### Line 32B - New Jersey — Endangered Wildlife Fund

**Help keep NJ's wildlife in our future!** Over 73 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



SUPPORT

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 Foundation, PO Box 400, Trenton, NJ 08625-0400, or contact Patrica Shapella at 609-292-3707.

### Line 32C - New Jersey — Children's Trust Fund... "A Person Who Cares Can Prevent Child Abuse"

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

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

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

For more information and/or a copy of the Children's Trust Fund's booklet of current programs please contact: NJ Children's Trust Fund, PO Box 711, Trenton, NJ 08625-0711 Phone: 609-633-3992 Web: http://www.state.nj.us/humanservices/cap/njcap2.html

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

"To Remember, To Heal, To Honor"

Your support honors 1,557 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.

#### For more information contact:

Battleship New Jersey Foundation, Inc. 1715 Hwy. 35, Middletown, NJ 07748

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



Contributions - continued

# 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.dare.com



# 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 837 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

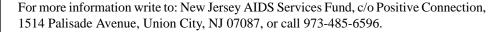
More than 2,500 critically ill New Jerseyans from all walks of life — parents, children, siblings, grandparents — are waiting for life-saving organ transplants. Each day 17 people on waiting lists will die due to the lack of donated organs. But you have the power to donate life. Just one organ and tissue 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.shareni.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 60,000 people living with HIV/AIDS. Your donation will be used for prevention, education, treatment and research.





# 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 helped to develop, strengthen, and support the operation of local tutoring programs throughout New Jersey. These programs use trained volunteers to provide free, one-to-one tutoring to adults at the lowest levels of literacy. Although 5,000 adults were tutored last year, thousands more remain on waiting lists. Your donation will enable LVA-NJ to help even more adults improve their lives through increased literacy. For more information call 1-800-848-0048 or visit http://members.aol.com/lyanj



Contributions - continued

# Line 32G - New Jersey — Designated Contribution 06 - New Jersey – Prostate Cancer Research Fund DONATE FOR DAD

Over the past several years, New Jersey has had the dubious distinction of consistently ranking in the top ten states in the nation for prostate cancer incidence and mortality. So join our fight against prostate cancer and help New Jersey cancer researchers find a cure. 100% of your donation supports approved prostate cancer research relating to the prevention, screening, treatment, and cure of prostate cancer. For further information, please contact: The New Jersey Commission on Cancer Research, PO Box 360, Room 505, 28 West State Street, Trenton, NJ 08625-0360, Phone: 609-633-6552. Web: www.state.nj.us/health



# 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:

and your gross income your filing status is: was more than:

### Nonresident — File Form NJ-1040NR as a nonresident if:

- New Jersey was not your domicile (permanent legal residence); and you spent 183 days or less here; **OR**
- New Jersey was not your domicile, you spent more than 183 days here, but you did not maintain a *permanent\** home here

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

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

Single	\$10,000
Married, filing separate return	(from all sources)
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	\$10,000 from all sources (for the entire year)
Married, filing joint return Head of household	\$20,000 from all sources (for the entire year)
Qualifying widow(er)	

### Full-Year Resident — File Form NJ-1040 as a full-year resident if:

- New Jersey was your domicile for the entire year; **OR**
- New Jersey was not your domicile, but you maintained a *permanent\** 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	\$10,000 (from all sources)
Married, filing joint return	\$20,000
Head of household	(from all sources)
Qualifying widow(er)	

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

# 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 your 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 Exemptions  $\times \frac{\text{Mos. NJ Nonresident}}{12} = \text{Line } 15$ 

Part-Year Nonresidents - continued

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.

Extensions. Special rules apply to members of the Armed Forces of the United States and civilians providing support to the Armed Forces. See "Military Extensions" on page 7.

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 2003 New Jersey income tax return is due by April 15, 2004. 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

When to File - continued

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** 

- 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 two-month 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.

### **Military Extensions**

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

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

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

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

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

Attach a statement of explanation to your return when you file. No interest or penalties will be assessed during a valid extension for service in a combat zone or qualified hazardous duty area. This extension is also granted to a taxpayer's spouse who files a joint return.

### How to Pay

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

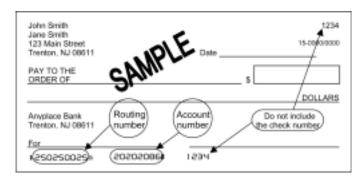
Check or Money Order. You will find a payment voucher (Form NJ-1040NR-V) at the front of this booklet. If you owe tax and are sending the payment with your 2003 return, enter the amount of tax due in the boxes on the payment voucher. Do not make changes to any information preprinted on the payment voucher. 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 2003 tax year and are making the first installment of estimated tax for 2004, please use separate checks or money orders for each payment. Send your 2004 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 2003 income tax return.

Electronic Check (e-check). You may be able to pay your 2003 New Jersey income taxes or make a payment of estimated tax for 2004 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 Serv-

How to Pay - continued



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.

ice Center at 609-292-6400. Do not send in the payment voucher if you pay your taxes by e-check.

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

### Note:

- If you do not enter your social security number and date of birth properly, you will not be able to pay by e-check.
- (2) If you are filing a New Jersey return for the first time, or your filing status is different than the filing status on your 2002 return, you may not be able to pay by e-check.

Credit Card. You may pay your 2003 New Jersey income taxes or make a payment of estimated tax for 2004 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 Sample Convenience Fees.

### **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

### Credit Card Payment Sample Convenience Fees

	Transaction	Convenience	Total
_	Amount	Fee	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: Fees are subject to change.
For payments above \$100,000, please contact
the Official Payments Corp. Special Services
Group at 1-877-754-4420

fraudulent return with the intent to evade tax. The time limit may be extended if:

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

### Where to Send Your Return

Your packet contains a large envelope. Use the large envelope to mail your NJ-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, hospital bills, 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 2003 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 TIP You are required to make estimated tax payments using Form NJ-1040-ES

when your estimated tax exceeds \$400. Instructions for computing the estimated tax and making the payments are included with the form. Review the amount of your New Jersey gross income tax on your expected gross income (after deductions and credits) to determine if you need to make estimated tax payments for 2004.

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. A penalty of \$100 for each month the return is late may also be imposed.

### **Late Payment Penalty**

5% of the outstanding tax balance may be imposed.

### Interest

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

Penalties, Interest, and Collection Fees - continued

#### **Collection Fees**

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

# **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**

TAX TIP Your social security number(s) is not printed on your name and address

label. You must enter your social security number(s) in the space provided on the return. 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 tax-

able 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.

### Requirements

- Student must be under 22 years of age for the entire tax year.
- Student must attend full-time. "Fulltime" is determined by the institution.

Line 11- Dependents Attending Colleges - continued

- Student must spend at least some part of each of five calendar months of the tax vear 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 and copies of reports filed by gubernatorial candidates may be viewed on the Election Law Enforcement Commission Web site at: www.elec.state.nj.us.

Participation in the \$1 income tax 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. \_\_\_\_\_ 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: \$20,000 Married, filing joint return \$15,000 Single; Head of household; Qualifying widow(er) \$10,000 Married, filing separate return ...... 6. \_\_\_\_\_\_ 6. 7. Enter amount of pension exclusion used to calculate your taxable pension amount on Line 42, Column A, NJ-1040NR ...... 7. \_\_\_\_\_ 7. 8. Subtract line 7 from line 6. Enter the difference here and on **Part III** 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 if your filing status is: **Enter:** \$ 6,000 Married, filing joint return; Head of household; Qualifying widow(er) Single; Married, filing separate return ............ 10. 11. 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 contributions, and Keogh Plan contributions. However, be sure to keep records of all contributions to IRAs and Keogh Plans. You will need this information when you make withdrawals in future years. Part-year nonresidents must follow the guidelines on page 5.

# Line 15 - Total Exemption Amount

Calculate your total	exemption amount
as follows:	
From Line 12a	× \$1,000 =

From Line 12b \_\_\_\_  $\times$  \$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

# 

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 2003 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.

### 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.

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 20. 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 contributions (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, 2004, or if the form you received is incorrect, contact your employer/payer immediately.

# Line 25 - New Jersey Estimated Payments/Credit From 2002 Tax Return

Enter on Line 25 the total of:

- Estimated tax payments made for 2003
- Credit applied from your 2002 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 32A of your 2002 NJ-1040NR as a credit towards your income tax liability for 2003. If you received a refund check for 2002, 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 2003 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 2003, the maximum employee unemployment insurance/health care subsidy fund/workforce development partnership fund contribution was \$101.58, and the maximum employee disability insurance contribution was \$119.50. 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 (\$101.58) or disability insurance (\$119.50) 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 contributions withheld must be reported separately on all W-2 statements. The employer's New Jersey Taxpayer Identification Number **or** approved private plan number must also be shown. See sample W-2 on page 20.

Be careful when completing Form NJ-2450 and check that your W-2 verifies the information you provide. If **all** New Jersey Department of Labor 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 or visit the Division's Web site. See inside back cover.

# 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 contributions 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 2003 New Jersey income taxes by electronic check (e-check), 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 e-check or credit card.

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 2004 Tax

Enter on Line 32A the amount of your overpayment that you wish to credit to your 2004 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
- NJ-AIDS Services Fund (04), or
- Literacy Volunteers of America New Jersey Fund (05)
- New Jersey Prostate Cancer Research Fund (06)

For more information on the funds, see page 1.

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

If you are making a donation on Line 32G, also enter the code number (01, 02, 03, 04, 05, or 06) 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

# **Assembling Your Return**

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

- · Check your math.
- Sign and date your return. Both spouses must sign a joint return.
- Attach all supporting documents and schedules to the return including:
  - -- W-2(s)
  - 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 e-check or credit card, do not include payment youcher.
- **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.

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

# 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 e-check or credit card.

# 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.

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;
- Rents or royalties from real and tangible personal property located in New Jersey or from other business activities in New Jersey;
- Gains from the sale of your principal residence or other real estate located in New Jersey;
- 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.

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

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 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 20. 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
- 2. The meals and/or lodging were furnished for the convenience of your employer; and

For lodging only:

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

If you exclude the value of meals and/or lodging from your wages, you must 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 exLine 35 - Wages, Salaries, Tips, etc. - continued

penses 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
- 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 \$1,240 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

### **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
- Federal Advance Child Tax Credit payments paid under the Jobs and Growth Tax Relief Reconciliation Act of 2003
- 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

only be deducted from the business income of a self-employed individual. See the instructions for Line 38 (Net Profits From Business).

Moving Expenses. Moving expenses are not deductible for New Jersey gross income tax purposes. However, you may exclude from the amount reported on Line 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.
- 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

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

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.

### 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:

- The payments must be compensation for wage loss which results from absence due to injury or sickness of the employee; and
- 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:

NJ Vol.
Total Vol. × Vol. Income = 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

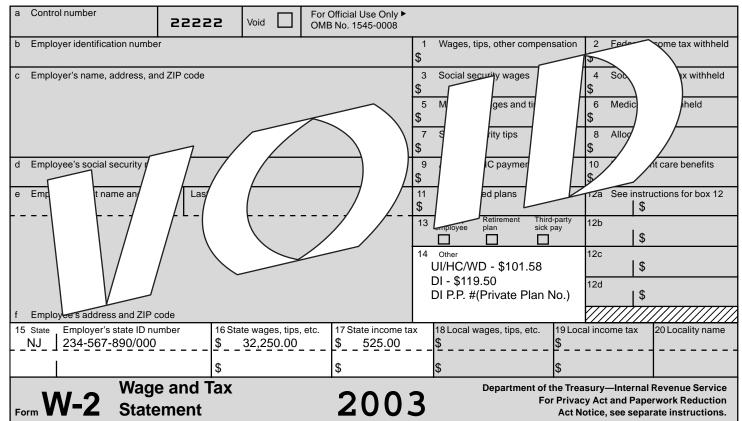
### COLUMN A

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

continued

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



Line 36 - Interest Income - continued

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

If your 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 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 Gains Distributions. Capital gains 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.

Line 37 - Dividends - continued

**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.

#### COLUMN B

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.
- 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).
- Add interest and dividends that were derived in the conduct of a trade or business.
- 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.

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. Contact our Customer Service Center to request Form NJ-NR-A and instructions or visit the Division's Web site. See inside back cover.

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 winnings 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 25 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

	Works	heet C		
Which	<b>Pension</b>	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.	

- (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

# 

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.

when using this method will differ from the amount you report on your Federal return.

General Rule Method. If you will not recover your contributions within three years from the date you receive the first payment from the plan, or your employer did not contribute to the plan, you must use the General Rule Method to determine your New Jersey 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.

Pensions, Annuities, and IRA Withdrawals - continued

	Worksheet E - IRA Withdrawals										
	2003										
Par	rt I	Pa	rt II—Unrecovered Contributions								
1.	<b>Value of IRA</b> on 12/31/03.	(Fo	or Second and Later Years)								
	Include contributions made for the										
	tax year from 1/1/04–4/15/04 1.	(a)	Last year's unrecovered contributions.								
2.	Total distributions from IRA during the		From line 4 of last year's worksheet * (a)								
	tax year. Do not include tax-free rollovers 2.	(b)	Amount withdrawn last year.								
3.	Total value of IRA.		From line 2 of last year's								
	Add lines 1 and 2 3.		worksheet (b)								
Un	recovered Contributions:	(c)	Taxable portion of last year's								
Coı	mplete <b>either</b> line 4a or 4b:		withdrawal. From line 7 of								
4a.	First year of withdrawal from IRA:		last year's worksheet (c)								
	Enter the total of IRA contributions	(d)	Contributions recovered last								
	that were previously taxed 4a		year. Subtract line (c) from line (b) (d)								
4b.	After first year of withdrawal	(e)	This year's unrecovered contributions.								
	from IRA: Complete Part II. Enter		Subtract line (d) from line (a) (e)								
	amount of unrecovered contributions	(f)	Contributions to IRA during current								
	from Part II, line (g)* 4b		tax year. Do not include tax-free								
5.	Accumulated earnings in IRA on		rollovers (f)								
	12/31/03. Subtract either line 4a	(g)	Total unrecovered contributions.								
	or 4b from line 3 5.		Line (e) plus line (f). Enter here and on								
6.	Divide line 5 by line 3 and enter the		Part I, line 4b(g)								
	result as a decimal										
7.	Taxable portion of this year's withdrawal.										
	Multiply line 2 by decimal amount on line 6.										
	Enter here and on Line 42, NJ-1040NR7.										
*If	you did not complete a worksheet in prior year(s), skip Part	t II and ca	lculate the amount of unrecovered contributions as follows:								
	Determine the total amount of <i>withdrawal(s)</i> made from										
В.	• •		•								
C.											
	This difference is the amount of contributions that have be		- · · · · · · · · · · · · · · · · · · ·								
D.											
	This is the amount of <i>unrecovered</i> contributions to enter										
			eet for your records.)								

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 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:

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

- 2. Made to a beneficiary (or the individual's estate) after the individual's death: or
- 3. Made because the individual becomes disabled; or
- 4. Made as a qualified first-time home buyer distribution as defined by the Internal Revenue Code.

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

if it is made within the five-taxable-year period which begins with the year in which the rollover contribution was made.

If you received a nonqualified distribution from a Roth IRA, you must report the earnings as income on Line 42, Column A.

If you converted an existing IRA to a rollover Roth IRA during tax year 2003, 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.

### **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 2003 you may exclude up to \$20,000 (filing status married, filing joint return), \$15,000 (filing status single, head of household, or qualifying widow(er)), or \$10,000 (filing status married, filing separate return).

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

62 years of age or more

 $\mathbf{or}$ 

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.

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

### COLUMN B

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

### 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 21.

### 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 non-working 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. Contact the Customer Service Center to request Form NJ-NR-A and instructions or visit the Division's Web site. See inside back cover.

# 2003 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 Schedules 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 l	Filing Status* Is
At least	But Less Than	1 or 3	2, 4, or 5
		Your 7	Γax 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)

2003 NEW JERSEY TAX TABLE (NJ-1040NR)

If Line 20 And You			If Line 20		And You		If Line 20		And You		If Line 20		And You		
		Checke	d Filing			Checke	d Filing	(New Jerse	y Taxable	Checked Filing		(New Jersey Taxable		Checked Filing	
Income) Is	Income) Is — Status Line —		ine —	Income) Is — Status Line —		_ine —	Income) Is	Income) Is — Status		ine —	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	ıx Is—			Your Ta	ax Is—			Your Ta	x Is—			Your Ta	ix 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

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 And You (New Jersey Taxable (New Jersey Taxable Checked Filing Checked Filing Checked Filing New Jersey Taxable Checked Filing (New Jersey Taxable Income) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line At 1 or 3 2. 4. Αt 1 or 3 1 or 3 2. 4. Αt But or 3 2. 4. Αt Least Less or 5 Least Less or 5 Leas Less or 5 Least Less or 5 Than Than Than Than Your Tax Is-Your Tax Is-Your Tax Is-Your Tax Is-4,000 7,000 10,000 13,000 4.050 7.000 98 98 140 140 13,050 182 182 4.000 56 56 7.050 10.000 10.050 13.000 7,100 13,100 4.100 57 7.050 4.050 57 99 99 10.050 10.100 141 141 13.050 183 183 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 4,300 60 60 7,250 7,300 102 102 10,250 10,300 144 144 13,250 13,300 186 186 4,250 4,300 4,350 61 61 7,300 7,350 103 103 10,300 10,350 145 145 13,300 13,350 187 187 4,400 7,350 7.400 10,350 10,400 13,350 13,400 4,350 61 61 103 103 145 145 187 187 4.400 4.450 62 62 7.400 7.450 104 104 10.400 10.450 146 146 13,400 13,450 188 188 4,450 4,500 63 63 7,450 7,500 105 105 10,450 10,500 147 147 13,450 13,500 189 189 4,500 4,550 63 63 7,500 7,550 105 105 10,500 10,550 147 147 13,500 13,550 189 189 4,550 4,600 64 64 7,550 7.600 106 106 10.550 10,600 148 148 13,550 13,600 190 190 65 107 107 149 149 191 191 4.600 4.650 65 7.600 10.600 10.650 13.600 13.650 7.650 4.700 65 7.650 107 107 10.650 10.700 149 13.650 13,700 191 4.650 65 7.700 149 191 66 192 4.700 4.750 66 7.700 7.750 108 108 10.700 10.750 150 150 13,700 13.750 192 4,750 4.800 67 67 7,750 7.800 109 109 10,750 10,800 151 151 13,750 13,800 193 193 4,850 10.850 4 800 68 68 7 800 7.850 110 110 10.800 152 152 13.800 13.850 194 194 4,850 4,900 68 68 7,850 7,900 110 110 10,850 10,900 152 152 13,850 13,900 194 194 4.900 4.950 69 69 7,900 7,950 111 111 10,900 10,950 153 153 13,900 13,950 195 195 4,950 5,000 70 70 7,950 8,000 112 112 10,950 11,000 154 154 13,950 14,000 196 196 5,000 8.000 11.000 14.000 11.000 5,000 5.050 70 70 8.000 8.050 112 112 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 5,250 73 73 8,200 115 115 11,250 157 157 14,200 14,250 199 199 5.200 8.250 11.200 5,250 5,300 74 74 8,250 8,300 116 116 11,250 11,300 158 158 14,250 14,300 200 200 75 75 11,350 5.300 5.350 8.300 8.350 117 117 11.300 159 159 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 5,500 11,500 14,450 14,500 203 5.450 77 77 8.450 8.500 119 119 11.450 161 161 203 77 77 5.500 5.550 119 119 11.500 11.550 161 161 14.500 14.550 203 203 8.500 8.550 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 8 600 121 121 11.650 163 163 14.600 14.650 205 205 8 650 11 600 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 14,900 208 208 209 5.900 5,950 83 83 8,900 8,950 125 125 11,900 11,950 167 167 14,900 14,950 209 5,950 6,000 84 84 8,950 9,000 126 126 11,950 12,000 168 168 14,950 15,000 210 210 6,000 9,000 12,000 15,000 6,000 6,050 84 84 9,000 9.050 126 126 12,000 12,050 168 168 15,000 15,050 210 210 6,050 6,100 85 85 9,050 9,100 127 127 12,050 12,100 169 15,050 15,100 211 169 211 6.100 6.150 86 86 9.100 9.150 128 128 12,100 12.150 170 170 15.100 15.150 212 212 6,150 6,200 86 86 9,150 9,200 128 128 12,150 12,200 170 170 15,150 15,200 212 212 6,200 6,250 87 87 9,200 9.250 129 129 12.200 12.250 171 171 15,200 15,250 213 6,250 6,300 88 9,250 9,300 130 130 12,250 12,300 172 172 15,250 15,300 214 214 6,300 6,350 89 89 9,300 9,350 131 131 12,300 12,350 173 173 15,300 15,350 215 215 6.400 89 89 9.350 9.400 131 131 12.350 12,400 173 173 15,350 15.400 215 215 6.350 6.400 6.450 90 9.400 9.450 132 132 12,400 12,450 174 15,400 15.450 216 216 90 174 12,500 15,450 6.450 6.500 12.450 175 15.500 91 91 9.450 9.500 133 133 175 217 217 6.500 6.550 91 91 9.500 9.550 133 133 12.500 12.550 175 175 15.500 15.550 217 217 92 6.550 6.600 92 9.550 9.600 134 134 12.550 12.600 176 176 15.550 15,600 218 218 135 177 219 6.600 6,650 93 93 9 600 9.650 135 12.600 12,650 177 15.600 15,650 219 6.650 6.700 93 93 9.650 9.700 135 135 12.650 12,700 177 177 15,650 15,700 210 219 6,700 6,750 94 94 9,700 9,750 136 136 12,700 12,750 178 178 15,700 15,750 220 220 6,750 6,800 95 95 9,750 9,800 137 137 12,750 12,800 179 179 15,750 15,800 221 221 96 138 138 180 180 15,850 222 222 6.800 6,850 96 9.800 9.850 12,800 12,850 15.800 6,850 6,900 96 96 9.850 9.900 138 138 12.850 12,900 180 180 15.850 15,900 222 222 6.900 6.950 97 97 9.900 9.950 139 139 12.900 12.950 181 181 15.900 15.950 223 223 6,950 7,000 98 98 9,950 10,000 140 140 12,950 13,000 182 182 15.950 16,000 224

18.800

18.850

18,900

18,950

18.850

18.900

18,950

19,000

264

264

265

266

264

264

265

266

21.800

21,850

21,900

21,950

21,850

21,900

21,950

22,000

312

313

314

315

312

313

314

315

24,800

24,850

24,900

24,950

24,850

24,900

24,950

25,000

364

365

366

367

364

365

366

367

27.800

27,850

27,900

27,950

27.850

27,900

27,950

28,000

417

418

419

420

417

418

419

420

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 And You If Line 20 If Line 20 And You If I ine 20 And You And You Checked Filing (New Jersey Taxable Checked Filing (New Jersey Taxable Checked Filing (New Jersey Taxable Checked Filing New Jersey Taxable Income) Is Status Line ncome) Is Status Line ncome) Is Status Line ncome) Is Status Line But But At 1 or 3 2, 4 At But 1 or 3 2, 4 But 1 or 3 2, 4 1 or 3 2, 4 or 5 Less Least Less or 5 Least Less or 5 Least Less Least or 5 Than Than Than Than Your Tax Is Your Tax Is Your Tax Is-Your Tax Is-16,000 19,000 22,000 25,000 16,000 16,050 224 224 19,000 19,050 266 22,000 22,050 25,000 25,050 368 368 266 315 315 16.050 16.100 225 225 19.050 19,100 267 267 22.050 22,100 316 316 25.050 25.100 369 369 226 226 317 16.100 16.150 19.100 19.150 268 268 22.100 22.150 317 25.100 25.150 370 370 226 16,200 226 268 268 22.150 318 25,200 371 371 16.150 19.150 19.200 22,200 318 25.150 16.250 19 200 269 22 250 25.200 25 250 16.200 227 227 19 250 269 22 200 319 319 371 371 16.250 16.300 228 228 19.250 19.300 270 270 22.250 22,300 320 320 25.250 25,300 372 372 16.300 16.350 229 229 19.300 19.350 271 271 22,300 22.350 321 321 25.300 25.350 373 373 16,350 16,400 229 229 19,350 19,400 271 271 22,350 22,400 322 322 25,350 25,400 374 374 16,400 16,450 230 230 19,400 19,450 272 272 22,400 22,450 322 322 25,400 25,450 375 375 16,450 16,500 231 231 19,450 19,500 273 273 22,450 22,500 323 323 25,450 25,500 376 376 16,500 16,550 19,500 19,550 273 273 22,500 22,550 324 25,500 25,550 231 231 324 377 377 274 274 325 16.550 16.600 232 232 19.550 19.600 22.550 22,600 325 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 16,750 234 234 276 276 22,750 328 328 380 380 16,700 19,700 19,750 22,700 25,700 25,750 235 235 277 329 329 381 16.800 19.750 19.800 277 22,750 22.800 25.750 25.800 381 16.750 278 16.800 16.850 236 236 19.800 19.850 278 22.800 22.850 329 329 25.800 25.850 382 382 16.900 236 236 19.850 19.900 278 22.850 22,900 330 330 25.850 25,900 383 383 16.850 278 16.950 237 19.900 19.950 279 279 22.950 331 25.900 25.950 384 384 16.900 237 22.900 331 238 280 280 22,950 332 385 385 16,950 17.000 238 19,950 20,000 23,000 332 25,950 26,000 23,000 17,000 20,000 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 17,100 239 239 20.050 281 281 23,050 334 334 26,050 386 386 17.050 20.100 23,100 26,100 240 335 17,100 17,150 240 20,100 20.150 282 282 23,100 23,150 335 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 17,400 243 243 20,350 20,400 287 287 23,350 23,400 339 339 26,350 26,400 392 392 17,350 17.400 17,450 244 244 20,400 20.450 287 287 23,400 23,450 340 340 26,400 26,450 392 392 17,450 17,500 245 245 20.450 20.500 288 288 23,450 23,500 341 341 26,450 26,500 393 393 17.500 17.550 245 245 20.500 20.550 289 289 23.500 23.550 342 342 26.500 26.550 394 394 23,550 17,550 17,600 246 246 20.550 20,600 290 290 23,600 343 343 26,550 26,600 395 395 17.600 17,650 247 247 20,600 20,650 291 291 23,600 23,650 343 343 26,600 26,650 396 396 26,700 17.650 17.700 247 247 20.650 20.700 292 292 23.650 23,700 344 344 26.650 397 397 345 248 248 293 293 345 398 398 17.750 20.700 20.750 23.700 23.750 26.700 26.750 17,700 399 17.750 17.800 249 249 20.750 20.800 294 294 23.750 23.800 346 346 26,750 26.800 399 17.850 250 250 294 23.850 347 347 26.850 399 399 17.800 20 800 20.850 294 23.800 26.800 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 18,000 252 252 20,950 21,000 297 297 23,950 24,000 350 350 26,950 27,000 402 402 17,950 18,000 21,000 24,000 27,000 18.050 18.000 252 252 21.000 21,050 298 298 24.000 24.050 350 350 27,000 27.050 403 403 18.050 18.100 253 253 21.050 21,100 299 299 24.050 24.100 351 351 27.050 27,100 404 404 18,100 18,150 254 254 21,100 21,150 300 300 24,100 24,150 352 352 27,100 27,150 405 405 18,150 18,200 254 254 21,150 21,200 301 301 24,150 24,200 353 353 27,150 27,200 406 406 18,200 18,250 255 255 21,200 21,250 301 301 24,200 24,250 354 354 27,200 27,250 406 406 18,250 18,300 256 256 21,250 21,300 302 302 24,250 24,300 355 355 27,250 27,300 407 407 303 303 356 18.300 18.350 257 257 21,300 21.350 24,300 24.350 356 27,300 27.350 408 408 257 304 304 357 357 409 409 18,350 18,400 257 21,350 21,400 24,350 24,400 27,350 27,400 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 21,500 21.550 307 307 24,500 24,550 359 27,500 27,550 412 412 259 359 18,550 18,600 260 260 21,550 21,600 308 308 24,550 24,600 360 360 27,550 413 413 27,600 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

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 And You (New Jersey Taxable Checked Filing Checked Filing Checked Filing New Jersey Taxable Checked Filing (New Jersey Taxable (New Jersey Taxable Income) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line At But 1 or 3 2. 4. Αt But 1 or 3 1 or 3 2. 4. But or 3 2. 4. Αt Αt Least Less or 5 Least Less or 5 Leas Less or 5 Least Less or 5 Than Than Than Than Your Tax Is-Your Tax Is-Your Tax Is-Your Tax Is-28,000 31,000 34,000 37,000 420 420 473 473 525 525 37.050 613 578 28.000 28.050 31.000 31.050 34.000 34.050 37.000 31.050 37,100 28.050 28.100 421 421 31.100 474 474 34.050 34.100 526 526 37.050 615 579 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 28,300 425 425 31,250 31,300 477 477 34,300 530 530 37,250 37,300 622 582 28,250 34,250 28,350 426 426 31,300 31,350 478 478 34,300 34,350 531 37,300 37,350 624 583 28,300 531 28,400 31,350 479 34,400 37,350 28,350 427 427 31,400 479 34,350 532 532 37.400 626 584 28,400 28.450 427 427 31,400 31.450 480 480 34.400 34,450 532 532 37.400 37.450 627 585 28,450 28,500 428 428 31,450 31,500 481 481 34,450 34,500 533 533 37,450 37,500 629 586 28,550 429 429 31,500 31,550 482 482 34,500 34,550 534 534 37,500 37,550 631 587 28,500 28,550 28,600 430 430 31.550 31,600 483 483 34.550 34,600 535 535 37,550 37.600 633 588 431 431 483 483 536 588 28.650 31.600 34.650 536 37.600 37.650 634 28.600 31.650 34.600 28.700 432 31.650 31,700 484 484 34.650 34.700 537 37.650 37,700 636 589 28.650 432 537 485 485 538 638 590 28,700 28.750 433 433 31,700 31.750 34,700 34.750 538 37,700 37.750 28,750 28,800 434 434 31,750 31,800 486 486 34.750 34,800 539 539 37,750 37.800 640 591 28 800 28.850 434 434 31 800 31.850 487 487 34.800 34.850 539 539 37 800 37 850 641 592 28,850 28,900 435 435 31,850 31,900 488 488 34,850 34,900 540 540 37,850 37,900 643 593 28.900 28.950 436 436 31.900 31,950 489 489 34,900 34.950 541 541 37.900 37,950 645 594 28,950 29,000 437 437 31,950 32,000 490 490 34,950 35,000 542 542 37,950 38,000 647 595 29,000 32,000 35,000 38.000 29.000 29.050 438 438 32.000 32.050 490 490 35.000 35.050 543 543 38.000 38.050 648 595 29.050 29,100 439 439 32.050 32,100 491 491 35.050 35.100 545 544 38.050 38.100 650 596 29,100 29,150 440 440 32,100 32,150 492 492 35,100 35,150 547 545 38.100 38,150 652 597 29,150 29,200 441 441 32,150 32,200 493 493 35,150 35,200 549 546 38,150 38,200 654 598 29,250 441 441 32,200 494 494 35,250 550 546 655 599 29.200 32,250 35.200 38,200 38.250 29,250 29,300 442 442 32,250 32,300 495 495 35,250 35,300 552 547 38,250 38,300 657 600 29.300 29.350 443 443 32,300 32.350 496 496 35.300 35.350 554 548 38.300 38.350 659 601 29,350 29,400 444 444 32.350 32,400 497 497 35.350 35,400 556 549 38,350 38.400 661 602 29,400 29,450 445 445 32.400 32,450 497 497 35.400 35,450 557 550 38,400 38,450 662 602 29,500 446 498 498 35,500 559 38,500 603 29,450 446 32,450 32,500 35.450 551 38,450 664 447 447 499 561 32.500 499 35.550 552 666 604 29.500 29.550 32.550 35.500 38.500 38.550 29.550 29,600 448 448 32.550 32,600 500 500 35.550 35.600 563 553 38.550 38,600 668 605 29 650 448 448 501 501 35 650 564 553 669 606 29 600 32 600 32 650 35 600 38 600 38 650 29,700 29.650 449 449 32.650 32,700 502 502 35.650 35,700 566 554 38.650 38,700 671 607 29.700 29.750 450 450 32,700 32.750 503 503 35.700 35.750 568 555 38.700 38.750 673 608 29,750 29,800 451 451 32,750 32,800 504 504 35.750 35,800 570 556 38,750 38,800 675 609 29.800 29.850 452 452 32.800 32,850 504 504 35.800 35.850 571 557 38.800 38.850 676 609 29,850 29,900 453 453 32,850 32,900 505 505 35,850 35,900 573 558 38,850 38,900 678 610 29.900 29.950 454 454 32,900 32,950 506 506 35.900 35,950 575 559 38,900 38,950 680 611 29,950 30,000 455 455 32,950 33,000 507 507 35,950 36,000 577 560 38,950 39,000 682 612 30,000 33,000 36,000 39,000 30,000 30,050 455 455 33,000 33,050 508 508 36,000 36,050 578 560 39,000 39,050 683 613 30,050 30,100 456 456 33,050 33,100 509 509 36,050 36,100 580 39,050 39,100 614 561 685 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 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 33,350 30,300 30,350 461 461 33,300 513 513 36.300 36,350 589 566 39,300 39,350 694 618 30,400 462 462 33.350 33,400 514 514 36.350 36,400 591 567 39.350 39,400 696 619 30.350 30,400 30.450 462 462 33,400 33,450 515 36.400 36,450 592 567 39,400 39,450 697 620 515 39,450 30.500 33,450 33.500 516 36.450 36.500 39.500 699 30.450 463 463 516 594 568 621 30.550 464 464 33.500 33.550 517 517 36.500 36.550 596 39.500 39.550 701 622 30.500 569 30.550 30.600 465 465 33.550 33,600 518 518 36.550 36,600 598 570 39.550 39,600 703 623 466 518 704 30.600 30,650 466 33.600 33.650 518 36.600 36,650 599 571 39.600 39.650 623 30.650 30,700 467 467 33.650 33.700 519 519 36.650 36,700 601 572 39.650 39.700 706 624 30,700 30,750 468 468 33,700 33,750 520 520 36,700 36,750 603 573 39,700 39,750 708 625 30,800 469 469 33,750 33,800 521 521 36,750 36,800 605 574 39,750 39,800 710 626 30,750 574 469 469 522 522 711 627 30.800 30,850 33.800 33.850 36,800 36,850 606 39.800 39.850 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 40,000 630

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

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 If Line 20 And You If Line 20 And You And You If Line 20 And You (New Jersey Taxable Checked Filing (New Jersey Taxable Checked Filing (New Jersey Taxable Checked Filing New Jersey Taxable Checked Filing Income) Is Status Line ncome) Is Status Line ncome) Is Status Line ncome) Is Status Line 2, 4 At But 1 or 3 2, 4 At But 1 or 3 But 1 or 3 2, 4 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 Tax Is Your Tax Is-Your Tax Is-Your Tax Is-40,000 43,000 46,000 49,000 40,000 40,050 630 43,000 43,050 885 683 46,000 46,050 1,050 735 49,000 49,050 1,216 788 719 49,050 1,219 40.050 40.100 722 631 43.050 43,100 887 684 46.050 46.100 1,053 736 49,100 789 724 632 890 685 1,056 1,222 40.100 40.150 43,100 43.150 46.100 46.150 737 49,100 49.150 790 727 893 686 40,200 633 43,150 43,200 46.150 46,200 1.059 738 49.150 49,200 1.224 791 40.150 40 200 40.250 730 43 200 43 250 686 46 200 46 250 1,061 49 200 49 250 634 896 739 1 227 791 40.250 40.300 733 635 43.250 43.300 898 687 46.250 46.300 1.064 740 49.250 49.300 1.230 792 40.300 40.350 735 636 43,300 43.350 901 688 46.300 46.350 1.067 741 49.300 49.350 1.233 793 40,350 40,400 738 637 43,350 43,400 904 689 46,350 46,400 1,070 742 49,350 49,400 1.235 794 40,400 40,450 741 637 43,400 43,450 907 690 46,400 46,450 1,072 742 49,400 49,450 1,238 795 40,450 40,500 744 638 43,450 43,500 909 691 46,450 46,500 1,075 743 49,450 49,500 1,241 796 40,500 40,550 747 639 43,500 43,550 912 692 46,500 46,550 1,078 744 49,500 49,550 1,244 797 749 640 693 1,081 745 1,247 798 40.550 40.600 43.550 43.600 915 46.550 46.600 49.550 49,600 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 40,750 758 643 923 695 46,700 46,750 1,089 748 49,700 49,750 1,255 800 40,700 43,700 43,750 40,800 760 43,800 926 696 46,750 46,800 1,092 749 49,800 1,258 40.750 644 43.750 49.750 801 763 697 40.800 40.850 644 43.800 43.850 929 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 49.950 40.900 40.950 646 43.900 43.950 934 699 46.900 46.950 49.900 804 769 1,100 751 1.266 41.000 647 43,950 <u>44,0</u>00 937 700 46,950 <u>47,0</u>00 1 103 752 50.000 1 269 805 40,950 771 49,950 41,000 44,000 47,000 50,000 41.000 41.050 774 648 44.000 44.050 940 700 47.000 47.050 1.106 753 50.000 50.050 1.271 806 943 41.050 41.100 777 649 44,050 701 47,050 1.108 754 50.050 1.274 807 44.100 47.100 50.100 41,150 44,100 44,150 780 650 945 702 1.277 41,100 47,100 47,150 1,111 755 50.100 50.150 808 41.150 41.200 782 651 44.150 44.200 948 703 47.150 47,200 1.114 756 50.150 50.200 1 280 809 41,200 41,250 785 651 44,200 44,250 951 704 47,200 47,250 1,117 756 50,200 50,250 1,282 811 41,250 41,300 788 652 44,250 44,300 954 705 47,250 47,300 1.119 757 50,250 50,300 1.285 812 41,300 41,350 791 653 44,300 44,350 956 706 47,300 47,350 1,122 758 50,300 50,350 1,288 813 41,350 41,400 793 654 44,350 44,400 959 707 47,350 47,400 1,125 759 50,350 50,400 1,291 814 41,400 41,450 796 655 44,400 44,450 962 707 47,400 47,450 1,128 760 50,400 50,450 1,293 815 41,450 41,500 799 656 44,450 44.500 965 708 47,450 47,500 1,130 761 50,450 50,500 1,296 817 41,550 44,500 47,550 50,500 41.500 657 44.550 968 709 47.500 1,133 762 50.550 1.299 41,550 41,600 44.550 44,600 970 710 47,550 47,600 1,136 763 50,550 50,600 1.302 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 44.650 44,700 50.700 1,307 41.650 41.700 810 659 976 712 47.650 47.700 1,142 764 50.650 822 1,310 813 660 44,700 44.750 979 713 1.144 765 50.700 50.750 823 41.700 41.750 47.700 47.750 981 47.800 824 41.750 41.800 816 661 44,750 44.800 714 47.750 1.147 766 50.750 50.800 1.313 41.800 41.850 818 662 984 714 47.800 47 850 1 150 767 50 850 1 316 825 44.800 44.850 50 800

41,030	41,900	021	003	44,030	44,900	901	113	47,030	47,900	1,155	700	30,030	30,900	1,310	020
41,900	41,950	824	664	44,900	44,950	990	716	47,900	47,950	1,155	769	50,900	50,950	1,321	828
41,950	42,000	827	665	44,950	45,000	992	717	47,950	48,000	1,158	770	50,950	51,000	1,324	829
42,000					45,000			48,000				51,000			
42,000	42,050	829	665	45,000	45,050	995	718	48,000	48,050	1,161	770	51,000	51,050	1,327	830
42,050	42,100	832	666	45,050	45,100	998	719	48,050	48,100	1,164	771	51,050	51,100	1,329	831
42,100	42,150	835	667	45,100	45,150	1,001	720	48,100	48,150	1,166	772	51,100	51,150	1,332	833
42,150	42,200	838	668	45,150	45,200	1,003	721	48,150	48,200	1,169	773	51,150	51,200	1,335	834
42,200	42,250	840	669	45,200	45,250	1,006	721	48,200	48,250	1,172	774	51,200	51,250	1,338	835
42,250	42,300	843	670	45,250	45,300	1,009	722	48,250	48,300	1.175	775	51,250	51,300	1,340	836
42,300	42,350	846	671	45,300	45,350	1,012	723	48,300	48,350	1,177	776	51,300	51,350	1,343	837
42,350	42,400	849	672	45,350	45,400	1,014	724	48,350	48,400	1,180	777	51,350	51,400	1,346	839
42,400	42,450	851	672	45,400	45,450	1,017	725	48,400	48,450	1,183	777	51,400	51,450	1,349	840
42,450	42,500	854	673	45,450	45,500	1,020	726	48,450	48,500	1,186	778	51,450	51,500	1,351	841
42,500	42,550	857	674	45,500	45,550	1,023	727	48,500	48,550	1,189	779	51,500	51,550	1,354	842
42,550	42,600	860	675	45,550	45,600	1,026	728	48,550	48,600	1,191	780	51,550	51,600	1,357	844
·	•				•	,		1	•	· ·			•	l ' l	
42,600	42,650	863	676	45,600	45,650	1,028	728	48,600	48,650	1,194	781	51,600	51,650	1,360	845
42,650	42,700	865	677	45,650	45,700	1,031	729	48,650	48,700	1,197	782	51,650	51,700	1,363	846
42,700	42,750	868	678	45,700	45,750	1,034	730	48,700	48,750	1,200	783	51,700	51,750	1,365	847
42,750	42,800	871	679	45,750	45,800	1,037	731	48,750	48,800	1,202	784	51,750	51,800	1,368	848
42,800	42,850	874	679	45,800	45,850	1,039	732	48,800	48,850	1,205	784	51,800	51,850	1,371	850
42,850	42,900	876	680	45,850	45,900	1,042	733	48,850	48,900	1,208	785	51,850	51,900	1,374	851
42,900	42,950	879	681	45,900	45,950	1,045	734	48,900	48,950	1,211	786	51,900	51,950	1,376	852
42,950	43,000	882	682	45,950	46,000	1,048	735	48,950	49,000	1,213	787	51,950	52,000	1,379	853

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 And You (New Jersey Taxable Checked Filing Checked Filing Checked Filing New Jersey Taxable Checked Filing (New Jersey Taxable (New Jersey Taxable Income) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line At But 1 or 3 Αt But 1 or 3 1 or 3 2. 4. But or 3 2. 4. Αt Αt Least Less or 5 Least Less or 5 Leas Less or 5 Least Less or 5 Than Than Than Than Your Tax Is-Your Tax Is-Your Tax Is-Your Tax Is-52,000 55,000 58,000 61,000 1,002 61.050 52.000 52.050 1.382 855 55.000 55.050 1.548 928 58.000 58.050 1.713 61.000 1.879 1.075 52.050 52,100 1.385 856 55.050 55.100 1 550 929 58.050 58.100 1.716 1 003 61,050 61,100 1 882 1 076 52,100 52.150 1,387 857 55.100 55.150 1.553 931 58.100 58.150 1,719 1,004 61,100 61.150 1.885 1.078 1,390 52,150 52,200 858 55.150 55.200 1,556 932 58.150 58,200 1,722 1,005 61,150 61,200 1,887 1,079 52,200 52,250 1,393 860 55,200 55,250 1,559 933 58,200 58,250 1,724 1,007 61,200 61,250 1.890 1.080 52,300 1,396 55,250 55,300 1,561 58,300 1,008 61,250 61,300 1,893 1,081 52,250 861 934 58,250 1,727 1,082 1,398 1,564 935 1,009 1.896 52,300 52,350 862 55,300 55,350 58,300 58,350 1,730 61,300 61,350 1,567 1,010 1,898 1,084 52.350 52,400 1,401 863 55.350 55.400 937 58.350 58,400 1,733 61.350 61.400 52,400 52,450 1.404 864 55,400 55,450 1.570 938 58.400 58,450 1.735 1.011 61,400 61,450 1.901 1.085 52,450 52,500 1,407 866 55,450 55,500 1,572 939 58,450 58,500 1,738 1,013 61,450 61,500 1,904 1,086 52,500 52,550 1,410 867 55,500 55,550 940 58,500 58,550 1,741 1,014 61,500 61,550 1,907 1,087 1,575 1 412 868 55.550 1.578 942 58.550 58.600 1.744 1.015 1,910 1.089 52.550 52.600 55.600 61.550 61.600 1,581 943 1,016 1,912 1,090 52.650 1.415 869 55.600 58.600 58.650 1.747 61.600 61.650 52.600 55.650 52,700 1.418 871 55.650 55.700 1.584 944 58.650 58.700 1.749 1.018 61,700 1.915 1.091 52.650 61.650 1.586 1.421 945 1.019 1.918 1.092 52,700 52.750 872 55,700 55.750 58,700 58.750 1.752 61.700 61.750 52,750 52,800 1.423 873 55,750 55.800 1.589 946 58,750 58,800 1.755 1.020 61,750 61,800 1.921 1.093 52.800 52.850 1.426 874 55.800 55.850 1.592 948 58.800 58.850 1.758 1,021 61.800 61.850 1 923 1.095 52,850 52,900 1.429 875 55,850 55,900 1.595 949 58,850 58,900 1.760 1,022 61,850 61,900 1.926 1.096 1,597 52.900 52,950 1,432 877 55.900 55.950 950 58.900 58.950 1,763 1,024 61.900 61,950 1 929 1.097 52,950 53,000 1,434 878 55,950 56,000 1,600 951 58,950 59,000 1,766 1,025 61,950 62,000 1,932 1,098 53,000 59,000 56,000 62,000 53,000 53.050 1.437 879 56.000 56.050 1.603 953 59.000 59.050 1,769 1,026 62,000 62.050 1.934 1,100 1,606 53,050 53,100 1.440 880 56,050 56,100 954 59,050 59,100 1.771 1.027 62,050 62,100 1.937 1.101 53.100 53,150 1,443 882 56,100 56,150 1,608 955 59,100 59,150 1,774 1,029 62,100 62,150 1.940 1,102 53,150 1,777 53,200 1,445 883 56,150 56,200 1,611 956 59,150 59,200 1,030 62,150 62,200 1,943 1,103 53,250 1,448 884 1,614 958 1,780 1,031 1,945 1,105 53.200 56.200 56.250 59.200 59.250 62,200 62,250 53,250 53,300 1,451 885 56,250 56,300 1,617 959 59,250 59,300 1,782 1,032 62,250 62,300 1,948 1,106 53,300 53,350 1.454 886 56.300 56,350 1.619 960 59.300 59,350 1.785 1.033 62.300 62,350 1.951 1.107 53,350 53,400 1,456 888 56.350 56,400 1,622 961 59.350 59,400 1,788 1,035 62,350 62,400 1,954 1,108 53,400 53,450 1,459 889 56.400 56,450 1,625 962 59.400 59,450 1,791 1,036 62,400 62,450 1,956 1,109 53,500 1,462 1,628 964 59,500 62,500 1,959 53.450 890 56.450 56.500 59.450 1,793 1,037 62,450 1,111 891 1,631 965 1,038 1 962 53.550 1.465 56.500 59.550 1.796 62.550 1.112 53.500 56.550 59.500 62.500 53.550 53.600 1.468 893 56.550 56,600 1.633 966 59.550 59.600 1.799 1.040 62.550 62,600 1.965 1.113 53 650 1 470 894 1 636 967 59 650 1 802 1 041 1 968 1 114 53 600 56 600 56 650 59 600 62 600 62 650 53.650 53,700 1.473 895 56,650 56,700 1.639 969 59.650 59.700 1.805 1,042 62.650 62,700 1 970 1.116 53.700 53.750 1.476 896 56,700 56.750 1.642 970 59.700 59.750 1.807 1.043 62,700 62.750 1.973 1.117 53,750 53,800 1 479 897 56,750 56,800 1.644 971 59.750 59,800 1,810 1,044 62,750 62,800 1.976 1.118 1.481 1,647 1,979 53,800 53,850 899 56,800 56,850 972 59,800 59,850 1.813 1.046 62,800 62,850 1.119 1,484 1,650 1,120 53,900 900 56,850 56,900 973 59,850 59,900 1,816 1,047 62,850 62,900 1.981 53,850 1,487 1,122 53.900 53,950 901 56,900 56,950 1,653 975 59,900 59,950 1,818 1,048 62,900 62,950 1.984 53,950 54,000 1,490 902 56,950 57,000 1,655 976 59,950 60,000 1,821 1,049 62,950 63,000 1,987 1,123 54,000 57,000 60,000 63,000 54,000 54,050 1,492 904 57,000 57,050 1,658 977 60,000 60,050 1,824 1,051 63,000 63,050 1,990 1,124 1,661 1,827 1,052 1,125 1,495 905 978 1.992 54,050 54,100 57,050 57,100 60,050 60,100 63,050 63,100 1,127 54.100 54.150 1,498 906 57,100 57.150 1,664 980 60.100 60.150 1,829 1,053 63.100 63.150 1.995 54,150 54,200 1,501 907 57,150 57,200 1,666 981 60,150 60,200 1,832 1,054 63,150 63,200 1,998 1,128 1,669 54.200 54,250 1.503 909 57,200 57.250 982 60.200 60,250 1.835 1.056 63,200 63,250 2.001 1.129 54,250 54,300 1.506 910 57,250 57,300 1.672 983 60,250 60,300 1.838 1.057 63,250 63,300 2.003 1.130 1,675 54,300 54,350 1.509 911 57,300 57,350 984 60,300 60,350 1,840 1,058 63,300 63,350 2,006 1,131 54,400 1,512 912 57.350 57,400 1,677 986 60.350 60.400 1,843 1,059 63.350 63,400 2,009 1,133 54.350 54.400 913 57,400 57.450 1.680 987 60.400 60.450 1.060 63,400 63,450 2.012 1.134 54.450 1.514 1.846 54.500 1.683 60.500 2.014 54.450 1.517 915 57.450 57.500 988 60.450 1.849 1.062 63.450 63.500 1.135 54.550 1.520 916 1.686 989 1.852 1.063 63.500 63.550 2.017 1.136 54.500 57.500 57.550 60.500 60.550 54.550 54.600 1 523 917 57.550 57.600 1 689 991 60.550 60,600 1.854 1.064 63.550 63,600 2 020 1 138 1.065 1 691 992 1 139 54.600 54,650 1 526 918 57.600 57,650 60.600 60.650 1 857 63.600 63.650 2 023 54.650 54,700 1 528 920 57.650 57,700 1.694 aaa 60.650 60.700 1.860 1.067 63.650 63,700 2 026 1.140 1,531 1,697 54,700 54,750 921 57,700 57,750 994 60,700 60,750 1,863 1,068 63,700 63,750 2,028 1,141 54,800 1.534 922 57,750 57,800 1.700 995 60,750 60,800 1.865 1.069 63,750 63,800 2.031 1.142 54,750 1,537 1,702 997 1,868 1,070 2,034 1,144 54.800 54.850 923 57.800 57,850 60.800 60.850 63,800 63.850 924 54.850 54,900 1,539 57.850 57,900 1,705 998 60.850 60,900 1,871 1.071 63.850 63,900 2,037 1,145 54.900 54.950 1.542 926 57,900 57.950 1,708 999 60.900 60.950 1,874 1.073 63.900 63,950 2.039 1,146 54,950 55,000 1,545 927 57.950 58,000 1,711 1,000 60,950 61,000 1,876 1,074 63,950 64,000 2,042 1,147

66,600

66.650

66,700

66,750

66.800

66.850

66.900

66,950

66,650

66,700

66,750

66,800

66.850

66,900

66,950

67,000

2.191

2,194

2.197

2,200

2,202

2,205

2,208

1,214

1,215

1,216

1,217

1.218

1,220

1,221

69 600

69,650

69,700

69,750

69.800

69.850

69.900

69,950

69,650

69.700

69,750

69,800

69,850

69.900

69.950

70,000

2 354

2.357

2,360

2.363

2,365

2,368

2.371

2,374

1.287

1,288

1.289

1,291

1,292

1,293

1,294

72.600

72.650

72,700

72,750

72,800

72.850

72.900

72.950

72,650

72,700

72,750

72,800

72,850

72,900

72.950

73,000

2 520

2.523

2,526

2.528

2,531

2,534

2.537

2,539

1.389

1,390

1,392

1,394

1,396

1,397

1,399

75.600

75.650

75,700

75,750

75.800

75.850

75.900

75,950

75,650

75,700

75,750

75,800

75.850

75,900

75.950

76,000

1 492 1,494

1,495

1,497

1,499

1,501

1.502

1,504

2 694

2,697

2.701

2,704

2,707

2,710

2,713

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 And You (New Jersey Taxable Checked Filing (New Jersey Taxable Checked Filing Checked Filing New Jersey Taxable New Jersey Taxable Checked Filing Income) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line Αt But 1 or 3 Αt 1 or 3 2. 4. 1 or 3 Αt But 1 or 3 2. 4. Αt Least Less or 5 Least Less or 5 Least Less or 5 Least Less or 5 Than Than Than Than Your Tax Is-Your Tax Is-Your Tax Is-Your Tax Is-64,000 67,000 70,000 73,000 64.000 64.050 2.045 1.149 67.000 67,050 1.222 70.000 2.376 1.296 73.000 2.542 1.401 2.211 70.050 73.050 67,100 2 048 67.050 1 223 70.100 73.050 73.100 64.050 64,100 1 150 2 213 70.050 2 3 7 9 1 298 2 545 1 403 64,100 64,150 2.050 1,151 67,100 67,150 2,216 1,225 70.100 70.150 2.382 1.299 73.100 73,150 2.548 1.404 2 385 64,150 64,200 2 053 1 152 67,150 67,200 2 219 1 226 70.150 70.200 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 1,155 2,224 64,250 64,300 2 059 67,250 67,300 1.228 70,250 70,300 2.390 1.305 73,250 73,300 2.556 1.410 2,559 64,300 64,350 2,061 67,300 67,350 2,227 1,229 70,300 70,350 2,393 1,306 73,300 73,350 1,411 1,156 64,400 67,350 67,400 70,350 70,400 2,396 73,350 73,400 1,413 64,350 2,064 1,157 2,230 1,231 1,308 2,561 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 2,078 1,163 2,410 1,317 2,575 1,422 64.600 67.600 67.650 2.244 1.237 70.600 70.650 73.600 73.650 64.650 64,700 2.081 67.650 67,700 2.247 1.238 70.650 70.700 2.412 1.319 73.650 2.578 1.424 64.650 1.165 73,700 2.415 1,320 73,700 2.084 2.249 1.239 1.425 64,700 64.750 1.166 67.700 67.750 70.700 70.750 73.750 2.581 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 70 850 73 800 64.800 64.850 2.089 1.168 67 800 67.850 2.255 1,242 70 800 2 4 2 1 1,324 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 1,439 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 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 2,111 1,178 2,277 1,252 71,250 2,443 1,338 74,200 2,608 1,443 65.200 65.250 68,200 68.250 71.200 74.250 2,445 65,250 65,300 2,114 1,179 68,250 68,300 2,280 1,253 71,250 71,300 1,340 74,250 74,300 2,611 1,445 2,448 65.300 65.350 2.117 1.180 68.300 68.350 2.282 1.254 71.300 71.350 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 65,500 2,291 1,258 2,456 1,347 74,500 2,622 2,125 1,184 68,450 68.500 71.450 71.500 74.450 1,452 65.450 2,128 2 294 1,259 2,459 1,348 65.550 1.185 68.500 68.550 71.500 71.550 74.500 2 625 1.453 65.500 74.550 65.600 2.131 68.550 68,600 2.296 1.260 71.550 71.600 2.462 1.350 74.550 74.600 2.628 1.455 65.550 1.187 2 133 1 188 68 650 2 299 1 261 71.650 2 465 1 352 74 600 74 650 2 631 1 457 65 600 65 650 68 600 71.600 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 74,750 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 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 1,361 1,466 65,850 65,900 2.147 1.194 68,850 68,900 2.313 1,267 71,850 71,900 2.479 74,850 74,900 2.644 65.900 65,950 2,150 1.195 68.900 68,950 2,316 1,269 71,900 71,950 2,481 1,362 74,900 74,950 2,647 1,467 65,950 66,000 2,153 1,196 68,950 69,000 2,318 1,270 71,950 72,000 2,484 1,364 74,950 75,000 2,650 1,469 66,000 69.000 72,000 75,000 66,000 66,050 2,155 1,198 69.000 69,050 2,321 1,271 72,000 72,050 2,487 1,366 75.000 75,050 2,653 1.471 1,199 66,050 66,100 2,158 69,050 69,100 2,324 1,272 72,050 72,100 2,490 1,368 75,050 75,100 2,656 1,473 1,474 66.100 66.150 2,161 1,200 69.100 69.150 2,327 1,274 72,100 72.150 2.492 1,369 75.100 75,150 2,659 66,150 66,200 2,164 1,201 69,150 69,200 2,329 1,275 72,150 72,200 2,495 1,371 75,150 75,200 2,662 1,476 2,498 1,478 66,200 66.250 2.166 1.203 69.200 69,250 2.332 1.276 72,200 72.250 1.373 75.200 75.250 2.666 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 66,400 2,175 1,206 69.350 69,400 2,340 1,280 72.350 72,400 2,506 1,378 75.350 75,400 2,675 1,483 66.350 66.400 66.450 2.177 1.207 69,400 2.343 1.281 72,400 72,450 2.509 1.380 75.400 75.450 1.485 69,450 2.678 66,500 2,512 69.500 2.346 1.282 72.450 72.500 1.382 75.450 75.500 66.450 2.180 1.209 69.450 2.682 1.487 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 66.500 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 1.286 1.387 2 189 1 212 2 691

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued If Line 20 And You If Line 20 If Line 20 And You If Line 20 And You And You (New Jersey Taxable Checked Filina New Jersey Taxable Checked Filina (New Jersev Taxable Checked Filing New Jersey Taxable Checked Filina Status Line Income) Is Status Line Income) Is ncome) Is Status Line ncome) Is -Status Line -Αt But 1 or 3 2. 4. Αt But 1 or 3 2. 4. Αt But 1 or 3 2. 4. Αt 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 Tax Is Your Tax Is-Your Tax Is-Your Tax Is-76.000 79.000 82.000 85.000 76.000 76.050 2.717 1.506 79.000 79.050 2.908 1,611 82.000 82.050 3.099 1.757 85.000 85.050 3.290 1.923 76,100 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 76,050 2.723 1.509 79,100 79,150 2.914 1.614 82,100 82,150 3.105 1.762 3.296 1.928 76.100 76.150 85.100 85.150 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 76.250 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 76.200 2.732 2.924 3.306 1.936 76.250 76.300 1.515 79.250 79.300 1.620 82.250 82.300 3.115 1.771 85.250 85.300 76.300 76.350 2.736 1.516 79.300 79.350 2.927 1.621 82,300 82.350 3.118 1.773 85.300 85.350 3.309 1.939 2.930 76.350 76,400 2.739 1,518 79.350 79,400 1,623 82.350 82,400 3.121 1,776 85.350 85.400 3.312 1.942 82,400 82,450 76,400 76.450 2 742 1 520 79.400 79.450 2 933 1.625 3 1 2 4 1.779 85.400 85.450 3 3 1 5 1.945 76,450 76,500 2.745 1,522 79,450 79.500 2,936 1,627 82,450 82,500 3.127 1,782 85.450 85,500 3,319 1,947 76,500 76,550 2.748 1.523 79,500 79,550 2 939 1.628 82,500 82,550 3.131 1.785 85.500 85,550 3 322 1 950 76,550 76.600 2.752 1.525 79.550 79.600 2.943 1,630 82.550 82,600 3.134 1,787 85.550 85.600 3.325 1.953 2,755 1,527 79,650 2.946 1,632 3.137 1.790 85,650 3,328 1.956 76,600 76,650 79,600 82,600 82,650 85,600 2,949 76.650 76.700 2.758 1.529 79.650 79.700 1.634 82.650 82,700 3.140 1.793 85.650 85.700 3.331 1.959 76,700 76.750 2,761 1,530 79,700 79.750 2,952 1,635 82,700 82,750 3,143 1,796 85,700 85.750 3,334 1,961 76.800 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 76,750 2,768 1,534 79,800 2,959 1,639 3,150 1,801 85,800 85,850 3,341 1,967 76.800 76.850 79.850 82.800 82.850 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 2,968 76,950 77.000 2.777 1.539 79.950 80.000 1.644 82.950 83,000 3.159 1.809 85,950 86,000 3.350 1.975 77,000 83,000 80,000 86.000 77,000 77,050 2.780 1,541 80,000 80,050 2.971 1.646 83,000 83,050 3.162 1.812 86,000 86,050 3,354 1.978 80,050 2,975 1,649 83,050 83,100 86,050 86,100 3,357 77.050 77.100 2.783 1.543 80.100 3.166 1.815 1.981 2,787 1,544 80.100 80.150 2,978 1,652 83.100 83.150 3,169 1,818 86.100 3,360 1,983 77,100 77.150 86.150 2 790 1.546 2,981 1.655 3.172 1.820 3,363 1.986 77.200 80.150 80.200 83.200 86.150 86.200 77.150 83.150 1.823 1.989 77.200 77.250 2.793 1.548 80.200 80.250 2.984 1.657 83.200 83.250 3.175 86.200 86.250 3.366 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 7 9 9 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 2,003 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 77,500 77,550 2.812 1.558 80,500 3.003 1,674 83,500 83,550 3.194 1.840 86,500 86,550 3.385 2.006 80,550 77,550 80,550 80,600 3,006 83,600 1,843 86,550 3,389 2,008 77,600 2.815 1.560 1.677 83.550 3.197 86,600 1,562 3,010 1,680 3,201 1,845 3,392 2,011 77,600 77,650 2.818 80,600 80,650 83,600 83,650 86,600 86,650 77,650 77,700 2.822 1,564 80,650 80,700 3,013 1,682 83.650 83,700 3,204 1.848 86.650 86,700 3.395 2.014 77,750 2.825 1,565 80,700 80,750 3.016 1,685 83,700 83,750 3,207 1.851 86,700 86,750 3.398 2.017 77.700 2.828 3.019 1.688 83,800 3.210 1,854 3.401 2.019 77,750 77,800 1.567 80,800 83,750 86,750 80,750 86,800 1,856 2,022 77.800 77.850 2.831 1.569 80.800 80.850 3.022 1.691 83.800 83.850 3.213 86.800 86.850 3.405 77,900 2.834 3.025 1.693 83,850 3.408 2.025 1.571 3.217 1.859 86.850 86.900 77,850 80.850 80.900 83,900 77.950 2 838 1 572 80.900 80.950 1 696 83.950 3 220 86,900 86.950 3 411 77.900 3 029 83.900 1 862 2 028 78,000 80,950 1,699 83,950 86,950 3.414 77,950 2,841 1,574 81,000 3,032 84,000 3,223 1,865 87,000 2,030 78,000 81,000 84,000 87,000 78,050 81,050 84,050 3,226 1,867 87,050 2,033 78.000 2.844 1.576 81,000 3.035 1.702 84.000 87.000 3.417 78.100 2.847 84.050 78.050 1.578 81.050 81.100 3.038 1.704 84,100 3.229 1.870 87.050 87.100 3.420 2.036 84,100 3.424 78.100 78.150 2.850 81.100 81.150 3.041 1.707 84.150 3.233 1.873 87.100 87.150 2.039 1.579 78,150 78,200 2.853 1.581 81,150 81,200 3.045 1.710 84.150 84,200 3.236 1.876 87.150 87,200 3.427 2.041 78.200 78.250 2 857 1 583 81.200 81.250 3 048 1.713 84.200 84.250 3 239 1 878 87.200 87.250 3 430 2 044 78,250 78,300 2 860 1.585 81,250 81,300 3.051 1.715 84,250 84,300 3.242 1.881 87,250 87,300 3 433 2.047 78.300 78.350 2 863 1 586 81.300 81.350 3 054 1,718 84,300 84,350 3.245 1 884 87.300 87.350 3 436 2 050 3,440 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 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 1,592 3,064 3,255 1,892 3,446 2,058 78,450 78,500 2,873 81.450 81.500 1,726 84.450 84,500 87,450 87,500 2,876 78.500 78.550 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 3.264 1.901 87,600 87,650 3.455 2.066 84.650 2,885 3,076 78.650 78.700 1.599 81.650 81.700 1.738 84.650 84,700 3.268 1.903 87.650 87.700 3.459 2.069 3,080 1,740 84.700 3,271 3,462 2,072 78,700 78,750 2,889 1,600 81,700 81.750 84.750 1,906 87.700 87.750 3,083 2.892 1.602 1.743 3.274 1.909 3.465 2.075 78.800 84.750 84.800 87.800 78,750 81.750 81.800 87,750 2.895 1.604 81.800 81.850 84,850 1.912 87.800 87.850 3.468 78.800 78.850 3.086 1.746 84.800 3.277 2.077 2 898 1 606 3 089 78.850 78.900 81.850 81.900 1 749 84.850 84,900 3 280 1 914 87.850 87 900 3 471 2 080 78.900 78.950 2 901 1.607 81.900 81.950 3.092 1.751 84.900 84.950 3 283 1.917 87.900 87.950 3 475 2 083 78,950 79,000 2.904 1,609 81,950 82.000 3.096 1.754 84.950 85,000 3.287 1.920 87.950 88.000 3.478 2,086

### 2003 NJ-1040NR Tax Table

2003 NEW JERSEY TAX TABLE (NJ-1040NR) - Continued And You If Line 20 And You If Line 20 And You If Line 20 If Line 20 And You (New Jersey Taxable Checked Filing Income) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line ncome) Is -Status Line -But 1 or 3 Αt Rut 1 or 3 2.4. But 1 or 3 But 1 or 3 Αt Αt Αt Least Less or 5 Least Less or 5 Least Less or 5 Least Less or 5 Than Than Than Than Your Tax Is-Your Tax Is-Your Tax Is-Your Tax Is— 88.000 91,000 94,000 97.000 88.050 91.000 91.050 94.000 94.050 97.000 97.050 2.586 88.000 3.481 2.088 2.254 3.863 2.420 4.054 3.672 88,100 3.484 2.091 91.050 91,100 3.675 94.050 94,100 3.866 2.423 97.050 97,100 4.057 2.588 88.050 2.257 88.150 3.487 91,100 94.100 94.150 2.425 97,100 97.150 88.100 2.094 91.150 3.678 2.260 3.870 4.061 2.591 88,200 3 490 94.150 94.200 97.200 88.150 2 097 91.150 91.200 3 682 2 262 3 873 2 428 97.150 4 064 2 5 9 4 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 2,110 91,400 91,450 3,698 2,442 97,400 97,450 2,608 88.400 88.450 3.506 2.276 94,400 94,450 3.889 4.080 88,450 88,500 3,510 2,113 91,450 91,500 3,701 2,279 94,450 94,500 3,892 2,445 97,450 97,500 4,083 2,610 88,500 88,550 91,500 91,550 3,704 2,282 94,500 94,550 3,895 2,448 97,500 97,550 4,086 2,613 3,513 2,116 88.550 88.600 2.285 94.550 94.600 2.450 97.550 2.616 3.516 2.119 91.550 91.600 3.707 3.898 97.600 4.089 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 94.650 2 456 88.650 88.700 3.522 2.124 91.650 91.700 3.713 2,290 94,700 3 905 97.650 97.700 4 096 2.622 94.750 88.700 88.750 3 526 2 127 91,700 91.750 3 7 1 7 2 293 94.700 3 908 2 459 97,700 97.750 4 099 2 624 88.750 88.800 3.529 2.130 91.750 91.800 3.720 2.296 94.750 94.800 3.911 2 461 97.750 97.800 4.102 2.627 88.800 88.850 3.532 2 133 91.800 91.850 3 723 2 298 94.800 94.850 3 9 1 4 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 3,538 2,138 88.900 88.950 91.900 91.950 3.729 2,304 94.900 94.950 3.920 2.470 97.900 97.950 4.112 2.635 91,950 88,950 89,000 3,541 2,141 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 2,144 92,000 92,050 95,000 95,050 2,475 98,000 98,050 2,641 3,545 3,736 2,309 3,927 4,118 89,050 3,548 2,146 92,050 3,739 2,312 2,478 98,050 98,100 2,644 89.100 92,100 95.050 95.100 3.930 4.121 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 89,300 3.561 92,250 92.300 3.752 2.323 95.250 95.300 3.943 2.489 98.250 98,300 2.655 89.250 2.157 4.134 2.492 89.350 3.564 92.300 92.350 2.326 95.300 95.350 3.946 98.300 98.350 2.657 89.300 2.160 3.755 4.137 89,350 89.400 3,567 2.163 92.350 92,400 3.758 2,329 95.350 95.400 3.949 2.494 98.350 98.400 4.140 2.660 89.450 3,761 2,166 95 400 95 450 3.952 2 4 9 7 98 400 98 450 2.663 89.400 3.570 92 400 92 450 2,331 4.143 89,450 89.500 3,573 2,168 92.450 92.500 3,764 2,334 95,450 95,500 3,956 2,500 98.450 98.500 4,147 2,666 89.500 89.550 3.576 2.171 92.500 92.550 3.768 2.337 95.500 95.550 3.959 2.503 98.500 98.550 4.150 2.669 89.550 89,600 3,580 2,174 92,550 92,600 3,771 2,340 95,550 95,600 3,962 2,506 98,550 98,600 4.153 2.671 89,600 89,650 3,583 2,177 92,600 92,650 3,774 2,343 95,600 95,650 3,965 2,508 98,600 98,650 4,156 2,674 89,650 89.700 3,586 2,180 92,650 92,700 3.777 2,345 95.650 95,700 3.968 2.511 98,650 98,700 4,159 2.677 89,700 89,750 3,589 2,182 92,700 92,750 3,780 2,348 95,700 95,750 3,971 2,514 98,700 98,750 4,163 2.680 89,750 89,800 3,592 2,185 92,750 92,800 3,784 2,351 95,750 95,800 3,975 2,517 98,750 98,800 4,166 2,682 89,800 89,850 3,596 2,188 92,800 92,850 3,787 2,354 95,800 95,850 3,978 2,519 98,800 98,850 2,685 4.169 89.900 92.850 92.900 95.850 98.850 98.900 89.850 3.599 2.191 3.790 2.356 95.900 3.981 2.522 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 3,605 2.196 92,950 2,362 3,987 89,950 90.000 93,000 3.796 95,950 96,000 2,528 98,950 99.000 4,178 2.693 93,000 90,000 96,000 99.000 93.050 90.050 96.050 99.050 90.000 93.000 96,000 99,000 2 696 3 608 2 1 9 9 3 799 2.365 3 991 2 530 4 182 3,612 93,050 90.050 90.100 2.202 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 2,384 90,350 90,400 3,631 2,218 93,350 93,400 3,822 96,350 96,400 4,013 2,550 99,350 99,400 4,204 2,715 90,400 90,450 3 634 2 221 93.400 93.450 3 825 2 387 96,400 96,450 4 016 2 552 99.400 99,450 4,207 2 718 90.450 90,500 3.637 2.224 93,450 93.500 3.828 2.389 96,450 96.500 4.019 2.555 99.450 99.500 4.210 2.721 90,500 90,550 3.640 93.500 93.550 96,500 96.550 99,500 99.550 4.213 2.227 3.831 2.392 4.022 2.558 2.724 90,600 2.229 93.550 93,600 3.834 2.395 96.550 96,600 4.026 2.561 99.550 99,600 2.727 90.550 3.643 4.217 90,650 2,232 93,650 96,600 2 564 99,650 90.600 3 647 93.600 3 838 2.398 96.650 4 029 99 600 4.220 2.729 90.650 90,700 3 650 2 235 93.650 93,700 3 841 2 401 96.650 96,700 4 032 2 566 99.650 99.700 4 223 2 732 90.700 90.750 3 653 2 238 93,700 93.750 3 844 2 403 96.700 96.750 4.035 2 569 99.700 99.750 4 226 2 735 4,229 90,750 90,800 3,656 2.240 93,750 93,800 3,847 2,406 96,750 96,800 4,038 2.572 99,750 99,800 2.738 90,800 90,850 3,659 2,243 93,800 93,850 3,850 2,409 96,800 96,850 4,042 2,575 99,800 99,850 4,233 2,740 90.850 90,900 3.662 2,246 93,850 93,900 3,854 2,412 96.850 96,900 4.045 2.577 99.850 99,900 4.236 2.743 99.900 90.900 90.950 3.666 2,249 93.900 93.950 3.857 2,414 96.900 96.950 4.048 2.580 99.950 4.239 2.746 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 90,950

# 2003 New Jersey Tax Rate Schedules for Form NJ-1040NR

FILING STATUS: Single Table A

Married, filing separate return

		STEP 1	STEP 2	STEP 3		
If Taxable Income (Line 20) is:		Enter Line 20	Multiply Line 20 by:	S	ubtract	Your Tax
Over	But not over					
\$ 0	\$20,000		× .014 =	\$	0 =	
\$20,000	\$35,000		× .0175 =	\$	70.00 =	
\$35,000	\$40,000		× .035 =	\$	682.50 =	
\$40,000	\$75,000		× .05525 =	\$1	,492.50 =	
\$75,000	and over		× .0637 =	\$2	2,126.25 =	

FILING STATUS: Married, filing joint return Table B

Head of household Qualifying widow(er)

		STEP 1	STEP 2	STE	P 3
If Taxable Income (Line 20) is:		Enter Line 20	Multiply Line 20 by:	Subtr	act Your Tax
Over	But not over				
\$ 0	\$ 20,000		_ × .014 =	\$	0 =
\$ 20,000	\$ 50,000		× .0175 =	\$ 70	.00 =
\$ 50,000	\$ 70,000		× .0245 =	\$ 420	.00 =
\$ 70,000	\$ 80,000		× .035 =	\$1,154	.50 =
\$ 80,000	\$150,000		× .05525 =	\$2,775	.00 =
\$150,000	and over		× .0637 =	\$4,042	

Α	G	Pension Exclusion 26
Accounting Method 10	Gains and Losses 22, 28	Pensions 23-25
Address Label 10	Gambling Winnings 18, 22	Postmark Date 6
Age, Exemption for 11	General Rule Method 24	Preparers, Tax 10
Alimony 14, 18, 27	Gubernatorial Elections Fund Check-Off 12	Privacy Act Notification 10
Allocation—	н	Prizes, Awards 18, 27
Business Income 29	Home, Sale of 28	Prostate Cancer Research Fund 3, 16
Salary/Wages 20, 29	How to Pay 7	Q
Amended Returns 10	·	Qualified Conservation Contributions 14
Amount of Tax You Owe 16	1	Qualified Investment Fund 21
Annuities 23	Income—	
Archer MSAs 14	Defined 17	R
Assembling Your Return 17	Exclusions <b>12</b> , <b>26</b> , <b>28</b>	Record Keeping 10
Attachments to NJ-1040NR 17	Exempt 19	Refunds <b>8</b> , <b>17</b>
Automated Refund Inquiry Inside Back Cover	In Respect of Decedent 9, 27	Rental Income 22, 29
Avoiding Common Mistakes 5	New Jersey Source 18	Resident, Defined 3
Awards, Prizes 18, 27	Percentage 15	Residence Furnished by Employer <b>18</b> , <b>27</b>
В	Installment Sales 28	Rollovers 24
Basis 28	Interest, Penalties, and Collection Fees 9	Roth IRAs 25
Beneficiaries 9, 27	Interest Income 20	Rounding Off to Whole Dollars 10
Blindness, Exemption for 11	IRA—	Royalties 22, 29
Breast Cancer Research Fund 1, 16	Contributions 13, 24	S
Business—	Roth 25	S Corporations <b>26</b>
Income 22	Withdrawals 24-25	Sale of Home 28
Employee Expenses 18		Scholarships and Fellowships 18, 27
	K	Self-Employed Health Insurance 14
C	Keogh Plan 13, 23	Sick Pay 20
Cafeteria Plans 19	Korean Veterans' Memorial Fund 2, 16	Signatures 5, 10
Capital Gains and Losses 22, 28	L	Social Security Number 10, 15
Capital Gains Distributions 21, 28	Literacy Volunteers of America - New Jersey	Social Security Benefits—
Child Support 14, 19, 27	Fund <b>2, 16</b>	Exclusion for Persons Not Receiving 12
Children's Trust Fund 1, 16	Lottery Winnings 19, 22	Taxability of <b>19</b>
Collection Fees 9	Lump-Sum Distributions 24	Statutory Employees, Federal 19
Commuter Transportation Benefits 19	M	Students—
Credit From 2002 Return 15	Meals and Lodging 18	Filing Requirements 3
D	Medical Expenses 13	Dependents Attending Colleges 11
Date of Birth 8	Military Personnel 6	Т
Deceased Taxpayers 9, 27	Pensions, Military 23	Tax—
Dependents 11	Moving Expenses 19	Preparers 10
Disability—	Mutual Funds, Reporting Dividends From 21	Rate Schedules 39
Exemption for 11		Table <b>30-38</b>
Income 20	N	Withheld 15
Disability Insurance Contributions, Excess	NJ-AIDS Services Fund 2, 16	Tax Assistance Inside Back Cover
Withheld 15	Nonresident, Defined 3	Taxpayers' Bill of Rights 4
Dividends 21	0	Three-Year Rule Method 23
Domicile 4	Other Retirement Income Exclusion 12, 13	Trusts and Estates 9, 27
Drug Abuse Education Fund 2, 16	Organ and Tissue Donor Awareness Education	U
E	Fund <b>2, 16</b>	Unemployment Compensation 19
Early Retirement Benefits 23	Overpayment 8, 16	Unemployment Ins./Health Care Subsidy/
Employee Business Expenses 18	Р	Workforce Dev., Excess Withheld 16
Endangered Wildlife Fund 1, 16	Part-Year Residents/Nonresidents 3, 5	U.S.S. New Jersey Educational Museum
Estates and Trusts 9, 27	Partners and Partnerships—	Fund <b>1, 16</b>
Estimated Tax 9, 15	Income 9	V
Exemptions 11	Pension Income (NJK-1) 23	Vietnam Veterans' Memorial Fund 1, 16
Extension of Time to File 7	Share of Income 26	
F	Tax Paid on Your Behalf <b>15</b>	W
-	Penalties and Interest—	Wages 18-20
Federal/State Tax Agreement 10		Wage and Tax Statement (W-2) 20
Filing Requirements 3	Early Withdrawal of Savings 21	When to File 6
Filing Status <b>4, 11</b> Fiscal Year <b>6</b>	Failure to File 9	Where to Send Your Return 8
Fraudulent Return 10	Failure to Pay 9	Which Form to Use 3
i iaudulciit Netuili 10	Pennsylvania Residents 4	Who Must File 3