

**Line 2 - New Jersey — Endangered Wildlife Fund**

**Help keep NJ's wildlife in our future!** Over 60 endangered and threatened species struggle for survival in NJ, the most densely populated state in the nation – and each day brings them closer to extinction. You can help our biologists stem the tide of species and habitat loss. Contributions from compassionate people like you go toward **conservation, research, restoration, and education** – real dollars that help the Endangered & Nongame Species Program protect imperiled animals such as the bald eagle, bobcat, and bog turtle, plus over 400 other nongame species in NJ. **We receive no state-dedicated funding and rely on your support, so this year please “Check Off for Wildlife.” Thank you!**



Please visit [www.NJFishandWildlife.com/ensphome.htm](http://www.NJFishandWildlife.com/ensphome.htm) for more info. For a free subscription to our newsletter, please write to *Conserve Wildlife News*, ENSP, PO Box 400, Trenton, NJ 08625, call 609-984-6012, or e-mail [Linda.Tesauro@dep.state.nj.us](mailto:Linda.Tesauro@dep.state.nj.us)

**Line 3 - New Jersey — Children's Trust Fund... to prevent child abuse**

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

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

We rely on your support. Every dollar you contribute goes directly to communities throughout New Jersey to prevent child abuse and neglect. **Help children in New Jersey have a safe and healthy childhood - Support the Children's Trust Fund.** Want more information? Contact: Children's Trust Fund, PO Box 711, Trenton, NJ 08625-0711  
Phone: 609-633-3992 Web: <http://www.state.nj.us/humanservices/njcap.html>

**Line 4 - New Jersey — Vietnam Veterans' Memorial Fund**

“To Remember, To Heal, To Honor”

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

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

**Line 5 - 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](http://www.state.nj.us/health)

**Line 6 - 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](mailto:bb62fdn@aol.com)



Contributions - continued

**Line 7 - New Jersey — Other Designated Contribution****01 - Drug Abuse Education Fund - THE EPIDEMIC OF DRUG ABUSE NEEDS**

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

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

**Line 7 - New Jersey — Other Designated Contribution****02 - Korean Veterans' Memorial Fund**

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

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

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

**Line 7 - New Jersey — Other Designated Contribution****03 - Organ and Tissue Donor Awareness Education Fund**

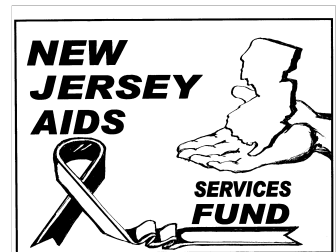
More than 2,300 critically ill New Jerseyans from all walks of life — parents, children, siblings, grandparents — are waiting for life-saving organ transplants. Each day 17 people on waiting lists will die due to the lack of donated organs. But you have the power to donate life. Just one organ and tissue donor can save up to 8 lives and enhance the health of 75 others. Your support will help raise awareness of this drastic need for organ and tissue donors. Begin today by checking off line 7 to help fund organ and tissue donor education awareness in New Jersey.

**For more information, call 1-800-SHARE-NJ or visit [www.sharenj.org](http://www.sharenj.org)**

**Line 7 - New Jersey — Other Designated Contribution****04 - NJ-AIDS Services Fund**

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

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

**Line 7 - New Jersey — Other Designated Contribution****05 - Literacy Volunteers of America – New Jersey Fund**

"Literacy is the key to personal freedom."

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

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



# Form NJ-1040EZ

## CAUTION

Although you have been selected to receive this form, not everyone qualifies to file Form NJ-1040EZ. If you answer “Yes” to any of the questions below, you **cannot** file Form NJ-1040EZ.

- | Yes                      | No   |
|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> Were you a New Jersey resident for only part of the year 2002?  |
| <input type="checkbox"/> | <input type="checkbox"/> Is your filing status married, filing separate return?  |
| <input type="checkbox"/> | <input type="checkbox"/> Do you have income other than wages, interest, and dividends?   |
| <input type="checkbox"/> | <input type="checkbox"/> Is your return filed on a fiscal year basis?  |
| <input type="checkbox"/> | <input type="checkbox"/> Are you filing on behalf of a deceased person?  |
| <input type="checkbox"/> | <input type="checkbox"/> Do you wish to claim a credit for taxes you paid to another jurisdiction?   |
| <input type="checkbox"/> | <input type="checkbox"/> Are you self-employed?  |
| <input type="checkbox"/> | <input type="checkbox"/> Did you receive a capital gain distribution from a mutual fund or other regulated investment company?   |
| <input type="checkbox"/> | <input type="checkbox"/> Did you have two or more employers and wish to claim a credit for excess UI/HC/WD or DI contributions withheld?   |
| <input type="checkbox"/> | <input type="checkbox"/> Did you make a withdrawal from your IRA during 2002?  |
| <input type="checkbox"/> | <input type="checkbox"/> Did you receive taxable pension and annuity income or early retirement benefits?  |
| <input type="checkbox"/> | <input type="checkbox"/> Do you wish to use the Pension Exclusion or the Other Retirement Income Exclusion to reduce your taxable income?  |
| <input type="checkbox"/> | <input type="checkbox"/> Do you wish to deduct alimony and/or separate maintenance payments you made?  |
| <input type="checkbox"/> | <input type="checkbox"/> Do you wish to claim a property tax deduction/credit or homestead rebate and you:<br>— lived in more than one qualified New Jersey residence during the year?<br>— shared ownership or rent with someone other than your spouse?<br>— owned a home that contains more than one dwelling unit? |
| <input type="checkbox"/> | <input type="checkbox"/> Did you have income below the minimum filing threshold (see page 13), have no overpayment, and wish to file only to claim a homestead rebate?   |

If you checked “Yes” to any of the above, you do not qualify to file Form NJ-1040EZ. Please see back cover for information about alternative filing methods and how to obtain forms or publications.

# FILING INFORMATION

Use the following chart to determine which New Jersey income tax filing method you may use. This chart is a guide only and may not cover every situation. For information on NJ WebFile or electronic filing, see back cover. If you need assistance, contact the Division's Customer Service Center (609-292-6400).

## Who Must File

As a New Jersey resident you **MUST FILE** a New Jersey resident income tax return if—

Your filing status is:	Single	Married, filing joint return
	Married, filing separate return	Head of household Qualifying widow(er)
and		
Your gross income from all sources for the entire year was more than:	\$10,000	\$20,000

How Should I File?	Form NJ-1040EZ	TeleFile (By phone)	Form NJ-1040
<b>Residency Status</b>	Full-year NJ resident in 2002	♦ Full-year NJ resident in 2002 AND ♦ Filed 2001 NJ resident return	Full-year or part-year NJ resident in 2002
<b>Filing Status</b>	Limited to: ♦ Single ♦ Married, filing joint return ♦ Head of household ♦ Qualifying widow(er)	Filing status (which must be the same as on 2001 return) limited to: ♦ Single ♦ Married, filing joint return ♦ Head of household ♦ Qualifying widow(er)	Any filing status
<b>Personal Exemptions/ Dependents</b>	All personal exemptions and dependents you are eligible to claim	Limited to: ♦ Regular exemption for taxpayer and spouse ♦ Dependent children and dependent children attending colleges <b>NOTE:</b> Taxpayers age 65 or older or blind or disabled <i>cannot</i> TeleFile.	All personal exemptions and dependents you are eligible to claim
<b>Income Sources</b>	Limited to: ♦ Wages ♦ Interest ♦ Dividends	Limited to: ♦ Wages ♦ Interest (\$2,500 or less) ♦ Dividends (\$2,500 or less)	All sources of income
<b>Amount of NJ Gross Income</b>	No limit	No limit	No limit
<b>Deductions</b>	Limited to: ♦ Medical expenses and Archer MSA contributions ♦ Property tax deduction*	Limited to: ♦ Property tax deduction	All deductions you are eligible to claim
<b>Credits</b>	Limited to: ♦ Property tax credit* ♦ NJ earned income tax credit	Limited to: ♦ Property tax credit ♦ NJ earned income tax credit ♦ Excess UI/HC/WD or disability insurance contributions	All credits you are eligible to claim
<b>Payments</b>	Limited to: ♦ Withholdings shown on W-2s ♦ Estimated tax payments for 2002 ♦ Credit from 2001 NJ return ♦ Payment made with extension	Limited to: Withholdings shown on W-2s	♦ Withholdings from all sources ♦ Estimated tax payments for 2002 ♦ Credit forward from 2001 NJ return ♦ Payment made with extension
<b>Homestead Rebate</b>	Eligible homeowners and tenants*	All eligible homeowners and tenants	All eligible homeowners and tenants

\*Residents who had more than one New Jersey residence during the year, shared ownership or rent with someone other than a spouse, or whose principal residence had more than one dwelling unit CANNOT use Form NJ-1040EZ.

## When to File

Generally, your New Jersey income tax return is due when your Federal income tax return is due. For calendar year filers, the 2002 New Jersey income tax return is due by April 15, 2003.



**You cannot use Form NJ-1040EZ if you file on a fiscal year basis.**

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

## Extensions

Extensions of time are granted only to file your New Jersey resident 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 resident income tax return if at least 80% of the tax liability computed on your Form NJ-1040EZ 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 enclosed with your final return and the oval at the top of the NJ-1040EZ is filled in (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-1040EZ); **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, enclose a copy of your Federal application for an additional two-month extension with your NJ-1040EZ 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 16.**

## 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-1040EZ-V) at the front of this booklet. If you owe tax with your 2002 return, enter the amount of tax due in the boxes on the payment voucher. Do not make changes to any information preprinted on the payment

voucher. Instead make any necessary changes on Form NJ-1040EZ. For information about mailing forms, see "Where to Send Your Return" on page 15.

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

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

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

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

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.

John Smith  
Jane Smith  
123 Main Street  
Trenton, NJ 08611

Date \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

Anyplace Bank  
Trenton, NJ 08611

For \_\_\_\_\_

10250250025 : 20202086 : 1234

1234  
15-000/0000

**SAMPLE**

Routing number  
Account number  
Do not include the check number

DOLLARS

*How to Pay - continued*

Your PIN ensures that no one else may tamper with your payment. If you filed a joint return last year, both you and your spouse are assigned separate PINs. If you received a booklet with your name and address preprinted on the face of the fold-out insert located at the front of this booklet, your PIN(s) are found on the same panel as your preprinted label. Be sure to use the PIN that is listed first on the insert. If you are not using the label because your filing status is different than the filing status on your 2001 return, enter the PIN that corresponds to the name on your 2002 return.

If you do not have a preprinted label and PIN(s), you may request a PIN on the Division's Web site and it will be sent to you by U.S. Mail. When requesting a PIN online, enter the first social security number shown on the form for which you will make your payment.

**NOTE:**

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

**Credit Card.** You may pay your 2002 New Jersey income taxes or make a payment of estimated tax for 2003 by credit card. Pay by phone (1-800-2PAYTAX, toll-free) or directly over the Internet ([www.officialpayments.com](http://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 directly to Official Payments Corporation based on the amount of your tax payment.

**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

### Credit Card Payment Convenience Fee Schedule

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

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

return, or if you filed a false or fraudulent return with the intent to evade tax. The time limit may be extended if:

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

## Where to Send Your Return

Your packet contains a large envelope. Use the large envelope to mail your NJ-1040EZ along with related enclosures, payment voucher, and check or money order for any tax due. On the flap of the large envelope you will find preprinted address labels with different addresses for different categories of returns. **To ensure your return is mailed properly:**

1. Remove all labels along perforations from envelope flap; and
2. Choose the correct label for your return.

### Mail Returns Requesting a Refund (or with No Tax Due) to:

STATE OF NEW JERSEY  
DIVISION OF TAXATION  
REVENUE PROCESSING CENTER  
PO Box 640  
TRENTON NJ 08646-0640

### Mail Returns Indicating Tax Due Together with Payment Voucher and Check or Money Order to:

STATE OF NEW JERSEY  
DIVISION OF TAXATION  
REVENUE PROCESSING CENTER  
PO Box 641  
TRENTON NJ 08646-0641

3. Moisten and affix only the correct label on the front of the large return envelope.

**Do not staple, paper clip, or tape your check or money order to the voucher.**

## 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.

*Refunds - continued*

**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.

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

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. Homestead rebates may also be affected. These debts include, among other things, money owed for past due taxes, child support due under a court order, school loans, and IRS levies. If the Division applies your refund, credit, or rebate to any of these debts, you will be notified through the mail.

### Deceased Taxpayers



**You cannot use Form NJ-1040EZ if you are filing on behalf of a person who received**

**income in 2002 but died before filing a return.**

### 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.



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 2003.

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

**Underpayment of Estimated Tax.** If you failed to make all of the required estimated tax payments as described above, you should request Form NJ-2210, Underpayment of Estimated Tax by Individuals, Estates or Trusts. Complete Form NJ-2210 to determine if interest is due and if so, calculate the amount. If you complete and enclose Form NJ-2210 with your return, fill in the oval below Line 27.

### 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 New Jersey resident return, Form NJ-1040X.

### Changes in Your Federal Income Tax or Federal Earned Income Credit.

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, or if you receive a notice that your Federal earned income credit has been changed, and that change alters your New Jersey earned income tax credit, you must notify the Division of the change in writing within 90 days. File an amended tax return and pay any additional tax due.

If you file an amended Federal return which changes your New Jersey taxable income or your Federal earned income credit, you must file an amended New Jersey resident return, Form NJ-1040X, within 90 days.

### 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.

### Rounding Off to Whole Dollars

When completing your return you **must** 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, eliminate any amount under 50 cents and increase any amount 50 cents or more to the next higher dollar.

### Penalties, Interest, and Collection Fees

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

#### Late Filing Penalty

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

#### Late Payment Penalty

5% of the outstanding tax balance may be imposed.

#### Interest

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

#### Collection Fees

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

### Keeping Tax Records

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

**Privacy Act Notification**

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

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. In addition,

the Division of Taxation is required by law to forward an annual list to the Administrative Office of the Courts containing the names, addresses, and social security numbers of individuals who file a New Jersey resident tax return or home-stead rebate application. This list will be used to avoid duplication of names on jury lists.

**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.

**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.

**2002 Form NJ-1040EZ Line by Line Instructions**

**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, one digit in each box. 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.

**County/Municipality Code**

Check the county/municipality code on your label (see example below). **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, enter your four-digit code, one digit in each box, from the table on page 31. If your municipality is not listed, enter the code for the municipality where you pay your property taxes. This code identifies the county and municipality of your current residence. The county and municipality codes in these instructions are for Division of Taxation purposes only.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
SMIT 1111  
SMITH JOHN & JANE  
123 MAIN STREET  
TRENTON, NJ 08611

County/Municipality Code

123123123900

**Name and Address**

Place the peel-off label at the front of this booklet in the name and address section at the top of the return. **Do not use the label if any of the information is incorrect.** If your label contains 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, enclose a statement of explanation to avoid a delay in processing.

**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. Fill in only **one** oval.

If spouses file a joint Federal income tax return, they must also file a joint New Jersey income tax return. If spouses file separate Federal returns, separate State returns must also be filed.



**You cannot use Form NJ-1040EZ if your filing status is married, filing separate return.**

If you meet the requirements to file as head of household for Federal income tax purposes, you may file as head of house-

hold for New Jersey. Certain married individuals living apart may file as head of household for New Jersey if they meet the requirements to file as head of household for Federal purposes.

For 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.

**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 filled in. If you are filing a joint return, fill in the spouse oval as well. Add the number of ovals filled in and enter the result in the red box 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 enclose proof of age such as a copy of a birth certificate, driver's license, or church records with your return the first*



## Line 7 - Age 65 or Older - continued

time you claim the exemption. Fill in the appropriate oval(s). Add the number of ovals filled in and enter the result in the red box 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 enclose a copy of the doctor's certificate or other medical records with 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. Fill in the appropriate oval(s). Add the number of ovals filled in and enter the result in the red box 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 in the red box 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 in the red box 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 re-

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 by a resident from foreign employment
- ♦ Certain contributions to pensions and tax-deferred annuities
- ♦ Employee contributions to Federal Thrift Savings Funds, 403(b), 457, SEP, or any other type of retirement plan other than 401(k) Plans

ceived by the student is not calculated into your cost when totaling one-half of your dependent's tuition and maintenance. However, the money earned by students in College Work Study Programs is income and is taken into account. **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. "Full-time" is determined by the institution.
- ♦ Student must spend at least some part of each of five calendar months of the tax year at school.
- ♦ The educational institution must maintain a regular faculty and curriculum and have a body of students in attendance.

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

**Line 12 - Totals**

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

**Lines 12c - e - Exemption Amount**

Calculate your total exemption amount as follows:

From Line 12a \_\_\_\_\_ × \$1,000 = \_\_\_\_\_

From Line 12b \_\_\_\_\_ × \$1,500 = \_\_\_\_\_

Line 12e - Total Exemption Amount \_\_\_\_\_

Enter the number of exemptions from Line 12a, Form NJ-1040EZ. Multiply the

number by \$1,000 and enter the result on Line 12c.

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

Add together the exemption amounts calculated above and enter the total on Line 12e and Line 17, Form NJ-1040EZ.

**Income (Lines 13 - 15)**

Gross income means all income you received in the form of money, goods, property, and services unless specifically exempt by law. As a New Jersey resident you must report all taxable income you receive, whether from New Jersey or not, on your return.



**You cannot use Form NJ-1040EZ if you had income other than wages, interest, or dividends.**

**NOTE:** For a listing of taxable and tax-exempt income, order Tax Topic Bulletin GIT-11, *New Jersey Resident Return Examples*.

**Line 13 - Wages, Salaries, Tips, etc.**

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 19. All W-2(s) must be enclosed

continued

Line 13 - Wages, Salaries, Tips, etc. - continued

with your tax return. **Do not** staple W-2(s) to your 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.



**You cannot use Form NJ-1040EZ if you paid taxes to another jurisdiction on the wages entered on this line and wish to claim a credit.**

**Retirement Plan Contributions.** 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.

**Federal Statutory Employees.** If you are considered a "statutory employee" for Federal income tax purposes, you may not

deduct your business expenses unless you are self-employed or an independent contractor under New Jersey law. The Federal label of "statutory employee" has no meaning for New Jersey gross income tax purposes. Business expenses may only be deducted from the business income of a self-employed individual.



**If you are a self-employed individual, you cannot use Form NJ-1040EZ.**

**Meals and/or Lodging.** You may exclude from the amount reported on Line 13 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** enclose a signed statement explaining how you have met these conditions. If the statement is not enclosed, 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 13 reimbursements for employee business expenses reported as wages on your W-2 provided that:

*continued*

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

a Control number		22222		Void <input type="checkbox"/>	For Official Use Only ▶ OMB No. 1545-0008	
b Employer identification number				1 Wages, tips, other compensation	2 Federal income tax withheld	
c Employer's name, address, and ZIP code				\$	\$	
d Employee's social security number				3 Social security wages	4 Social security tax withheld	
				\$	\$	
				5 Medical expenses and tips	6 Medical insurance withheld	
				\$	\$	
				7 Statutory tips	8 Allowance for state and local taxes	
e Employee's name and last name				9 Advance payment of federal income tax	10 Dependent care benefits	
f Employee's address and ZIP code				\$	\$	
				11 Health and pension plans	12a See instructions for box 12	
				\$	\$	
				13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>	12b	
14 Other UI/HC/WD - \$99.88 DI - \$117.50 DI P.P. #(Private Plan No.)				12c		\$
				12d		\$
						\$
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name	
NJ   234-567-890/000	\$ 32,250.00	\$ 525.00	\$	\$		
	\$	\$	\$	\$		
<b>Form W-2 Wage and Tax Statement</b>			<b>2002</b>		Department of the Treasury—Internal Revenue Service For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.	

Line 13 - Wages, Salaries, Tips, etc. - continued

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, enclose a statement explaining the amount you are excluding and your reasons for excluding this amount. Also enclose a copy of your Federal Form 2106.

#### Commuter Transportation Benefits.

Certain amounts you receive from your employer up to \$1,200 for using an 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 received 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.

**Moving Expenses.** Moving expenses are **not** deductible for New Jersey gross income tax purposes. However, you may exclude from the amount reported on Line 13 reimbursements for the following moving expenses if the Federal requirements to claim moving expenses were met and the expenses were included in wages on your W-2.

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

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

If you receive excludable reimbursements for moving expenses which are included in your wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons for excluding this amount. Also enclose a copy of your Federal Form 3903.

#### Compensation for Injuries or Sickness.

Certain amounts received for personal injuries or sickness are not subject to tax. You may exclude from the amount reported on Line 13 such amounts included as wages on your W-2 provided that:

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

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

#### Line 14a - Taxable Interest

Report on Line 14a all of your taxable interest from sources both inside and outside of New Jersey from your Form 1099 statement(s). Include all taxable interest income even if you did not receive a Form 1099. New Jersey taxable interest income includes interest from the following:

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

#### 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 taxable interest income on Line 14a is more than \$1,500, enclose a copy of Schedule B, Federal Form 1040, or Schedule 1, Federal Form 1040A.

#### Line 14b - Tax-Exempt Interest

Report all of your tax-exempt interest, as well as exempt interest dividends from a New Jersey Qualified Investment Fund, on Line 14b. **If Line 14b is more than \$10,000, you must include an itemized schedule detailing the amount received from each source.** New Jersey tax-exempt interest income includes interest from:

- ♦ 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

Line 14b - Tax-Exempt Interest - continued

Better Educational Savings Trust Program (NJBEST) accounts

- ♦ Sallie Maes
- ♦ CATS and 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 with the Division of Taxation annually. If you received a distribution from a qualified investment fund, you may exclude from your income only the portion of the distribution which comes from qualified exempt obligations. Although excluded from income, the tax-exempt portion is reported on Line 14b. The taxable portion of the distribution, if any, is reported as dividends on Line 15. 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 14b, Tax-Exempt Interest Income.**

When you total your interest income on Lines 14a and 14b, the amount should match the total of the taxable and tax-exempt interest you reported on your Federal income tax return (if you filed a Federal 1040). Enclose a statement with your NJ-1040EZ explaining the difference, if the amounts do not match. For more information on tax-exempt interest income, order Tax Topic Bulletin GIT-5, *Exempt Obligations*.

**Line 15 - Dividends**

Enter on Line 15 the amount of dividends received during the year from investments

<b>Worksheet A</b> <b>Deduction for Medical Expenses</b> (Keep for your records)	
1. Total nonreimbursed medical expenses .....	1. _____
2. Enter Line 16, NJ-1040EZ _____ × .02 = .....	2. _____
3. Medical Expenses Deduction. Subtract line 2 from line 1 and enter result here. If zero or less, enter zero .....	3. _____
4. Enter the amount of your qualified Archer MSA contributions from Federal Form 8853 .....	4. _____
5. <b>Total Deduction for Medical Expenses.</b> Add lines 3 and 4. Enter the result here and on Line 18, Form NJ-1040EZ. If zero, enter zero here and make no entry on Line 18, Form NJ-1040EZ .....	5. _____

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



**You cannot use Form NJ-1040EZ if you received capital gain distributions from mutual funds or other regulated investment companies.**

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

**Insurance Premiums.** Dividends received from insurance companies are not taxable unless the dividends received exceed the premiums paid. Any interest from accumulated insurance dividends is taxable and must be reported on Line 14a.

**Line 16 - New Jersey Gross Income**

Enter on Line 16 the total of Lines 13, 14a, and 15.



**If you were a New Jersey resident for the entire year and your Gross Income on Line 16 is \$20,000 or less (\$10,000 if filing status is single), you have no tax liability to New Jersey and**

**no return must be filed. If you are filing a return only to obtain a refund of taxes withheld or estimated payments made or to apply for the New Jersey earned income tax credit, stop here. Continue completing the return with Line 23. See instructions on page 24.**

**NOTE:** If you qualify, you may receive a New Jersey earned income tax credit even if you have no tax liability to New Jersey and are not required to file a return. See the instructions for Line 28.

**Exemptions and Deductions (Lines 17 - 18)**

New Jersey law does not allow deductions 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.

**Line 17 - Exemptions**

Enter the total exemption amount you calculated at Line 12e.

**Line 18 - 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 qualified Archer medical savings account

*Line 18 - Medical Expenses - continued*

(MSA) contributions. Use Worksheet A 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, X-rays, 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 A, contributions you made to an Archer MSA or any amounts paid or disbursed from an Archer MSA that have been excluded from gross income.

**Archer MSA Contributions.** Enter on line 4, Worksheet A, 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). Enclose Federal Form 8853 with your return. Excess contributions that you withdraw before the due date of your tax return are not taxable. However, you must report the earnings associated with the excess contributions you withdraw as wages on Line 13.

### Line 19 - Taxable Income

Subtract Lines 17 and 18 from Line 16 and enter the result on Line 19. If Line 19 is zero or less, make no entry.

### Property Tax Deduction/ Credit (Lines 20 and 26)

Eligible homeowners and tenants who pay property taxes, either directly or through

rent, qualify for either a deduction or a refundable credit.

The property tax **deduction** reduces your taxable income. Your tax benefit varies depending on the amount of your taxable income, the amount of your property taxes or rent, and your filing status. To determine the actual tax benefit you will receive (how much you will reduce your tax liability) when claiming a property tax deduction, you must calculate your tax liability both with a deduction and without a deduction. The property tax **credit** reduces your tax due. The credit increases the total payments and/or credits on Line 29, Form NJ-1040EZ. These payments and/or credits are subtracted directly from your tax liability. Taxpayers who do not reduce their tax liability by \$50 or more when claiming the property tax deduction should claim the property tax credit.

For recorded information on the property tax deduction/credit, call our automated TaxTalk service from a Touch-tone phone at 1-800-323-4400 (toll-free within New Jersey, New York, Pennsylvania, Delaware, and Maryland) or 609-826-4400. You may also request our publication *Property Tax Deduction/Credit Frequently Asked Questions*. See "NJ TaxTalk" on page 43.

**Eligibility Requirements.** To be eligible for a property tax deduction **or** credit:

- ◆ You must have been domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 2002; and
- ◆ Your principal residence, whether owned or rented, must be subject to local property taxes, and property taxes must have been paid on that residence either as actual property taxes or through rent; and
- ◆ Your rented dwelling must have its own separate kitchen and bath facilities; and
- ◆ Your gross income on Line 16 is more than \$20,000 (\$10,000 if filing status is single) **or** you or your spouse were 65 years of age or older or blind or disabled at the end of the tax year.

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

**Principal Residence.** A principal residence means a homestead, either owned or rented, actually and continually occupied as your permanent residence. No property tax deduction or credit is allowed for a vacation home, a "second home," or property which the owner rents to someone else.



**You cannot use Form NJ-1040EZ if you lived at more than one qualified New Jersey residence during the year, shared ownership or rent with someone other than your spouse, or you owned a residence containing more than one dwelling unit and you wish to claim a property tax deduction/credit.**

**Homeowners.** You may claim a property tax deduction or credit for the home in New Jersey that you owned and lived in as your principal residence provided it was subject to local property taxes.

**Condominiums and Co-ops.** A condominium unit or a unit in a cooperative housing complex or mutual housing corporation is considered a single-family dwelling for purposes of the property tax deduction or credit.

**Continuing Care Communities.** As a resident in a continuing care retirement community, you may qualify for a property tax deduction or credit as a homeowner if the continuing care contract requires you to bear the proportionate share of property taxes attributable to your unit.

**Disabled Veterans.** Totally and permanently disabled veterans who have a 100% exemption from local property taxes are **not** eligible for a property tax deduction or credit. If any portion of the dwelling is rented to a tenant and property taxes are paid by the disabled veteran owner on the rented portion, any tenant may be eligible for a property tax deduction or

Property Tax Deduction/Credit (Lines 20 and 26) - continued

credit, but the property owner is not eligible.

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

**Tenants.** You may claim a property tax deduction or credit for a home or apartment you rented in New Jersey and lived in as your principal residence, provided that the building is subject to local property taxes and contains its own separate kitchen and bathroom. You do not qualify for a property tax deduction or credit if you reside in a unit which only has access to a kitchen or bathroom.

**Mobile Homes.** If you own a mobile home which is located in a mobile home park, you qualify for a property tax deduction or credit as a tenant. For more information on mobile homes, contact the New Jersey Division of Taxation Customer Service Center.

**Tax-Exempt, Subsidized, and Campus Housing.** Tenants living in dwellings which are not subject to local

property taxes are not eligible for a property tax deduction or credit. This includes tenants living in tax-exempt housing or other dwellings owned by the State, County, Municipal, or Federal government; students living in on-campus apartments at State colleges and universities; and tenants living in dwellings owned by religious, charitable, or other nonprofit organizations (including on-campus apartments at private nonprofit colleges and universities), if the property is exempt from local property taxes. **Do not enter a figure on Line 20 or Line 26 of the tax return. If you are not sure whether the dwelling you rent is subject to local property taxes, contact your municipal tax assessor for information. The Division of Taxation audits returns to ensure that only qualified applicants claim the property tax deduction or the property tax credit.**

**Seniors or Blind/Disabled Persons.** If either you or your spouse were 65 years of age or older or blind or disabled at the

end of the tax year, and your gross income on Line 16 is \$20,000 or less (\$10,000 if filing status is single), and you satisfy the eligibility requirements, you qualify for a property tax credit in the amount of \$50. Complete the Homestead Rebate Application on the back of Form NJ-1040EZ, and your credit will automatically be sent to you with your homestead rebate. **Do not** complete Line 20 to claim a property tax deduction **or** Line 26 to claim a property tax credit.

**Line 20 - Property Tax Deduction**

If you satisfied the eligibility requirements, you may deduct 100% of property taxes due and paid **or** \$10,000, whichever is less. For tenants, 18% of the rent paid during the year is considered property taxes paid. Complete Schedule 1 below to determine the amount of your property tax deduction and whether you should elect to take the property tax credit on Line 26 instead of the deduction on Line 20.

**Schedule 1 – Property Tax Deduction/Credit**

Complete both columns of this schedule to find out whether the Property Tax Deduction or the Property Tax Credit is better for you.

- 1. **Property Tax.** Enter the property taxes you paid in 2002. Renters enter 18% of rent paid in 2002. **See instructions page 24.** 1. \_\_\_\_\_
- 2. **Property Tax Deduction.** Enter Line 1 or \$10,000, whichever is less. Also enter this amount on Line 4 below. **See instructions page 24.** 2. \_\_\_\_\_

- 3. Taxable Income (Copy from Line 19 of your NJ-1040EZ) .....
- 4. Property Tax Deduction (Copy from Line 2 of this schedule) .....
- 5. Taxable Income After Property Tax Deduction (Subtract Line 4 from Line 3) .....
- 6. Tax you would pay on Line 5 amount (Go to Tax Tables or Tax Rate Schedules and enter amount) .....
- 7. Now, subtract Line 6, Column A from Line 6, Column B and enter the result here .....

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

**8. Is the Line 7 amount \$50 or more?**

- Yes. You receive a greater tax benefit by taking the Property Tax Deduction. Enter the amount on Line 4, Column A of this schedule on Line 20 of Form NJ-1040EZ. Make no entry on Line 26 of Form NJ-1040EZ and complete the balance of the return.
- No. You receive a greater tax benefit from the Property Tax Credit. Enter \$50 on Line 26 of Form NJ-1040EZ. Make no entry on Line 20 of Form NJ-1040EZ and complete the balance of the return. **See instructions page 24.**

## Line 1 - Property Tax/Rent

Enter on Line 1 your property taxes (or 18% of rent) due and paid during 2002 on your qualified residence.



**You cannot use Form NJ-1040EZ if you lived at more than one qualified New Jersey resi-**

**dence during the year, shared ownership or rent with someone other than your spouse, or you owned a residence containing more than one dwelling unit and you wish to claim a property tax deduction/credit.**



**Property Tax Reimbursement Recipients.** If you did not receive a Prop-

erty Tax Reimbursement for 2001, and you are eligible for a Property Tax Reimbursement for 2002, you must enter on Line 1 the amount of your **2001 property taxes** due and paid as reported on your 2002 Property Tax Reimbursement Application, Form PTR-1. (Mobile home owners enter 18% of 2001 site fees.)

If you received a Property Tax Reimbursement for 2001 and you continued to meet the eligibility requirements through

2002, enter the amount of your base year property taxes or 18% of your base year site fees on Line 1. (The amount of your base year property taxes or site fees is shown on Line 11 of your New Jersey Property Tax Reimbursement Application, Form PTR-2.)

For more information on the Property Tax Reimbursement Program, request our publication *Property Tax Reimbursement Frequently Asked Questions*.

## Line 2 - Property Tax Deduction

Enter the amount on Line 1 or \$10,000, whichever is less. Also enter this amount on Line 4, Column A.

## Line 3 - Taxable Income

For each column, enter on Line 3, Schedule 1 the amount from Line 19, Form NJ-1040EZ.

## Line 4 - Property Tax Deduction

Enter on Line 4, Column A the amount from Line 2, Schedule 1.

## Line 5 - Taxable Income After Property Tax Deduction

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

## Line 6 - Tax on Line 5

For each column, enter on Line 6 the amount of tax on the income shown on Line 5. Use the Tax Table on page 33 or the Tax Rate Schedules on page 42 to calculate the amount of tax.

## Lines 7 and 8 - Deduction/Credit Determination

To determine whether a property tax deduction or a property tax credit is more beneficial to you, subtract Line 6, Column A from Line 6, Column B and enter the result on Line 7. If Line 7 is \$50 or more, you will receive a greater benefit by taking the property tax deduction. Enter the amount from Line 4, Column A on Line 20, Form NJ-1040EZ and make no entry on Line 26, Form NJ-1040EZ. If Line 7 is less than \$50, you will receive a greater benefit by taking the property tax credit. Enter \$50 on Line 26, Form NJ-1040EZ and make no entry on Line 20, Form NJ-1040EZ.

## 2002 Form NJ-1040EZ Line by Line Instructions

### Line 21 - New Jersey Taxable Income

Subtract Line 20 from Line 19. If zero or less, make no entry.

### Line 22 - Tax on Amount on Line 21

Compute your tax by using one of the following methods.

**Tax Table.** If your New Jersey taxable income is less than \$100,000, you may use the New Jersey Tax Table on page 33 or the New Jersey Tax Rate Schedules on page 42 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 22.

**Tax Rate Schedules.** You must use the New Jersey Tax Rate Schedules on page 42 if your New Jersey taxable income is \$100,000 or more. Use the correct schedule for your filing status. After you have calculated your tax, enter the amount on Line 22.

### Line 23 - Use Tax Due on Out-of-State Purchases

If you were a New Jersey resident and you purchased items or services that were subject to New Jersey sales tax, you are liable for the use tax at the rate of 6% of the purchase price if:

1. Sales tax has not been paid; **or**
2. Sales tax has been collected out of State at a rate less than 6%.

In determining the net amount of use tax due, sales tax paid to certain other states may be taken as credit. Use tax is due 20 days after the items enter New Jersey. Use Form ST-18 to remit the use tax on a more timely basis. See page 43 of this booklet for information on how to obtain Form ST-18 and other forms.

If you owe use tax and are remitting it with Form NJ-1040EZ, enter the amount on Line 23. If you owe no use tax, enter "0."

### Line 24 - Total Tax

Enter on Line 24 the total of Lines 22 and 23.

## Line 25 - New Jersey Income Tax Withheld

Enter on Line 25 the total New Jersey income tax withheld, as shown on your W-2 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 19. Enclose the state copy of each W-2.

**Do not** include on Line 25 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 25.



**For 2002, the maximum employee contribution for UI/HC/WD was \$99.88 and the maximum employee contribution for DI was \$117.50. You cannot use Form NJ-1040EZ if you had two or more employers and you wish to claim a credit for excess UI/HC/WD or DI contributions withheld.**

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

## Line 26 - Property Tax Credit

If you satisfied the eligibility requirements (see page 22) and you did not claim a property tax deduction on Line 20, you qualify for a property tax credit.

### Do not complete Line 26 if:

- ◆ You claimed a property tax deduction on Line 20; or
- ◆ Your gross income on Line 16, Form NJ-1040EZ is \$20,000 or less (\$10,000 if filing status is single).

**NOTE:** If you are 65 years of age or older or blind or disabled, and you are not required to file Form NJ-1040EZ because your gross income on Line 16 is \$20,000 or less (\$10,000 if filing status is single), and you satisfy the eligibility requirements, you qualify for a property tax credit in the amount of \$50. If you have an overpayment on Line 31, complete and file the homestead rebate application on the back of Form NJ-1040EZ, and your credit will automatically be paid with your homestead rebate. Do not claim the property tax deduction (Line 20) or the property tax credit (Line 26) on Form NJ-1040EZ.

**If your income on Line 16 is below the minimum filing threshold (see page 13) and you do not have an overpayment on Line 31, you cannot use Form NJ-1040EZ to apply for a homestead rebate. You need to file Form HR-1040 or use another filing method (see back cover).**

## Line 27 - New Jersey Estimated Payments/Credit From 2001 Return

Enter on Line 27 the total of:

- ◆ Estimated tax payments made for 2002
- ◆ Credit applied from your 2001 tax return\*
- ◆ Amount, if any, paid to qualify for an extension of time to file

\*This is the amount of overpayment that you chose to carry forward on Line 1 of the "Deductions From Overpayment" section of your 2001 NJ-1040EZ resident return (or Line 52 of your 2001 NJ-1040) as a credit towards your income tax liability for 2002. If you received a refund check for 2001, do not enter the amount of that refund check on Line 27.


**Underpayment of Estimated Tax.** Fill in the oval below Line 27 if you are enclosing Form NJ-2210. See "Estimated Tax" on page 16.

**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, en-

close a statement with your return explaining all the payments you and/or your spouse made for 2002 and the name(s) and social security number(s) under which you made payments.

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

## New Jersey Earned Income Tax Credit (Line 28)

**TAX TIP**  The New Jersey earned income tax credit is a credit for certain taxpayers who work and have earned income. The credit reduces the amount of tax you owe and may also give you a refund, even if you have no tax liability to New Jersey. If you are eligible and file for a Federal earned income credit, you may also be eligible for a New Jersey earned income tax credit.

You must file a New Jersey resident income tax return to receive a New Jersey earned income tax credit, even if you are not required to file a return because your gross income is below the minimum income filing threshold.

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

- ◆ The filing status on both your Federal return and your New Jersey return is married, filing joint return, head of household, or qualifying widow(er); and
- ◆ Your New Jersey gross income on Line 16, Form NJ-1040EZ is \$20,000 or less; and
- ◆ You have at least one "qualifying child" for purposes of the Federal earned income credit.



New Jersey Earned Income Tax Credit (Line 28) - continued

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

## Line 28 - New Jersey Earned Income Tax Credit

If you satisfy the eligibility requirements above, complete the Earned Income Tax Credit Schedule on page 2 of Form NJ-1040EZ to calculate the amount of your New Jersey earned income tax credit.

### Completing the Earned Income Tax Credit Schedule

**Line 1.** If you filed a 2002 Federal Schedule EIC on which you listed at least one "qualifying child," fill in the "Yes" oval. Otherwise, fill in "No." If you did not file a 2002 Federal Schedule EIC or if you did not have a qualifying child, you are not eligible for a New Jersey earned income tax credit.

**Line 2.** If you asked the Internal Revenue Service to calculate your Federal earned income credit, fill in the oval at Line 2. The IRS will provide information regarding Federal earned income credit recipients to the Division of Taxation in October 2003. Please allow at least 4–6 weeks for the Division to process the information and issue a check for your New Jersey earned income tax credit.

**Line 3.** Enter the amount of your Federal earned income credit from your 2002 Federal Form 1040 or Form 1040A.

**Line 4.** Enter 17.5% of Line 3, your Federal earned income credit.

Federal Earned Income Credit  $\times$  .175 = Line 4

Enter the amount from Line 4 of the Earned Income Tax Credit Schedule on Line 28, Form NJ-1040EZ.

## Line 29 - Total Payments and Credits

Add Lines 25 through 28 and enter the result on Line 29.

## Line 30 - Amount of Tax You Owe

If Line 24 is more than Line 29, subtract Line 29 (Total Payments and Credits) from

Line 24 (Total Tax) and enter the result on Line 30. This is the amount you owe.

If you owe tax you may make a donation on Lines 2, 3, 4, 5, 6, and/or 7 in the "Deductions from Overpayment" section (page 2, Form NJ-1040EZ), by adding the amount of your donation to your payment amount.

If you are enclosing Form NJ-2210, the amount of your payment should also include interest calculated for the underpayment of estimated tax. See "Estimated Tax" on page 16. Make your check or money order for the total amount payable to "State of New Jersey – TGI."

You may pay your 2002 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 14. Fill in the oval below Line 30 if you are paying by e-check or credit card. Do not send in the payment voucher if you pay your taxes by e-check or credit card.

## Line 31 - Overpayment

If Line 24 is less than Line 29, subtract Line 24 (Total Tax) from Line 29 (Total Payments and Credits) and enter the result on Line 31.

## Line 32 - Total Deductions From Overpayment

**You must complete the "Deductions From Overpayment" section on page 2, Form NJ-1040EZ before completing Line 32.**

### Deductions From Overpayment:

**Line 1 - Credit to Your 2003 Tax.** Enter on Line 1 the amount of your overpayment that you wish to credit to your 2003 tax liability.

**Contributions (Lines 2 - 7).** 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 7:

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

*New for 2002*

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

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

If you are making a donation on Line 7, also enter the code number (01, 02, 03, 04, or 05) for the fund of your choice. For your convenience, "0" is already entered.

The amount you donate will reduce your refund or increase your balance due. An amount must be entered when making a contribution.

If you are making a donation on Line 2, 3, 4, 5, 6, and/or 7, and you have a balance due, increase the 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 8 - Total Deductions From Overpayment.** Enter on Line 8 the total of Lines 1 through 7. Also enter this amount on Line 32.

## Line 33 - Refund

Subtract Line 32 from Line 31. Enter the result on Line 33. This is the amount of your refund.

## 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 con-

continued

*Gubernatorial Elections Fund - continued*

tribution and expenditure limits, the Gubernatorial Public Financing Program has since 1977 assisted 56 candidates to conduct their campaigns free from the improper influence of excessive campaign contributions. Operation of the program has also permitted candidates of limited financial means to run for election to the State's highest office. As a condition of their receipt of public financing, candidates must agree to participate in two debates which provide the public with an opportunity to hear the views of each candidate. For more information on the Gubernatorial Public Financing Program, contact the New Jersey Election Law Enforcement Commission at 609-292-8700 or write to:

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

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

Participation in the \$1 income tax check-off protects the continuity and integrity of the Gubernatorial Elections Fund by providing that funds will be reserved for future gubernatorial elections thereby

detering the use of needed funding for other purposes. If you want to designate \$1 to go to help candidates for governor pay campaign expenses, fill in the "Yes" oval in the Gubernatorial Elections Fund section of the return. If you are filing a joint return, your spouse may also designate \$1 to this fund. **Filling in the "Yes" oval will not in any way increase your tax liability or reduce your refund.**

## 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 or a delay or denial of your home-  
stead rebate.

### **TAX TIP** Preparer Authorization.



Because of the strict provisions of confidentiality, Division of Taxation personnel may not discuss your return or enclosures with anyone other than you without your written authorization. If, for any reason, you want a Division of Taxation representa-

tive 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 enclosures with your "Paid Tax Preparer," fill in the oval below "Your Signature" line.

**Don't Need Forms Mailed to You Next Year?** Taxpayers who pay someone else to prepare their returns probably do not use the income tax return booklets mailed to them each year. If you do **not** need a booklet mailed to you next year, fill in the oval below "Spouse's Signature" line. Telling us that you do not need a booklet next year will help us reduce printing and mailing costs.

**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.

## Rebate Calculations

For tax year 2002, homestead rebates will be calculated as shown on the following chart.

### Taxpayers Age 65 or Over and/or Totally and Permanently Disabled

		if your filing status is:	and your gross income is:	your rebate amount will be:	
			over	but not over	
<b>Homeowners</b>	<i>Married, Filing Joint Return</i>		\$ 0	\$ 70,000	Equal to the amount that property tax paid exceeds 5% of gross income. Not less than \$150 or more than \$790.
	<i>or</i>				
	<i>Head of Household</i>		70,000	100,000	\$ 100
	<i>or</i>		100,000		0 (not eligible)
			\$ 0	\$ 35,000	Equal to the amount that property tax paid exceeds 5% of gross income. Not less than \$150 or more than \$790.
	<i>Single</i>		35,000	70,000	\$ 150
			70,000	100,000	100
			100,000		0 (not eligible)
<b>Tenants</b>	<i>Married, Filing Joint Return</i>		\$ 0	\$ 70,000	Equal to the amount that rent constituting property tax (18% of rent) exceeds 5% of gross income. Not less than \$100 or more than \$790.
	<i>or</i>				
	<i>Head of Household</i>		70,000	100,000	\$ 100
	<i>or</i>		100,000		0 (not eligible)
			\$ 0	\$ 35,000	Equal to the amount that rent constituting property tax (18% of rent) exceeds 5% of gross income. Not less than \$100 or more than \$790.
	<i>Single</i>		35,000	100,000	\$ 100
			100,000		0 (not eligible)

### Taxpayers Under Age 65 and Not Totally and Permanently Disabled

		if your gross income is:	your rebate amount will be:
<b>Homeowners</b>		\$ 40,000 or less	Maximum \$90
<b>Tenants</b>		\$100,000 or less	Maximum \$100

## Qualifications

To be eligible for a New Jersey homestead rebate:

- ◆ You must have been domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 2002; and
- ◆ Your gross income for the entire year must have been \$100,000 or less (see Note under Line 1, Gross Income, below). If you were a homeowner under 65 and not blind or disabled, you are not eligible for a homestead rebate if your income is over \$40,000; and
- ◆ Your principal residence, whether owned or rented, must be subject to local property taxes, and property taxes must have been paid on that residence either as actual property taxes or through rent; and
- ◆ Your rented dwelling must have its own separate kitchen and bath facilities; and
- ◆ You must file Form NJ-1040EZ by **April 15, 2003**, or if you are filing under an extension, by the extended due date.



**You cannot use Form NJ-1040EZ to apply for a homestead rebate if your income on**

**Line 16 is below the minimum filing threshold (see page 13) and you do not have an overpayment on Line 31. In that case, you have until January 15, 2004, to apply for your homestead rebate using Form HR-1040.**

**Principal Residence.** A principal residence means a homestead, either owned or rented, actually and continually occupied as your permanent residence. No rebate will be granted for a vacation home, a "second home," or property which the owner rents to someone else.



**You cannot use Form NJ-1040EZ to claim a homestead rebate if you lived at more than**

**one qualified New Jersey residence during the year, shared ownership or rent with someone other than your spouse, or you owned a residence containing more than one dwelling unit.**

## Tax-Exempt, Subsidized, and Campus Housing

**Do not complete the Homestead Rebate Application on the back of Form NJ-1040EZ if the dwelling you rent is not subject to local property taxes; you do not qualify for a rebate. If you are not sure whether the dwelling you rent is subject to local property taxes, contact your municipal tax assessor for information. The Division of Taxation audits returns to ensure that only qualified applicants receive rebates.**

### Homeowners

You may claim a rebate for the home in New Jersey that you owned and lived in as your principal residence provided it was subject to local property taxes.

**Condominiums and Co-ops.** A condominium unit or a unit in a cooperative housing complex or mutual housing corporation is considered a single-family dwelling for purposes of the rebate.

**Continuing Care Communities.** As a resident in a continuing care retirement community, you may qualify for a rebate as a homeowner if the continuing care contract requires you to bear the proportionate share of property taxes attributable to your unit.

**Disabled Veterans.** Totally and permanently disabled veterans who have a 100% exemption from local property taxes are **not** eligible for a homestead rebate. If any portion of the dwelling is rented to a tenant and property taxes are paid by the disabled veteran owner on the rented portion, any tenant may be eligible for a homestead rebate, but the property owner is not eligible.

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

### Tenants

You may claim a rebate if you rented a home or an apartment in a dwelling subject to local property taxes which contained its own separate kitchen and bathroom. You do not qualify for a rebate if you reside in a unit which only has access to a kitchen or bathroom.

**Mobile Homes.** If you own a mobile home which is located in a mobile home park, you qualify for a rebate as a tenant.

For more information on mobile homes, contact the Division's Customer Service Center.

## Rebate Application

### Line 1 - Gross Income

Enter on Line 1 the amount of income reported on Line 16, Form NJ-1040EZ.

#### NOTE:

- ◆ Social Security and Railroad Retirement benefits are exempt from New Jersey income tax and should not be reported as income on Line 1.
- ◆ If the amount on Line 1 is more than \$100,000, you are not eligible for a 2002 homestead rebate. If you were a homeowner under 65 and not blind or disabled, you are not eligible for a homestead rebate if your income is over \$40,000. Do not complete the homestead rebate application.

### Line 2 - Address

Complete the street address and municipality of the New Jersey residence for which the rebate is claimed if different from the address on the front of Form NJ-1040EZ.

### Line 3 - Homeowner/Tenant Status

Fill in the oval to indicate whether you were a homeowner or a tenant during 2002. Fill in only one oval.

## Homeowners (Lines 4 and 5)

### Line 4 - Block and Lot Number

If you filled in "Homeowner" on Line 3, enter the Block and Lot Number of your principal residence on December 31, 2002, or the last day that you were a resi-

Homeowners (Lines 4 and 5) - continued

dent homeowner in 2002. Include qualifier if applicable. (Only condominiums may have qualifiers assigned to them.) You may obtain this information from your current property tax bill or from your local tax assessor.

### Line 5 - Property Tax

Enter on Line 5 the total amount of property taxes paid on your principal residence in New Jersey during the year. Report only the actual amount of property taxes that were due and paid to the local taxing authorities during 2002. If no property tax payments were made by December 31, 2002, you may not claim a homestead rebate.

Residents of cooperative dwelling units must obtain from their cooperative's management their share of property taxes for the residential unit they occupy.

Residents of continuing care retirement facilities may not include charges for anything other than their share of property taxes as specified in their continuing care contract.

### Tenants (Line 6)

#### Line 6 - Rent

Enter on Line 6 the total amount of rent paid on your principal residence in New Jersey during the year.

**NOTE:** The Division of Taxation will calculate the amount of your rebate based on the information you provide. If you are also eligible for the NJ SAVER rebate, you will receive either a homestead rebate or the NJ SAVER rebate, whichever provides the higher benefit. Although the homestead rebate and NJ SAVER rebate have similar eligibility requirements, they have separate applications which must be filed for each program.

For more information on how the homestead rebate is calculated, request Tax Topic Bulletin HR-2, *Homestead Rebate Guidelines*. For more information on the NJ SAVER rebate, request our publication, *NJ SAVER Rebate Frequently Asked Questions*.

## Assembling Your Return

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

- **File only original forms.** The State is unable to scan photocopies of tax returns.
- **Check your math.**
- **Check name, address, social security number, and county/municipality code** for accuracy when using the label or writing information on the return.
- **Sign and date your return.** Both spouses must sign a joint return.
- **Homestead rebate application.** An incomplete application may delay your rebate.
- **Enclose** all supporting documents and schedules with the return including:
  - W-2(s) that indicate NJ withholdings
  - If appropriate, New Jersey Form NJ-630 or NJ-2440
  - 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	Form 4868 for filing under a Federal extension
Form 2106 for employee business expenses	Form 8853 for Archer MSA contributions
Form 3903 for moving expenses	
- **Balance due.** Complete the Payment Voucher, Form NJ-1040EZ-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 the payment voucher.
- **Use the large envelope** to mail Form NJ-1040EZ with related enclosures, payment voucher, and check or money order. On the flap of the large envelope you will find two address labels. Choose the label that applies.
- **Keep a copy of your return** and all supporting documents or schedules.

Enter the appropriate four-digit number in the boxes on Form NJ-1040EZ. The County/Municipality Codes reflected below are for the Division of Taxation purposes only.

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

Enter the appropriate four-digit number in the boxes on Form NJ-1040EZ. The County/Municipality Codes reflected below are for the Division of Taxation purposes only.

Municipality	Code	Municipality	Code	Municipality	Code	Municipality	Code
<b>MERCER COUNTY</b>							
East Windsor Township	1101	Monmouth Beach Borough	1334	Lakehurst Borough	1514	Warren Township	1820
Ewing Township	1102	Neptune City Borough	1336	Lakewood Township	1515	Watchung Borough	1821
Hamilton Township	1103	Neptune Township	1335	Lavallette Borough	1516	<b>SUSSEX COUNTY</b>	
Hightstown Borough	1104	Ocean Township	1337	Little Egg Harbor Twp.	1517	Andover Borough	1901
Hopewell Borough	1105	Oceanport Borough	1338	Long Beach Township	1518	Andover Township	1902
Hopewell Township	1106	Red Bank Borough	1339	Manchester Township	1519	Branchville Borough	1903
Lawrence Township	1107	Roosevelt Borough	1340	Mantoloking Borough	1520	Byram Township	1904
Pennington Borough	1108	Rumson Borough	1341	Ocean Gate Borough	1522	Frankford Township	1905
Princeton Borough	1109	Sea Bright Borough	1342	Ocean Township	1521	Franklin Borough	1906
Princeton Township	1110	Sea Girt Borough	1343	Pine Beach Borough	1523	Fredon Township	1907
Trenton City	1111	Shrewsbury Borough	1344	Plumsted Township	1524	Green Township	1908
Washington Township	1112	Shrewsbury Township	1345	Point Pleasant Borough	1525	Hamburg Borough	1909
West Windsor Township	1113	South Belmar Borough	1346	Pt. Pleasant Beach Bor.	1526	Hampton Township	1910
<b>MIDDLESEX COUNTY</b>							
Carteret Borough	1201	Spring Lake Borough	1347	Seaside Heights Borough	1527	Hardyston Township	1911
Cranbury Township	1202	Spring Lake Heights Bor.	1348	Seaside Park Borough	1528	Hopatcong Borough	1912
Dunellen Borough	1203	Tinton Falls Borough	1349	Ship Bottom Borough	1529	Lafayette Township	1913
East Brunswick Township	1204	Union Beach Borough	1350	South Toms River Bor.	1530	Montague Township	1914
Edison Township	1205	Upper Freehold Township	1351	Stafford Township	1531	Newton Town	1915
Helmetta Borough	1206	Wall Township	1352	Surf City Borough	1532	Ogdensburg Borough	1916
Highland Park Borough	1207	West Long Branch Boro	1353	Tuckerton Borough	1533	Sandyston Township	1917
Jamesburg Borough	1208	<b>MORRIS COUNTY</b>		<b>PASSAIC COUNTY</b>		Sparta Township	1918
Metuchen Borough	1209	Boonton Town	1401	Bloomington Borough	1601	Stanhope Borough	1919
Middlesex Borough	1210	Boonton Township	1402	Clifton City	1602	Stillwater Township	1920
Milltown Borough	1211	Butler Borough	1403	Haledon Borough	1603	Sussex Borough	1921
Monroe Township	1212	Chatham Borough	1404	Hawthorne Borough	1604	Vernon Township	1922
New Brunswick City	1213	Chatham Township	1405	Little Falls Township	1605	Walpack Township	1923
North Brunswick Twp.	1214	Chester Borough	1406	North Haledon Borough	1606	Wantage Township	1924
Old Bridge Township	1215	Chester Township	1407	Passaic City	1607	<b>UNION COUNTY</b>	
Perth Amboy City	1216	Denville Township	1408	Paterson City	1608	Berkeley Heights Twp.	2001
Piscataway Township	1217	Dover Town	1409	Pompton Lakes Borough	1609	Clark Township	2002
Plainsboro Township	1218	East Hanover Township	1410	Prospect Park Borough	1610	Cranford Township	2003
Sayreville Borough	1219	Florham Park Borough	1411	Ringwood Borough	1611	Elizabeth City	2004
South Amboy City	1220	Hanover Township	1412	Totowa Borough	1612	Fanwood Borough	2005
South Brunswick Twp.	1221	Harding Township	1413	Wanaque Borough	1613	Garwood Borough	2006
South Plainfield Bor.	1222	Jefferson Township	1414	Wayne Township	1614	Hillside Township	2007
South River Borough	1223	Kinnelon Borough	1415	West Milford Township	1615	Kenilworth Borough	2008
Spotswood Borough	1224	Lincoln Park Borough	1416	West Paterson Borough	1616	Linden City	2009
Woodbridge Township	1225	Long Hill Township	1430	<b>SALEM COUNTY</b>		Mountainside Borough	2010
<b>MONMOUTH COUNTY</b>							
Aberdeen Township	1301	Madison Borough	1417	Alloway Township	1701	New Providence Borough	2011
Allenhurst Borough	1302	Mendham Borough	1418	Carneys Point Township	1702	Plainfield City	2012
Allentown Borough	1303	Mendham Township	1419	Elmer Borough	1703	Rahway City	2013
Asbury Park City	1304	Mine Hill Township	1420	Elsinboro Township	1704	Roselle Borough	2014
Atlantic Highlands Bor.	1305	Montville Township	1421	Lower Alloways Crk. Twp.	1705	Roselle Park Borough	2015
Avon By The Sea Bor.	1306	Morris Plains Borough	1423	Mannington Township	1706	Scotch Plains Township	2016
Belmar Borough	1307	Morris Township	1422	Mannington Township	1706	Springfield Township	2017
Bradley Beach Borough	1308	Morristown Town	1424	Oldmans Township	1707	Summit City	2018
Brielle Borough	1309	Mountain Lakes Borough	1425	Penns Grove Borough	1708	Union Township	2019
Colts Neck Township	1310	Mt. Arlington Borough	1426	Pennsville Township	1709	Westfield Town	2020
Deal Borough	1311	Mt. Olive Township	1427	Pilesgrove Township	1710	Winfield Township	2021
Eatontown Borough	1312	Netcong Borough	1428	Pittsgrove Township	1711	<b>WARREN COUNTY</b>	
Englishtown Borough	1313	Parsippany-Troy Hills Twp.	1429	Quinton Township	1712	Allamuchy Township	2101
Fair Haven Borough	1314	Pequannock Township	1431	Salem City	1713	Alpha Borough	2102
Farmingdale Borough	1315	Randolph Township	1432	Upper Pittsgrove Twp.	1714	Belvidere Town	2103
Freehold Borough	1316	Riverdale Borough	1433	Woodstown Borough	1715	Blairstown Township	2104
Freehold Township	1317	Rockaway Borough	1434	<b>SOMERSET COUNTY</b>		Franklin Township	2105
Hazlet Township	1318	Rockaway Township	1435	Bedminster Township	1801	Frelinghuysen Township	2106
Highlands Borough	1319	Roxbury Township	1436	Bernards Township	1802	Greenwich Township	2107
Holmdel Township	1320	Victory Gardens Borough	1437	Bernardsville Borough	1803	Hackettstown Town	2108
Howell Township	1321	Washington Township	1438	Bound Brook Borough	1804	Hardwick Township	2109
Interlaken Borough	1322	Wharton Borough	1439	Branchburg Township	1805	Harmony Township	2110
Keansburg Borough	1323	<b>OCEAN COUNTY</b>		Bridgewater Township	1806	Hope Township	2111
Keyport Borough	1324	Barneget Township	1501	Far Hills Borough	1807	Independence Township	2112
Little Silver Borough	1325	Barneget Light Borough	1502	Franklin Township	1808	Knowlton Township	2113
Loch Arbour Village	1326	Bay Head Borough	1503	Green Brook Township	1809	Liberty Township	2114
Long Branch City	1327	Beach Haven Borough	1504	Hillsborough Township	1810	Lopatcong Township	2115
Manalapan Township	1328	Beachwood Borough	1505	Manville Borough	1811	Mansfield Township	2116
Manasquan Borough	1329	Berkeley Township	1506	Millstone Borough	1812	Oxford Township	2117
Marlboro Township	1330	Brick Township	1507	Montgomery Township	1813	Phillipsburg Town	2119
Matawan Borough	1331	Dover Township	1508	North Plainfield Borough	1814	Pohatcong Township	2120
Middletown Township	1332	Eagleswood Township	1509	Peapack-Gladstone Bor.	1815	Washington Borough	2121
Millstone Township	1333	Harvey Cedars Borough	1510	Raritan Borough	1816	Washington Township	2122
		Island Heights Borough	1511	Rocky Hill Borough	1817	White Township	2123
		Jackson Township	1512	Somerville Borough	1818		
		Lacey Township	1513	South Bound Brook Bor.	1819		

## 2002 New Jersey Tax Table

Use this table if your New Jersey taxable income on Line 21 is less than \$100,000. If your taxable income is \$100,000 or more, you must use the Tax Rate Schedule on page 42 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 21 of Form NJ-1040EZ 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 22 of Form NJ-1040EZ.

If Line 21 (taxable income) Is—		And Your Filing Status* Is	
At least	But Less Than	1	2, 4 or 5
		<b>Your Tax is—</b>	
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 (Must file Form NJ-1040)
- 4—Head of household
- 5—Qualifying widow(er)

**2002 NEW JERSEY TAX TABLE (NJ-1040EZ)**

If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5
		<b>Your Tax Is—</b>				<b>Your Tax Is—</b>				<b>Your Tax Is—</b>				<b>Your Tax Is—</b>	
				<b>1,000</b>				<b>2,000</b>				<b>3,000</b>			
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



2002 NEW JERSEY TAX TABLE (NJ-1040EZ) – Continued

If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
<b>4,000</b>				<b>7,000</b>				<b>10,000</b>				<b>13,000</b>			
4,000	4,050	56	56	7,000	7,050	98	98	10,000	10,050	140	140	13,000	13,050	182	182
4,050	4,100	57	57	7,050	7,100	99	99	10,050	10,100	141	141	13,050	13,100	183	183
4,100	4,150	58	58	7,100	7,150	100	100	10,100	10,150	142	142	13,100	13,150	184	184
4,150	4,200	58	58	7,150	7,200	100	100	10,150	10,200	142	142	13,150	13,200	184	184
4,200	4,250	59	59	7,200	7,250	101	101	10,200	10,250	143	143	13,200	13,250	185	185
4,250	4,300	60	60	7,250	7,300	102	102	10,250	10,300	144	144	13,250	13,300	186	186
4,300	4,350	61	61	7,300	7,350	103	103	10,300	10,350	145	145	13,300	13,350	187	187
4,350	4,400	61	61	7,350	7,400	103	103	10,350	10,400	145	145	13,350	13,400	187	187
4,400	4,450	62	62	7,400	7,450	104	104	10,400	10,450	146	146	13,400	13,450	188	188
4,450	4,500	63	63	7,450	7,500	105	105	10,450	10,500	147	147	13,450	13,500	189	189
4,500	4,550	63	63	7,500	7,550	105	105	10,500	10,550	147	147	13,500	13,550	189	189
4,550	4,600	64	64	7,550	7,600	106	106	10,550	10,600	148	148	13,550	13,600	190	190
4,600	4,650	65	65	7,600	7,650	107	107	10,600	10,650	149	149	13,600	13,650	191	191
4,650	4,700	65	65	7,650	7,700	107	107	10,650	10,700	149	149	13,650	13,700	191	191
4,700	4,750	66	66	7,700	7,750	108	108	10,700	10,750	150	150	13,700	13,750	192	192
4,750	4,800	67	67	7,750	7,800	109	109	10,750	10,800	151	151	13,750	13,800	193	193
4,800	4,850	68	68	7,800	7,850	110	110	10,800	10,850	152	152	13,800	13,850	194	194
4,850	4,900	68	68	7,850	7,900	110	110	10,850	10,900	152	152	13,850	13,900	194	194
4,900	4,950	69	69	7,900	7,950	111	111	10,900	10,950	153	153	13,900	13,950	195	195
4,950	5,000	70	70	7,950	8,000	112	112	10,950	11,000	154	154	13,950	14,000	196	196
<b>5,000</b>				<b>8,000</b>				<b>11,000</b>				<b>14,000</b>			
5,000	5,050	70	70	8,000	8,050	112	112	11,000	11,050	154	154	14,000	14,050	196	196
5,050	5,100	71	71	8,050	8,100	113	113	11,050	11,100	155	155	14,050	14,100	197	197
5,100	5,150	72	72	8,100	8,150	114	114	11,100	11,150	156	156	14,100	14,150	198	198
5,150	5,200	72	72	8,150	8,200	114	114	11,150	11,200	156	156	14,150	14,200	198	198
5,200	5,250	73	73	8,200	8,250	115	115	11,200	11,250	157	157	14,200	14,250	199	199
5,250	5,300	74	74	8,250	8,300	116	116	11,250	11,300	158	158	14,250	14,300	200	200
5,300	5,350	75	75	8,300	8,350	117	117	11,300	11,350	159	159	14,300	14,350	201	201
5,350	5,400	75	75	8,350	8,400	117	117	11,350	11,400	159	159	14,350	14,400	201	201
5,400	5,450	76	76	8,400	8,450	118	118	11,400	11,450	160	160	14,400	14,450	202	202
5,450	5,500	77	77	8,450	8,500	119	119	11,450	11,500	161	161	14,450	14,500	203	203
5,500	5,550	77	77	8,500	8,550	119	119	11,500	11,550	161	161	14,500	14,550	203	203
5,550	5,600	78	78	8,550	8,600	120	120	11,550	11,600	162	162	14,550	14,600	204	204
5,600	5,650	79	79	8,600	8,650	121	121	11,600	11,650	163	163	14,600	14,650	205	205
5,650	5,700	79	79	8,650	8,700	121	121	11,650	11,700	163	163	14,650	14,700	205	205
5,700	5,750	80	80	8,700	8,750	122	122	11,700	11,750	164	164	14,700	14,750	206	206
5,750	5,800	81	81	8,750	8,800	123	123	11,750	11,800	165	165	14,750	14,800	207	207
5,800	5,850	82	82	8,800	8,850	124	124	11,800	11,850	166	166	14,800	14,850	208	208
5,850	5,900	82	82	8,850	8,900	124	124	11,850	11,900	166	166	14,850	14,900	208	208
5,900	5,950	83	83	8,900	8,950	125	125	11,900	11,950	167	167	14,900	14,950	209	209
5,950	6,000	84	84	8,950	9,000	126	126	11,950	12,000	168	168	14,950	15,000	210	210
<b>6,000</b>				<b>9,000</b>				<b>12,000</b>				<b>15,000</b>			
6,000	6,050	84	84	9,000	9,050	126	126	12,000	12,050	168	168	15,000	15,050	210	210
6,050	6,100	85	85	9,050	9,100	127	127	12,050	12,100	169	169	15,050	15,100	211	211
6,100	6,150	86	86	9,100	9,150	128	128	12,100	12,150	170	170	15,100	15,150	212	212
6,150	6,200	86	86	9,150	9,200	128	128	12,150	12,200	170	170	15,150	15,200	212	212
6,200	6,250	87	87	9,200	9,250	129	129	12,200	12,250	171	171	15,200	15,250	213	213
6,250	6,300	88	88	9,250	9,300	130	130	12,250	12,300	172	172	15,250	15,300	214	214
6,300	6,350	89	89	9,300	9,350	131	131	12,300	12,350	173	173	15,300	15,350	215	215
6,350	6,400	89	89	9,350	9,400	131	131	12,350	12,400	173	173	15,350	15,400	215	215
6,400	6,450	90	90	9,400	9,450	132	132	12,400	12,450	174	174	15,400	15,450	216	216
6,450	6,500	91	91	9,450	9,500	133	133	12,450	12,500	175	175	15,450	15,500	217	217
6,500	6,550	91	91	9,500	9,550	133	133	12,500	12,550	175	175	15,500	15,550	217	217
6,550	6,600	92	92	9,550	9,600	134	134	12,550	12,600	176	176	15,550	15,600	218	218
6,600	6,650	93	93	9,600	9,650	135	135	12,600	12,650	177	177	15,600	15,650	219	219
6,650	6,700	93	93	9,650	9,700	135	135	12,650	12,700	177	177	15,650	15,700	219	219
6,700	6,750	94	94	9,700	9,750	136	136	12,700	12,750	178	178	15,700	15,750	220	220
6,750	6,800	95	95	9,750	9,800	137	137	12,750	12,800	179	179	15,750	15,800	221	221
6,800	6,850	96	96	9,800	9,850	138	138	12,800	12,850	180	180	15,800	15,850	222	222
6,850	6,900	96	96	9,850	9,900	138	138	12,850	12,900	180	180	15,850	15,900	222	222
6,900	6,950	97	97	9,900	9,950	139	139	12,900	12,950	181	181	15,900	15,950	223	223
6,950	7,000	98	98	9,950	10,000	140	140	12,950	13,000	182	182	15,950	16,000	224	224

2002 NEW JERSEY TAX TABLE (NJ-1040EZ) – Continued

If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
<b>16,000</b>				<b>19,000</b>				<b>22,000</b>				<b>25,000</b>			
16,000	16,050	224	224	19,000	19,050	266	266	22,000	22,050	315	315	25,000	25,050	368	368
16,050	16,100	225	225	19,050	19,100	267	267	22,050	22,100	316	316	25,050	25,100	369	369
16,100	16,150	226	226	19,100	19,150	268	268	22,100	22,150	317	317	25,100	25,150	370	370
16,150	16,200	226	226	19,150	19,200	268	268	22,150	22,200	318	318	25,150	25,200	371	371
16,200	16,250	227	227	19,200	19,250	269	269	22,200	22,250	319	319	25,200	25,250	371	371
16,250	16,300	228	228	19,250	19,300	270	270	22,250	22,300	320	320	25,250	25,300	372	372
16,300	16,350	229	229	19,300	19,350	271	271	22,300	22,350	321	321	25,300	25,350	373	373
16,350	16,400	229	229	19,350	19,400	271	271	22,350	22,400	322	322	25,350	25,400	374	374
16,400	16,450	230	230	19,400	19,450	272	272	22,400	22,450	322	322	25,400	25,450	375	375
16,450	16,500	231	231	19,450	19,500	273	273	22,450	22,500	323	323	25,450	25,500	376	376
16,500	16,550	231	231	19,500	19,550	273	273	22,500	22,550	324	324	25,500	25,550	377	377
16,550	16,600	232	232	19,550	19,600	274	274	22,550	22,600	325	325	25,550	25,600	378	378
16,600	16,650	233	233	19,600	19,650	275	275	22,600	22,650	326	326	25,600	25,650	378	378
16,650	16,700	233	233	19,650	19,700	275	275	22,650	22,700	327	327	25,650	25,700	379	379
16,700	16,750	234	234	19,700	19,750	276	276	22,700	22,750	328	328	25,700	25,750	380	380
16,750	16,800	235	235	19,750	19,800	277	277	22,750	22,800	329	329	25,750	25,800	381	381
16,800	16,850	236	236	19,800	19,850	278	278	22,800	22,850	329	329	25,800	25,850	382	382
16,850	16,900	236	236	19,850	19,900	278	278	22,850	22,900	330	330	25,850	25,900	383	383
16,900	16,950	237	237	19,900	19,950	279	279	22,900	22,950	331	331	25,900	25,950	384	384
16,950	17,000	238	238	19,950	20,000	280	280	22,950	23,000	332	332	25,950	26,000	385	385
<b>17,000</b>				<b>20,000</b>				<b>23,000</b>				<b>26,000</b>			
17,000	17,050	238	238	20,000	20,050	280	280	23,000	23,050	333	333	26,000	26,050	385	385
17,050	17,100	239	239	20,050	20,100	281	281	23,050	23,100	334	334	26,050	26,100	386	386
17,100	17,150	240	240	20,100	20,150	282	282	23,100	23,150	335	335	26,100	26,150	387	387
17,150	17,200	240	240	20,150	20,200	283	283	23,150	23,200	336	336	26,150	26,200	388	388
17,200	17,250	241	241	20,200	20,250	284	284	23,200	23,250	336	336	26,200	26,250	389	389
17,250	17,300	242	242	20,250	20,300	285	285	23,250	23,300	337	337	26,250	26,300	390	390
17,300	17,350	243	243	20,300	20,350	286	286	23,300	23,350	338	338	26,300	26,350	391	391
17,350	17,400	243	243	20,350	20,400	287	287	23,350	23,400	339	339	26,350	26,400	392	392
17,400	17,450	244	244	20,400	20,450	287	287	23,400	23,450	340	340	26,400	26,450	392	392
17,450	17,500	245	245	20,450	20,500	288	288	23,450	23,500	341	341	26,450	26,500	393	393
17,500	17,550	245	245	20,500	20,550	289	289	23,500	23,550	342	342	26,500	26,550	394	394
17,550	17,600	246	246	20,550	20,600	290	290	23,550	23,600	343	343	26,550	26,600	395	395
17,600	17,650	247	247	20,600	20,650	291	291	23,600	23,650	343	343	26,600	26,650	396	396
17,650	17,700	247	247	20,650	20,700	292	292	23,650	23,700	344	344	26,650	26,700	397	397
17,700	17,750	248	248	20,700	20,750	293	293	23,700	23,750	345	345	26,700	26,750	398	398
17,750	17,800	249	249	20,750	20,800	294	294	23,750	23,800	346	346	26,750	26,800	399	399
17,800	17,850	250	250	20,800	20,850	294	294	23,800	23,850	347	347	26,800	26,850	399	399
17,850	17,900	250	250	20,850	20,900	295	295	23,850	23,900	348	348	26,850	26,900	400	400
17,900	17,950	251	251	20,900	20,950	296	296	23,900	23,950	349	349	26,900	26,950	401	401
17,950	18,000	252	252	20,950	21,000	297	297	23,950	24,000	350	350	26,950	27,000	402	402
<b>18,000</b>				<b>21,000</b>				<b>24,000</b>				<b>27,000</b>			
18,000	18,050	252	252	21,000	21,050	298	298	24,000	24,050	350	350	27,000	27,050	403	403
18,050	18,100	253	253	21,050	21,100	299	299	24,050	24,100	351	351	27,050	27,100	404	404
18,100	18,150	254	254	21,100	21,150	300	300	24,100	24,150	352	352	27,100	27,150	405	405
18,150	18,200	254	254	21,150	21,200	301	301	24,150	24,200	353	353	27,150	27,200	406	406
18,200	18,250	255	255	21,200	21,250	301	301	24,200	24,250	354	354	27,200	27,250	406	406
18,250	18,300	256	256	21,250	21,300	302	302	24,250	24,300	355	355	27,250	27,300	407	407
18,300	18,350	257	257	21,300	21,350	303	303	24,300	24,350	356	356	27,300	27,350	408	408
18,350	18,400	257	257	21,350	21,400	304	304	24,350	24,400	357	357	27,350	27,400	409	409
18,400	18,450	258	258	21,400	21,450	305	305	24,400	24,450	357	357	27,400	27,450	410	410
18,450	18,500	259	259	21,450	21,500	306	306	24,450	24,500	358	358	27,450	27,500	411	411
18,500	18,550	259	259	21,500	21,550	307	307	24,500	24,550	359	359	27,500	27,550	412	412
18,550	18,600	260	260	21,550	21,600	308	308	24,550	24,600	360	360	27,550	27,600	413	413
18,600	18,650	261	261	21,600	21,650	308	308	24,600	24,650	361	361	27,600	27,650	413	413
18,650	18,700	261	261	21,650	21,700	309	309	24,650	24,700	362	362	27,650	27,700	414	414
18,700	18,750	262	262	21,700	21,750	310	310	24,700	24,750	363	363	27,700	27,750	415	415
18,750	18,800	263	263	21,750	21,800	311	311	24,750	24,800	364	364	27,750	27,800	416	416
18,800	18,850	264	264	21,800	21,850	312	312	24,800	24,850	364	364	27,800	27,850	417	417
18,850	18,900	264	264	21,850	21,900	313	313	24,850	24,900	365	365	27,850	27,900	418	418
18,900	18,950	265	265	21,900	21,950	314	314	24,900	24,950	366	366	27,900	27,950	419	419
18,950	19,000	266	266	21,950	22,000	315	315	24,950	25,000	367	367	27,950	28,000	420	420

2002 NEW JERSEY TAX TABLE (NJ-1040EZ) – Continued

If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
<b>28,000</b>				<b>31,000</b>				<b>34,000</b>				<b>37,000</b>			
28,000	28,050	420	420	31,000	31,050	473	473	34,000	34,050	525	525	37,000	37,050	613	578
28,050	28,100	421	421	31,050	31,100	474	474	34,050	34,100	526	526	37,050	37,100	615	579
28,100	28,150	422	422	31,100	31,150	475	475	34,100	34,150	527	527	37,100	37,150	617	580
28,150	28,200	423	423	31,150	31,200	476	476	34,150	34,200	528	528	37,150	37,200	619	581
28,200	28,250	424	424	31,200	31,250	476	476	34,200	34,250	529	529	37,200	37,250	620	581
28,250	28,300	425	425	31,250	31,300	477	477	34,250	34,300	530	530	37,250	37,300	622	582
28,300	28,350	426	426	31,300	31,350	478	478	34,300	34,350	531	531	37,300	37,350	624	583
28,350	28,400	427	427	31,350	31,400	479	479	34,350	34,400	532	532	37,350	37,400	626	584
28,400	28,450	427	427	31,400	31,450	480	480	34,400	34,450	532	532	37,400	37,450	627	585
28,450	28,500	428	428	31,450	31,500	481	481	34,450	34,500	533	533	37,450	37,500	629	586
28,500	28,550	429	429	31,500	31,550	482	482	34,500	34,550	534	534	37,500	37,550	631	587
28,550	28,600	430	430	31,550	31,600	483	483	34,550	34,600	535	535	37,550	37,600	633	588
28,600	28,650	431	431	31,600	31,650	483	483	34,600	34,650	536	536	37,600	37,650	634	588
28,650	28,700	432	432	31,650	31,700	484	484	34,650	34,700	537	537	37,650	37,700	636	589
28,700	28,750	433	433	31,700	31,750	485	485	34,700	34,750	538	538	37,700	37,750	638	590
28,750	28,800	434	434	31,750	31,800	486	486	34,750	34,800	539	539	37,750	37,800	640	591
28,800	28,850	434	434	31,800	31,850	487	487	34,800	34,850	539	539	37,800	37,850	641	592
28,850	28,900	435	435	31,850	31,900	488	488	34,850	34,900	540	540	37,850	37,900	643	593
28,900	28,950	436	436	31,900	31,950	489	489	34,900	34,950	541	541	37,900	37,950	645	594
28,950	29,000	437	437	31,950	32,000	490	490	34,950	35,000	542	542	37,950	38,000	647	595
<b>29,000</b>				<b>32,000</b>				<b>35,000</b>				<b>38,000</b>			
29,000	29,050	438	438	32,000	32,050	490	490	35,000	35,050	543	543	38,000	38,050	648	595
29,050	29,100	439	439	32,050	32,100	491	491	35,050	35,100	545	544	38,050	38,100	650	596
29,100	29,150	440	440	32,100	32,150	492	492	35,100	35,150	547	545	38,100	38,150	652	597
29,150	29,200	441	441	32,150	32,200	493	493	35,150	35,200	549	546	38,150	38,200	654	598
29,200	29,250	441	441	32,200	32,250	494	494	35,200	35,250	550	546	38,200	38,250	655	599
29,250	29,300	442	442	32,250	32,300	495	495	35,250	35,300	552	547	38,250	38,300	657	600
29,300	29,350	443	443	32,300	32,350	496	496	35,300	35,350	554	548	38,300	38,350	659	601
29,350	29,400	444	444	32,350	32,400	497	497	35,350	35,400	556	549	38,350	38,400	661	602
29,400	29,450	445	445	32,400	32,450	497	497	35,400	35,450	557	550	38,400	38,450	662	602
29,450	29,500	446	446	32,450	32,500	498	498	35,450	35,500	559	551	38,450	38,500	664	603
29,500	29,550	447	447	32,500	32,550	499	499	35,500	35,550	561	552	38,500	38,550	666	604
29,550	29,600	448	448	32,550	32,600	500	500	35,550	35,600	563	553	38,550	38,600	668	605
29,600	29,650	448	448	32,600	32,650	501	501	35,600	35,650	564	553	38,600	38,650	669	606
29,650	29,700	449	449	32,650	32,700	502	502	35,650	35,700	566	554	38,650	38,700	671	607
29,700	29,750	450	450	32,700	32,750	503	503	35,700	35,750	568	555	38,700	38,750	673	608
29,750	29,800	451	451	32,750	32,800	504	504	35,750	35,800	570	556	38,750	38,800	675	609
29,800	29,850	452	452	32,800	32,850	504	504	35,800	35,850	571	557	38,800	38,850	676	609
29,850	29,900	453	453	32,850	32,900	505	505	35,850	35,900	573	558	38,850	38,900	678	610
29,900	29,950	454	454	32,900	32,950	506	506	35,900	35,950	575	559	38,900	38,950	680	611
29,950	30,000	455	455	32,950	33,000	507	507	35,950	36,000	577	560	38,950	39,000	682	612
<b>30,000</b>				<b>33,000</b>				<b>36,000</b>				<b>39,000</b>			
30,000	30,050	455	455	33,000	33,050	508	508	36,000	36,050	578	560	39,000	39,050	683	613
30,050	30,100	456	456	33,050	33,100	509	509	36,050	36,100	580	561	39,050	39,100	685	614
30,100	30,150	457	457	33,100	33,150	510	510	36,100	36,150	582	562	39,100	39,150	687	615
30,150	30,200	458	458	33,150	33,200	511	511	36,150	36,200	584	563	39,150	39,200	689	616
30,200	30,250	459	459	33,200	33,250	511	511	36,200	36,250	585	564	39,200	39,250	690	616
30,250	30,300	460	460	33,250	33,300	512	512	36,250	36,300	587	565	39,250	39,300	692	617
30,300	30,350	461	461	33,300	33,350	513	513	36,300	36,350	589	566	39,300	39,350	694	618
30,350	30,400	462	462	33,350	33,400	514	514	36,350	36,400	591	567	39,350	39,400	696	619
30,400	30,450	462	462	33,400	33,450	515	515	36,400	36,450	592	567	39,400	39,450	697	620
30,450	30,500	463	463	33,450	33,500	516	516	36,450	36,500	594	568	39,450	39,500	699	621
30,500	30,550	464	464	33,500	33,550	517	517	36,500	36,550	596	569	39,500	39,550	701	622
30,550	30,600	465	465	33,550	33,600	518	518	36,550	36,600	598	570	39,550	39,600	703	623
30,600	30,650	466	466	33,600	33,650	518	518	36,600	36,650	599	571	39,600	39,650	704	623
30,650	30,700	467	467	33,650	33,700	519	519	36,650	36,700	601	572	39,650	39,700	706	624
30,700	30,750	468	468	33,700	33,750	520	520	36,700	36,750	603	573	39,700	39,750	708	625
30,750	30,800	469	469	33,750	33,800	521	521	36,750	36,800	605	574	39,750	39,800	710	626
30,800	30,850	469	469	33,800	33,850	522	522	36,800	36,850	606	574	39,800	39,850	711	627
30,850	30,900	470	470	33,850	33,900	523	523	36,850	36,900	608	575	39,850	39,900	713	628
30,900	30,950	471	471	33,900	33,950	524	524	36,900	36,950	610	576	39,900	39,950	715	629
30,950	31,000	472	472	33,950	34,000	525	525	36,950	37,000	612	577	39,950	40,000	717	630

**2002 NEW JERSEY TAX TABLE (NJ-1040EZ) – Continued**

If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 21 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5	At Least	But Less Than	1	2, 4 or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
<b>40,000</b>				<b>43,000</b>				<b>46,000</b>				<b>49,000</b>			
40,000	40,050	719	630	43,000	43,050	885	683	46,000	46,050	1,050	735	49,000	49,050	1,216	788
40,050	40,100	722	631	43,050	43,100	887	684	46,050	46,100	1,053	736	49,050	49,100	1,219	789
40,100	40,150	724	632	43,100	43,150	890	685	46,100	46,150	1,056	737	49,100	49,150	1,222	790
40,150	40,200	727	633	43,150	43,200	893	686	46,150	46,200	1,059	738	49,150	49,200	1,224	791
40,200	40,250	730	634	43,200	43,250	896	686	46,200	46,250	1,061	739	49,200	49,250	1,227	791
40,250	40,300	733	635	43,250	43,300	898	687	46,250	46,300	1,064	740	49,250	49,300	1,230	792
40,300	40,350	735	636	43,300	43,350	901	688	46,300	46,350	1,067	741	49,300	49,350	1,233	793
40,350	40,400	738	637	43,350	43,400	904	689	46,350	46,400	1,070	742	49,350	49,400	1,235	794
40,400	40,450	741	637	43,400	43,450	907	690	46,400	46,450	1,072	742	49,400	49,450	1,238	795
40,450	40,500	744	638	43,450	43,500	909	691	46,450	46,500	1,075	743	49,450	49,500	1,241	796
40,500	40,550	747	639	43,500	43,550	912	692	46,500	46,550	1,078	744	49,500	49,550	1,244	797
40,550	40,600	749	640	43,550	43,600	915	693	46,550	46,600	1,081	745	49,550	49,600	1,247	798
40,600	40,650	752	641	43,600	43,650	918	693	46,600	46,650	1,084	746	49,600	49,650	1,249	798
40,650	40,700	755	642	43,650	43,700	921	694	46,650	46,700	1,086	747	49,650	49,700	1,252	799
40,700	40,750	758	643	43,700	43,750	923	695	46,700	46,750	1,089	748	49,700	49,750	1,255	800
40,750	40,800	760	644	43,750	43,800	926	696	46,750	46,800	1,092	749	49,750	49,800	1,258	801
40,800	40,850	763	644	43,800	43,850	929	697	46,800	46,850	1,095	749	49,800	49,850	1,260	802
40,850	40,900	766	645	43,850	43,900	932	698	46,850	46,900	1,097	750	49,850	49,900	1,263	803
40,900	40,950	769	646	43,900	43,950	934	699	46,900	46,950	1,100	751	49,900	49,950	1,266	804
40,950	41,000	771	647	43,950	44,000	937	700	46,950	47,000	1,103	752	49,950	50,000	1,269	805
<b>41,000</b>				<b>44,000</b>				<b>47,000</b>				<b>50,000</b>			
41,000	41,050	774	648	44,000	44,050	940	700	47,000	47,050	1,106	753	50,000	50,050	1,271	806
41,050	41,100	777	649	44,050	44,100	943	701	47,050	47,100	1,108	754	50,050	50,100	1,274	807
41,100	41,150	780	650	44,100	44,150	945	702	47,100	47,150	1,111	755	50,100	50,150	1,277	808
41,150	41,200	782	651	44,150	44,200	948	703	47,150	47,200	1,114	756	50,150	50,200	1,280	809
41,200	41,250	785	651	44,200	44,250	951	704	47,200	47,250	1,117	756	50,200	50,250	1,282	811
41,250	41,300	788	652	44,250	44,300	954	705	47,250	47,300	1,119	757	50,250	50,300	1,285	812
41,300	41,350	791	653	44,300	44,350	956	706	47,300	47,350	1,122	758	50,300	50,350	1,288	813
41,350	41,400	793	654	44,350	44,400	959	707	47,350	47,400	1,125	759	50,350	50,400	1,291	814
41,400	41,450	796	655	44,400	44,450	962	707	47,400	47,450	1,128	760	50,400	50,450	1,293	815
41,450	41,500	799	656	44,450	44,500	965	708	47,450	47,500	1,130	761	50,450	50,500	1,296	817
41,500	41,550	802	657	44,500	44,550	968	709	47,500	47,550	1,133	762	50,500	50,550	1,299	818
41,550	41,600	805	658	44,550	44,600	970	710	47,550	47,600	1,136	763	50,550	50,600	1,302	819
41,600	41,650	807	658	44,600	44,650	973	711	47,600	47,650	1,139	763	50,600	50,650	1,305	820
41,650	41,700	810	659	44,650	44,700	976	712	47,650	47,700	1,142	764	50,650	50,700	1,307	822
41,700	41,750	813	660	44,700	44,750	979	713	47,700	47,750	1,144	765	50,700	50,750	1,310	823
41,750	41,800	816	661	44,750	44,800	981	714	47,750	47,800	1,147	766	50,750	50,800	1,313	824
41,800	41,850	818	662	44,800	44,850	984	714	47,800	47,850	1,150	767	50,800	50,850	1,316	825
41,850	41,900	821	663	44,850	44,900	987	715	47,850	47,900	1,153	768	50,850	50,900	1,318	826
41,900	41,950	824	664	44,900	44,950	990	716	47,900	47,950	1,155	769	50,900	50,950	1,321	828
41,950	42,000	827	665	44,950	45,000	992	717	47,950	48,000	1,158	770	50,950	51,000	1,324	829
<b>42,000</b>				<b>45,000</b>				<b>48,000</b>				<b>51,000</b>			
42,000	42,050	829	665	45,000	45,050	995	718	48,000	48,050	1,161	770	51,000	51,050	1,327	830
42,050	42,100	832	666	45,050	45,100	998	719	48,050	48,100	1,164	771	51,050	51,100	1,329	831
42,100	42,150	835	667	45,100	45,150	1,001	720	48,100	48,150	1,166	772	51,100	51,150	1,332	833
42,150	42,200	838	668	45,150	45,200	1,003	721	48,150	48,200	1,169	773	51,150	51,200	1,335	834
42,200	42,250	840	669	45,200	45,250	1,006	721	48,200	48,250	1,172	774	51,200	51,250	1,338	835
42,250	42,300	843	670	45,250	45,300	1,009	722	48,250	48,300	1,175	775	51,250	51,300	1,340	836
42,300	42,350	846	671	45,300	45,350	1,012	723	48,300	48,350	1,177	776	51,300	51,350	1,343	837
42,350	42,400	849	672	45,350	45,400	1,014	724	48,350	48,400	1,180	777	51,350	51,400	1,346	839
42,400	42,450	851	672	45,400	45,450	1,017	725	48,400	48,450	1,183	777	51,400	51,450	1,349	840
42,450	42,500	854	673	45,450	45,500	1,020	726	48,450	48,500	1,186	778	51,450	51,500	1,351	841
42,500	42,550	857	674	45,500	45,550	1,023	727	48,500	48,550	1,189	779	51,500	51,550	1,354	842
42,550	42,600	860	675	45,550	45,600	1,026	728	48,550	48,600	1,191	780	51,550	51,600	1,357	844
42,600	42,650	863	676	45,600	45,650	1,028	728	48,600	48,650	1,194	781	51,600	51,650	1,360	845
42,650	42,700	865	677	45,650	45,700	1,031	729	48,650	48,700	1,197	782	51,650	51,700	1,363	846
42,700	42,750	868	678	45,700	45,750	1,034	730	48,700	48,750	1,200	783	51,700	51,750	1,365	847
42,750	42,800	871	679	45,750	45,800	1,037	731	48,750	48,800	1,202	784	51,750	51,800	1,368	848
42,800	42,850	874	679	45,800	45,850	1,039	732	48,800	48,850	1,205	784	51,800	51,850	1,371	850
42,850	42,900	876	680	45,850	45,900	1,042	733	48,850	48,900	1,208	785	51,850	51,900	1,374	851
42,900	42,950	879	681	45,900	45,950	1,045	734	48,900	48,950	1,211	786	51,900	51,950	1,376	852
42,950	43,000	882	682	45,950	46,000	1,048	735	48,950	49,000	1,213	787	51,950	52,000	1,379	853

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

Table with columns for 'If Line 21 (New Jersey Taxable Income) Is', 'And You Checked Filing Status Line', and 'Your Tax Is'. Rows are organized into groups of income brackets (e.g., 52,000-53,950, 54,000-54,950) and tax amounts (e.g., 52,000-52,950, 53,000-53,950).



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

Table with columns for 'If Line 21 (New Jersey Taxable Income) Is' and 'And You Checked Filing Status Line'. Rows are organized into groups by taxable income (76,000 to 89,000) and filing status (1, 2, 4, or 5). Each row lists the corresponding taxable income and filing status, followed by the tax amount.





## New Jersey Tax Rate Schedules 2002

**FILING STATUS:** Single

**Table A**

		STEP 1	STEP 2	STEP 3	
If Taxable Income (Line 21) is:		Enter Line 21	Multiply Line 21 by:	Subtract	Your Tax
<b>Over</b>	<b>But not over</b>				
\$ 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 = _____	– \$2,126.25 = _____	

**FILING STATUS:** Married, filing joint return  
Head of household  
Qualifying widow(er)

**Table B**

		STEP 1	STEP 2	STEP 3	
If Taxable Income (Line 21) is:		Enter Line 21	Multiply Line 21 by:	Subtract	Your Tax
<b>Over</b>	<b>But not over</b>				
\$ 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 = _____	– \$4,042.50 = _____	

## When You Need Information...

### by Phone...

#### Call our Automated Tax Information System

**1-800-323-4400** — (Touch-tone phones within NJ, NY, PA, DE, and MD) or **609-826-4400** (Touch-tone phones anywhere).

- ◆ Listen to recorded tax information on many topics.
- ◆ Order forms and publications through our message system.
- ◆ Get information on 2002 refunds from ARIS, our Automated Refund Inquiry System, 7 days a week (hours may vary).

#### Contact our Customer Service Center

**609-292-6400** — Speak directly to a Division of Taxation representative for tax information and assistance, 8:30 a.m. to 4:30 p.m., Monday through Friday (except holidays).

#### TTY Equipment Users Only

Call **1-800-286-6613** (toll-free within NJ, NY, PA, DE, and MD) or **609-984-7300** (anywhere) to ask questions or to order forms and publications.

### on the World Wide Web...

#### Visit the New Jersey Division of Taxation Home Page

Many State tax forms and publications are now available on the World Wide Web. Access the Division's home page at:

**<http://www.state.nj.us/treasury/taxation/>**

You may also reach us by e-mail at:  
**[taxation@tax.state.nj.us](mailto:taxation@tax.state.nj.us)**

### in Person...

#### Visit a New Jersey Division of Taxation Regional Office

Regional offices provide individual assistance at various locations throughout the State. Call the Automated Tax Information System or visit our home page for the address of the regional office nearest you.

## NJ TaxTalk

TaxTalk is the portion of the Automated Tax Information System (ATIS) that provides recorded information to callers on a variety of New Jersey tax topics and affords them the opportunity to request written information on certain topics.

## To Get Forms...

- ◆ Call New Jersey's Forms Request System at 1-800-323-4400 (Touch-tone phones within NJ, NY, PA, DE, and MD) or 609-826-4400 (Touch-tone phones anywhere).
- ◆ Visit a New Jersey public library.
- ◆ Dial NJ TaxFax at 609-826-4500 from your fax machine's phone.
- ◆ Write to: NJ Division of Taxation  
Taxpayer Forms Services  
PO Box 269  
Trenton, NJ 08695-0269

**IMPORTANT NOTE:** Copies of Forms NJ-1040, NJ-1040EZ, and HR-1040 are available on NJ TaxFax and on the Division's Web site for reference only and cannot be used for filing since they must be filed on original forms.

## Who Can Help...

Trained volunteers in the VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) Programs are available to help prepare both Federal and State returns at over 350 locations throughout New Jersey.

For the location nearest you, contact the Division's Customer Service Center at 609-292-6400 or the Internal Revenue Service.

## New Jersey Earned Income Tax Credit...

#### Call the New Jersey Earned Income Tax Credit Hotline

**1-888-895-9179** — For information, 8:30 a.m. to 4:30 p.m., Monday through Friday (except holidays).

## TaxTalk — Topic Codes

### NJ INCOME TAX INFORMATION FOR INDIVIDUALS

#### Filing Your New Jersey Return

- 100 Who Must File
- 102 How and When to File an Extension
- 104 How and When to Amend
- 106 Penalties and Interest on Filing
- 108 Who is Required to Make Estimated Tax Payments
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- 112 Pennsylvania Residents Working in New Jersey/New Jersey Residents Working in Pennsylvania
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- 150 Claiming Credit for Income or Wage Tax Paid to Other Jurisdictions
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- 224 General Information on the Property Tax Deduction or Credit
- 226 Property Tax Deduction and Credit Frequently Asked Questions

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- 202 New Jersey SAVER Frequently Asked Questions
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- 206 General Information on the Homestead Rebate
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- 210 Determining the Homestead Rebate Amount
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- 224 General Information on the Property Tax Deduction or Credit
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**New Jersey TeleFile Program**

- 302 NJ TeleFile Program

**(ELF) Electronic Filing**

- 304 (ELF) Electronic Filing

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- 404 Electing S Corporation Status
- 406 New York and New Jersey Sales Tax Agreement
- 408 Alcoholic Beverage Retail Licenses
- 410 Ending Your New Jersey Business

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- 432 Filing Informal Sales and Use Tax Returns
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- 438 Mail Order and Internet Business
- 440 Taxability of Medicines and Medical Items
- 442 Urban Enterprise Zone

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- 702 Camden Office
- 704 Fair Lawn Office
- 706 Newark Office
- 708 Northfield Office
- 710 Somerville Office
- 712 Trenton Office

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## 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*.