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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-H Property Tax 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 36.

2016
NJ-1040

NJ DIVISION OF TAXATION
PO BOX 269
TRENTON, NJ 08695-0269

2016 New Jersey Income Tax Resident Return

Located to the right is an insert. If you received a booklet with your name and address preprinted on the insert, it contains your preprinted mailing label, preprinted payment voucher, and an extension application. If your name and address are not preprinted on the insert, it contains only a payment voucher and an extension application.

What You Need to Know:

- Use only blue or black ink.
- Fill in the applicable ovals completely, as shown. ⬬
- Do not staple, paper clip, tape, or use any other fastening device.
- Do not make any changes or corrections to any preprinted information.
- **Do not use the mailing label if any of the preprinted information is incorrect.** Instead, enter all the information in the spaces provided.
- **Do not use the preprinted payment voucher or extension application** if you filed a joint return last year and this year you are filing your return under your own social security number or you are filing a joint return with a different person.
- **Do not enter an amount** on unused lines or on any line where the amount to be reported is zero or less. (Exception: If you do not owe use tax, enter "0.00" on Line 45.)
- Do not place the mailing label on the payment voucher or extension application.
- Enter all numbers within the boundaries of each box. Do not use dollar signs or dashes.
- **When rounding,** enter zeros after the decimal point for cents.

Print or type numbers as follows: | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 |

INSERT

Return Label

If the insert to the right contains a preprinted name and address label, and all the information is correct, use the label on your Form NJ-1040 (or Form NJ-1040-H). See page 15 for more information.

Payment Voucher (Form NJ-1040-V)

Use the payment voucher (Form NJ-1040-V) **only** if you owe tax on your 2016 return and you are paying by check or money order. Mail the payment voucher with your check or money order in the same envelope with your tax return. Do not send in the payment voucher if you pay your taxes by e-check or credit card. See "How to Pay" on page 11.

Extension Application (Form NJ-630)

See page 10 for information on filing an application for extension of time to file your return. Mail the completed extension application and any related payment to the address on the front of Form NJ-630.

Note: You may file a request for a six-month extension online until 11:59 p.m. on April 18, 2017, at: www.njtaxation.org. If you are required to make a payment with your online extension application, **you must make your payment by e-check or credit card.**

State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION

CHRIS CHRISTIE
Governor
KIM GUADAGNO
Lt. Governor

FORD M. SCUDDER
State Treasurer

Dear Taxpayer,

Do you still file a paper income tax return? If you do, now is the time to make a change! Most New Jersey residents have already discovered the many benefits of filing electronically. It's easy, convenient, and accurate and also reduces the cost to the State of printing and processing returns. With three different electronic filing options available, you should be able to find one that meets your needs. See the NJFastFile page to determine whether NJWebFile, NJ E-File, or NJ Fill'nFile is best for you.

Before you begin, review what's new for tax year 2016:

- **Earned Income Tax Credit.** The New Jersey Earned Income Tax Credit increases to 35% of the Federal benefit for 2016.
- **Alternative Business Calculation Adjustment.** The percentage used to calculate the Alternative Business Calculation Adjustment on Schedule NJ-BUS-2 increases to 50 percent for 2016, completing a five-year phase-in. If you have losses in certain business-related income categories, you will use this percentage to calculate an adjustment to your taxable income. See page 29 for more information.
- **Achieving a Better Life Experience Program (ABLE) Accounts.** Earnings on qualified distributions from these accounts are exempt from tax.
- **Driver's License Number.** We are asking you to enter your Driver's License or state Non-Driver Identification Card number on your return to help us reduce identity theft and fraud. Providing this information is voluntary.
- **Charitable Fund.** There is a new charitable fund to which you can contribute when filing your New Jersey return: Fund for the Support of New Jersey Nonprofit Veterans Organizations. Please consider donating to one or more of the funds listed on pages 4 and 5.

Read and follow all of the instructions in this booklet carefully. Any reference to a spouse also refers to a spouse in a same-sex marriage and to a partner in a civil union recognized under New Jersey law. Review the checklists for "Avoiding Common Mistakes" on page 7 and "Assembling Your Return" on page 47 before you submit your return to prevent processing delays.

If you have questions about filing your New Jersey return, visit our website at www.njtaxation.org for additional resources. You can also call our Automated Tax Information System at 1-800-323-4400 or 609-826-4400 for prerecorded information on a variety of tax topics. If you would rather speak with a Division representative, contact our Customer Service Center at 609-292-6400 for assistance.

Sincerely,

John Ficara
Acting Director
Division of Taxation

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NJFastFile™
file electronically — skip the paper

It's Fast, Secure & PAPER-FREE!

Whether you use NJ WebFile, NJ E-File, or NJ Fill'nFile, there's an NJ FastFile option for you! When you file electronically you'll be able to file your return faster, and you can choose direct deposit for your refund.

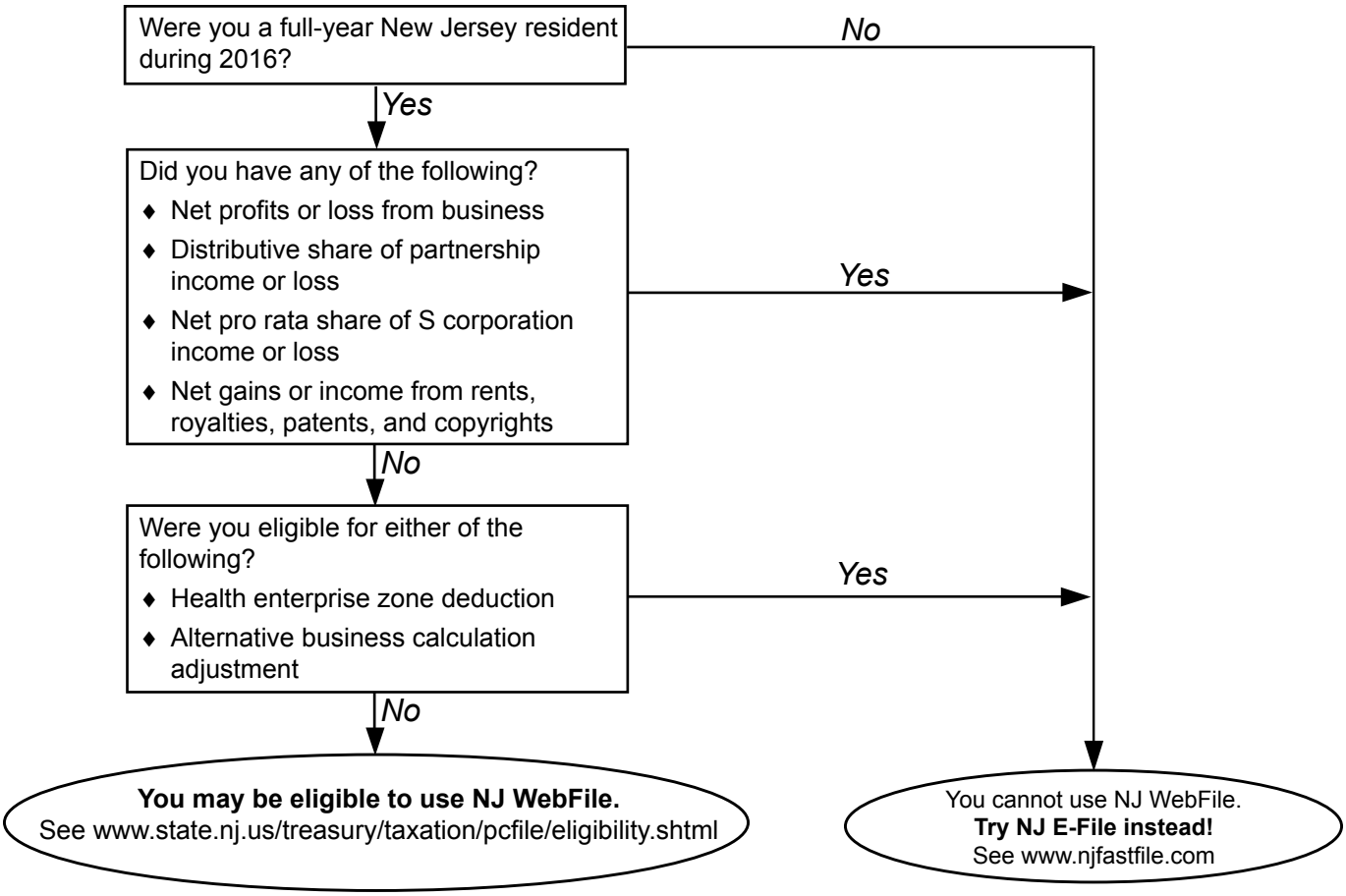
NJ WebFile

Prepare your Form NJ-1040 return on our secure website at www.njwebfile.com. Nothing to buy and no filing fees. Available only to full-year residents who meet certain eligibility requirements.

NJ E-File

You can file your Form NJ-1040 for 2016 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.) Available to both full-year and part-year residents.

Which Works Best for Me — NJ WebFile or NJ E-File?



NJ Fill'nFile

Use the free Fill'nFile PDF form to file your 2016 NJ-1040 return. You must know how to prepare the return on your own. Completing the Fill'nFile return is like filling out a paper form and then submitting it electronically. The Fill'nFile return doesn't ask questions or give instructions about what to enter on each line or whether you need to include attachments.

New Jersey Charitable Funds

Line 59 - Endangered and Nongame Species of Wildlife Conservation Fund

Web: www.NJFishandWildlife.com/ensphome.htm

Line 60 - Children's Trust Fund

NJ Children's Trust Fund, PO Box 717, Trenton, NJ 08625-0717
Phone: 609-888-7084
Web: www.njchildrenstrustfund.org

Line 61 - Vietnam Veterans' Memorial Fund

NJ Vietnam Veterans' Memorial and Museum, PO Box 648, Holmdel, NJ 07733
Phone: 732-335-0033
Web: www.njvvmf.org

Line 62 - New Jersey Breast Cancer Research Fund

New Jersey Commission on Cancer Research
Phone: 1-609-292-2204
Web: www.state.nj.us/health/ccr/

Line 63 - *U.S.S. New Jersey* Educational Museum Fund

Battleship New Jersey Museum and Memorial, Camden Waterfront, NJ
Web: www.battleshipnewjersey.org
Phone: 1-866-877-6262

Line 64 - Other Designated Contribution
01 - Drug Abuse Education Fund

L.E.A.D Inc., 5 South Main St., Allentown, NJ 08501
Phone: 609-259-2500
Web: www.leadrugs.org

Line 64 - Other Designated Contribution
02 - Korean Veterans' Memorial Fund

Korean War Memorial, c/o Dept. of Military and Veterans Affairs, Attn: DVS, PO Box 340, Eggert Crossing Road, Trenton, NJ 08625-0340
Phone: 609-530-6975
Web: http://www.nj.gov/military/korea/

Line 64 - Other Designated Contribution
03 - Organ and Tissue Donor Awareness Education Fund

Web: www.donatelifenj.org

Line 64 - Other Designated Contribution
04 - NJ-AIDS Services Fund

Email: NJAIDSFund@doh.state.nj.us

Line 64 - Other Designated Contribution
05 - Literacy Volunteers of America – New Jersey Fund

Web: literacynj.org
Phone: 1-800-848-0048

Line 64 - Other Designated Contribution
06 - New Jersey Prostate Cancer Research Fund

New Jersey Commission on Cancer Research
Phone: 1-609-292-2204
Web: www.state.nj.us/health/ccr/

Line 64 - Other Designated Contribution
07 - New Jersey World Trade Center Scholarship Fund

Web: www.njgrants.org

Line 64 - Other Designated Contribution
08 - New Jersey Veterans Haven Support Fund

Phone: 609-530-6941

Line 64 - Other Designated Contribution
09 - Community Food Pantry Fund

Web: http://bitly.com/communityfoodpantryfund

continued

New Jersey Charitable Funds

Line 64 - Other Designated Contribution
10 - Cat and Dog Spay/Neuter Fund

Web: http://www.state.nj.us/health/vph/pop-control/

Line 64 - Other Designated Contribution
11 - New Jersey Lung Cancer Research Fund

New Jersey Commission on Cancer Research
Phone: 1-609-292-2204
Web: www.state.nj.us/health/ccr/

Line 64 - Other Designated Contribution
12 - Boys and Girls Clubs in New Jersey Fund

Web: www.bgcnj.org

Line 64 - Other Designated Contribution
13 - NJ National Guard State Family Readiness Council Fund

Web: www.nationalguardsfrc.org

Line 64 - Other Designated Contribution
14 - American Red Cross – NJ Fund

Phone: 1-800-RED CROSS
Web: redcross.org/NJ
Twitter: @NJRedCross

Line 64 - Other Designated Contribution
15 - Girl Scouts Councils in New Jersey Fund

Web: http://girlscouts.org/councilfinder

Line 64 - Other Designated Contribution
16 - Homeless Veterans Grant Fund

Email: Patty.Richter@dmava.nj.gov

Line 64 - Other Designated Contribution
17 - Leukemia & Lymphoma Society – New Jersey Fund

Leukemia & Lymphoma Society New Jersey Chapter,
14 Commerce Drive, Ste. 301, Cranford, NJ 07016
Phone: 908-956-6600 Fax: 908-956-6601
Web: www.lls.org/nj

Line 64 - Other Designated Contribution
18 - Northern New Jersey Veterans Memorial Cemetery Development Fund

Web: vva1002.org
Phone: 973-271-2413

Line 64 - Other Designated Contribution
19 - New Jersey Farm to School and School Garden Fund

Web: http://bitly.com/njfarmtoschoolfund

Line 64 - Other Designated Contribution
20 - Local Library Support Fund

Web: http://www.njstatelib.org/local-library-support-fund

Line 64 - Other Designated Contribution
21 - ALS Association Support Fund

Greater New York Chapter	Greater Philadelphia Chapter
Web: www.als-ny.org	Web: www.alsphiladelphia.org
Phone: 212-619-1400	Phone: 215-643-5434
Twitter: @ALSofGNY	Twitter: @alsphiladelphia

Line 64 - Other Designated Contribution
22 - Fund for the Support of New Jersey Nonprofit Veterans Organizations

Email: Patty.Richter@dmava.nj.gov

Filing Information

- Your filing status and gross income determine whether you have to file a tax return.
- Age is not a factor in determining whether you must file. Even minors (including students) and senior citizens must file if they meet the income requirements.
- *Gross income* means taxable income after subtracting exclusions but before subtracting personal exemptions and deductions. It does not include nontaxable income. See page 19 for a list of exempt (nontaxable) income.
- Part-year residents, see page 7.
- Members of the Armed Forces (and their spouses), see page 9.

Use the chart to determine whether you must file a return. **This chart is only a guide and may not cover every situation.** If you need help, contact the Division's Customer Service Center (see page 62).

Spouse/Civil Union Partner. Any reference in this booklet to a 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.

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). If New Jersey is your domicile, you are considered a resident for New Jersey tax purposes

Who Must File a New Jersey Income Tax Return

You must 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 2016 and are due a refund.
- You are eligible for a New Jersey earned income tax credit or other credit and are due a refund.

Note: Homeowners and tenants age 65 or older or disabled who do not have to file a New Jersey return may be eligible for a property tax credit. (See the instructions for Form NJ-1040-H on page 48.)

Which Form to File

Full-Year Resident — Form NJ-1040

- New Jersey was your domicile (permanent legal residence) for the entire year; **or**
- New Jersey was not your domicile, but you maintained a *permanent** home here for the entire year and spent more than 183 days here. Members of the Armed Forces and their spouses, see page 9.

Part-Year Resident — Form NJ-1040

- New Jersey was your domicile (permanent legal residence) for part of the year; **or**
- New Jersey was not your domicile, but you maintained a *permanent** home here for part of the year and spent more than 183 days here. Members of the Armed Forces and their spouses, see page 9.

Note: You may have to file both a part-year resident and a part-year nonresident return if you received income from New Jersey sources while you were a nonresident (see page 7).

Nonresident — Form NJ-1040NR

- New Jersey was not your domicile, and you spent 183 days or less here; **or**
- New Jersey was not your domicile, you spent more than 183 days here, but you did not maintain a *permanent** home here.

You may also be considered a nonresident for **New Jersey tax purposes** if you were domiciled in New Jersey and you met **all** three of the following conditions for the entire year:

1. You did not maintain a *permanent* home in New Jersey; **and**
2. You did maintain a *permanent* home outside New Jersey; **and**
3. You did not spend more than 30 days in New Jersey.

*A home (whether inside or outside New Jersey) is not permanent if it is maintained only during a temporary period to accomplish a particular purpose. A home used only for vacations is not a permanent home.

continued

Filing Information - continued

unless you meet all three conditions for nonresident status (see chart on page 6). If New Jersey is not your domicile, you are only considered a New Jersey resident if you maintain a permanent home and spend more than 183 days here.

New Jersey Residents Working/Living Abroad. If New Jersey is your domicile *and* you are considered a New Jersey resident for tax purposes (see chart on page 6), you are subject to tax on income from all sources (worldwide income) regardless of where you live. New Jersey residents living abroad are subject to the same filing and payment requirements, including estimated payment requirements (see "Estimated Tax" on page 13), as residents living in New Jersey. New Jersey residents who have income from abroad cannot claim a credit for taxes paid to other jurisdictions for taxes paid to any foreign country or territory (e.g., Canada, Puerto Rico). See page 40.

Part-Year Residents

Filing Requirements. If you became a resident of this State or moved out of this State during the year, you are subject to New Jersey income tax on any income you received while you were a New Jersey resident. **Part-year residents must file a resident return and prorate all exemptions, deductions, credits, and the pension and other retirement income exclusions to reflect the period covered by the return.** If you received income from a New Jersey source while you were a nonresident, you must file a New Jersey nonresident return.

If you were a part-year resident, you are subject to tax and must file a return if your income for the *entire* year was more than the filing threshold amount for your filing status (see chart on page 6). This is true even if the income reported for your period of residence was equal to or below the threshold. If you are filing to get a refund and your income for the entire year was equal to or less than the filing threshold amount, you must enclose a copy of your Federal return. If you did not file a Federal return, include a statement to that effect.

AVOIDING COMMON MISTAKES

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

- ✓ **Use the correct form.** Both part-year residents and full-year residents should use Form NJ-1040. Use only a 2016 return for the 2016 tax year.
- ✓ **Read the instruction booklet** before completing the return.
- ✓ **Use only blue or black ink** when completing forms.
- ✓ **Enter all numbers within the boxes.** Do not use dollar signs or dashes.
- ✓ **Do not report a loss on Form NJ-1040.** Make no entry on lines where the amount to be reported is zero or less, *except* for Line 45, Use Tax Due on Internet, Mail-Order, or Other Out-of-State Purchases. If you do not owe use tax, enter "0.00" on Line 45.
- ✓ **Make no entry** on unused lines.
- ✓ **When rounding,** enter zeros after the decimal point for cents.
- ✓ **Check name, address, social security number, and county/municipality code** for accuracy.
- ✓ **Enter last name first** on the return. This is different from the Federal return.
- ✓ **Fill in only one oval** for your filing status.
- ✓ **Use "State wages" from Box 16 of your W-2, NOT Federal wages.** You may need to adjust any amount received from employment outside New Jersey to reflect New Jersey tax law.
- ✓ **Enclose all W-2s** with your return. Also enclose 1099-Rs and 1099-MISCs that list NJ withholdings.
- ✓ **Use the correct column** for your filing status in the Tax Table when calculating your tax liability on Line 40.
- ✓ **Request a refund** by completing Line 66.
- ✓ **Check your math.**
- ✓ **Sign and date your return.** Both spouses must sign a joint return.
- ✓ **Enclose a copy of the death certificate and fill in the oval above the signature line** if a refund is due and you want the check issued in the name of the surviving spouse or estate (see page 12).
- ✓ **Send only one return or property tax credit application per envelope.**
- ✓ **Keep a copy of your return** and all supporting documents, schedules, and worksheets.
- ✓ **Make changes or correct mistakes** to your original return by filing an amended return (see page 13).

Note: If you had any income from New Jersey sources while you were a nonresident, you may also need to file a New Jersey nonresident return. Allocate your withholdings between the resident and nonresident returns. Include only the actual amount withheld while you were a New Jersey resident on your resident return, and include only the amount withheld while you were a nonresident on your nonresident return. For more information, see Form NJ-1040NR, New Jersey nonresident return and instructions.

Line 14 - Wages. 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 on Line 14 only the actual amount you earned while you were a resident.

If the total amount reported on a W-2 is for income derived from an out-of-State source while you were a nonresident, do

continued

Part-Year Residents - continued

not include that income on your resident return.

Other Income. For interest, dividends, pensions, and other income, include only the amounts you received while you were a resident of New Jersey. Partners and, in general, S corporation shareholders must prorate the entity's income based on the number of days in the entity's fiscal year that the partner or shareholder was a resident divided by 365 (366 for leap years). For more information, see Tax Topic Bulletins GIT-9P, *Income From Partnerships,* or GIT-9S, *Income From S Corporations.*

Line 27a - Pension Exclusion. If your total income for the *entire year* was $100,000 or less before subtracting any pension exclusion, and you met the other eligibility requirements, you qualify for a pension exclusion. Prorate the exclusion by the number of months you were a New Jersey resident. For this calculation, 15 days or more is a month.

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

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

Part II. If you cannot receive Social Security or Railroad Retirement benefits, but would have been eligible if you had fully participated in either program, you may also be eligible for an additional exclusion on Line 27b.

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

Line 29 - Total Exemption Amount. You must prorate your total exemptions based on the number of months you were a New Jersey resident. For this calculation, 15 days or more is a month.

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

See the instructions for Line 29 to calculate the "total exemption amount" to prorate.

Lines 30 through 34 - Deductions. You may deduct the following based on the actual amounts paid during the time you lived in New Jersey:

- Medical expenses, qualified Archer medical savings account (MSA) contributions, and health insurance costs of the self-employed (use Worksheet E on page 29)
- Alimony and separate maintenance payments
- Qualified conservation contributions

In addition, eligible taxpayers may qualify for:

- A prorated Health Enterprise Zone (HEZ) deduction.
- An alternative business calculation adjustment based on the business income (losses) reported during their period of residence.

Line 38 - Property Tax Deduction. You may also be able to claim a deduction for property taxes you paid, or 18% of rent due and paid (this is the amount of your rent that is considered property taxes), during the time you were a resident. When you do the calculation to determine whether the deduction or credit is better for you, prorate the minimum benefit of $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. For this calculation, 15 days or more is a month. Use the prorated amount instead of the minimum benefit amount at line 8, Worksheet G or line 5, Worksheet J.

Line 48 - Total New Jersey Income Tax Withheld. 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

continued

TAXPAYERS' BILL OF RIGHTS

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

Service—

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

Appeals—

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

Interest on Refunds—

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

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

Part-Year Residents - continued

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 49 - Property Tax Credit. You must prorate the amount of any property tax credit on Line 49 based on the number of months you occupied your qualified New Jersey residence. For this calculation, 15 days or more is a month.

Line 50 - New Jersey Estimated Payments/Credit From 2015 Tax Return. 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 nonresident, enter only the payments you made to meet your tax liability while you were a resident. Also enter any amount you paid to qualify for an extension of time to file.

Line 51 - New Jersey Earned Income Tax Credit. If you are eligible and filed for a Federal earned income credit, you may also qualify for a New Jersey earned income tax credit. You must prorate your credit based on the number of months you were a New Jersey resident. For this calculation, 15 days or more is a month.

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

Military Personnel

Determining Residency

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. He or she is a *nonresident* for income tax purposes.

A member of the Armed Forces whose home of record (domicile) was New Jersey when entering the service remains a *resident* of New Jersey for income tax purposes unless he or she qualifies for nonresident status (see chart on page 6). Your domicile does not change when you are temporarily assigned to duty in another state or country.

If your home of record (and domicile) is New Jersey and you are stationed outside the State and you are living aboard ship, in barracks, or billets, bachelor officer quarters, apartment, or house, and you do not intend to remain outside New Jersey, you remain a New Jersey *resident* for income tax purposes. You are not considered to be maintaining a permanent home outside New Jersey. If you pay for and maintain an apartment or a home outside New Jersey, either by out-of-pocket payments or forfeiture of quarters allowance, that residence is considered a permanent home outside New Jersey. In this case, you will be considered a *nonresident* for income tax purposes.

Filing Requirements

Residents. As a New Jersey resident, you are subject to tax on all your 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 resident return. Mustering-out payments, subsistence and housing allowances are exempt.

TAX TIP Military pensions are exempt from New Jersey income tax. (See instructions for Line 19a.)

Nonresidents. If you are a nonresident, your military pay is not subject to New Jersey income tax. You are not required to file a New Jersey return unless you received income from New Jersey sources other than military pay. Mustering-out payments, subsistence and housing allowances are also exempt. If you had income from New Jersey sources such as a civilian job in off-duty hours, income or gain from property located in New Jersey, or income from a business, trade, or profession carried on in this State, you must file a New Jersey nonresident return, Form NJ-1040NR.

If your permanent home (domicile) was New Jersey when you entered the military, but you have changed your state of domicile or you met the conditions for nonresident status (see chart on page 6), then your military pay is not subject to New Jersey income tax. File Form DD-2058-1 or DD-2058-2 with your finance officer to stop future withholding of New Jersey income tax. If New Jersey income tax was withheld in error from your military pay, you must file a nonresident return (Form NJ-1040NR) to get a refund of the tax withheld. For more information, see the nonresident return instructions.

Spouses of Military Personnel. Under the Federal Military Spouses Residency Relief Act, P.L. 111-97, (the "Act") a military servicemember's nonmilitary spouse is allowed to keep a tax domicile while moving from state to state, as long as he or she moves into a state to be with a spouse who is in the state on military orders.

If you are a nonmilitary spouse and you were domiciled outside New Jersey when you married (or entered into the civil union with) a member of the Armed Forces, you are not considered a New Jersey resident if:

- The principal reason for moving to this State was the transfer of your military spouse; and
- You maintain a domicile in another state; and
- You intend to leave New Jersey when your military spouse is transferred or leaves the service.

Under the Act, a nonmilitary spouse who meets these requirements is not subject to New Jersey income tax on earned income from services performed in New Jersey. If you are a nonmilitary spouse whose wages are exempt from New Jersey income tax, file Form NJ-165, Employee's Certificate of Nonresidence in New Jersey, with your employer to stop New Jersey income tax withholdings. You must notify your employer if you no longer meet the conditions for the withholding exemption. If your employer withheld New Jersey income tax or you made estimated payments in error, you must file a nonresident return (Form NJ-1040NR) to get a refund.

The Act applies only to earned income from services performed in New Jersey by a nonresident civilian spouse of a servicemember. Nonresident civilian spouses

continued

Military Personnel - continued

are subject to New Jersey income tax on all other types of income from New Jersey sources, such as gain from sale of property located in New Jersey, and must file a New Jersey nonresident return if required (see chart on page 6). Wages earned in New Jersey by a nonresident civilian spouse who lives *outside* New Jersey are also subject to New Jersey income tax. A nonresident civilian spouse who lives outside New Jersey may not use Form NJ-165 to claim an exemption from New Jersey income tax withholding on wages earned in this State as the nonmilitary spouse of a servicemember.

New Jersey law requires that a married couple's filing status for New Jersey purposes be the same as for Federal purposes unless they are a civil union couple. A married couple filing a joint Federal return must file a joint return in New Jersey. However, when one spouse is a New Jersey resident and the other is a nonresident for the entire year, the resident may file a separate return unless both agree to file jointly as residents. If they file a joint resident return, their joint income will be taxed as if they were both residents.

Extensions

Special rules apply to members of the Armed Forces of the United States and civilians providing support to the Armed Forces (see "Military Extensions" below).

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

For more information on military personnel (and the rules affecting their spouses), see Tax Topic Bulletin GIT-7, *Military Personnel.*

When to File

In general, your New Jersey income tax return is due when your Federal income tax return is due. If you are a calendar year filer, your 2016 New Jersey income tax return is due by April 18, 2017. 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.

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 the Division received your return, not the postmark date. Interest on unpaid liabilities is assessed from the due date of the return.

Extension of Time to File

An extension of time is granted only to file your New Jersey income tax return. There is no extension of time to pay tax due. We will notify you only if we deny your extension request, but not until after you actually file your return. **Penalties and interest are imposed whenever tax is paid after the original due date.**

Six-Month Extension

You may receive a six-month extension of time to file your New Jersey resident return only if you have paid at least 80% of your tax liability (Line 42 of the Form NJ-1040 you file) through withholdings, estimated payments, or other payments by the original due date, **and**

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

Note: If you file a Federal extension, you must still file Form NJ-630 by the original due date if you need to make a payment to meet the 80% requirement.

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

If you fail to satisfy the requirements outlined for an extension, or you fail to file your return by the extended due date, we will deny your extension request and impose penalties and interest from the original due date of the return. (See "Penalties, Interest, and Collection Fees" on page 13.)

There is an application for extension (Form NJ-630) at the front of this booklet. Do not use the preprinted Form NJ-630 if you filed a joint return last year and this year you are filing your return using only your own social security number, or you are filing a joint return with a different person. Or, you can file an extension application online until April 18, 2017, at www.njtaxation.org.

Military Extensions

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

A person on active duty with the Armed Forces of the United States, who may not be able to file on time because of distance, injury, or hospitalization as a result of this service, 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

continued

Extension of Time to File - continued

days to file your tax return. Enclose a statement with your return to explain the reason for the extension.

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

Qualifying military and support personnel, as defined on page 10, are granted an extension of time for paying tax for the period of combat service or hospitalization, plus 180 days.

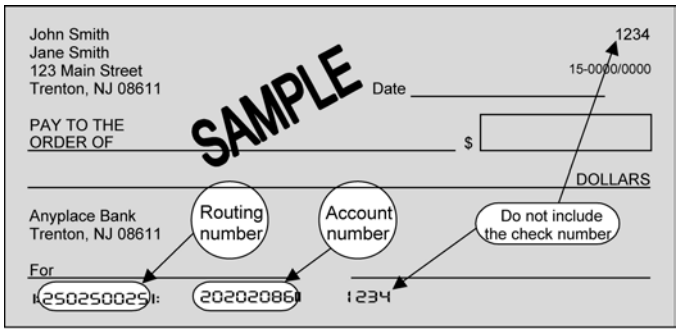
Enclose a statement of explanation with your return when you file. No interest or penalties will be assessed during a valid extension for service in a combat zone or qualified hazardous duty area. This extension also applies to your spouse if you file a joint return.

How to Pay

You must pay the balance of tax due in full by the original due date of the return. You may make your payment by check or money order, electronic check (e-check), or credit card. 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. If you owe tax and are sending the payment with your return, enter the amount of tax due in the boxes on the voucher. Do not change any information that is preprinted on the voucher. Instead, make any necessary changes on your NJ-1040. Do not use the preprinted voucher if you filed a joint return last year and this year you are filing using only your own social security number, or you are filing a joint return with a different person. Form NJ-1040-V is available on the Division's website (www.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 the social security numbers for both of you 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 12.)



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

If you are paying a balance due for 2016 and also making an estimated tax payment for 2017, use separate checks or money orders for each payment. Send your 2017 estimated payment with an NJ-1040-ES voucher to the address on that voucher. **Do not include the estimated payment with your 2016 income tax return.**

Electronic Check (e-check). You may be able to pay your 2016 taxes or make an estimated payment for 2017 by e-check on the Division's website (www.njtaxation.org). If you do not have Internet access, you can make an e-check payment by contacting the Division's Customer Service Center or by visiting a Regional Office (see page 62). Do not send in the voucher if you pay by e-check.

You will need your social security number and date of birth to make an e-check payment. The social security number you enter must match the first social security number shown on the form related to your payment, and the date of birth you enter must be the date of birth for that person.

Note:
(1) You must enter your social security number and date of birth properly, or you will not be able to pay by e-check.
(2) If you are filing a New Jersey return for the first time, or your filing status is different than the filing status on your 2015 return, you may not be able to pay by e-check.
(3) New Jersey will not accept e-check payments made using an account that is funded from a financial institution outside the United States.

Credit Card. You can pay your 2016 taxes or make an estimated tax payment for 2017 online (www.njtaxation.org) or by phone (1-888-673-7694) and use a Visa, American Express, MasterCard, or Discover credit card. You can also pay by credit card by contacting the Division's Customer Service Center or by visiting a Regional Office (see page 62). Fees apply when you pay by credit card. The fee is added to your actual tax payment. Do not send in the voucher if you pay by credit card.

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

- You amended or the IRS adjusted your Federal taxable income or your Federal earned income credit;
- You amended your New Jersey taxable income;

continued

How to Pay - continued

- You entered into a written agreement with the Division extending the time to make an assessment;
- You omitted more than 25% of your gross income on your New Jersey income tax return; or
- The Division issued an erroneous refund as a result of fraud or misrepresentation by you.

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 or property tax credit application per envelope.** On the envelope flap are preprinted address labels with different addresses for different categories of returns. **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 and Property Tax Credit Application Label
Mail returns requesting a refund (or with no tax due)

or

Mail property tax credit applications filed without income tax returns 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.

Refunds

You must file a return to claim a refund for overpayment of tax. If the refund is $1 or less, you must enclose a statement requesting it.

Time Period for Refunds. To get a refund, you generally must file your return within three years from the date the return was due (including extensions). If you and the Division agree in writing to extend the period of assessment, the period for filing a refund claim will also be extended.

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

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

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

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

Deceased Taxpayers

If a person received income in 2016 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. The due date for filing is the same as for Federal purposes.

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 15.)

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 or 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 his or her official capacity. If it is a joint return, the surviving spouse must also 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.

  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."

TAX TIP If there is a refund due and you want the Division to issue the check to the decedent's surviving spouse or estate:

- Fill in the oval above the signature line (oval is below the signature line on Form NJ-1040-H), **and**
- Enclose a copy of the decedent's death certificate.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had he or she lived, and the income was not included on the decedent's final return,

continued

Deceased Taxpayers - continued

you must report it on your own return when you receive it. Include the income on Line 25 as "Other" income.

Estates and Trusts

Filing Requirements for Estates and Trusts. The fiduciary of an estate or trust may be required to file a New Jersey income tax return for that estate or trust. The return must be filed on a New Jersey Fiduciary Return, Form NJ-1041. The fiduciary must also provide each beneficiary with a New Jersey Schedule NJK-1, which shows the beneficiary's share of the estate or trust income actually distributed or required to be distributed during the tax year.

Revocable grantor trusts must file Form NJ-1041 when there is sufficient nexus with New Jersey and the statutory filing requirement is met. For more information, see the NJ-1041 instructions.

Filing Requirements for Beneficiaries. The net income earned by an estate or trust does not retain its character (i.e., interest, partnership income); rather, it is a specified income category – "Net Gains or Income Derived Through Estates or Trusts." You must report the Total Distribution shown on your Schedule NJK-1, Form NJ-1041 as net income from estates or trusts on Line 25, Other Income. If you did not receive a Schedule NJK-1, you must adjust the interest, dividends, capital gains, business or partnership income, etc. listed on your Federal K-1 to reflect New Jersey tax law. Net the adjusted amounts, and include the total on Line 25. Enclose a copy of your NJK-1 or Federal K-1 with your return.

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

Partnerships

A partnership is not subject to gross income tax. Individual partners are subject to tax on the income they earned from the partnership under the Federal Internal Revenue Code and the New Jersey Gross Income Tax Act. See page 24 for information on reporting income from a partnership. Every partnership that has a New Jersey resident partner or income from New Jersey sources must file a New Jersey Partnership Return, Form NJ-1065, by the 15th day of the fourth month following the close of the partnership's tax year. For more information on partnership filing, see Form NJ-1065 and instructions.

Estimated Tax

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

TAX TIP You must make estimated payments using Form NJ-1040-ES if your estimated tax is more than $400. Instructions for calculating your estimated tax and making the payments accompany the form. Review the amount of New Jersey income tax on your expected income (after deductions and credits) to determine if you need to make estimated payments for 2017.

You can avoid making estimated payments by asking your employer to withhold more tax from your wages. To do this, complete Form NJ-W4 and give it to your employer. Failure to file a Declaration of Estimated Tax or pay all or part of an underpayment *will result in interest charges* on the underpayment.

Underpayment of Estimated Tax. If you failed to make all of the required estimated payments as described above, you should complete Form NJ-2210, Underpayment of Estimated Tax by Individuals, Estates or Trusts, to determine if interest is due and calculate the amount. Enter on Line 46 the amount of interest due from line 19, Form NJ-2210. Fill in the oval below Line 46 and enclose Form NJ-2210 with your return.

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

Amended Returns

If you received an additional tax statement (W-2 or 1099) after filing your return, or you found that you made a mistake on your return, file an amended resident return, Form NJ-1040X.

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

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.

Rounding Off to Whole Dollars

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

Penalties, Interest, and Collection Fees

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

continued

Penalties, Interest, and Collection Fees - continued

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

Late Payment Penalty. 5% of the outstanding tax balance may be imposed.

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

Collection Fees. In addition, if your tax bill is sent to our collection agency, a referral cost recovery fee of 10.7% of the tax due will be added to your liability. If a certificate of debt is issued for your outstanding liability, a fee for the cost of collection of the tax may also be imposed.

Signatures

Sign and date your return in blue or black ink. Both spouses must sign a joint return. If you are filing *only* a property tax credit application (Form NJ-1040-H), you must sign and date the application in ink. 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.

Don't Need Forms Mailed to You Next Year? If you do **not** need a booklet mailed to you next year, fill in the oval above the signature line. Telling us this will help reduce our printing and mailing costs.

New for 2016

Driver's License Number. Enter your Driver's License or state Non-Driver Identification Card number. Providing this information is voluntary. If filing jointly, enter the number of the person whose social security number is listed first on the return. If that spouse does not have an identification number, enter the other spouse's. If you and/or your spouse do not have one of these, *leave the boxes blank.* We may use this information to validate your identity in our effort to combat identity theft and fraudulent filing.

Preparer Authorization. Because of the strict provisions of confidentiality, Division of Taxation personnel may not discuss your return or enclosures with anyone other than you without your written authorization. If 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 his or her social security number or Federal preparer tax identification number. Include the company or corporation name and Federal identification number, if applicable. A tax preparer who fails to sign the return or provide a tax identification number may incur a $25 penalty for each omission. Someone who prepares your return but does not charge you should not sign your return.

Note: 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 he or she fails to file electronically when required to do so.

TAX TIP

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 his or her signature on your return to indicate that Form NJ-1040-O is enclosed.

Keeping Tax Records

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

Privacy Act Notification

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

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 resident tax return or property tax credit application. This list will be used to avoid duplication of names on jury lists. The Division is also required to transmit to the Department of Human Services (DHS) annually information from New Jersey resident tax returns that will permit DHS to identify individuals who do not have health insurance and who may be eligible for Medicaid or the NJ FamilyCare Program.

Federal/State Tax Agreement

The 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

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

Name and Address

Place the peel-off label at the front of this booklet in the name and address section at the top of the return. **Do not use the label if any of the information is incorrect.** If your label contains incorrect information or you do not have a label, print or type your name (last name first), complete address, and zip code in the spaces provided. 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. If your legal residence and the address on the return are different, enclose a statement of explanation to avoid a processing delay.

TAX TIP 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

To protect your privacy, your social security number is not printed on your name and address label. **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, file Form SS-5 with the Social Security Administration to apply for one. Taxpayers who are not eligible for a social security number must file Form W-7 with the Internal Revenue Service to get an individual taxpayer identification number (ITIN). Enter on your NJ-1040 the same number (social security number or ITIN) that you entered on your Federal return. 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 application with your New Jersey return.

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

County/Municipality Code

Enter the four-digit county/municipality code of your current residence from the table on page 50. Enter one digit in each box. This code is for Division of Taxation purposes only.

If the table does not include the local name of the place where you live, enter the code for the municipality where the property taxes were paid on your home. To get the name of your municipality, go to www.state.nj.us/infobank/locality.htm.

NJ Residency Status

If you were a New Jersey resident for only part of the tax year, list the month, day, and year your residency began and the month, day, and year it ended. Enter the months as two-digit numbers (01 for January, 02 for February, etc.) in the boxes containing the letter "M." Enter one digit in each box.

Enter the days of the months as two-digit numbers (01, 02, etc.) in the boxes containing the letter "D." Enter one digit in each box.

Calendar year filers, enter the number 16 for the year directly in the boxes containing the letter "Y." Enter one digit in each box. Fiscal year filers, enter the appropriate year in the "Y" boxes.

Filing Status (Lines 1–5)

In general, you must use the same filing status on your New Jersey return as you do for Federal purposes. Indicate the appropriate filing status. Fill in only **one** oval.

Civil Unions. Partners in a civil union recognized under New Jersey law **must file** their New Jersey income tax returns using the same filing statuses as spouses under New Jersey Gross Income Tax Law. Civil union partners may not use the filing status single.

More information on civil unions, including legally sanctioned same-sex relationships established outside New Jersey, is available on the Division's website (www.njtaxation.org).

TAX TIP **Any reference in this booklet to a 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.**

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

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 civil union couple, 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 may 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 at the top of the tax return.

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

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

Qualifying Widow(er)/Surviving CU Partner. If your spouse died during 2016, you may file a joint return for the two of you as long as you did not remarry or enter into a new civil union before the

continued

Filing Status (Lines 1–5) - continued

end of the year. You may use the filing status "qualifying widow(er)/surviving CU partner" for 2016 **only** if your spouse/CU partner died in either 2014 or 2015, you did not remarry or enter into a new civil union before the end of 2016, and you met the other requirements to file as qualifying widow(er) with dependent child for Federal purposes.

Domestic Partners. If you were a member of a domestic partnership registered in New Jersey, you are not considered to be married or in a civil union. Do not use either the joint or separate filing statuses at Lines 2 and 3. However, if you also entered into a legally sanctioned same-sex relationship outside New Jersey, you may still be able to use the joint or separate filing statuses for married/CU couples.

For more information, see the Division's website (www.njtaxation.org) and Tax Topic Bulletin GIT-4, *Filing Status.*

Exemptions - Personal

Line 6 - Regular Exemptions

You may claim a personal exemption for yourself, even if you can be claimed as a dependent on someone else's return (e.g., your parents claim you as a dependent on their return). The oval for "Yourself" is already filled in. If you are married or in a civil union and filing a joint return, also fill in the spouse/CU partner oval.

If you were a member of a domestic partnership that was registered in New Jersey on the last day of the tax year, you may claim an exemption for your domestic partner **only if he or she does not file a New Jersey return.** *You must enclose a copy of your New Jersey Certificate of Domestic Partnership the first time you claim the exemption, and you may be asked to provide additional information at a later date.* If you are claiming this exemption, fill in the domestic partner oval. Add the number of ovals filled in and enter the total in the box on Line 6.

Line 7 - Age 65 or Older

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

Line 8 - Blind or Disabled

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

Exemptions - Dependency

Line 9 - Dependent Children

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

Line 10 - Other Dependents

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

Line 11 - Dependents Attending Colleges

You may claim an additional exemption for each dependent student if all the requirements below are met. **You may not claim this exemption for yourself or your spouse or your domestic partner.**

Requirements

- Student must be claimed as your dependent on Line 9 or 10.
- Student must be **under age 22** on the last day of the tax year. (This means the student will not turn 22 until 2017 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 postsecondary 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.

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

Line 12 - Totals

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

Line 13 - Dependents' Information

Enter the full name, social security number, and birth year for each dependent child or other dependent you claimed on Lines 9 and/or 10.

continued

Line 13 - Dependents' Information - continued

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

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

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

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

Note: If you qualify for the New Jersey earned income tax credit (see the instructions for Line 51) 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 on Line 13.

Gubernatorial Elections Fund

The Gubernatorial Elections Fund, financed by taxpayer-designated $1 contributions, provides partial public financing to qualified candidates for the office of Governor of New Jersey. With its contribution and expenditure limits, the Gubernatorial Public Financing Program has since 1977 assisted in 70 candidacies, allowing candidates to conduct their campaigns free from the improper influence of excessive campaign contributions. Operation of the program has also permitted candidates of limited financial means to run for election to the State's highest office. As a condition of their receipt of public financing, candidates must agree to participate in two debates, which provide the public with an opportunity to hear the views of each candidate. For more information on the Gubernatorial Public Financing Program, contact the New Jersey Election Law Enforcement Commission at 1-888-313-ELEC (toll-free within New Jersey) or 609-292-8700 or write to:

NJ Election Law Enforcement Commission
PO Box 185
Trenton NJ 08625-0185

Lists of contributors to gubernatorial candidates and copies of reports filed by gubernatorial candidates are available on the Election Law Enforcement Commission website at: www.elec.state.nj.us.

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

Income (Lines 14–25)

Gross income means all income you received in the form of money, goods, property, and services unless specifically exempt by law. New Jersey residents must report taxable income from everywhere, whether from inside or outside the State.

Reporting Losses. If you have a net loss in any category of income, follow these principles when completing Lines 14 – 25 of your NJ-1040:

- You cannot report a loss as such (e.g., in parentheses or as a negative number) on your NJ-1040.
- You may apply a loss in one category against other income in the same category. For example, you may subtract gambling losses from gambling winnings during the taxable 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 a net loss from the sale of property from net income in any other categories (wages, partnership income, etc.).
- 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 Schedule A, Credit for Income or Wage Taxes Paid to Other Jurisdiction, on page 40.)

Line 14 - Wages, Salaries, Tips, etc.

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

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

TAX TIP **Take the amount from the "State wages" box on your W-2s.** (See sample W-2 on page 20.)

continued

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

Note: The "State wages" figure on your W-2s from employment outside New Jersey may need to be adjusted to reflect New Jersey tax law.

You must enclose all W-2s with your tax return. **Do not** staple them to your return. If you paid taxes to another jurisdiction on wages entered on this line, see page 40 for more information.

Do not include pension and annuity income or early retirement benefits on Line 14. Report this income on Lines 19a and 19b.

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 may 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.

Gross Income includes the following:

- 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 25)
- Value of residence provided by employer
- Fees for services rendered, including jury duty

New Jersey gross 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

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 above.

Employee Business Expenses. Employee business expenses are **not** deductible for New Jersey tax purposes. However, you may 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 may not deduct your business expenses unless you are self-employed or an independent contractor under New Jersey law. The Federal label of "statutory employee" has no meaning for New Jersey tax purposes. Business expenses may 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 45.

Moving Expenses. Moving expenses are **not** deductible for New Jersey tax purposes. However, you may exclude reimbursements for the following moving expenses if you met the Federal requirements to claim moving expenses, **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.

continued

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

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 15b.*

- Federal Social Security
- Railroad Retirement (Tier 1 and Tier 2)
- United States military pensions and survivor's benefit payments
- Life insurance proceeds received because of a person's death
- Employee's death benefits
- Permanent and total disability, including VA benefits
- Temporary disability received from the State of New Jersey or as third-party sick pay
- Workers' Compensation
- Gifts and inheritances
- Qualifying scholarships or fellowship grants
- New Jersey Lottery winnings from prizes in the amount of $10,000 or less
- Unemployment Compensation received from the state (but not supplemental unemployment benefit payments)
- Family Leave Insurance (FLI) benefits
- Interest and capital gains from: (a) Obligations of the State of New Jersey or any of its political subdivisions; **or** (b) Direct Federal obligations exempt under law, such as U.S. Savings Bonds and Treasury Bills, Notes, and Bonds (see Line 15b)
- Distributions paid by mutual funds to the extent the distributions are attributable to interest earned on Federal obligations
- Certain distributions from "New Jersey Qualified Investment Funds" (see Line 15b)
- Earnings on qualified 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) Salary Reduction Plans (but **not** Federal Thrift Savings Funds)
- Some benefits received from certain employer-provided cafeteria plans (but not salary reduction or premium conversion plans). See Technical Bulletin TB-39.
- Benefits received from certain employer-provided commuter transportation benefit plans (but not salary reduction plans). See Technical Bulletin TB-24R.
- 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, FAIR rebates, and NJ SAVER rebates
- Property tax reimbursements (benefits received under Senior Freeze Program)
- 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

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 may not 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. Also enclose a copy of your Federal Form 3903.

Compensation for Injuries or Sickness. Certain amounts received for personal injuries or sickness are not subject to tax. You may exclude 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.

Line 15a - Taxable Interest Income

Enter all of your taxable interest from sources both inside and outside New Jersey. New Jersey taxable interest income includes interest from the following:

- Banks
- Savings and loan associations
- Credit unions
- Savings accounts
- Earnings on nonqualified distributions from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- Earnings on nonqualified distributions from qualified state 529A Achieving

continued

Line 15a - Taxable Interest Income - continued

a Better Life Experience Program (ABLE) accounts

- Distributions from Coverdell education savings accounts (ESAs), but only the earnings portion
- Checking accounts
- Bonds and notes
- Certificates of deposit
- Ginnie Maes
- Fannie Maes
- Freddie Macs
- Repurchase agreements
- Life insurance dividends
- Obligations of states and their political subdivisions, other than New Jersey
- Any other interest not specifically exempt

If the amount on Line 15a is more than $1,500, enclose a copy of Schedule B, Federal Form 1040 or 1040A.

Interest to be Reported on Other Lines. If you received interest that was earned and paid to a sole proprietorship, a partnership, an S corporation, or an estate or trust, do not include the interest on Line 15a. Your portion of the interest from these sources will be included as follows:

- *Sole proprietorship:* Schedule NJ-BUS-1, Part I
- *Partnership:* Schedule NJ-BUS-1, Part II
- *S Corporation:* Schedule NJ-BUS-1, Part III
- *Estate or Trust:* Form NJ-1040, Line 25 (Grantor Trusts, see the instructions for Line 25)

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 15a.

For more information on reporting partnership or S corporation income, see Tax Topic Bulletins GIT-9P, *Income From Partnerships,* or GIT-9S, *Income From S Corporations.*

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

Line 15b - Tax-Exempt Interest Income

Enter all of your tax-exempt interest, including exempt interest dividends from a New Jersey Qualified Investment Fund. **If Line 15b is more than $10,000, you must enclose a listing of the amount received from each source.**

Do not include interest earned on your IRA(s) on Line 15b. If you made a withdrawal from your IRA, see the instructions for Line 19a and Line 19b.

New Jersey tax-exempt interest income includes interest from:

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

22222 | Void ☐ | 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

5 Medicare wages and tips | 6 Medicare tax withheld

7 Social security tips | 8 Allocated tips

d Control Number | 9 | 10 Dependent care benefits

e Employee's first name and initial | Last name | 11 Nonqualified plans | 12a See instructions for box 12

13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐ | 12b

14 Other
UI/WF/SWF - $138.56
DI - $65.20
DI P.P. #(Private Plan No.)

12c

12d

f Employee's address and ZIP code

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.)	26.08 - FLI			

Form **W-2** Wage and Tax Statement **2016** Department of the Treasury—Internal Revenue Service For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

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continued

Line 15b - Tax-Exempt Interest Income - continued

- Obligations of the State of New Jersey or any of its political subdivisions
- Direct Federal obligations such as U.S. Savings Bonds and Treasury Bills, Notes, and Bonds
- Earnings on qualified distributions from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- Earnings on qualified distributions from qualified state 529A Achieving a Better Life Experience Program (ABLE) accounts
- Sallie Maes
- CATS
- TIGRs
- Certain distributions from "New Jersey Qualified Investment Funds"
- Distributions paid by mutual funds to the extent the distributions are attributable to interest earned on Federal obligations

When you total your interest income on Lines 15a and 15b, the amount should match the total of the taxable and tax-exempt interest you reported on your Federal return (if you filed a Federal 1040). If the amounts do not match, enclose a statement explaining the difference.

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

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

For more information on tax-exempt interest income, see Tax Topic Bulletin GIT-5, *Exempt Obligations.*

Line 16 - Dividends

Enter the dividends you received during the year 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.

Dividends to be Reported on Other Lines. If you received dividends that were earned and paid to a sole proprietorship, a partnership, an S corporation, or an estate or trust, do not include the dividends on Line 16. Your portion of the dividends from these sources will be included as follows:

- *Sole proprietorship:* Schedule NJ-BUS-1, Part I
- *Partnership:* Schedule NJ-BUS-1, Part II
- *S Corporation:* Schedule NJ-BUS-1, Part III
- *Estate or Trust:* Form NJ-1040, Line 25 (Grantor Trusts, see the instructions for Line 25)

For more information on reporting partnership or S corporation income, see Tax Topic Bulletins GIT-9P, *Income From Partnerships,* or GIT-9S, *Income From S Corporations.*

Capital Gains Distributions. Do not report capital gains distributions you received from mutual funds or other regulated investment companies on this line. This income is reported on Line 2, Schedule B (see page 45).

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 15a.

Line 17 - Net Profits From Business

Complete Part I of Schedule NJ-BUS-1, Business Income Summary Schedule, and enter on Line 17 the amount from Line 4 of Part I. **If the amount on Line 4 is a loss, make no entry on Line 17.** Enclose Schedule NJ-BUS-1 and a copy of the Federal Schedule C (or C-EZ or F) for each business with your return (see page 45).

Line 18 - Net Gains or Income From Disposition of Property

Enter your net gains from New Jersey Schedule B, Line 4. **If the amount on Line 4 is zero, make no entry on Line 18.** Enclose Schedule B with your return (see page 44).

Line 19a - Pensions, Annuities, and IRA Withdrawals

Pensions, annuities, and certain IRA withdrawals are taxable and must be reported on Line 19a. The New Jersey taxable amount may be different from the Federal amount.

TAX TIP If you (and/or your spouse if filing jointly) were 62 or older or disabled, you may be able to use the exclusions on Lines 27a and 27b to reduce your income. (See instructions on page 26.)

All state and local government, teachers', and Federal pensions, and Keogh Plans are treated the same way as pensions from the private sector. Amounts received as

continued

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

"early retirement benefits" and amounts reported as pension on Schedule NJK-1, Partnership Return Form NJ-1065, are also taxable.

Social Security and Railroad Retirement benefits are **not** taxable. Do not include these amounts on Form NJ-1040.

Pension payments received because of total and permanent disability are not taxable until the year you reach age 65. If you continue to receive pension payments after you turn 65, your disability pension is treated as ordinary pension income beginning that year. (See definition of "disabled" on page 16.)

Military pensions and survivor's benefit payments are not taxable. Do not include these payments on Form NJ-1040. Military pensions are those resulting from service in the United States Army, Navy, Air Force, Marine Corps, or Coast Guard. However, civil service pensions and annuities are taxable, even if they are based on credit for military service. Most military pensions and survivor's benefit payments are received from the U.S. Defense Finance and Accounting Service, while a civil service annuity is received through the U.S. Office of Personnel Management.

Taxable and Excludable Amounts

Retirement plans are either noncontributory or contributory. The amounts you report depend on the type of plan you have.

Noncontributory Plans. If you did not make any contributions to your plan, it is a noncontributory plan. Amounts received from noncontributory plans are fully taxable. Enter the total amount from your 1099-R on Line 19a.

Contributory Plans (Other Than IRAs). If you made contributions to your plan, it is a contributory plan. Your contributions are usually made through payroll deductions and, in general, were taxed when they were made. Your contributions are *not* taxed when withdrawn (except for 401(k) Plans). Contributory plans also include employer contributions (if any) and earnings, which have not been taxed.

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 may use the **Three-Year Rule Method.**
   (b) If line 3 is less than "0," or your employer did not contribute to the plan, you must use the **General Rule Method.**

(Keep for your records)

Therefore, you must determine the taxable and excludable parts of your distribution.

There are two methods of calculating the taxable and excludable amounts: Three-Year Rule Method and General Rule Method. Complete Worksheet A above to determine which method you should use.

Note:
- If you received a distribution from a 401(k) Plan, see page 23 before continuing.
- If you made a withdrawal from an IRA, complete Worksheet C on page 24. **Do not use Worksheet A or B for an IRA withdrawal.**

Three-Year Rule Method. You may use the Three-Year Rule 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.

When you use the Three-Year Rule Method, do not report your pension and annuity payments as income on Line 19a until you have recovered all of your contributions. Instead, report these amounts on Line 19b (see page 24). Once you have recovered your contributions, the payments you receive are fully taxable and must be reported on Line 19a. The amount taxable for New Jersey purposes will be different from the amount you report on your Federal return when using this method, unless you retired on or before July 1, 1986.

General Rule Method. You must use the General Rule Method if:
- You will not recover your contributions within 36 months from the date you receive your first payment from the plan, or
- Your employer did not contribute to the plan.

When you use the General Rule Method, part of your pension is excludable and part is taxable every year. The excludable amount represents your contributions. Complete Worksheet B on page 23 the year you receive your first pension payment. Keep Worksheet B for your records. You will need it to calculate your taxable and excludable amounts in future years. Recalculate the percentage on line 3 of the worksheet only if your annual pension payments decrease.

Contributions to Plans Prior to Becoming a Resident. Any contributions you made to a pension, annuity, or IRA before moving to New Jersey are treated as if you had been a New Jersey resident at the time. Contributions to plans other than 401(k) Plans are considered to have been previously taxed.

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

continued

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

amount on Line 19a and the excludable amount on Line 19b.

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 19a or 19b 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. New Jersey's treatment of 401(k) Plan contributions changed on January 1, 1984.

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 exceeded the Federal limit. If your contributions exceeded the Federal limit, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.

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

Traditional IRAs
Your IRA consists of your contributions and earnings plus certain amounts rolled over from pension plans. In general, your contributions were taxed when you made them and are not taxed by New Jersey when withdrawn. The portion of your distribution that represents earnings is taxable. Earnings credited to your IRA, as well as tax-free rollovers, are not taxable until withdrawn.

Use Worksheet C on page 24 to calculate the taxable and excludable portions of your IRA withdrawal. Report the taxable amount on Line 19a and the excludable amount on Line 19b. If you made withdrawals from multiple IRAs, you may 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.

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.

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

1. Made on or after the date the individual reaches age 59½; or

2. Made to a beneficiary (or the individual's estate) after the individual's death; or

3. Made because the individual became disabled; or

4. Made as a qualified first-time home buyer distribution as defined by the Internal Revenue Code.

A distribution that is considered nonqualified for Federal purposes is also considered nonqualified for New Jersey purposes.

A distribution of an allowable rollover contribution (or income earned on the amount rolled over) from an IRA other than a Roth IRA, is not a qualified distribution if it is made within the five-year period that begins with the year the rollover contribution was made.

If you received a nonqualified distribution, you must report the earnings on Line 19a, and report the excludable portion on Line 19b.

If you converted an existing IRA to a rollover Roth IRA during tax year 2016, any amount from the existing IRA that would be taxable if withdrawn must be included on Line 19a.

continued

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 19b, Form NJ-1040 ..... 5. _____
6. Taxable amount (Subtract line 5 from line 4.
   Enter here and on Line 19a, Form NJ-1040) ..... 6. _____

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

(Keep for your records)

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

Worksheet C - IRA Withdrawals 2016

Part I

1. **Value of IRA** on 12/31/16. Include contributions made for the tax year from 1/1/17–4/15/17 ..... 1. _____
2. **Total distributions from IRA during the tax year.** Do not include tax-free rollovers..... 2. _____
3. **Total value of IRA.** Add lines 1 and 2 ..... 3. _____

Unrecovered Contributions:
Complete **either** line 4a or 4b:

4a. **First year of withdrawal from IRA:** Enter the total of IRA contributions that were previously taxed ..... 4a. _____

4b. **After first year of withdrawal from IRA:** Complete Part II. Enter amount of unrecovered contributions from Part II, line (g)* ..... 4b. _____

5. **Accumulated earnings in IRA on 12/31/16.** Subtract either line 4a or 4b from line 3 ..... 5. _____
6. Divide line 5 by line 3 and enter the result as a decimal ..... 6. _____
7. **Taxable portion of this year's withdrawal.** Multiply line 2 by decimal amount on line 6. Enter here and on Line 19a, Form NJ-1040 ..... 7. _____
8. **Excludable portion of this year's withdrawal.** Subtract line 7 from line 2. Enter here and on Line 19b, Form NJ-1040 .... 8. _____

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

(a) **Last year's unrecovered contributions.** From line 4 of last year's worksheet* ..... (a) _____

(b) **Amount withdrawn last year.** From line 2 of last year's worksheet ..... (b) _____

(c) **Taxable portion of last year's withdrawal.** From line 7 of last year's worksheet ..... (c) _____

(d) **Contributions recovered last year.** Subtract line (c) from line (b) ..... (d) _____

(e) **This year's unrecovered contributions.** Subtract line (d) from line (a) ..... (e) _____

(f) **Contributions to IRA during current tax year.** Do not include tax-free rollovers ..... (f) _____

(g) **Total unrecovered contributions.** Line (e) plus line (f). Enter here and on Part I, line 4b ..... (g) _____

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

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

(Keep for your records)

For more information, see Tax Topic Bulletin GIT-2, *IRA Withdrawals,* and Technical Bulletin TB-44.

Line 19b - 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. If you use this method, include the full amount received until you have recovered all of your contributions (see page 22).

General Rule Method. If you use this method, enter the amount from Worksheet B, line 5 (see page 23).

IRA Withdrawals. Enter the amount from Worksheet C, line 8. If you converted an existing IRA to a rollover Roth IRA, report the excludable portion on Line 19b.

Lump-Sum Distribution. If you received a lump-sum distribution from a pension, annuity, or IRA, report the excludable portion on Line 19b.

For more information, see Tax Topic Bulletins GIT-1, *Pensions and Annuities,* and GIT-2, *IRA Withdrawals.*

Line 20 - Distributive Share of Partnership Income

Complete Part II of Schedule NJ-BUS-1, Business Income Summary Schedule, and

continued

Line 20 - Distributive Share of Partnership Income - continued

enter on Line 20 the amount from Line 4 of Part II. **If the amount on Line 4 is a loss, make no entry on Line 20.** 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 (see page 46).

Line 21 - Net Pro Rata Share of S Corporation Income

Complete Part III of Schedule NJ-BUS-1, Business Income Summary Schedule, and enter on Line 21 the amount from Line 4 of Part III. **If the amount on Line 4 is a loss, make no entry on Line 21.** 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 (see page 46).

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

Complete Part IV of Schedule NJ-BUS-1, Business Income Summary Schedule, and enter on Line 22 the amount from Line 4 of Part IV. **If the amount on Line 4 is a loss, make no entry on Line 22.** Enclose Schedule NJ-BUS-1 with your return (see page 46).

Line 23 - Net Gambling Winnings

Enter your net gambling winnings. You may deduct your gambling losses from your winnings that occurred in the same year. If the net amount is zero or less, make no entry.

New Jersey Lottery winnings from prize amounts over $10,000 are taxable for New Jersey purposes. The individual prize amount determines taxability, not the total New Jersey Lottery winnings over the year. Do not include any New Jersey Lottery winnings from prizes of $10,000 or less. However, you can subtract your New Jersey Lottery losses from your other gambling winnings.

You must be able to prove the gambling losses you used to reduce the winnings reported on your New Jersey return. Proof of losses may include a daily log or journal of wins and losses, canceled checks, losing race track pari-mutuel tickets, losing lottery tickets, etc. Letters from casinos that "rate" the gambling activity of an individual or "estimate" losses are acceptable as part of the evidence required to prove losses.

If you net gambling winnings with gambling losses, you should enter the total winnings and total losses on a supporting schedule. Although no specific schedule is required to prove gambling losses, it may eliminate certain questions if your return is selected for audit.

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

Line 24 - Alimony and Separate Maintenance Payments Received

Enter the alimony and separate maintenance payments you received that were required under a decree of divorce/dissolution or separate maintenance. Do not include payments received for child support.

Line 25 - Other

Include the following income on this line:

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

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had he or she lived, and it was not included on the decedent's final return, you must report the income on your own return when you receive it. Include the income on Line 25, and enclose a listing of each item of 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. If you did not receive a Schedule NJK-1, net the items listed on the Federal K-1, and include the total on Line 25. Interest, dividends, capital gains, business or partnership income, etc. as listed on the Federal K-1(s) must be adjusted to reflect New Jersey tax law. Include income that is not subject to Federal income tax but is subject to New Jersey income tax, such as interest from and losses on the disposition of obligations of states and their political subdivisions, other than New Jersey and its political subdivisions. Exclude income and losses not subject to New Jersey tax, such as gains on New Jersey tax-exempt securities.

New Jersey and Federal depreciation and expense deduction limits are different. Complete the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP to determine the income reportable in the various net income categories.

New Jersey's treatment of the IRC Section 199 deduction is different from the Federal treatment. Complete Form 501-GIT, Domestic Production Activities Deduction, to calculate the New Jersey amount.

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

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

For more information, see Tax Topic Bulletin GIT-12, *Estates and Trusts.*

Scholarships and Fellowship Grants. These are taxable and must be included on Line 25 unless they meet **all** of the following conditions:

continued

Line 25 - Other - continued

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 or payments for 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. Include on Line 25 either the rental value of a residence provided by an employer or the rental allowance paid by an employer to provide a home. The rental value of the residence is excludable and should not be reported if:

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

Other. Include on Line 25 any 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 26 - Total Income

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

Line 27a - Pension Exclusion

You qualify for the pension exclusion if:

- You (and/or your spouse if filing jointly) were 62 or older or disabled as defined by Social Security guidelines on the last day of the tax year; **and**
- Your income on Line 26 is $100,000 or less. (Part-year residents, use income for the *entire* year. See page 7.)

Maximum Pension Exclusion

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

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

If you qualify for the pension exclusion, you may exclude all or a part of the income you received during the year from taxable pensions, annuities, and IRA withdrawals. You may exclude up to the maximum amount for your filing status. (See Maximum Pension Exclusion chart above.)

Enter on Line 27a the *lesser* of:

Amount from Line 19a _____

Amount for your filing status from chart above _____

Part-year residents, see page 7.

When you and your spouse file a joint return and only one of you is 62 or older or disabled, you may still claim the maximum pension exclusion. However, you can exclude only the pension, annuity, or IRA withdrawal of the spouse who is 62 or older or disabled.

TAX TIP If you and/or your spouse were 62 or older on the last day of the tax year and did not use your maximum pension exclusion, you may still qualify for other income exclusions on Line 27b.

Line 27b - Other Retirement Income Exclusion

If you (and/or your spouse if filing jointly) were 62 or older on the last day of the tax year, you may qualify to exclude other income on Line 27b. There are two parts to the total exclusion. Part I is the unclaimed portion of your pension exclusion. Part II is a special exclusion for taxpayers who cannot receive Social Security or Railroad Retirement benefits. Each part has different eligibility requirements. Use Worksheet D to calculate your total exclusion. If you were a part-year resident, do not complete the worksheet (see page 7).

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

- You (and/or your spouse if filing jointly) were 62 or older on the last day of the tax year; **and**
- Your income on Line 26 is $100,000 or less (part-year residents, use income for the entire year); **and**
- Your income from wages, net profits from business, distributive share of partnership income, and net pro rata share of S corporation income totals $3,000 or less; **and**
- You did not use the maximum pension exclusion for your filing status on Line 27a.

II. Special Exclusion for Taxpayers Who Cannot Receive Social Security or Railroad Retirement Benefits. If you qualify, you may claim this benefit whether or not you use your maximum pension exclusion. You qualify for this additional exclusion if:

- You (and/or your spouse if filing jointly) were 62 or older on the last day of the tax year; **and**
- You (and your spouse if filing jointly) cannot receive Social Security or Railroad Retirement benefits,

continued

Line 27b - Other Retirement Income Exclusion - continued

but you would have been eligible for benefits if you had fully participated in either program.

Note: If you file a joint return and only one of you is 62 or older, you may claim the full exclusion. However, only the income of the person who is 62 or older may be excluded.

For more information, see Tax Topic Bulletin GIT-1, *Pensions and Annuities.*

Line 27c - Total Exclusion Amount

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

Line 28 - New Jersey Gross Income

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

Required to File a Return
If your income on Line 28 is more than $20,000 ($10,000 if your filing status is single or married/CU partner filing separate return), continue with Line 29.

Not Required to File a Return
If your income for the entire year is *not* more than $20,000 ($10,000 if your filing status is single or married/CU partner filing separate return), you have no tax liability to New Jersey and are not *required* to file a return.

Even if you have no tax liability, you need to file to claim a refund if you:

- Had New Jersey income tax withheld
- Paid estimated taxes
- Are eligible for a New Jersey earned income tax credit or other credit

Do not complete Lines 29 through 44. Continue completing the return with Line 45. (See instructions on page 36.)

Withholding Exemption. If you expect to have no New Jersey income tax liability for 2017, complete Form NJ-W4 and give it to your employer to claim an exemption from withholding.

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

Part-year residents, do **not** complete this worksheet. (See instructions on page 7.)

Part I – Unclaimed Pension Exclusion

Is income on Line 26, NJ-1040 **MORE than $100,000?**

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

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

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

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

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

Part II – Special Exclusion

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

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

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

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

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

10. **Your Other Retirement Income Exclusion**
Add lines 8 and 9. Enter here and on Line 27b, NJ-1040.
If the amount here is zero, make no entry on Line 27b ..... 10. _____
(Keep for your records)

continued

Line 28 - New Jersey Gross Income - continued

Homeowners and Tenants Age 65 or Older or Disabled who do not have to file a New Jersey return, but who met the eligibility requirements for a property tax credit on page 29, may file Form NJ-1040-H instead of Form NJ-1040 to claim the credit. (See instructions on page 48.)

Exemptions and Deductions (Lines 29–35)

New Jersey allows deductions only for:

- Personal exemptions (Line 29)
- Certain medical expenses (Line 30)
- Qualified Archer medical savings account (MSA) contributions (Line 30)
- Health insurance costs of the self-employed (Line 30)
- Alimony and separate maintenance payments (Line 31)
- Qualified conservation contributions (Line 32)
- A Health Enterprise Zone deduction for taxpayers who own a qualified medical or dental practice (Line 33)
- An alternative business calculation adjustment for taxpayers with business losses (Line 34)

No deduction is allowed for adjustments taken on the Federal return such as employee business expenses, IRA contributions, and Keogh Plan contributions. However, you should keep records of all contributions to IRAs and Keogh Plans. You will need this information when you make withdrawals. Part-year residents, see page 7.

Line 29 - Total Exemption Amount

Calculate your total exemption amount as follows (part-year residents, see page 7):

From Line 12a _____ × $1,000 = _____

From Line 12b _____ × $1,500 = _____

Total Exemption Amount _____

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

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

Add the exemption amounts calculated above and enter the total on Line 29.

Line 30 - Medical Expenses

You may deduct certain medical expenses that you paid during the year for yourself, your spouse or domestic partner, and your dependents. However, you cannot deduct expenses for which you were reimbursed. Only expenses that exceed 2% of your income may be deducted. You may also deduct qualified Archer MSA contributions and certain health insurance costs if you are self-employed. Use Worksheet E on page 29 to calculate your deduction.

Allowable Medical Expenses. *Medical expenses* means nonreimbursed payments for costs such as:

- 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

In general, medical expenses allowed for Federal tax purposes are allowed for New Jersey purposes.

Note: Do not include on line 1, Worksheet E

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

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

Self-Employed Health Insurance Deduction. If you are considered self-employed for Federal tax purposes, or you received wages in 2016 from an S corporation in which you were a more-than-2% shareholder, you may deduct the amount you paid during the year for health insurance for yourself, your spouse or domestic partner, and your dependents. Your deduction may not be more than the amount of your earned income, as defined for Federal tax purposes, from the business under which the insurance plan was established. You may not deduct amounts paid for health insurance coverage for any month that you were eligible to participate in any subsidized health plan maintained by your (or your spouse's or domestic partner's) employer.

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 2016. However, for New Jersey purposes you may deduct these amounts only if the child was your dependent. For more information, see Technical Advisory Memorandum TAM 2011-14.

Line 31 - Alimony and Separate Maintenance Payments

Enter the alimony and separate maintenance payments you made that were required under a decree of divorce/dissolution or separate maintenance. Do not include payments for child support.

Line 32 - Qualified Conservation Contributions

Enter any contribution you made for conservation purposes of a qualified real property interest in property located in New Jersey. The deduction is the amount of the contribution allowed as a deduction in calculating your taxable income for Federal purposes. If you file Federal Form 8283, enclose a copy.

Line 33 - 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 on Line 33. See Technical Bulletin TB-56 for eligibility requirements and instructions for calculating the HEZ deduction.

If you are a partner in a qualified practice, enter on Line 33 the HEZ deduction from Part III of the Schedule NJK-1, Form NJ-1065, you received from the practice. If you are an S corporation shareholder in a qualified practice, enter the HEZ deduction from Part V of the Schedule NJ-K-1, Form CBT-100S, you received from the practice.

If you are a sole proprietor who owns a qualified practice, you must determine your allowable HEZ deduction each year. Enclose a schedule with your return showing how you calculated the HEZ deduction.

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

Line 34 - Alternative Business Calculation Adjustment

If you completed Schedule NJ-BUS-1 and had a loss on Line 4 of either Part I, II, III, or IV, you may be eligible for an income adjustment. You may also be eligible if you had a loss carryforward on Schedule NJ-BUS-2 from a prior year. Complete Schedule NJ-BUS-2, Alternative Business Calculation Adjustment. Enter on Line 34 the amount from Schedule NJ-BUS-2, Line 11. If zero, make no entry.

Enclose Schedule NJ-BUS-2 with your return, and keep a copy for your records.

Worksheet E
Deduction for Medical Expenses

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

(Keep for your records)

You may need the information from this schedule to complete future returns.

Line 35 - Total Exemptions and Deductions

Add Lines 29 through 34 and enter the total on Line 35.

Line 36 - Taxable Income

Subtract Line 35 from Line 28 and enter the result on Line 36. If Line 36 is zero or less, make no entry.

Property Tax Deduction/ Credit (Lines 37a - c, 38, and 49)

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

The **property tax deduction** reduces your taxable income. The amount of the benefit depends on the amount of your taxable income, the amount of your property taxes or rent, and your filing status.

The **property tax credit** reduces your tax due because it is subtracted directly from your tax liability.

If you met the eligibility requirements below, complete Lines 37a - 37c, Line 38, or Line 49. If you are not eligible, leave Lines 37a - c, 38, and 49 blank, and continue with Line 39.

Eligibility Requirements

You are eligible for a deduction or credit only if:

- You were domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 2016.
- 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

continued

occupants of other units in the building, if there were other units.

- If your principal residence was a unit in a multiunit 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 28 is more than the filing threshold amount for your filing status (see chart on page 6). However, 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 because of the amount of your income, see "Seniors or Blind/Disabled Persons Not Required to File Form NJ-1040" in the box below.

The Division of Taxation audits returns to make sure homeowners and tenants meet these eligibility requirements.

Note: You are ***not eligible*** for a deduction or credit unless your principal residence,whether owned or rented, is subject to property taxes. Contact your building manager or the municipal tax collector if you are not sure whether the place you live is subject to property taxes.

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.

Multiunit Properties. If you *owned* a multiunit property and one of the units was your principal residence, you are eligible for a deduction or credit only if the property:

- Contained four units or less, and
- No more than one of those units was a commercial unit.

Disabled Veterans. Totally and permanently disabled veterans who had a 100% exemption from property taxes on their principal residence are ***not eligible*** for a deduction or credit. If any part of the property was rented to a tenant, and property taxes were paid on the rented portion, the tenant may be eligible for the deduction or credit, but the property owner is not.

P.I.L.O.T. Payments. Homeowners who made P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments to the municipality are ***not eligible*** for a deduction or credit. These payments are not property taxes.

Tax-Exempt, Subsidized, and Campus Housing. Certain properties are not subject to property taxes. Tenants living in these properties are ***not eligible*** for a deduction or credit. This includes:

- Tax-exempt housing or other residences owned by the State, County, Municipal, or Federal government;
- On-campus apartments at State colleges and universities;
- Residences owned by religious, charitable, or other nonprofit organizations (including on-campus apartments at private nonprofit colleges and universities), if the property was exempt from property taxes; and
- Residences on which P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments were made.

Line 37a - Total Property Taxes (18% of Rent) Paid

If you met the eligibility requirements for the property tax deduction/credit on page 29, read *all* the instructions below.

Property Taxes Paid Means...

Tenants: 18% of the rent paid during the year on your principal residence.

Homeowners: The amount of property taxes due and paid to your municipality on your principal residence for 2016.

Homestead Benefit Recipients. If you received a homestead benefit as a credit on your May 2016 property tax bill (not as a check), calculate your property taxes paid as follows:

property taxes paid on your principal residence for 2016	+	your homestead benefit credit

If you received a homestead benefit as a check, use the amount of property taxes paid on your principal residence for 2016.

If you need information on your homestead benefit payment, visit the Division's website (see page 62) or call 1-888-238-1233.

Homeowner or Tenant?

Continuing Care Communities. You are considered a *homeowner* if your continuing care contract requires you to pay the proportionate share of property taxes attributable to your unit.

Mobile Homes. You are considered a *tenant* if you owned a mobile home that was located in a mobile home park. For more information on mobile homes, contact the

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 28 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 as either a homeowner or tenant, and you:

- ***Are eligible and file for a 2016 homestead benefit because you were a New Jersey homeowner on October 1, 2016,*** your credit will automatically be included with your homestead benefit. If you are filing Form NJ-1040, **do not** complete Line 38 **or** Line 49. Information on the homestead benefit is available on the Division's website (www.njtaxation.org).
- ***Are not eligible for a 2016 homestead benefit*** because you were not a homeowner on October 1, 2016, you can claim the property tax credit on Form NJ-1040 **or** you can file the property tax credit application, Form NJ-1040-H only (see page 48). **Do not file both Form NJ-1040 and Form NJ-1040-H.**

continued

Line 37a - Total Property Taxes (18% of Rent) Paid - continued

Division's Customer Service Center (see page 62).

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

Multiple Owners

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.* This is true even if only one of the owners occupies the property and pays all the taxes.

Multiunit Properties

If your principal residence was a unit in a multiunit property that you owned, *you can use only the property taxes paid for the percentage of the property you occupied.*

"Unit of residential property" means a single, separate dwelling unit that must include complete, independent living facilities for one or more persons. This unit must contain permanent provisions for living, sleeping, eating, cooking, and sanitation along with separate kitchen and bathroom facilities.

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

Determining the Amount to Enter on Line 37a

Complete Worksheet F above.

Worksheet F

	Yes	No
1. Did you have more than one principal residence in New Jersey during 2016?	⬭	⬭
2. Did you share ownership of your principal residence with someone who was not your spouse?	⬭	⬭
3. Was your principal residence a unit in a multiunit property that you owned?	⬭	⬭
4. Did you occupy and share rent for your principal residence (apartment/rental unit) with someone who was not your spouse during the year?	⬭	⬭
5. Were you both a homeowner **and** a tenant in New Jersey during 2016?	⬭	⬭

If you answered "Yes" to any of the questions above, you MUST complete Worksheet G-1 on page 32. If you answered "No" to all of the questions, continue with the instructions for Line 37a.

If you answered "No" to **all** the questions on Worksheet F, enter on Line 37a the amount of property taxes (18% of rent) due and paid on your principal residence in New Jersey. If you received a homestead benefit, see "Homestead Benefit Recipients" on page 30.

Spouses Filing Separate Returns, but Maintaining Same Principal Residence. If you and your spouse file separate returns but maintained the same principal residence, enter on Line 37a one-half of the property taxes (or one-half of 18% of rent) due and paid.

Part-Year Residents. If you were either a qualified homeowner or tenant during the part of the year you lived here, enter on Line 37a only the amount of property taxes (or 18% of rent) due and paid while you were a New Jersey resident (see page 7).

If you answered "Yes" to **any** of the questions on Worksheet F, **you must complete Worksheet G-1 on page 32.** Enter the information from Worksheet G-1 on Line 37a as follows:

- *Homeowner Only:* Enter the amount from line 4.
- *Tenant Only:* Enter the amount from line 9.
- *Both Homeowner and Tenant:* Add the amounts from line 4 and line 9, and enter the total.

Worksheet G-1

PART I: HOMEOWNERS
Principal residences you owned in New Jersey during 2016

Address	(1) Number of days in 2016 in this residence as an owner	(2) Share of property owned by you (and your spouse)	(3) Share of property used as your principal residence	(4) Total property taxes paid on this property for this period	(5) Your share of property taxes paid on this property for this period
1.					
2.					
3.					
4. Your share of total property taxes paid in 2016 for your principal residences (total of column 5) Use this amount to complete Line 37a*, and fill in the oval at Line 37c.					

PART II: TENANTS
Principal residences you rented in New Jersey during 2016

Address	(1) Number of days in 2016 in this residence as a tenant	(2) Total number of tenants who shared the rent	(3) Total rent paid by all people living in this residence during this period	(4) Total rent paid by you (and your spouse) for this residence during this period
5.				
6.				
7.				
8. Your share of total rent paid in 2016 for your principal residences (total of column 4)				
9. Rent constituting property taxes (line 8 × 0.18) Use this amount to complete Line 37a*, and fill in the oval at Line 37c.				

* 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 37a.

(Keep for your records)

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 2016. Complete columns 1 through 5 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 1

Enter the number of days you owned and occupied this home as your principal residence in 2016. If this was your residence all year, enter 366. The total number of days in Part I and Part II cannot be more than 366.

Column 2

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 3

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 multiunit property

continued

Worksheet G-1 - continued

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 4

Enter the total property taxes paid on this property during 2016 for the period indicated in column 1. If you received a homestead benefit, see "Homestead Benefit Recipients" on page 30.

Column 5

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

Example: Total property taxes paid were $2,000. Column 2 is 1.00, and column 3 is 0.50. The calculation for column 5 is 0.50 × $2,000 = $1,000.

Line 4 - Property Taxes

Add your share of property taxes paid in column 5, lines 1 through 3, and enter the total on line 4.

Part II - Tenants

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

List the address of each qualified New Jersey residence you rented and occupied as your principal residence during 2016. Complete columns 1 through 4 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 1

Enter the number of days you rented and occupied this home as your principal residence in 2016. If this was your residence all year, enter 366. The total number of days in Part I and Part II cannot be more than 366.

Column 2

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 3

Enter the total amount of rent paid by all tenants, including yourself, during 2016 for the period indicated in column 1.

Column 4

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

Line 8 - Rent

Add your share of rent paid in column 4, lines 5 through 7, and enter the total on line 8.

Line 9 - Rent Constituting Property Taxes

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

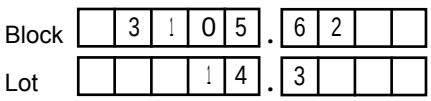
2016 Form NJ-1040 Line-by-Line Instructions

Line 37b - Block/Lot/Qualifier

If you were a homeowner during 2016, enter the Block and Lot Numbers of the property that you owned and occupied as your principal residence on December 31, 2016, provided 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 the Block and Lot Numbers in the boxes like this:

Example: Block 3105.62 Lot 14.3



Line 37c - County/Municipality Code

If you completed Line 37b, enter the four-digit code for that residence (see table on page 50). If you were a tenant, make no entry.

If you were a homeowner, and you completed Worksheet G-1, fill in the oval on this line.

Line 38 - Property Tax Deduction

If you met the eligibility requirements on page 29, you can take *either* a property tax deduction or a property tax credit.

There are two ways to determine whether you will get a greater benefit by taking a deduction on Line 38 or a credit on Line 49. If you:

- ***Are not*** claiming a credit for taxes paid to other jurisdictions, complete Worksheet G on page 34.
- ***Are*** claiming a credit for taxes paid to other jurisdictions, first complete lines 1 and 2 of Worksheet G. Then complete Schedule A and Worksheet J. (See the instructions for Schedule A on page 40.)

If you will receive a greater benefit by taking the deduction, enter on Line 38 the amount of the property tax deduction from Worksheet G or Schedule A, and make no entry on Line 49.

Worksheet G – Property Tax Deduction/Credit

Review the eligibility requirements on page 29 before completing Worksheet G. Part-year residents, see page 7.

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

1. **Property Tax.** Enter the property taxes from Line 37a of Form NJ-1040. Property tax reimbursement (Senior Freeze) applicants, do not enter the amount from Line 37a. **(See instructions below.)** 1. _____

2. **Property Tax Deduction.** Is the amount on line 1 of this worksheet $10,000 or more ($5,000 or more if you and your spouse file separate returns but maintained the same principal residence)?
   - ⬭ Yes. Enter $10,000 ($5,000 if you and your spouse file separate returns but maintained the same principal residence).
   - ⬭ No. Enter the amount from line 1.

   Also enter the amount from this line on line 4, column A below. (See instructions on page 35.) 2. _____

STOP — if you are claiming a credit for taxes paid to other jurisdictions.
Complete only lines 1 and 2. Then complete Schedule A and Worksheet J. (See instructions on page 40.)

	Column A	Column B
3. Taxable Income (From Line 36 of Form NJ-1040)	3.	3.
4. Property Tax Deduction (From line 2 of this worksheet)	4.	4. **– 0 –**
5. Taxable Income After Property Tax Deduction (Subtract line 4 from line 3)	5.	5.
6. Tax you would pay on line 5 amount (From Tax Table or Tax Rate Schedules)	6.	6.
7. Subtract line 6, column A from line 6, column B and enter the result here		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)?**

   ⬭ Yes. You receive a greater benefit by taking the property tax deduction. Make the following entries on Form NJ-1040.

Form NJ-1040	*Enter amount from:*
Line 38	Line 4, column A
Line 39	Line 5, column A
Line 40	Line 6, column A
Line 49	Make no entry

   ⬭ No. You receive a greater benefit from the property tax credit. (**Part-year residents,** see page 7 before answering "No.") Make the following entries on Form NJ-1040.

Form NJ-1040	*Enter amount from:*
Line 38	Make no entry
Line 39	Line 5, column B
Line 40	Line 6, column B
Line 49	$50 ($25 if you and your spouse file separate returns but maintained the same principal residence). **Part-year residents,** see page 7.

(Keep for your records)

Line 1 - Property Tax/Rent

Enter the amount from Line 37a, Form NJ-1040.

Property Tax Reimbursement (Senior Freeze) Applicants. Do not use the amount from Line 37a. If you are eligible for a property tax reimbursement for 2016, complete that application before continuing.

If you file Form PTR-1, enter on line 1 the amount of your **2015 property taxes** (or 18% of site fees) as reported on your 2016 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 2016 Form PTR-2.

continued

Worksheet G - continued

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 $10,000, 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 $5,000, whichever is less.

Line 3 - Taxable Income

For each column, enter the amount from Line 36, 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 A and Worksheet J.

Line 4 - Property Tax Deduction

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

Line 5 - Taxable Income After Property Tax Deduction

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

Line 6 - Tax on Line 5

For each column, enter 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. **Part-year residents, see page 7 before continuing.** 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 G for completing Lines 38, 39, 40, and 49, Form NJ-1040.

2016 Form NJ-1040 Line-by-Line Instructions

Line 39 - New Jersey Taxable Income

Subtract Line 38 from Line 36 and enter the result on Line 39. If zero or less, make no entry.

Line 40 - Tax on Amount on Line 39

Calculate your tax using one of the following methods:

Tax Table. If Line 39 is less than $100,000, you may use the New Jersey Tax Table on page 52 or the New Jersey Tax Rate Schedules on page 61 to find your tax. When using the tax table, make sure you use the correct column. Enter your tax amount on Line 40.

Tax Rate Schedules. If Line 39 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. Enter your tax amount on Line 40.

Line 41 - Credit for Income Taxes Paid to Other Jurisdictions

Complete Schedule A to calculate your credit (see page 40). If you are claiming credit for income or wage taxes paid to more than one jurisdiction, complete a Schedule A for each. Add the credits from each Schedule A and enter the total on Line 41.

The credit on Line 41 cannot be more than your tax on Line 40. Enclose Schedule A(s) with your return.

Enter in the boxes at Line 41 the code for the jurisdiction for which you are claiming a credit (see chart). If you are claiming credit for taxes paid to more than one jurisdiction, use the code for "Multiple Jurisdictions." If the jurisdiction where you paid taxes is not listed, use the code for "Other."

Line 42 - Balance of Tax

Subtract Line 41 from Line 40 and enter the result on Line 42.

Jurisdiction Codes (Line 41)

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

Worksheet H – 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 7%. 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 45, Form NJ-1040.
Do not leave Line 45 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 7% (.07) ..... 1b. _____

1c. Enter the amount of sales tax collected by other states for purchases on line 1a, up to 7%. 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 28, 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 7% (.07) ..... 3b. _____

3c. Enter the amount of sales tax collected by other states for purchases on line 3a, up to 7%. 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 45, 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
up to $15,000	$ 14
$15,001 – $30,000	44
$30,001 – $50,000	64
$50,001 – $75,000	84
$75,001 – $100,000	106
$100,001 – $150,000	134
$150,001 – $200,000	170
$200,001 and over	.0852% (.000852) of income, or $494, whichever is less.

Line 43 - 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.

Line 44 - Balance of Tax After Credit

Subtract Line 43 from Line 42 and enter the result on Line 44.

Line 45 - Use Tax Due on Internet, Mail-Order, or Other Out-of-State Purchases

Complete Worksheet H to calculate the amount to report. **Do not leave this line blank.** You must enter an amount on Line 45. If you do not owe use tax, enter "0.00."

What is Use Tax?

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 7% rate.

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

Below are some items that are often purchased without paying sales tax. Residents would then owe use tax based on the purchase price, including any delivery/shipping charges.

Electronics	Antiques
Furniture	Appliances
Music	Jewelry
Artwork	Books
Computers	Software
Video games	CDs and DVDs

No Sales Tax Paid. If you did not pay any sales tax on a taxable item or service, you owe 7% use tax to New Jersey. For example:

- You bought several DVDs online for $100 with free shipping and paid no sales tax. You owe use tax of $7 ($100 × .07 = $7).

continued

Line 45 - Use Tax Due on Internet, Mail-Order, or Other Out-of-State Purchases - continued

- You bought a computer for $1,550 plus $50 for shipping from a seller located outside New Jersey and paid no sales tax. You owe use tax of $112 ($1,600 × .07 = $112).
- You sent a watch to a Pennsylvania jeweler to be repaired, and the watch was returned to you via UPS. You paid $45 for the repair plus $5 for shipping and paid no sales tax. You owe use tax on this service of $3.50 ($50 × .07 = $3.50).

Sales Tax Paid to Another State at a Rate Less Than 7%. If you paid sales tax to another state (including sales tax paid to a city, county, or other jurisdiction within a state) at a total rate less than 7% on a purchase that would have been taxed in New Jersey, you owe use tax on the difference between the two rates. No credit is allowed for sales tax paid to a foreign country.

For example, on a trip to Maine, you bought an antique desk for $4,000 and paid Maine sales tax at the rate of 5.5%. The difference, $60 (1.5% of the purchase price), is due to New Jersey as use tax.

When is Use Tax Due?

Use tax is due within 20 days after property is brought into New Jersey. Pay any amounts due using Form ST-18, which is provided in the center of this booklet with the other tax forms. Report on Line 45 any amounts you did not pay with Form ST-18.

Note: Using the Estimated Use Tax Chart to determine the amount of use tax you owe does not prevent the Division of Taxation from auditing your account. New Jersey has access to records of out-of-State businesses. If additional tax is due, you may receive an assessment for the amount of use tax owed, plus penalties and interest.

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

Line 46 - Penalty for Underpayment of Estimated Tax

New Jersey's income tax is a "pay as you go" tax. You must pay the tax as you earn or receive income throughout the year. If you do not pay enough tax on your income, you may owe interest. (See "Estimated Tax" on page 13.)

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 46 the amount of interest due from line 19, Form NJ-2210. Fill in the oval below Line 46 and enclose Form NJ-2210 with your return.

Line 47 - Total Tax and Penalty

Add Lines 44, 45, and 46 and enter the total on Line 47.

Line 48 - Total New Jersey Income Tax Withheld

Enter the total New Jersey income tax withheld, as shown on your W-2, W-2G, and/or 1099 statement(s). These statements must include your social security number. If your social security number is missing or incorrect, you must get a corrected statement from your employer/payer. If you have not received a W-2 or 1099 form by February 15, or if the form you received is incorrect, contact your employer/payer immediately.

Form W-2. Your W-2 must show the amount of New Jersey tax withheld. The "State" box must indicate that the tax withheld was for New Jersey. (See sample W-2 on page 20.) **Enclose the state copy of each W-2 and/or W-2G.**

Do not include New Jersey unemployment insurance/workforce development partnership fund/supplemental workforce fund contributions (UI/WF/SWF), New Jersey disability insurance contributions (DI), or New Jersey family leave insurance contributions (FLI). These are **not** income tax withholdings.

See instructions for Lines 52, 53, and 54 for information on excess UI/WF/SWF, DI, and/or FLI contributions.

Form 1099. If your 1099-R or 1099-MISC shows New Jersey income tax withholdings, enclose the state copy with your return.

Schedule NJK-1, Form NJ-1065. Do not include tax paid on your behalf by partnership(s) on this line. These payments may not be claimed by New Jersey residents as credits on Form NJ-1040 and will be disallowed.

Line 49 - Property Tax Credit

If you met the eligibility requirements on page 29 and you did not claim a property tax deduction on Line 38, you qualify for a property tax credit.

Do not complete Line 49 if:

- You claimed a property tax deduction on Line 38; or
- Your income on Line 28 is $20,000 or less ($10,000 if filing status is single or married/CU partner, filing separate return). 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, see "Seniors or Blind/Disabled Persons Not Required to File Form NJ-1040" on page 30.

Line 50 - New Jersey Estimated Payments/Credit From 2015 Tax Return

Enter the total of:

- Estimated tax payments made for 2016 (See "Estimated Tax" on page 13.)
- Credit applied from your 2015 tax return*
- Amount paid with your application for an extension

*This is the amount you chose to carry forward on Line 58 of your 2015 NJ-1040. If you received a refund for 2015, do not enter the amount of that refund on Line 50.

continued

Line 50 - New Jersey Estimated Payments/Credit From 2015 Tax Return - continued

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 2016 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.

Schedule NJK-1, Form NJ-1065. Do not include tax paid on your behalf by partnership(s) on this line. These payments may not be claimed by New Jersey residents as credits on Form NJ-1040 and will be disallowed.

Line 51 - New Jersey Earned Income Tax Credit

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

Note: You must file a New Jersey resident return to receive an NJEITC, even if you are not required to file a return because of the amount of your income (see chart on page 6).

New for 2016 For tax year 2016, most residents who are eligible and file for a Federal earned income credit can also receive an NJEITC in the amount equal to 35% of the Federal benefit.

Use Worksheet I above to calculate the amount of your NJEITC for Line 51. If you asked the IRS to calculate your Federal earned income credit, fill in the first oval below Line 51. (Civil union couples, do not fill in this oval. See the instructions below.) The IRS will provide information about Federal earned income credit recipients to the Division of Taxation in October 2017. Allow at least 4–6 weeks for the Division to process the information and issue a check for your NJEITC.

Worksheet I
Earned Income Tax Credit

1. Enter the amount of your Federal earned income credit from your 2016 Federal Form 1040 or Form 1040A ..... 1. _____
   Fill in the first oval below Line 51 if you asked the IRS to calculate your Federal earned income credit.
   Civil union couples, see instructions.
2. Enter 35% of amount on line 1 here and on Line 51, Form NJ-1040 ..... 2. _____
   Part-year residents, see instructions.

(Keep for your records)

Part-Year Residents. If you were a New Jersey resident for only part of the tax year, the amount of your NJEITC must be prorated based on the number of months you were a New Jersey resident. For this calculation, 15 days or more is a month. Enter the prorated amount on Line 51.

The Division of Taxation audits returns to make sure taxpayers meet the eligibility requirements for this credit. You may be asked to provide documentation to support your claim.

Civil Union Couples. If you are filing a joint New Jersey return, and one or both of you are eligible and file for a Federal earned income credit, you might also be able to receive an NJEITC. If you are filing separate New Jersey returns, you are not eligible for an NJEITC.

If you file a joint Federal return, use Worksheet I above to calculate the amount of your NJEITC.

If you did *not* file a joint Federal return, the only way to determine if you are eligible for a New Jersey credit is to prepare a Federal return as if you were married, filing jointly and calculate the amount of the Federal earned income credit you would have been eligible to receive. Use that amount on Worksheet I to calculate your New Jersey credit. Fill in only the second oval below Line 51 indicating you are a civil union couple. You may be asked to provide documentation to support your calculation of the Federal earned income credit.

UI/WF/SWF; DI; FLI Credits (Lines 52–54)

You may take credit for excess unemployment insurance (UI)/workforce development partnership fund (WF)/supplemental workforce fund (SWF) contributions, disability insurance (DI) contributions, and/or family leave insurance (FLI) contributions withheld by two or more employers. The maximum employee contributions were:

- UI/WF/SWF — $138.56
- DI — $65.20
- FLI — $26.08

If you had two or more employers and you contributed more than the maximum amount(s), you must enclose a completed Form NJ-2450 with your return to claim the credit. If you had only *one* employer, you cannot file Form NJ-2450. If any single employer incorrectly withheld more than the maximum amount(s), you must contact that employer for a refund.

To claim this credit on your NJ-1040, all information on Form NJ-2450 **must** be substantiated by W-2 statements or the claim will be denied. The amounts of UI/WF/SWF contributions, DI contributions, and FLI contributions withheld must be reported separately on all W-2 statements. The employer's New Jersey taxpayer identification number or approved private plan number must also be shown. (See sample W-2 on page 20.)

If your income tax credit is denied because **all** New Jersey Department of Labor and Workforce Development requirements are not met, you must refile your claim using their Form UC-9A,

continued

UI/WF/SWF; DI; FLI Credits (Lines 52–54) - continued

"Employee's Claim for Refund of Excess Contributions." Also see the instructions for Form NJ-2450.

Line 52 - Excess New Jersey UI/WF/SWF Withheld

Enter the excess UI/WF/SWF contributions withheld from Line 4 of Form NJ-2450. Enclose Form NJ-2450 with your return.

Line 53 - Excess New Jersey Disability Insurance Withheld

Enter the excess DI contributions withheld from Line 5 of Form NJ-2450. Enclose Form NJ-2450 with your return.

Line 54 - Excess New Jersey Family Leave Insurance Withheld

Enter the excess FLI contributions withheld from Line 6 of Form NJ-2450. Enclose Form NJ-2450 with your return.

Line 55 - Total Payments and Credits

Add Lines 48 through 54 and enter the total on Line 55.

Amount You Owe or Overpayment (Lines 56 and 57)

Compare Lines 55 and 47.

- If Line 55 is less than Line 47, you have a balance due. Complete Line 56.
- If Line 55 is more than Line 47, you have an overpayment. Complete Line 57.

Line 56 - Amount You Owe

Subtract Line 55 from Line 47 and enter the result on Line 56.

If you have a balance due, you may make a donation on Lines 59, 60, 61, 62, 63, and/or 64 by adding that amount to your payment.

You may pay your 2016 New Jersey taxes by check or money order, electronic check (e-check), or credit card (Visa, American Express, MasterCard, or Discover). See "How to Pay" on page 11. Fill in the oval below Line 56 if you are paying by e-check or credit card.

Note: If the amount on Line 56 is more than $400, you may want to increase your estimated payments or contact your employer for Form NJ-W4 to increase your withholdings.

Line 57 - Amount of Overpayment

Subtract Line 47 from Line 55 and enter the result on Line 57.

Line 58 - Credit to Your 2017 Tax

Enter the amount of your overpayment that you want to credit to your 2017 tax liability.

Contributions (Lines 59–64)

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

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

You may also make a donation to one of the following funds on Line 64:

- 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**)

New for 2016

- Fund for the Support of New Jersey Nonprofit Veterans Organizations (**22**).

For more information, see page 4.

Who offers Quality, Free or Low-Cost Health Insurance?
WE DO!
NJ FAMILYCARE
Affordable health coverage. Quality care.

1-800-701-0710
TTY:1-800-701-0720
www.njfamilycare.org
For income eligible NJ residents
NJ Department of Human Services

continued

Contributions (Lines 59–64) - continued

To make a donation, check the appropriate box(es) or enter the amount you want to contribute.

If you are making a donation on Line 64, also enter the code number (01, 02, 03, etc.) for the fund of your choice.

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

If you are making a donation on Line 59, 60, 61, 62, 63, and/or 64, and you have a balance due, increase the amount of your payment by the amount you want to contribute. If you are paying your tax due by check or money order and including a donation, your check or money order must be made out to "State of New Jersey – TGI," not to the charity or charities you selected. Your donation will be deposited in the appropriate fund(s) when your return is processed.

Line 65 - Total Deductions From Overpayment

Add Lines 58 through 64 and enter the total on Line 65.

Line 66 - Refund

Subtract Line 65 from Line 57 and enter the total on Line 66. This is the amount of your refund.

2016 Schedules A and B

Schedule A - Taxes Paid to Other Jurisdiction

Requirements. As a New Jersey resident, you may be eligible for a tax credit against your New Jersey income tax if you have income from sources outside New Jersey. To qualify, your income must be subject to **both** the New Jersey income tax and the income or wage tax imposed by another jurisdiction outside New Jersey for the same year. For this purpose, "jurisdiction" means any state of the United States or political subdivision of such state, including the District of Columbia. **Pennsylvania residents, see page 42.** No credit is permitted for taxes paid to the U.S. Government, Canada, Puerto Rico, or any foreign country or territory.

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

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

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

- *Two or more jurisdictions (i.e., a state and political subdivision(s) therein) impose tax on the same income.* For example, when both a state and a city within that state tax the same income, you may have to complete and enclose a separate Schedule A for each jurisdiction. (See "Same Income Taxed by More Than One Jurisdiction" on page 41.)
- *Different jurisdictions impose tax on different income.* For example, if you had wages from State A and a gain from the sale of property from State B, you must complete a separate Schedule A for each state.
- *Same jurisdiction imposes more than one type of tax.* For example, if you had wages and business income from a city that imposes both a wage tax and a different tax on business income, you must complete one Schedule A for the wage tax and a separate Schedule A for the tax on business income.

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

a) A complete copy of the income tax return(s) filed with the other jurisdiction(s) — if one was filed or required to be filed. If you filed electronically in the other jurisdiction, a copy of the Electronic Filing Income Tax Return *along with* schedules, worksheets, etc. that establish the nature and source of the income being taxed by the other jurisdiction must be submitted.

b) If you participated in a composite return filed in another jurisdiction, you must submit a statement, on the filing entity's letterhead, that lists the jurisdiction, your share of the gross income taxed by the other jurisdiction, and your share of the tax paid.

c) If no return is required to be filed with the other jurisdiction, you must submit the following as applicable:

- W-2 that lists the wage taxes paid and the name of the taxing jurisdiction.
- A statement from the business entity that filed a tax return based on income that lists your share of the gross income taxed by the other jurisdiction, the name of the tax, and your share of the tax paid.

continued

Schedule A - continued

Property Tax Deduction/Credit (Worksheet J). Schedule A provides taxpayers who are eligible for a property tax benefit with a method for calculating the credit for taxes paid to another jurisdiction both with and without the property tax deduction. If you are eligible to receive a property tax deduction/credit you must complete Schedule A for each jurisdiction for which you are claiming a credit for taxes paid. Then you must complete Worksheet J on page 43 to determine whether you receive a greater benefit from claiming the property tax deduction or taking the property tax credit.

If you are claiming a credit for taxes paid to another jurisdiction but you are not eligible for a property tax benefit (see page 29 for eligibility requirements), only complete Column B of Schedule A. Enter the amount from Line 9, Column B on Line 41, Form NJ-1040. Make no entry on Lines 38 or 49, Form NJ-1040.

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

Enter on Line 1 the amount of gross income you received during the year after adjustments have been made by the other jurisdiction but before personal exemptions and standard and/or other itemized deductions are subtracted that also meets all the criteria listed below. Also enter the name of the taxing jurisdiction in the space provided. Any income included on Line 1 of Schedule A must also be included on Line 2 since to be eligible for the credit, the same income must be taxed by **both** New Jersey and the other jurisdiction.

Include on Line 1 only amounts properly taxable by the other jurisdiction. In general, this includes compensation for services performed; net profits from a business, trade, or profession carried on in the other jurisdiction; S corporation or partnership income allocated to the other jurisdiction **but not allocated to New Jersey;** or income or gains from the ownership or sale of real or personal property in the other jurisdiction.

To be eligible for credit, the income entered on Line 1 must meet *all* of the following criteria:

1. The income must be taxed by **both** New Jersey and the other jurisdiction; and
2. The income must have been properly included and taxed as income by the other jurisdiction; and
3. The individual amount of each item of income taxed by the other jurisdiction cannot exceed the amount of that same item of income being taxed by New Jersey; and
4. The income cannot be deemed "Allocated to New Jersey."

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

Do **not** include on Line 1:

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

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

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

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

continued

Schedule A - continued

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

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

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

You may **not** claim a credit on Schedule A for taxes paid to Pennsylvania on compensation earned in Pennsylvania because these earnings are not subject to tax in Pennsylvania. If Pennsylvania income tax was withheld from your wages, you must file a Pennsylvania return to obtain a refund. To stop the withholding of Pennsylvania income tax, complete a Pennsylvania Employee's Nonwithholding Application Certificate (Pennsylvania Form REV-419) and give it to your employer. You may obtain Form REV-419 from the Pennsylvania Department of Revenue (www.revenue.state.pa.us/).

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

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

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

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

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

Information about the Philadelphia wage tax rate is available on the Philadelphia Revenue Department's website at www.phila.gov/revenue/.

Sole Proprietorship or Partnership Income From Philadelphia. If you are a sole proprietor or partner in a partnership whose income is subject to Pennsylvania income tax and Philadelphia Business 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.

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

Line 2 - Income Subject to Tax by New Jersey

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

Line 3 - Maximum Allowable Credit Percentage

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

If you are not eligible to claim a property tax deduction or credit, only complete Column B to determine your credit for taxes paid to other jurisdictions. Total the amounts from Line 9, Column B of all Schedule As completed and enter that amount on Line 41, Form NJ-1040. Make no entry on Lines 38 or 49, Form NJ-1040.

continued

Schedule A - continued

Worksheet J
Which Property Tax Benefit to Use

	COLUMN A			COLUMN B		
1. Tax. Enter amounts from Line 7, Schedule A, Columns A and B here	1.			1.		
2. Credit for Taxes Paid to Other Jurisdiction. Enter amounts from Line 9, Schedule A, Columns A and B here. If you completed more than one Schedule A, enter the total of all Line 9 amounts (Columns A and B) in the corresponding column	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 and enter result here				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)?

Yes. You receive a greater benefit by taking the property tax deduction. Make the following entries on Form NJ-1040.

Form NJ-1040	*Enter amount from:*
Line 38	Line 5, Column A, Schedule A
Line 39	Line 6, Column A, Schedule A
Line 40	Line 7, Column A, Schedule A
Line 41	Line 2, Column A, Worksheet J
Line 49	Make no entry

No. You receive a greater benefit from the property tax credit. (**Part-year residents,** see page 7 before answering "No.") Make the following entries on Form NJ-1040.

Form NJ-1040	*Enter amount from:*
Line 38	Make no entry
Line 39	Line 6, Column B, Schedule A
Line 40	Line 7, Column B, Schedule A
Line 41	Line 2, Column B, Worksheet J
Line 49	$50 ($25 if you and your spouse file separate returns but maintained the same principal residence). **Part-year residents,** see page 7.

(Keep for your records)

Line 4 - Taxable Income

For each column, enter on Line 4 the amount of your taxable income from Line 36, Form NJ-1040.

Line 5 - Property Tax and Deduction

If you were a qualified homeowner or tenant during the tax year, you may be eligible for a property tax deduction **or** property tax credit. See instructions on page 29 to determine if you qualify. If you qualify, complete Line 5 as follows:

Box 5a. Enter in Box 5a your property taxes (or 18% of rent) due and paid during 2016 on your principal residence from line 1 of Worksheet G (see page 34).

Column A (Line 5). Enter on Line 5 in Column A, your property tax deduction amount from line 2 of Worksheet G (see page 34).

Line 6 - New Jersey Taxable Income

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

Line 7 - Tax on Line 6 Amount

For each column, enter on Line 7 the amount of tax due on the income entered on Line 6. Use the Tax Table on page 52 or the Tax Rate Schedules on page 61 to calculate the amount of tax due.

If you are not eligible for a property tax benefit, and you are completing only Column B of Schedule A, the amount on Line 7, Column B should be the same as the amount you entered on Line 40, Form NJ-1040.

Line 8 - Allowable Credit

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

Line 9 - Credit for Taxes Paid to Other Jurisdiction

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

If you adjusted the income on Line 1 of this Schedule A because you had income taxed by more than one jurisdiction, enter only the tax paid on the adjusted amount

continued

Schedule A - continued

shown on this Schedule. (See example on page 41.)

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

If you are eligible for a property tax deduction or credit, complete Worksheet J on page 43. Part-year residents, see instructions on page 7.

If you are not eligible for a property tax deduction or credit, enter the amount from Line 9, Column B, Schedule A on Line 41, Form NJ-1040 and leave Line 38 and Line 49 blank. If you completed more than one Schedule A, total the amounts from Line 9, Column B of all Schedule As and enter on Line 41.

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

Schedule B - Disposition of Property

Report your capital gains and income from the sale or exchange of property. You may deduct expenses of the sale and your basis in the property. The basis to be used for calculating gain or loss is the cost or adjusted basis used for Federal income tax purposes.

Note: Certain gains or losses from the disposition of property owned by a business (sole proprietorship, partnership, or S corporation) or an estate or trust must be reported in other income categories on Form NJ-1040 — not on Schedule B. See "Gains/Losses to be Reported on Other Lines" on page 45 before you complete Schedule B.

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.

The New Jersey allowable IRC Section 199 deduction must be calculated on Form 501-GIT, Domestic Production Activities Deduction. You should take the result into consideration when calculating the gain or loss on disposition of applicable property.

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, then you must report your portion of the gain or loss from the sale or disposition of those assets on Schedule B.

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

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

All gains from installment sales must be reported 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.

If you need more space, enclose a statement with the return listing any additional transactions along with your Schedule B.

Sale of a Principal Residence. If you sold your principal residence, you may qualify to exclude all or part of the gain from your income. 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.

1. You can exclude up to $250,000 of the gain if you met **all** of the following requirements:
   - *Ownership Test:* You owned the home for at least 2 years during the 5-year period ending on the date of the sale.
   - *Use Test:* You lived in the home as your principal residence for at least 2 years during the 5-year period ending on the date of the sale.
   - During the 2-year period ending on the date of the sale, you did not exclude gain from the sale of another home.
2. If you are filing a joint return, you can exclude up to $500,000 of the gain if:
   - Either you or your spouse met the Ownership Test, **and**
   - **Both** you and your spouse met the Use Test, **and**
   - During the 2-year period ending on the date of the sale, neither you nor your spouse excluded gain from the sale of another home.

   If only one spouse met the Ownership and Use Tests, that qualified spouse can exclude up to $250,000 of the gain.
3. You may claim a reduced exclusion for New Jersey purposes if, during the 5-year period ending on the date of sale:
   - You owned and used the property as your principal residence for less than 2 years, and you qualify for a reduced Federal exclusion, or
   - You used the exclusion within 2 years of the sale of your principal residence, and you qualify for a reduced Federal exclusion.

continued

Schedule B - continued

In both cases, the sale must have been due to: a change in place of employment, health, or unforeseen circumstances.

Gains/Losses to be Reported on Other Lines. If you had a gain or loss from the disposition of property owned by a business or an estate or trust, *do not report it on Schedule B.* Your portion of the gain or loss from these sources will be included as follows:

- *Sole proprietorship:* Schedule NJ-BUS-1, Part I
- *Partnership:* Schedule NJ-BUS-1, Part II
- *S Corporation:* Schedule NJ-BUS-1, Part III
- *Estate or Trust:* Form NJ-1040, Line 25 (Grantor Trusts, see the instructions for Line 25)

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. For more information, see Tax Topic Bulletin 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 may deduct Federal passive losses in full in the year incurred against any gain within the **same category** of income, but only in the year that it occurred.

Line 2 - Capital Gains Distributions

Enter 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 page 21.

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 B.

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 18, Form NJ-1040. If the netted amount is a loss, enter zero here and make no entry on Line 18, Form NJ-1040.

Schedule 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. If you need more space, enclose a statement with the return listing any additional businesses and the related profit or loss.

To determine your New Jersey profit or loss, first complete a Federal Schedule C (or Schedule C-EZ or F) for each business. Use the same accounting method (cash or accrual) that you used for Federal purposes. Then, make the following adjustments:

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 the remaining 50% of meal and entertainment expenses 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.
10. Subtract the New Jersey allowable IRC Section 199 deduction from Form 501-GIT, Domestic Production Activities Deduction.

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 33. See Technical Bulletin TB-56 for eligibility requirements and instructions for calculating the HEZ deduction.

If you are engaged in a business, trade, profession, or occupation in New Jersey, you must register with the State for tax purposes by filing a Business Registration

continued

Schedule NJ-BUS-1 - continued

Application, Form NJ-REG. You can file online at: www.state.nj.us/treasury/revenue/.

Lines 1-3

Business Name. Enter the name of each business as listed on Federal Schedule C (or C-EZ or F).

Social Security Number/Federal EIN. Enter the social security number or Federal employer identification number of each business.

Profit or (Loss). Enter the profit or (loss) for each business 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 17, Form NJ-1040. **If the netted amount is a loss,** make no entry on Line 17.

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. If you need more space, enclose a statement with the return listing any additional partnerships and the related income or loss.

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

Lines 1-3

Partnership Name. Enter the name of each partnership as listed on Schedule NJK-1 (or Federal Schedule K-1).

Federal EIN. Enter the Federal employer identification number of each partnership.

Share of Partnership Income or (Loss). Enter your share of income or (loss) for each partnership as reported on Schedule NJK-1. Take the amount from column A of the line labeled "Distributive Share of Partnership Income."

If you did not receive a Schedule NJK-1, you must enclose a copy of the Federal Schedule K-1 and complete Reconciliation Worksheet A in Tax Topic Bulletin 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 20, Form NJ-1040. **If the netted amount is a loss,** make no entry on Line 20.

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. If you need more space, enclose a statement with the return listing any additional S corporations and the related income or loss.

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

Lines 1-3

S Corporation Name. Enter the name of each S corporation as listed on Schedule NJ-K-1 (or Federal Schedule K-1).

Federal EIN. Enter the Federal employer identification number of each S corporation.

Pro Rata Share of S Corporation Income or (Usable Loss). Enter your share of each S corporation's income or (usable loss) as reported on Schedule NJ-K-1.

If you did not receive a Schedule NJ-K-1, you must enclose a copy of the Federal Schedule K-1 and complete Reconciliation Worksheet B in Tax Topic Bulletin 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 21, Form NJ-1040. **If the netted amount is a loss,** make no entry on Line 21.

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. If you need more space, enclose a statement with the return listing any additional property and income or loss.

Note: Certain net gains or losses from rents, royalties, patents, and copyrights from property owned by a business (sole proprietorship, partnership, or S corporation) or an estate or trust must be reported in other income categories on Form NJ-1040 — not in Part IV, Schedule NJ-BUS-1. See "Gains/Losses to be Reported on Other Lines" below before you complete Part IV.

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.

The New Jersey allowable IRC Section 199 deduction must be calculated on Form 501-GIT, Domestic Production Activities Deduction. You should take the result into consideration when calculating the net gain, income, or loss resulting from the rental of applicable property.

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 may deduct Federal passive losses in full in the year incurred against any gain within the **same category** of income.

Gains/Losses to be Reported on Other Lines. If you had net gains or losses from rents, royalties, patents, and copyrights from property owned by a business or an estate or trust, *do not report them in Part IV.* Your portion of the net gains or losses from these sources will be included as follows:

continued

Schedule NJ-BUS-1 - continued

- *Sole proprietorship:* Schedule NJ-BUS-1, Part I
- *Partnership:* Schedule NJ-BUS-1, Part II
- *S Corporation:* Schedule NJ-BUS-1, Part III
- *Estate or Trust:* Form NJ-1040, Line 25 (Grantor Trusts, see the instructions for Line 25)

Lines 1-3

Source of Income or Loss. Enter the property name or description. If the property is rental real estate, enter the physical address of the property.

Social Security Number/Federal EIN. Enter the social security number or Federal employer identification number for each income source.

Type. Enter the number that corresponds with the type of property. For example, if you received royalty income, enter "2."

Income or (Loss). Enter the gain or (loss) for each type of property. For rentals, when listing the income or loss for each rental property from your Federal Schedule E, you must take into consideration the New Jersey adjustments from Worksheet GIT-DEP, Part 1, lines 4 and 5.

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 22, Form NJ-1040. **If the netted amount is a loss,** make no entry on Line 22.

Assembling Your Return

Check the following before mailing your return:

- **Check** your math.
- **Sign and date your return (or property tax credit application).** Both spouses must sign a joint return.
- **Enclose** all supporting documents and schedules with your return including:
  - — W-2s
  - — 1099-Rs and 1099-MISCs that show NJ withholdings
  - — If applicable, New Jersey Form(s): Schedules A, B, NJ-BUS-1 and NJ-BUS-2, NJ-630, NJ-1040-O, NJ-2210, NJ-2440, NJ-2450, GIT-317, Schedule NJK-1 (or copy of Federal Schedule K-1, Form 1065), Schedule NJ-K-1 (or copy of Federal Schedule K-1, Form 1120S), Schedule NJK-1, Form NJ-1041 (or copy of Federal Schedule K-1, Form 1041)
  - — Proof of age and/or disability the first time you claim the exemption(s) on your return or property tax credit application
  - — Copy of your New Jersey Certificate of Domestic Partnership the first time you claim the exemption on your return
  - — If applicable, death certificate of a deceased taxpayer
  - — Copy of Federal tax return to verify income for a part-year resident was equal to or less than the filing threshold amount for the entire year
  - — If applicable, copy of Federal Form(s):
    - Schedule B for interest over $1,500
    - Schedule C, C-EZ, or F for business income
    - Form 2106 for employee business expenses
    - Form 3903 for moving expenses
    - Form 4868 for filing under a Federal extension
    - Form 8283 for Qualified Conservation Contributions
    - Form 8853 for Archer MSA contributions
- **Balance due.** If paying by check or money order, complete Form NJ-1040-V. Write your social security number on your check or money order. If paying by e-check or credit card, do not complete the payment voucher.
- **Use the return envelope** to mail Form NJ-1040 or NJ-1040-H with related enclosures and check or money order with payment voucher. **Send only one return or property tax credit application per envelope.** On the flap of the envelope there are two address labels. Choose the one that applies.
- **Keep a copy** of your return and all supporting documents, schedules, and worksheets.

Use of Form NJ-1040-H

If you were either a homeowner or a tenant and you met the eligibility requirements for a property tax credit (see page 29), you qualify for a credit of $50 ($25 if you and your spouse file separate returns but maintained the same principal residence).

Spouse/Civil Union Partner. Any reference in these instructions to a 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.

USE Form NJ-1040-H to apply for the credit only if you:

- Were 65 or older or blind or disabled on the last day of the tax year, and
- Have not filed and will not file a 2016 New Jersey resident income tax return (Form NJ-1040), and
- Had New Jersey gross income for 2016 of $20,000 or less ($10,000 or less if filing status is single or married/CU partner, filing separate return), and
- Did **not** own your principal residence in New Jersey on October 1, 2016.

DO NOT USE Form NJ-1040-H if you:

- Have filed or will file a 2016 Form NJ-1040, or
- Owned your principal residence in New Jersey on October 1, 2016, or
- Were under age 65 and not blind or disabled on the last day of the 2016 tax year, or
- Had New Jersey gross income for 2016 of more than $20,000 (more than $10,000 if filing status is single or married/CU partner, filing separate return).

Homeowner on October 1, 2016. Form NJ-1040-H is not a Homestead Benefit Application. If you were a homeowner on October 1, 2016, 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.

When to File

Residents have until April 18, 2017, to file Form NJ-1040-H for 2016.

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 your name (last name first), complete address, and zip code in the spaces provided. If you are filing jointly, include your spouse's name.

TAX TIP 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

To protect your privacy, your social security number(s) is not printed on your name and address label. **You must enter your social security number(s)** in the boxes provided on the application, 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 15 for more information.

County/Municipality Code

Enter the four-digit county/municipality code of your current residence from the table on page 50. Enter one digit in each box. This code is for Division of Taxation purposes only.

If the table does not include the local name of the place where you live, go to www.state.nj.us/infobank/locality.htm to get the name of your municipality.

Filing Status (Lines 1–5)

You must use the same filing status on your property tax credit application 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 15.

NJ Residency Status (Line 6)

If you were a New Jersey resident for only part of the tax year, list the month, day, and year your residency began and the month, day, and year it ended. Enter the months as two-digit numbers (01 for January, 02 for February, etc.) in the boxes containing the letter "M." Enter one digit in each box.

Enter the days of the months as two-digit numbers (01, 02, etc.) in the boxes containing the letter "D." Enter one digit in each box.

Calendar year filers, enter the number 16 for the year directly in the boxes containing the letter "Y." Enter one digit in each box. Fiscal year filers should enter the appropriate year in the "Y" boxes.

Application Section

Age 65 or Older or Blind or Disabled (Lines 7a and 7b)

Line 7a — Age 65 or Older. Indicate whether you were 65 or older on the last day of the 2016 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 7b — Blind or Disabled. Indicate whether you were blind or disabled on the last day of the 2016 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. Disabled means total and permanent inability to engage in any substantial gainful activity because of any

continued

Application Section - continued

physical or mental impairment, including blindness. 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. This information does not need to be submitted each year as long as there is no change in your condition.

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 7a and Line 7b for both yourself and your spouse/CU partner, do not file Form NJ-1040-H.

Homeowner on October 1, 2016 (Line 8)

If you owned and occupied a home in New Jersey that was your principal residence on October 1, 2016, and property taxes were paid on that home, fill in the "Yes" oval.

If you answer "Yes" here, do not file Form NJ-1040-H. If you are eligible and file for a 2016 homestead benefit, your property tax credit will automatically be included with your homestead benefit. Information about the 2016 homestead benefit will be posted on the Division's website (www.njtaxation.org) as it becomes available. Or you can call 1-888-238-1233.

Homeowner or Tenant During 2016 (Line 9)

Indicate whether at any time during 2016 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** to indicate whether during 2016 you were a homeowner, a tenant, both a homeowner and a tenant, or *neither* a homeowner nor a tenant. You may be asked to provide proof of property taxes or rent paid on your principal residence at a later time.

If you answer "Neither" here, do not file Form NJ-1040-H.

Line 10 - Gross Income

Enter the same income as you would have reported on Line 28 of your 2016 tax return (Form NJ-1040) if you had filed the return. **Part-year residents must enter their income from all sources for the entire year.**

Note: Social Security and Railroad Retirement benefits are exempt from New Jersey income tax. Do not report these amounts on Line 10.

Do not complete Form NJ-1040-H if the amount on Line 10 is more than your filing threshold amount (see chart on page 6). You must file a New Jersey income tax return and claim either a property tax deduction or a property tax credit on Form NJ-1040.

Signatures

Sign and date your property tax credit 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 property tax credit.

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:

- Fill in the oval below the signature line, **and**
- Enclose a copy of the decedent's death certificate.

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

Where to Mail Your Application

Use the envelope in your booklet to mail Form NJ-1040-H 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

2016 NJ-1040 County/Municipality Codes

Enter your code in the boxes below the social security number boxes on Form NJ-1040 or Form NJ-1040-H. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 15.

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

Enter your code in the boxes below the social security number boxes on Form NJ-1040 or Form NJ-1040-H. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 15.

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

2016 New Jersey Tax Table

Use this table if your New Jersey taxable income on Line 39 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 39 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 40 of Form NJ-1040.

If Line 39 (taxable income) Is—		And Your Filing Status* Is	
At least	But Less Than	1 or 3	2, 4, or 5
		Your Tax is—	
39,800	39,850	711	627
39,850	39,900	713	628
39,900	39,950	715	629
39,950	40,000	717	630

***Filing Status:**
1—Single
2—Married/CU couple, filing joint return
3—Married/CU partner, filing separate return
4—Head of household
5—Qualifying widow(er)/surviving CU partner

2016 NEW JERSEY TAX TABLE (NJ-1040)

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

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 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

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

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

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 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

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 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

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

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

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
64,000				**67,000**				**70,000**				**73,000**			
64,000	**64,050**	2,045	1,149	**67,000**	**67,050**	2,211	1,222	**70,000**	**70,050**	2,376	1,296	**73,000**	**73,050**	2,542	1,401
64,050	**64,100**	2,048	1,150	**67,050**	**67,100**	2,213	1,223	**70,050**	**70,100**	2,379	1,298	**73,050**	**73,100**	2,545	1,403
64,100	**64,150**	2,050	1,151	**67,100**	**67,150**	2,216	1,225	**70,100**	**70,150**	2,382	1,299	**73,100**	**73,150**	2,548	1,404
64,150	**64,200**	2,053	1,152	**67,150**	**67,200**	2,219	1,226	**70,150**	**70,200**	2,385	1,301	**73,150**	**73,200**	2,550	1,406
64,200	**64,250**	2,056	1,154	**67,200**	**67,250**	2,222	1,227	**70,200**	**70,250**	2,387	1,303	**73,200**	**73,250**	2,553	1,408
64,250	**64,300**	2,059	1,155	**67,250**	**67,300**	2,224	1,228	**70,250**	**70,300**	2,390	1,305	**73,250**	**73,300**	2,556	1,410
64,300	**64,350**	2,061	1,156	**67,300**	**67,350**	2,227	1,229	**70,300**	**70,350**	2,393	1,306	**73,300**	**73,350**	2,559	1,411
64,350	**64,400**	2,064	1,157	**67,350**	**67,400**	2,230	1,231	**70,350**	**70,400**	2,396	1,308	**73,350**	**73,400**	2,561	1,413
64,400	**64,450**	2,067	1,158	**67,400**	**67,450**	2,233	1,232	**70,400**	**70,450**	2,398	1,310	**73,400**	**73,450**	2,564	1,415
64,450	**64,500**	2,070	1,160	**67,450**	**67,500**	2,235	1,233	**70,450**	**70,500**	2,401	1,312	**73,450**	**73,500**	2,567	1,417
64,500	**64,550**	2,073	1,161	**67,500**	**67,550**	2,238	1,234	**70,500**	**70,550**	2,404	1,313	**73,500**	**73,550**	2,570	1,418
64,550	**64,600**	2,075	1,162	**67,550**	**67,600**	2,241	1,236	**70,550**	**70,600**	2,407	1,315	**73,550**	**73,600**	2,573	1,420
64,600	**64,650**	2,078	1,163	**67,600**	**67,650**	2,244	1,237	**70,600**	**70,650**	2,410	1,317	**73,600**	**73,650**	2,575	1,422
64,650	**64,700**	2,081	1,165	**67,650**	**67,700**	2,247	1,238	**70,650**	**70,700**	2,412	1,319	**73,650**	**73,700**	2,578	1,424
64,700	**64,750**	2,084	1,166	**67,700**	**67,750**	2,249	1,239	**70,700**	**70,750**	2,415	1,320	**73,700**	**73,750**	2,581	1,425
64,750	**64,800**	2,086	1,167	**67,750**	**67,800**	2,252	1,240	**70,750**	**70,800**	2,418	1,322	**73,750**	**73,800**	2,584	1,427
64,800	**64,850**	2,089	1,168	**67,800**	**67,850**	2,255	1,242	**70,800**	**70,850**	2,421	1,324	**73,800**	**73,850**	2,586	1,429
64,850	**64,900**	2,092	1,169	**67,850**	**67,900**	2,258	1,243	**70,850**	**70,900**	2,423	1,326	**73,850**	**73,900**	2,589	1,431
64,900	**64,950**	2,095	1,171	**67,900**	**67,950**	2,260	1,244	**70,900**	**70,950**	2,426	1,327	**73,900**	**73,950**	2,592	1,432
64,950	**65,000**	2,097	1,172	**67,950**	**68,000**	2,263	1,245	**70,950**	**71,000**	2,429	1,329	**73,950**	**74,000**	2,595	1,434
65,000				**68,000**				**71,000**				**74,000**			
65,000	**65,050**	2,100	1,173	**68,000**	**68,050**	2,266	1,247	**71,000**	**71,050**	2,432	1,331	**74,000**	**74,050**	2,597	1,436
65,050	**65,100**	2,103	1,174	**68,050**	**68,100**	2,269	1,248	**71,050**	**71,100**	2,434	1,333	**74,050**	**74,100**	2,600	1,438
65,100	**65,150**	2,106	1,176	**68,100**	**68,150**	2,271	1,249	**71,100**	**71,150**	2,437	1,334	**74,100**	**74,150**	2,603	1,439
65,150	**65,200**	2,108	1,177	**68,150**	**68,200**	2,274	1,250	**71,150**	**71,200**	2,440	1,336	**74,150**	**74,200**	2,606	1,441
65,200	**65,250**	2,111	1,178	**68,200**	**68,250**	2,277	1,252	**71,200**	**71,250**	2,443	1,338	**74,200**	**74,250**	2,608	1,443
65,250	**65,300**	2,114	1,179	**68,250**	**68,300**	2,280	1,253	**71,250**	**71,300**	2,445	1,340	**74,250**	**74,300**	2,611	1,445
65,300	**65,350**	2,117	1,180	**68,300**	**68,350**	2,282	1,254	**71,300**	**71,350**	2,448	1,341	**74,300**	**74,350**	2,614	1,446
65,350	**65,400**	2,119	1,182	**68,350**	**68,400**	2,285	1,255	**71,350**	**71,400**	2,451	1,343	**74,350**	**74,400**	2,617	1,448
65,400	**65,450**	2,122	1,183	**68,400**	**68,450**	2,288	1,256	**71,400**	**71,450**	2,454	1,345	**74,400**	**74,450**	2,619	1,450
65,450	**65,500**	2,125	1,184	**68,450**	**68,500**	2,291	1,258	**71,450**	**71,500**	2,456	1,347	**74,450**	**74,500**	2,622	1,452
65,500	**65,550**	2,128	1,185	**68,500**	**68,550**	2,294	1,259	**71,500**	**71,550**	2,459	1,348	**74,500**	**74,550**	2,625	1,453
65,550	**65,600**	2,131	1,187	**68,550**	**68,600**	2,296	1,260	**71,550**	**71,600**	2,462	1,350	**74,550**	**74,600**	2,628	1,455
65,600	**65,650**	2,133	1,188	**68,600**	**68,650**	2,299	1,261	**71,600**	**71,650**	2,465	1,352	**74,600**	**74,650**	2,631	1,457
65,650	**65,700**	2,136	1,189	**68,650**	**68,700**	2,302	1,263	**71,650**	**71,700**	2,468	1,354	**74,650**	**74,700**	2,633	1,459
65,700	**65,750**	2,139	1,190	**68,700**	**68,750**	2,305	1,264	**71,700**	**71,750**	2,470	1,355	**74,700**	**74,750**	2,636	1,460
65,750	**65,800**	2,142	1,191	**68,750**	**68,800**	2,307	1,265	**71,750**	**71,800**	2,473	1,357	**74,750**	**74,800**	2,639	1,462
65,800	**65,850**	2,144	1,193	**68,800**	**68,850**	2,310	1,266	**71,800**	**71,850**	2,476	1,359	**74,800**	**74,850**	2,642	1,464
65,850	**65,900**	2,147	1,194	**68,850**	**68,900**	2,313	1,267	**71,850**	**71,900**	2,479	1,361	**74,850**	**74,900**	2,644	1,466
65,900	**65,950**	2,150	1,195	**68,900**	**68,950**	2,316	1,269	**71,900**	**71,950**	2,481	1,362	**74,900**	**74,950**	2,647	1,467
65,950	**66,000**	2,153	1,196	**68,950**	**69,000**	2,318	1,270	**71,950**	**72,000**	2,484	1,364	**74,950**	**75,000**	2,650	1,469
66,000				**69,000**				**72,000**				**75,000**			
66,000	**66,050**	2,155	1,198	**69,000**	**69,050**	2,321	1,271	**72,000**	**72,050**	2,487	1,366	**75,000**	**75,050**	2,653	1,471
66,050	**66,100**	2,158	1,199	**69,050**	**69,100**	2,324	1,272	**72,050**	**72,100**	2,490	1,368	**75,050**	**75,100**	2,656	1,473
66,100	**66,150**	2,161	1,200	**69,100**	**69,150**	2,327	1,274	**72,100**	**72,150**	2,492	1,369	**75,100**	**75,150**	2,659	1,474
66,150	**66,200**	2,164	1,201	**69,150**	**69,200**	2,329	1,275	**72,150**	**72,200**	2,495	1,371	**75,150**	**75,200**	2,662	1,476
66,200	**66,250**	2,166	1,203	**69,200**	**69,250**	2,332	1,276	**72,200**	**72,250**	2,498	1,373	**75,200**	**75,250**	2,666	1,478
66,250	**66,300**	2,169	1,204	**69,250**	**69,300**	2,335	1,277	**72,250**	**72,300**	2,501	1,375	**75,250**	**75,300**	2,669	1,480
66,300	**66,350**	2,172	1,205	**69,300**	**69,350**	2,338	1,278	**72,300**	**72,350**	2,503	1,376	**75,300**	**75,350**	2,672	1,481
66,350	**66,400**	2,175	1,206	**69,350**	**69,400**	2,340	1,280	**72,350**	**72,400**	2,506	1,378	**75,350**	**75,400**	2,675	1,483
66,400	**66,450**	2,177	1,207	**69,400**	**69,450**	2,343	1,281	**72,400**	**72,450**	2,509	1,380	**75,400**	**75,450**	2,678	1,485
66,450	**66,500**	2,180	1,209	**69,450**	**69,500**	2,346	1,282	**72,450**	**72,500**	2,512	1,382	**75,450**	**75,500**	2,682	1,487
66,500	**66,550**	2,183	1,210	**69,500**	**69,550**	2,349	1,283	**72,500**	**72,550**	2,515	1,383	**75,500**	**75,550**	2,685	1,488
66,550	**66,600**	2,186	1,211	**69,550**	**69,600**	2,352	1,285	**72,550**	**72,600**	2,517	1,385	**75,550**	**75,600**	2,688	1,490
66,600	**66,650**	2,189	1,212	**69,600**	**69,650**	2,354	1,286	**72,600**	**72,650**	2,520	1,387	**75,600**	**75,650**	2,691	1,492
66,650	**66,700**	2,191	1,214	**69,650**	**69,700**	2,357	1,287	**72,650**	**72,700**	2,523	1,389	**75,650**	**75,700**	2,694	1,494
66,700	**66,750**	2,194	1,215	**69,700**	**69,750**	2,360	1,288	**72,700**	**72,750**	2,526	1,390	**75,700**	**75,750**	2,697	1,495
66,750	**66,800**	2,197	1,216	**69,750**	**69,800**	2,363	1,289	**72,750**	**72,800**	2,528	1,392	**75,750**	**75,800**	2,701	1,497
66,800	**66,850**	2,200	1,217	**69,800**	**69,850**	2,365	1,291	**72,800**	**72,850**	2,531	1,394	**75,800**	**75,850**	2,704	1,499
66,850	**66,900**	2,202	1,218	**69,850**	**69,900**	2,368	1,292	**72,850**	**72,900**	2,534	1,396	**75,850**	**75,900**	2,707	1,501
66,900	**66,950**	2,205	1,220	**69,900**	**69,950**	2,371	1,293	**72,900**	**72,950**	2,537	1,397	**75,900**	**75,950**	2,710	1,502
66,950	**67,000**	2,208	1,221	**69,950**	**70,000**	2,374	1,294	**72,950**	**73,000**	2,539	1,399	**75,950**	**76,000**	2,713	1,504

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5	If Line 39 (New Jersey Taxable Income) Is — At Least	But Less Than	And You Checked Filing Status Line — 1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
76,000				**79,000**				**82,000**				**85,000**			
76,000	**76,050**	2,717	1,506	**79,000**	**79,050**	2,908	1,611	**82,000**	**82,050**	3,099	1,757	**85,000**	**85,050**	3,290	1,923
76,050	**76,100**	2,720	1,508	**79,050**	**79,100**	2,911	1,613	**82,050**	**82,100**	3,102	1,760	**85,050**	**85,100**	3,293	1,925
76,100	**76,150**	2,723	1,509	**79,100**	**79,150**	2,914	1,614	**82,100**	**82,150**	3,105	1,762	**85,100**	**85,150**	3,296	1,928
76,150	**76,200**	2,726	1,511	**79,150**	**79,200**	2,917	1,616	**82,150**	**82,200**	3,108	1,765	**85,150**	**85,200**	3,299	1,931
76,200	**76,250**	2,729	1,513	**79,200**	**79,250**	2,920	1,618	**82,200**	**82,250**	3,111	1,768	**85,200**	**85,250**	3,303	1,934
76,250	**76,300**	2,732	1,515	**79,250**	**79,300**	2,924	1,620	**82,250**	**82,300**	3,115	1,771	**85,250**	**85,300**	3,306	1,936
76,300	**76,350**	2,736	1,516	**79,300**	**79,350**	2,927	1,621	**82,300**	**82,350**	3,118	1,773	**85,300**	**85,350**	3,309	1,939
76,350	**76,400**	2,739	1,518	**79,350**	**79,400**	2,930	1,623	**82,350**	**82,400**	3,121	1,776	**85,350**	**85,400**	3,312	1,942
76,400	**76,450**	2,742	1,520	**79,400**	**79,450**	2,933	1,625	**82,400**	**82,450**	3,124	1,779	**85,400**	**85,450**	3,315	1,945
76,450	**76,500**	2,745	1,522	**79,450**	**79,500**	2,936	1,627	**82,450**	**82,500**	3,127	1,782	**85,450**	**85,500**	3,319	1,947
76,500	**76,550**	2,748	1,523	**79,500**	**79,550**	2,939	1,628	**82,500**	**82,550**	3,131	1,785	**85,500**	**85,550**	3,322	1,950
76,550	**76,600**	2,752	1,525	**79,550**	**79,600**	2,943	1,630	**82,550**	**82,600**	3,134	1,787	**85,550**	**85,600**	3,325	1,953
76,600	**76,650**	2,755	1,527	**79,600**	**79,650**	2,946	1,632	**82,600**	**82,650**	3,137	1,790	**85,600**	**85,650**	3,328	1,956
76,650	**76,700**	2,758	1,529	**79,650**	**79,700**	2,949	1,634	**82,650**	**82,700**	3,140	1,793	**85,650**	**85,700**	3,331	1,959
76,700	**76,750**	2,761	1,530	**79,700**	**79,750**	2,952	1,635	**82,700**	**82,750**	3,143	1,796	**85,700**	**85,750**	3,334	1,961
76,750	**76,800**	2,764	1,532	**79,750**	**79,800**	2,955	1,637	**82,750**	**82,800**	3,147	1,798	**85,750**	**85,800**	3,338	1,964
76,800	**76,850**	2,768	1,534	**79,800**	**79,850**	2,959	1,639	**82,800**	**82,850**	3,150	1,801	**85,800**	**85,850**	3,341	1,967
76,850	**76,900**	2,771	1,536	**79,850**	**79,900**	2,962	1,641	**82,850**	**82,900**	3,153	1,804	**85,850**	**85,900**	3,344	1,970
76,900	**76,950**	2,774	1,537	**79,900**	**79,950**	2,965	1,642	**82,900**	**82,950**	3,156	1,807	**85,900**	**85,950**	3,347	1,972
76,950	**77,000**	2,777	1,539	**79,950**	**80,000**	2,968	1,644	**82,950**	**83,000**	3,159	1,809	**85,950**	**86,000**	3,350	1,975
77,000				**80,000**				**83,000**				**86,000**			
77,000	**77,050**	2,780	1,541	**80,000**	**80,050**	2,971	1,646	**83,000**	**83,050**	3,162	1,812	**86,000**	**86,050**	3,354	1,978
77,050	**77,100**	2,783	1,543	**80,050**	**80,100**	2,975	1,649	**83,050**	**83,100**	3,166	1,815	**86,050**	**86,100**	3,357	1,981
77,100	**77,150**	2,787	1,544	**80,100**	**80,150**	2,978	1,652	**83,100**	**83,150**	3,169	1,818	**86,100**	**86,150**	3,360	1,983
77,150	**77,200**	2,790	1,546	**80,150**	**80,200**	2,981	1,655	**83,150**	**83,200**	3,172	1,820	**86,150**	**86,200**	3,363	1,986
77,200	**77,250**	2,793	1,548	**80,200**	**80,250**	2,984	1,657	**83,200**	**83,250**	3,175	1,823	**86,200**	**86,250**	3,366	1,989
77,250	**77,300**	2,796	1,550	**80,250**	**80,300**	2,987	1,660	**83,250**	**83,300**	3,178	1,826	**86,250**	**86,300**	3,369	1,992
77,300	**77,350**	2,799	1,551	**80,300**	**80,350**	2,990	1,663	**83,300**	**83,350**	3,182	1,829	**86,300**	**86,350**	3,373	1,994
77,350	**77,400**	2,803	1,553	**80,350**	**80,400**	2,994	1,666	**83,350**	**83,400**	3,185	1,831	**86,350**	**86,400**	3,376	1,997
77,400	**77,450**	2,806	1,555	**80,400**	**80,450**	2,997	1,668	**83,400**	**83,450**	3,188	1,834	**86,400**	**86,450**	3,379	2,000
77,450	**77,500**	2,809	1,557	**80,450**	**80,500**	3,000	1,671	**83,450**	**83,500**	3,191	1,837	**86,450**	**86,500**	3,382	2,003
77,500	**77,550**	2,812	1,558	**80,500**	**80,550**	3,003	1,674	**83,500**	**83,550**	3,194	1,840	**86,500**	**86,550**	3,385	2,006
77,550	**77,600**	2,815	1,560	**80,550**	**80,600**	3,006	1,677	**83,550**	**83,600**	3,197	1,843	**86,550**	**86,600**	3,389	2,008
77,600	**77,650**	2,818	1,562	**80,600**	**80,650**	3,010	1,680	**83,600**	**83,650**	3,201	1,845	**86,600**	**86,650**	3,392	2,011
77,650	**77,700**	2,822	1,564	**80,650**	**80,700**	3,013	1,682	**83,650**	**83,700**	3,204	1,848	**86,650**	**86,700**	3,395	2,014
77,700	**77,750**	2,825	1,565	**80,700**	**80,750**	3,016	1,685	**83,700**	**83,750**	3,207	1,851	**86,700**	**86,750**	3,398	2,017
77,750	**77,800**	2,828	1,567	**80,750**	**80,800**	3,019	1,688	**83,750**	**83,800**	3,210	1,854	**86,750**	**86,800**	3,401	2,019
77,800	**77,850**	2,831	1,569	**80,800**	**80,850**	3,022	1,691	**83,800**	**83,850**	3,213	1,856	**86,800**	**86,850**	3,405	2,022
77,850	**77,900**	2,834	1,571	**80,850**	**80,900**	3,025	1,693	**83,850**	**83,900**	3,217	1,859	**86,850**	**86,900**	3,408	2,025
77,900	**77,950**	2,838	1,572	**80,900**	**80,950**	3,029	1,696	**83,900**	**83,950**	3,220	1,862	**86,900**	**86,950**	3,411	2,028
77,950	**78,000**	2,841	1,574	**80,950**	**81,000**	3,032	1,699	**83,950**	**84,000**	3,223	1,865	**86,950**	**87,000**	3,414	2,030
78,000				**81,000**				**84,000**				**87,000**			
78,000	**78,050**	2,844	1,576	**81,000**	**81,050**	3,035	1,702	**84,000**	**84,050**	3,226	1,867	**87,000**	**87,050**	3,417	2,033
78,050	**78,100**	2,847	1,578	**81,050**	**81,100**	3,038	1,704	**84,050**	**84,100**	3,229	1,870	**87,050**	**87,100**	3,420	2,036
78,100	**78,150**	2,850	1,579	**81,100**	**81,150**	3,041	1,707	**84,100**	**84,150**	3,233	1,873	**87,100**	**87,150**	3,424	2,039
78,150	**78,200**	2,853	1,581	**81,150**	**81,200**	3,045	1,710	**84,150**	**84,200**	3,236	1,876	**87,150**	**87,200**	3,427	2,041
78,200	**78,250**	2,857	1,583	**81,200**	**81,250**	3,048	1,713	**84,200**	**84,250**	3,239	1,878	**87,200**	**87,250**	3,430	2,044
78,250	**78,300**	2,860	1,585	**81,250**	**81,300**	3,051	1,715	**84,250**	**84,300**	3,242	1,881	**87,250**	**87,300**	3,433	2,047
78,300	**78,350**	2,863	1,586	**81,300**	**81,350**	3,054	1,718	**84,300**	**84,350**	3,245	1,884	**87,300**	**87,350**	3,436	2,050
78,350	**78,400**	2,866	1,588	**81,350**	**81,400**	3,057	1,721	**84,350**	**84,400**	3,248	1,887	**87,350**	**87,400**	3,440	2,052
78,400	**78,450**	2,869	1,590	**81,400**	**81,450**	3,061	1,724	**84,400**	**84,450**	3,252	1,889	**87,400**	**87,450**	3,443	2,055
78,450	**78,500**	2,873	1,592	**81,450**	**81,500**	3,064	1,726	**84,450**	**84,500**	3,255	1,892	**87,450**	**87,500**	3,446	2,058
78,500	**78,550**	2,876	1,593	**81,500**	**81,550**	3,067	1,729	**84,500**	**84,550**	3,258	1,895	**87,500**	**87,550**	3,449	2,061
78,550	**78,600**	2,879	1,595	**81,550**	**81,600**	3,070	1,732	**84,550**	**84,600**	3,261	1,898	**87,550**	**87,600**	3,452	2,064
78,600	**78,650**	2,882	1,597	**81,600**	**81,650**	3,073	1,735	**84,600**	**84,650**	3,264	1,901	**87,600**	**87,650**	3,455	2,066
78,650	**78,700**	2,885	1,599	**81,650**	**81,700**	3,076	1,738	**84,650**	**84,700**	3,268	1,903	**87,650**	**87,700**	3,459	2,069
78,700	**78,750**	2,889	1,600	**81,700**	**81,750**	3,080	1,740	**84,700**	**84,750**	3,271	1,906	**87,700**	**87,750**	3,462	2,072
78,750	**78,800**	2,892	1,602	**81,750**	**81,800**	3,083	1,743	**84,750**	**84,800**	3,274	1,909	**87,750**	**87,800**	3,465	2,075
78,800	**78,850**	2,895	1,604	**81,800**	**81,850**	3,086	1,746	**84,800**	**84,850**	3,277	1,912	**87,800**	**87,850**	3,468	2,077
78,850	**78,900**	2,898	1,606	**81,850**	**81,900**	3,089	1,749	**84,850**	**84,900**	3,280	1,914	**87,850**	**87,900**	3,471	2,080
78,900	**78,950**	2,901	1,607	**81,900**	**81,950**	3,092	1,751	**84,900**	**84,950**	3,283	1,917	**87,900**	**87,950**	3,475	2,083
78,950	**79,000**	2,904	1,609	**81,950**	**82,000**	3,096	1,754	**84,950**	**85,000**	3,287	1,920	**87,950**	**88,000**	3,478	2,086

2016 NEW JERSEY TAX TABLE (NJ-1040) – Continued

If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 39 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 39 (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
2016

FILING STATUS: Single
Married/CU partner, filing separate return

Table A

If Taxable Income (Line 39) is: Over	But not over	STEP 1 Enter Line 39	STEP 2 Multiply Line 39 by:			STEP 3 Subtract		Your Tax
$ 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	and over	_____	× .0897	=	_____	– $15,126.25	=	_____

FILING STATUS: Married/CU couple, filing joint return
Head of household
Qualifying widow(er)/surviving CU partner

Table B

If Taxable Income (Line 39) is: Over	But not over	STEP 1 Enter Line 39	STEP 2 Multiply Line 39 by:			STEP 3 Subtract		Your Tax
$ 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	and over	_____	× .0897	=	_____	– $17,042.50	=	_____

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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 2016 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. Hours of operation are:

- Monday only — 8:30 a.m. to 5:30 p.m. (When Monday is a State holiday, hours are extended the following day.)
- Tuesday through Friday (except State holidays) — 8:30 a.m. to 4:30 p.m.

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:
www.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:
www.state.nj.us/treasury/taxation/listservice.shtml

in person…

Visit a New Jersey Division of Taxation Regional Office
Regional offices provide individual assistance at various locations throughout the State. Call the Automated Tax Information System or visit our website for the address of the regional office nearest you.

To Get Forms…

- Call New Jersey's Forms Request System at 1-800-323-4400 (within NJ, NY, PA, DE, and MD) or 609-826-4400. Touch-tone phones only.
- Visit our website at:
  www.state.nj.us/treasury/taxation/forms.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 above 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

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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
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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 2016 were between $26,575 and $36,575 if you are single or between $32,582 and $42,582 if you are married or in a civil union (**Note:** these limits may change for 2017); 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**

NJFastFile

file electronically — skip the paper

NJWebFile

Use your computer to file your return.
Visit www.njwebfile.com to prepare your return on our secure website. There's nothing to buy and there are no filing fees.

NJE-File

Use your tax software or ask your tax preparer.
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.

NJFill'nFile

Use your computer to file a PDF of your return.
Use our free Fill'nFile PDF form to file your return. Completing the Fill'nFile return is like filling out a paper form and then submitting it electronically.

www.*njfastfile.com*