Line 32B - New Jersey — Endangered Wildlife Fund

Help keep NJ's wildlife in our future! Over 60 endangered and threatened species struggle for survival in NJ, the most densely populated state in the nation – and each day brings them closer to extinction. You can help our biologists stem the tide of species and habitat loss. Contributions from compassionate people like you go toward **conservation, research, restoration, and education** – real dollars that help the Endangered & Nongame Species Program protect imperiled animals such as the bald eagle, bobcat, and bog turtle, plus over 400 other nongame

species in NJ. We receive no state-dedicated funding and rely on your support, so this year please "Check Off for Wildlife." Thank you!

Please visit **www.NJFishandWildlife.com/ensphome.htm** for more info. For a free subscription to our newsletter, please write to *Conserve Wildlife News*, ENSP, PO Box 400, Trenton, NJ 08625, or call 609-984-6012

Line 32C - New Jersey — Children's Trust Fund... to prevent child abuse

Help protect New Jersey's children! Every year thousands of children in New Jersey are neglected and abused. The Children's Trust Fund works in all 21 counties to help prevent these terrible tragedies by supporting:

- home visiting programs for parents of newborns
- respite care for children with special needs and their families
- parent education and support groups.

We rely on <u>your</u> support. Every dollar you contribute goes directly to communities throughout New Jersey to

prevent child abuse and neglect. Help children in New Jersey have a safe and healthy childhood - Support the Children's Trust Fund. Want more information? Contact: Children's Trust Fund, PO Box 711, Trenton, NJ 08625-0711

Phone: 609-633-3992 Web: http://www.state.nj.us/humanservices/njcap.html

Line 32D - New Jersey — Vietnam Veterans' Memorial Fund

"To Remember, To Heal, To Honor"

Your support honors 1,556 New Jerseyans whose names are engraved on the Memorial and helps us teach future generations about this unique time in our nation's history at the Vietnam Era Educational Center.

For more information, write: New Jersey Vietnam Veterans' Memorial, PO Box 648, Holmdel, NJ 07733 or call: 1-800-648-8387. Visit us on the Web at http://www.njvvmf.org.

Line 32E - New Jersey — Breast Cancer Research Fund

YOUR STATE TAX REFUND TODAY HELPS OUR DAUGHTERS TOMORROW

Join the fight against breast cancer and help New Jersey based researchers find a cure now so our daughters won't have to fight this disease in the future. 100% of your donation supports research relating to the prevention, screening, treatment, and cure of breast cancer. For further information, please contact: The New Jersey Commission on Cancer Research, PO Box 360, 28 West State Street, Rm 505, Trenton, NJ 08625-0360, Phone: 609-633-6552. Web: www.state.nj.us/health

Line 32F - New Jersey — *U.S.S. New Jersey* Educational Museum Fund BATTLESHIP NEW JERSEY

New Jersey's namesake Battleship would appreciate your continued support. Your contribution will be used to support the world-class Educational Museum as a tribute to Veterans of all of the Armed Forces. \hat{J}_{μ}

For more information contact:

Battleship New Jersey Foundation, Inc. 1715 Hwy 35, Middletown, NJ 07748 Phone: 732-671-6488 Web: http://www.l

Phone: 732-671-6488 Web: http://www.battleshipnj.org E-mail: bb62fdn@aol.com





SUPPORT





New Jersey Breast Cancer Research Fund

Line 32G - New Jersey — Designated Contribution

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

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

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

Line 32G - New Jersey — Designated Contribution 02 - Korean Veterans' Memorial Fund

"To Honor, To Educate, To Recognize, To Commemorate"

Your support to the Korean War Memorial in Atlantic City honors all the New Jerseyans who served and especially the more than 827 soldiers who died during the Forgotten War. We need to inform future generations of the past so that no one ever forgets these men and women. Your contribution will be used to maintain this place of honor.

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

Line 32G - New Jersey — Designated Contribution 03 - Organ and Tissue Donor Awareness Education Fund

More than 2,300 critically ill New Jerseyans from all walks of life — parents, children, siblings, grandparents — are waiting for life-saving organ transplants. Each day 17 people on waiting lists will die due to the lack of donated organs. But you have the power to donate life. Just one organ and tissue donor can save up to 8 lives and enhance the health of 75 others. Your support will help raise awareness of this drastic need for organ and tissue donors. Begin today by checking off Line 32G to help fund organ and tissue donor education awareness in New Jersey.

For more information, call 1-800-SHARE-NJ or visit www.sharenj.org

Line 32G - New Jersey — Designated Contribution 04 - NJ-AIDS Services Fund

New Jersey currently ranks fifth in the country in total cases of HIV infection with an estimated 50,000 people living with HIV/AIDS. Your donation will be used for prevention, education, treatment and research.

For more information write to: New Jersey AIDS Services Fund, c/o Positive Connection, 1514 Palisade Avenue, Union City, NJ 07087, or call 1-973-485-6596.

Line 32G - New Jersey — Designated Contribution 05 - Literacy Volunteers of America – New Jersey Fund

"Literacy is the key to personal freedom."

Millions of adults in New Jersey cannot read, write, or speak English well enough to successfully complete everyday tasks. Since 1979, Literacy Volunteers of America - New Jersey (LVA-NJ) has been providing leadership training, technical assistance, and management support to our network of local affiliates. These programs in turn offer personalized, one-to-one tutoring to adults at the lowest levels of literacy. We constantly strive to enhance and expand our efforts so that more and more adults may know the joy of reading and the freedom that it brings.

For more information call 908-203-4582 or visit http://members.aol.com/lvanj





NEW JERSEY

AIDS







SERVICES FUND



FILING INFORMATION

- Your filing status and gross income determine whether you have to file a tax return.
- Age is not a factor in determining whether a person must file. Even minors (including students) and senior citizens must file if they meet the income filing requirements.
- *Gross income* means reportable income after exclusions but before personal exemptions are subtracted. It does not include nonreportable (exempt) benefits. See page 19 to find out which types of income are not reportable.
- Members of the Armed Forces see page 6 for additional information.
- Compensation paid to Pennsylvania residents employed in New Jersey is not subject to New Jersey income tax. See page 4 for more information.

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

Who Must File

You must file a New Jersey income tax return if- Your residency status is:	your filing status is:	and your gross income was more than:
Nonresident — File Form NJ-1040NR as a nonresident if: • New Jersey was not your domicile, and you spent 183 days or less here; OR	Single Married, filing separate return	\$10,000 (from all sources)
 New Jersey was not your domicile, you spent more than 183 days here, but you did not maintain a <i>permanent</i>* home here You may also be considered a nonresident for New Jersey income tax purposes if you were domiciled in New Jersey and you met all three of the following conditions for the entire year: You did not maintain a <i>permanent</i> home in New Jersey; and You did maintain a <i>permanent</i> home outside of New Jersey; and You did not spend more than 30 days in New Jersey. 	Married, filing joint return Head of household Qualifying widow(er)	\$20,000 (from all sources)
 Part-Year Resident — File Form NJ-1040 as a part-year resident if: You met the definition of resident for only part of the year. NOTE: Both part-year resident (Form NJ-1040) and part-year nonresident (Form NJ-1040NR) returns may have to be filed when a part-year resident receives income from New Jersey sources during the period of nonresidence. 	Single Married, filing separate return Married, filing joint return Head of household Qualifying widow(er)	\$10,000 from all sources (for the entire year)\$20,000 from all sources (for the entire year)
 Full-Year Resident — File Form NJ-1040 as a full-year resident if: New Jersey was your domicile (permanent legal residence) for the entire year; OR New Jersey was not your domicile, but you maintained a <i>permanent*</i> home in New Jersey for the entire year and you spent more than 183 days in New Jersey. (If you are a member of the Armed Forces stationed here and New Jersey is not your domicile, you are not a resident under this definition.) 	Single Married, filing separate return Married, filing joint return Head of household Qualifying widow(er)	\$10,000 (from all sources) \$20,000 (from all sources)

Other Filing Information

Married Persons and Filing Status. If both you and your spouse were nonresidents of New Jersey during the entire taxable year, and only one of you earned, received, or acquired income from New Jersey sources, the spouse who had income from New Jersey sources may file a separate New Jersey return even though you filed a joint Federal return. The spouse with income from New Jersey sources computes income and exemptions as if a Federal married, filing separate return had been filed. You have the option of filing a joint return, but remember, joint income would be reported in Column A of Form NJ-1040NR.

If one spouse was a nonresident and the other a resident of New Jersey during the entire taxable year and both had income from New Jersey sources, separate New Jersey returns may be filed (the nonresident files a nonresident return and the resident files a resident return). Each spouse computes income and exemptions as if Federal married, filing separate returns had been filed. You have the option of filing a joint resident return, but remember, joint income would be taxed as if both spouses were residents.

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

A place of abode, whether inside or outside of New Jersey is not permanent if it is maintained only during a temporary stay for the accomplishment of a particular purpose (e.g., temporary job assignment). If New Jersey is your domicile, you will be considered a resident for New Jersey tax purposes *unless* you meet all

TAXPAYERS' BILL OF RIGHTS

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

Service—

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

Appeals—

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

Interest on Refunds-

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

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

three conditions for nonresident status (see "Who Must File" on page 3). Likewise, if New Jersey is not your domicile, you will only be considered a New Jersey resident if you maintain a permanent home and spend more than 183 days here.

Pennsylvania Residents

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

If New Jersey income tax was withheld from your wages, you must file a New Jersey nonresident return to obtain a refund. To stop the withholding of New Jersey income tax, complete a New Jersey Certificate of Nonresidence (Form NJ-165) and give it to your employer. You may obtain Form NJ-165 by contacting the Division's Customer Service Center. Form NJ-165 is also available on the Division's Web site at www.state.nj.us/treasury/taxation/.

The Reciprocal Agreement covers compensation only. If you are self-employed or receive other income (for example, gain from sale of property) which is taxable in both states, you must file a New Jersey nonresident return and report the income received.

Column A. Complete Column A, Lines 35 through 47, showing income from everywhere.

Column B. When Pennsylvania residents complete Column B, employee compensation from New Jersey sources should not be included on Line 35. For Pennsylvania residents Line 35, Column B, is zero, so enter "0."

Withholdings. If New Jersey income tax was withheld, enter the amount from your W-2(s) on Line 24.

Signed Statement. Pennsylvania residents employed in New Jersey who had New Jersey income tax erroneously withheld must attach a signed statement declaring the following, "Under penalties of perjury, I affirm that I am a resident of the Commonwealth of Pennsylvania and that, pursuant to an agreement existing between the Commonwealth and the State of New Jersey, I claim exemption from payment of New Jersey gross income tax on compensation paid to me in the State of New Jersey. I understand that under

Pennsylvania Residents - continued

AVOIDING COMMON MISTAKES

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

- ✓ Name, Address, and Social Security Number should be checked for accuracy whether you use the peel-off label or write the information on the form. Be sure your social security number appears on all documents submitted with your return. Also indicate your state of residency in the space provided.
- ✓ **Use correct form** for your tax situation. See the "Who Must File" chart on page 3.
- ✓ Use only blue or black ink when completing forms.
- ✓ **Read Instructions** carefully before completing your return.
- ✓ You may not report a loss on Form NJ-1040NR.
- ✓ Use "State wages" figure(s) from your W-2(s), not Federal wages figure(s). If you received wages from sources outside New Jersey, this figure may need to be adjusted to reflect New Jersey tax law.
- ✓ Complete both Column A and Column B, Lines 35-47.
- ✓ Locate the correct column for your filing status in the Tax Table when calculating tax on Line 21.
- ✓ **Request a refund** by completing Line 34.
- ✓ Attach all necessary forms, schedules, and other documents to your return. See page 17.
- ✓ Check math.
- ✓ Sign and date your return. Both spouses must sign a joint return.
- ✓ **Keep a copy of your return** and all supporting documents or schedules.
- ✓ Changes or mistakes to your original return may be corrected by filing an amended return. See page 10.

the agreement between Pennsylvania and New Jersey this information is available to the Commonwealth of Pennsylvania."

Guidelines for Part-Year Nonresidents

Filing Requirements. Any person who became a resident of New Jersey or moved out of this State during the year, and whose income from all sources for the entire year is greater than \$20,000 (\$10,000 if filing status is single or married, filing separate return), must file a resident return and report that portion of the income received while a resident of New Jersey. A person who receives income from a New Jersey source while a nonresident, and whose income from all sources for the entire year exceeds \$20,000 (\$10,000 if filing status is single or married, filing separate return), must file a New Jersey nonresident return, even though the income from New Jersey sources reported for the period of nonresidence was below these thresholds.

Part-year nonresidents must prorate all exemptions, deductions, and credits, as well as the pension and other retirement income exclusions, to reflect the period covered by each return.

If your income for the entire year from all sources was \$20,000 or less (\$10,000 if filing status is single or married, filing separate return), no tax is due. You must attach a copy of your Federal income tax return or a statement to that effect if you did not file a Federal return.

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

Line 35 - Wages

Column A. Enter your wages from sources both inside and outside New Jersey for your period of nonresidence.

Column B. Enter your wages from New Jersey sources for your period of nonresidence (unless you were a Pennsylvania resident).

Other Income

Column A. Enter your interest, dividends, pensions, and all other income from sources both inside and outside New Jersey for your period of nonresidence. Partners and shareholders should request Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*, for instructions on reporting distributive share of partnership income and net pro rata share of S corporation income.

Column B. Enter only the income from New Jersey sources for your period of nonresidence. Part-year nonresident partners and, in general, S corporation shareholders, must prorate the entity's income based on the number of days in the entity's fiscal year that you were a nonresident divided by 365 (366 for leap years).

Line 42 - Pensions, Annuities, IRA Withdrawals, Less Exclusion

Column A. If you qualify for the pension exclusion, prorate the exclusion by the number of months you were a New Jersey nonresident. For this calculation 15 days or more is a month.

Column B. No entry is necessary.

Line 14b - Other Retirement Income Exclusion. Do not complete Worksheet A for the Other Retirement Income Exclusion (on page 13). Instead, total the earned income (wages, net profits from business, partnership income, and S corporation income) you received for the *entire* year to determine whether or not you qualify for the exclusion. For more information, request Tax Topic Bulletin GIT-6, *Part-Year Residents*.

Line 15 - Total Exemption Amount.

Your total exemptions (Line 15) must be prorated based upon the number of months you were a New Jersey nonresident. For this calculation 15 days or more is a month. See page 13.

Total	~	Mos. NJ Nonresident	=	Line 15
Exemptions	×	12	_	Ento To

5

Part-Year Nonresidents - continued

6

Lines 16, 17, and 18 - Deductions. You may deduct medical expenses, qualified Archer medical savings account (MSA) contributions, health insurance costs of the self-employed, alimony and separate maintenance payments, and qualified conservation contributions based on the actual amounts paid for the period of time you were a nonresident of New Jersey. Complete Worksheet B for medical expenses. See page 14.

Part IV - Allocation of Wage and Salary Income Earned Partly Inside and Outside New Jersey. If you must complete Part IV, use the total number of days for your period of nonresidence. For more information on part-year nonresidents, order Tax Topic Bulletin GIT-6, Part-Year Residents.

Guidelines for Military Personnel

Residents. A member of the Armed Forces whose home of record (domicile) is New Jersey when entering the service remains a resident of New Jersey for income tax purposes, and must file a resident return even if assigned to duty in another state or country, unless he or she qualifies for nonresident status (see chart on page 3). If you are a New Jersey resident, you are subject to tax on all your income, including your military pay, regardless of where it is earned, unless the income is specifically exempt from tax under New Jersey law. Mustering-out payments, subsistence and housing allowances are exempt.



TAX TIP Military pensions are exempt from New Jersey gross income tax, regard-

less of age or disability status. See Pensions, Annuities, IRA Withdrawals, Less New Jersey Exclusion on page 23.

A member of the Armed Forces whose home of record is New Jersey and who is stationed outside the State (whether living in barracks, billets, apartment, or house) and does not intend to remain outside New Jersey, continues to be a resident and must file a resident return and report all taxable income. However, if a

serviceperson pays for and maintains facilities such as an apartment or a home outside of New Jersey, either by out-ofpocket payments or forfeiture of quarters allowance, such facilities will constitute a permanent home outside of New Jersey. In this case, the serviceperson is not considered a New Jersey resident for tax purposes.

Nonresidents. A member of the Armed Forces whose home of record (domicile) is outside of New Jersey does not become a New Jersey resident when assigned to duty in this State. A nonresident serviceperson's military pay is not subject to New Jersey income tax and he or she is not required to file a New Jersey return unless he or she has received income from New Jersey sources other than military pay. Mustering-out payments, subsistence and housing allowances are also exempt. A nonresident serviceperson who has income from New Jersey sources such as a civilian job in off-duty hours, income or gain from property located in New Jersey, or income from a business, trade, or profession carried on in this State must file a New Jersey nonresident return, Form NJ-1040NR.

If your permanent home (domicile) was New Jersey when you entered the military, but you have changed your state of domicile or you satisfy the conditions for nonresident status (see chart on page 3), then your military pay is not subject to New Jersey income tax. File Form DD-2058-1 or DD-2058-2 with your finance officer to stop future withholding of New Jersey income tax. If New Jersey income tax was erroneously withheld from your military pay, you must file a nonresident return (Form NJ-1040NR) to obtain a refund of the tax withheld.

Spouses of Military Personnel. Spouses (of military personnel) who were not domiciled in New Jersey when they married the military spouse are not considered residents of New Jersey if:

• The principal reason for moving to this State was the transfer of the military spouse; and

• It is their intention to leave New Jersey when the military spouse is transferred or leaves the service.

New Jersey law requires that a couple's filing status for New Jersey gross income tax purposes be the same as for Federal income tax purposes. A married couple filing a joint Federal return must file a joint return in New Jersey unless both spouses are nonresidents and only one had income from New Jersey. Another exception to this rule is where one spouse is a New Jersey resident and the other is a nonresident for the entire year. In this case, the resident may file a separate return unless both spouses agree to file jointly as residents. If a joint resident return is filed, their joint income will be taxed as if both spouses were residents.

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

New Jersey allows an extension of time to file an income tax return for members of the Armed Forces serving in an area which has been declared a "combat zone" by executive order of the President of the United States or a "qualified hazardous duty area" by Federal statute. Once you leave the combat zone or qualified hazardous duty area, you have 180 days to file your tax return. Enclose a statement with your return to explain the reason for the extension.

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

Military Personnel - continued

ous duty area. This extension is also granted to a taxpayer's spouse who files a joint return.

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

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

When to File

Generally, your New Jersey income tax return is due when your Federal income tax return is due. For calendar year filers, the 2002 New Jersey income tax return is due by April 15, 2003. Fiscal year filers must file their New Jersey income tax return by the 15th day of the fourth month following the close of the fiscal year.

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

Extensions

Extensions of time are granted only to file your New Jersey income tax return. There are no extensions of time to pay tax due. **Penalties and interest are imposed whenever tax is paid after the original due date.**

Four-Month Extension

You may receive a four-month extension of time to file your New Jersey nonresident income tax return if at least 80% of the tax liability computed on your Form NJ-1040NR when filed is paid in the form of withholdings, estimated, or other payments by the original due date, **and**

2002 Form NJ-1040NR

- 1. Federal extension filed. A copy of your Federal Application for Automatic Extension is attached to your final return and the box at the top of the NJ-1040NR is checked (if the extension application was filed by phone or online, your confirmation number is entered in the space provided at the top of Form NJ-1040NR); or
- 2. No Federal extension filed. You file a request for a four-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.

Form NJ-630 must also be filed by the original due date if you are required to make a payment to satisfy the 80% requirement.

Extensions Beyond Four Months

If you have requested and been granted a four-month extension, you may apply for an additional two-month extension before the original four-month extension expires. You must file Form NJ-630 if you require an extension of more than four months for New Jersey purposes and you are not requesting an additional twomonth extension for Federal purposes. Otherwise, attach a copy of your Federal application for an additional two-month extension to your NJ-1040NR when filed.

Taxpayers who file Form NJ-630 will not receive an approved copy. We will notify you only if your request is denied.

If you fail to satisfy the requirements outlined for extensions, or you fail to file your return by the extended due date, your extension will be denied and penalties and interest will be imposed from the original due date of the return. See "Penalties, Interest, and Collection Fees" on page 9.

How to Pay

The balance of tax due must be paid in full by the original due date of the return. If you owe less than \$1, no payment is required. You may make your payment by check or money order, electronic check (e-check), or credit card. **Check or Money Order.** You will find a payment voucher (Form NJ-1040NR-V) at the front of this booklet. If you owe tax with your 2002 return, enter the amount of tax due in the boxes on the payment voucher. Do not make changes to any information preprinted on the payment voucher. Instead make any necessary changes on the NJ-1040NR. For information about mailing forms, see "Where to Send Your Return" on page 8.

Make check or money order payable to: **State of New Jersey – TGI.** Write your social security number on the check or money order. Use social security numbers of both husband and wife for a joint return. Send your payment for the balance due with the payment voucher in the same envelope with your tax return.

If you are paying a balance due for the 2002 tax year and are making the first installment of estimated tax for 2003, please use separate checks or money orders for each payment. Send your 2003 estimated tax payment with an NJ-1040-ES voucher to the address on that payment voucher. Do not include the estimated tax payment with your 2002 income tax return.

Electronic Check (e-check). You may be able to pay your 2002 New Jersey income taxes or make a payment of estimated tax for 2003 by e-check. This option is available on the Division's Web site (www.state.nj.us/treasury/taxation/). Taxpayers who do not have Internet access can make a payment by e-check by contacting the Division's Customer Service Center at 609-292-6400. Do not send in the payment voucher if you pay your taxes by e-check.

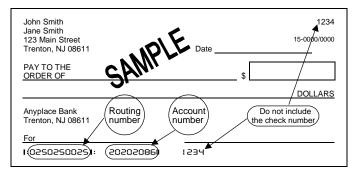
When using e-check on the Web, you will need your social security number and 4digit Personal Identification Number (PIN) to make a payment. Be sure the social security number you enter matches the first social security number shown on the form for which you are making the payment.

Your PIN ensures that no one else may tamper with your payment. If you received a booklet with your name and address preprinted on the face of the fold-

continued

How to Pay - continued

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out insert located at the front of this booklet, your PIN is found on the same panel as your preprinted label. If you filed a joint return last year, both you and your spouse are assigned one PIN, which corresponds to the name printed first on the label. If you do not have a preprinted label and PIN, you may request a PIN through the Division's Web site and it will be sent to you by U.S. Mail. When requesting a PIN online, enter the first social security number shown on the form for which you will make your payment.

If your filing status is different than the filing status on your 2001 return, and if your name is not printed first on the label, you must request a separate PIN.

Note:

- If you do not enter your social security number and Personal Identification Number (PIN) properly, you will not be able to pay by e-check.
- (2) If you are filing a New Jersey return for the first time, or your filing status is different than the filing status on your 2001 return, you may not be able to pay by e-check.

Credit Card. You may pay your 2002 New Jersey income taxes or make a payment of estimated tax for 2003 by credit card. Pay by phone (1-800-2PAYTAX, toll-free) or directly over the Internet (www.officialpayments.com), and use a Visa, American Express, MasterCard, or Discover/Novus credit card. Do not send in the payment voucher if you pay your taxes by credit card.

There is a convenience fee of 2.5% paid to Official Payments Corporation based on the amount of your tax payment. See Convenience Fee Schedule. You will need your bank's 9-digit routing number and your account number to make a payment by e-check. Do not enter the check number as part of the account number. **Note:** The routing and account numbers may be in different places on your check.

Time Limit for Assessing Additional

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

	it Card Pay ience Fee S	
Transaction Amount	Convenience Fee	Total Amount
\$ 100.00	\$ 2.50	\$ 102.50
200.00	5.00	205.00
400.00	10.00	410.00
600.00	15.00	615.00
1,000.00	25.00	1,025.00
1,400.00	35.00	1,435.00
2,000.00	50.00	2,050.00
2,700.00	67.50	2,767.50
3,500.00	87.50	3,587.50
4,400.00	110.00	4,510.00
5,400.00	135.00	5,535.00
6,400.00	160.00	6,560.00
7,400.00	185.00	7,585.00
8,700.00	217.50	8,917.50
10,400.00	260.00	10,660.00
13,000.00	325.00	13,325.00
17,400.00	435.00	17,835.00
21,000.00	525.00	21,525.00
28,000.00	700.00	28,700.00
36,000.00	900.00	36,900.00
45,000.00	1,125.00	46,125.00
55,000.00	1,375.00	56,375.00
66,000.00	1,650.00	67,650.00
77,000.00	1,925.00	78,925.00
88,000.00	2,200.00	90,200.00

Note: Fee schedule is subject to change. For payments above \$100,000, please contact the Official Payments Corp. Special Services Group at 1-877-754-4420

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

Where to Send Your Return

Your packet contains a large envelope. Use the large envelope to mail your NJ-1040NR along with related enclosures, payment voucher, and check or money order for any tax due.

Mail Your Return to:

STATE OF NEW JERSEY DIVISION OF TAXATION REVENUE PROCESSING CENTER PO BOX 244 TRENTON NJ 08646-0244

Refunds

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

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

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

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

Refunds - continued

No interest will be paid when an overpayment is credited to the next year's tax liability.

New Jersey law requires that any money owed to the State of New Jersey, any of its agencies, or the Internal Revenue Service be deducted from your refund or credit before it is issued. These debts include, among other things, money owed for past due taxes, child support due under a court order, school loans, and IRS levies. If the Division applies your refund or credit to any of these debts, you will be notified through the mail.

Deceased Taxpayers

If a person received income in 2002 but died before filing a return, the New Jersey income tax return should be filed by the surviving spouse, executor, or administrator. Use the same filing status that was used on the final Federal income tax return. Print "Deceased" and the date of death above the decedent's name. **Do not** prorate deductions or exemptions unless the decedent was a part-year nonresident.

The due date for filing is the same as for Federal purposes. In the area where you sign the return write "Filing as Surviving Spouse," if appropriate. A personal representative filing the return must sign in his or her official capacity. Any refund check will be issued to the decedent's surviving spouse or estate.

Income in Respect of a Decedent. If

you had the right to receive income that the deceased person would have received had he or she lived, and the income was not included on the decedent's final return, you must report the income on your own return when you receive it. The income or gain is included on Line 46, as "Other" income.

Estates and Trusts

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

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

Filing Requirements for Beneficiaries.

You must report the items of income or gain you receive as a beneficiary of an estate or trust on Line 46, "Other" income. Interest, dividends, capital gains, business or partnership income, etc. as listed on the Federal K-1 form(s) you received must be adjusted to reflect New Jersey tax law and then netted together before inclusion on the "Other" income line. Enclose a copy of the Federal K-1(s) with your return.

If the income from a grantor trust is reportable by or taxable to the grantor for Federal income tax purposes, it is also taxable to the grantor for New Jersey gross income tax purposes. See instructions for Line 46 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 26 for information on reporting income from a partnership. Every partnership having a New Jersey resident partner or income from New Jersey sources must file New Jersey Form NJ-1065 with the New Jersey Division of Taxation by the 15th day of the fourth month following the close of the partnership's taxable year. For more information on partnership filing, request Form NJ-1065 and instructions.

Estimated Tax

Estimated tax means the amount which you estimate to be your income tax for

the taxable year after subtracting payments, withholdings, and other credits.

TAX TIPYou are required to make
estimated tax payments
using Form NJ-1040-ES

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when your estimated tax exceeds \$400. Instructions for computing the estimated tax and making the payments are included with the form. Review the amount of your New Jersey gross income tax on your expected gross income (after deductions and credits) to determine if you need to make estimated tax payments for 2003.

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

Underpayment of Estimated Tax. If you failed to make all of the required estimated tax payments as described above, you should request Form NJ-2210, Underpayment of Estimated Tax by Individuals, Estates or Trusts, and instructions. Complete Form NJ-2210 to determine if interest is due and if so, calculate the amount. If you complete and attach Form NJ-2210 to your return, check the box below Line 23.

Penalties, Interest, and Collection Fees

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

Late Filing Penalty

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

Late Payment Penalty

5% of the outstanding tax balance may be imposed.

Interest

3% above the prime rate for every month or fraction of a month the tax is unpaid, compounded annually. At the end of each

Penalties, Interest, and Collection Fees - continued

calendar year, any tax, penalties, and interest remaining due (unpaid) will become part of the balance on which interest is charged.

Collection Fees

In addition, if your tax bill is sent to our collection agency, a referral cost recovery fee of 10% of the tax due may 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.

Rounding Off to Whole Dollars

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

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.

Federal/State Tax Agreement

The New Jersey Division of Taxation and the Internal Revenue Service have entered into a Federal/State Agreement to exchange income tax information in order to verify the accuracy and consistency of information reported on Federal and New Jersey income tax returns.

Signatures

Sign and date your return in blue or black ink. Both husband and wife must sign a joint return. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. A return without the proper signatures cannot be processed and will be returned to you. This causes unnecessary processing delays and may result in penalties for late filing.

Preparer Authorization. Because of the strict provisions of confidentiality, Division of Taxation personnel may not discuss your return or attachments with anyone other than you without your written authorization. If, for any reason, you want a Division of Taxation representative to discuss your tax return with the individual who signed your return as your "Paid Tax Preparer," we must have your permission to do so. To authorize the Division of Taxation to discuss your return and attachments with your "Paid Tax Preparer," check the box above the preparer's signature line.

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

Fraudulent Return

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

Amended Returns

If you received an additional tax statement (W-2 or 1099) after your return was filed, or you discovered that you made any error or omission on your return, file an amended tax return by completing a new NJ-1040NR and writing AMENDED across the top. Do not use Form NJ-1040X to amend a nonresident return.

Changes in Your Federal Income Tax. If you receive a notice from the Internal Revenue Service that they changed your reported income, and that change altered your New Jersey taxable income, you must notify the Division of the change in writing within 90 days. File an amended tax return and pay any additional tax due. If you file an amended Federal return which changes your New Jersey taxable income, you must file an amended New Jersey return within 90 days.

Privacy Act Notification

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

Your social security number is used primarily to account for and give credit for tax payments. The Division of Taxation also uses social security numbers in the administration and enforcement of all tax laws for which it is responsible.

Accounting Method

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

Name and Address

Place the peel-off label from the front of this booklet in the name and address section at the top of the return. **Do not use the label if any of the information is incorrect.** If your label contains inaccurate information or you do not have a label, print or type your name (last name first), complete address, and zip code in the spaces provided. Also include your spouse's name if filing jointly. Your refund and next year's form will be sent to the address you provide.

If your legal residence and the address on the return differ, attach a statement of explanation to avoid a delay in processing.

Social Security Number

TAXTIPYour social security number(s) is not printed on
your name and address

label. You must enter your social secu-

Social Security Number - continued

rity number(s) in the space provided on the return. If your filing status is married, filing joint return, remember to report both spouses' numbers in the order in which the names are listed on the return.

State of Residency

Indicate the place outside New Jersey where you resided for the period covered by this return.

Filing Status (Lines 1 - 5)

Generally, you must use the same filing status on your New Jersey return as you do for Federal income tax purposes. Indicate the appropriate filing status. Check only **one** box.

TAX TIP If both you and your spouse were nonresidents of New Jersey during the entire taxable year, and only one of you earned, received, or acquired income from New Jersey sources, the spouse who had income from New Jersey sources may file a separate New Jersey return even though you filed a joint Federal return. The spouse with income from New Jersey sources computes income and exemptions as if a Federal married, filing separate return had been filed. You have the option of filing a joint return, but remember, joint income would be reported in Column A of Form NJ-1040NR.

If one spouse was a nonresident and the other a resident of New Jersey during the entire taxable year and both had income from New Jersey sources, separate New Jersey returns may be filed (the nonresident files a nonresident return and the resident files a resident return). Each spouse computes income and exemptions as if Federal married, filing separate returns had been filed. You have the option of filing a joint resident return, but remember, joint income would be taxed as if both spouses were residents.

If you meet the requirements to file as head of household for Federal income tax purposes, you may file as head of household for New Jersey. Certain married individuals living apart may file as head of household for New Jersey if they meet the requirements to file as head of household for Federal purposes.

If your filing status is married, filing separate return, be sure to enter the name and social security number of your spouse in the space provided under Line 3.

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

Exemptions - Personal (Lines 6 - 8)

The exemptions claimed on Lines 6, 7, and 8 apply only to you and your spouse. The exemptions for age and disability are not available for dependents. If your filing status is married, filing separate return, you generally do not check the spouse box on Lines 6, 7, or 8.

Line 6 - Regular Exemptions

As a taxpayer you may claim a personal exemption for yourself, even if you are a minor who is claimed as a dependent on your parents' return. For your convenience, "Yourself" is already checked. If you are filing a joint return, check the spouse box as well. Add the number of boxes checked and enter the result on Line 6.

Line 7 - Age 65 or Older

If either you or your spouse were 65 years of age or older at the end of the tax year, you (and your spouse if qualified) are eligible for an additional exemption. *You must attach proof of age such as a copy of a birth certificate, driver's license, or church records to your return the first time you claim the exemption.* Check the appropriate box(es). Add the number of boxes checked and enter the result on Line 7.

Line 8 - Blind or Disabled

If either you or your spouse were blind or disabled at the end of the tax year, you (and your spouse if qualified) are eligible for an additional exemption. "Disabled" means total and permanent inability to engage in any substantial gainful activity because of any physical or mental impairment, including blindness. *You must attach a copy of the doctor's certificate or other medical records to your return the first time you claim the exemption*. This information need not be submitted each year providing there is no change in your condition. Check the appropriate box(es). Add the number of boxes checked and enter the result on Line 8.

Exemptions - Dependency (Lines 9 - 11)

The exemptions claimed on Lines 9, 10, and 11 apply only to dependents. The exemption for dependents attending colleges is not available to you, the taxpayer, or your spouse.

Line 9 - Dependent Children

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

Line 10 - Other Dependents

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

Line 11 - Dependents Attending Colleges

You may claim an additional exemption for each dependent under age 22 who is a full-time student at an accredited college or postsecondary institution for whom you paid one-half or more of the tuition and maintenance costs. Financial aid received by the student is not calculated into your cost when totaling onehalf 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. Remember, to claim this additional exemption, each dependent must have already been claimed on Line 9 or 10.

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Line 11- Dependents Attending Colleges - continued

Requirements

- Student must be under 22 years of age for the entire tax year.
- Student must attend full-time. "Full-٠ time" is determined by the institution.
- Student must spend at least some part of each of five calendar months of the tax year at school.
- · The educational institution must maintain a regular faculty and curriculum and have a body of students in attendance.

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

Line 12 - Totals

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

Residency Status (Line 13)

If you were a New Jersey resident for any part of the taxable year, list the month, day, and year your residency began and the month, day, and year it ended.

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 56 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 609-292-8700 or write to:

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

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

Participation in the \$1 income tax 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, check the "Yes" box 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 by checking "Yes." Checking the "Yes" box will not in any way increase your tax liability or reduce your refund.



You must complete Part I (Lines 35 through 47) on the back of the return before completing Line 14a. Go to page 17.

Line 14a - Total Income

COLUMN A

Enter on Line 14a, Column A, the total amount of income from everywhere from Part I, Line 47, Column A.

COLUMN B

Enter on Line 14a, Column B, the total amount of income from New Jersey sources from Part I, Line 47, Column B.

Line 14b - Other Retirement **Income Exclusion**

If you and/or your spouse were 62 years of age or older at the end of the tax year and you did not use the maximum pension exclusion on Line 42, Column A, Part I (your pension, annuity, or IRA withdrawal was less than the maximum exclusion amount for your filing status or you did not receive a pension, annuity, or IRA withdrawal), you may be eligible to

exclude other income on Line 14b. Complete Worksheet A on page 13 to determine if you qualify for any additional exclusion. Whether or not you use the maximum pension exclusion, if you are unable to receive Social Security or Railroad Retirement benefits, but would have been eligible for benefits had you fully participated in either program, you may be eligible for an additional exclusion. Complete Worksheet A, Part III to see if you qualify for this additional exclusion. If your filing status is married, filing joint return, both you and your spouse must meet the requirements to be eligible for the additional exclusion.

When you and your spouse file a joint return and only one of you is 62 years of age or older, you may claim the full exclusion. However, only the income of the qualified spouse may be excluded.

Line 14c - Gross Income

COLUMN A

Subtract Line 14b, Column A, from Line 14a, Column A, and enter the result on Line 14c, Column A. If zero or less, enter "0."



TAX TIP If you were a nonresident for the entire year and the amount on Line 14c,

Column A, is \$20,000 or less (\$10,000 if filing status is single or married, filing separate return), you have no tax liability to New Jersey and no return must be filed. However, you must file a return in order to obtain a refund of taxes withheld or estimated payments made. Enter zero on Lines 20 and 21 and complete the return.

If you were a New Jersey resident for any part of the year, see "Guidelines for Part-Year Nonresidents" on page 5.

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

Line 14c - Gross Income - continued

Worksheet A Other Retirement Income Exclusion* Age Requirement: 62 or older											
Part I											
1. Enter amount from Line 35, Col. A, NJ-1040NR 1											
2. Enter amount from Line 38, Col. A, NJ-1040NR 2.											
3. Enter amount from Line 43, Col. A, NJ-1040NR 3.											
4. Enter amount from Line 44, Col. A, NJ-1040NR 4.											
5. Add lines 1, 2, 3, and 4 5											
*Part-year nonresidents, do not complete this worksheet. See instructions on page 5.											
 STOP - If line 5 is MORE than \$3,000 – Do not complete Part II. Enter "0" on line 9 and continue with Part III. If line 5 is \$3,000 or LESS – Continue to Part II. 											
Part II											
6. Enter: if your filing status is: \$17,500 Married, filing joint return											
\$13,125 Single; Head of household; Qualifying widow(er)											
\$ 8,750 Married, filing separate return 6.											
 Enter amount of pension exclusion used to calculate your taxable pension amount on Line 42, Column A, 											
NJ-1040NR											
8. Subtract line 7 from line 6. Enter the difference here and on											
line 9 (Part III). If zero, enter "0" 8											
Part III											
9. Unclaimed Pension Exclusion (from line 8) 9											
10a. Are you (and/or your spouse, if filing jointly) now receiving, or will you (and/or your spouse, if filing jointly) ever be eligible to receive Social Security or Railroad Retirement Benefits?											
 No — Continue with item 10b Yes — Enter "0" on line 10 and continue with line 11 											
10b. Would you (and your spouse, if filing jointly) be receiving or ever be eligible to receive Social Security or Railroad Retirement Benefits if you had participated in either program?											
 No — Enter "0" on line 10 and continue with line 11 Yes — Enter on line 10 the amount of exclusion for your filing status shown below and continue with line 11 											
 Enter: if your filing status is: \$ 6,000 Married, filing joint return; Head of household; Qualifying widow(er) 											
\$ 3,000 Single; Married, filing separate return 10.											
 Your Other Retirement Income Exclusion Add lines 9 and 10. Enter here and on Line 14b, Column A and Column B, Form NJ-1040NR 11 											

COLUMN B

Subtract Line 14b, Column B, from Line 14a, Column B, and enter the result on Line 14c, Column B. If zero or less, enter "0."

Exemptions and Deductions (Lines 15 - 18)

New Jersey allows deductions only for exemptions, certain medical expenses, qualified Archer medical savings account (MSA) contributions, health insurance costs of the self-employed, alimony and separate maintenance payments, and qualified conservation contributions. No deduction is allowed for adjustments taken on the Federal return such as employee business expenses, IRA contribtions, and Keogh Plan contributions. However, be sure to keep records of all contributions to IRAs and Keogh Plans. You will need this information when you make withdrawals in future years. Part-year nonresidents must follow the guidelines on page 5.

Line 15 - Total Exemption Amount

Calculate your total exemption amount as follows:

From Line 12a _____ x \$1,000 =_____

From Line 12b _____ x \$1,500 =____

Total Exemption Amount

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

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

Add together the exemption amounts calculated above and enter the total on Line 15, Form NJ-1040NR.

Line 16 - Medical Expenses

You may deduct certain medical expenses that you paid during the year for yourself, your spouse, and your dependents. However, you cannot deduct expenses for which you were reimbursed. Only expenses in excess of 2% of your income may be deducted. You may also deduct Line 16 - Medical Expenses - continued

Worksheet B Deduction for Medical Expenses (Keep for your records)	
1. Total nonreimbursed medical expenses	1
2. Enter Line 14c, Column A × .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 16, Form NJ-1040NR. If zero, enter zero here and make no entry on Line 16, Form NJ-1040NR	6

qualified Archer MSA contributions. Use Worksheet B above to calculate your deduction for medical expenses/Archer MSA contributions.

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

NOTE: Do not include on line 1, Worksheet B

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

Archer MSA Contributions. Enter on line 4, Worksheet B, the amount of your qualified Archer MSA contributions from Federal Form 8853. New Jersey follows the Federal rules for this deduction. Your contribution may not exceed 75% of the amount of your annual health plan deductible (65% if you have a self-only plan). Attach Federal Form 8853 to 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 35, Column A and Column B.

Self-Employed Health Insurance Deduction. If you are considered a selfemployed individual for Federal income tax purposes, or you received wages in 2002 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, and your dependents. The amount of the deduction may not exceed the amount of your earned income, as defined for Federal income tax purposes, derived from the business under which the insurance plan is established. You may not deduct any amounts paid for health insurance coverage for any month during the year in which you were eligible to participate in any subsidized health plan maintained by your (or your spouse's) employer.

Line 17 - Alimony and Separate Maintenance Payments

Enter on Line 17 the amount of alimony and separate maintenance paid which was required under a decree of divorce or separate maintenance. Do not include payments for child support.

Line 18 - Qualified Conservation Contributions

Enter on Line 18 the amount of any contribution you made for conservation purposes of a qualified real property interest in property located in New Jersey. The amount of the deduction is the amount of the contribution allowed as a deduction in computing your taxable income for Federal income tax purposes. If you are required to file Federal Form 8283 with your Federal 1040, attach a copy.

Line 19 - Total Exemptions and Deductions

Enter on Line 19 the total of Lines 15, 16, 17, and 18.

Line 20 - Taxable Income

Subtract Line 19 from Line 14c, Column A, and enter the result on Line 20. If Line 20 is zero or less, enter "0."

Line 21 - Tax on Amount on Line 20

Compute your tax by using one of the following methods.

Tax Table. If your taxable income from all sources on Line 20 is less than \$100,000, you may use the New Jersey Tax Table on page 30 or the New Jersey Tax Rate Schedules on page 39 to find your tax. When using the tax table, be sure to use the correct column. After you have found your tax, enter the amount on Line 21.

Tax Rate Schedules. You must use the New Jersey Tax Rate Schedules on page 39 if your taxable income from all sources on Line 20 is \$100,000 or more. Use the correct schedule for your filing status. After you have calculated your tax, enter the amount on Line 21.

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Line 22 - Income Percentage

To figure your income percentage, divide the amount on Line 14c in Column B by the amount on Line 14c in Column A.

Column B	(Line 14c)	%
Column A	(Line 14c)	

Carry your result to four decimal places. For example, if the amounts used were \$20,000 (Line 14c, Column B) divided by \$30,000 (Line 14c, Column A), the result would be 66.67% or .6667. In certain situations, however, the income percentage can exceed 100%.

Note: The income percentage can exceed 100%. For example, a taxpayer realizes a \$50,000 gain from the sale of real property in New Jersey and sustains a \$10,000 loss from the sale of property in Florida. This nonresident (who has no other income) reports \$40,000 as his income from everywhere (Column A) and \$50,000 as income from New Jersey sources (Column B). The income percentage is 125% (or 1.25) calculated as follows: \$50,000 (Line 14c, Column B) divided by \$40,000 (Line 14c, Column A).

Line 23 - New Jersey Tax

Multiply the amount on Line 21 by the income percentage on Line 22, and enter the result on Line 23. This is your New Jersey tax.

Underpayment of Estimated Tax. If you complete and attach Form NJ-2210 to your return, check the box below Line 23. See "Estimated Tax" on page 9.

Line 24 - Total New Jersey Income Tax Withheld

Enter on Line 24 the total New Jersey income tax withheld, as shown on your W-2, W-2G, and/or 1099 statement(s). The W-2 must indicate the amount of New Jersey tax withheld and the "State" box must indicate that the tax withheld was New Jersey income tax. See sample W-2 on page 21. Attach the state copy of each withholding statement (W-2, W-2G, 1099). Attach Form 1099 to the return only if New Jersey income tax was withheld. **Do not** include on Line 24 amounts withheld as New Jersey unemployment insurance/health care subsidy fund/workforce development partnership fund contributions (shown on the W-2 as UI/HC/WD, if combined, or UI, HC, and WD, if stated separately) or New Jersey disability insurance (may be shown as DI). These are **not** New Jersey income tax withholdings and may not be used as credits on Line 24. See instructions for Lines 27 and 28 for more information on unemployment insurance/ health care subsidy fund/workforce development partnership fund contributions and/ or disability insurance contributions.

All W-2 statements must reflect your correct social security number for the withholdings to be credited. If the social security number is missing or incorrect, you must obtain a corrected W-2 from your employer. Only your employer/payer can issue or correct this form. If you have not received a W-2 form by February 15, 2003, or if the form you received is incorrect, contact your employer/payer immediately.

Line 25 - New Jersey Estimated Payments/Credit From 2001 Tax Return

Enter on Line 25 the total of:

- Estimated tax payments made for 2002
- Credit applied from your 2001 tax return*
- Amount, if any, paid to qualify for an extension of time to file
- Payments made by an S corporation on behalf of a nonresident/nonconsenting shareholder. Attach a copy of Form NJ-1040-SC.
- *This is the amount of overpayment that you chose to carry forward on Line 31A of your 2001 NJ-1040NR as a credit towards your income tax liability for 2002. If you received a refund check for 2001, do not enter the amount of that refund check on Line 25.

Payments Made Under Another Name or Social Security Number. If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to your return explaining all the payments you and/or your spouse made for 2002 and the name(s) and social security number(s) under which you made payments.

If your spouse died during the year and any estimated payment(s) were made under the deceased spouse's social security number and other payments were made under your social security number, you must attach a statement to your return listing the social security numbers and the amounts submitted under each social security number.

Line 26 - Tax Paid on Your Behalf by Partnership(s)

Enter on Line 26 the total amount of New Jersey income tax paid on your behalf by partnership(s), as shown on Line 1, Column B, Part III of Schedule NJK-1. Attach a copy of Schedule NJK-1 for each partnership which paid tax on your behalf for which you are claiming a credit.

UI/HC/WD;DI Credit (Lines 27 and 28)

You may take credit for excess unemployment insurance/health care subsidy fund/workforce development partnership fund contributions and/or disability insurance contributions withheld by two or more employers. For 2002, the maximum employee unemployment insurance/ health care subsidy fund/workforce development partnership fund contribution was \$99.88, and the maximum employee disability insurance contribution was \$117.50. If you had two or more employers and you contributed more than the maximum amount(s), you must attach a completed Form NJ-2450 to your return to claim the credit.

If any single employer withheld more than the maximum for either UI/HC/WD (\$99.88) or disability insurance (\$117.50) contributions, enter only the maximum amount for that category on Form NJ-2450. You must contact the employer who withheld contributions in excess of the legal maximum for a refund. UI/HC/WD;DI Credit (Lines 27 and 28) - continued

All information on Form NJ-2450 must be substantiated by W-2 statements or the claim will be denied. The amounts of unemployment insurance/health care subsidy fund/workforce development partnership fund contributions and disability insurance 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 21.

Be careful when completing Form NJ-2450 and check that your W-2 verifies the information you provide. If **all** New Jersey Department of Labor requirements are not met, your income tax credit must be denied. You must then refile your claim with the Department of Labor using their Form UC-9A, "Employee's Claim for Refund of Excess Contributions."

Once your income tax credit for excess unemployment insurance/health care subsidy fund/workforce development partnership fund contributions and/or disability insurance contributions has been denied, it can **only** be claimed through the Department of Labor. Contact our Customer Service Center to request Form NJ-2450. Form NJ-2450 is also available on the Division's Web site at www.state.nj.us/treasury/taxation/.

Line 27 - Excess New Jersey UI/HC/WD Withheld

Enter on Line 27 the excess unemployment insurance/health care subsidy fund/ workforce development partnership fund contributions withheld from Line 4 of Form NJ-2450. Attach Form NJ-2450 to your return.

Line 28 - Excess New Jersey Disability Insurance Withheld

Enter on Line 28 the excess disability insurance withheld from Line 5 of Form NJ-2450. Attach Form NJ-2450 to your return.

Line 29 - Total Payments/ Credits

Add Lines 24 through 28 and enter the total on Line 29.

Amount of Tax You Owe or Overpayment (Lines 30 and 31)

Compare Lines 23 and 29.

- If Line 23 is more than Line 29, you have a balance of tax due. Complete Line 30.
- If Line 23 is less than Line 29, you have overpaid your tax. Complete Line 31.

Line 30 - Amount of Tax You Owe

Subtract Line 29 (Total Payments/Credits) from Line 23 (New Jersey Tax) and enter the result on Line 30.

If you owe tax, you may make a donation on Lines 32B, 32C, 32D, 32E, 32F, and/ or 32G by adding the amount of your donation to your payment.

If you are attaching Form NJ-2210, the amount of the payment should also include interest calculated for the underpayment of estimated tax. See "Estimated Tax" on page 9.

Make your check for the total amount payable to "State of New Jersey – TGI." You may also pay your 2002 New Jersey income taxes by electronic check (echeck), or credit card (Visa, American Express, MasterCard, or Discover/Novus). See "How to Pay" on page 7. Do not send in the payment voucher if you pay your taxes by credit card or e-check.

NOTE: If the amount of tax you owe (Line 30) is more than \$400, you may want to increase your estimated payments or contact your employer for Form NJ-W4 to increase your withholdings to avoid future interest assessments.

Line 31 - Overpayment

Subtract Line 23 (New Jersey Tax) from Line 29 (Total Payments/Credits) and enter the result on Line 31.

Line 32A - Credit to Your 2003 Tax

Enter on Line 32A the amount of your overpayment that you wish to credit to your 2003 tax liability.

Contributions (Lines 32B - 32G)

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 32G.

- Drug Abuse Education Fund (01), or
- Korean Veterans' Memorial Fund (02), or
- Organ and Tissue Donor Awareness Education Fund (03), or

New for 2002

- NJ-AIDS Services Fund (04), or
- Literacy Volunteers of America – New Jersey Fund (05)

For more information on the funds, see page 1.

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

If you are making a donation on Line 32G, also enter the code number (01, 02, 03, 04, or 05) for the fund of your choice. For your convenience, "0" is already entered.

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

If you are making a donation on Line 32B, 32C, 32D, 32E, 32F, and/or 32G, and you have a balance due, increase the amount of your payment by the amount

continued

Contributions (Lines 32B - 32G) - continued

Assembling Your Return

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

- Check math.
- Sign and date your return. Both spouses must sign a joint return.
- Attach all supporting documents and schedules with the return including:
 - W-2(s) and 1099(s) that indicate NJ withholdings
 - If appropriate, New Jersey Form(s): NJ-630, NJ-1040-SC, NJ-2440, NJ-2450, NJ-NR-A, 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)
 - If appropriate, statement of residency (Pennsylvania residents)
 - If appropriate, proof of age and/or disability the first time you claim the exemption(s) on your return
 - If appropriate, copy of Federal Form(s):
 - Schedule B or Schedule 1 for interest over \$1,500
 Schedule C, C-EZ, or F for business income
 Schedule K-1 for fiduciary 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.** Complete the Payment Voucher, Form NJ-1040NR-V, and return it with your payment if paying by check or money order. Write your social security number on your check or money order. If paying by credit card or e-check do not include payment voucher.
- Use the large envelope to mail Form NJ-1040NR with related attachments, payment voucher, and check or money order.
- **Changes or mistakes** to your original return may be corrected by filing an amended return. See page 10.
- Keep a copy of your return and all supporting documents or schedules.

you wish to contribute. If you are paying your tax due by check and including a donation, your check or money order must be made out to "State of New Jersey – TGI," not to the charity or charities you selected. Your donation will be deposited in the appropriate fund(s) when your return is processed.

Line 33 - Total Deductions From Overpayment

Add any amounts on Lines 32A, 32B, 32C, 32D, 32E, 32F, and 32G. Enter the result on Line 33.

Line 34 - Refund

Subtract Line 33 from Line 31 (Overpayment). Enter the result on Line 34. This is the amount of your refund.

Remember—

- Sign and date your return.
- If you owe tax and you are paying by check or money order, complete the Payment Voucher, Form NJ-1040NR-V, and mail it with your check or money order in the large envelope with your return.
- Do not send in the payment voucher if you pay your taxes by credit card or e-check.

Part I - Total Income (Lines 35 - 47)

Enter on Lines 35 through 47 the amount of gross income received while a nonresident of New Jersey during the taxable year for each of the various categories of income. In Column A, report your gross income from all sources (both inside and outside New Jersey). **These figures cannot be copied from the figures reported on the Federal return.** *Reportable income* means income that would be taxable if you were a New Jersey resident. Married couples filing a joint return must report the income of both spouses in Column A, even if only one had income from New Jersey.

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In Column B, enter the income that comes from New Jersey sources. For every entry in Column A, there should be an entry on the corresponding line in Column B. If none of your income is from New Jersey sources, enter "0" in Column B. Your final tax liability is based on the percentage of your income from New Jersey sources.

Income of a Nonresident Subject to

Tax. Some examples of income taxable to a nonresident include:

- 1. Wages, salaries, tips, fees, commissions, bonuses, and other payments received, whether in cash or in property, for services performed in New Jersey;
- 2. Profits and other income from a business, trade, profession, or partnership conducted in New Jersey;
- 3. Rents or royalties from real and tangible personal property located in New Jersey or from other business activities in New Jersey;
- 4. Gains from the sale of your principal residence or other real estate located in New Jersey;
- 5. Gambling winnings from New Jersey sources (other than the New Jersey Lottery) such as winnings from a casino or racetrack located in New Jersey;
- 6. Income of a New Jersey S corporation allocated to New Jersey.

Income or losses which a nonresident taxpayer receives from a business entity (i.e., sole proprietorship, partnership, LLP, or LLC) located in New Jersey will not be deemed to be derived from New Jersey sources if the business entity's only activity is the purchase, holding, or sale of Part I - Total Income (Lines 35 - 47) - continued

Gross Income includes the following:

- Wages and other compensation
- Interest and dividends
- Earnings on nonqualified withdrawals from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- Net profits from business, trade, or profession
- Net gains or income from sale or disposition of property
- Pensions, annuities, and IRA withdrawals
- Net distributive share of partnership income
- Net pro rata share of S corporation income
- Net rental, royalty, and copyright income
- Net gambling winnings
- 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 27)
- Value of residence provided by employer
- Fees for services rendered, including jury duty

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

- Interest from obligations of states and their political subdivisions, other than New Jersey and its political subdivisions
- Income earned 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 40l(k) Plans

intangible personal property, such as commodities or securities, and such intangible personal property is not held for sale to customers.

Gross income means all income you received in the form of money, goods, property, and services unless specifically exempt by law.

TAX TIP Important! A net loss in any category of income cannot be reported as such on Form NJ-1040NR. A loss within one category of income may be applied against other income within the same category. However, a net loss in one category of income cannot be applied against income or gains in another. In case of a net loss in any category, enter "0" for that category. No carryback or carryover of losses is permitted under New Jersey law.

Line 35 - Wages, Salaries, Tips, etc.

COLUMN A

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

Enter the total of State wages, salaries, tips, etc. from **all** employment both inside and outside New Jersey. **Be sure to take the figure(s) from the "State wages" box on your W-2(s).** See sample W-2 on page 21. All W-2(s) must be attached to your tax return.

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

Pension and annuity income or early retirement benefits should not be included on this line but should be reported on Line 42.

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

Meals and/or Lodging. You may exclude from the amount reported on Line 35 meals and/or lodging reported as wages on your W-2 provided that:

- 1. The meals and/or lodging were furnished on the business premises of your employer; and
- The meals and/or lodging were furnished for the convenience of your employer; and

For lodging only:

3. You were required to accept the lodging as a condition of your employment.

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

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

Employee Business Expenses. Employee business expenses are **not** deductible for New Jersey gross income tax purposes. However, you may exclude from the amount reported on Line 35 reimbursements for employee business expenses reported as wages on your W-2 provided that:

- 1. The expenses for which you are reimbursed are job-related expenses;
- 2. You are required to and do account for these expenses to your employer; and

Line 35 - Wages, Salaries, Tips, etc. - continued

3. You are reimbursed by your employer in the exact amount of the allowable expenses.

If you receive excludable reimbursements for employee business expenses which are included in your wages on your W-2, attach a statement explaining the amount you are excluding and your reasons for excluding this amount. Also attach a copy of your Federal Form 2106.

Commuter Transportation Benefits.

Certain amounts you receive from your employer up to \$1,200 for using alternative means of commuting (such as public transportation, carpools, vanpools, etc.) may be excluded from your New Jersey gross income. Commuter transportation benefits may not be excluded from gross income unless your employer provides those benefits *in addition* to your regular compensation.

If the commuter transportation benefits you receive exceed the maximum excludable amount, the excess amount is taxable and is included in your gross income.

Your W-2 form will show both the taxable and nontaxable benefit amounts. The taxable benefits are included in the "State wages" figure on your W-2, while the nontaxable benefits are not.

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

Federal Statutory Employees. If you are considered a "statutory employee" for Federal income tax purposes, you may not deduct your business expenses unless you are self-employed or an independent contractor under New Jersey law. The Federal label of "statutory employee" has no meaning for New Jersey gross income tax purposes. Business expenses may only be deducted from the business income of a self-employed individual. See the instructions for Line 38 (Net Profits from Business).

Exempt Income

The following income is not taxable to residents or nonresidents. These items should **not** appear anywhere on your nonresident return (Column A or Column B).

- Federal Social Security
- Railroad Retirement (Tier 1 and Tier 2)
- United States military pensions and survivor's benefit payments
- Life insurance proceeds received because of a person's death
- Employee's death benefits
- Permanent and total disability, including VA benefits
- Temporary disability received from the State of New Jersey or as third party sick pay
- Worker's Compensation
- Gifts and inheritances
- Qualifying scholarships or fellowship grants
- New Jersey Lottery winnings
- Unemployment Compensation
- Interest and capital gains from: (a) Obligations of the State of New Jersey or any of its political subdivisions; or (b) Direct Federal obligations exempt under law, such as U.S. Savings Bonds and Treasury Bills, Notes, and Bonds
- Earnings on qualified withdrawals from qualified state tuition program accounts, including the New Jersey Better Educational Savings Trust Program (NJBEST) accounts
- 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"
- Employer and employee contributions to 401(k) Salary Reduction Plans (but **not** Federal Thrift Savings Funds)
- Some benefits received from certain employer-provided cafeteria plans (but not salary reduction or premium conversion plans). Request Division Technical Bulletin TB-39
- Contributions to and distributions from Archer MSAs if they are excluded for Federal income tax purposes
- · Direct payments and benefits received under homeless persons assistance programs
- Income tax refunds (New Jersey, Federal, and other jurisdictions)
- 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

Moving Expenses. Moving expenses are not deductible for New Jersey gross income tax purposes. However, you may exclude from the amount reported on Line 35 reimbursements for the following moving expenses if the Federal requirements to claim moving expenses were met and the expenses were included in wages on your W-2.

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

when moving you and your family from your old residence to your new residence.

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

If you receive excludable reimbursements for moving expenses which are included in your wages on your W-2, attach a statement explaining the amount you are excluding and your reasons for excluding this amount. Also attach a copy of your Federal Form 3903. Line 35 - Wages, Salaries, Tips, etc. - continued

Compensation for Injuries or Sickness.

Certain amounts received for personal injuries or sickness are not subject to tax. You may exclude from the amount reported on Line 35 such amounts included as wages on your W-2 provided that:

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

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

COLUMN B

Enter the portion of your wages, salaries, etc. that comes from New Jersey sources. If zero, enter "0."

Pennsylvania residents, see page 4.

If you had wage/salary income earned partly within and partly outside of New Jersey, and you cannot easily determine the amount of income from New Jersey, see Part IV on page 29.

Do not use Part IV if your wage/salary income is based on volume (the amount of sales or amount of business transacted). Instead, enter on Line 35 the portion of your wage/salary income calculated using the following formula:

 $\frac{\text{NJ Vol.}}{\text{Total Vol.}} \times \text{Vol. Income} = \text{Line 35, Col. B}$

In determining where the business was transacted, the location where the services or sales were actually performed is the deciding factor. An explanation of how you computed the amount of wage/ salary income must be attached to your return.

Line 36 - Interest Income

COLUMN A

Enter all of your reportable interest from sources both inside and outside of New Jersey on Line 36, Column A. New Jersey reportable interest income includes interest from the following:

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

Interest received by your sole proprietorship is reportable as net profits from business on Line 38. Your portion of interest earned and received by a partnership, an estate or trust or, in general, an S corporation is reportable as distributive share of partnership income on Line 43, net income from estates or trusts on Line 46, or net pro rata share of S corporation income on Line 44.

For detailed information regarding the reporting of partnership or S corporation income, request Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S Corporations*. For information regarding grantor trusts see the reporting instructions for Line 46 on page 27. Interest paid or deemed to have been paid to you by a partnership or an S corporation and reportable to you on Form 1099 must be included on Line 36 in Column A.

Forfeiture Penalty for Early With-

drawal. If you incur a penalty by withdrawing a time deposit early, you may subtract the amount of the penalty from your interest income.

If your reportable interest income on Line 36, Column A, is more than \$1,500, attach a copy of Schedule B, Federal Form 1040, or Schedule 1, Federal Form 1040A.

Do not report tax-exempt interest on Line 36. New Jersey tax-exempt interest income includes:

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

New Jersey Qualified Investment

Funds. A New Jersey Qualified Investment Fund is a regulated investment company in which at least 80% of the fund's investments (other than cash or receivables) are obligations issued either directly by the Federal government or the State of New Jersey or any of its political subdivisions. The Fund must certify such status to the Division of Taxation annually.

If you received a distribution from a qualified investment fund, you may exclude from your income the portion of the distribution which comes from the qualified exempt obligations. The taxable portion of the distribution, if any, is reported as dividends on Line 37. By February 15, shareholders should be notified by the New Jersey qualified investment

Line 36 - Interest Income - continued

fund of the portion of their distribution that may be excluded from income. Contact your broker to determine whether your fund qualifies.

Do not report interest earned on your IRA(s) on Line 36, Interest Income. If you made a withdrawal from your IRA during the year, see the instructions for Line 42.

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

COLUMN B

Only interest received as a result of a business or profession carried on in New Jersey and not properly reportable as net profits from business, distributive share of partnership income, net income from estates or trusts, or net pro rata share of S corporation income should be reported on Line 36, Column B. See instructions for Line 36, Column A. **Do not report interest from personal accounts.**

Line 37 - Dividends

COLUMN A

Enter on Line 37, Column A, the amount of dividends received during the year from investments (e.g., from stocks, mutual funds) or other income-producing activities which do not constitute a trade or business. The total amount of dividends received, **regardless of where earned**, must be reported.

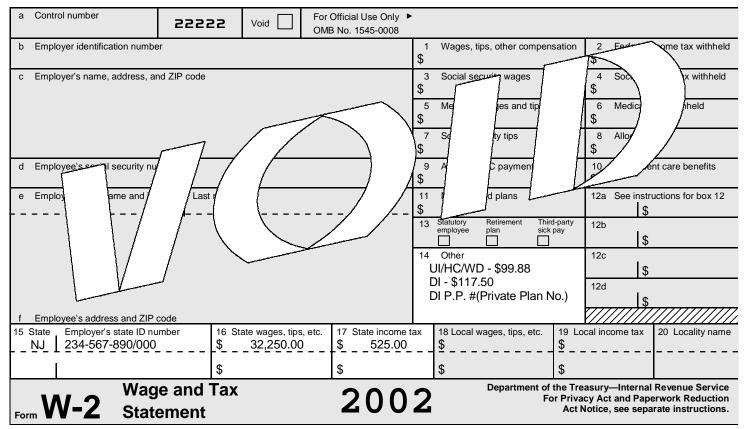
Dividends received by your sole proprietorship are reportable as net profits from business on Line 38. Your portion of dividends earned and received by a partnership, an estate or trust or, in general, an S corporation are reportable as distributive share of partnership income on Line 43, net income from estates or trusts on Line 46, or net pro rata share of S corporation income on Line 44. For detailed information regarding the reporting of partnership income or S corporation income and distributions, request Tax Topic Bulletin GIT-9P, *Income From Partnerships*, or GIT-9S, *Income From S* *Corporations*. For information regarding grantor trusts see the reporting instructions for Line 46 on page 27.

Capital Gain Distributions. Capital gain distributions you receive from mutual funds or other regulated investment companies are reported on Line 49, Part II and are not to be included as dividends.

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

Insurance Premiums. Dividends received from insurance companies are not taxable unless the dividends received exceed the premiums paid. Any interest from accumulated insurance dividends must be reported on Line 37, Column A.

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



Line 37 - Dividends - continued

COLUMN B

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Only dividends received as a result of a business or profession carried on in New Jersey and not properly reportable as net profits from business, distributive share of partnership income, net income from estates or trusts, or net pro rata share of S corporation income should be reported on Line 37, Column B. See instructions for Line 37, Column A. **Do not report dividends from personally-held securities.**

Line 38 - Net Profits From Business

COLUMN A

Report the net profits from your business, trade, or profession, whether carried on inside or outside New Jersey, on Line 38, Column A. To determine your New Jersey profit (or loss), first complete a Federal Schedule C (or Schedule C-EZ or Schedule F). To comply with New Jersey income tax law, make the following adjustments to your Federal Schedule C (or Schedule C-EZ or Schedule F):

- 1. Add any amount you deducted for taxes based on income.
- 2. Subtract interest you reported on Federal Schedule C (or Schedule C-EZ or Schedule F) which is exempt for New Jersey purposes but taxable for Federal purposes.
- 3. Add interest not reported on Federal Schedule C (or Schedule C-EZ or Schedule F) from states or political subdivisions outside of New Jersey which is exempt for Federal purposes.
- 4. Deduct the remaining 50% of meal and entertainment expenses (that were disallowed on the Federal return).
- 5. Add interest and dividends that were derived in the conduct of a trade or business.
- 6. Add or subtract income or losses derived in the conduct of a trade or business from rentals, royalties, patents, or copyrights.
- 7. Add or subtract gains or losses from the sale, exchange, or other disposition of the trade or business's property.

If you are a New Jersey small to medium business child care consortium member, you may be eligible for a special deduction for certain child care center expenditures (or for certain qualifying sponsor contributions).

Use the same accounting method (cash or accrual) that you used for Federal income tax purposes. In the case of a loss, enter "0" on Line 38. Attach a copy of the Federal Schedule C (or Schedule C-EZ or Schedule F) to your return.

COLUMN B

Enter the portion of your business income that comes from New Jersey sources. If zero, enter "0." If you carry on business both inside and outside New Jersey, you must complete and attach Form NJ-NR-A for each business. Form NJ-NR-A is available on the Division's Web site at www.state.nj.us/treasury/taxation/ or contact our Customer Service Center at 609-292-6400 for Form NJ-NR-A and instructions.

Do not include in Column B net profits (or losses) which you received from a business entity located in New Jersey if the business entity's only activity is the purchase, holding, or sale of intangible personal property, such as securities or commodities, and such intangible personal property is not held for sale to customers. You must, however, include such net profits in Column A.

Line 39 - Net Gains or Income From Disposition of Property

Column A

Enter on Line 39, Column A, the amount of net gains from Part II, Line 51. See page 28.

COLUMN B

Enter the net gains or income from New Jersey sources. If zero, enter "0."

Line 40 - Net Gains or Income From Rents, Royalties, Patents, and Copyrights

COLUMN A

Enter on Line 40, Column A the amount of net gains or income from Part III, Line 54. See page 29.

COLUMN B

Enter your net gains or income from New Jersey sources. If zero, enter "0."

Line 41 - Net Gambling Winnings

COLUMN A

Enter on Line 41, Column A, the amount of your net gambling winnings from both inside and outside New Jersey. You may deduct your gambling losses from your winnings that occurred during the same year. You may not use New Jersey Lottery losses to offset other gambling winnings. If your net gambling winnings are less than zero, enter "0."

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

Winnings or losses from other state lotteries may be reported on this line. **Remember, do not include any winnings or losses from the New Jersey State Lottery.**

Although no specific rider to the New Jersey income tax return is required to substantiate gambling losses, it is suggested that if you enter gambling winnings net of losses on Line 41 of the return, you should note the total winnings and total losses on a supporting schedule. This procedure may eliminate certain questions in the event the return is selected for audit. Although not taxable, New Jersey Lottery winnings and losses should be listed on the supporting schedule.

COLUMN B

Enter your net gambling winnings from New Jersey sources. Gambling losses incurred from sources outside New Jersey may not be used to offset gambling win-

Line 41 - Net Gambling Winnings - continued

nings from New Jersey sources. If zero, enter "0."

Pensions, Annuities, IRA Withdrawals, Less New Jersey Exclusion (Line 42)

COLUMN A

Enter on Line 42, Column A, your reportable pensions, annuities, and certain IRA withdrawals, less your New Jersey pension exclusion. See page 24 for information on Roth IRAs and page 26 for information on the pension exclusion. Pensions, annuities, and IRA withdrawals are reportable on the New Jersey return although the reportable amount may differ from the Federal amount. All state and local government, teachers', and Federal pensions, and Keogh Plans are treated in the same manner as pensions from the private sector. Amounts received as "early retirement benefits" and amounts received as pension on Schedule NJK-1, Partnership Return Form NJ-1065 are also reportable. Social Security and Railroad Retirement benefits are exempt from New Jersey income tax and should not be reported as pension income. Pension payments received by reason of total and permanent disability are also exempt. However, if you retired before age 65 on a total and permanent disability pension and continue to receive pension payments after age 65, your disability pension is then treated as an ordinary pension. See definition of "disabled" on page 11.



TAX TIP If you are receiving a United States military pension or survivor's benefit

payments, the military pension or survivor's benefit is not reportable for New Jersey gross income tax purposes, regardless of your age or disability status. Do not include such payments on Line 42, Column A, Form NJ-1040NR.

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

Retirement plans (pensions, annuities, IRAs) are either noncontributory or contributory. A noncontributory plan is one to which you have not made contributions. A contributory plan is one to which you have made contributions, usually through payroll deductions.

Pensions, Annuities, and IRA Withdrawals

The amount you report on Line 42, Column A, will depend on whether or not you made contributions to the plan.

Noncontributory Plans. Amounts you receive from noncontributory plans are fully reportable. Include on Line 42, Column A, the total amount of the pension or annuity from your 1099-R, less any pension exclusion you are eligible to claim. See page 26.

Contributory Plans (Other than IRAs).

The total value of your pension or annuity consists of your contributions, your employer's contributions (if any), and earnings. Generally, your contributions to a pension or annuity were taxed when they were made and are not reportable when withdrawn (except for 401(k) Plans). You must determine the reportable part of any distribution you receive. Use Worksheet C below to determine whether you should use the Three-Year Rule Method or the General Rule Method for your pension or annuity.

NOTE:

- If you received a distribution from a 401(k) Plan, see the section on 401(k) Plans before continuing.
- The reportable amount of an IRA withdrawal must be determined by completing Worksheet E, IRA Withdrawals, on page 25. Do not use Worksheet C or D for an IRA withdrawal.
- After determining the reportable amount of your pensions, annuities, and IRA withdrawals, see page 26 for New Jersey pension exclusion information.

Three-Year Rule Method. If you will recover your contributions within three years from the date you receive the first payment from the plan, and both you and your employer contributed to the plan, you may use the Three-Year Rule Method to determine your New Jersey reportable pension income. The Three-Year Rule allows you to exclude your pension and annuity payments from gross income until the payments you receive equal your contributions to the plan. Until that time the amounts you receive, because they are considered your contributions, are not reportable and should not be entered on your return. Once you have received (recovered) an amount equal to the amount you contributed, the payments you receive are fully reportable.

Since the Three-Year Rule has been repealed for Federal income tax purposes, if you retired after July 1, 1986, the reportable amount of pension or annuity that you enter on your New Jersey return when using this method will differ from the amount you report on your Federal return.

Worksheet C 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.

Pensions, Annuities, and IRA Withdrawals - continued

Worksheet D General Rule Method

1.	Your previously-taxed contributions to the plan	1	
2.	Expected return on contract*	2	
3.	Percentage excludable (Divide line 1 by line 2)	3	%
4.	Amount received this year	4	
5.	Amount excludable (Multiply line 4 by line 3)	5	
6.	Reportable amount (Subtract line 5 from line 4) Enter here and then use this figure to calculate the amount to put on Line 42, NJ-1040NR	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.

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

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

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

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

Lump-Sum Distributions and Rollovers. When a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing, or other plan is made, the amount received in excess of the contributions to the plan that have already been taxed must be included in your income in the year received. New Jersey has no provisions for income averaging of lump-sum distributions. Enter the reportable amount of a lump-sum distribution on Line 42, Column A.

A lump-sum distribution from an IRA or a qualified employee pension or annuity plan which you roll over into an IRA or other eligible plan is excludable from New Jersey income if the rollover qualifies for deferral for Federal income tax purposes. The amount rolled over (minus previously taxed contributions) is reportable later when it is withdrawn. As under Federal law, the rollover must be made within the 60-day period after distribution.

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

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

Earnings credited to an IRA are not reportable until withdrawn. The interest, dividends, and other earnings, as well as amounts which were tax-free rollovers, will become reportable when withdrawn. If the total amount in the IRA is withdrawn, the entire amount of the interest or accumulated gains becomes reportable in the year the withdrawal is made. If, however, the withdrawal from an IRA is made over a period of years, the portion of the annual distribution that represents interest income and accumulated gains in the IRA is reportable.

A distribution from a rollover IRA which is fully reportable for Federal income tax purposes may be treated differently for New Jersey purposes if your contributions were subject to New Jersey income tax when the contributions were made.

Enter the reportable amount of an IRA withdrawal on Line 42. Use Worksheet E on page 25 to determine the reportable portion of your IRA withdrawal. For multiple IRAs, the reportable amount may be determined by using a separate worksheet for each IRA, or all IRAs may be combined on one worksheet.

Roth IRAs. Contributions to a Roth IRA are reportable as part of your gross income in the year they are made. However, if the requirements are satisfied, "qualified distributions" from a Roth IRA

Pensions, Annuities, and IRA Withdrawals - continued

Worksheet E – IRA Withdrawals 2002 Part I Part II—Unrecovered Contributions Value of IRA on 12/31/02 1. (For Second and Later Years) 1. Total distributions from IRA during the 2. tax year. Do not include tax-free rollovers 2. ____ (a) Last year's unrecovered contributions. Total Value of IRA. From line 4 of last year's worksheet * (a) _____ 3. Add lines 1 and 2 3. _____ (b) Amount withdrawn last year. From line 2 of last year's **Unrecovered Contributions:** worksheet (b) _____ Complete **either** line 4a or 4b: (c) **Reportable portion of last year's** 4a. First year of withdrawal from IRA: Enter the total of IRA contributions withdrawal. From line 7 of last year's worksheet (c) _____ that were previously taxed 4a. 4b. After first year of withdrawal (d) Contributions recovered last from IRA: Complete Part II. Enter year. Subtract line (c) from line (b) (d) _____ (e) This year's unrecovered contributions. amount of unrecovered contributions Subtract line (d) from line (a) (e) _____ from Part II, line (g) * 4b. _____ 5. Accumulated earnings in IRA on (f) Contributions to IRA during current **12/31/02.** Subtract either line 4a tax year. Do not include tax-free rollovers (f) _____ or 4b from line 3 5. 6. Divide line 5 by line 3 and enter the (g) Total unrecovered contributions. result as a decimal 6. _ Line (e) plus line (f). Enter here and on 7. Reportable portion of this year's withdrawal. Part I, line 4b (g) Multiply line 2 by decimal amount on line 6. Enter here and on Line 42, NJ-1040NR 7. _____

- * 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 year New Jersey tax returns.
 - C. Subtract the amount of previous year withdrawals reported (B) from the total amount of previous year withdrawals (A). This difference is the amount of contributions that have been *recovered* thus far.
 - D. Subtract the amount of *recovered* contributions (C) from the *total* amount of contributions made to the IRA. This is the amount of *unrecovered* contributions to enter on **line 4b** of **Part I.**

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

are excludable and do not have to be included as income in Column A or Column B of Form NJ-1040NR.

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

- Made on or after the date on which an individual reaches age 59¹/₂; or
- 2. Made to a beneficiary (or the individual's estate) after the individual's death; or
- 3. Made because the individual becomes disabled; or

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

A payment or distribution cannot be treated as a qualified distribution if it is made within the five-taxable-year period which begins with the year the first contribution was made. A payment or distribution of an allowable rollover contribution (or income earned on the amount rolled over) from an IRA other than a Roth IRA, is not a qualified distribution if it is made within the five-taxable-year period which begins with the year in which the rollover contribution was made. If you received a nonqualified distribution from a Roth IRA, you must report the earnings as income on Line 42, Column A.

If you converted an existing IRA to a rollover Roth IRA during tax year 2002, any amount from the existing IRA that would be reportable if withdrawn must be reported in your gross income in Column A.

For more detailed information on IRA withdrawals, order Tax Topic Bulletin GIT-2, *IRA Withdrawals*, or Technical Bulletin TB-44. 25

New Jersey Pension Exclusion



If you qualify, you may exclude all or a part of the income you received during the year from taxable

pensions, annuities, and IRA withdrawals. For tax year 2002 you may exclude up to \$17,500 (filing status married, filing joint return), \$13,125 (filing status single, head of household, or qualifying widow(er)), or \$8,750 (filing status married, filing separate return).

To qualify for the New Jersey pension exclusion you must be:

62 years of age or more

or

Disabled as defined by Social Security guidelines

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

Enter on Line 42, Column A, the total reportable pension, annuity, and IRA withdrawal income less the amount of pension exclusion you are eligible to claim. If the amount of your maximum pension exclusion is more than the amount of your reportable pension, enter "0." (See the Maximum Pension Exclusion chart.)



TAX TIP If you and/or your spouse were 62 years of age or older at the end of the tax

year and the maximum pension exclusion amount for your filing status is more than the amount of your reportable pension, or you did not use the pension exclusion because you did not report any taxable pensions, annuities, and IRA withdrawals, you may still qualify for other income exclusions. See the instructions for Line 14b, "Other Retirement Income Exclusion." Part-year nonresidents, see page 5.

COLUMN B

Pension, annuity, and IRA withdrawal income is not taxable to nonresidents.

Maximum Pension Exclusion											
Amount: For Filing Status:											
\$17,500	Married, filing joint return										
\$13,125	Single Head of household Qualifying widow(er)										
\$ 8,750	Married, filing separate return										

Therefore, no entry is necessary on Line 42, Column B.

Line 43 - Distributive Share of Partnership Income

COLUMN A

Enter on Line 43 Column A, your share of income derived from partnership(s) as reported to you by the partnership(s) on Schedule NJK-1, Form NJ-1065. The appropriate amount to enter appears on the schedule in column A of the line labeled "Distributive Share of Partnership Income" and must be reported whether or not the income was actually distributed. If the net amount from all Schedule NJK-1s is zero or less, enter "0." Attach a copy of each Schedule NJK-1 to your return. For detailed information regarding the reporting of partnership income, request Tax Topic Bulletin GIT-9P, Income From Partnerships.

If you are a New Jersey small to medium business child care consortium member, you may be eligible for a special deduction for certain child care center expenditures (or for certain qualifying sponsor contributions).

If any adjustments to the amount reported on Line 43, Column A are necessary, follow the detailed instructions in Tax Topic Bulletin GIT-9P, Income From Partnerships.

If the partnership had no income from New Jersey sources and you did not receive a Schedule NJK-1, you must attach a copy of the Federal Schedule K-1 and complete Reconciliation Worksheet A contained in Tax Topic Bulletin GIT-9P, Income From Partnerships, but only if you had income from other New Jersey sources during the year. Be sure to retain the completed worksheet for your records.

COLUMN B

Enter the portion of the partnership income that comes from New Jersey sources. If zero, enter "0."

Do not include in Column B distributive share of partnership income which you received from a partnership, LLP, or LLC located in New Jersey if the business entity's only activity is the purchase, holding, or sale of intangible personal property, such as commodities or securities, and such intangible personal property is not held for sale to customers. You must, however, include such partnership income in Column A.

Line 44 - Net Pro Rata Share of S Corporation Income

COLUMN A

Enter on Line 44, Column A, the amount of your net pro rata share of S corporation income, whether or not the income was actually distributed. For detailed information regarding the reporting of S corporation income, request Tax Topic Bulletin GIT-9S, Income From S Corporations.

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

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Line 44 - Net Pro Rata Share of S Corporation Income - continued

COLUMN B

Enter the portion of the net pro rata share of S corporation income that comes from New Jersey sources. If zero, enter "0."

Line 45 - Alimony and Separate Maintenance Payments Received

COLUMN A

Enter on Line 45, Column A, the total amount of alimony and separate maintenance payments you received which were required under a decree of divorce or separate maintenance. Do not include payments received for child support.

COLUMN B

Enter "0" on Line 45, Column B.

Line 46 - Other

COLUMN A Enter on Line 46, Column A:

Amounts Received as Prizes and

Awards. A prize won in a raffle, drawing, television or radio quiz show, contest, or any other event is reportable and must be included on Line 46, Column A. Any prizes or awards received in goods or services must be included as income at fair market value.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had he or she lived, and the income was not included on the decedent's final return, you must report the income on your own return when you receive it. The income is reported on Line 46, "Other" income. Attach a schedule of the items of

income reported together and included on Line 46.

Income From Estates and Trusts. Beneficiaries receiving income from an estate or trust must include on Line 46 the net of the items listed on the Federal K-1 form(s) received. Interest, dividends, capital gains, business or partnership income, etc. as listed on the Federal K-1(s) must be adjusted to reflect New Jersey tax law and then netted together before inclusion on Line 46, "Other" income. Be sure to include income which is not subject to Federal income tax but is subject

to New Jersey gross income tax, such as interest from and losses on the disposition of obligations of states and their political subdivisions, other than New Jersey and its political subdivisions, and exclude income and losses not subject to New Jersey tax, such as gains on New Jersey tax-exempt securities. Attach a copy of the Federal K-1(s).

If the income from a grantor trust is reportable by or taxable to the grantor for Federal income tax purposes, it is also taxable to the grantor for New Jersey gross income tax purposes. The grantor must report the interest, dividends, capital gains, business income, partnership income, net pro rata share of S corporation income, etc. in the same categories of income as listed on the Federal or New Jersey K-1(s) and not as income from Estates and Trusts. Attach a copy of the Schedule K-1(s).

Scholarships and Fellowships. Scholarships and fellowship grants are reportable and must be included on Line 46, Column A, unless they satisfy **all** of the following conditions:

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

Residential Rental Value or Allowance Paid by Employer. Enter on Line 46, Column A, either the rental value of a residence furnished by an employer or the rental allowance paid by an employer to provide a home. The rental value of the residence furnished is excludable and should not be reported provided that:

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

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

Other. Enter on Line 46, Column A, the amount of any reportable income for which a place has not been provided elsewhere on the return. Income from sources both legal and illegal is subject to tax.

COLUMN B

Enter the portion of your other income that comes from New Jersey sources. If zero, enter "0."

Amounts Received as Prizes and

Awards. Do not include in Column B a prize won in a raffle, drawing, television or radio quiz show, or contest. These amounts, although not taxable for New Jersey nonresidents, are reported and included on Line 46, Column A.

Income From Estates and Trusts. Do not include in Column B income you receive from an estate or trust if the estate or trust received such income from a business entity (i.e., sole proprietorship, partnership, LLP, or LLC) located in New Jersey and the only activity of the business entity is the purchase, holding, or sale of intangible personal property, such as commodities or securities, and such intangible personal property is not held for sale to customers. You must, however, include such income in Column A.

Line 47 - Total Income

COLUMN A

Enter on Line 47, Column A, the total of Lines 35-46, Column A. Also enter this amount on Line 14a, Column A.

COLUMN B

Enter on Line 47, Column B, the total of Lines 35-46, Column B. Also enter this amount on Line 14a, Column B.



Continue with Line 14a instructions on page 12.

Part II - Disposition of Property (Lines 48 - 51)

Your portion of the gain or loss derived from the disposition of property owned by a sole proprietorship, partnership, an estate or trust or, in general, an S corporation is reportable as net profits from business on Line 38, distributive share of partnership income on Line 43, income from estates and trusts on Line 46, or net pro rata share of S corporation income on Line 44. For information regarding grantor trusts see the reporting instructions for Line 46 on page 27.

Use Part II to report all other capital gains and income from the sale or exchange of any property (both inside and outside New Jersey). In arriving at your gain, you may deduct expenses of the sale and your adjusted basis in the property. The basis to be used for computing gain or loss is the cost or adjusted basis determined for Federal income tax purposes. If you sold an interest in a partnership, a sole proprietorship, or rental property, you may be required to use a New Jersey adjusted basis. If you sold shares in an S corporation, you must use your New Jersey adjusted basis. The gain or loss from your sale or liquidation of a sole proprietorship, a partnership interest, or shares of S corporation stock must be reported as net gains or income from disposition of property in Part II. For instructions on calculating your New Jersey adjusted basis and the New Jersey gain or loss on disposition of a partnership interest or S corporation shares, partners and shareholders should request Tax Topic Bulletin GIT-9P, Income From Partnerships, or GIT-9S, Income From S Corporations. All gains derived from installment sales must be reported in the same year as reported for Federal income tax purposes. If the spaces provided are not sufficient, attach a statement to the return listing any additional transactions.

Sale of a Principal Residence. If you sell your principal residence, you may qualify to exclude all or part of any gain from your income regardless of age. Capital gain and the exclusion of all or part of the gain on the sale of a principal resi-

dence are computed in the same manner as for Federal income tax purposes. Any amount that is taxable for Federal purposes is taxable for New Jersey purposes. If you exclude any of the gain on the sale of your principal residence for Federal purposes, the same amount will be excluded for New Jersey purposes.

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

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

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

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

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

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

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

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

Line 48 - List of Transactions

List at Line 48, Part II, any reportable transaction(s) from your Federal Schedule D, indicating the gain or loss for each transaction in Column f. The Gross Income Tax Act does not distinguish between active and passive losses, nor does it authorize carryback or carryforward of such losses. You may deduct Federal passive losses in full in the year incurred against any gain within the **same category** of income, but only in the year that it occurred.

Line 49 - Capital Gains Distributions

Enter on Line 49 the total amount of all capital gains distributions from your Form 1099-DIV(s) or similar statement(s). Do not include capital gains from a "New Jersey Qualified Investment Fund" which are attributable to qualified exempt obligations or gains from mutual funds to the extent attributable to Federal obligations. For information on "New Jersey Qualified Investment Funds" see page 20.

Line 50 - Other Net Gains

Enter on Line 50 the total amount of net gains or income less net losses from disposition of property not included on Line 48 or 49 of Part II.

Line 51 - Net Gains

Enter on Line 51 the total of the amounts listed on Line 48, Column f and Lines 49 and 50, netting gains with losses. If the netted amount is a loss, enter "0." Also enter this amount on Line 39, Column A, Part I. On Line 39, Column B, enter that portion of this amount which is derived from New Jersey sources.

Part III - Rents, Royalties, Patents, and Copyrights

Your portion of net gains or loss derived from rents, royalties, patents, and copyrights from property owned by a sole proprietorship, partnership, an estate or trust or, in general, an S corporation is reportable as net profits from business on Line 38, distributive share of partnership income on Line 43, income from estates and trusts on Line 46, or net pro rata share of S corporation income on Line 44. For information regarding grantor trusts see the reporting instructions for Line 46 on page 27.

Use Part III to report all other net gains or income less net losses from rents, royalties, patents, and copyrights (from both inside and outside New Jersey). The Gross Income Tax Act does not distinguish between active and passive losses, nor does it authorize carryback or carryforward of such losses. Thus, you may deduct Federal passive losses in full in the year incurred against any gain within the **same category** of income. If the spaces provided are not sufficient, attach a statement to the return listing any additional property and income.

Line 52 - List of Property and Income

List at Line 52, Part III, the kind of property and the net income or loss from each property. For rentals, list the income or loss for each rental property as determined on your Federal Schedule E.

Line 53 - Totals

Add the amounts in each column and enter the totals on Line 53.

Line 54 - Net Income

Add the amounts listed on Line 53 in columns b, c, d, and e. Enter the total on Line 54, netting gains with losses. If the netted amount is a loss, enter "0." Also enter this amount on Line 40, Column A, Part I. On Line 40, Column B, enter that portion of this amount which is derived from New Jersey sources.

Part IV - Allocation of Wage and Salary Income

Part IV must be completed by nonresidents who have wage/salary income earned partly inside and partly outside New Jersey who cannot readily determine the amount of wage/salary income from New Jersey.

Do not use Part IV if your wage/salary income is based on volume (the amount of sales or amount of business transacted). Instead, see the instructions for Line 35, Column B, on page 20.

Line 55 - Amount to be Allocated

Enter on Line 55 the amount reported at Line 35, Column A, which was earned partly inside and partly outside New Jersey.

Line 56 - Total Days

Full-year nonresidents, enter 365 on Line 56. Part-year nonresidents, see page 5.

Line 57 - Nonworking Days

Enter on Line 57 the total number of nonworking days (Saturdays, Sundays, holidays, sick leave, vacation, etc.) during the taxable year covered by this return.

Line 58 - Total Days Worked

Subtract Line 57 from Line 56 and enter the result on Line 58. This is the total number of days worked during the taxable year covered by this return.

Line 59 - Days Worked Outside New Jersey

Enter on Line 59 the number of days worked outside of New Jersey during the taxable year covered by this return.

Line 60 - Days Worked in New Jersey

Subtract Line 59 from Line 58 and enter the result on Line 60. This is the number of days you worked in New Jersey during the taxable year covered by this return.

Line 61 - Allocation Factor

Divide Line 60 by Line 58. The result will be a decimal. Multiply Line 55 by the decimal and include this amount on Line 35, Column B.

Part V - Allocation of Business Income to New Jersey

Part V must be used by nonresident taxpayers who are required to complete and attach a Gross Income Tax Business Allocation Schedule (Form NJ-NR-A). This schedule is completed by nonresident individuals, partnerships, estates, and trusts carrying on business both inside and outside New Jersey. For more information, contact the Customer Service Center for Form NJ-NR-A and instructions or visit the Division of Taxation Web site at www.state.nj.us/treasury/taxation/.

2002 New Jersey Tax Table for Form NJ-1040NR

Use this table if your New Jersey taxable income on Line 20 is less than \$100,000. If your taxable income is \$100,000 or more, you must use the Tax Rate Schedule on page 39 of this booklet.

Example: Mr. and Mrs. Evans are filing a joint return. They checked filing status "2," married, filing joint return. Their taxable income on Line 20 of Form NJ-1040NR is \$39,875. First they find the \$39,850-\$39,900 income line. Next, they find the column for filing status "2" and read down the column. The amount shown where the income line meets the filing status column is \$628. This is the tax amount to be entered on Line 21 of Form NJ-1040NR.

If Line 20 (ta	xable income) Is—	And Your Filing Status* Is					
At least	But Less Than	1 or 3	2, 4 or 5				
		Your 7	Fax 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, filing joint return
- 3—Married, filing separate return
- 4—Head of household
- 5—Qualifying widow(er)

2002 NEW JERSEY TAX TABLE (NJ-1040NR)

ZUUZ INL	IN JERSE				1 Y											
If Line 20 And You		I	If Line 20		And Yo	u	If Line 20		And Yo	And You		If Line 20		And You		
(New Jersey Taxable		Checked Filing		(New Jersey Taxable		Checke	Checked Filing		(New Jersey Taxable		d Filing	(New Jersey Taxable		Checked Filing		
Income) Is	s	Status L	ine	Income) Is		Status				Status I	Line	Income) Is		Status Line		
At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	
Least	Less		or 5	Least	Less		or 5	Least	Less		or 5	Least	Less		or 5	
	Than				Than				Than				Than			
		Your Ta	x Is			Your Ta	ax Is			Your Ta	ax Is			Your Ta	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	

	<u>W JERSE</u>			NJ-1040N	<u>R) Cont</u>										
If Line 20		And You		If Line 20		And You		If Line 20		And You		If Line 20		And You	
(New Jerse		Checked Filing Status Line		(New Jerse		Checked			ey Taxable	Checked		(New Jersey Taxable Income) Is		Checked Filing Status Line	
Income) Is At	 But	1 or 3	ne 2, 4	Income) Is - At	But	Status L 1 or 3	ne 2, 4	Income) Is At	 But	Status L 1 or 3	ne 2, 4	Income) Is At	But	1 or 3	ne 2, 4
Least	Less	1013	2, 4 or 5	Least	Less	T OF 3	2, 4 or 5	Least	Less	T OF 3	2, 4 or 5	Least	Less	T OF 3	2, 4 or 5
Louot	Than		01 0	Loudt	Than		01 0	Louot	Than		01 0	Louot	Than		01 0
		Your Ta	x Is			Your Ta	x Is			Your Ta	x Is			Your Ta	x Is
	4,000			7,000					10,000				13,000		
4,000	4,050	56	56	7,000	7,050	98	98	10,000	10,000	140	140	13,000	13,050	182	182
4,050	4,100	57	57	7,050	7,100	99	99	10,050	10,000	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	10,200	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	104	104	10,400	10,500	140	140	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
4,600	4,850 4,700	65	65	7,650	7,850	107	107	10,600	10,850	149	149	13,650	13,850	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
4,800 4,850	4,850 4,900	68	68	7,800	7,850 7,900	110	110	10,800	10,850	152	152	13,800	13,850	194 194	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	5,950 6,000	83 84	83 84	8,900 8,950	8,950 9,000	125 126	125 126	11,900 11,950	11,950 12,000	167 168	167 168	14,900 14,950	14,950 15,000	209 210	209 210
3,350	6,000	04	04	0,330	9,000	120	120	11,330	12,000	100	100	14,350	15,000	210	210
C 000		0.4	0.4	9,000	9,000	100	400	40.000	12,000	100	400	45.000	15,000	010	210
6,000 6,050	6,050 6,100	84 85	84 85	9,000 9,050	9,050 9,100	126 127	126 127	12,000 12,050	12,050	168 169	168 169	15,000 15,050	15,050	210 211	210 211
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
	6,250	87	87	9,200	9,250	129	129	12,200	12,250	171	171	15,200	15,250	213	213
6,200 6,250	6,250	87	87	9,200 9,250	9,250 9,300	129	129	12,200	12,250	171	171	15,200	15,250	213	213
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
6,400 6,450	6,450 6,500	90 91	90 91	9,400 9,450	9,450 9,500	132	132	12,400 12,450	12,450	174	174	15,400 15,450	15,450	216	216
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	0 600	9,650	125	125	12,600	12,650	177	177	15 600	15 650	219	219
6,600 6,650	6,650 6,700	93	93 93	9,600 9,650	9,650 9,700	135 135	135 135	12,600	12,650	177	177	15,600 15,650	15,650 15,700	219	219
6,700	6,750	94	94	9,700	9,750	136	136	12,000	12,750	178	178	15,700	15,750	213	213
6,750	6,800	95	95	9,750	9,800	137	137	12,750	12,800	179	179	15,750	15,800	221	221
		06	06											222	
6,800 6,850	6,850 6,900	96 96	96 96	9,800 9,850	9,850 9,900	138 138	138 138	12,800 12,850	12,850 12,900	180 180	180 180	15,800 15,850	15,850 15,900	222	222 222
6,900	6,950	97	97	9,900	9,950	139	130	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

	<u>N JERSE'</u>				R) Cont					·						
If Line 20		And You		If Line 20		And You		If Line 20		And You		If Line 20		And You		
(New Jerse		Checked		(New Jerse		Checked Status L		(New Jersey Taxable Checked Filin			(New Jerse		Checked Filing			
Income) Is		Status L		Income) Is		Income) Is Status Lir				Income) Is		Status L				
At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	
Least	Less		or 5	Least	Less		or 5	Least	Less		or 5	Least	Less		or 5	
	Than	Your Ta			Than	Your Ta			Than	Your Ta			Than	Vour To	 v lo	
		Tour Ta	X IS	4		Tour Ta	X IS			Tour Ta	X 15		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	
40.400	46 450	220	220	10,400	40.450	070	070	22.400	22.450	200	200	25 400	25 450	075	075	
16,400 16,450	16,450 16,500	230 231	230 231	19,400 19,450	19,450 19,500	272 273	272 273	22,400 22,450	22,450 22,500	322 323	322 323	25,400 25,450	25,450 25,500	375 376	375 376	
16,500	16,550	231	231	19,430	19,550	273	273	22,430	22,550	323	323	25,500	25,550	370	370	
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	17,500 17,550	245 245	245 245	20,450 20,500	20,500 20,550	288 289	288 289	23,450 23,500	23,500 23,550	341 342	341 342	26,450 26,500	26,500 26,550	393 394	393 394	
17,550	17,600	245	245	20,550	20,550	209	209	23,550	23,550	342	342	26,550	26,600	394	394	
17,550	17,000	210	210	20,000	20,000	200	200	20,000	20,000	010	010	20,000	20,000	000	000	
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	
18,200	18,300	255	255	21,200	21,250	301	301	24,200 24,250	24,250 24,300	354	354	27,200	27,250	408	408	
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	
18,800	18,850	264	264	21,800	21,850	312	312	24,800 24,850	24,850 24,900	365	365	27,800	27,850 27,900	417	417	
18,900	18,950	265	265	21,830	21,950	313	313	24,830	24,900	366	366	27,850	27,950	418	418	
18,950	19,000	266	266	21,950	22,000	315	315	24,950	25,000	367	367	27,950	28,000	420	420	
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2002 NEV	V JERSE				R) Cont					1.				1.	
If Line 20	· T - · · ·	And You		If Line 20		And You		If Line 20		And You		If Line 20		And You	
(New Jersey		Checked		(New Jerse		Checked		(New Jerse		Checke		(New Jerse		Checke	0
Income) Is -		Status L 1 or 3		Income) Is	 But	Status L 1 or 3	2, 4	Income) Is At		Status L 1 or 3		Income) Is At	But	Status L 1 or 3	
At Least	But Less	T OF 3	2, 4 or 5	At Least	Less	T OF 3	2, 4 or 5	Least	But Less	T OF 3	2, 4 or 5	Least	Less	1 01 3	2, 4 or 5
Loast	Than		01 0	Least	Than		01 0	Least	Than		01.0	Least	Than		01 0
	man	Your Ta	x Is		man	Your Ta	x Is		man	Your Ta	ix Is		man	Your Ta	ix Is
	20.000		~		24.000		~ 10		24.000				27 000		
	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
20.400	20 450	407	407	24.400	24 450	400	400	24.400	24 450	500	500	27 400	27 450	007	505
28,400	28,450	427 428	427 428	31,400 31,450	31,450 31,500	480 481	480	34,400	34,450 34,500	532 533	532	37,400	37,450	627	585 586
28,450 28,500	28,500 28,550	420	428	31,450	31,550	481	481 482	34,450 34,500	34,500	533	533 534	37,450 37,500	37,500 37,550	629 631	587
28,550	28,600	429	429	31,550	31,600	482	482	34,550	34,550	535	535	37,550	37,600	633	588
20,000	20,000	100	100	01,000	01,000	100	100	04,000	04,000	000	000	01,000	01,000	000	000
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
28,800 28,850	28,850 28,900	434 435	434 435	31,800 31,850	31,850 31,900	487 488	487 488	34,800 34,850	34,850 34,900	539 540	539 540	37,800 37,850	37,850 37,900	641 643	592 593
28,850	28,900	435	435	31,850	31,900	488	489	34,850	34,900 34,950	540 541	540 541	37,850	37,900	645	593 594
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	.01	.0.	0.,000	32,000	.00	.00	0.,000	35,000	0.2	0.2	01,000	38,000	011	000
		100				100									
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
		4.45				107	407								
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	447 448	447 448	32,500	32,550	499	499 500	35,500	35,550	561	552	38,500	38,550	666	604
29,550	29,600	440	440	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
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29,800	29,850	452 453	452 453	32,800 32,850	32,850 32,900	504 505	504 505	35,800	35,850 35,900	571 573	557 558	38,800	38,850 38,900	676 678	609 610
29,850 29,900	29,900 29,950	453	453	32,850	32,900	505 506	505 506	35,850 35,900	35,900	575	558	38,850 38,900	38,900	680	611
29,900	30,000	455	454	32,900	33,000	507	507	35,900	36,000	577	560	38,950	39,000	682	612
23,330		400	400	32,330		307	307	33,330		511	300	30,330		002	012
	30,000		1		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	704	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

2002 NEV	V JERSE	Υ ΤΑΧ Τ	ABLE (NJ-1040N	R) Cont	inued									
If Line 20		And You	1	If Line 20		And You	1	If Line 20		And You		If Line 20		And You	
(New Jersey	y Taxable	Checked	d Filing	(New Jerse	y Taxable	Checked	d Filing	(New Jerse	ey Taxable	Checked	l Filing	(New Jerse	/ Taxable	Checked	l Filing
Income) Is -	-	Status L	ine	Income) Is		Status L	ine	Income) Is		Status Li	ne	Income) Is -	-	Status L	ne
At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4
Least	Less		or 5	Least	Less		or 5	Least	Less		or 5	Least	Less		or 5
	Than				Than				Than				Than		
		Your Ta	x Is			Your Ta	x Is			Your Ta	x Is			Your Ta	x Is
	10.000				40.000				10.000				40.000		
	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	744	007	42 400	42 450	007	000	40,400	40 450	4 070	740	40.400	40.450	4 000	705
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
40,000	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	40,730	760	644	43,700	43,750	926	696	46,750	46,800	1,003	740	49,750	49,800	1,258	801
-0,100	-0,000	100	0-4	43,130	-0,000	520	000	-0,100	-0,000	1,032	1-3		-0,000	1,200	301
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			í.	47,000			ĺ ĺ	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	704	47,250	47,300	1,119	757	50,250	50,250	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
		791	654			958 959	708			1,122	758		50,350	1,200	814
41,350	41,400	793	004	44,350	44,400	959	101	47,350	47,400	1,125	759	50,350	50,400	1,291	014
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
	44 050					004		17 000	17 0 5 0	4.450	707			4 9 4 9	005
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
10 100	40.450	054	070	45 400	45 450	4.047	705	40.400	40.450	1.400		F4 400	E4 450	1 0 10	0.40
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	42,030	865	677	45,650	45,700	1,028	729	48,650	48,030	1,194	782	51,650	51,700	1,363	846
42,030	42,700	868	678	45,700	45,700	1,031	729	48,030	48,700	1,197	782	51,700	51,750	1,365	847
42,700 42,750	42,750 42,800	868	678	45,700 45,750	45,750 45,800	1,034	730	48,700 48,750	48,750 48,800	1,200	783	51,700	51,750	1,365	847
42,750	42,000	0/1	019	43,750		1,037	131	40,750	-0,000	1,202	704	51,750	51,000	1,300	0+0
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
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If Line 20		And You	l	If Line 20	R) Cont	And You		If Line 20		And You		If Line 20		And Yo	
(New Jersey Income) Is -		Checked Status L		(New Jerse Income) Is		Checked Status L		(New Jerse Income) Is		Checked Status L		(New Jerse Income) Is -		Checke Status L	
At	But Less	1 or 3	2, 4 or 5	At Least	But Less	1 or 3	2, 4 or 5	At Least	But Less	1 or 3	2, 4 or 5	At Least	But Less	1 or 3	2, 4 or 5
Least	Than		015	Least	Than		015	Least	Than		015	Least	Than		013
		Your Ta	x Is			Your Ta	x Is			Your Ta	x Is			Your Ta	ax Is
52,000	52,000 52,050	1,382	855	55,000	55,000 55,050	1,548	928	58,000	58,000 58,050	1,713	1,002	61,000	61,000 61,050	1,879	1,075
52,000 52,050	52,050 52,100	1,385	856	55,000	55,050 55,100	1,548	928	58,000	58,050 58,100	1,716	1,002	61,000	61,100	1,879	1,075
52,100 52,150	52,150 52,200	1,387 1,390	857 858	55,100 55,150	55,150 55,200	1,553 1,556	931 932	58,100 58,150	58,150 58,200	1,719 1,722	1,004 1,005	61,100 61,150	61,150 61,200	1,885 1,887	1,078 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
52,200 52,250	52,250 52,300	1,396	861	55,200	55,250 55,300	1,561	934	58,200	58,250 58,300	1,727	1,008	61,200	61,250	1,893	1,081
52,300 52,350	52,350 52,400	1,398 1,401	862 863	55,300 55,350	55,350 55,400	1,564 1,567	935 937	58,300 58,350	58,350 58,400	1,730 1,733	1,009 1,010	61,300 61,350	61,350 61,400	1,896 1,898	1,082 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	52,550 52,600	1,410 1,412	867 868	55,500 55,550	55,550 55,600	1,575 1,578	940 942	58,500 58,550	58,550 58,600	1,741 1,744	1,014 1,015	61,500 61,550	61,550 61,600	1,907 1,910	1,087 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	871 872	55,650	55,700	1,584	944 945	58,650	58,700	1,749	1,018	61,650	61,700	1,915	1,091
52,700 52,750	52,750 52,800	1,421 1,423	872 873	55,700 55,750	55,750 55,800	1,586 1,589	945 946	58,700 58,750	58,750 58,800	1,752 1,755	1,019	61,700 61,750	61,750 61,800	1,918 1,921	1,092 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 52,950	1,429 1,432	875 877	55,850 55,900	55,900 55,950	1,595 1,597	949 950	58,850 58,900	58,900 58,950	1,760 1,763	1,022 1,024	61,850 61,900	61,900 61,950	1,926 1,929	1,096 1,097
52,900 52,950	52,950 53,000	1,432	878	55,900 55,950	56,000	1,600	950 951	58,900 58,950	58,950 59,000	1,766	1,024	61,900	62,000	1,929	1,097
	53,000	-			56,000	-	1		59,000	1	1		62,000	- r	1
53,000 53,050	53,050 53,100	1,437 1,440	879 880	56,000 56,050	56,050 56,100	1,603 1,606	953 954	59,000 59,050	59,050 59,100	1,769 1,771	1,026 1,027	62,000 62.050	62,050 62,100	1,934 1,937	1,100 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	53,250 53,300	1,448 1,451	884 885	56,200 56,250	56,250 56,300	1,614 1,617	958 959	59,200 59,250	59,250 59,300	1,780 1,782	1,031 1,032	62,200 62,250	62,250 62,300	1,945 1,948	1,105 1,106
53,300 53,350	53,350 53,400	1,454 1,456	886 888	56,300 56,350	56,350 56,400	1,619 1,622	960 961	59,300 59,350	59,350 59,400	1,785 1,788	1,033 1,035	62,300 62,350	62,350 62,400	1,951 1,954	1,107 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	53,550 53,600	1,465 1,468	891 893	56,500 56,550	56,550 56,600	1,631 1,633	965 966	59,500 59,550	59,550 59,600	1,796 1,799	1,038 1,040	62,500 62,550	62,550 62,600	1,962 1,965	1,112 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	53,750 53,800	1,476 1,479	896 897	56,700 56,750	56,750 56,800	1,642 1,644	970 971	59,700 59,750	59,750 59,800	1,807 1,810	1,043 1,044	62,700 62,750	62,750 62,800	1,973 1,976	1,117 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	53,900 53,950	1,484 1,487	900 901	56,850 56,900	56,900 56,950	1,650 1,653	973 975	59,850 59,900	59,900 59,950	1,816 1,818	1,047 1,048	62,850 62,900	62,900 62,950	1,981 1,984	1,120 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	1 4 4 9 9	004	57.000	57,000	1 050	077		60,000	1 004	4 054		63,000	1 0 0 0	1 4 4 9 4
54,000 54,050	54,050 54,100	1,492 1,495	904 905	57,000 57,050	57,050 57,100	1,658 1,661	977 978	60,000 60,050	60,050 60,100	1,824 1,827	1,051 1,052	63,000 63,050	63,050 63,100	1,990 1,992	1,124 1,125
54,100 54,150	54,150 54,200	1,498 1,501	906 907	57,100 57,150	57,150 57,200	1,664 1,666	980 981	60,100 60,150	60,150 60,200	1,829 1,832	1,053 1,054	63,100 63,150	63,150 63,200	1,995 1,998	1,127 1,128
54,200	54,250	1,503	909	57,200	57,250	1,669	982	60,200	60,250	1,835	1,054	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	54,350 54,400	1,509 1,512	911 912	57,300 57,350	57,350 57,400	1,675 1,677	984 986	60,300 60,350	60,350 60,400	1,840 1,843	1,058 1,059	63,300 63,350	63,350 63,400	2,006 2,009	1,131 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	54,550 54,600	1,520 1,523	916 917	57,500 57,550	57,550 57,600	1,686 1,689	989 991	60,500 60,550	60,550 60,600	1,852 1,854	1,063 1,064	63,500 63,550	63,550 63,600	2,017 2,020	1,136 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	54,700 54,750	1,528 1,531	920 921	57,650 57,700	57,700 57,750	1,694 1,697	993 994	60,650 60,700	60,700 60,750	1,860 1,863	1,067 1,068	63,650 63,700	63,700 63,750	2,026 2,028	1,140 1,141
54,700 54,750	54,800	1,531	921	57,750	57,750 57,800	1,700	994 995	60,750	60,800	1,865	1,068	63,750	63,800	2,028	1,141
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	54,900 54,950	1,539 1,542	924 926	57,850 57,900	57,900 57,950	1,705 1,708	998 999	60,850 60,900	60,900 60,950	1,871 1,874	1,071 1,073	63,850 63,900	63,900 63,950	2,037 2,039	1,145 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	2,000	1,147

2002 NL	W JEKSE		ADLE (I		R) Cont										
If Line 20		And You		If Line 20		And You	1	If Line 20		And You	I	If Line 20		And You	L
(New Jerse	ey Taxable	Checked	d Filing	(New Jerse	y Taxable	Checke	d Filing	(New Jerse	y Taxable	Checked	d Filing	(New Jerse	y Taxable	Checke	d Filing
Income) Is		Status L	ine	Income) Is		Status L	ine	Income) Is		Status L	ine	Income) Is		Status L	.ine
At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4	At	But	1 or 3	2, 4
Least	Less		or 5	Least	Less		or 5	Least	Less		or 5	Least	Less		or 5
	Than				Than				Than				Than		
		Your Ta	x Is			Your Ta	x Is			Your Ta	x Is			Your Ta	ıx Is
	64,000				67,000				70,000				73,000		
64.000	64,050	2.045	1,149	67.000	67,050	0.014	4 000	70,000	70,000	0.070	1 200	73,000	73,050	0.540	1,401
64,000 64,050		2,045 2,048		67,000 67,050		2,211	1,222	70,000	70,050	2,376	1,296			2,542	
64,050	64,100		1,150	67,050	67,100 67.150	2,213	1,223			2,379	1,298	73,050	73,100	2,545	1,403
64,100	64,150	2,050	1,151	67,100	67,150 67,200	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	2,070	1,165	67,650	67,700	2,244	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			1	75,000		
66,000	66,050	2,155	1,198	69,000	69,050	2,321	1,271	72,000	72,000	2,487	1,366	75,000	75,000	2,653	1,471
66,000	66,100	2,155	1,198	69,000 69,050	69,050 69,100	2,321	1,271	72,000	72,050	2,487 2,490	1,366	75,000	75,050 75,100	2,653	1,471
66,100	66,150	2,158	1,199	69,100	69,150	2,324	1,272	72,030	72,100	2,490	1,369	75,100	75,150	2,659	1,473
66,150	66,200	2,101	1,200	69,150	69,200	2,327	1,274	72,100	72,130	2,492	1,309	75,150	75,200	2,662	1,474
00,100	00,200	2,104		00,100	00,200	2,523	1,213	12,150	12,200	2,400	1,571	10,100	10,200	2,002	1,470
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
CC 100	66 450	0 4 77	1 007	00.400	CO 150	2.240	1 004	70.400	70 150	2 500	1 200	75 400	76 450	2.070	1 405
66,400	66,450	2,177	1,207	69,400 60,450	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	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 75 550	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	1,212	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

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-	N JERSE				R) Cont										
If Line 20 (New Jersey		And You Checked	l Filing	If Line 20 (New Jerse		And You Checked	d Filing	If Line 20 (New Jerse		And You Checked	d Filing	If Line 20 (New Jerse		And You Checker	d Filing
Income) Is -		Status Li 1 or 3		Income) Is		Status L 1 or 3		Income) Is		Status L 1 or 3		Income) Is		Status L 1 or 3	
At Least	But Less	1 or 3	2, 4 or 5	At Least	But Less	1 OF 3	2, 4 or 5	At Least	But Less	1 OF 3	2, 4 or 5	At Least	But Less	1 or 3	2, 4 or 5
20001	Than		0.0	20001	Than		0.0	20001	Than		0.0	20001	Than		0.0
		Your Ta:	x Is			Your Ta	x Is			Your Ta	x Is			Your Ta	ix 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 2,736	1,515 1,516	79,250 79,300	79,300 79,350	2,924 2,927	1,620 1,621	82,250 82,300	82,300	3,115 3,118	1,771 1,773	85,250	85,300 85,350	3,306 3,309	1,936 1,939
76,300 76,350	76,350 76,400	2,730	1,518	79,300	79,350	2,927	1,621	82,300	82,350 82,400	3,110	1,776	85,300 85,350	85,350	3,309	1,939
					-			-					-		
76,400 76,450	76,450 76,500	2,742 2,745	1,520 1,522	79,400 79,450	79,450 79,500	2,933	1,625 1,627	82,400 82,450	82,450 82,500	3,124 3,127	1,779 1,782	85,400 85,450	85,450 85,500	3,315 3,319	1,945 1,947
76,450	76,500	2,745	1,522	79,450	79,500	2,936 2,939	1,627	82,450	82,550	3,127	1,785	85,500 85,500	85,500	3,319	1,947
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	76,850	2,755	1,527	79,600	79,650	2,940	1,632	82,600	82,650	3,137	1,790	85,600	85,850	3,320	1,950
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	77,000	0.700	4.5.44	00.000	80,000	0.074	4.040	00.000	83,000	0.400	4 040	00.000	86,000	0.054	4 070
77,000 77,050	77,050 77,100	2,780 2,783	1,541 1,543	80,000 80,050	80,050 80,100	2,971 2,975	1,646 1,649	83,000 83,050	83,050 83,100	3,162 3,166	1,812 1,815	86,000 86,050	86,050 86,100	3,354 3,357	1,978 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	77,700 77,750	2,822 2,825	1,564 1,565	80,650 80,700	80,700 80,750	3,013 3,016	1,682 1,685	83,650 83,700	83,700 83,750	3,204 3,207	1,848 1,851	86,650 86,700	86,700 86,750	3,395 3,398	2,014 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	2,017
					-			-				·	-		
77,800 77,850	77,850 77,900	2,831 2,834	1,569 1,571	80,800 80,850	80,850 80,900	3,022 3,025	1,691 1,693	83,800 83,850	83,850 83,900	3,213 3,217	1,856 1,859	86,800 86,850	86,850 86,900	3,405 3,408	2,022 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	
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	78,100 78,150	2,847 2,850	1,578 1,579	81,050 81,100	81,100 81,150	3,038 3,041	1,704 1,707	84,050 84,100	84,100 84,150	3,229 3,233	1,870 1,873	87,050 87,100	87,100 87,150	3,420	2,036 2,039
78,100	78,200	2,853	1,579	81,150	81,200	3,041	1,707	84,100	84,200	3,235	1,876	87,100	87,200	3,424 3,427	2,039
78,200 78,250	78,250 78,300	2,857 2,860	1,583 1,585	81,200 81,250	81,250 81,300	3,048 3,051	1,713 1,715	84,200 84,250	84,250 84,300	3,239 3,242	1,878 1,881	87,200 87,250	87,250 87,300	3,430 3,433	2,044 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	78,750 78,800	2,889 2,892	1,600 1,602	81,700 81,750	81,750 81,800	3,080 3,083	1,740 1,743	84,700 84,750	84,750 84,800	3,271 3,274	1,906 1,909	87,700 87,750	87,750 87,800	3,462 3,465	2,072 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 87.000	3,468	2,077
78,850 78,900	78,900 78,950	2,898 2,901	1,606 1,607	81,850 81,900	81,900 81,950	3,089 3,092	1,749 1,751	84,850 84,900	84,900 84,950	3,280 3,283	1,914 1,917	87,850 87,900	87,900 87,950	3,471 3,475	2,080 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	2,000

2002 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued

2002 NEW	JERSE				() – Cont										
If Line 20		And You		If Line 20		And You		If Line 20		And You		If Line 20		And You	
(New Jersey		Checked	5	(New Jersey		Checked		(New Jerse		Checked		(New Jerse		Checked	
Income) Is		Status Li	1	Income) Is -		Status Li		Income) Is		Status Li		Income) Is -		Status Li	
At	But	1 or 3	2, 4 or 5	At	But	1 or 3	2, 4 or 5	At	But	1 or 3	2, 4 or 5	At	But	1 or 3	2, 4 or 5
Least	Less Than		015												
	man	Your Ta	x Is		man	Your Ta	x Is		man	Your Ta	x Is		man	Your Ta	x Is
	00.000	rour ru	. 10		04 000	rour ru	~ 10		04.000	rour ru	. 10		07.000	rour ru	
	88,000	1	1		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	2,110	91,450	91,500	3,701	2,270	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	88,700 88,750	3,522 3,526	2,124 2,127	91,650 91,700	91,700 91,750	3,713 3,717	2,290 2,293	94,650 94,700	94,700 94,750	3,905 3,908	2,456 2,459	97,650 97,700	97,700 97,750	4,096 4,099	2,622 2,624
88,750	88,800	3,520	2,127	91,700 91,750	91,750 91,800	3,720	2,293	94,700 94,750	94,750 94,800	3,908	2,459	97,750	97,750 97,800	4,099	2,624
00,750	00,000			31,750	31,000	5,720	2,230	54,750	34,000	5,511	2,401	51,150	37,000	4,102	2,021
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
00.400	00 450	0.570	0.400	00.400	00.450	0 704	0.004	05 400	05 450	0.050	0.407	00.400	00.450		0.000
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	89,500 89,550	3,573 3,576	2,168 2,171	92,450 92,500	92,500 92,550	3,764 3,768	2,334 2,337	95,450 95,500	95,500 95,550	3,956 3,959	2,500 2,503	98,450 98,500	98,500 98,550	4,147 4,150	2,666 2,669
89,550	89,600	3,580	2,171	92,550 92	92,600	3,700	2,337	95,550 95,550	95,600	3,959	2,505	98,550	98,600	4,153	2,609
				-	-	0,111	-	-	-	0,002	2,000		-	1,100	2,071
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	90,430 90,500	3,637	2,221	93,400 93,450	93,430 93,500	3,828	2,387	96,450 96,450	96,500	4,018	2,552	99,400 99,450	99,430 99,500	4,207	2,710
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	90,700 90,750	3,650	2,235	93,650 93,700	93,700 93,750	3,841	2,401	96,650 96,700	96,700 96,750	4,032	2,566	99,650 99,700	99,700 99,750	4,223	2,732
90,700 90,750	90,750 90,800	3,653 3,656	2,238 2,240	93,700 93,750	93,750 93,800	3,844 3,847	2,403 2,406	96,700 96,750	96,750 96,800	4,035 4,038	2,569 2,572	99,700 99,750	99,750 99,800	4,226 4,229	2,735 2,738
	30,000			55,750	33,300	0,047	2,400	30,130	30,000	-,000		33,730	33,000		
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

2002 New Jersey Tax Rate Schedules for Form NJ-1040NR

\$150,000 and over

FILING STATU	U			Table	e A
	Married, fili	ing separate 1	return		
		STEP 1	STEP 2	STEP 3	
f Taxable Incon	ne (Line 20) is:	Enter Line 20	Multiply Line 20 by:	Subtract	Your Tax
Over	But not over				
\$ 0	\$20,000		_ x .014 =	\$ 0 =	
\$20,000	\$35,000		× .0175 =	\$ 70.00 =	
\$35,000	\$40,000		_ x .035 =	\$ 682.50 =	
\$40,000	\$75,000		× .05525 =	= \$1,492.50 =	
\$75,000	and over		× .0637 =	- \$2,126.25 =	
	(C. M			Tabl	o P
ILING STATU	Head of hou		m	Table	e B
TILING STATU		isehold	rn STEP 2	Table STEP 3	e B
ILING STATU	Head of hou	ısehold widow(er)	STEP 2		e B
	Head of hou Qualifying v	usehold widow(er) STEP 1			e B Your Tax
	Head of hou Qualifying v	usehold widow(er) STEP 1 Enter	STEP 2 Multiply	STEP 3	
f Taxable Incon	Head of hou Qualifying v ne (Line 20) is:	usehold widow(er) STEP 1 Enter	STEP 2 Multiply Line 20 by:	STEP 3	Your Tax
f Taxable Incon Over	Head of hou Qualifying v ne (Line 20) is: But not over	usehold widow(er) STEP 1 Enter Line 20	STEP 2 Multiply Line 20 by:	STEP 3 Subtract	Your Tax
f Taxable Incon Over \$ 0	Head of hou Qualifying v ne (Line 20) is: But not over \$ 20,000	usehold widow(er) STEP 1 Enter Line 20	STEP 2 Multiply Line 20 by:	STEP 3 Subtract \$ 0 =	Your Tax
f Taxable Incon Over \$ 0 \$ 20,000	Head of hou Qualifying v ne (Line 20) is: But not over \$ 20,000 \$ 50,000	usehold widow(er) STEP 1 Enter Line 20	STEP 2 Multiply Line 20 by:	STEP 3 Subtract \$ 0 = \$ 70.00 =	Your Tax

_____ × .0637 = _____ - \$4,042.50 = _____

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