.0 million (a 2.2% increase from 2018); the total amount of gross income reported was \$453.7 billion (a 2.4% increase); and the net tax liabilities increased from \$14.7 billion to \$15.2 billion (a 3.5% increase).

Guide to the Statistics of Income Report

Figures 1 and 2 provide a visual overview of New Jersey's Gross Income Tax, focusing on full-year resident returns. Circles represent dollar amounts of different sizes (the larger the circle, the bigger the amount), color-coded by category. Figure 1 covers data from the first two pages of the NJ1040 tax form, and Figure 2 covers data from the third page.

In Figure 1, gross income and its components are displayed in **purple**. Exemptions, deductions, and exclusions are in **blue**. Taxable income is in **red**, and tax before credits is in **green**.

The total New Jersey gross income (line 29 of the NJ-1040 tax return form) was \$405.8 billion. It is represented by a large **purple** circle.

The smaller surrounding **purple** circles break this total into its constituent components (lines 15–26 on the tax form). The largest component by far is employee compensation (line 15), which comes to \$302.2 billion, or about 71.5% of total income.

The other components, *from largest to smallest*, are gross retirement income (\$31.2 billion, line 20a), partnership income (\$23.2 billion, line 21), S-corporation income (\$16.4 billion, line 22), net profits from business (\$16.0 billion, line 18), net capital gains (\$14.8 billion, line 19), dividends (\$9.2 billion, line 17), taxable interest income (\$3.8 billion, line 16a), miscellaneous income (\$3.0 line 26), net income from rents, royalties, patents, and copyrights (\$2.0 billion, line 23), alimony received (\$0.8 billion, line 25), and net gambling winnings (\$0.3 billion, line 24). The sum of these components plus employee compensation equal total income (\$422.8 billion). Subtraction of the retirement income exclusions (\$28.0 billion) and adding back excess exclusions (\$11.9 billion) gives New Jersey gross income of \$405.8 billion.

New Jersey taxable income of \$371.3 billion (Table I.2) is calculated in a series of steps. Taxpayers subtracted \$25.2 billion in exemptions and deductions (large **blue** circle, and line 36) from New Jersey gross income. The result is taxable income (line 37) of \$384.2 billion. Figure 1 is simplified by collapsing all subtractions from gross- and taxable income in deriving New Jersey taxable income. The exemptions (upper **blue** circles) are tallied on lines 6–12 of the tax form, then converted into dollar amounts on line 30, as follows: the regular exemption (line 6) is \$1,000 for each taxpayer. The exemption for dependents (lines 10 to 12) is \$1,500 each for dependent, and \$1,000 each for dependent in college. Additional exemptions for the aged (65 or over), and the blind or disabled are also \$1,000 each. The veterans' exemption is \$6,000 each. Total exemptions sum to \$12.0 billion. Deductions include unreimbursed medical expenses (line 31), and four other items (lines 32–35): alimony paid, qualified conservation contributions, health enterprise zones, and alternative business calculation adjustments. The largest deduction in return year 2019 was unreimbursed medical expenses, at \$10.8 billion. Total deductions were \$13.2 billion.

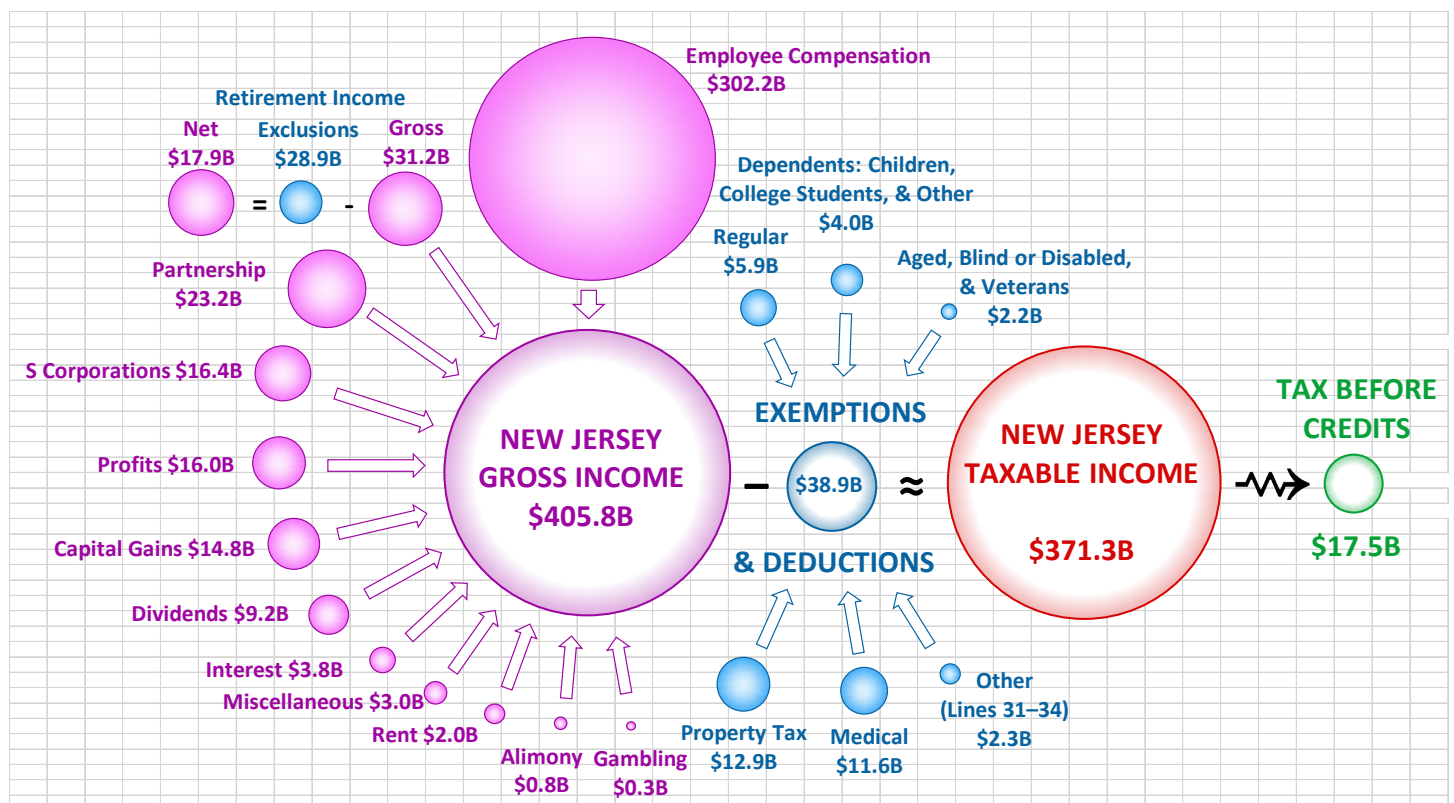
The property tax deduction is based on the first \$15,000 of property taxes paid by homeowners or imputed at a rate of 18% of rent paid by tenants on their principal residence. It is determined by calculating the pre-credit tax base (line 41) with- and without the deduction. If the difference in pre-credit taxes exceeds \$50

(or \$25 for people filing separate), the property tax deduction is taken. It is a function of both spending and how pre-credit liabilities are affected. In 2019, total property tax deductions were \$12.9 billion.

Gross income was ultimately reduced by \$21.6 billion in exemptions or non-property tax deductions to obtain a taxable income of \$371.3 billion. Since negative income entries are not permitted on the return, gross income was reduced by, at most, \$21.6 billion. Next, taxable income was reduced by property tax deductions worth \$12.9 billion, and indicated a New Jersey taxable income amount of \$371.3 billion (red circle). Zeroing out negative income entries raises the sum of individual incomes to the above figure. The diagram visually collapses the two-step process into a more simplified presentation. It is based on the subtraction of exemptions and deductions (to taxable income) and then property tax deductions (to New Jersey taxable income). Additionally, the sum of exemptions and deductions plus the property tax deduction totals \$38.9 billion. This number is subject to rounding error. See Note 5.

Once they have calculated their New Jersey taxable income, filers use the NJ-1040 Tax Table or one of the NJ-1040 Tax Rate Schedules to calculate tax before credits (green circle, and line 41). Total pre-credit tax was \$17.5 billion.

Figures I: Income and Tax Calculations, 2019 Full-Year Residents



The State tax rates for single and married separate filers were as follows:

- 1.4% on the first \$20,000 of taxable income
- 1.75% on taxable income from \$20,000 to \$35,000
- 3.5% on taxable income from \$35,000 to \$40,000
- 5.525% on taxable income from \$40,000 to \$75,000
- 6.37% on taxable income from \$75,000 to \$500,000
- 8.97% on taxable income from \$500,000 to \$5,000,000
- 10.75% on taxable income above \$5,000,000

The tax rates for married, head-of-household, and widow(er) filers were:

- 1.4% on the first \$20,000 of taxable income
- 1.75% on taxable income from \$20,000 to \$50,000
- 2.45% on taxable income from \$50,000 to \$70,000
- 3.5% on taxable income from \$70,000 to \$80,000
- 5.525% on taxable income from \$80,000 to \$150,000
- 6.37% on taxable income from \$150,000 to \$500,000
- 8.97% on taxable income from \$500,000 to \$5,000,000
- 10.75% on taxable income above \$5,000,000

Figure II: Tax Calculations, 2019 Full-Year Residents

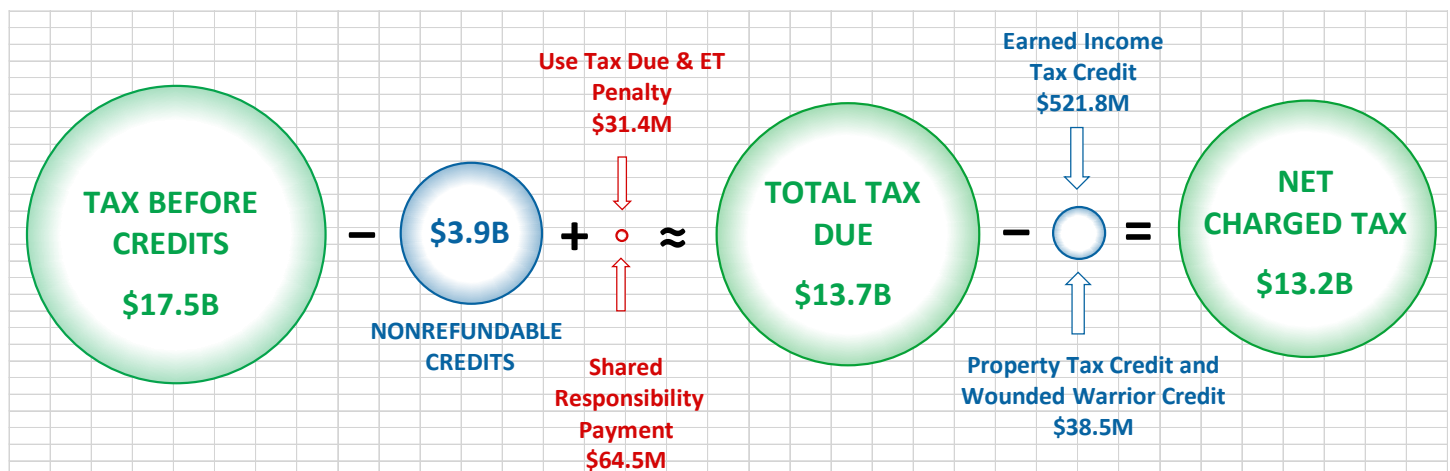


Figure 2 illustrates how the tax before credits (line 41) becomes: first, the total tax due (the amount taxpayers owe the State) and then net charged tax (the amount the State can expect to receive). Net charged tax is not a line item on the tax form. It is equal to total tax due (line 53) minus the property tax credit (line 55) the Earned Income Credit (line 57) and the Wounded Warrior Caregivers Credit (line 61). These are

refundable tax credits, which means that they have the potential to reverse the flow of revenue from the taxpayer owing the State to the State owing the taxpayer.¹

Hence, net charged tax is a measure of how much taxpayers ultimately contribute to State revenue for the given tax year, inclusive of withholdings, estimated payments, and final payments and refunds. Credits forward have the potential to increase a refund or decrease estimated- or final payments, or even withholdings in a future return year.

After calculating their tax before credits (line 41), filers subtract nonrefundable credits (credit for income taxes paid to other jurisdictions (line 42), child and dependent care expense credit (line 44), sheltered workshop credit (line 46), and gold star credit (line 48) to obtain balance of tax (line 49). Use tax due on non-taxed purchases (line 50), and interest penalties on the underpayment of estimated tax (line 51)² are added to balance of tax to obtain total tax due (line 53).

The credit for income taxes paid to other jurisdictions represents approximately 22.2% of pre-credit tax liabilities, or \$3.9 billion. This indicates that New Jersey residents pay significant amounts in income taxes to other jurisdictions. Most of the credit utilization is attributable to New Jersey residents who are required to pay income taxes to New York, since, many New Jersey residents work in that jurisdiction. New York does not have a reciprocal tax agreement with New Jersey, which implies all income earned by New Jersey residents in New York is subject to New York income tax. In contrast, because of the Pennsylvania-New Jersey Reciprocal Income Tax Agreement, most New Jersey residents who work in Pennsylvania do not have to pay Pennsylvania's income tax on wage income, and instead are required to pay New Jersey's income tax. However, unincorporated business income earned by New Jersey residents in Pennsylvania is taxable in Pennsylvania. Additionally, income earned in Pennsylvania municipalities is usually taxed at the local level. These local taxes on earned income also contribute to the size of the credit. Unlike the credit for income taxes paid to other jurisdictions, the use tax due on out-of-state purchases and the estimated tax underpayment penalty have a small impact on tax revenue.

Net charged tax is calculated by subtracting the refundable credits from total tax due (line 53). Since these credits are fully refundable, net charged tax is negative for some low-income taxpayers. Overall, net charged tax for full-year residents in Tax Year 2019 totaled \$13.2 billion. It rose by 3.6% from the 2018 figure of \$12.7 billion.³

¹ Most tax credits can only reduce the tax liability to zero. A *refundable* tax credit is paid in full even it exceeds the pre-credit tax liability. The refundable part is remitted through a refund or credit forwarded to the following return year.

**2021 New Jersey Statistics of Income
2019 Income Tax Returns**

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EXPLANATION OF TERMS, DATA SOURCES & LIMITATIONS

New Jersey Resident Return is a return filed by a resident of New Jersey, defined in the New Jersey Gross Income Tax Act as:

Resident Taxpayer means an individual:

1. Who is domiciled in this State, unless he maintains no permanent place of abode in this State; maintains a permanent place of abode elsewhere, and spends in the aggregate no more than 30 days of the taxable year in this State; or
2. Who is not domiciled in this State but maintains a permanent place of abode in this State and spends more than 183 days of the taxable year in this State, unless such individual is in the Armed Forces of the United States.

Full-year Return is a return covering the applicable tax year. All returns in this report, outside the summaries, are full year New Jersey Resident returns.

Part-Year Resident Return is a resident return other than full year.

New Jersey Total Income is the sum of the following four income types:

Employee Compensation is salaries, wages, tips, fees, commissions, bonuses and other remunerations received for services rendered whether in cash or in property.

Interest is all interest received except that on obligations issued by New Jersey or any political subdivision or instrumentality thereof, or obligations which are free from State or local taxation under New Jersey law or Federal law.

Dividends mean any distribution of earnings or profits by a business.

Other Income is income of the following types:

- (1) Net Profits from business.
- (2) Income from distribution of property (except as exempted).
- (3) Pension and annuity income except as exempted, to the extent proceeds exceed taxpayer contributions.
- (4) Income from rents, royalties, patents, and copyrights.
- (5) Gambling winnings.

- (6) Income from estates or trusts.
- (7) Income in respect of a decedent.
- (8) Distributive share of partnership income.
- (9) Alimony and separate maintenance (for the payee) but no child support payments.
- (10) Rental value of a residence furnished by an employer or rental allowance paid by an employer to provide a home.
- (11) Prizes and awards, except: scholarship and fellowship grants and New Jersey Lottery winnings.

Retirement Exclusion is allowed to taxpayers having at most \$100,000 gross income who are eligible for Social Security by reason of age (62 or more) or disability. It is of the following types.

- (1) Pension exclusion - eligible taxpayers are entitled to exclude the following amounts of pension from New Jersey Gross Income:
 - (a) Up to \$80,000 on a joint return
 - (b) Up to \$40,000 if married filing separately
 - (c) Up to \$60,000 if single, head of household, or qualifying widow(er).
- (2) An additional exclusion - eligible taxpayers having less than \$3,000 income from employee compensation, net profit from business and distributive share of partnership income are entitled to exempt additional income. The total exemption for (1) and (2) can be no more than the maximum amount mentioned in (1) for the appropriate filing status.
- (3) Extra exclusions - eligible taxpayers not receiving Social Security or Railroad Retirement benefits who would be receiving such if they were enrolled in the system and were the proper age are allowed an extra \$3,000 exemption from New Jersey Gross Income. (\$6,000 if married filing jointly.)

Excess Retirement Exclusion is the amount by which retirement exclusion exceeds Total Income. It is a balancing entry.

New Jersey Gross Income is New Jersey Total Income minus Retirement Exclusion, but not less than zero.

Exemptions Allowed are:

- (1) Regular Exemption for each taxpayer and one for the taxpayer's spouse who does not file separately.
- (2) Age Exemption for a taxpayer who is 65 years old or older and/or one for taxpayer's spouse who is 65 years old or older and who does not file separately.
- (3) Blind or Disabled exemption for a taxpayer and/or one for blind or disabled spouse who does not file separately.
- (4) Dependent exemption for each dependent of the taxpayer who qualifies as a dependent of the taxpayer for Federal Income Tax purposes.
- (5) College exemption for each dependent child under age 22 attending, full time, a college or university.
- (6) Other exemption for each other (Federal dependent) other than dependent children and college student.
- (7) Veterans' exemption for each honorably discharged former service member.

New Jersey exemption allowance is \$1,000, \$1,500 for dependents, and \$6,000 for veterans.

Deductions allowed are:

- (1) Alimony and separate maintenance payment can be deducted to the extent to which they must be recorded as income by the payee.
- (2) Medical and Dental Expenses of the taxpayer, spouse and dependents, unreimbursed, can be deducted to the extent that they exceed 2% of the taxpayer's gross income.
- (3) Qualified conservation contribution is allowed for taxpayers who donate interests in land given to the state for conservation purposes and is the amount of the qualified conservation contribution for federal purposes.
- (4) Excess exempt deduct is the amount by which a taxpayer's exemption allowances and deductions exceed that taxpayer's gross income. It is a balancing entry generated only in this report. Taxable returns with excess exempt deduct had entered liability less than rounded tolerance.
- (5) Residential Property Tax Deduction is the amount of allowable residential property tax deducted from New Jersey Taxable Income by a homeowner or 18% of a tenant's rent paid in this state (up to a \$15,000 maximum).

- (6) Health Enterprise Zone deduction is the amount allowed for 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).
- (7) Alternative Business Calculation Adjustment permits a partial deduction of losses for unincorporated business. Sources of the losses are proprietorships, partnerships, S Corporations, and income from rentals, royalties, patents, copyrights and carryforwards from prior return years. In 2018, 50 percent of allowable losses can be deducted.

Taxable Income is the difference between Gross Income and the sum of exemption allowances and deductions. It must be non-negative.

Minimum Income a single taxpayer or a married taxpayer filing separately with gross income not in excess of \$10,000 will not be subject to tax. A married couple filing jointly, a head of household, or a qualifying widow(er) with gross income not in excess of \$20,000 will not be subject to tax.

Tax Rate:

Married Filing Jointly -- Head of Household
(including nonresident aliens) -- Surviving Spouse

<u>Amount of Taxable Income</u>	<u>Amount of Tax</u>
\$ 20,000 or less.....	1.4% of taxable income
\$ 20,001 -- \$50,000.....	\$280.00 plus 1.750% excess over \$20,000
\$ 50,001 -- \$70,000.....	\$805.00 plus 2.450% of the excess over \$50,000
\$ 70,001 -- \$80,000.....	\$1,295.50 plus 3.500% of the excess over \$70,000
\$ 80,001 -- \$150,000.....	\$1,645.00 plus 5.525% of the excess over \$80,000
\$150,001 -- \$500,000	\$5,512.50 plus 6.370% of the excess over \$150,000
\$500,001 -- \$5,000,000.....	\$27,808.00 plus 8.970% of the excess over \$5,000,000
\$over \$5,000,000.....	\$431,457.50 plus 10.75% of the excess over \$5,000,000

Single -- Married Filing Separately -- Estates and Trusts

<u>Amount of Taxable Income</u>	<u>Amount of Tax</u>
\$20,000 or less.....	1.4% of taxable income
\$20,001-- \$35,000.....	\$280.00 plus 1.750% of the excess over \$20,000
\$35,001-- \$40,000.....	\$542.50 plus 3.50% of the excess over \$35,000
\$40,001-- \$75,000.....	\$717.50 plus 5.525% of the excess over \$40,000
\$75,001 -- \$500,000.....	\$2,651.25 plus 6.37% of the excess over \$75,000

\$500,001-- \$5,000,000..... \$29,723.50 plus 8.97% of the excess over \$500,000
\$over \$5,000,000..... \$431,457.50 plus 10.75% of the excess over \$5,000,000

Tax before credits is calculated tax liability before reduction by applicable credits for taxes paid to other jurisdictions and property taxes paid.

Residential Property Tax Credit is the amount of allowable credit for residential property owners or tenants who pay property tax in this state but who do not have enough taxable income to benefit from the deduction.

Other credit is credit against this tax allowed for the amount of any income or wage tax imposed by another State, or political subdivision thereof, or by the District of Columbia, on income subject to this tax.

Child and Dependent care expenses is credit against tax before credits for expenses related to child- or other dependent care. It is calculated as a percentage of the Federal dependent care credit for returns reporting at most \$60,000 in New Jersey taxable income.

New Jersey Earned Income Tax Credit is 39% of the Federal Earned Income Tax Credit. It is available only to taxpayers with dependents who have NJ Gross Incomes of \$20,000 or less.

Balance of Tax is pre-credit liabilities less non-refundable credits. It is non-negative. Non-refundable credits are comprised of credits for income taxes paid to other jurisdictions, the sheltered workspace credit, and the gold star counselling credit.

Total Tax Due is balance of tax plus other taxes. Other taxes are use tax due on out-of-state purchases, interest on unpaid estimated income taxes, and the shared responsibility payment.

Net Charged Tax is total tax due less refundable credits. Refundable credits are comprised of the Earned Income Credit, the property tax credit, and the wounded warrior credit.

Taxes withheld come from the W-2 forms enclosed with returns.

Estimated payments are paid with declarations of estimated tax.

Balance Due A return is subject to a balance due if total tax due exceeds total payments and credits. Total payments and credits is the sum of withholdings, estimated payments, prior year credit forwarded, excess contributions to various funds, and refundable credits.

Overpayment occurs when total payments and credits exceed total tax due.

Gubernatorial Election Fund: taxpayers could designate \$1 of their tax liability

(\$2.00 on a joint return) to be applied to the Gubernatorial Election Fund.

Cash payments was indicated when a payment was sent either with the return or after the return.

Refund was indicated only when a refund was sent by the State to the taxpayer.

Credit approved is the amount of overpayment the taxpayer wished to be applied against the next year's tax.

Accounts Receivable is indicated when the taxpayer has not paid the total tax liability.

Accounts Payable is indicated when the taxpayer's overpayment exceeds the sum of credit approved and refund.

Taxable and Nontaxable Returns: a return is classified as taxable if the net charged tax is positive. Otherwise it is nontaxable.

Returns with at Least One Aged 65+: those for which at least one exemption for age was taken.

Married Taxpayers and Single Taxpayers: is determined by the filing Status.

DATA SOURCES

Data in this report were based on the Division of Taxation Gross Income Tax File for return year 2019, which contained records of the tax transactions of individual income taxpayers. It is comprised of set of unique (i.e., the last filing) returns plus approved credits or refunds and taxes paid throughout 2019. This set of returns reflects any correction made during return processing or any changes initiated by the filer or the Division of Taxation. Resident, nonresident, and fiduciary files were extracted by 1 April 2020.

DATA LIMITATIONS

The accuracy of the data was affected by any taxpayer reporting errors, as well as any errors introduced in processing the data even though efforts were made throughout the revenue processing system to eliminate such errors.

A preliminary check of the tax return data was performed by tax examiners prior to transcribing the return to computer disk. For instance, if the taxpayer forgot to enter on the return total wages shown on Form W-2, the tax examiner entered this figure onto the return.

After a return record was first transcribed and entered onto tape, but before it was posted to the Individual Master File (IMF), it was subjected to validity and

mathematical verification tests. The validity tests were a series of checks on the internal consistency of the return records. As examples, if an amount was shown for refund, but none for withholding; if tax withholding was greater than total wages; or if the number of exemptions claimed was inconsistent with the marital status or number of taxpayer names shown--then the return record was considered invalid and was read out for comparison with the return and correction. If error could not be corrected, correspondence with the taxpayer was initiated. Once the discrepancy was resolved, the corrected data was entered onto the IMF.

Mathematical verification involved a re-computation of tax liability in order to verify balance due or refund requested on the basis of the income, marital status, deduction, and exemption data given by the taxpayer. If the recomputed tax liability differed from that indicated on the return record, the record was also read out for correction or for correspondence with the taxpayer. Corrections made by the tax examiners during examination of the return or as a result of the validity or mathematical verification test are reflected in the tabulations.






2019 NJ-1040

New Jersey Resident Income Tax Return

5R

Affix preprinted label below ONLY if the information is correct.

For Privacy Act Notification, See Instructions	Your Social Security Number (required) <div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> </div>		Last Name, First Name, Initial (Joint Filers enter first name and middle initial of each. Enter spouse's/CU partner's last name ONLY if different.)			
	Spouse's/CU Partner's SSN (if filing jointly) <div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> </div>		Home Address (Number and Street, including apartment number)			
	County/Municipality Code (See Table page 50) <div> <div><div></div></div> <div><div></div></div> <div><div></div></div> <div><div></div></div> </div>		City, Town, Post Office		State	ZIP Code
	Fill in  if federal extension filed.		Fill in  if the address above is a foreign address.		Fill in  if your address has changed.	

Part-year residents, provide months/days you were a New Jersey resident during 2019:

From: To:

Fiscal year filers only:

Enter month of your year end			2020
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Filing Status

Fill in only one.

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
- Indicate the year of your spouse's/CU partner's death: 2017 or 2018

Exemptions

Fill in the ovals that apply. You must enter a total in the boxes to the right and complete the calculation.

6. Regular	 Self	 Spouse/ CU Partner	 Domestic Partner	<div><div></div><div></div></div>	x \$1,000 =	<div><div></div><div></div></div>
7. Senior 65+ (Born in 1954 or earlier)	 Self	 Spouse/CU Partner		<div><div></div><div></div></div>	x \$1,000 =	<div><div></div><div></div></div>
8. Blind/Disabled.....	 Self	 Spouse/CU Partner		<div><div></div><div></div></div>	x \$1,000 =	<div><div></div><div></div></div>
9. Veteran	 Self	 Spouse/CU Partner		<div><div></div><div></div></div>	x \$6,000 =	<div><div></div><div></div></div>
10. Qualified Dependent Children				<div><div></div><div></div></div>	x \$1,500 =	<div><div></div><div></div></div>
11. Other Dependents				<div><div></div><div></div></div>	x \$1,500 =	<div><div></div><div></div></div>
12. Dependents Attending Colleges (See instructions)				<div><div></div><div></div></div>	x \$1,000 =	<div><div></div><div></div></div>
13. Total Exemption Amount (Add totals from the lines at 6 through 12).....				<div><div></div><div></div></div>		<div><div></div><div></div></div> <div><div></div><div></div></div> <div><div></div><div></div></div> <div><div></div><div></div></div>

14. **Dependent Information.** Provide the following information for each dependent.

Last Name, First Name, Middle Initial

Social Security Number

Birth Year

No Health Insurance

[illegible]

Division
use

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



Name(s) as shown on Form NJ-1040

15.	Wages, salaries, tips, and other employee compensation (State wages from Box 16 of enclosed W-2(s)) (See instructions)	15.							
16a.	Taxable interest income (Enclose federal Schedule B if over \$1,500) (See instructions)	16a.							
16b.	Tax-exempt interest income (Enclose Schedule) (See instructions) Do not include on line 16a	16b.							
17.	Dividends	17.							
18.	Net profits from business (Schedule NJ-BUS-1, Part I, line 4) (Enclose federal Schedule C)	18.							
19.	Net gains or income from disposition of property (Schedule NJ-DOP, line 4)	19.							
20a.	Pensions, Annuities, and IRA Withdrawals (See instructions)	20a.							
20b.	Excludable Pensions, Annuities, and IRA Withdrawals	20b.							
21.	Distributive Share of Partnership Income (Schedule NJ-BUS-1, Part II, line 4) (Enclose Schedule NJK-1 or federal Schedule K-1)	21.							
22.	Net pro rata share of S Corporation Income (Schedule NJ-BUS-1, Part III, line 4) (Enclose Schedule NJ-K-1 or federal Schedule K-1)	22.							
23.	Net gains or income from rents, royalties, patents, and copyrights (Schedule NJ-BUS-1, Part IV, line 4)	23.							
24.	Net Gambling Winnings (See instructions)	24.							
25.	Alimony and Separate Maintenance Payments received	25.							
26.	Other (Enclose documents) (See instructions)	26.							
27.	Total Income (Add lines 15, 16a, 17 through 20a, and 21 through 26)	27.							
28a.	Retirement/Pension Exclusion (See instructions)	28a.							
28b.	Other Retirement Income Exclusion (See Worksheet D and instructions page 19)	28b.							
28c.	Total Exclusion Amount (Add lines 28a and 28b)	28c.							
29.	New Jersey Gross Income (Subtract line 28c from line 27) (See instructions)	29.							
30.	Exemption Amount (Enter amount from line 13. Part-year residents see instr.)	30.							
31.	Medical Expenses (See Worksheet F and instructions page 22)	31.							
32.	Alimony and Separate Maintenance Payments (See instructions)	32.							
33.	Qualified Conservation Contribution	33.							
34.	Health Enterprise Zone Deduction	34.							
35.	Alternative Business Calculation Adjustment (Schedule NJ-BUS-2, line 11)	35.							
36.	Total Exemptions and Deductions (Add lines 30 through 35)	36.							
37.	Taxable Income (Subtract line 36 from line 29)	37.							
38a.	Total Property Taxes (18% of Rent) Paid (See instructions page 23)	38a.							
38b.	Block	Lot	Qualifier						
38c.	County/Municipality Code	Fill in <input type="radio"/> if you completed Worksheet G.							
38d.	Indicate your residency status during 2019 (fill in only one oval)	<input type="radio"/> Homeowner	<input type="radio"/> Tenant	<input type="radio"/> Both					
39.	Property Tax Deduction (From Worksheet H) (See instructions)	39.							



Name(s) as shown on Form NJ-1040

[illegible]



Your Social Security Number

Name(s) as shown on Form NJ-1040

Page 4

68. Contribution to N.J. Vietnam Veterans' Memorial Fund.....	<input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other.....	68.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
69. Contribution to N.J. Breast Cancer Research Fund.....	<input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other.....	69.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
70. Contribution to U.S.S. New Jersey Educational Museum Fund.....	<input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other.....	70.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
71. Other Designated Contribution (See instructions).....	<input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	71.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
72. Other Designated Contribution (See instructions).....	<input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	72.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
73. Other Designated Contribution (See instructions).....	<input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> Other	73.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
74. Total Adjustments to Tax Due/Overpayment amount (Add lines 65 through 73).....		74.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
75. Balance due (If line 63 is more than zero, add line 63 and line 74).....		75.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fill in <input type="radio"/> if paying by e-check or credit card			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
76. Refund amount (If line 64 is more than zero, subtract line 74 from line 64).....		76.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gubernatorial Elections Fund

Do you want to designate \$1 to the Gubernatorial Elections Fund?
If joint return, does your spouse want to designate \$1?
This does not reduce your refund or increase your balance due.

You
Spouse/CU PartnerYes ☐ No ☐
Yes ☐ No ☐**Signature**

Under penalties of perjury, I declare that I have examined this Income Tax return, 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 the taxpayer, this declaration is based on all information of which the preparer has any knowledge.

Your Signature		Date	Spouse's/CU Partner's Signature (required if filing jointly)		Date
Driver's License Number (Voluntary) (Instructions page 44)		<input type="text"/>			
Fill in <input type="radio"/> if death certificate is enclosed.		Fill in <input type="radio"/> if you do not want a paper form next year.			
<input type="radio"/> I authorize the Division of Taxation to discuss my return and enclosures with my preparer (below).					
Paid Preparer's Signature (Fill in <input type="radio"/> if NJ-1040-O is enclosed)		Federal Identification Number <input type="text"/>			
Firm's Name		Federal Employer Identification Number <input type="text"/>			

Keep a copy of this return and all supporting documents for your records.**Tax Due Address**

Enclose payment along with the NJ-1040-V payment voucher and tax return. Use the labels provided with the envelope and mail to:
State of New Jersey
Division of Taxation
Revenue Processing Center – Payments
PO Box 111
Trenton, NJ 08645-0111
Include Social Security number and make check or money order payable to:
State of New Jersey – TGI
You can also make a payment on our website:
www.njtaxation.org

Refund or No Tax Due Address

Use the labels provided with the envelope and mail to:
State of New Jersey
Division of Taxation
Revenue Processing Center – Refunds
PO Box 555
Trenton, NJ 08647-0555

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STATE OF NEW JERSEY

New Jersey Resident Return

NJ-1040

This Booklet Contains:

- Form NJ-1040 Resident Return
- Form NJ-1040-HW Property Tax Credit/
Wounded Warrior Caregivers Credit Application
- Form NJ-1040-V Payment Voucher
- Form NJ-2450 Claim for Excess Unemployment/
Disability/Family Leave Insurance Contributions
- Form NJ-630 Application for Extension
- Form ST-18 Use Tax Return

Did you make online, catalog, or out-of-state purchases?
You may owe New Jersey Use Tax. See page 37.

2019
NJ-1040

File Electronically

Before you fill out a paper form, consider these reasons why you should file electronically using NJ E-File or New Jersey Online Filing:

- Fastest and most secure way to complete your return
- Easy and accurate
- Direct deposit available

NJ E-File

You can file your Form NJ-1040 for 2019 using NJ E-File, whether you are a full-year resident or a part-year resident. Use tax software you purchase, go to an online tax preparation website, or have a tax preparer file your return. (You may file both federal and State Income Tax returns.)

INSERT



New Jersey Online Filing

Use the free, enhanced, and upgraded New Jersey Online Filing Service to file your 2019 NJ-1040 return. It's simple and easy to follow the instructions, complete your NJ tax return, and file it online. Any resident (or part-year resident) can use it to file their 2019 NJ-1040 for free.



State of New Jersey
DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION

Dear Taxpayer,

It's that time of year again to file your NJ-1040. Please be aware of the following notable changes for Tax Year 2019:

- **Retirement Income Exclusion** – The pension and/or retirement exclusion increased. You may exclude up to \$80,000 of retirement income – a 33% increase over last year. (See page 19 for more information);
- **N.J. Earned Income Tax Credit** – The State credit increases to 39% of the federal credit – up from 37% last year. (See page 41);
- **Veteran Exemption** – The income tax exemption for veterans doubles from \$3,000 to \$6,000. (See page 6);
- **NJ Health Insurance Mandate** – Beginning January 1, 2019, New Jersey required its residents to maintain health insurance. The law requires you and your family to have minimum essential health coverage throughout 2019 and beyond, unless you qualify for an exemption. Failure to have health coverage or qualify for an exemption may result in a Shared Responsibility Payment (See page 37).

We also are taking steps to make filing as convenient as possible for you.

Information: Anyone who needs information – or wants to file electronically – can visit our website at njtaxation.org. You also may call 1-800-323-4400 or (609) 826-4400 for prerecorded information on tax topics. For help completing your New Jersey return, you may visit a Regional Information Center near you. Select the “Contact Us” tab on our website for office locations.

Payment Plans: If you are unable to pay your tax obligation, you should request a payment plan. You can also minimize penalties and interest by paying whatever you can by the deadline. We'll be happy to walk you through a plan that fits your budget.

Social Media: The Division of Taxation is tirelessly focused on improving how we communicate. We recently added Instagram to our portfolio of social media sites to provide you with timely tax news alerts. Check out our full complement of social media channels for helpful information and important updates, including a YouTube video on how to file a tax return:

- Instagram & Twitter: @nj_taxation
- Facebook: @njtaxation
- YouTube: New Jersey Division of Taxation

Revised Letters: You may have noticed a new look and tone in the notices we send to taxpayers. We are upgrading the correspondence mailed to you – in addition to our website and publications – to make your tax obligations easier to understand. Contact us during business hours, or on social media anytime. We're here to help you.

Sincerely,

A handwritten signature in black ink, appearing to read "John J. Ficara".

John J. Ficara
Acting Director
Division of Taxation

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Do You Have to File a New Jersey Income Tax Return?

You are required to file a return if – your filing status is:	and your gross income from everywhere for the entire year was more than the filing threshold:
Single Married/CU partner, filing separate return	\$10,000
Married/CU couple, filing joint return Head of household Qualifying widow(er)/surviving CU partner	\$20,000

Also file a return if –

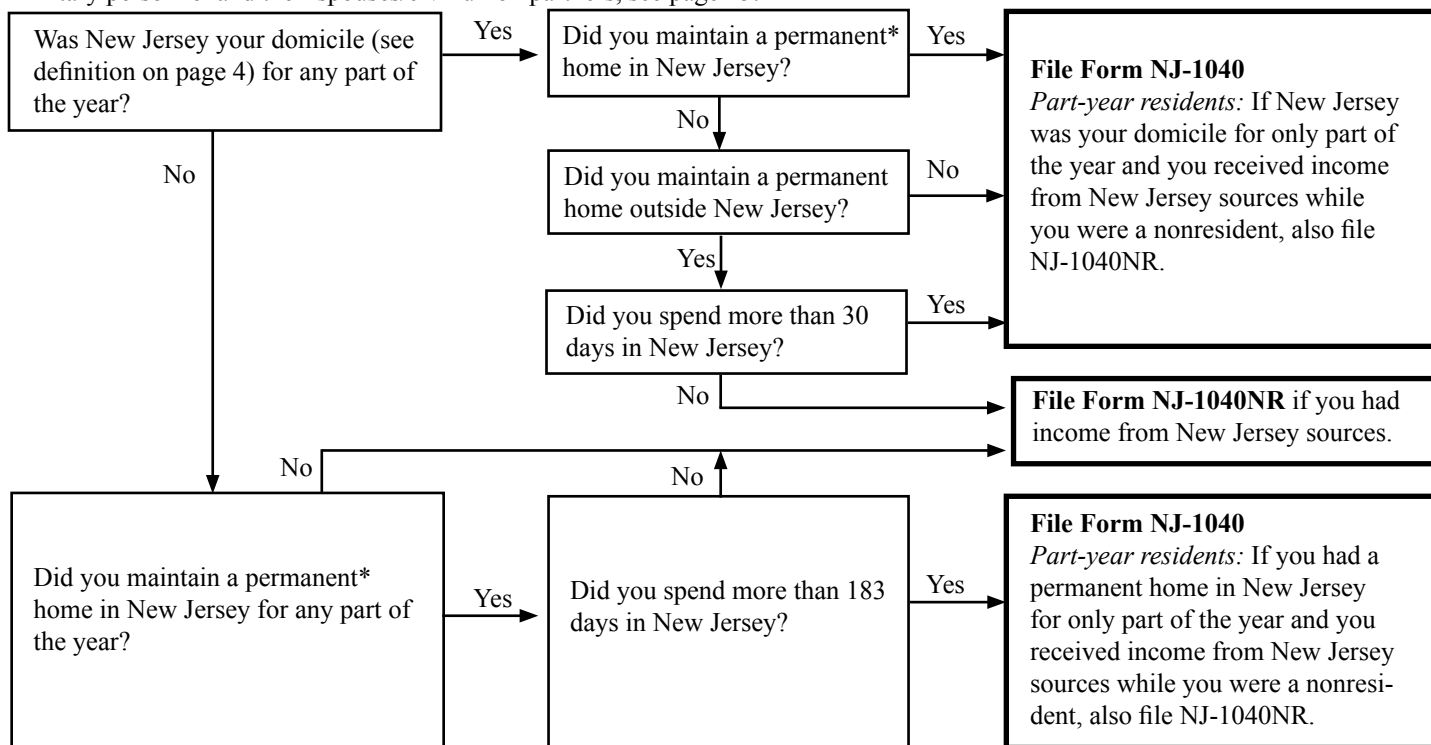
- You had New Jersey Income Tax withheld and are due a refund.
- You paid New Jersey estimated taxes for 2019 and are due a refund.
- You are eligible for a New Jersey Earned Income Tax Credit or other credit and are due a refund.

If you are NOT required to file a return and you:

- Are a homeowner or tenant age 65 or older or disabled, you may be eligible for a Property Tax Credit. See the instructions for Form NJ-1040-HW on page 47.
- Provided care for a disabled veteran who is related to you and lived with you, you may be eligible for a Wounded Warrior Caregivers Credit. See the instructions for Form NJ-1040-HW on page 47.

Which Form to File

Military personnel and their spouses/civil union partners, see page 45.



*A home is not permanent if it is maintained only for a temporary period to accomplish a particular purpose (e.g., temporary job assignment). A home used only for vacations is not a permanent home.

New Jersey Residents Working/Living Abroad. Use the chart, “Which Form to File,” above to determine if you are considered a New Jersey resident for tax purposes. New Jersey residents working or living abroad have the same filing and payment requirements as residents living in New Jersey.

Part-Year Residents. There is no part-year resident return. You may have to file both Form NJ-1040 to report income you received for the part of the year you were a resident and Form NJ-1040NR if you had income from New Jersey sources for the part of the year you were a nonresident.

Things to Know Before You Begin Your 2019 NJ-1040

Check the following items to avoid mistakes that delay returns and refunds.

When to File

In general, your New Jersey Income Tax return is due when your federal income tax return is due. If you are a calendar year filer, your 2019 New Jersey Income Tax return is due by April 15, 2020. Fiscal-year filers, see page 5.

Postmark Date

All New Jersey Income Tax returns postmarked on or before the due date of the return are considered filed on time. Tax returns postmarked after the due date are considered filed late. If the postmark date on your return is after the due date, the filing date for that return is the date we received your return, not the postmark date.

Extension of Time to File

There is no extension of time to pay your tax due – only to file. Penalties and interest will be charged if you pay your tax after April 15, 2020. (Military personnel and civilians providing support to the Armed Forces, see page 45.)

You can receive a six-month extension of time to file if you pay at least 80% of your tax liability (line 43) through withholdings, estimated payments, or other payments by the original due date, and

- You enclose a copy of your federal Application for Automatic Extension, if filed by paper, and fill in the oval on the front of your NJ-1040; or
- You file Form NJ-630, Application for Extension of Time to File New Jersey Gross Income Tax Return, by April 15, 2020. You can file an extension application online until 11:59 p.m., April 15, 2020, at njtaxation.org, or use the NJ-630 provided at the front of this booklet.

If you do not meet the requirements for an extension, or you do not file your return by the extended due date, we will deny your extension request and charge penalties and interest from the original due date of the return. (See “Penalties and Interest” on page 45.) You will not receive an approved copy of your extension request. We will notify you only if we deny your request, but not until after you actually file your return.

Filling Out the Form Properly

- Use only a 2019 return for the 2019 Tax Year.
- Use only blue or black ink.
- Enter last name first on the return. This is different from the federal return.

- Use “State Wages” from box 16 of your W-2, not federal wages (box 1).
- Do not use dollar signs or dashes.
- Do not report a loss on Form NJ-1040 (see page 7).
- If a line does not apply to you, leave it blank. There is an exception for Use Tax, line 50. See page 37.
- To request a refund, you must enter an amount on line 76.

Rounding

Instead of making dollars-and-cents entries on your return, you can round and use whole dollar amounts. If you round, do so for all lines, and enter “00” after the decimal for cents.

Round amounts of 50 cents or more up to the next whole dollar. For example, \$26.78 becomes \$27.00.

Round amounts of less than 50 cents down to the next whole dollar. For example, \$13.45 becomes \$13.00.

Round the total, not the amounts used to calculate the total. For example, the sum of \$13.45 and \$46.24 is \$59.69, which becomes \$60.00.

Terms to Know

Domicile. A domicile is the place you consider your permanent home – the place where you intend to return after a period of absence (e.g., vacation, business assignment, educational leave). You have only one domicile, although you may have more than one place to live. Your domicile does not change 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. Your home, whether inside or outside New Jersey, is not permanent if you maintain it only for a temporary period to accomplish a particular purpose (e.g., temporary job assignment).

Principal Residence. A principal residence is a home you own or rent and actually occupy as your permanent residence. It does not include a vacation home, a “second home,” or property you own and rent to someone else.

Spouse/Civil Union Partner. The term spouse also refers to a spouse who entered into a valid same-sex marriage in another state or foreign nation and a partner in a civil union (CU) recognized under New Jersey law.

Line-by-Line Instructions

Name and Address

Place the peel-off label from 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 it has incorrect information or you do not have a label, print or type the information in the spaces provided. If you are filing jointly, include your spouse's name. Your refund and next year's form will be sent to the address you provide.

Foreign Address. Fill in the oval if your mailing address is outside the United States.

Change of Address. Fill in the oval if your address has changed since you last filed a New Jersey return or if any of the address information on your label is incorrect.

Social Security Number

You must enter your Social Security number in the boxes provided on the return, one digit in each box. If you are filing jointly, enter both filers' numbers in the same order as the names.

If you (or your spouse) do not have a Social Security number, contact the Social Security Administration to apply for one. If you are not eligible for a Social Security number, contact the Internal Revenue Service to get an individual taxpayer identification number (ITIN). If you (or your spouse) applied for but have not received an ITIN by the return due date, enclose a copy of your federal Form W-7.

County/Municipality Code

Enter the four-digit code of your current residence from the table on page 50. Enter one digit in each box.

Federal Extension Filed

Fill in the oval if you filed a federal Application for Automatic Extension.



Enclose a copy of the federal extension request with your return if you filed it by paper.

For more information on extensions, see page 4.

Part-Year Residents

If you were a New Jersey resident for only part of the year, list the month and day in the tax year your residency began and the month and day in the tax year it ended. For example, if you moved to New Jersey August 4, 2019, enter 08/04/19 to 12/31/19.

You must file a return if your income for the **entire year** (not just your period of New Jersey residency) was more than the filing threshold for your filing status (see page 3). Only report income you earned while a New Jersey resident.

You must prorate exemptions, deductions, credits, and the pension and other retirement income exclusions based on the number of months you were a New Jersey resident. For this calculation, 15 days or more is considered a month. If you received income from a New Jersey source while you were a nonresident, you must also file a New Jersey nonresident return.

Fiscal Year Filers

If you are a fiscal year filer, you must file your New Jersey Income Tax return by the 15th day of the fourth month following the close of the fiscal year.

Enter the month that your fiscal year ends in the boxes provided.

Lines 1–5 – Filing Status

In general, you must use the same filing status as you do for federal purposes. Fill in only **one** oval.

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

Married/Civil Union Couples. If you are married and file a joint federal return, you must also file a joint New Jersey return. If you file separate federal returns, you must also file separate State returns. However, if you are a partner in a civil union, your filing status for New Jersey may not match your federal filing status.

If during the entire tax year one spouse was a resident and the other a nonresident, the resident can file a separate New Jersey return. The resident calculates income and exemptions as if a federal married, filing separate return had been filed. You have the option of filing a joint return, but in that case, your joint income would be taxed as if you both were residents.

If you are filing separately, enter your spouse's Social Security number in the boxes provided.

Note: You can 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. You can use this filing status if you meet the requirements to file as head of household for federal purposes. For more information, visit the IRS website at [irs.gov](https://www.irs.gov).

Qualifying Widow(er)/Surviving CU Partner. You can use this filing status if your spouse died in 2017 or 2018 and you meet the requirements to file as Qualifying Widow(er) with Dependent Child for federal purposes. For more information, visit the IRS website at [irs.gov](https://www.irs.gov).

Fill in the oval indicating the year in which your spouse died.

Civil Unions. Partners in a civil union must file their New Jersey Income Tax returns using the same filing statuses as spouses under New Jersey Gross Income Tax Law. If you are a partner in a civil union, your New Jersey filing status may not match your federal filing status.

For more information, see GIT-4, *Filing Status*.

Exemptions – Lines 6–12

Fill in the ovals that apply. For each line, enter a total in the boxes to the right and complete the calculation. The number of exemptions you are claiming must be entered in the boxes or the exemption(s) will be disallowed. The number of ovals filled in must equal the number of exemptions claimed.

Line 6 – Regular Exemptions

You can claim a \$1,000 exemption for yourself and your spouse/CU partner (if filing a joint return) or your Domestic Partner.

Note: The domestic partnership must be registered in New Jersey by the last day of the tax year. You can only claim your domestic partner if they do not file a New Jersey return. You must enclose a copy of your Certificate of Domestic Partnership the first time you claim the exemption.

Line 7 – Senior 65+

You can claim a \$1,000 exemption if you were 65 or older on the last day of the tax year (born in 1954 or earlier). If you are filing jointly, your spouse can take a \$1,000 exemption if they were 65 or older on the last day of the tax year. You **cannot** claim this exemption for your domestic partner or dependents.

You must enclose proof of age such as a copy of a birth certificate, driver's license, or church records the first time you claim the exemption(s).

Line 8 – Blind or Disabled

You can claim a \$1,000 exemption if you were blind or disabled on the last day of the tax year. If you are filing jointly, your spouse can take a \$1,000 exemption if they were blind or disabled on the last day of the tax year. You **cannot** claim this exemption for your domestic partner or dependents.

You must enclose a copy of the doctor's certificate or other medical records evidencing legal blindness or total and permanent disability the first time you claim the exemption(s).

Line 9 – Veteran Exemptions

New for 2019 Beginning with Tax Year 2019, the veteran exemption increased to \$6,000. You can claim this exemption if you are a military veteran who was honorably discharged or released under honorable circumstances from active duty any time before the last day of the tax year. If you are filing jointly, your spouse can also take this exemption if they are a military veteran who meets the requirements. You cannot claim this exemption for your domestic partner or dependents.

You must provide official documentation showing that you were honorably discharged or released under honorable circumstances from active duty the first time you claim the exemption(s). Your documentation must list your character of service (discharge).

A list of acceptable documentation and ways to submit it is available on our website at [njtaxation.org](https://www.njtaxation.org).

Line 10 – Qualified Dependent Children

You can claim a \$1,500 exemption for each child who qualifies as your dependent for federal tax purposes.

Line 11 – Other Dependents

You can claim a \$1,500 exemption for each other dependent who qualifies as your dependent for federal tax purposes.

Line 12 – Dependents Attending College

You can claim an additional \$1,000 exemption for each dependent student if all the requirements below are met. You **cannot** claim this exemption for yourself, your spouse, or your domestic partner.

- Student must be claimed as a dependent on line 10 or 11.
- Student must be under age 22 on the last day of the tax year (born 1998 or later).
- Student must attend full-time. Full-time is determined by the school.
- Student must spend at least some part of each of five calendar months of the tax year at school.
- The educational institution must be an accredited college or post-secondary school, maintain a regular faculty and curriculum, and have a body of students in attendance.
- You must have paid one-half or more of the tuition and maintenance costs for the student. 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.

Line 13 – Total Exemption Amount

Add the amounts on lines 6 through 12 and enter the total. Add the amounts from the lines, not the numbers in the boxes.

Line 14 – Dependent Information

Enter the full name, Social Security number, and birth year for each dependent child or other dependent you claimed on line 10 or 11. Fill in the oval for each dependent who does not have health insurance coverage (including NJ Family Care/Medicaid, Medicare, private, or other health insurance) on the date you file the return.

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, the exemption will be denied.

If you have more than four dependents, enter the information for your first four dependents on the lines provided. Enclose a statement listing the information for your additional dependents.

Note: If you qualify for the New Jersey Earned Income Tax Credit (see instructions for line 57) 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 the child’s name, Social Security number, and birth year.

Income Lines 15–26

Gross income means **all** income you received in the form of money, goods, property, and services unless specifically exempt by law. You must report taxable income from everywhere, whether from inside or outside the State (worldwide). Report all income on the proper lines. For example, do not enter pension income on the wage line.

Accounting Method. Use the same accounting method for New Jersey 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 purposes.

Reporting Losses. If you have a net loss in any category of income, remember the following:

- You cannot report a loss on your NJ-1040 (e.g., in parentheses or as a negative number).
- You can net losses with gains in the same category of income. For example, you can subtract gambling losses from gambling winnings during the tax year.
- You cannot apply a net loss in one category of income against income or gains in a different category on your NJ-1040. For example, you cannot subtract gambling losses from your wages.

- If you have a net loss in any income category, make no entry on that line of your NJ-1040. Do not enter zero. Do not enter the amount of the loss in parentheses or as a negative number.
- No carryback or carryover of losses is allowed when reporting income on your NJ-1040.

Income Taxed by Another Jurisdiction. If you have income that is taxed both by New Jersey and another jurisdiction outside New Jersey, you may be eligible for a credit against your New Jersey tax. (See instructions for line 42.)

Examples of Taxable Income

New Jersey taxable income includes:

- Wages and other compensation
- Interest and dividends
- Earnings on nonqualified distributions from (1) qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust program (NJBEST) accounts, or (2) qualified state 529A Achieving a Better Life Experience program (ABLE) 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 over \$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 19)
- Value of residence provided by employer
- Fees for services rendered, including jury duty

New Jersey taxable income also includes the following that 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

Examples of Exempt (Nontaxable) Income

Do not include the following income when determining if you must file a return. These items should not appear anywhere on your form except for tax-exempt interest, which you report on line 16b.

- 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 received from the state (but not supplemental unemployment benefit payments)
- Family Leave Insurance (FLI) benefits
- Interest and capital gains from (1) obligations of the State of New Jersey or any of its political subdivisions; or (2) 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 distributions from (1) qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust program (NJBEST) accounts, or (2) qualified state 529A Achieving a Better Life Experience program (ABLE) accounts
- Employer and employee contributions to 401(k) Plans up to the federal limit (but not federal Thrift Savings Funds)
- Some benefits received from certain employer-provided cafeteria plans (but not salary reduction or premium conversion plans). See Technical Bulletin TB-39.
- Benefits received from certain employer-provided commuter transportation benefit plans (but not salary reduction plans). See Technical Bulletin TB-24(R).
- 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 Benefits
- Senior Freeze (Property Tax Reimbursement) program benefits
- 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
- Cancellation of debt
- Amounts received as damages for wrongful imprisonment
- Qualified disaster relief payments excluded under IRC §139
- Payments from the September 11th Victim Compensation Fund

Line 15 – Wages, Salaries, Tips, etc.

Enter the total of State wages, salaries, tips, bonuses, commissions, etc. from **all** employment both inside and outside New Jersey. Take the amount from box 16 of your W-2 (see sample on page 9). Include all payments whether in cash, benefits, or property.

If you were employed outside New Jersey, you may need to adjust your wages to reflect New Jersey tax law. For example, if you had a Section 125 cafeteria plan that is taxable for New Jersey purposes but is not included in box 16 of your W-2, you must add that amount back into your State wages.

Retirement Plans. Under New Jersey law, contributions to retirement plans (other than 401(k) Plans) are included in State wages on the W-2 in the year the wages are earned. This may cause your State wages (box 16) to be higher than your federal wages (box 1).

Meals and/or Lodging. You can exclude meals and/or lodging reported as wages on your W-2 if:

1. The meals and/or lodging were provided on the business premises of your employer; and
2. The meals and/or lodging were provided 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 met these conditions. If you do not enclose the statement, your wages will be changed back to the full amount shown on your W-2.

New Jersey State Police officers **cannot** exclude food and maintenance payments received as part of their union contract. These payments do not meet the criteria on page 8.

Employee Business Expenses. Employee business expenses are **not** deductible for New Jersey tax purposes. However, you can exclude reimbursements for employee business expenses reported as wages on your W-2 if:

1. The reimbursements are for 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 received excludable reimbursements for employee business expenses that were included in wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons. Also, enclose a copy of your federal Form 2106.

Federal Statutory Employees. If you are considered a "statutory employee" for federal tax purposes, you cannot 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 tax purposes. Business expenses can only be deducted from the business income of a self-employed individual. See the instructions for Schedule NJ-BUS-1, Part I (Net Profits From Business) on page 16.

Moving Expenses. Moving expenses are **not** deductible for New Jersey Income Tax purposes.

You can, however, exclude reimbursements for the following moving expenses if you met the federal requirements to claim moving expenses that were in effect on December 31, 2017, **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 you incurred for traveling, meals, and lodging when moving yourself and your family from your old home to your new home.

Reimbursements for any other moving expense cannot be excluded from income.

If you received excludable reimbursements for moving expenses that were included in wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons.

Compensation for Injuries or Sickness. Certain amounts received for personal injuries or sickness are not subject to tax. You can exclude such amounts included as wages on your W-2 if:

1. The payments were compensation for wage loss that resulted from absence due to your injury or sickness; and
2. The payments were due and payable under an enforceable contractual obligation under the plan; and
3. The payments were not related to sick leave wage continuation, which is largely discretionary and payments are made regardless of the reason for absence from work.

If such payments are included in wages on your W-2, enclose Form NJ-2440.

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	
			7 Social security tips		8 Allocated tips	
			9		10 Dependent care benefits	
			11 Non-qualified plans		12a See instructions for box 12	
e Employee's name and address			13a Retirement plan		12b	
f Employee's address and ZIP code			13b Other		12c	
			UI/WF/SWF - \$146.20		12d	
			DI - \$58.48			
			DI P.P. # (Private Plan No.)			
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	42,250.00	525.00			
FLI P.P. #		(Private Plan No.)	27.52 - FLI			

VOID

Form W-2 Wage and Tax Statement

2019

Department of the Treasury—Internal Revenue Service
 For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.



You must enclose all W-2s with your tax return. **Do not** attach them to your return.

If you paid taxes to another jurisdiction on wages entered on this line, see the instructions for line 42.

Part-Year Residents. You must determine from each W-2 the portion of your “State wages, tips, etc.” (box 16) that you earned while you were a New Jersey resident. If your W-2 includes only wages you earned while you were a resident, use the amount from box 16. If your employer did not separate your resident and nonresident wages on the W-2, you must apportion the amount in box 16 according to the time you lived in New Jersey. Include only the actual amount you earned while you were a resident.

If the total amount reported on a W-2 is for income from an out-of-state source while you were a nonresident, do not include that income on your resident return.

Line 16a – Taxable Interest Income

Enter all of your taxable interest from sources both inside and outside New Jersey.

Common sources of taxable interest:

- Banks
- Savings and loan associations
- Credit unions
- Savings accounts
- Checking accounts
- Bonds and notes
- Certificate of deposit
- Life insurance dividends
- Earnings on nonqualified distributions from qualified state tuition program accounts including NJBEST (New Jersey Better Educational Savings Trust program) accounts
- Earnings on nonqualified distributions from qualified state 529A ABLE (Achieving a Better Life Experience) accounts
- Distributions from Coverdell education savings accounts (ESAs), but only the earnings portion
- Ginnie Maes, Fannie Maes, Freddie Macs
- Repurchase agreements
- Obligations of states and their political subdivisions, other than New Jersey
- Grantor trusts
- Any other interest not specifically exempt

Do not include on this line:

- Interest that was earned and paid to a sole proprietorship, a partnership, or an S corporation. Report on Schedule

NJ-BUS-1. **Note:** If you received a Form 1099 from a partnership or an S corporation for interest paid or deemed to have been paid to you, you must include that interest on line 16a.

- Interest that was earned and paid to an estate or trust (other than a grantor trust). Report on line 26.

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



If line 16a is more than \$1,500, enclose a copy of Schedule B, federal Form 1040.

Part-Year Residents. Include only the interest you received while you were a resident of New Jersey.

Line 16b – Tax-Exempt Interest Income

Enter all of your tax-exempt interest, including the exempt portion of a distribution from a New Jersey qualified investment fund. **Do not** include interest earned on your IRA(s) on this line. If you made a withdrawal from your IRA, see the instructions for lines 20a and 20b.

For more information on tax-exempt interest income and New Jersey qualified investment funds, see GIT-5, *Exempt Obligations*.



If line 16b is more than \$10,000, you must enclose a listing of the amount received from each source. If the total of lines 16a and 16b is different from the federal interest total, enclose a statement explaining the difference.

Part-Year Residents. Include only the interest you received while you were a resident of New Jersey.

Line 17 – Dividends

Enter the dividends you received from investments (e.g., from stocks, mutual funds) or other income-producing activities that do not constitute a trade or business. The total taxable dividends received, regardless of where earned, must be reported.

Do not include on this line:

- Dividends that were earned and paid to a sole proprietorship, a partnership, or an S corporation. Report on Schedule NJ-BUS-1. For more information on reporting partnership or S corporation income, see GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*.
- Dividends that were earned and paid to an estate or trust (other than a grantor trust). Report on line 26.

Capital Gains Distributions. Do not report capital gains distributions you received from mutual funds or other regulated investment companies on this line. Report this income on line 2, Schedule NJ-DOP.

Tax-Free Distributions. A distribution that 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 you received from insurance companies are not taxable unless the amount you received is more than the premiums paid. Any interest from accumulated insurance dividends is taxable, and you must report it on line 16a.

Part-Year Residents. Include only the dividends you received while you were a resident of New Jersey.

Line 18 – Net Profits From Business

Complete Part I of Schedule NJ-BUS-1 and enter on line 18 the amount from line 4 of Part I. If the amount on line 4 is a loss, make no entry on line 18. See instructions on page 16.



Enclose Schedule NJ-BUS-1 and a copy of the federal Schedule C (or C-EZ or F) for each business with your return.

Line 19 – Net Gains or Income From Disposition of Property

Complete Schedule NJ-DOP and enter the amount from line 4. If the amount on line 4 is a loss, make no entry on line 19.

Do not include on Schedule NJ-DOP:

- Gains/losses from the disposition of property owned by a sole proprietorship, a partnership, or an S corporation. Report on Schedule NJ-BUS-1.
- Gains/losses from the disposition of property owned by an estate or trust (other than a grantor trust). Report on line 26.



Enclose Schedule NJ-DOP with your return.

Schedule NJ-DOP

Net Gains or Income From Disposition of Property

Report your capital gains and income from the sale or exchange of property. You can deduct the expenses of the sale and your basis in the property from the sales price. In general, when calculating your gain or loss, you will use the cost or adjusted basis that you used for federal purposes. However, 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 S corporation shares, you **must** use your New Jersey adjusted basis.

Sale of Principal Residence. Capital gain is calculated the same way as for federal purposes. Any amount that is taxable for federal purposes is taxable for New Jersey purposes. You may qualify to exclude all or part of the gain from your income. For more information on reporting capital gains for the sale of a principal residence, visit the IRS website at [irs.gov](https://www.irs.gov).

Installment Sales. You must report all gains from installment sales in the same year as they are reported for federal purposes. If the New Jersey basis is different from the federal basis, you must make a New Jersey installment sale calculation and report the New Jersey gain.

Depreciation and Expense Deduction. New Jersey and federal depreciation and expense deduction limits are different. 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.

Complete Liquidation. If you had an interest in a partnership, sole proprietorship, or S corporation that sold or disposed of virtually all of its assets in conjunction with the complete liquidation of the entity, you must report your portion of the gain or loss from the sale or disposition of those assets.

Line 1: List of Transactions

List 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, you must take into consideration the New Jersey adjustment from Worksheet GIT-DEP, Part 1, line 6.

Do not include gains or losses from the sale of exempt obligations. See GIT-5, *Exempt Obligations*.

There is no distinction between active and passive losses for New Jersey purposes. You cannot carry back or carry forward such losses when reporting income on Form NJ-1040. You can 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 your capital gains distributions from Form 1099-DIV(s) or similar statement(s). Do not include capital gains from a New Jersey Qualified Investment Fund that 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 GIT-5, *Exempt Obligations*.

Line 3: Other Net Gains

Enter the net gains or income less net losses from disposition of property not included on lines 1 or 2 of Schedule NJ-DOP.

Line 4: Net Gains

Enter 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 19, Form NJ-1040. If the netted amount is a loss, enter zero here and make no entry on line 19, Form NJ-1040.

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

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, *and* both you and your employer contributed to the plan, you can 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**.
- (Keep for your records)**

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)
Enter here and on line 20b, Form NJ-1040 5. _____
6. Taxable amount (Subtract line 5 from line 4.
Enter here and on line 20a, Form NJ-1040) 6. _____

*The expected return on the contract is the amount receivable. If life expectancy is a factor under your plan, you must use federal actuarial tables to calculate 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.

(Keep for your records)

Line 20a – Pensions, Annuities, and IRA Withdrawals

Retirement income such as pensions, annuities, and certain IRA withdrawals is taxable in New Jersey. The New Jersey taxable amount may be different from the federal amount. Enter the taxable portion on line 20a.

Common types of taxable retirement income:

- Pensions from the private sector
- Federal, state, and local government, and teachers' pensions
- Keogh Plan distributions
- 401(k) Plan distributions
- Early retirement benefits
- Amounts reported as pension on Schedule NJK-1, Partnership Return Form NJ-1065
- Civil Service pensions and annuities, even if based on credit for military service. These are received from the U.S. Office of Personnel Management.

Common types of nontaxable retirement income (do not report on this return):

- Social Security benefits
- Railroad Retirement benefits
- Public or private disability pension benefits until the year you turn 65. Beginning with the year you turn 65, the benefits are treated as ordinary pension income.
- U.S. Military pensions and survivor's benefit payments (Most are received from the U.S. Department of Finance and Accounting Service.)

Part-Year Residents. Include only the taxable amounts you received while you were a resident of New Jersey.

Types of Retirement Plans

Retirement plans are either noncontributory or contributory.

Noncontributory. You made no contributions to your plan. Amounts you receive from these plans are fully taxable. Enter the amount from your 1099-R on line 20a.

Contributory (Other Than IRAs). You made contributions to your plan. Contributions are usually made through payroll deductions and, in general, are taxed when they are made. Contributions made to a retirement plan (other than a 401(k) Plan) prior to moving to New Jersey are considered to have been previously taxed. These plans also may include employer contributions and earnings, which have not been taxed.

Since you have already been taxed on your contributions, you must determine which portion of your distribution is taxable and which is excludable. There are two methods of calculating the taxable and excludable amounts: Three-Year Rule Method and General Rule Method. To determine which method to use,

complete Worksheet A on page 12 the year you begin receiving pension and annuity payments.

Note: If you received a distribution from a 401(k) Plan, do not complete Worksheet A. See the section on 401(k) Plans on page 13. If you made a withdrawal from an IRA, do not complete Worksheet A or B. Instead, complete Worksheet C. See the section on IRAs on page 15.

Three-Year Rule Method. Use this method if you will recover all your contributions within 36 months from the date you receive your first payment from the plan, and both you and your employer contributed to the plan.

Do not report pension and annuity payments as income on line 20a until you have recovered all of your contributions. Instead, report these amounts on line 20b. Once you have recovered your contributions, the payments you receive are fully taxable and must be reported on line 20a.

General Rule Method. You must use this method if you will not recover your contributions within 36 months from the date you receive your first payment from the plan *or* if your employer did not contribute to the plan. Part of your pension is excludable and part is taxable every year. The excludable amount represents your contributions. Complete Worksheet B in the year you receive your first payment from the plan and keep it for your records. You will need it for calculations in future years. Recalculate the percentage on line 3 of Worksheet B only if your annual pension payments decrease.

Lump-Sum Distributions and Rollovers

When you receive a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing, or other plan, any amount that exceeds your previously taxed contributions must be included in your income in the year received. New Jersey has no provision for income averaging of lump-sum distributions. Report the taxable amount on line 20a and the excludable amount on line 20b.

If you roll over a lump-sum distribution from an IRA or a qualified employee pension or annuity plan into an IRA or other eligible plan, do not report the rollover on line 20a or 20b if it qualifies for deferral for federal tax purposes. The amount rolled over (minus previously taxed contributions) will be taxable when it is withdrawn.

401(k) Plans

1. Contributions made on or after January 1, 1984, were not taxed when they were made. If all of your contributions were made on or after that date, your distributions are fully taxable unless your contributions exceed the federal limit. If your contributions exceed the federal limit, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.

Worksheet C IRA Withdrawals

Part I – Calculating Taxable and Excludable Amounts
1. Value of IRA on 12/31/19.

Include contributions made for the tax year from 1/1/20 – 4/15/20..... 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. Then continue with line 5.

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 line 15. 4b. _____

5. Accumulated earnings in IRA on 12/31/19.

Subtract either line 4a or 4b from line 3. 5. _____

6. Divide line 5 by line 3. (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 20a, Form NJ-1040. 7. _____

8. Excludable portion of this year's withdrawal. Subtract line 7 from line 2. Enter here and on line 20b, Form NJ-1040 8. _____

Part II – Unrecovered Contributions (For Second and Later Years)

 See Part III if you **did not** complete Worksheet C in prior years.

9. Last year's unrecovered contributions. From line 4 of last year's Worksheet C 9. _____

10. Amount withdrawn last year. From line 2 of last year's Worksheet C 10. _____

11. Taxable portion of last year's withdrawal. From line 7 of last year's Worksheet C..... 11. _____

12. Contributions recovered last year. Subtract line 11 from line 10. 12. _____

13. This year's unrecovered contributions. Subtract line 12 from line 9..... 13. _____

14. Contributions to IRA during current tax year. Do not include tax-free rollovers..... 14. _____

15. Total unrecovered contributions. Add lines 13 and 14. Enter here and **on line 4b**. 15. _____

Part III – Unrecovered Contributions (For Second and Later Years)

 Complete this section **only** if you **did not** complete Worksheet C in prior years.

Calculate the amount of unrecovered contributions as follows:

16. Total amount of **withdrawals** made from the IRA in previous years. 16. _____

17. Total of previous year withdrawal(s) already reported as income on prior New Jersey tax returns. 17. _____

18. Contributions already recovered. Subtract line 17 from line 16 18. _____

19. Unrecovered contributions. Subtract line 18 from the total amount of contributions made to the IRA. Enter here and **on line 4b**. 19. _____

(Keep for your records)

2. Contributions made before January 1, 1984, were taxed when they were made. If you made contributions before that date, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.

For more information on pension and annuity income, see GIT-1 and 2, *Retirement Income*.

IRAs

Your IRA consists of contributions, earnings, and certain amounts rolled over from pension plans. In general, your contributions were taxed when they were made and are not taxable when you make a withdrawal. All the earnings and any amounts rolled over tax-free are taxable when withdrawn.

Use Worksheet C to calculate the taxable and excludable portions of your IRA withdrawal. If you made withdrawals from multiple IRAs, you can use a separate worksheet for each or combine all IRAs on one worksheet.

Lump-Sum Withdrawal. If you withdraw the total amount from an IRA, all the earnings and any amounts rolled over tax-free are taxable. You must report these amounts in the year you make the withdrawal.

Periodic Withdrawals. If you make withdrawals over a period of years, the part of the annual distribution that represents earnings is taxable. The amount taxable for New Jersey purposes may be different from the amount you report on your federal return.

For more information on IRA withdrawals, see GIT-1 and 2, *Retirement Income*.

Roth IRAs

Your contributions to a Roth IRA were taxed by New Jersey when they were made. Distributions from a Roth IRA that meet the requirements of a qualified distribution are excludable. Do not include qualified distributions on Form NJ-1040. If you received a nonqualified distribution, you must report the earnings on line 20a, and report the excludable portion on line 20b. A distribution that is considered nonqualified for federal purposes is also considered nonqualified for New Jersey purposes.

If you converted an existing IRA to a rollover Roth IRA during Tax Year 2019, any amount from the existing IRA that would be taxable if withdrawn must be included on line 20a.

For more information on Roth IRAs, see Technical Bulletin TB-44.

Line 20b – Excludable Pensions, Annuities, and IRA Withdrawals

Enter the excludable portion of any distribution you received from a contributory pension, annuity, or IRA. This is the amount that represents your previously taxed contributions.

Three-Year Rule Method. Include the full amount received until you have recovered all of your contributions.

General Rule Method. Include the amount from Worksheet B, line 5.

IRA withdrawal. Include the amount from Worksheet C, line 8. If you converted an existing IRA to a rollover Roth IRA, report the excludable portion on this line.

Lump-Sum Distribution. If you received a lump-sum distribution from a pension, annuity, or IRA, report the excludable portion on this line.

For more information, see GIT-1 and 2, *Retirement Income*.

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Line 21 – Distributive Share of Partnership Income

Complete Part II of Schedule NJ-BUS-1 and enter on line 21 the amount from line 4 of Part II. If the amount on line 4 is a loss, make no entry on line 21. See instructions on page 16.

Enclose document Enclose Schedule NJ-BUS-1 and a copy of Schedule NJK-1, Form NJ-1065, for each partnership with your return. If you did not receive a Schedule NJK-1, enclose a copy of the federal Schedule K-1.

Line 22 – Net Pro Rata Share of S Corporation Income

Complete Part III of Schedule NJ-BUS-1 and enter on line 22 the amount from line 4 of Part III. If the amount on line 4 is a loss, make no entry on line 22. See instructions on page 17.

Enclose document Enclose Schedule NJ-BUS-1 and a copy of Schedule NJ-K-1, Form CBT-100S, for each S corporation with your return. If you did not receive a Schedule NJ-K-1, enclose a copy of the federal Schedule K-1.

Line 23 – Net Gains or Income From Rents, Royalties, Patents, and Copyrights

Complete Part IV of Schedule NJ-BUS-1 and enter on line 23 the amount from line 4 of Part IV. If the net amount is a loss, make no entry on line 23. See instructions on page 17.



Enclose Schedule NJ-BUS-1 with your return.

Schedule NJ-BUS-1 Business Income Summary Schedule

Part I – Net Profits From Business

Report the net profits or loss from your business, trade, or profession.

Make the following adjustments to your federal Schedule C (or C-EZ or F):

1. Add any amount you deducted for taxes based on income.
2. Subtract interest you reported on federal Schedule C (or C-EZ or F) that is exempt for New Jersey purposes but taxable for federal purposes.
3. Add interest not reported on federal Schedule C (or C-EZ or F) from states or political subdivisions outside New Jersey that is exempt for federal purposes.
4. Deduct meal and entertainment expenses that constitute ordinary expenses incurred in the conduct of a trade or business but that were not allowed on the federal return.
5. Deduct your qualified contributions to a self-employed 401(k) Plan. Contributions that exceeded the federal limits are 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.

If you are a sole proprietor who provides primary care services in a qualified medical or dental practice you own that is located in or within five miles of a designated Health Enterprise Zone (HEZ), you may be able to deduct a percentage of the net income from that practice on line 34. See Technical Bulletin TB-56 for eligibility requirements and instructions for calculating the HEZ deduction.

Lines 1–3

For each business, enter the following information. If you need more space, enclose a statement with the return listing any additional businesses and the related profit or loss.

- Business name as listed on Schedule C, C-EZ, or F
- Social Security number or federal employer identification number (EIN)
- Profit or (loss) as adjusted for New Jersey purposes

Line 4

Add the amounts in the Profit or (Loss) column and enter the total on line 4, netting profits with losses. Enter this amount on line 18, Form NJ-1040. **If the netted amount is a loss, make no entry on line 18.**

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Part II – Distributive Share of Partnership Income

Report your share of income or loss from partnership(s), whether or not the income was actually distributed.

Lines 1–3

For each partnership, enter the following information. If you need more space, enclose a statement with the return listing any additional partnerships and the related income or loss.

- Partnership name as listed on the Schedule NJK-1 (or federal Schedule K-1)
- Federal employer identification number (EIN); and
- Your share of partnership income or (loss) as reported on the Schedule NJK-1 (column A of the line labeled Distributive Share of Partnership Income). If you did not receive an NJK-1, you must enclose a copy of the federal Schedule K-1 and complete Reconciliation Worksheet A in GIT-9P, *Income From Partnerships*.

Line 4

Add the amounts in the Share of Partnership Income or (Loss) column and enter the total on line 4, netting income with losses. Enter this amount on line 21, Form NJ-1040. If the netted amount is a loss, make no entry on line 21.

For more information, see GIT-9P, *Income From Partnerships*.

Part-Year Residents. Prorate your distributive share of partnership income based on the number of days in the partnership's fiscal year that you were a resident.

Part III – Net Pro Rata Share of S Corporation Income

Report the amount of your net pro rata share of S corporation income or loss, whether or not the income was actually distributed.

Lines 1–3

For each S corporation, enter the following information. If you need more space, enclose a statement with the return listing any additional S corporations and the related income or loss.

- S corporation name as listed on Schedule NJ-K-1 (or federal Schedule K-1)
- Federal employer identification number (EIN)
- Your pro rata share of S corporation income or (usable loss) as reported on the Schedule NJ-K-1. If you did not receive an NJ-K-1, you must enclose a copy of the federal Schedule K-1 and complete Reconciliation Worksheet B in GIT-9S, *Income From S Corporations*.

Line 4

Add the amounts in the Pro Rata Share of S Corporation Income or (Usable Loss) column and enter the total on line 4, netting income with losses. Enter this amount on line 22, Form NJ-1040. If the netted amount is a loss, make no entry on line 22.

For more information, see GIT-9S, *Income From S Corporations*.

Part-Year Residents. Prorate the pro rata share of S corporation income based on the number of days in the entity's fiscal year that you were a resident.

Part IV – Net Gains or Income From Rents, Royalties, Patents, and Copyrights

Report your net gains or income less net losses from rents, royalties, patents, and copyrights.

Depreciation and Expense Deduction. New Jersey and federal depreciation and expense deduction limits are different. You may need to make adjustments to your federal basis 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.

Passive Losses. There is no distinction between active and passive losses for New Jersey purposes. You cannot carry back or carry forward such losses when reporting income on Form NJ-1040. You can deduct federal passive losses in full in the year incurred against any gain within the same category of income.

Lines 1–3

For each source of income or loss, enter the following information. If you need more space, enclose a statement with the return listing any additional property and income or loss.

- Property name or description. For rental real estate, enter the physical address of the property
- Social Security number or federal employer identification number (EIN)
- Type of property. Enter the following number that corresponds with the type of property:
 1. Rental real estate
 2. Royalties
 3. Patents
 4. Copyrights
- Gain or (loss) from each type of property

Line 4

Add the amounts in the Income or (Loss) column and enter the total on line 4, netting gains with losses. Enter this amount on line 23, Form NJ-1040. If the netted amount is a loss, make no entry on line 23.

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Line 24 – Net Gambling Winnings

Enter your net gambling winnings. You can subtract gambling or lottery losses from your winnings that occur in the same year. If the net amount is zero or less, make no entry. If you net gambling winnings with gambling losses, include a statement to that effect.

Common types of gambling winnings include:

- All casino and track betting
- New Jersey Lottery winnings (only individual prizes exceeding \$10,000)
- Any multistate lottery in which New Jersey participates (Mega Millions, Powerball), but only individual prizes exceeding \$10,000
- All out-of-State lottery winnings regardless of amount
- Bingo winnings

If you net gambling winnings with gambling losses, you may be required to substantiate the losses used to offset your winnings. Acceptable proof of losses includes:

- Casino win/loss statements
- Daily log or journal of wins and losses
- Canceled checks
- Losing racetrack pari-mutuel tickets
- Losing lottery tickets

For more information, see Technical Bulletin TB-20(R).

Part-Year Residents. Include only amounts you received while you were a resident of New Jersey.

Line 25 – Alimony and Separate Maintenance Payments Received

Enter any court-ordered alimony or separate maintenance payments you received. Do not include payments received for child support.

Part-Year Residents. Include only those payments you received while you were a resident of New Jersey.

Line 26 – Other Income

Include the following income on this line:

Enclose document ▶ See each type of income for required enclosures.

Amounts Received as Prizes and Awards. Any prize won in a raffle, drawing, TV show, radio show, contest, or any other event is taxable and must be reported on this line. Include any goods or services 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 they lived and it was not included on the decedent's final return, you must report it on your own return when you receive it. Enclose a listing of the income.

Income From Estates and Trusts. If you are a beneficiary who received income from an estate or trust, include the Total Distribution from Schedule NJK-1, Form NJ-1041 on this line. If you did not receive an NJK-1, adjust the income listed on the federal K-1 to reflect New Jersey tax law, then net the adjusted amounts and include the total on line 26. Enclose Schedule NJK-1 (or federal Schedule K-1) with your return.

If you have income from a grantor trust that is taxable for New Jersey purposes, do not include it on this line. Report the income in the proper category (e.g., report taxable interest on

line 16a). Enclose a copy of the New Jersey or federal Grantor Trust Attachment.

For more information on estates and trusts, including grantor trusts, see GIT-12, *Estates and Trusts*.

Scholarships and Fellowship Grants. This type of income is taxable unless the scholarship or grant meets 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 does not represent payments for past, present, or future services that 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.

If an employer provides you with a residence, enter either the rental value or the rental allowance paid by the employer.

The rental value or allowance is excludable and should not be reported if it meets all of the following conditions:

1. The lodging is provided on the business premises of your employer; and
2. The lodging is provided for the convenience of your employer; and
3. You are required to accept the lodging as a condition of employment.

Other. Use this line for any other taxable income for which a place has not been provided somewhere else on the return. Income from both legal and illegal sources is subject to tax.

Line 27 – Total Income

Add lines 15 through 26 (do not include lines 16b and 20b) and enter the total.

Line 28a – Retirement/Pension Exclusion

You can exclude all or part of the pension income reported on line 20a if you meet the following qualifications:

- You (and/or your spouse if filing jointly) were age 62 or older or blind/disabled as defined by Social Security guidelines on the last day of the tax year; **and**
- Your income on line 27 is \$100,000 or less (part-year residents, see below).

Determining Your Exclusion Amount

A. Amount from line 20a.....

Joint Filers: If only one spouse is 62 or older or disabled, enter only the pension income of that spouse. You cannot exclude the pension income of the spouse who is younger than 62 and not disabled.

B. Amount for your filing status from chart below.....

Enter on line 28a the lesser of line A or line B.

For more information, see GIT-1 and 2, *Retirement Income*.

Part-Year Residents. Your income for the *entire* year must have been \$100,000 or less to qualify for the exclusion. When completing line B above, prorate the maximum exclusion by the number of months you were a New Jersey resident.

Line 28b – Other Retirement Income Exclusion

If you were 62 or older on the last day of the tax year, you may be able to use the Other Retirement Income Exclusion. If you are filing jointly and only one spouse is 62 or older, only the income of that spouse can be excluded. You cannot exclude the income of the spouse who is younger than 62.

There are two parts to the exclusion: the Unclaimed Pension Exclusion and the Special Exclusion.

Unclaimed Pension Exclusion. If you did not use your entire retirement/pension exclusion on line 28a, you may be able to use the unclaimed portion. Complete Worksheet D to determine if you are eligible and the amount to include on line 28b. Part-year residents, **do not** complete Worksheet D. Instead, use Worksheet E.

New for
2019

Maximum Retirement/Pension Exclusion for 2019

Amount:	For Filing Status:
\$80,000	Married/CU couple, filing joint return
\$60,000	Single Head of household Qualifying widow(er)/surviving CU partner
\$40,000	Married/CU partner, filing separate return

Worksheet D
Unclaimed Pension Exclusion
Age Requirement: 62 or older

Part-year residents, do not complete this worksheet. (See instructions below.)

Is income on line 27, NJ-1040 **MORE than \$100,000?**

- ☐ Yes. You are not eligible for the unclaimed pension exclusion.
☐ No. Continue with line 1.

1. Enter the amount from line 15, NJ-1040 1. _____
2. Enter the amount from line 18, NJ-1040 2. _____
3. Enter the amount from line 21, NJ-1040 3. _____
4. Enter the amount from line 22, NJ-1040 4. _____
5. Add lines 1, 2, 3, and 4 5. _____

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

- ☐ Yes. You are not eligible for the unclaimed pension exclusion. See "Special Exclusion" below.
☐ No. Continue with line 6.

6. **Enter: if your filing status is:**
 \$80,000 Married/CU couple, filing joint return
 \$60,000 Single; Head of household; Qualifying widow(er)/
 surviving CU partner
 \$40,000 Married/CU partner, filing separate return 6. _____
7. Enter the amount from line 28a, NJ-1040..... 7. _____
8. Unclaimed Pension Exclusion. Subtract line 7 from line 6. Include this amount on line 28b, NJ-1040 8. _____

Joint filers: If only one spouse is 62 or older, only the income of that spouse can be excluded.

Special Exclusion. If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for this exclusion. See GIT-1 and 2, *Retirement Income*, before entering an amount on line 28b.

(Keep for your records)

Special Exclusion. If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for the Special Exclusion. If you qualify, you can claim \$6,000 (married, filing joint; head of household; qualifying widow(er)) or \$3,000 (single; married, filing separate).

Note: Do not claim the Special Exclusion if you (or your spouse if filing jointly) will **ever** be eligible for Social Security or Railroad Retirement benefits.

See GIT-1 and 2, *Retirement Income*, for more information.

Part-Year Residents. If you did not use your entire *pro-rated* retirement/pension exclusion on line 28a, you may be able to use the unclaimed portion. Complete Worksheet E to determine if you are eligible and the amount to include on line 28b.

Line 28c – Total Exclusion Amount

Add lines 28a and 28b and enter the total.

Line 29 – New Jersey Gross Income

Subtract line 28c from line 27 and enter the result. If zero or less, make no entry.

Required to file a return

You are **required** to file a return if your income on line 29 is more than the filing threshold:

- \$20,000 Married filing jointly, Head of Household, or Qualified Widow(er)
- \$10,000 Single or married/CU partner filing separate return

Worksheet E
Unclaimed Pension Exclusion – Part-Year Residents
Age Requirement: 62 or older

Was your income for the *entire year* **MORE than \$100,000?**

- ☐ Yes. You are not eligible for the unclaimed pension exclusion.
☐ No. Continue with line 1.

Enter the following income for the *entire year*:

- | | |
|---|----------|
| 1. Wages, salaries, tips, and other employee compensation | 1. _____ |
| 2. Net profits from business | 2. _____ |
| 3. Distributive share of partnership income | 3. _____ |
| 4. Net pro rata share of S corporation income | 4. _____ |
| 5. Add lines 1, 2, 3, and 4 | 5. _____ |

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

- ☐ Yes. You are not eligible for the unclaimed pension exclusion. See “Special Exclusion” below.
☐ No. Continue with line 6.

- | | |
|---|----------|
| 6. Enter the amount of your <i>prorated</i> maximum pension exclusion as calculated for line 28a, NJ-1040 | 6. _____ |
| 7. Enter the amount from line 28a, NJ-1040..... | 7. _____ |
| 8. Unclaimed Pension Exclusion. Subtract line 7 from line 6. Include this amount on line 28b, NJ-1040 | 8. _____ |

Joint filers: If only one spouse is 62 or older, only the income of that spouse can be excluded.

Special Exclusion. If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for this exclusion. See GIT-1 and 2, *Retirement Income*, before entering an amount on line 28b.

(Keep for your records)

Not required to file a return

You are **not required** to file a return if your income is at or below the filing threshold. However, you still need to file if you:

- Had New Jersey Income Tax withheld;
- Paid estimated taxes or had a credit from the prior year;
or
- Are eligible for a New Jersey Earned Income Tax Credit or other credit and are due a refund.

Do not complete lines 30 through 49. Continue completing the return with line 50.

Withholding Exemption. If you expect to have no New Jersey Income Tax liability for 2020, complete Form NJ-W4 and give it to your employer to claim an exemption from withholding.

Homeowners and Tenants Age 65 or Older or Disabled. If you are not required to file a New Jersey return, but you met the eligibility requirements for a Property Tax Credit on page 23, you may be able to file Form NJ-1040-HW instead of Form NJ-1040 to claim the credit. See instructions on page 47.

Caregivers of Disabled Veterans. If you are not required to file a New Jersey return, but you met the eligibility requirements for the Wounded Warrior Caregivers Credit on page 42, you may be able to file Form NJ-1040-HW instead of Form NJ-1040 to claim the credit. See instructions on page 48.

Part-Year Residents. If your income for the entire year was equal to or less than the filing threshold amount and you are filing to get a refund, you must enclose a copy of your federal return. If you did not file a federal return, include a statement to that effect.

Line 30 – Exemption Amount

Enter the total exemption amount from line 13.

Part-Year Residents. Prorate the total on line 13 for the time you were a New Jersey resident and enter the amount on line 30. For this calculation, 15 days or more is considered a month.

Line 31 – Medical Expenses

You can deduct certain unreimbursed medical expenses you paid during the year for yourself, your spouse or domestic partner, and any dependents you claim. You can only deduct expenses that are more than 2% of your gross income. In general, medical expenses allowed for federal tax purposes are allowed for New Jersey tax purposes. These can include:

- 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
- Amounts paid for transportation primarily for and essential to medical care
- 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

You can also deduct qualified Archer MSA contributions and self-employed health insurance costs. Information is available on our website at njtaxation.org.

Use Worksheet F below to calculate your medical expenses deduction.

Note: For federal purposes you may be able to deduct amounts paid for health insurance for any child of yours who was under age 27 at the end of 2019. However, for New Jersey purposes you can deduct these amounts only if the child was your dependent. For more information, see Technical Advisory Memorandum TAM 2011-14.

Part-Year Residents. Include only those expenses you incurred and paid while you were a resident of New Jersey.

Line 32 – Alimony and Separate Maintenance Payments

Enter any court-ordered alimony or separate maintenance payments you made. Do not include child support payments.

Part-Year Residents. Include only those payments made while you were a resident of New Jersey.

Line 33 – Qualified Conservation Contribution

Enter any qualified contribution you made of real property (land) in New Jersey for conservation purposes (e.g., protection of natural habitat, farmland, forest, or open space). The deduction is the amount of the contribution allowed as a deduction in calculating your taxable income for federal purposes.

Enclose document If you file federal Form 8283, enclose a copy with your return.

Part-Year Residents. Include only those contributions you made while you were a resident of New Jersey.

Line 34 – Health Enterprise Zone Deduction

If you provide primary care services in a qualified medical or dental practice you own that is located in or within five miles of a designated Health Enterprise Zone (HEZ), you may be able to deduct a percentage of the net income from that practice.

Enter the HEZ deduction for a qualified practice as follows:

- Partners – Use the amount from Part III of the Schedule NJK-1, Form NJ-1065, you received from the practice.

Worksheet F Deduction for Medical Expenses

- | | |
|---|----------|
| 1. Total unreimbursed medical expenses | 1. _____ |
| 2. Enter line 29, 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 31, Form NJ-1040.
If zero, enter zero here and make no entry on line 31, Form NJ-1040 | 6. _____ |

(Keep for your records)

- S corporation shareholders – Use the amount from Part V of the Schedule NJ-K-1, Form CBT-100S, you received from the practice.
- Sole proprietors – Determine your allowable HEZ deduction and enclose a schedule showing how you calculated it.

Note: Do not claim unreimbursed medical expenses, health insurance premiums, or other personal or business expenses as a deduction on this line.

For eligibility requirements and instructions for calculating the HEZ deduction, see Technical Bulletin TB-56.

Part-Year Residents. If you are a partner or an S corporation shareholder, you must prorate the deduction based on the number of days in the entity's fiscal year that you were a resident. If you are a sole proprietor, use only the receipts for your period of residency when calculating the deduction.

Line 35 – Alternative Business Calculation Adjustment

If you completed Schedule NJ-BUS-1 and had a loss on line 4 of any part, you may be eligible for an income adjustment. You also may be eligible if you had a loss carryforward on Schedule NJ-BUS-2 from a prior year. Complete Schedule NJ-BUS-2 and enter on line 35 the amount from line 11 of the schedule. If zero, make no entry.

Enclose document Enclose Schedule NJ-BUS-2 with your return and keep a copy for your records. You may need the information to complete future returns.

Note: You must keep track of any unused losses that are carried forward. Unused losses can be carried forward for up to 20 years to calculate future adjustments.

Line 36 – Total Exemptions and Deductions

Add lines 30 through 35 and enter the total.

Line 37 – Taxable Income

Subtract line 36 from line 29 and enter the result.

Property Tax Deduction/Credit for Homeowners and Tenants

If property taxes were paid (directly or through rent) on your principal residence (see "Terms to Know" on page 4) in New Jersey, you may qualify for either a Property Tax Deduction that reduces your taxable income, or a refundable Property Tax Credit. If you meet the eligibility requirements, complete line 38a, and either line 39 or 55.

Note: Contact your building manager or the municipal tax collector if you are not sure whether the place you live is subject to property taxes.

Eligibility Requirements:

- You were domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 2019.
- Your principal residence, whether owned or rented, was subject to property taxes that were paid either as actual property taxes or through rent.
- If you rented your principal residence, it had its own separate kitchen and bathroom that you did not share with occupants of other units in the building.
- If your principal residence was a unit in a multi-unit property you owned, the property had no more than four units, and no more than one of those was a commercial unit.
- Your income on line 29 is more than the filing threshold amount for your filing status (see page 3). If you (and/or your spouse if filing jointly) were 65 or older or blind or disabled on the last day of the tax year and you were not required to file a return, see "Seniors or Blind/Disabled Persons Not Required to File Form NJ-1040" below.

You are **not** eligible for a deduction or credit:

- For a vacation home, second home, or any other property you do not reside in permanently.
- If you are a disabled veteran with a 100% exemption from property taxes on your principal residence. (However, if part of the property was rented to a tenant, the tenant may be eligible.)
- If you were a homeowner who made P.I.L.O.T. (Payments-In-Lieu-of-Tax) payments.
- If you were a tenant in a tax-exempt property (e.g., subsidized and campus housing, property owned by non-profit organizations, residence on which P.I.L.O.T. payments were made).

Seniors or Blind/Disabled Persons Not Required to File Form NJ-1040

If you (or your spouse if filing jointly) were 65 or older or blind or disabled on the last day of the tax year, and your income on line 29 is \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), and you met the eligibility requirements, you qualify for a Property Tax Credit.

If you are eligible for a Property Tax Credit, and you:

- **Are eligible and file for a 2019 Homestead Benefit because you were a New Jersey homeowner on October 1, 2019,** your credit will automatically be included with your Homestead Benefit. If you are filing Form NJ-1040, do not complete line 39 or line 55.

Information on the Homestead Benefit is available on our website at njtaxation.org.

- **Are not eligible for a 2019 Homestead Benefit** because you were not a homeowner on October 1, 2019, you can claim the Property Tax Credit on Form NJ-1040 or you can file for the Property Tax Credit using Form NJ-1040-HW only (see page 47). Do not file both Form NJ-1040 and Form NJ-1040-HW.

Line 38a – Total Property Taxes (18% of Rent) Paid

If you met the eligibility requirements on page 23, read the following to determine the correct amount to enter on line 38a.

Multi-Owner Properties. If you owned your principal residence with someone who was not your spouse, you can use only the amount of property taxes paid that reflects your percentage of ownership in the property, even if you were the only one who occupied the property and you paid all the taxes.

Multi-Unit Properties. If your principal residence was a unit in a multi-unit property that you owned, you can use only the property taxes paid for the percentage of the property you occupied.

- The unit must be a single, separate dwelling unit with complete independent living facilities. There must be permanent provisions for living, sleeping, eating, cooking, and sanitation. The unit must have a separate kitchen and bathroom.
- The property must contain four units or less, and no more than one of those units can be a commercial unit.

Condominiums and Co-ops. Condominiums and co-ops are considered single-family homes. For tax purposes, they are not multi-unit properties.

Continuing Care Communities. If you pay the proportionate share of property taxes attributable to your unit, you are considered a homeowner.

Life Tenancy. If you have life tenancy rights or hold a lease for 99 years or more, you are considered a homeowner.

Mobile Homeowners. You are considered a tenant if you owned a mobile home that was located in a mobile home park. Property taxes paid means 18% of the site fees paid for 2019.

Answer the following questions before completing line 38a:

Did you have more than one principal residence in New Jersey during the year?	Yes <input type="radio"/>	No <input type="radio"/>
Did you share ownership of your principal residence with someone who is not your spouse?	Yes <input type="radio"/>	No <input type="radio"/>
Was your principal residence a unit in a multi-unit property that you owned?	Yes <input type="radio"/>	No <input type="radio"/>
Did you occupy and share rent for your principal residence (apartment/rental unit) with someone who was not your spouse during the year?	Yes <input type="radio"/>	No <input type="radio"/>
Were you both a homeowner and a tenant in New Jersey during the year?	Yes <input type="radio"/>	No <input type="radio"/>

If you answered “Yes” to any question above, complete Worksheet G on page 25 to determine the amount to report.

If you answered “No” to all the questions above, report the property taxes due and paid as follows:

Tenants

Enter 18% of the rent paid for 2019. This is the amount that is considered property taxes. If you were a mobile homeowner, enter 18% of the site fees paid for 2019.

Homeowners

Enter the amount of property taxes due and paid to the municipality on your principal residence for 2019.

Homestead Benefit Recipients. If you received a Homestead Benefit as a credit on your 2019 property tax bill (not as a check), calculate your property taxes paid as follows:

Property taxes paid on your principal residence for 2019	+	Your Homestead Benefit credit
--	---	-------------------------------

If you received a Homestead Benefit as a check, use the amount of property taxes due and paid on your principal residence for 2019.

If you need information on your Homestead Benefit payment, visit njtaxation.org or call 1-888-238-1233.

Married, Filing Separately. If you and your spouse file separate returns but maintained the same principal residence, enter on line 38a only one-half of the property taxes (one-half of 18% of rent) due and paid.

Part-Year Residents. Only include amounts due and paid while you were a resident of New Jersey.

Worksheet G

PART I: HOMEOWNERS**Principal residences you owned in New Jersey during 2019**

Address	(a) Number of days in 2019 in this residence as an owner	(b) Share of property owned by you (and your spouse)	(c) Share (%) of property used as your principal residence	(d) Total property taxes paid on this property for this period	(e) Your share of property taxes paid on this property for this period
1.					
2.					
3.					
4. Your share of total property taxes paid for 2019 for your principal residences (total of column e) If you were also a tenant in New Jersey during the year, continue with Part II. Otherwise, go to Part III					

PART II: TENANTS**Principal residences you rented in New Jersey during 2019**

Address	(a) Number of days in 2019 in this residence as a tenant	(b) Total number of tenants who shared the rent	(c) Total rent paid by all people living in this residence during this period	(d) Total rent paid by you (and your spouse) for this residence during this period
5.				
6.				
7.				
8. Your share of total rent paid for 2019 for your principal residences (total of column d)				
9. Allowable portion of rent. Line 8 \times 0.18. Continue to Part III				

PART III: TOTAL

10. Add line 4 and line 9. Enter the total here and on line 38a, Form NJ-1040. Fill in the oval at line 38c indicating this worksheet was completed. If your filing status is married/CU partner, filing separate return and both you and your spouse maintained the same principal residence, use one-half of this amount when completing line 38a.

(Keep for your records)

Worksheet G

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 2019. Complete columns a through e for each address. If you lived for part of the year in a residence that was not a qualified residence, do not include any information for that residence. For example, you owned a five-unit property and used one of the units as your principal residence.

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 a

Enter the number of days you owned and occupied this home as your principal residence in 2019. If this was your residence all year, enter 365. The total number of days in Part I and Part II cannot be more than 365.

Column b

Enter the share (percentage) of this property you (and your spouse) owned. Enter the figure as a decimal. If you (and your spouse) were the sole owner(s), enter 1.00 for 100%. If you owned 50% of the property with someone who was not your spouse, you would enter 0.50. You must enter your percentage of ownership even if there are multiple owners and you were the only one who occupied the property and you paid all the taxes.

Example: You and your wife owned a single-family home with your sister. You lived in the home with your wife. Your sister did not live with you, and you and your wife paid all the property taxes. You must enter 0.50 because you and your wife owned only one-half (50%) of the property.

Column c

If this property consisted of more than one unit, enter the share (percentage) of the property you (and your spouse) used as your principal residence. Enter the figure as a decimal. For example, enter 25% as 0.25. The units in a multi-unit property are considered equal in size unless the local tax assessor has determined they are not equal.

Example: You owned a four-unit property. The units were equal in size, and one of the units was your principal residence. You must enter 0.25 because you occupied one-fourth (25%) of the property as your principal residence.

Column d

Enter the total property taxes paid on this property for 2019 for the period indicated in column a. If you received a Homestead Benefit, see "Homestead Benefit Recipients" on page 24.

Column e

Multiply the decimal in column c by the property tax amount in column d. If there is no figure in column c, use the decimal in column b. Enter the result in column e.

Example: Total property taxes paid were \$2,000. Column b is 1.00, and column c is 0.50. The calculation for column e is $0.50 \times \$2,000 = \$1,000$.

Line 4: Property Taxes

Add your share of property taxes paid in column e, lines 1 through 3, and enter the total.

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 2019. Complete columns a through d for each address. If you lived for part of the year in a residence that was not a qualified residence, do not include any information for that residence. For example, you rented an apartment in a building that is exempt from property taxes.

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 a

Enter the number of days you rented and occupied this home as your principal residence in 2019. If this was your residence all year, enter 365. The total number of days in Part I and Part II cannot be more than 365.

Column b

If you lived with someone who was not your spouse and shared the rent with them, enter the total number of tenants who shared the rent, including yourself. For this purpose, spouses are considered one tenant.

Column c

Enter the total amount of rent paid by all tenants, including yourself, during 2019 for the period indicated in column a.

Column d

Divide the amount in column c by the number in column b, and enter the result in column d.

Line 8: Rent

Add your share of rent paid in column d, lines 5 through 7, and enter the total.

Line 9: Allowable Portion of Rent

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

Part III – Total**Line 10: Total**

Add line 4 and line 9. Enter the total here and on line 38a, Form NJ-1040. If your filing status is married/CU partner, filing separately, enter one-half of this amount on line 38a.

**Line 38b – Property Information
(Homeowners Only)**

Enter the block and lot numbers of the property that you owned and occupied as your principal residence on December 31, 2019, as long as property taxes were paid on that home. If you were not a homeowner on December 31, enter the information for the last home you owned and occupied in New Jersey during the year. Include qualifier, if applicable (condominiums only). You can get this information from your property tax bill or from your local tax collector. If you were a tenant, make no entry

Enter numbers in the boxes like this:

Examples:

Block 3105.62

	3	1	0	5	6	2		
--	---	---	---	---	---	---	--	--

Lot 14.3

			1	4	3			
--	--	--	---	---	---	--	--	--

(Condominiums only)

Qualifier: 13245

1	3	2	4	5
---	---	---	---	---

**Line 38c – County/Municipality Code
(Homeowners Only)**

Enter the four-digit code for the block and lot number you entered on line 38b. See table on page 50. If you completed Worksheet G, fill in the oval.

Line 38d – Homeowner/Tenant Status

Fill in only one oval to indicate whether you were a homeowner, a tenant, or both a homeowner and tenant during 2019.

Line 39 – Property Tax Deduction

If you met the eligibility requirements on page 23, you can take either a Property Tax Deduction of up to \$15,000 (\$7,500 if you and your spouse file separate returns but maintained the same principal residence) or a Property Tax Credit.

There are two ways to determine whether you will get a greater benefit by taking a deduction on line 39 or a credit on line 55. If you:

- **Are not** claiming a credit for taxes paid to other jurisdictions, complete Worksheet H.
- **Are** claiming a credit for taxes paid to other jurisdictions, first complete lines 1 and 2 of Worksheet H. Then complete Schedule NJ-COJ and Worksheet I (See instructions for Schedule NJ-COJ on page 30.)

If you will receive a greater benefit by taking the deduction, enter on line 39 the amount of the Property Tax Deduction from Worksheet H or Schedule NJ-COJ and make no entry on line 55.

Worksheet H

Property Tax Deduction/Credit

Review the eligibility requirements on page 23 before completing Worksheet H. Part-year residents, see page 29.

Complete both columns of this worksheet to find out whether the deduction or the credit is better for you.

1. **Property Taxes.** Enter the property taxes from line 38a, Form NJ-1040. 1. _____
 Senior Freeze (Property Tax Reimbursement) applicants must use their base year amount.
(See instructions on page 29.)
2. **Property Tax Deduction.** Is the amount on line 1 of this worksheet \$15,000 or more (\$7,500 or more if you and your spouse file separate returns but maintained the same principal residence)?
 - ☐ Yes. Enter \$15,000 (\$7,500 if you and your spouse file separate returns but maintained the same principal residence).
 - ☐ No. Enter the amount from line 1. 2. _____

STOP — if you are claiming a credit for taxes paid to other jurisdictions.

Complete only lines 1 and 2. Then complete Schedule NJ-COJ and Worksheet I.
 (See instructions on page 30.)

3. Taxable Income (From line 37 of Form NJ-1040)
4. Property Tax Deduction (From line 2 above)
5. New Jersey Taxable Income (Subtract line 4 from line 3)
6. Tax on line 5 amount (From Tax Table or Tax Rate Schedules)
7. Subtract line 6, column A from line 6, column B

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

8. **Is the line 7 amount \$50 or more** (\$25 if you and your spouse file separate returns but maintained the same principal residence)? **Part-year residents, see page 29 before answering "No."**

☐ Yes. The Property Tax Deduction is more beneficial for you. Make the following entries on your return.

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 39	Line 4, column A
Line 40	Line 5, column A
Line 41	Line 6, column A
Line 55	Make no entry

☐ No. The Property Tax Credit is more beneficial for you. Make the following entries on your return.

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 39	Make no entry
Line 40	Line 5, column B
Line 41	Line 6, column B
Line 55	\$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence). Part-year residents must prorate this amount. (See instructions on page 29.)

(Keep for your records)

Worksheet H

Line 1: Property Tax/Rent

Enter the amount from line 38a, Form NJ-1040.

Senior Freeze (Property Tax Reimbursement) Applicants. Do not use the amount from line 38a. If you are eligible for a reimbursement from the 2019 Senior Freeze, complete that application before continuing.

If you file Form PTR-1, enter on line 1 the amount of your 2018 property taxes (or 18% of site fees) as reported on your 2019 Form PTR-1.

If you file Form PTR-2, enter on line 1 the amount of your base year property taxes (or 18% of site fees) as reported on your 2019 Form PTR-2.

Note: If you owned your home with someone who is not your spouse or if the property 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 occupied as your principal residence.

Line 2: Property Tax Deduction

Enter the amount from line 1 or \$15,000, whichever is less. Also enter this amount on line 4, column A.

Note: If you and your spouse file separate returns but maintained the same principal residence, enter the amount from line 1 or \$7,500, whichever is less.

Line 3: Taxable Income

For each column, enter the amount from line 37, Form NJ-1040.

Note: If you are claiming a credit for taxes paid to other jurisdictions, do not complete lines 3 through 8. Complete Schedule NJ-COJ and Worksheet I.

Line 4: Property Tax Deduction

Enter in column A the amount from line 2, Worksheet H.

Line 5: New Jersey Taxable Income

For each column, subtract line 4 from line 3 and enter the result.

Line 6: Tax on Line 5

For each column, enter the amount of tax on the income shown on line 5. Use the Tax Table on page 52 or the Tax Rate Schedules on page 61 to calculate the amount.

Lines 7 and 8: Deduction/Credit Determination

To determine whether a deduction or a credit is better for you, subtract line 6, column A from line 6, column B and enter the result on line 7. If the amount on line 7 is \$50 or more (\$25 if you and your spouse file separate returns but maintained 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 file separate returns but maintained the same principal residence), you will receive a greater benefit by taking the Property Tax Credit. Follow the instructions on Worksheet H for completing lines 39, 40, 41, and 55, Form NJ-1040.

Part-Year Residents. You can claim a deduction or credit for property taxes or 18% of rent due and paid during the time you were a resident. When completing line 8, prorate the \$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence) based on the number of months you occupied your New Jersey residence. Compare the prorated amount to line 7, and if the credit is more beneficial, enter the prorated amount on line 55.

Line 40 – New Jersey Taxable Income

Subtract line 39 from line 37 and enter the result. If you did not claim a Property Tax Deduction, enter the amount from line 37.

Line 41 – Tax on Amount on Line 40

Calculate your tax using one of the following methods and enter the amount on line 41.

Tax Table. If line 40 is less than \$100,000, you can use the New Jersey Tax Table on page 52 or the New Jersey Tax Rate Schedules on page 61 to find your tax. If you use the tax table, use the correct column for your filing status.

Tax Rate Schedules. If line 40 is \$100,000 or more, you must use the New Jersey Tax Rate Schedules on page 61. Use the correct schedule for your filing status.

Line 42 – Credit for Income Taxes Paid to Other Jurisdictions (COJ)

You may be able to claim a credit if you had income from outside New Jersey. Complete Schedule NJ-COJ to calculate the credit and enter the amount on line 42. If you complete more than one Schedule NJ-COJ, add the credits from each schedule and enter the total. The credit on line 42 cannot be more than your tax on line 41.

Enter the jurisdiction code from the chart below in the boxes provided on line 42. If you are claiming a credit for more than one jurisdiction, use the code for “Multiple Jurisdictions.”

Jurisdiction Codes

	Code		Code		Code
Alabama	01	Maine	19	Oregon	37
Arizona	03	Maryland	20	Pennsylvania	38
Arkansas	04	Massachusetts	21	Rhode Island	39
California	05	Michigan	22	South Carolina	40
Colorado	06	Minnesota	23	Tennessee	42
Connecticut	07	Mississippi	24	Utah	44
Delaware	08	Missouri	25	Vermont	45
Georgia	10	Montana	26	Virginia	46
Hawaii	11	Nebraska	27	West Virginia	48
Idaho	12	New Hampshire	29	Wisconsin	49
Illinois	13	New Mexico	31	Dist. of Columbia	51
Indiana	14	New York	32	Philadelphia	52
Iowa	15	North Carolina	33	Other	53
Kansas	16	North Dakota	34	Multiple	
Kentucky	17	Ohio	35	Jurisdictions	99
Louisiana	18	Oklahoma	36		

Enclose
document

Enclose Schedule NJ-COJ(s) with your return.

Schedule NJ-COJ

Credit for Income or Wage Taxes Paid to Other Jurisdictions

Complete this schedule only if you had income from outside New Jersey that was taxed by another jurisdiction and subject to New Jersey Income Tax in the same tax year. The credit reduces your New Jersey tax based on the percentage of income that was taxed by other jurisdictions. It is not necessarily a dollar-for-dollar credit. You cannot take a credit for taxes paid to the U.S. Government, Puerto Rico, or any other country or territory.

Compensation From Pennsylvania. There is a Reciprocal Personal Income Tax Agreement between New Jersey and Pennsylvania. Compensation (salaries, wages, tips, fees, commissions, bonuses, and other payment for services rendered as an employee) paid to New Jersey residents employed in Pennsylvania is not subject to Pennsylvania income tax. Therefore, you cannot claim a credit for taxes paid to Pennsylvania on that type of income. However, other types of income (e.g., self-employment, gain from sale of property) are not covered by the agreement and may be eligible for the credit. The Reciprocal Agreement does not apply to the wage or income tax of Philadelphia or any other municipality in Pennsylvania.

Different Jurisdictions Tax the Same Income. You may need to complete more than one Schedule NJ-COJ. See “Same Income Taxed by More Than One Jurisdiction” on page 31.

Different Jurisdictions Tax Different Income. You must complete a separate Schedule NJ-COJ for each jurisdiction. For more information, see GIT-3W, *Credit for Income Taxes Paid to Other Jurisdictions (Wage Income)*, or GIT-3B, *Credit for Income Taxes Paid to Other Jurisdictions (Business/Nonwage Income)*.

Jurisdiction Imposes More Than One Type of Tax. You may need to complete a separate Schedule NJ-COJ for each type of tax. For more information, see GIT-3W, *Credit for Income Taxes Paid to Other Jurisdictions (Wage Income)*, or GIT-3B, *Credit for Income Taxes Paid to Other Jurisdictions (Business/Nonwage Income)*.

Property Tax Deduction/Credit (Worksheet I). If you are eligible for a Property Tax Deduction or Credit (see requirements on page 23), complete Schedule NJ-COJ, and then complete Worksheet I on page 34 to determine whether you receive a greater benefit from the Property Tax Deduction or 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 Deduction or Credit, only complete column B of Schedule NJ-COJ.

Documentation. Keep complete copies of any returns filed with other jurisdictions. You may be asked to provide the following:

- A complete copy of the income tax return filed with the other jurisdiction if one was filed or required to be filed. Include all schedules, worksheets, etc., that establish the nature and source of the income being taxed by the other jurisdiction.
- If you participated in a composite return filed in another jurisdiction, 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.
- If you do not have to file a return with the other jurisdiction, include either a W-2 that lists the wage taxes paid and the name of the taxing jurisdiction, or a statement from the business entity that filed an income-based tax return. The statement must include your share of the gross income taxed by the other jurisdiction, the name of the tax, and your share of the tax paid.

Line 1 – Income Properly Taxed by Both New Jersey and Other Jurisdiction

Only include income that meets all of the following criteria when completing line 1:

1. The income must be taxed by both New Jersey and a jurisdiction outside New Jersey, and
2. The income must have been properly taxed by the other jurisdiction, and
3. The amount of each item of income taxed by the other jurisdiction cannot be more than the amount of that item of income taxed by New Jersey, and
4. The income cannot be deemed allocated to New Jersey.

Enter the gross amount received after adjustments have been made by the other jurisdiction, but before personal exemptions and/or itemized deductions are subtracted. For an accurate income figure, first complete the tax return for the state in which you worked. Any income included on line 1 must also be included on line 2 since the income has to be taxed by both New Jersey and the other jurisdiction. Therefore, the amount on line 1 cannot be more than the amount on line 2. Also enter the name of the taxing jurisdiction in the space provided.

Do not include on line 1:

- Income that is not subject to New Jersey Income Tax (e.g., unemployment compensation).
- Income excluded or deducted in arriving at the income actually taxed in the other jurisdiction (e.g., IRA/Keogh contributions, employee business expenses, moving expenses, alimony).
- Interest, dividends, gains on sales of securities, and other income from intangible personal property (savings accounts, stocks, bonds) unless (1) the income was derived from a business, trade, or profession carried on in the other jurisdiction, or (2) you are required to file a resident return with both New Jersey and the other jurisdiction and report the income on both returns.
- Income subject to tax by a foreign country, U.S. possession, or territory.
- S corporation income allocated to New Jersey.
- Partnership income allocated to New Jersey.
- 401(k) contributions.

Same Income Taxed by More Than One Jurisdiction. If you pay tax to two jurisdictions on the same income, and the jurisdictions tax the **same** amount of income, complete only one Schedule NJ-COJ. Example: You have wages that are taxed by both city A and state B. Both the city and the state tax the full amount of your wages. Complete one Schedule NJ-COJ, reporting the full amount of wages.

However, if the jurisdictions tax **different** amounts of income, complete a separate Schedule NJ-COJ for each amount. On the first schedule, include the income amount taxed by both jurisdictions. On the second schedule, include only the difference in the two amounts. Example: You have \$150,000 in income from a business in city Y, which is in state Z. You report the entire amount on your

New Jersey return. State Z taxed \$120,000 of the income and the tax on that amount was \$8,200. City Y taxed \$140,000 of the income and the tax on that amount was \$5,600. Since the two jurisdictions taxed different amounts, you must complete two Schedule NJ-COJs.

First Schedule NJ-COJ: Indicate the jurisdiction as “city Y and state Z,” and enter \$120,000 on line 1. To determine the credit on that \$120,000, add together \$8,200 paid to state Z and \$4,800 paid to city Y. (\$4,800 is the tax paid on \$120,000. You cannot use the full \$5,600 since that is the tax paid on \$140,000. You can use only the tax paid on the amount of income entered on line 1.) Enter the total in box 9a, line 9. Compare the allowable credit calculated on line 8, Schedule NJ-COJ to the amount in box 9a (\$13,000). The credit is the lesser of line 8 or box 9a.

Second Schedule NJ-COJ: Indicate the jurisdiction as “city Y,” and enter \$20,000 on line 1. This amount is the difference between the total amount taxed by city Y (\$140,000) and the amount that was already included on the first Schedule NJ-COJ (\$120,000). Box 9a will be \$800, the tax paid to city Y on \$20,000 of income.

S Corporation Income. If you paid income or wage taxes to another jurisdiction on S corporation income that was also subject to New Jersey tax in the same tax year, you may be eligible for a credit. However, you **cannot** claim a credit for:

- Tax imposed by another jurisdiction on S corporation income allocated to New Jersey.
- Taxes paid or accrued on or measured by profits or income imposed on or paid on behalf of another person.
- Taxes attributable to distributions.

Income From New York. When claiming a credit for taxes paid to New York, the amount on line 1 must 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. If you are subject to the New York tax on lump-sum distributions, complete separate Schedule NJ-COJs for the ordinary income and the lump-sum distribution.

Income From Philadelphia. The amount of income taxable to Philadelphia may be different from the State wages on your W-2. Complete the following to determine the amount to enter on line 1.

A. $\frac{\text{Philadelphia Wage Tax Paid}^*}{\text{Philadelphia Wage Tax Rate}} =$ _____

B. Amount of Philadelphia wages
included on line 15, NJ-1040 _____

Enter on line 1 the lesser of A or B.

*If you filed a Philadelphia Petition for Wage Tax Refund, you must subtract your refund from the Philadelphia wage tax paid.

Information about the Philadelphia wage tax rate is available on the City of Philadelphia’s website at phila.gov.

Sole Proprietorships and Partnerships From Philadelphia. If you are a sole proprietor or partner in a partnership whose income is subject to Pennsylvania income tax and Philadelphia business income and receipts tax and net profits tax, you must consider the taxes paid (based on income) to all jurisdictions when calculating the credit. The Philadelphia business income and receipts 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.

Part-Year Residents. Enter on line 1 only the income derived from the other jurisdiction during the period of time you were a New Jersey resident. The income must be actually and properly taxed both by the other jurisdiction and New Jersey.

Line 2 – Income Subject to Tax by New Jersey

Enter the amount of income reported on line 29, Form NJ-1040.

Line 3 – Maximum Allowable Credit Percentage

Divide line 1 by line 2 and enter the percentage on line 3. Carry your results to seven decimal places, rounding up if the seventh place is 5 or more. Since line 1 cannot be more than line 2, the result will be 100% or less.

If you are not eligible to claim a Property Tax Deduction or Property Tax Credit, only complete column B.

Line 4 – Taxable Income

For each column, enter on line 4 the amount from line 37, Form NJ-1040.

Line 5 – Property Tax and Deduction

Qualified homeowners or tenants (see eligibility requirements on page 23), enter the following information:

Box 5a: Enter the amount from line 1 of Worksheet H (see page 28).

Column A (Line 5): Enter the amount from line 2 of Worksheet H.

Line 6 – New Jersey Taxable Income

For each column, subtract line 5 from line 4 and enter the result.

Line 7 – Tax on Line 6 Amount

For each column, enter the tax due on the income entered on line 6. Use the Tax Table on page 52 or the Tax Rate Schedules on page 61 to calculate the amount of tax due. If you are completing only column B, the amount on line 7 should be the same as the amount on line 41, 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.

Line 9 – Credit for Taxes Paid to Other Jurisdiction

Box 9a: Enter the income or wage tax paid to the other jurisdiction on the income shown on line 1. This amount is the total tax liability to the other jurisdiction from the other jurisdiction's tax return, or if the other jurisdiction does not require the filing of a tax return, the amount may be the taxes withheld for the jurisdiction.

If you adjusted the income on line 1 of this schedule, enter only the tax paid on the adjusted amount.

For each column, enter on line 9 the lesser of line 8 or the amount in box 9a.

If you are eligible for a Property Tax Deduction or Credit, complete Worksheet I on page 34 (part-year residents, see below).

If you are not eligible for a Property Tax Deduction or Credit, enter the amount from line 9, column B on line 42, Form NJ-1040. If you completed more than one NJ-COJ, enter the total of the amounts from line 9, column B. Leave lines 39 and 55 blank.

For more information, see GIT-3W, *Credit for Income Taxes Paid to Other Jurisdictions (Wage Income)*, or GIT-3B, *Credit for Income Taxes Paid to Other Jurisdictions (Business/Nonwage Income)*.

Part-Year Residents. You can claim a deduction or credit for property taxes or 18% of rent due and paid during the time you were a resident. When completing line 5, Worksheet I, prorate the \$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence) based on the number of months you occupied your New Jersey residence. Compare the prorated amount to line 4, Worksheet I, and if the credit is more beneficial, enter the prorated amount on line 55, NJ-1040.

Worksheet I Which Property Tax Benefit to Use

	COLUMN A		COLUMN B	
1. Tax. Enter amounts from line 7, Schedule NJ-COJ, columns A and B here.....	1.		1.	
2. Credit for Taxes Paid to Other Jurisdiction. Enter amounts from line 9, Schedule NJ-COJ, columns A and B here. If you completed more than one Schedule NJ-COJ, enter the total of all line 9 amounts (columns A and B) in the corresponding column.....	2.		2.	
3. Balance of Tax Due. Subtract line 2 from line 1 in each column	3.		3.	
4. Subtract line 3, column A from line 3, column B			4.	
5. Is the line 4 amount \$50 or more (\$25 if you and your spouse file separate returns but maintained the same principal residence)? Part-year residents , see instructions for line 9, Schedule NJ-COJ, on page 33 before answering "No." <input type="radio"/> Yes. The Property Tax Deduction is more beneficial for you. Make the following entries on your return. <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> <i>Form NJ-1040</i> Line 39 Line 40 Line 41 Line 42 Line 55 </div> <div style="width: 50%;"> <i>Enter amount from:</i> Line 5, Column A, Schedule NJ-COJ Line 6, Column A, Schedule NJ-COJ Line 7, Column A, Schedule NJ-COJ Line 2, Column A, Worksheet I Make no entry </div> </div> <input type="radio"/> No. The Property Tax Credit is more beneficial for you. Make the following entries on your return. <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> <i>Form NJ-1040</i> Line 39 Line 40 Line 41 Line 42 Line 55 </div> <div style="width: 50%;"> <i>Enter amount from:</i> Make no entry Line 6, Column B, Schedule NJ-COJ Line 7, Column B, Schedule NJ-COJ Line 2, Column B, Worksheet I \$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence). Part-year residents must prorate this amount. (See instructions for line 9, Schedule NJ-COJ, on page 33.) </div> </div> <p style="text-align: center; margin-top: 10px;">(Keep for your records)</p>				

Line 43 – Balance of Tax

Subtract line 42 from line 41 and enter the result. If line 42 is blank, enter the amount from line 41.

Line 44 – Child and Dependent Care Credit

The Child and Dependent Care Credit is available to certain taxpayers who have earned income and paid someone to care for a qualifying person so they can work or look for work.

To qualify, you must be allowed a federal credit for child and dependent care expenses and have taxable income on line 40 of \$60,000 or less. If your filing status is married, filing separately, you are only eligible for the credit if you meet certain exceptions for federal purposes.

Use Worksheet J on page 35 to calculate the amount of your credit.

Part-Year Residents. You must prorate your credit based on the number of months you were a New Jersey resident.

Civil Union Couples. If you are filing a joint New Jersey return and one or both of you are allowed a federal credit for child and dependent care expenses, you may also be able to receive a New Jersey Child and Dependent Care Credit. If your filing status is married, filing separately, you are only eligible for the credit if you meet certain exceptions for federal purposes.

If you file a joint federal return, use Worksheet J to calculate the amount of your New Jersey credit.

If you did not file a joint federal return, prepare a federal return as if you were married, filing jointly, and calculate the amount of the federal credit for child and dependent care expenses you would have been eligible to receive. Use that amount on Worksheet J to calculate your New Jersey credit. Fill in the oval below line 44 indicating you are a civil union couple.



Enclose a copy of federal Form 2441 with your return.

More information is available on our website at njtaxation.org.

Worksheet J Child and Dependent Care Credit

1. Enter your federal credit for child and dependent care expenses.....1. _____
2. Enter your taxable income from line 40, NJ-1040.2. _____
3. Enter the percentage below based on the amount on line 2.

If line 2 is over	But not over	Enter %
\$ 0	\$20,000	50%
\$20,000	\$30,000	40%
\$30,000	\$40,000	30%
\$40,000	\$50,000	20%
\$50,000	\$60,000	10%
\$60,000	and over	not eligible
3.3. _____%
4. Multiply line 1 by the percentage on line 34. _____
5. Enter the number of qualifying persons you claimed on federal Form 2441 for the federal credit for child and dependent care expenses..... 5. _____
6. If the number on line 5 is 1, enter \$500.
If the number on line 5 is 2 or more, enter \$1,0006. _____
7. Enter the lesser of line 4 or line 6. Also enter this amount on line 44, NJ-1040.7. _____
Part-year residents, see page 34.

(Keep for your records)

Line 45 – Balance of Tax

Subtract line 44 from line 43 and enter the result. If line 44 is blank, enter the amount from line 43.

Line 46 – Sheltered Workshop Tax Credit

Enter your Sheltered Workshop Tax Credit for the current year from Part IV, line 12 of Form GIT-317.



Enclose Form GIT-317 with your return.

Part-Year Residents. Prorate your credit based on the number of months you were a New Jersey resident.

Line 47 – Balance of Tax

Subtract line 46 from line 45 and enter the result. If line 46 is blank, enter the amount from line 45.

Line 48 – Gold Star Family Counseling Credit

If you are a mental health care professional who provided counseling through the Gold Star Family Counseling program, complete the following calculation to determine the amount of your credit:

1. Enter the number of hours of counseling you provided through the program _____
2. Enter the TRICARE rate for the service _____
3. Multiply line 1 by line 2.
Enter this amount on line 48..... _____

Part-Year Residents. Include only the hours of counseling provided through the program while you were a New Jersey resident.

Worksheet K Use Tax Calculation

Did you buy any taxable items or services without paying New Jersey Sales Tax? This includes any internet, phone, mail-order, or out-of-State purchases on which New Jersey Sales Tax was not collected, or purchases on which tax was collected at a rate less than 6.625%. If the answer is "Yes," you owe Use Tax to New Jersey. If you have already paid all Use Tax due with Form ST-18, answer "No."

- ☐ Yes. Complete Parts I, II, and III to calculate the amount of Use Tax due.
☐ No. Enter "0.00" on line 50, Form NJ-1040. **Do not leave line 50 blank.**

Part I – Use Tax due on items or services costing *less than \$1,000* each

Complete lines 1a–1d OR line 2.

If you know the exact amount of your purchases...

- 1a. Enter the exact amount of your taxable purchases on which no New Jersey Sales Tax was collected..... 1a. _____
 1b. Multiply line 1a by 6.625% (.06625) 1b. _____
 1c. Enter the amount of sales tax collected by other states for purchases on line 1a, up to 6.625%.
 Do not include sales tax collected by foreign countries 1c. _____
 1d. Subtract line 1c from line 1b. Continue with Part II 1d. _____

OR

If you do not know the exact amount of your purchases...

2. Enter the amount of Use Tax from the Estimated Use Tax Chart below that corresponds to the
 income you reported on line 29, Form NJ-1040. Continue with Part II..... 2. _____

Part II – Use Tax due on items or services costing *\$1,000 or more* each

- 3a. Enter the exact amount of your taxable purchases on which no New Jersey Sales Tax was collected 3a. _____
 3b. Multiply line 3a by 6.625% (.06625) 3b. _____
 3c. Enter the amount of sales tax collected by other states for purchases on line 3a, up to 6.625%.
 Do not include sales tax collected by foreign countries 3c. _____
 3d. Subtract line 3c from line 3b. Continue with Part III..... 3d. _____

Part III – Total Use Tax Due

4. Add the amount from either line 1d or line 2 to the amount on line 3d. Enter here and on
 line 50, Form NJ-1040 4. _____

(Keep for your records)

Estimated Use Tax Chart

(for Part I, line 2 **only**)

If your New Jersey gross income is:	Use Tax	If your New Jersey gross income is:	Use Tax
up to \$15,000.....	\$ 14	\$100,001 – \$150,000.....	134
\$15,001 – \$30,000.....	44	\$150,001 – \$200,000.....	170
\$30,001 – \$50,000.....	64	\$200,001 and over.....	.0852% (.000852)
\$50,001 – \$75,000.....	84		of income, or \$494, whichever is less.
\$75,001 – \$100,000.....	106		

Line 49 – Balance of Tax After Credits

Subtract line 48 from line 47 and enter the result. If line 48 is blank, enter the amount from line 47.

Line 50 – Use-Tax Due on Internet, Mail-Order, or Other Out-of-State Purchases

When you buy taxable items or services to use in New Jersey, you owe Use Tax if:

- You do not pay Sales Tax; or
- You pay tax at a rate less than New Jersey's 6.625% rate.

This commonly happens when you make purchases online, by phone or mail order, or outside the State.

Use Worksheet K to calculate the amount to report. If you do not have any Use Tax to remit, you must enter "0.00" on this line.

For more information about taxable items and services, see S&U-4, *New Jersey Sales Tax Guide*. For more information about Use Tax, see publication ANJ-7, *Use Tax in New Jersey*.

Line 51 – Interest on Underpayment of Estimated Tax

New Jersey Income Tax is a pay-as-you-go tax. You must pay tax on your income as you earn or receive it. If you did not pay enough tax on your income throughout the year, you may have to pay installment interest.

Installment interest may be charged if:

- Your total tax is more than \$400 (after subtracting withholdings and other credits); **and**
- You did not pay (by withholdings or estimated payments) at least 80% of your tax liability during the year.

To calculate 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 51 the amount from line 19, Form NJ-2210, and fill in the oval.



Enclose Form NJ-2210 with your return.

For more information, see GIT-8, *Estimating Income Taxes*.

Line 52 – Shared Responsibility Payment

New for 2019 After the printing of the NJ-1040 booklet, changes were made to provide more detailed information about the shared responsibility payment and calculating the amount due.

The complete line 52 instructions and Worksheet L are available at:

www.state.nj.us/treasury/taxation/pdf/current/srp.pdf

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The complete line 52 instructions and Worksheet L are available at:

www.state.nj.us/treasury/taxation/pdf/current/srp.pdf

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www.state.nj.us/treasury/taxation/pdf/current/srp.pdf

Line 53 – Total Tax Due

Add lines 49 through 52 and enter the total.

Line 54 – Total New Jersey Income Tax Withheld

Enter the total New Jersey Income Tax withheld as shown on all of your W-2s, W-2Gs, and/or 1099s on this line.

Common forms include:

- Form W-2: Box 17 (Box 15 must indicate NJ)
- Form W-2G: Box 15 (Box 13 must indicate NJ)
- Form 1099-R: Box 12 (Box 13 must indicate NJ)
- Form 1099-MISC: Box 16 (Box 17 must indicate NJ)

Do not include tax paid on your behalf by a partnership.



Enclose Forms W-2 and 1099 with your return.

Part-Year Residents. You must determine from your W-2, W-2G, and/or 1099 statement(s) the amount of New Jersey Income Tax withheld from wages you earned or other payments you received while you were a New Jersey resident. If your W-2 includes only wages you earned while you were a resident, report the total New Jersey tax withheld on the W-2. If your employer combined your resident and nonresident wages on the W-2, include only tax withheld while you were a New Jersey resident.

Line 55 – Property Tax Credit

If you met the eligibility requirements on page 23 and you receive a greater benefit from the Property Tax Credit, enter \$50 (\$25 if married, filing separately). **Do not** claim a credit if you claimed the Property Tax Deduction on line 39 or your income is under the filing threshold.

Part-Year Residents. Prorate the amount of any Property Tax Credit on this line based on the number of months you occupied your qualified New Jersey residence.

Line 56 – New Jersey Estimated Tax Payments/Credit From 2018 Tax Return

Include on this line:

- Estimated tax payments made for 2019;
- Amount paid with your application for an extension;
- Credit applied from the prior year. This is the amount you chose to carry forward on line 64 of your 2018 NJ-1040.

Do not include prior year refunds or tax paid on your behalf by partnership(s).

Payments Made Under Another Name or Social Security Number. If you changed your name (marriage, divorce, etc.), and you made estimated tax payments using your former name, enclose a statement explaining all the payments you and/or your spouse made for 2019 and the name(s) and Social Security number(s) under which you made payments.

If your spouse died during the year and amounts were paid/credited under both your Social Security numbers, enclose a statement listing the Social Security numbers and the amounts submitted under each.

Part-Year Residents. Enter the amount of estimated payments you made to New Jersey while you were a resident. If you made estimated payments both as a resident and as a non-resident, enter only the payments you made to meet your tax liability while you were a resident.

Line 57 – New Jersey Earned Income Tax Credit (NJEITC)

The NJEITC is a credit for certain taxpayers who work and have earned income. It reduces the amount of tax you owe and can give you a refund. To be eligible for the NJEITC, you must claim and be allowed a federal earned income credit (EIC). You are not eligible for the NJEITC if your filing status is married filing separately.

New for 2019 The NJEITC is 39% of the federal EIC. Calculate as follows and enter on line 57:

Federal earned income credit _____ x .39 = _____

If you asked the IRS to calculate your federal EIC, leave line 57 blank. Fill in the first oval below the line. The IRS will provide information about the federal EIC no earlier than October 2020. Civil union couples should not fill in the first oval (see below).

Civil Union Couples. If you are filing a joint New Jersey return and one or both of you claim and are allowed a federal EIC, you also might be able to receive the NJEITC. If you are filing separate New Jersey returns, you are not eligible for the NJEITC.

If you file a joint federal return, use the calculation above to determine the amount of your NJEITC.

If you did **not** file a joint federal return, prepare a federal return as if you were married, filing jointly, and then calculate the amount of the federal EIC you would have been eligible to receive. Use that amount to calculate your New Jersey credit above. Fill in only the second oval below line 57 indicating you are a civil union couple.

Note: You may be asked to provide documentation to support your claim. For more information on the program, visit our website at state.nj.us/treasury/taxation/eitcinfo.shtml.

Part-Year Residents. You must prorate your credit based on the number of months you were a New Jersey resident.

Line 58 through 60 – UI/WF/SWF, DI, and FLI Credits

If you had two or more employers and you contributed more than the maximum amount of unemployment insurance (UI)/workforce development partnership fund (WF)/supplemental workforce fund (SWF) contributions, disability insurance (DI) contributions, and/or family leave insurance (FLI) contributions, you may be able to take credit for the excess withheld.

The maximum employee contributions were:

UI/WF/SWF – \$146.20
DI – \$58.48
FLI – \$27.52

Complete Form NJ-2450 to calculate the excess contributions and report as follows:

Enter on line:	Amount from Form NJ-2450:
58	Line 4
59	Line 5
60	Line 6

Enclose document You **must** enclose Form NJ-2450 with your return.

If you had only one employer, you must contact that employer for the refund of any amount that was overwithheld. Do not complete Form NJ-2450.

If you had multiple employers but one employer withheld more than the maximum, do not enter more than the maximum amount for that employer on Form NJ-2450. Any amounts over the maximum that were incorrectly withheld must be refunded by that particular employer.

If we deny your request, you must refile your claim through the Department of Labor and Workforce Development by completing Form UC-9A.

Line 61 – Wounded Warrior Caregivers Credit

You are eligible for this credit if you provided care for a relative who is a qualifying armed services member and your gross income was \$100,000 or less (married, filing joint; head of household; qualifying widow(er)) or \$50,000 or less (single; married, filing separate).

A **relative** is a:

Spouse	Grandparent	Nephew
Parent	Grandchild	Niece
Child	Aunt	Great-grandparent
Brother	Uncle	Great-grandchild
Sister	First Cousin	

The above relationships by marriage (e.g., stepchild, mother-in-law, etc.).

A **qualifying armed services member** is a person who:

- Was honorably discharged or released under honorable circumstances by the last day of the tax year, and
- Has a disability arising from active U.S. military service in any war or conflict on or after September 11, 2001, and
- Has either a 100% disability rating or receives individual unemployability benefits (one disability of at least 60% or two disabilities with a combined rating of at least 70% and one of those is at least 40%), and
- Lived with you in New Jersey for at least six months of the tax year.

Complete Schedule NJ-WWC to calculate the credit, and enter the amount on line 61. If two or more people care for the same person, the credit is apportioned based on the share of total care expenses for the year.

Who offers Quality, Free or Low-Cost Health Insurance? WE DO!



NJ FAMILYCARE

Affordable health coverage. Quality care.

For income eligible NJ residents
Apply Online www.njfamilycare.org
or CALL 1-800-701-0710
 TTY: 1-800-701-0720
 Multilingual operators available

Those not eligible for NJ FamilyCare,
 can apply at the **Marketplace**
www.healthcare.gov
or call 1-800-318-2596
 TTY: 1-855-889-4325

NJ DEPARTMENT OF HUMAN SERVICES

Part-Year Residents. You must use your income for the entire year when determining your eligibility.



Enclose a copy of your caregiver approval letter the first time you claim the credit. You may be required to submit additional documentation to verify your eligibility.

Line 62 – Total Withholdings, Credits, and Payments

Add lines 54 through 61 and enter the total.

Line 63 – Amount You Owe

If line 62 is less than line 53, you have tax due. Subtract line 62 from line 53 and enter the result.

If you would like to make a donation to the Charitable Campaigns, continue with line 66. Otherwise, continue with line 75.

Line 64 – Overpayment Amount

If line 62 is more than line 53, you have an overpayment. Subtract line 53 from line 62 and enter the result.

Line 65 – Credit to Your 2020 Tax

Enter the amount you want to credit to your 2020 tax. This amount will reduce your refund.

Lines 66 through 73 – Charitable Contributions

You can make a donation to one or more of the following charities. The amount you donate will reduce your refund or increase your balance due.

To make a donation, check the appropriate box(es) and enter the amount you want to contribute on the corresponding line:

Line 66 – Endangered Wildlife Fund

Line 67 – Children's Trust Fund

Line 68 – Vietnam Veterans' Memorial Fund

Line 69 – Breast Cancer Research Fund

Line 70 – U.S.S. New Jersey Educational Museum Fund

Line 71 through 73 – You can donate to up to three of the following funds on these lines. Enter the code number in the boxes provided.

- Drug Abuse Education Fund (01)
- Korean Veterans' Memorial Fund (02)
- Organ and Tissue Donor Awareness Education Fund (03)
- NJ-AIDS Services Fund (04)

- Literacy Volunteers of America – New Jersey Fund (05)
- New Jersey Prostate Cancer Research Fund (06)
- World Trade Center Scholarship Fund (07)
- New Jersey Veterans Haven Support Fund (08)
- Community Food Pantry Fund (09)
- Cat and Dog Spay/Neuter Fund (10)
- New Jersey Lung Cancer Research Fund (11)
- Boys and Girls Clubs in New Jersey Fund (12)
- NJ National Guard State Family Readiness Council Fund (13)
- American Red Cross – NJ Fund (14)
- Girl Scouts Councils in New Jersey Fund (15)
- Homeless Veterans Grant Fund (16)
- Leukemia & Lymphoma Society New Jersey Fund (17)
- Northern New Jersey Veterans Memorial Cemetery Development Fund (18)
- New Jersey Farm to School and School Garden Fund (19)
- Local Library Support Fund (20)
- ALS Association Support Fund (21)
- Fund for the Support of New Jersey Nonprofit Veterans Organizations (22)
- New Jersey Yellow Ribbon Fund (23)
- Autism Programs Fund (24)
- Boy Scouts Councils in New Jersey Fund (25)
- NJ Memorials to War Veterans Maintenance Fund (26)
- Jersey Fresh Program Fund (27)
- NJ World War II Veterans' Memorial Fund (28)

More information on the charitable funds is available on our website at njtaxation.org. See "Charitable Funds" under "Individuals."

Line 74 – Total Adjustments to Tax Due/Overpayment Amount

Add lines 65 through 73 and enter the total.

Line 75 – Balance Due

Compare lines 63, 64, and 74 and complete line 75 as follows:

- If you have an amount on line 63, add lines 63 and 74 and enter the total.
- If you have an amount on line 64 but it is *less* than the amount on line 74, subtract line 64 from line 74 and enter the result.
- If you have no amount on lines 63 and 64 but you have an amount on line 74, enter the amount from line 74.

See “How to Pay” below. Fill in the oval if you are paying by e-check or credit card.

If you do not file your return or make a payment on time, we may charge you penalties and interest. See page 45.

Line 76 – Refund Amount

If you have an amount on line 64, subtract line 74 from line 64 and enter the result.

You must submit your return to claim a refund. If the refund is \$1 or less, you must enclose a statement requesting it.

Time Period for Refunds. Generally, you have three years from the date the return was due (including extensions) to request a refund.

Claims Against Your Refund (Set-Off/Offset Programs).

Your refund can be used to pay debts you owe to:

- The State of New Jersey, including any of its agencies.
- The Internal Revenue Service.
- Another claimant state/city that has a personal income tax set-off agreement with New Jersey.

If we apply your refund or credit to any debts, we will notify you by mail.

Gubernatorial Elections Fund

If you would like to designate \$1 to help candidates for Governor pay campaign expenses, fill in the “Yes” oval. If you are filing a joint return, your spouse can also elect to designate \$1 to this fund. Filling in the “Yes” oval will not reduce your refund or increase the amount you owe.

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 online at elec.nj.gov.

Signature

Sign and date your return in blue or black ink. Both spouses must sign a joint return. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. We cannot process a return without the proper signatures and will return it to you. This causes unnecessary processing delays and may result in penalties for late filing. If you are filing on behalf of a deceased taxpayer, see “Deceased Taxpayers” on page 46.

Driver’s License Number

Enter your Driver’s License or state Non-Driver Identification Card number. Providing this information is voluntary. We may

use this information to validate your identity in our effort to combat identity theft and fraudulent filing.

Death Certificate

Fill in the appropriate oval below the signature line if you are enclosing a death certificate.

Don’t Need Forms Mailed to You Next Year?

If you do not need a booklet mailed to you next year, fill in the appropriate oval below the signature line.

Paid Tax Preparer Information

Preparer Authorization. Division of Taxation personnel cannot discuss your return or enclosures with anyone other than you without your written authorization because of the strict provisions of confidentiality. If you want a Division of Taxation representative to discuss your tax return with the person who signed your return as your “Paid Tax Preparer,” fill in the oval above the preparer’s signature line to give your permission.

Tax Preparers

Anyone who prepares a return for a fee must sign the return as a “Paid Preparer” and enter their 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.

E-File Mandate. Preparers that reasonably expect to prepare 11 or more individual resident Income Tax returns (including those filed for trusts and estates) during the tax year must use electronic methods to file those returns if an electronic filing option is available. A tax preparer is liable for a penalty of \$50 for each return they fail to file electronically when required to do so.

Opting Out of Electronic Filing. If your tax preparer is required to file all returns electronically but you want to file a paper return, you can opt out by enclosing Form NJ-1040-O, E-File Opt-Out Request Form, with your paper return. Both you and your preparer must sign the form, and your preparer must fill in the oval above their signature on your return to indicate that Form NJ-1040-O is enclosed.

How to Pay

You can make your payment either electronically (e-check or credit card) or by check or money order. Payments must be postmarked or submitted electronically by April 15, 2020, to

avoid penalty and interest charges. If you are paying a balance due for 2019 and also making an estimated tax payment for 2020, make a separate payment for each transaction. If you owe less than \$1, you do not have to make a payment.

Check or Money Order. There is a payment voucher (Form NJ-1040-V) at the front of this booklet. Do not use the pre-printed voucher if any information is incorrect. Instead, complete a blank voucher, which is available on our website at njtaxation.org.

Make your check or money order payable to State of New Jersey – TGI. Write your Social Security number on the check or money order. If you are filing a joint return, include both Social Security numbers in the same order the names are listed on the return. Send your payment for the balance due with the voucher in the same envelope with your tax return. (See “Where to Mail Your Return” on page 45.)

Electronic Payments. Do not send in the payment voucher if you are paying electronically. When making your payment, you must enter the Social Security number and date of birth of the first person listed on the tax return or your account will not be properly credited.

- **Electronic Check (e-check).** You can have your payment directly withdrawn from your bank account using our online e-check service. This option is available on our website at njtaxation.org. If you do not have internet access, you can make an e-check payment by contacting our Customer Service Center or by visiting a Regional Information Center. (See page 62 for phone numbers or addresses.)
- **Credit Card (Processing Fees Apply).** You can use an American Express, Discover, MasterCard, or Visa credit card to make your payment. This option is available on our website (njtaxation.org) or by phone (1-888-673-7694). You can also pay by credit card by contacting the Division’s Customer Service or by visiting a Regional Information Center. (See page 62 for phone numbers or addresses.)

Penalties and Interest

If you do not file your return or make your payment on time, we may charge you the following penalties and interest:

- **Late Filing Penalty.** When you file a return after the original or extended due date, we will assess a penalty of 5% per month (or part of a month) up to a maximum of 25% on the outstanding tax balance. You may also be charged a \$100 penalty for each month the return is late.
- **Late Payment Penalty.** When you pay after the filing deadline, you may be charged a 5% penalty on the outstanding balance.

- **Interest.** We will assess interest at an annual rate of 3% above the prime rate each month (or part of a month) the tax is unpaid. At the end of each calendar year, any tax, penalties, and interest remaining unpaid will become part of the balance on which interest is charged. See Technical Bulletin TB-21(R) for current and previous years’ interest rates.

Where to Mail Your Return

Use the envelope in your booklet to mail your NJ-1040, related enclosures, payment voucher, and check or money order for any tax due. Send only one return per envelope. On the envelope flap are preprinted address labels. To mail your return properly:

1. Remove all labels from envelope flap along perforations; and
2. Attach only the correct label to the front of the envelope.

Payment Due Label

Mail returns with tax due (include payment voucher and check or money order, if applicable) to:

State of New Jersey
Division of Taxation
Revenue Processing Center – Payments
PO Box 111
Trenton NJ 08645-0111

Refund Label

Mail returns requesting a refund (or with no tax due) to:

State of New Jersey
Division of Taxation
Revenue Processing Center – Refunds
PO Box 555
Trenton NJ 08647-0555

Do not staple, paper clip, tape, or use any other fastening device for your return and enclosures.

Military Personnel

A member of the Armed Forces whose home of record (domicile) is outside New Jersey does not become a resident of this State when assigned to a duty station here. They are a nonresident for Income Tax purposes.

A member of the Armed Forces whose home of record (domicile) is New Jersey is a resident for Income Tax purposes unless they are stationed outside New Jersey and maintain an apartment or a home (either owned or rented) outside New Jersey completely with out-of-pocket payments.

As a New Jersey resident, you are subject to tax on all income, regardless of where it is earned, unless the income is specifically exempt from tax under New Jersey law. You must report

your military pay, including combat pay, as taxable income on your return. Military pensions, mustering-out payments, subsistence and housing allowances are exempt.

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 year the death occurred, or for any earlier years served in the zone or area.

Spouses of Military Personnel

Federal law allows spouses of military personnel to choose the same legal residence as the service member for state and local tax purposes. The spouse does not have to actually live in the state or live with the service member spouse during the year.

If your spouse is a member of the military and you live in New Jersey but choose a different state as your legal residence, you are not subject to tax on wages earned in New Jersey and you should not file Form NJ-1040. However, if you had other types of income from New Jersey, or if you had New Jersey tax withheld in error, or made estimated payments, you should file a New Jersey Nonresident Income Tax Return (Form NJ-1040NR.)

For more information on military spouses, see GIT-7, *Military Personnel*.

Military Extensions

If you are not able to file on time because of distance, injury, or hospitalization as a result of being on active duty with the Armed Forces of the United States, you will automatically receive a six-month extension by enclosing an explanation when filing the return.

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 that 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 and pay tax due.

In addition, if you are hospitalized outside 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.

No interest or penalties will be assessed during a valid extension for service in a combat zone or qualified hazardous duty area. This extension also applies to your spouse if you file a joint return.



Enclose a statement of explanation with your return when you file that includes the reason for the extension.

For more information on military personnel, see GIT-7, *Military Personnel*.

Deceased Taxpayers

If a person received income in 2019 but died before filing a return, the surviving spouse or personal representative (executor or administrator of an estate or anyone who is in charge of the decedent’s personal property) should file the New Jersey return.

Filing Status. 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. (See “Filing Status” on page 5.)

Name and Address

- *Joint return.* Write the name and address of the decedent and the surviving spouse in the name and address fields. Print “Deceased” and the date of death above the decedent’s name.
- *Other filing status.* Write the decedent’s name in the name field and the personal representative’s name and address in the remaining fields. Print “Deceased” and the date of death above the decedent’s name.

Exemptions and Deductions. Prorate exemptions and deductions only if the decedent was a New Jersey resident for part of the year and a nonresident for part of the year.

Signatures

- *Personal representative.* A personal representative filing on behalf of a deceased taxpayer must sign the return in their official capacity. If it is a joint return, the surviving spouse also must sign.
- *No personal representative.* If filing a return when there is no personal representative for the deceased, the surviving spouse signs the return and writes “Filing as Surviving Spouse” or “Filing as Surviving Civil Union Partner” in the signature section.
- *No personal representative and no surviving spouse.* If there is no personal representative and there is no surviving spouse, the person in charge of the decedent’s property must file and sign the return as “Personal Representative.”

If there is a refund due and you want us to issue the check to the decedent’s surviving spouse or estate:

- Enclose a copy of the decedent’s death certificate (if an estate, also include the Surrogate’s Short Certificate); and
- Fill in the oval below the signature line.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had they lived, and the income was not included on the decedent's final return, you must report it on your own return when you receive it. Include the income on line 26 as "Other" income.

Amended Returns

File an amended return, Form NJ-1040X, and pay any tax due if:

- You receive an additional tax statement (W-2 or 1099) after filing your return; or
- You find that you made a mistake on your previously filed return; or
- There are any changes in your federal income tax (e.g., federal earned income credit or credit for dependent and child expenses). The amended resident return, Form NJ-1040X, must be filed within 90 days.

After You Complete the Form

- Do not staple, paper clip, tape, or use any other type of fastening device.
- Check name, address, Social Security number, and county/municipality code for accuracy.
- Send only one return per envelope.
- Enclose all supporting documents, forms, and schedules.
- Keep a copy of your return and all supporting documents, schedules, and worksheets 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.

- If you filed your original return and need to make changes or correct mistakes, you must file an amended return (NJ-1040X). Do not refile Form NJ-1040.

Privacy Act Notification

The Division of Taxation uses your Social Security number primarily to account for and give credit for tax payments. We also use Social Security numbers to administer and enforce all tax laws for which we are responsible. In addition, the Division 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 tax return or Property Tax Credit/Wounded Warrior Caregivers Credit application. This list will be used to avoid duplication of names on jury lists. The Division also is required to transmit to the Department of Human Services (DHS) annually information from New Jersey 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 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

You may be liable for a penalty up to \$7,500, or imprisonment for three to five years, or both, if you deliberately fail to file a return, file a fraudulent return, or attempt to evade paying your tax.

Use of Form NJ-1040-HW

If you are not required to file Form NJ-1040 because your income was at or below the filing threshold (see page 3), you may be able to use Form NJ-1040-HW to apply for a Property Tax Credit and/or a Wounded Warrior Caregivers Credit.

Property Tax Credit

If you were either a homeowner or a tenant and you met the eligibility requirements for a Property Tax Credit (see page 23), you qualify for a credit of \$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence).

Complete Part I, Form NJ-1040-HW, to apply for the Property Tax Credit ONLY if:

- You do not file a 2019 Form NJ-1040; and
- Your New Jersey gross income for 2019 was not more than \$20,000, or \$10,000 if your filing status is single or married/CU partner, filing separate return (part-year residents must use income for the *entire* year); and
- You were 65 or older or blind or disabled on the last day of the tax year; and
- You did not own your principal residence in New Jersey on October 1, 2019.

Homeowner on October 1, 2019

If you were a homeowner on October 1, 2019, and met the eligibility requirements, your Property Tax Credit will automatically be included with your Homestead Benefit, as long as you file the Homestead Benefit application.

Wounded Warrior Caregivers Credit

If you provided care for a relative who was a qualifying armed services member, you qualify for a credit of \$675 or the amount of the service member's federal disability compensation, whichever is less. See page 42 for information on who is considered a "relative" and who is considered a "qualifying armed services member."

Complete Part II, Form NJ-1040-HW, to apply for the Wounded Warrior Caregivers Credit ONLY if you:

- Do not file a 2019 Form NJ-1040; and
- Your New Jersey gross income for 2019 was not more than \$20,000, or \$10,000 if your filing status is single or married/CU partner, filing separate return (part-year residents must use income for the *entire* year).

When to File

Residents have until April 15, 2020, to file Form NJ-1040-HW for 2019.

Identification Section

Name and Address

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 incorrect information or you do not have a label, print or type the information in the spaces provided. If you are filing jointly, include your spouse's name.

Fill in the "Change of Address" oval if your address has changed since you last filed a New Jersey return or if any of the address information on your label is incorrect.

Social Security Number

You must enter your Social Security number in the boxes provided on the return, one digit in each box. If you are filing jointly, enter both filers' numbers in the same order as the names. If you (or your spouse) do not have a Social Security number, see "Social Security Number" on page 5 for more information.

County/Municipality Code

Enter the four-digit code of your current residence from the table on page 50. Enter one digit in each box.

Filing Status (Lines 1–5)

You must use the same filing status on Form NJ-1040-HW as you would have used if you had filed a New Jersey Income

Tax return. Indicate the appropriate filing status. Fill in only **one** oval. For more information, see "Filing Status" on page 5.

NJ Residency Status (Line 6)

If you were a New Jersey resident for only part of the year, list the month and day in the tax year your residency began and the month and day in the tax year it ended. For example, if you moved to New Jersey August 4, 2019, enter 08/04/19 to 12/31/19.

Part I — Property Tax Credit

Homeowner or Tenant During 2019 (Line 7)

Indicate whether at any time during 2019 you *either* owned or rented a home in New Jersey that you occupied as your principal residence on which property taxes or rent were paid. **Fill in only one oval.** You may be asked to provide proof of property taxes or rent paid on your principal residence at a later time.

If you answer "None" here, you are not eligible for a Property Tax Credit. Do not complete Part I.

Age 65 or Older or Blind or Disabled (Lines 8a and 8b)

Line 8a — Age 65 or Older. Indicate whether you were 65 or older on the last day of the 2019 Tax Year. Fill in the appropriate oval to the right of "Yourself." If you are filing a joint application, fill in the appropriate oval to the right of "Spouse/CU partner."

Proof of Age. You must enclose proof of age such as a copy of a birth certificate, driver's license, or church records the first time you indicate that you (or your spouse) are 65 or older.

Line 8b — Blind or Disabled. Indicate whether you were blind or disabled on the last day of the 2019 Tax Year. Fill in the appropriate oval to the right of "Yourself." If you are filing a joint application, fill in the appropriate oval to the right of "Spouse/CU partner."

Proof of Disability. You must enclose a copy of the doctor's certificate or other medical records evidencing legal blindness or total and permanent disability the first time you indicate that you (or your spouse) are blind or disabled.

Fill in the "Yes" ovals **only if you or your spouse met the qualifications**; they do not apply to your dependents or domestic partner.

If you answer "No" to the questions at line 8a and line 8b for both yourself and your spouse/CU partner, do not complete Part I.

Homeowner on October 1, 2019 (Line 9)

If you owned and occupied a home in New Jersey that was your principal residence on October 1, 2019, and property taxes were paid on that home, fill in the "Yes" oval.

If you answer "Yes" here, do not file this application unless you are completing Part II. If you are eligible and file for a 2019 Homestead Benefit, your Property Tax Credit will automatically be included with your Homestead Benefit. Information about the 2019 Homestead Benefit will be posted on the Division's website (njtaxation.org) as it becomes available. Or you can call 1-888-238-1233.

Part II — Wounded Warrior Caregivers Credit**Eligibility (Line 10)**

If you provided care for a relative who was a qualifying armed services member, fill in the "Yes" oval. (See page 42 for information on who is considered a "relative" and who is considered a "qualifying armed services member.") If you answer "Yes," enter the name and Social Security number of the qualifying service member. Also, enter your relationship to the service member.

If you answer "No" here, you are not eligible for a Wounded Warrior Caregivers Credit. Do not complete Part II.

Credit Calculation (Lines 11a–11c)

Line 11a — Enter the amount of the 2019 federal disability compensation of the qualifying armed services member for whom you provided care.

Line 11b — The maximum credit is \$675.

Line 11c — Enter the lesser of line 11a or line 11b.

Multiple Caregivers (Line 12)

If you were the only caregiver during the tax year for the service member indicated on line 10, fill in the "Yes" oval. If someone else provided care for the same person, fill in the "No" oval.

If you answer "No" here, enter your percentage of the total care expenses for the year. When two or more people care for the same person, the credit is apportioned based on their share of total care expenses.

Credit Amount (Line 13)

If you answered "Yes" at line 12, enter the amount from line 11c. If you answered "No" at line 12, multiply line 11c by the percentage on line 12.

Enclose a copy of your caregiver approval letter with your application. You may be required to submit additional documentation to verify your eligibility.

Signature

Sign and date your application in blue or black ink. Both spouses must sign a joint application. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. We cannot process an application without the proper signatures and will return it to you. This may delay the payment of your credit(s).

If you are filing for a deceased taxpayer and you want the Division to issue the check to the decedent's surviving spouse or estate:

- Enclose a copy of the decedent's death certificate (if an estate, also include the Surrogate's Short Certificate); and
- Fill in the oval below the signature line.

For information about authorizing the Division of Taxation to discuss your return and enclosures with your paid preparer, see "Preparer Authorization" on page 44.

Where to Mail Your Application

Use the envelope in your booklet to mail Form NJ-1040-HW and related enclosures. **Send only one application per envelope.** Use the return address label from the flap of the envelope addressed to:

State of New Jersey
Division of Taxation
Revenue Processing Center – Refunds
PO Box 555
Trenton NJ 08647-0555

Enter your code in the boxes below the Social Security number boxes on Form NJ-1040 or Form NJ-1040-HW. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to www.state.nj.us/nj/gov/county/localities.html to get the name of your municipality.

Municipality	Code	Municipality	Code	Municipality	Code	Municipality	Code
ATLANTIC COUNTY		Ridgewood Village	0251	Gibbsboro Borough	0413	Nutley Township	0716
Absecon City	0101	River Edge Borough	0252	Gloucester City	0414	Orange City	0717
Atlantic City	0102	River Vale Township	0253	Gloucester Township	0415	Roseland Borough	0718
Brigantine City	0103	Rochelle Park Township	0254	Haddon Township	0416	South Orange Village Twp.	0719
Buena Borough	0104	Rockleigh Borough	0255	Haddonfield Borough	0417	Verona Township	0720
Buena Vista Township	0105	Rutherford Borough	0256	Haddon Heights Borough	0418	West Caldwell Township	0721
Corbin City	0106	Saddle Brook Township	0257	Hi-Nella Borough	0419	West Orange Township	0722
Egg Harbor City	0107	Saddle River Borough	0258	Laurel Springs Borough	0420	GLOUCESTER COUNTY	
Egg Harbor Township	0108	South Hackensack Twp.	0259	Lawnside Borough	0421	Clayton Borough	0801
Estell Manor City	0109	Teaneck Township	0260	Lindenwold Borough	0422	Deptford Township	0802
Folsom Borough	0110	Tenafly Borough	0261	Magnolia Borough	0423	East Greenwich Township	0803
Galloway Township	0111	Teterboro Borough	0262	Merchantville Borough	0424	Elk Township	0804
Hamilton Township	0112	Upper Saddle River Bor.	0263	Mount Ephraim Borough	0425	Franklin Township	0805
Hammonton Town	0113	Waldwick Borough	0264	Oaklyn Borough	0426	Glassboro Borough	0806
Linwood City	0114	Wallington Borough	0265	Pennsauken Township	0427	Greenwich Township	0807
Longport Borough	0115	Washington Township	0266	Pine Hill Borough	0428	Harrison Township	0808
Margate City	0116	Westwood Borough	0267	Pine Valley Borough	0429	Logan Township	0809
Mullica Township	0117	Woodcliff Lake Borough	0268	Runnemede Borough	0430	Mantua Township	0810
Northfield City	0118	Wood-Ridge Borough	0269	Somerdale Borough	0431	Monroe Township	0811
Pleasantville City	0119	Wyckoff Township	0270	Stratford Borough	0432	National Park Borough	0812
Port Republic City	0120	BURLINGTON COUNTY		Tavistock Borough	0433	Newfield Borough	0813
Somers Point City	0121	Bass River Township	0301	Voorhees Township	0434	Paulsboro Borough	0814
Ventnor City	0122	Beverly City	0302	Waterford Township	0435	Pitman Borough	0815
Weymouth Township	0123	Bordentown City	0303	Winslow Township	0436	South Harrison Township	0816
BERGEN COUNTY		Bordentown Township	0304	Woodlynne Borough	0437	Swedesboro Borough	0817
Allendale Borough	0201	Burlington City	0305	CAPE MAY COUNTY		Washington Township	0818
Alpine Borough	0202	Burlington Township	0306	Avalon Borough	0501	Wenonah Borough	0819
Bergenfield Borough	0203	Chesterfield Township	0307	Cape May City	0502	West Deptford Township	0820
Bogota Borough	0204	Cinnaminson Township	0308	Cape May Point Borough	0503	Westville Borough	0821
Carlstadt Borough	0205	Delanco Township	0309	Dennis Township	0504	Woodbury City	0822
Cliffside Park Borough	0206	Delran Township	0310	Lower Township	0505	Woodbury Heights Borough	0823
Closter Borough	0207	Eastampton Township	0311	Middle Township	0506	Woolwich Township	0824
Cresskill Borough	0208	Edgewater Park Township	0312	North Wildwood City	0507	HUDSON COUNTY	
Demarest Borough	0209	Evesham Township	0313	Ocean City	0508	Bayonne City	0901
Dumont Borough	0210	Fieldsboro Borough	0314	Sea Isle City	0509	East Newark Borough	0902
East Rutherford Borough	0212	Florence Township	0315	Stone Harbor Borough	0510	Guttenberg Town	0903
Edgewater Borough	0213	Hainesport Township	0316	Upper Township	0511	Harrison Town	0904
Elmwood Park Borough	0211	Lumberton Township	0317	West Cape May Borough	0512	Hoboken City	0905
Emerson Borough	0214	Mansfield Township	0318	West Wildwood Borough	0513	Jersey City	0906
Englewood City	0215	Maple Shade Township	0319	Wildwood City	0514	Kearny Town	0907
Englewood Cliffs Borough	0216	Medford Township	0320	Wildwood Crest Borough	0515	North Bergen Township	0908
Fair Lawn Borough	0217	Medford Lakes Borough	0321	Woodbine Borough	0516	Secaucus Town	0909
Fairview Borough	0218	Moorestown Township	0322	CUMBERLAND COUNTY		Union City	0910
Fort Lee Borough	0219	Mount Holly Township	0323	Bridgeton City	0601	Weehawken Township	0911
Franklin Lakes Borough	0220	Mount Laurel Township	0324	Commercial Township	0602	West New York Town	0912
Garfield City	0221	New Hanover Township	0325	Deerfield Township	0603	HUNTERDON COUNTY	
Glen Rock Borough	0222	North Hanover Township	0326	Downe Township	0604	Alexandria Township	1001
Hackensack City	0223	Palmyra Borough	0327	Fairfield Township	0605	Bethlehem Township	1002
Harrington Park Borough	0224	Pemberton Borough	0328	Greenwich Township	0606	Bloomsbury Borough	1003
Hasbrouck Heights Bor.	0225	Pemberton Township	0329	Hopewell Township	0607	Califon Borough	1004
Haworth Borough	0226	Riverside Township	0330	Lawrence Township	0608	Clinton Town	1005
Hillsdale Borough	0227	Riverton Borough	0331	Maurice River Township	0609	Clinton Township	1006
Ho Ho Kus Borough	0228	Shamong Township	0332	Millville City	0610	Delaware Township	1007
Leonia Borough	0229	Southampton Township	0333	Shiloh Borough	0611	East Amwell Township	1008
Little Ferry Borough	0230	Springfield Township	0334	Stow Creek Township	0612	Flemington Borough	1009
Lodi Borough	0231	Tabernacle Township	0335	Upper Deerfield Twp.	0613	Franklin Township	1010
Lyndhurst Township	0232	Washington Township	0336	Vineland City	0614	Frenchtown Borough	1011
Mahwah Township	0233	Westampton Township	0337	ESSEX COUNTY		Glen Gardner Borough	1012
Maywood Borough	0234	Willingboro Township	0338	Belleville Township	0701	Hampton Borough	1013
Midland Park Borough	0235	Woodland Township	0339	Bloomfield Township	0702	High Bridge Borough	1014
Montvale Borough	0236	Wrightstown Borough	0340	Caldwell Borough	0703	Holland Township	1015
Moonachie Borough	0237	CAMDEN COUNTY		Cedar Grove Township	0704	Kingwood Township	1016
New Milford Borough	0238	Audubon Borough	0401	East Orange City	0705	Lambertville City	1017
North Arlington Borough	0239	Audubon Park Borough	0402	Essex Fells Township	0706	Lebanon Borough	1018
Northvale Borough	0240	Barrington Borough	0403	Fairfield Township	0707	Lebanon Township	1019
Norwood Borough	0241	Bellmawr Borough	0404	Glen Ridge Borough	0708	Milford Borough	1020
Oakland Borough	0242	Berlin Borough	0405	Irvington Township	0709	Raritan Township	1021
Old Tappan Borough	0243	Berlin Township	0406	Livingston Township	0710	Readington Township	1022
Oradell Borough	0244	Brooklawn Borough	0407	Maplewood Township	0711	Stockton Borough	1023
Palisades Park Borough	0245	Camden City	0408	Millburn Township	0712	Tewksbury Township	1024
Paramus Borough	0246	Cherry Hill Township	0409	Montclair Township	0713	Union Township	1025
Park Ridge Borough	0247	Chesilhurst Borough	0410	Newark City	0714	West Amwell Township	1026
Ramsey Borough	0248	Clementon Borough	0411	North Caldwell Borough	0715		
Ridgefield Borough	0249	Collingswood Borough	0412				
Ridgefield Park Village	0250						

Enter your code in the boxes below the Social Security number boxes on Form NJ-1040 or Form NJ-1040-HW. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to www.state.nj.us/nj/gov/county/localities.html to get the name of your municipality.

Municipality	Code	Municipality	Code	Municipality	Code	Municipality	Code
MERCER COUNTY		Monmouth Beach Borough	1334	Lavallette Borough	1516	Watchung Borough	1821
East Windsor Township	1101	Neptune City Borough	1336	Little Egg Harbor Twp.	1517		
Ewing Township	1102	Neptune Township	1335	Long Beach Township	1518	SUSSEX COUNTY	
Hamilton Township	1103	Ocean Township	1337	Manchester Township	1519	Andover Borough	1901
Hightstown Borough	1104	Oceanport Borough	1338	Mantoloking Borough	1520	Andover Township	1902
Hopewell Borough	1105	Red Bank Borough	1339	Ocean Gate Borough	1522	Branchville Borough	1903
Hopewell Township	1106	Roosevelt Borough	1340	Ocean Township	1521	Byram Township	1904
Lawrence Township	1107	Rumson Borough	1341	Pine Beach Borough	1523	Frankford Township	1905
Pennington Borough	1108	Sea Bright Borough	1342	Plumsted Township	1524	Franklin Borough	1906
Princeton	1114	Sea Girt Borough	1343	Point Pleasant Borough	1525	Fredon Township	1907
Robbinsville Township	1112	Shrewsbury Borough	1344	Pt. Pleasant Beach Borough	1526	Green Township	1908
Trenton City	1111	Shrewsbury Township	1345	Seaside Heights Borough	1527	Hamburg Borough	1909
West Windsor Township	1113	Spring Lake Borough	1347	Seaside Park Borough	1528	Hampton Township	1910
		Spring Lake Heights Bor.	1348	Ship Bottom Borough	1529	Hardyston Township	1911
MIDDLESEX COUNTY		Tinton Falls Borough	1349	South Toms River Borough	1530	Hopatcong Borough	1912
Carteret Borough	1201	Union Beach Borough	1350	Stafford Township	1531	Lafayette Township	1913
Cranbury Township	1202	Upper Freehold Township	1351	Surf City Borough	1532	Montague Township	1914
Dunellen Borough	1203	Wall Township	1352	Toms River Township	1508	Newton Town	1915
East Brunswick Township	1204	West Long Branch Borough	1353	Tuckerton Borough	1533	Ogdensburg Borough	1916
Edison Township	1205					Sandyston Township	1917
Helmetta Borough	1206	MORRIS COUNTY		PASSAIC COUNTY		Sparta Township	1918
Highland Park Borough	1207	Boonton Town	1401	Bloomington Borough	1601	Stanhope Borough	1919
Jamesburg Borough	1208	Boonton Township	1402	Clifton City	1602	Stillwater Township	1920
Metuchen Borough	1209	Butler Borough	1403	Haledon Borough	1603	Sussex Borough	1921
Middlesex Borough	1210	Chatham Borough	1404	Hawthorne Borough	1604	Vernon Township	1922
Milltown Borough	1211	Chatham Township	1405	Little Falls Township	1605	Walpack Township	1923
Monroe Township	1212	Chester Borough	1406	North Haledon Borough	1606	Wantage Township	1924
New Brunswick City	1213	Chester Township	1407	Passaic City	1607		
North Brunswick Township	1214	Denville Township	1408	Paterson City	1608	UNION COUNTY	
Old Bridge Township	1215	Dover Town	1409	Pompton Lakes Borough	1609	Berkeley Heights Twp.	2001
Perth Amboy City	1216	East Hanover Township	1410	Prospect Park Borough	1610	Clark Township	2002
Piscataway Township	1217	Florham Park Borough	1411	Ringwood Borough	1611	Cranford Township	2003
Plainsboro Township	1218	Hanover Township	1412	Totowa Borough	1612	Elizabeth City	2004
Sayreville Borough	1219	Harding Township	1413	Wanaque Borough	1613	Fanwood Borough	2005
South Amboy City	1220	Jefferson Township	1414	Wayne Township	1614	Garwood Borough	2006
South Brunswick Township	1221	Kinnelon Borough	1415	West Milford Township	1615	Hillside Township	2007
South Plainfield Borough	1222	Lincoln Park Borough	1416	Woodland Park Borough	1616	Kenilworth Borough	2008
South River Borough	1223	Long Hill Township	1430			Linden City	2009
Spotswood Borough	1224	Madison Borough	1417	SALEM COUNTY		Mountainside Borough	2010
Woodbridge Township	1225	Mendham Borough	1418	Alloway Township	1701	New Providence Borough	2011
		Mendham Township	1419	Carneys Point Township	1702	Plainfield City	2012
MONMOUTH COUNTY		Mine Hill Township	1420	Elmer Borough	1703	Rahway City	2013
Aberdeen Township	1301	Montville Township	1421	Elsinboro Township	1704	Roselle Borough	2014
Allenhurst Borough	1302	Morris Plains Borough	1423	Lower Alloways Crk. Twp.	1705	Roselle Park Borough	2015
Allentown Borough	1303	Morris Township	1422	Mannington Township	1706	Scotch Plains Township	2016
Asbury Park City	1304	Morristown Town	1424	Oldmans Township	1707	Springfield Township	2017
Atlantic Highlands Borough	1305	Mountain Lakes Borough	1425	Penns Grove Borough	1708	Summit City	2018
Avon-by-the-Sea Borough	1306	Mt. Arlington Borough	1426	Pennsville Township	1709	Union Township	2019
Belmar Borough	1307	Mt. Olive Township	1427	Pilesgrove Township	1710	Westfield Town	2020
Bradley Beach Borough	1308	Netcong Borough	1428	Pittsgrove Township	1711	Winfield Township	2021
Brielle Borough	1309	Parsippany-Troy Hills Twp.	1429	Quinton Township	1712		
Colts Neck Township	1310	Pequannock Township	1431	Salem City	1713	WARREN COUNTY	
Deal Borough	1311	Randolph Township	1432	Upper Pittsgrove Twp.	1714	Allamuchy Township	2101
Eatontown Borough	1312	Riverdale Borough	1433	Woodstown Borough	1715	Alpha Borough	2102
Englishtown Borough	1313	Rockaway Borough	1434			Belvidere Town	2103
Fair Haven Borough	1314	Rockaway Township	1435	SOMERSET COUNTY		Blairstown Township	2104
Farmingdale Borough	1315	Roxbury Township	1436	Bedminster Township	1801	Franklin Township	2105
Freehold Borough	1316	Victory Gardens Borough	1437	Bernards Township	1802	Frelinghuysen Township	2106
Freehold Township	1317	Washington Township	1438	Bernardsville Borough	1803	Greenwich Township	2107
Hazlet Township	1318	Wharton Borough	1439	Bound Brook Borough	1804	Hackettstown Town	2108
Highlands Borough	1319			Branchburg Township	1805	Hardwick Township	2109
Holmdel Township	1320	OCEAN COUNTY		Bridgewater Township	1806	Harmony Township	2110
Howell Township	1321	Barneget Township	1501	Far Hills Borough	1807	Hope Township	2111
Interlaken Borough	1322	Barneget Light Borough	1502	Franklin Township	1808	Independence Township	2112
Keansburg Borough	1323	Bay Head Borough	1503	Green Brook Township	1809	Knowlton Township	2113
Keyport Borough	1324	Beach Haven Borough	1504	Hillsborough Township	1810	Liberty Township	2114
Lake Como Borough	1346	Beachwood Borough	1505	Manville Borough	1811	Lopatcong Township	2115
Little Silver Borough	1325	Berkeley Township	1506	Millstone Borough	1812	Mansfield Township	2116
Loch Arbour Village	1326	Brick Township	1507	Montgomery Township	1813	Oxford Township	2117
Long Branch City	1327	Eagleswood Township	1509	North Plainfield Borough	1814	Phillipsburg Town	2119
Manalapan Township	1328	Harvey Cedars Borough	1510	Peapack & Gladstone Bor.	1815	Pohatcong Township	2120
Manasquan Borough	1329	Island Heights Borough	1511	Raritan Borough	1816	Washington Borough	2121
Marlboro Township	1330	Jackson Township	1512	Rocky Hill Borough	1817	Washington Township	2122
Matawan Borough	1331	Lacey Township	1513	Somerville Borough	1818	White Township	2123
Middletown Township	1332	Lakehurst Borough	1514	South Bound Brook Bor.	1819		
Millstone Township	1333	Lakewood Township	1515	Warren Township	1820		

2019 New Jersey Tax Table

Use this table if your New Jersey taxable income on line 40 is less than \$100,000. If your taxable income is \$100,000 or more, you must use the Tax Rate Schedules on page 61.

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 40 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 they will enter on line 41 of Form NJ-1040.

If Line 40 (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; or
- 5—Qualifying widow(er)/surviving CU partner.

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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	1,365	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

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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	1,39				

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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	1,91				

2019 NEW JERSEY TAX TABLE (NJ-1040)

If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 40 (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 2019

FILING STATUS: Single
Married/CU partner, filing separate return

Table A

		STEP 1	STEP 2			STEP 3	
If Taxable Income (Line 40) is:		Enter Line 40	Multiply Line 40 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	\$ 500,000		×	.0637	=	– \$ 2,126.25	=
\$ 500,000	\$5,000,000		×	.0897	=	– \$ 15,126.25	=
\$5,000,000	and over		×	.1075	=	– \$104,126.25	=

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 40) is:		Enter Line 40	Multiply Line 40 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	\$ 500,000		×	.0637	=	– \$ 4,042.50	=
\$ 500,000	\$5,000,000		×	.0897	=	– \$ 17,042.50	=
\$5,000,000	and over		×	.1075	=	– \$106,042.50	=

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 certain forms and publications through our message system.
- ♦ Get information on 2019 refunds from ARIS, our Automated Refund Inquiry System, 7 days a week (hours may vary).

Contact our Customer Service Center

609-292-6400 – Speak directly to a representative for tax information and assistance. See website for hours of operation.

Text Telephone Service (TTY/TDD) for Hearing-Impaired 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 New Jersey tax matter.
- ♦ Receive a reply through NJ Relay Services (711).

online...

Visit the New Jersey Division of Taxation Website

Many State tax forms and publications are available on our website at:

njtaxation.org

You can also reach us by email with general State tax questions at:

nj.taxation@treas.nj.gov

Do not include confidential information such as Social Security or federal tax identification numbers, liability or payment amounts, dates of birth, or bank account numbers in your email.

Subscribe to *NJ Tax E-News*, the Division of Taxation's online information service, at:

state.nj.us/treasury/taxation/listservic.shtml

in person...

Visit a Regional Information Center

Regional Information Centers provide individual assistance at various locations throughout the State. Call the Automated Tax Information System or visit our website for the address of the center 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 website at:
state.nj.us/treasury/taxation/prntgit.shtml
- ♦ 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 – See website for hours of operation.

NJ TaxTalk

TaxTalk provides recorded information on many New Jersey tax topics and 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 & Income Tax Filing Requirements
- 102 Military Personnel Nonresident Defined & Income Tax Filing Requirements
- 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
- 119 Mailing Your Property Tax Credit Applications Only (Without NJ-1040 Tax Returns)
- 120 How to Pay

Completing Your New Jersey Return

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Senior Freeze/Property Tax Reimbursement

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New Jersey E-File

- 304 NJ E-File

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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
- 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

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Taxpayers' Bill of Rights

The New Jersey Taxpayers' Bill of Rights simplifies tax administration and ensures that all taxpayers 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 can 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, see publication ANJ-1, New Jersey Taxpayers' Bill of Rights.

Senior Gold Prescription Discount Program

Senior Gold Prescription Discount Program (Senior Gold) is a State-funded prescription program that helps eligible residents pay for prescribed legend drugs, insulin, and insulin supplies.

Eligibility Requirements

You are eligible for Senior Gold if you meet the following requirements:

- You are a New Jersey resident;
- You are 65 or older **or** you are 18 or older *and* receiving Social Security Title II Disability benefits (you do *not* qualify if you are under age 65 and receiving these benefits on behalf of someone else);
- You meet certain income limits. The annual income limits for 2019 were between \$27,951 and \$37,951 if you are single or between \$34,268 and \$44,268 if you are married or in a civil union (**NOTE:** these limits may change for 2020); and
- If you are Medicare-eligible, you are required to enroll in a Medicare Part D Prescription Drug Plan of your choice. You will be responsible for paying the monthly premium directly to the Medicare Part D plan. You also will be responsible for paying any late enrollment penalty imposed by Medicare for each month you were eligible to enroll in Medicare Part D but did not enroll.

Benefits

Senior Gold helps eligible New Jersey residents pay for prescription drugs, insulin, insulin needles and syringes, and needles for injectable medicines used for the treatment of multiple sclerosis. Only drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered, nor is any pharmaceutical product whose manufacturer has not agreed to provide rebates to the State of New Jersey. The Senior Gold card works together with Medicare Part D Prescription Drug Plans. Senior Gold can reduce out-of-pocket expenses associated with participation in Medicare Part D.

Where to Get Information

For more information about the Senior Gold program, call 1-800-792-9745 or visit the Department of Human Services' website at: www.state.nj.us/humanservices/doas/home/seniorgolddetail.html

File Electronically *skip the paper*

NJE-File

If you're having a tax preparer do your federal and State income tax returns, ask to have them filed electronically. You can also do it yourself through an online tax preparation website or by using off-the-shelf tax software.

New Jersey Online Filing

Use the free, enhanced, and upgraded New Jersey Online Filing Service to file your 2019 NJ-1040 return. It's simple and easy to follow the instructions, complete your NJ tax return, and file it online. Any resident (or part-year resident) can use it to file their 2019 NJ-1040 for free.

www.njfastfile.com