



New Jersey

1992 Resident Income Tax Booklet

This booklet contains:

**Form NJ-1040
Schedule HR-A
Schedules A, B and C
Form NJ-2450
Form NJ-630
Instructions**



STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION
CN 269
TRENTON, N.J. 08646-0269

Dear Taxpayer:

Our booklet has a new look. We've added worksheets, simplified the tax calculation and included more helpful information. We hope you find this year's instructions easier to read and use.

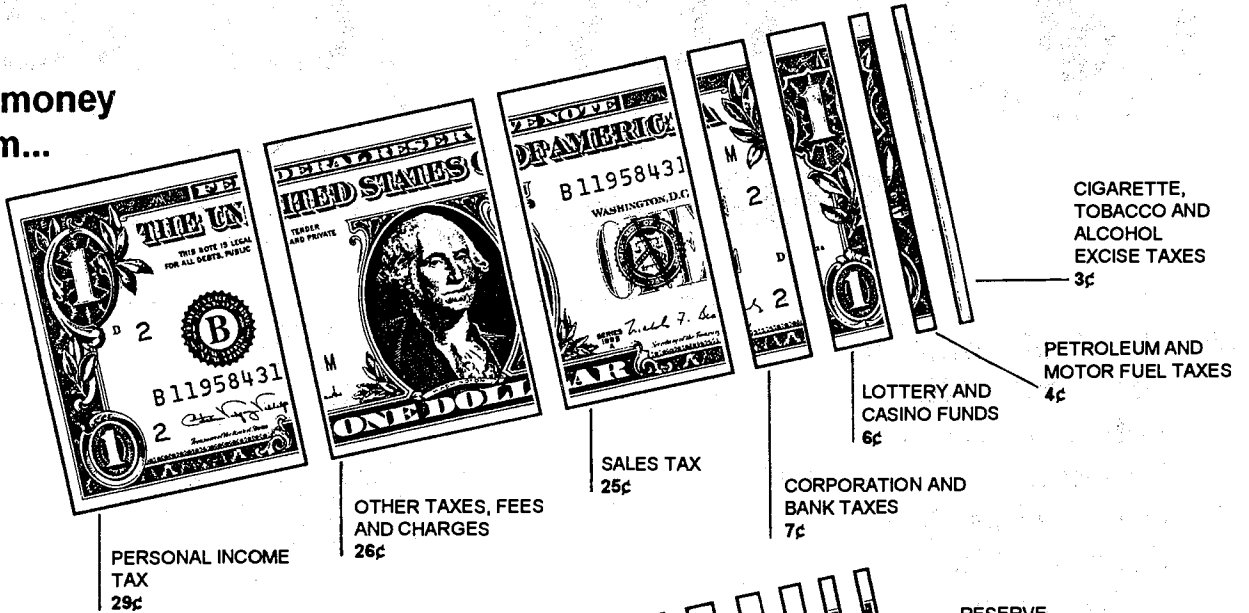
There have been no changes to the New Jersey income tax law this year, so the return itself is basically the same as last year. Please complete it carefully, following the new instructions. In particular, I'd like to direct your attention to page 2, "Avoiding Common Mistakes." For further assistance, see the information listed on the back cover.

Leslie A. Thompson
Director

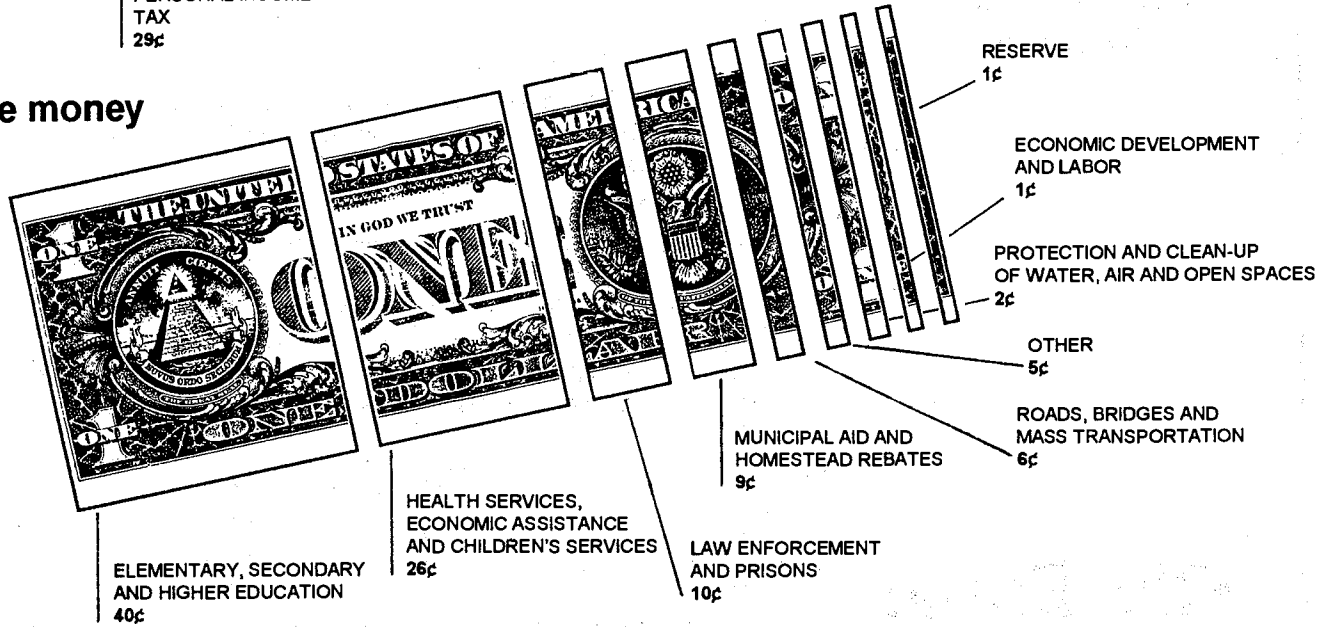
File Early!

New Jersey State Tax Dollar

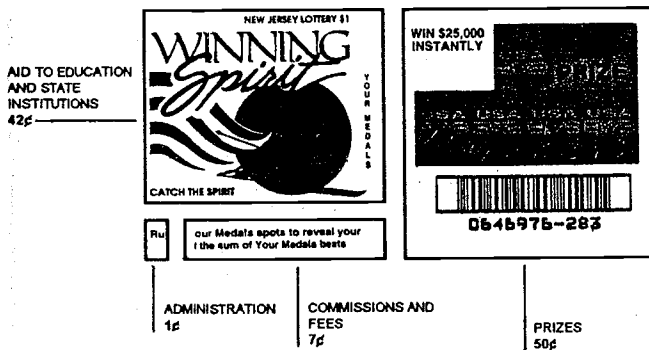
Where the money comes from...



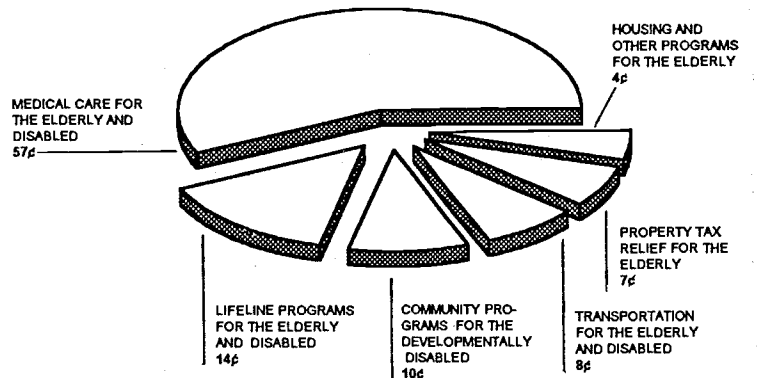
Where the money goes...



The Lottery Dollar



The Casino Dollar



NJ-1040 1992

STATE OF NEW JERSEY INCOME TAX—RESIDENT RETURN HOMESTEAD PROPERTY TAX REBATE APPLICATION

For Tax Year Jan.-Dec. 31, 1992 Or Other Tax Year Beginning _____, 1992, Ending _____, 19____

5R Check block if application for Federal extension is attached.

Please place label on form you file. Make all necessary changes on label.

Please Print or Type

For Privacy Act Notification See Instructions

Please Attach W-2/1099R Forms Here

Please Attach Check or Money Order Here




Your Social Security Number	Last Name, First Name and Initial (Joint filers enter first name and initial of each—Enter spouse last name ONLY if different)
Spouse's Social Security Number	Home address (Number and Street, including apartment number or rural route)
County/Municipality Code (See Table p. 22)	City, Town, Post Office State Zip Code

FILING STATUS	EXEMPTIONS	ENTER NUMBERS HERE	
(Check only ONE box) 1. <input type="checkbox"/> Single 2. <input type="checkbox"/> Married, filing joint return 3. <input type="checkbox"/> Married, filing separate return Name and Social Security No. of Spouse _____ 4. <input type="checkbox"/> Head of Household 5. <input type="checkbox"/> Qualifying Widow(er)	6. Regular <input checked="" type="checkbox"/> Yourself <input type="checkbox"/> Spouse 7. Age 65 or Over <input type="checkbox"/> Yourself <input type="checkbox"/> Spouse 8. Blind or Disabled <input type="checkbox"/> Yourself <input type="checkbox"/> Spouse 9. Number of your qualified dependent children 10. Number of other dependents 11. Dependents attending colleges 12. Totals (For Line 12a—Add Lines 6, 7, 8 and 11) (For Line 12b—Add Line 9 and Line 10)	6 7 8 9 10 11 12a	 9 10 12b

RESIDENCY STATUS 13. If you were a New Jersey resident for ONLY part of the taxable year, give the period of New Jersey residency: From _____ To _____
MONTH DAY YEAR MONTH DAY YEAR

GUBERNATORIAL ELECTIONS FUND Do you wish to designate \$1 of your taxes for this fund? Yes No
 If joint return, does your spouse wish to designate \$1? Yes No
Note if you check the Yes box(es) it will not increase your tax or reduce your refund.

14. Wages, salaries, tips, and other employee compensation (Attach W-2)	14		
15a. Taxable interest income	15a		
15b. Tax exempt interest income. DO NOT include on Line 15a.	15b		
16. Dividends	16		
17. Net profits from business (Attach copy of Federal Schedule C, Form 1040)	17		
18. Net gains or income from disposition of property (Schedule B, Line 4)	18		
19. Pensions, Annuities and IRA Withdrawals	19a		
a. Taxable Amount Received	19b		
b. Less New Jersey Pension Exclusion			
c. Subtract Line 19b from Line 19a	19c		
20. Distributive Share of Partnership Income (Attach copy of Schedule K-1 Federal Form 1065)	20		
21. Net gain or income from rents, royalties, patents & copyrights (Sch. C, Line 3)	21		
22. Net Gambling Winnings	22		
23. Alimony and separate maintenance payments received	23		
24. Other (See instr. p. 12)	24		
25. Total Other Income (Add Lines 21 through 24)	25		
26a. Total Income (Add Lines 14, 15a, 16, 17, 18, 19c, 20 and 25)	26a		
26b. Other Retirement Income Exclusion (See Worksheet and instr. p. 13)	26b		
26c. New Jersey Gross Income (Subtract Line 26b from Line 26a). If \$3,000 or less see instr. p. 13. ...	26c		
27a. Exemptions: From Line 12a _____ x \$1,000 = _____			
27b. From Line 12b _____ x \$1,500 = _____			
27c. Total Exemption Amount (Add Line 27a and Line 27b)	27c		
28. Medical Expenses (See Worksheet and instr. p. 13)	28		
29. Alimony & Separate Maintenance Payments	29		
30. Total Exemptions and Deductions (Add Lines 27c, 28, and 29)	30	← Part Year Residents See instr. p. 3	
31. NEW JERSEY TAXABLE INCOME (Subtract Line 30 from Line 26c) If zero or less, enter ZERO	31		
32. TAX: (From Tax Rate Schedules, p. 14)	32		
33. Credit For Income Taxes Paid To Other Jurisdictions (From Schedule A, Line 5)	33		
34. Balance of Tax (Subtract Line 33 from Line 32)	34		
35. Use Tax Due on Out-of-State Purchases (See instr. p. 15)	35		
36. Total Tax (Add Line 34 and Line 35) Also enter on Line 37	36		

37. Total Tax (From Line 36 Page 1)	37		
38. Total N.J. Income Tax Withheld (Attach Forms W-2 and 1099R)	38		
39. New Jersey Estimated Tax Payments/Credit from 1991 tax return	39		
40. EXCESS N.J. Unemployment Insurance Withheld (See instr. p. 15)	40		
41. EXCESS N.J. Disability Insurance Withheld (See instr. p. 15)	41		
42. Total Payments/Credits (Add Lines 38 through 41)	42	ENTER TOTAL	
43. If payments (Line 42) are LESS THAN tax (Line 37) enter AMOUNT OF TAX YOU OWE	43		
If you owe tax, you may make a donation by entering an amount on Lines 45B, 45C and/or 45D and adding this to your check amount.			
44. If payments (Line 42) are MORE THAN tax (Line 37) enter OVERPAYMENT	44		
45. Deductions from Overpayment on Line 44 which you elect to credit to:			
(A) Your 1993 Tax	45A		
(B)  The N.J. Endangered Wildlife Fund <input type="checkbox"/> \$5, <input type="checkbox"/> \$10, Other \$	45B		
(C)  The Children's Trust Fund <input type="checkbox"/> \$5, <input type="checkbox"/> \$10, Other \$	45C		
(D)  The N.J. Vietnam Veterans' Memorial Fund <input type="checkbox"/> \$5, <input type="checkbox"/> \$10, Other \$	45D		
46. Total Deductions From Overpayment (Add Lines 45A, B, C and D)	46	ENTER TOTAL →	
47. REFUND (Amount to be sent to you, Line 44 LESS Line 46)	47		

Check if Form NJ-2210 is attached
 If an amount is entered on Line 40 or Line 41 attach Form NJ-2450

NOTE: AN ENTRY ON LINE 45A, B, C or D WILL REDUCE YOUR TAX REFUND

Form HR-1040 HOMESTEAD PROPERTY TAX REBATE APPLICATION 1992

1. Enter the GROSS INCOME you reported on Line 26c, Form NJ-1040 (Part year residents see instr. p. 20) 1

2. If your filing status is MARRIED, FILING SEPARATE RETURN and you and your spouse MAINTAIN THE SAME PRINCIPAL RESIDENCE enter the gross income reported on your spouse's return (Line 26c Form NJ-1040) and **check this box** 2

3. TOTAL GROSS INCOME (Add Line 1 and Line 2) 3

4. Enter your **New Jersey** residence on December 31, 1992 if different than indicated on Page 1. If you were not a resident on December 31, 1992 enter your last **New Jersey** residence.
 Street Address _____ Municipality _____

5. Check your residency status during 1992: a. HOMEOWNER b. TENANT c. BOTH

6. If you checked "Homeowner" or "Both" on Line 5, enter the block and lot number of the residence for which the rebate is claimed.
 Block - Lot - Qualifier

7a. Yes No Did you live at more than one New Jersey residence during the year?
 b. Yes No Did you share ownership of a principal residence during the year with anyone, other than your spouse?
 c. Yes No Did any principal residence you owned during the year consist of multiple dwelling units?
 d. Yes No Did anyone, other than your spouse, occupy and share rent with you for an apartment or other rental dwelling during the year?

If you answered "Yes" to any of the above, you MUST complete and submit Schedule HR-A.

HOMEOWNER

8. Enter the total 1992 property taxes you (and your spouse) paid on your principal residence in New Jersey during 1992 8

IF YOU COMPLETED SCHEDULE HR-A, Part I, enter:

9a. Total Property taxes paid (Sch. HR-A, PART I, Line 5) 9a

9b. Number of days as an owner (Sch. HR-A, PART I, Line 4) 9b Days

TENANT

10. Enter the total rent you (and your spouse) paid on your principal residence in New Jersey during 1992 10

IF YOU COMPLETED SCHEDULE HR-A, Part II, enter:

11a. Total Rent Paid (Sch. HR-A, PART II, Line 11) 11a

11b. Number of days as a tenant (Sch. HR-A, PART II, Line 10) 11b Days

SIGN HERE

Under the penalties of perjury, I declare that I have examined this income tax return and Homestead Property Tax Rebate Application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than taxpayer, this declaration is based on all information of which the preparer has any knowledge.

→ Your signature _____ Date _____ Spouse's signature (if filing jointly, BOTH must sign.) _____

Paid Preparer's Signature _____ Federal Identification Number _____

Firm's Name _____ Federal Employer Identification Number _____

Pay amount on line 43 in full. Write social security number on check or money order and make payable to: STATE OF NEW JERSEY-TGI Mail your return in one of the envelopes provided. REFUND or PAYMENT.

(REV. 10-92)

SCHEDULE HR-A

Name(s) as shown on Form NJ-1040	Your social security number
----------------------------------	-----------------------------

**ONLY COMPLETE THIS SCHEDULE IF YOU ANSWERED "YES"
TO ONE OR MORE OF THE QUESTIONS ON LINE 7 OF FORM HR-1040.**

PART I: HOMEOWNERS PRINCIPAL RESIDENCES YOU OWNED IN NEW JERSEY DURING 1992						
Street Address	City or Town	Number of Days in 1992 in this unit as an OWNER (1)	Share of Property owned by you (and your spouse) (2)	Share of Property used as your principal residence (3)	TOTAL 1992 Property Tax paid on this property during 1992 (4)	Share of 1992 Property Tax paid on your principal residence during 1992 (5)
1.						
Block #	Lot #					
1a. <input type="checkbox"/> Check if you lived at this address on Dec. 31, 1992 or if this was your last New Jersey address						
2.						
Block #	Lot #					
3.						
Block #	Lot #					
4. Number of days as an owner (total of Col. 1)						
(Enter this number on Line 9b of the HR-1040)						
5. Total 1992 Property Taxes paid on these properties during 1992 (total of Col. 4)						
(Enter this number on Line 9a of the HR-1040)						
6. SHARE OF TOTAL PROPERTY TAX PAID IN 1992 FOR YOUR PRINCIPAL RESIDENCES (total of Col. 5)						
(Enter this number on Line 8 of the HR-1040)						

INSTRUCTIONS FOR COMPLETING PART I

Lines 1 - 3

Complete the street address, city or town, block and lot number for each New Jersey address at which you lived during 1992 as an OWNER. List the addresses in reverse order, starting with your last New Jersey address as a homeowner. If you lived at the address listed on Line 1 on December 31, 1992 or this was your last New Jersey address, check the box on Line 1a. Then work across, completing columns (1) - (5) for each address. The instructions for columns (1) - (5) follow.

If you were both an owner and a tenant at the same address, enter the requested information on the property on both Part I and Part II of Schedule HR-A.

Column (1) Enter the number of days you lived at this address in 1992 as an owner (e.g., 1 to 365).

Column (2) Enter the share of this residence you (and your spouse) own(ed). Enter this figure as a decimal. (For example if the share is 50%, enter 0.50). If you were the sole owner, enter 1.00.

Enter the name(s) and social security number(s) of all other owners (other than your spouse) below:

NAME _____	SS# _____ / _____ / _____
NAME _____	SS# _____ / _____ / _____
NAME _____	SS# _____ / _____ / _____

Column (3) If this property consists of more than one dwelling unit, indicate the proportion of the property tax levied against the residential unit occupied by you (and your spouse). Enter this figure as a decimal. (For example 25% is 0.25).

Column (4) Enter the total 1992 property tax paid on this property for the months you (and your spouse) lived here.

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

For example: Total property taxes paid were \$2000. Column 2 is 1.00 and Column (3) is 0.50. The calculation for Column 5 would be 0.50 x \$2,000 = \$1,000.

PART II: TENANTS
PRINCIPAL RESIDENCES YOU RENTED IN NEW JERSEY DURING 1992

Street Address	City or Town	Number of Days in 1992 in this unit as a TENANT (1)	Total number of tenants who shared the rent (2)	TOTAL RENT paid by all people living in this unit during this period (3)	TOTAL RENT paid by YOU (and YOUR SPOUSE) for this unit during this period (4)
7.					
7a. <input type="checkbox"/>	Check if you lived at this address on Dec. 31, 1992 or if this was your last New Jersey address				
8.					
9.					
10. Number of days as a TENANT (total of Col. 1)					
(Enter this number on Line 11b of the HR-1040)					
11. Total Rent paid by all people at these addresses (total of Col. 3)					
(Enter this number on Line 11a of the HR-1040)					
12. Total Rent paid by YOU (and YOUR SPOUSE) during 1992 (total of Col. 4)					
(Enter this number on Line 10 of the HR-1040)					

INSTRUCTIONS FOR COMPLETING PART II

Lines 7 - 10

Complete the street address and city or town for each New Jersey address at which you lived during 1992 as a TENANT. List the addresses in reverse order, starting with your last New Jersey address as tenant. If you lived at the address listed at Line 7 on December 31, 1992 or this was your last New Jersey address, check the box on Line 7a. Then work across, completing columns (1) - (4) for each address. The instructions for columns (1) - (4) follow.

If you were both an owner and a tenant at the same address, enter the requested information on the property on BOTH Part I and Part II of Schedule HR-A.

Column (1) Enter the number of days you lived at this address in 1992 as a tenant (e.g., 1 to 365).

Column (2) If you lived in an apartment or other dwelling unit which was occupied by more than one tenant who shared the rent (other than your spouse), enter the total number of tenants who shared the rent (including yourself).

Enter the name(s) and social security number(s) of all other tenants who shared the rent other than your spouse:

NAME _____ SS# _____ / _____ / _____
 NAME _____ SS# _____ / _____ / _____
 NAME _____ SS# _____ / _____ / _____

Column (3) Enter the total rent paid by all people who lived in this unit during this period.

Column (4) Divide the amount in column (3) by the number in column (2). Enter the result in column (4).
 (For example, column (3) is \$1,000 and column (2) is 4. The calculation would be \$1,000 divided by 4 = \$250).

NJ-1040 1992

STATE OF NEW JERSEY INCOME TAX—RESIDENT RETURN HOMESTEAD PROPERTY TAX REBATE APPLICATION

For Tax Year Jan.-Dec. 31, 1992 Or Other Tax Year Beginning _____, 1992, Ending _____, 19____

5R Check block if application for Federal extension is attached.

Please place label on form you file. Make all necessary changes on label.

Please Print or Type For Privacy Act Notification See Instructions	Your Social Security Number	Last Name, First Name and Initial (Joint filers enter first name and initial of each—Enter spouse last name ONLY if different)		
	Spouse's Social Security Number	Home address (Number and Street, including apartment number or rural route)		
	County/Municipality Code (See Table p. 22)	City, Town, Post Office	State	Zip Code
FILING STATUS		EXEMPTIONS		
(Check only ONE box)		ENTER NUMBERS HERE		
1. <input type="checkbox"/> Single	6. Regular <input checked="" type="checkbox"/> Yourself <input type="checkbox"/> Spouse		6	
2. <input type="checkbox"/> Married, filing joint return	7. Age 65 or Over <input type="checkbox"/> Yourself <input type="checkbox"/> Spouse		7	
3. <input type="checkbox"/> Married, filing separate return	8. Blind or Disabled <input type="checkbox"/> Yourself <input type="checkbox"/> Spouse		8	
Name and Social Security No. of Spouse _____		9. Number of your qualified dependent children		9
4. <input type="checkbox"/> Head of Household	10. Number of other dependents		10	
5. <input type="checkbox"/> Qualifying Widow(er)	11. Dependents attending colleges		11	
		12. Totals (For Line 12a—Add Lines 6, 7, 8 and 11) (For Line 12b—Add Line 9 and Line 10)		12a
RESIDENCY STATUS 13. If you were a New Jersey resident for ONLY part of the taxable year, give the period of New Jersey residency: From _____ MONTH DAY YEAR To _____ MONTH DAY YEAR				
GUBERNATORIAL ELECTIONS FUND Do you wish to designate \$1 of your taxes for this fund? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If joint return, does your spouse wish to designate \$1? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Note if you check the Yes box(es) it will not increase your tax or reduce your refund.				
14. Wages, salaries, tips, and other employee compensation (Attach W-2)			14	
15a. Taxable interest income			15a	
15b. Tax exempt interest income. DO NOT include on Line 15a.			15b	
16. Dividends			16	
17. Net profits from business (Attach copy of Federal Schedule C, Form 1040)			17	
18. Net gains or income from disposition of property (Schedule B, Line 4)			18	
19. Pensions, Annuities and IRA Withdrawals			19a	
a. Taxable Amount Received			19b	
b. Less New Jersey Pension Exclusion			19c	
c. Subtract Line 19b from Line 19a			19c	
20. Distributive Share of Partnership Income (Attach copy of Schedule K-1 Federal Form 1065)			20	
21. Net gain or income from rents, royalties, patents & copyrights (Sch. C, Line 3)			21	
22. Net Gambling Winnings			22	
23. Alimony and separate maintenance payments received			23	
24. Other (See instr. p. 12)			24	
25. Total Other Income (Add Lines 21 through 24)			25	
26a. Total Income (Add Lines 14, 15a, 16, 17, 18, 19c, 20 and 25)			26a	
26b. Other Retirement Income Exclusion (See Worksheet and instr. p. 13)			26b	
26c. New Jersey Gross Income (Subtract Line 26b from Line 26a). If \$3,000 or less see instr. p. 13. ...			26c	
27a. Exemptions: From Line 12a _____ x \$1,000 = _____				
27b. From Line 12b _____ x \$1,500 = _____				
27c. Total Exemption Amount (Add Line 27a and Line 27b)			27c	
28. Medical Expenses (See Worksheet and instr. p. 13)			28	
29. Alimony & Separate Maintenance Payments			29	
30. Total Exemptions and Deductions (Add Lines 27c, 28, and 29)			ENTER TOTAL →	
31. NEW JERSEY TAXABLE INCOME (Subtract Line 30 from Line 26c) If zero or less, enter ZERO ...			31	
32. TAX: (From Tax Rate Schedules, p. 14)			32	
33. Credit For Income Taxes Paid To Other Jurisdictions (From Schedule A, Line 5)			33	
34. Balance of Tax (Subtract Line 33 from Line 32)			34	
35. Use Tax Due on Out-of-State Purchases (See instr. p. 15)			35	
36. Total Tax (Add Line 34 and Line 35) Also enter on Line 37			36	

Please Attach W-2/1099R Forms Here

Please Attach Check or Money Order Here

← Part Year Residents
See instr. p. 3

37. Total Tax (From Line 36 Page 1)	37	
38. Total N.J. Income Tax Withheld (Attach Forms W-2 and 1099R)	38	Check <input type="checkbox"/> if Form NJ-2210 is attached If an amount is entered on Line 40 or Line 41 attach Form NJ-2450
39. New Jersey Estimated Tax Payments/Credit from 1991 tax return	39	
40. EXCESS N.J. Unemployment Insurance Withheld (See instr. p. 15)	40	
41. EXCESS N.J. Disability Insurance Withheld (See instr. p. 15)	41	
42. Total Payments/Credits (Add Lines 38 through 41)	42	ENTER TOTAL
43. If payments (Line 42) are LESS THAN tax (Line 37) enter AMOUNT OF TAX YOU OWE	43	
If you owe tax, you may make a donation by entering an amount on Lines 45B, 45C and/or 45D and adding this to your check amount.		
44. If payments (Line 42) are MORE THAN tax (Line 37) enter OVERPAYMENT	44	
45. Deductions from Overpayment on Line 44 which you elect to credit to:		NOTE: AN ENTRY ON LINE 45A, B, C or D WILL REDUCE YOUR TAX REFUND
(A) Your 1993 Tax	45A	
(B) The N.J. Endangered Wildlife Fund <input type="checkbox"/> \$5, <input type="checkbox"/> \$10, Other \$	45B	
(C) The Children's Trust Fund <input type="checkbox"/> \$5, <input type="checkbox"/> \$10, Other \$	45C	
(D) The N.J. Vietnam Veterans' Memorial Fund <input type="checkbox"/> \$5, <input type="checkbox"/> \$10, Other \$	45D	
46. Total Deductions From Overpayment (Add Lines 45A, B, C and D)	46	ENTER TOTAL →
47. REFUND (Amount to be sent to you, Line 44 LESS Line 46)	47	

Form HR-1040

HOMESTEAD PROPERTY TAX REBATE APPLICATION

1992

1. Enter the GROSS INCOME you reported on Line 26c, Form NJ-1040 (Part year residents see instr. p. 20)	1	
2. If your filing status is MARRIED, FILING SEPARATE RETURN and you and your spouse MAINTAIN THE SAME PRINCIPAL RESIDENCE enter the gross income reported on your spouse's return (Line 26c Form NJ-1040) and check this box <input type="checkbox"/>	2	
3. TOTAL GROSS INCOME (Add Line 1 and Line 2)	3	
4. Enter your New Jersey residence on December 31, 1992 if different than indicated on Page 1. If you were not a resident on December 31, 1992 enter your last New Jersey residence. Street Address _____ Municipality _____		
5. Check your residency status during 1992: a. <input type="checkbox"/> HOMEOWNER b. <input type="checkbox"/> TENANT c. <input type="checkbox"/> BOTH		
6. If you checked "Homeowner" or "Both" on Line 5, enter the block and lot number of the residence for which the rebate is claimed. Block <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Lot <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Qualifier <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
7a. <input type="checkbox"/> Yes <input type="checkbox"/> No Did you live at more than one New Jersey residence during the year?		
7b. <input type="checkbox"/> Yes <input type="checkbox"/> No Did you share ownership of a principal residence during the year with anyone, other than your spouse?		
7c. <input type="checkbox"/> Yes <input type="checkbox"/> No Did any principal residence you owned during the year consist of multiple dwelling units?		
7d. <input type="checkbox"/> Yes <input type="checkbox"/> No Did anyone, other than your spouse, occupy and share rent with you for an apartment or other rental dwelling during the year?		
If you answered "Yes" to any of the above, you MUST complete and submit Schedule HR-A.		

HOMEOWNER	8. Enter the total 1992 property taxes you (and your spouse) paid on your principal residence in New Jersey during 1992	8	
	IF YOU COMPLETED SCHEDULE HR-A, Part I, enter:		
	9a. Total Property taxes paid (Sch. HR-A, PART I, Line 5)	9a	
	9b. Number of days as an owner (Sch. HR-A, PART I, Line 4)	9b	Days

TENANT	10. Enter the total rent you (and your spouse) paid on your principal residence in New Jersey during 1992	10	
	IF YOU COMPLETED SCHEDULE HR-A, Part II, enter:		
	11a. Total Rent Paid (Sch. HR-A, PART II, Line 11)	11a	
	11b. Number of days as a tenant (Sch. HR-A, PART II, Line 10)	11b	Days

SIGN HERE	Under the penalties of perjury, I declare that I have examined this income tax return and Homestead Property Tax Rebate Application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than taxpayer, this declaration is based on all information of which the preparer has any knowledge.		Pay amount on line 43 in full. Write social security number on check or money order and make payable to: STATE OF NEW JERSEY-TGI Mail your return in one of the envelopes provided. REFUND or PAYMENT. (REV. 10-92)
	Your signature _____ Date _____ Spouse's signature (if filing jointly, BOTH must sign.) _____		
	Paid Preparer's Signature _____	Federal Identification Number _____	
	Firm's Name _____	Federal Employer Identification Number _____	

EMPLOYEE'S CLAIM FOR CREDIT FOR EXCESS UNEMPLOYMENT AND DISABILITY CONTRIBUTIONS FOR CALENDAR YEAR 1992

THIS FORM MUST BE FILED IN DUPLICATE

CLAIMANT SOCIAL SECURITY NO.	NAME:
Note on Joint NJ 1040 Return: Each spouse must file a separate form when claiming a refund for excess contributions.	ADDRESS:
	CITY, STATE, ZIP CODE:

To establish a right to this credit, claimants are required to complete the items below (information is to be transcribed from W-2 forms attached to your New Jersey State Income Tax return). Any items not substantiated by a W-2 or any information that is incomplete, will cause the claim to be rejected. The amount of unemployment insurance withheld and the amount of disability insurance withheld must be reported separately on all W-2 statements.

TAKE ALL INFORMATION FROM YOUR W-2 FORMS.

If the amount deducted by any one employer exceeds the maximum for either unemployment or disability, insert the maximum in the appropriate Column(s) and contact that employer for a refund of the balance of the deduction.

COLUMN A
UNEMPLOYMENT
INSURANCE
DEDUCTED

COLUMN B
DISABILITY
INSURANCE
DEDUCTED

1. A	EMPLOYER'S NAME: FED. EMP. I.D. #: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
B	EMPLOYER'S NAME: FED. EMP. I.D. #: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
C	EMPLOYER'S NAME: FED. EMP. I.D. #: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
D	EMPLOYER'S NAME: FED. EMP. I.D. #: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
E	EMPLOYER'S NAME: FED. EMP. I.D. #: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
F	*IF ADDITIONAL SPACE IS REQUIRED, ATTACH A RIDER AND ENTER THE TOTAL ON THIS LINE		
2.	Total Deducted: Add Lines 1A thru 1F. Enter Here.		
3.	Correct Unemployment and/or Disability Deductions	95.63	76.50
4.	Deduct Line 3 Col. A from Line 2 Col. A. Enter on Page 2, Line 40 of the N.J. 1040		
5.	Deduct Line 3 Col. B from Line 2 Col. B. Enter on Page 2, Line 41 of the N.J. 1040		

I hereby apply for a credit for worker contributions deducted in excess of \$95.63 for N.J. Unemployment Insurance and in excess of \$76.50 for N.J. Disability Insurance by reason of having received wages from two or more employers during the above calendar year and hereby submit the following statement of wages and deductions.

Claimant's Signature: _____ Date _____

THIS FORM MUST BE FILED IN DUPLICATE.

**EMPLOYEE'S CLAIM FOR CREDIT FOR
EXCESS UNEMPLOYMENT AND DISABILITY CONTRIBUTIONS
FOR CALENDAR YEAR 1992**

THIS FORM MUST BE FILED IN DUPLICATE

CLAIMANT SOCIAL SECURITY NO. 	NAME:
Note on Joint NJ 1040 Return: Each spouse must file a separate form when claiming a refund for excess contributions.	ADDRESS:
	CITY, STATE, ZIP CODE:

To establish a right to this credit, claimants are required to complete the items below (information is to be transcribed from W-2 forms attached to your New Jersey State Income Tax return). Any items not substantiated by a W-2 or any information that is incomplete, will cause the claim to be rejected. The amount of unemployment insurance withheld and the amount of disability insurance withheld must be reported separately on all W-2 statements.

TAKE ALL INFORMATION FROM YOUR W-2 FORMS. If the amount deducted by any one employer exceeds the maximum for either unemployment or disability, insert the maximum in the appropriate Column(s) and contact that employer for a refund of the balance of the deduction.		COLUMN A UNEMPLOYMENT INSURANCE DEDUCTED	COLUMN B DISABILITY INSURANCE DEDUCTED
1. A	EMPLOYER'S NAME: FED. EMP. I.D.#: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
B	EMPLOYER'S NAME: FED. EMP. I.D.#: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
C	EMPLOYER'S NAME: FED. EMP. I.D.#: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
D	EMPLOYER'S NAME: FED. EMP. I.D.#: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
E	EMPLOYER'S NAME: FED. EMP. I.D.#: N.J. UNEMPLOY. #: PRIVATE PLAN #: WAGES:		
F	*IF ADDITIONAL SPACE IS REQUIRED, ATTACH A RIDER AND ENTER THE TOTAL ON THIS LINE		
2.	Total Deducted: Add Lines 1A thru 1F. Enter Here.		
3.	Correct Unemployment and/or Disability Deductions	95.63	76.50
4.	Deduct Line 3 Col. A from Line 2 Col. A. Enter on Page 2, Line 40 of the N.J. 1040		
5.	Deduct Line 3 Col. B from Line 2 Col. B. Enter on Page 2, Line 41 of the N.J. 1040		

I hereby apply for a credit for worker contributions deducted in excess of \$95.63 for N.J. Unemployment Insurance and in excess of \$76.50 for N.J. Disability Insurance by reason of having received wages from two or more employers during the above calendar year and hereby submit the following statement of wages and deductions.

Claimant's Signature: _____ Date _____

THIS FORM MUST BE FILED IN DUPLICATE.

INSTRUCTIONS FOR OBTAINING A CREDIT FOR EXCESS UNEMPLOYMENT AND DISABILITY DEDUCTIONS

In order to claim the credit, Form NJ-2450, Employee's Claim for Credit for Excess Unemployment and Disability Contributions, must be attached in duplicate to the NJ-1040 return. If this form is not attached to the NJ-1040 and if the required information from the W-2 forms is not available to substantiate the claim, the claim for credit will be denied. The Law prohibits the processing of claims submitted later than two years after the calendar year in which wages were paid.

If a joint NJ-1040 return is filed and both spouses have excess contributions withheld by two or more employers, each spouse must file their own claim form in duplicate along with the NJ-1040 return.

If any single employer withholds more than the maximum for either unemployment or disability insurance contributions, you are to enter only the maximum on the claim form. Any amounts over the maximum were incorrectly withheld and must be refunded by that particular employer. Refunds of overwithholdings of contributions by an individual employer are the responsibility of that employer and are not subject to be claimed as a credit on your Gross Income Tax Return.

If additional space is required due to the number of employers, attach a list with the required information as on the NJ-2450 form. If this rider is incomplete or not attached to the claim, the claim for credit will be denied.

After lines 1A through 1F are completed, complete all necessary calculations from Lines 2 through 5. Carry the amounts on Line 4 and/or 5 to the specified lines on Page 2 of the NJ-1040 return.

If you are notified that your claim has been rejected by the Division of Taxation for lack of information or any other reason, you must refile your claim for refund of excess unemployment or disability insurance withholdings with the Department of Labor on Form UC-9A. "Employees Claim for Refund of Excess Contributions." Once your claim has been rejected by the Division of Taxation, it cannot be reinstated.

STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION

6N

APPLICATION FOR EXTENSION OF TIME TO FILE NEW JERSEY GROSS INCOME TAX RETURN
FOR CALENDAR YEAR OR OTHER TAXABLE YEAR ENDING, 19

Form with fields: Your Social Security Number, Last Name, First Name, Spouse's Social Security Number, Home Address, City, Town, Post Office, State, Zip Code.

If any correspondence regarding this form is to be sent to an address other than the above or to an agent acting for the taxpayer please complete this section.

Form with fields: Name, Number and Street, City, Town, Post Office, State, Zip Code.

Mail completed applications to:
State of New Jersey
Division of Taxation
CN-282
Trenton, N.J. 08646-0046

Before completing this application for an extension of time to file form NJ-1040, NJ-1040NR, or NJ-1041 please see the instructions on the reverse side.

- 1. Enter the total number of months of extension you are requesting
2. This will represent an extension to what date?
3. Please state your reason for requesting an extension of time to file
4. Was an extension previously requested for this tax year?
5. Total Estimated Tax Liability
6. Less: New Jersey Income Tax Withheld
7. Other Payments
8. Estimated Payments
9. Total (lines 6 + 7 + 8)
10. Balance Due (line 5 less line 9). Pay this amount in full or your extension request will be denied

NOTE: Taxpayers who file form NJ-630 will not receive an approved copy of the form. If you file this form you will be notified by the Division of Taxation only if your extension request is denied.

Signature and Verification: Under penalties of perjury, I declare that to the best of my knowledge and belief, the statements made herein are true and correct.

YOUR SIGNATURE SPOUSE'S SIGNATURE

SIGNATURE OF PREPARER OTHER THAN TAXPAYER TITLE FID #

DIVISION USE

- DENIED - Extension request not filed on time.
DENIED - Balance due as indicated on extension request not paid in full.
Your payment has been credited to your account.

DIVISION USE
5-29

INSTRUCTIONS

PROCEDURE FOR OBTAINING AN EXTENSION TO FILE

This application need not be submitted if the final return will be filed within four (4) months of the original due date of the return provided that you obtained at least a four-month extension for Federal Income Tax purposes. A copy of your Federal application for automatic extension must be attached to your final return. To be eligible for an automatic extension, at least 80% of your actual tax liability must have been paid either in the form of withholdings or estimated payments by the original due date.

Trusts and estates which obtain an automatic federal extension of time to file will receive an automatic extension in New Jersey for the same period of time provided that at least 80% of the actual tax liability is paid by the original due date of the return.

Persons in active service with the Armed Forces of the United States, who may be prevented from filing by distance or injury or hospitalization arising out of such service, will automatically receive a three-month extension by setting forth the reason therefore on a statement attached to their return.

File this application by the original due date of your return if you are not applying for a Federal extension or if you are requesting an extension beyond the four month period. **Extensions in excess of four months must be specifically requested from the New Jersey Division of Taxation using this form.** The application must state the reason why an extension is required and must be submitted prior to the original due date or the previously extended due date of the return. The balance due of estimated tax as shown on the front of this application must be submitted in full or your request will automatically be denied.

The NJ-630 is an application for extension of time to file and not for an extension of time to pay. When you file your application for extension you must have paid 100% of your **estimated tax liability**. In addition, that amount must be at least 80% of the **actual tax liability** reported on your final return (NJ-1040 or 1041) when filed. If either requirement is not satisfied the extension will result in the imposition of penalty and interest charges from the original due date of the return.

IF THE FINAL RETURN IS NOT RECEIVED BY THE EXTENDED DUE DATE THE COMPUTATION OF PENALTY AND INTEREST CHARGES WILL BE MADE AS IF THE EXTENSION HAD NOT BEEN GRANTED.

PENALTIES AND INTEREST

The Law provides for the following late filing penalties:

1. Late filing penalties of:
 - a. 5% per month or fraction thereof for each month the return is late, up to a maximum of 25% of the balance of tax due with the return.
 - b. \$100 per month or fraction thereof that the return is late.
2. Late payment penalty of 5% of any tax balance due.
3. Interest, computed at the rate of 3 percentage points above the quarterly prime rate, compounded daily from original due date of the return to the date of payment, provided that payment is made under a valid extension. Payments made beyond the extended due date will be charged at the rate of 5 percentage points above the quarterly prime rate, compounded daily from the original due date of the return.

WHEN FILING YOUR FINAL RETURN BE SURE TO INCLUDE:

1. PAYMENT OF ANY TAX DUE,
2. LATE PAYMENT PENALTY OF 5% OF BALANCE OF TAX DUE, IF ANY, AND
3. INTEREST COMPUTED AT THE RATE OF 3 PERCENTAGE POINTS ABOVE THE QUARTERLY PRIME RATE FROM THE ORIGINAL DUE DATE OF THE RETURN

If you need help calculating the interest due, call Taxpayer Information Services at 1-800-323-4400 or 609- 292-6400.

FILING INFORMATION

- Your filing status and gross income determine whether you have to file a tax return.
- Age is not a factor in determining whether a person must file. Even minors (including students) and senior citizens must file if they meet the income filing requirements.
- Gross income means taxable income after exclusions. It does not include nontaxable benefits. See page 7 to find out which types of income are not taxable.

Use the following chart to determine whether you must file a tax return.

Who Must File

You must file a New Jersey income tax return if-

	Your filing status is:	and your gross income was more than:	Use Form:
Full year resident You were a full-year New Jersey resident if: <ul style="list-style-type: none"> • New Jersey was your domicile (permanent legal residence) for the entire year; or • New Jersey was not your domicile, but you maintained a permanent home in New Jersey for the entire year and you spent more than 183 days in New Jersey. 	Single		NJ-1040 (Resident Return)
	Married, filing joint return Head of Household Qualifying Widow(er)	\$3,000	
	Married, filing separate return	\$1,500	
Part-year resident You were a part-year New Jersey resident if: <ul style="list-style-type: none"> • New Jersey was your domicile for part of the year and you moved into or out of New Jersey during the year; or • New Jersey was not your domicile, but you maintained a permanent home in New Jersey for part of the year and you spent more than 183 days in New Jersey. 	Single		NJ-1040* (Resident Return)
	Married, filing joint return Head of Household Qualifying Widow(er)	\$3,000 for the entire year	
	Married, filing separate return	\$1,500 for the entire year	
Nonresident You were a New Jersey nonresident if you met all three of the following conditions (whether or not you were domiciled here): <ul style="list-style-type: none"> • You did not maintain a permanent home in New Jersey; and • You did maintain a permanent home outside of New Jersey; and • You did not spend more than 30 days in New Jersey. 	Single		NJ-1040NR (Nonresident Return)
	Married, filing joint return Head of Household Qualifying Widow(er)	Any Amount of Income from New Jersey Sources	
	Married, filing separate return		

* Both resident and nonresident returns must be filed when a part-year resident receives income from New Jersey sources during the period of nonresidence.

Also File a Return if:

- You qualify for a Homestead Property Tax Rebate (see page 19).
- You had New Jersey income tax withheld from your wages and are due a refund.
- You paid New Jersey estimated taxes for 1992 and are due a refund.

Other Filing Information

Domicile. A domicile is any place you regard as your permanent home—the place you return to after a period of absence. A person has only one domicile, and once established it continues until a new one is established elsewhere. Moving to a new location, even for a long time, does not change your domicile if you intend to return to New Jersey. Even if New Jersey is your domicile, you will be considered a nonresident for New Jersey tax purposes if you meet all three conditions for nonresident status (see “Who Must File” on page 1).

Guidelines for Part-year Residents

Filing Requirements. Any person who became a resident of this State or moved out of this State during the year is subject to New Jersey

income tax for only that portion of the income earned while a resident of New Jersey. Part-year residents must prorate all exemptions, deductions and credits, including the pension exclusion, to reflect the period covered by the return.

If you were a New Jersey resident for only part of the taxable year, you are subject to the tax if your income for the entire year exceeds \$3,000, even though the income reported for your period of residence was \$3,000 or less (\$1,500 for married persons filing separately). If the income received during the entire year was less than \$3,000, you should attach a copy of your Federal income tax return or a statement to that effect if you did not file a Federal return.

Line 14 - Wages. You must determine from each W-2 you receive the portion of your “State wages, tips, etc.” that you earned while you

continued

AVOIDING COMMON MISTAKES

The following are some suggestions to help you avoid the common pitfalls that delay the processing of returns and refunds.

Correct Name, Address, Social Security Number and County/Municipality Code. Check your name, address, social security number and county/municipality code for accuracy. Use the peel-off label (from front cover) on the top of your return. If you do not have a peel-off label, complete the top of the form, checking the information for accuracy and legibility.

Enter your name and social security number on all schedules attached to your return. Your social security number must be the same as that shown on your W-2 form.

Use Proper Form. File the appropriate form for your tax situation. See the “Who Must File” chart on page 1.

Read Instructions. Read the instructions for each line before entering any amounts on the return. Be careful to enter the amounts on the proper lines.

Use Proper Wage Figures. Be sure to use the “State wages” figure from your W-2(s). Do not use the “Federal wages” amount.

Attach W-2(s) and 1099-R(s). Attach the State copy of your W-2(s) securely where indicated on the return. Also attach Form 1099-R(s) if New Jersey Gross Income Tax has been withheld. Missing withholding statement(s) will cause credit for taxes withheld to be denied.

Attach All Requested Documents. If you claim credit for taxes paid to another jurisdiction, include a completed Schedule A plus a completed copy of the return you filed with that jurisdiction. Missing supporting documents will cause denial of credit.

If you claim credit for excess unemployment/disability contributions, attach completed Form NJ-2450, in duplicate, to your return.

Include all schedules (A, B and C plus required Federal schedules) and riders to support the information on your return. See page 17.

Check Arithmetic. Double check all arithmetic before mailing your return. Incorrect computations frequently delay the processing of returns and may also delay refunds. It is a good idea to check arithmetic even if someone else prepares your return.

Homestead Property Tax Rebate Application. Incomplete Homestead Property Tax Rebate information will delay processing and may delay your rebate.

- a. Complete your Form NJ-1040 return at least to Line 26c;
- b. Enter the proper amount of your property tax on Line 8, or rent paid on Line 10 of Form HR-1040;
- c. Attach Schedule HR-A if required.

Payment Due. Payment of any balance due is required with your return. Attach a check or money order to your return to avoid penalties and interest. Write your social security number(s) on your check or money order.

Signature. Sign and date your return. Both husband and wife must sign a joint return. A form without the proper signature(s) will be returned to you. A photocopy of a return is acceptable only with an original signature.

Mailing Returns. Make certain that your State return is sent to the correct New Jersey address. Each year many taxpayers send their State returns to the Internal Revenue Service. Use the correct envelope in this booklet.

Keeping Copies. Did you make a copy of the return for your own records? You may need this information when you complete your return next year.

Changing Your Return. If you need to make a change to your original return, file an amended return (NJ-1040X). Do not file a second NJ-1040.

were a New Jersey resident. If your W-2 indicates only wages earned while you were a New Jersey resident, use the amount from the "State wages, tips, etc." box. If your employer did not separate your resident and nonresident wages on the W-2, you must prorate the "State wages, tips, etc." amount for the period of time you lived in New Jersey. Add the amounts reportable to New Jersey and place the total on Line 14.

Do not include any W-2(s) where the total W-2 income was derived from out-of-state sources during your period of nonresidence.

Other Income. For interest, dividends, pensions and all other income, include on your return only those amounts received while a resident of New Jersey.

Note: If you derived any income from New Jersey sources during your period of nonresidence, it may also be necessary to file a New Jersey nonresident return. Any withholdings should be allocated between the resident and nonresident returns. For more information, see Form NJ-1040NR, New Jersey nonresident return and instructions.

Line 19b - Pension Exclusion. If you qualify for the pension exclusion, prorate the exclusion by the number of months you were a New Jersey resident. For this calculation 15 days or more is a month.

Line 27c - Exemptions. Your total exemptions (Line 27c) must be prorated based upon the number of months you were a New Jersey resident. For this calculation 15 days or more is a month.

Lines 27a and b X $\frac{\text{No. of Months NJ Resident}}{12} = \text{Line 27c}$

Lines 28 and 29 - Deductions. You may deduct medical expenses and alimony based on the actual expenses paid for the period of time you lived in New Jersey. Use the worksheet on page 14 to determine the medical expense deduction.

Guidelines for Military Personnel

Residents. Military personnel whose home of record is New Jersey are subject to New Jersey income tax on all income earned both in New Jersey and outside New Jersey, including military pay, unless the income is specifically exempt by New Jersey law. Military personnel who were domiciled in New Jersey when entering the service remain residents of New Jersey for income tax purposes even if serving outside New Jersey, unless they qualify for nonresident status.

Nonresidents. Military personnel whose home of record is not New Jersey are not required to file a New Jersey return unless they have earned income from New Jersey sources other than military pay. If you have income from New Jersey sources, other than military pay, you must file a New Jersey nonresident return, Form NJ-1040NR.

If your permanent home (domicile) was in New Jersey when you entered the military, but you have changed your state of domicile or satisfy the conditions for nonresident status (see chart on page 1), then your military pay is not subject to New Jersey income tax. Contact your finance officer for Form DD-2058-1 to stop future withholding of New Jersey income tax.

Living in barracks, bachelor officers quarters or billets is not considered maintaining a permanent home. If, however, you pay for and maintain an apartment or house outside of New Jersey with the intent of remaining there permanently, you will no longer be considered a New Jersey resident provided you also satisfy the remaining requirements for nonresident status or change your home of record.

Spouses of Military Personnel. Spouses (of military personnel) who are not domiciled in New Jersey are considered residents of New Jersey if they maintain a permanent home here and spend more than 183 days in New Jersey. The nonmilitary resident spouse who had income during the year must file a resident return. In this case, the resident spouse may file a separate New Jersey return, even though the couple files jointly for Federal purposes.

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

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

When to File

Your New Jersey income tax return is due when your Federal income tax return is due. For calendar year filers, the 1992 New Jersey income tax return is due by April 15, 1993. Fiscal year filers must file their New Jersey income tax return by the 15th day of the fourth month following the close of the fiscal year.

Extensions

Extensions of time are granted only to file your New Jersey Gross 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.

Automatic Four-Month Extension

You may receive an automatic four-month extension of time to file your New Jersey Gross Income Tax return if at least 80% of your actual tax liability 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 extension is attached to your final return and the box at the top of the NJ-1040 is checked.

or

2. **No Federal extension filed.** You file a request for an automatic 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 and pay 100% of the estimated tax liability.

Extensions Beyond Four Months

You must file Form NJ-630 if you require an extension of more than four months. If you have requested and been granted a four-month extension, you may apply for an additional two-month extension,

continued

Extensions - continued

(before the four-month extension expires) also by using the NJ-630. An extension of more than six months will not be granted unless there are exceptional circumstances. The full amount of your estimated tax liability must be paid with the NJ-630.

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, your request will be denied and penalties and interest will be imposed from the original due date of the return. See penalty and interest charges on page 5.

Penalties and Interest under Extensions

For payments made under valid extensions, interest is computed at the rate of 3% above the quarterly prime rate compounded daily from the original due date of the return to the date of payment. In addition, there is a 5% late payment penalty on any tax balance paid after the original due date. Interest should be calculated at the rate of 5% above the quarterly prime rate for any period beyond the extended due date.

How to Pay

The balance of tax due must be paid in full with your return. If you owe less than \$1 no payment is required.

- ♦ 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.
- ♦ Attach a separate payment for each return you submit. If you are paying a balance due for the 1992 tax year and the first installment of estimated tax for 1993, please use separate checks or money orders for each payment.

Where to Send Your Return

This booklet contains two envelopes. Use the envelope printed in red marked "Refund" to file your return if no payment is due. Use the envelope printed in black marked "Payment Due" to send in your return with a check or money order. If you are filing a 1992 Homestead Property Tax Rebate Application, check the box on the front of the preprinted envelope. **Send only one return per envelope.**

Mail Returns Without Payments to:

State of New Jersey
Division of Taxation
CN 555
Trenton, NJ 08647-0555

Mail Returns With Payments to:

State of New Jersey
Division of Taxation
Lakewood Processing Center
895 Towbin Road, Suite A
Lakewood, NJ 08701-5991

Refunds

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

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 Property Tax Rebates may also be affected. These debts include money owed for past due taxes, child support due under a court order, school loans, hospital bills and IRS levies. If the Division applies your refund, credit or rebate to any of these debts, you will receive notification.

Deceased Taxpayers

If a person received income in 1992 but died before filing a return, the New Jersey income tax return should be filed by the surviving spouse, executor or administrator. Use the same filing status that was used on the final Federal income tax return. Print "Deceased" and the date of death above the decedent's name. The due date for filing is the same as for Federal purposes. In the area where you sign the return write "Filing as Surviving Spouse," if appropriate. A personal representative filing the return must sign in his or her official capacity. Any refund check will be issued to the decedent's surviving spouse or estate.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had he lived, and the income was not included on the decedent's final return, you must report the income on your own return when you receive it in the same way as it would have been reported had the decedent lived (e.g., as wages, capital gain, etc.).

Estates and Trusts

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

Filing Requirements for Beneficiaries. You must report income you received as a beneficiary of an estate or trust in the same manner as the estate or trust reported it to you. Enter interest on Lines 15a or b, dividends on Line 16, capital gains on New Jersey Schedule B, business or partnership income on Lines 17 or 20, etc. Attach a copy of the Federal K-1 to your return.

Partnerships

A partnership is not subject to tax. Individual partners are subject to tax on the income they earned from the partnership under the Federal Internal Revenue Code and the New Jersey Gross Income Tax Act. See page 12 for information on reporting income from a partnership. Every partnership having a New Jersey resident partner or income from New Jersey sources must file a copy of Federal Form 1065 with the New Jersey Division of Taxation by the 15th day of the fourth month following the close of the taxable year.

Mail Form 1065 to:

State of New Jersey
Division of Taxation
CN 555
Trenton, NJ 08647-0555

If an extension is obtained for filing Federal Form 1065, then an automatic extension is granted for submitting the copy to the Division.

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. When your estimated tax exceeds \$100, you are required to make quarterly estimated tax payments using Form NJ-1040-ES. 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 1993.

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. Request Form NJ-2210, Under-payment of Estimated Tax by Individuals, to calculate the correct amount of interest due.

Amended Returns

If you received an additional tax statement (W-2 or 1099) after your return was filed, or you discovered that you made any error or omission on your return, file an amended tax return, Form NJ-1040X.

Changes in your Federal income tax. If you receive a notice from the Internal Revenue Service that they changed your reported income, and that change altered your New Jersey taxable income, you must notify the Division of the change in writing within 90 days. File an amended tax return and attach a check or money order for any additional tax due.

If you file an amended Federal return which changes your New Jersey taxable income, you must file an amended New Jersey return, 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.

Rounding Off to Whole Dollars

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

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. 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.

Penalties and Interest

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

Late Filing Penalty - 5% per month or part of a month for each month you fail to file up to a maximum of 25% of the balance of tax due, plus \$100 per month for each month or part of a month that the return is late.

Late Payment Penalty - 5% of any tax balance paid late.

Interest - 5% above the prime rate in effect on the first business day of the quarter immediately preceding the quarter in which the liability became due, and adjusted on the first day of each quarter thereafter. Interest will be compounded daily from the due date to the date of payment. Interest is calculated on unpaid tax, penalty and interest.

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.

Keeping Tax Records

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

Federal/State Tax Agreement

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

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.

Line by Line Instructions

Name and Address

Place the peel-off label from the front of this booklet in the name and address section at the top of the return. Correct the label where errors occur. If you have no label, print or type your name (last name first), complete address and zip code in the spaces provided. Also include your spouse's name if filing jointly. Your refund and next year's form will be sent to the address you provide.

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

Social Security Number

Be sure to check the accuracy of the social security number(s) printed on the label. To correct an error, draw a line through the incorrect number and write the correct number above it.

continued

Social Security Number - continued

Enter your social security number(s) in the space provided on the return if you do not have a label. 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). Make corrections to the code on the label. If you do not have a label, enter your four-digit code from the table on page 22. This code identifies the county and municipality of your current residence.

*****CAR-RT-SORT*****CR99
 111-11-1111 SMIT 222-22-2222 1111
 SMITH JOHN & JANE
 123 MAIN STREET
 TRENTON NJ 08611
 County/Municipality Code

Filing Status (Lines 1 - 5)

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

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

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

Exemptions - Personal (Lines 6 - 8)

The exemptions claimed on Lines 6, 7 and 8 apply to you and your spouse only. 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, the "Yourself" box is already checked. If you are filing a joint return, check spouse box as well. Add the number of boxes checked and enter the result on Line 6.

Line 7 - Age 65 or Older

If either you or your spouse were 65 years of age or older at the end of the tax year, you (and your spouse if qualified) are entitled to an additional exemption. Check the appropriate box(es). Add the number of boxes checked and enter the result on Line 7.

Line 8 - Blind or Disabled

If either you or your spouse were blind or disabled at the end of the tax year, you (and your spouse if qualified) are entitled to 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. Attach a copy of the doctor's

certificate or other medical records to your return the first time you claim the exemption. This information need not be submitted each year providing there is no change in your condition. Check the appropriate box(es). Add the boxes checked and enter the result on Line 8.

Exemptions - Dependency (Lines 9 - 11)

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

Line 9 - Dependent Children

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

Line 10 - Other Dependents

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

Line 11 - Dependents Attending Colleges

You may claim an additional exemption for each dependent under age 22 who is a full-time student at an accredited college or post secondary institution for whom you paid one-half or more of the tuition and maintenance costs. Financial aid received by the student is not calculated into your cost when totalling 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 Lines 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 on Line 11.

Line 12 - Totals

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

Residency Status (Line 13)

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

Gubernatorial Elections Fund

The Gubernatorial Elections Fund, financed by taxpayer designated \$1 contributions, provides partial public financing to qualified candidates for the office of Governor of New Jersey. With its contribution and expenditure limits, the Gubernatorial Public Financing program has since 1977 assisted 38 candidates to conduct their campaigns free from the improper influence of excessive campaign contributions.

continued

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 the Commission at CN-185, Trenton, New Jersey 08625-0185.

If you want to designate \$1 to go to help candidates for governor pay campaign expenses, check the "Yes" box in the Gubernatorial Elections Fund section of the return. If you are filing a joint return, your spouse may also designate \$1 to this fund by checking "Yes." **Checking the "Yes" box will not increase your tax or reduce your refund.**

Income (Lines 14 - 24)

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.

Gross Income includes the following

- ◆ Wages and other compensation
- ◆ Interest and dividends
- ◆ Profits from business, trade or profession
- ◆ Gains from sale of property and other capital gains
- ◆ Pensions, annuities and IRA withdrawals
- ◆ Partnership distributions
- ◆ Rental, royalty and copyright income
- ◆ Gambling winnings
- ◆ Alimony
- ◆ Estate and trust income
- ◆ Income in respect of a decedent
- ◆ Prizes and awards, including scholarships and fellowships
- ◆ Value of residence provided by employer
- ◆ Fees for services rendered, including jury duty

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

- ◆ Interest from obligations of states and their political subdivisions, other than New Jersey and its political subdivisions
- ◆ Income earned 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

Note: Net losses in one category of income cannot be applied against income or gains in another. In case of a net loss in any category, enter "0" for that category. No carry-back or carryover of losses is permitted under New Jersey law.

Exempt Income

Do not include the following income when deciding if you must file a return. These items should not appear anywhere on your form.

- ◆ Federal Social Security
- ◆ Railroad Retirement (Tier I and Tier II)
- ◆ Life insurance proceeds received because of a person's death
- ◆ Employee's death benefits
- ◆ Permanent and total disability, including VA benefits
- ◆ Temporary disability received from the State of New Jersey or as third party sick pay
- ◆ Worker's Compensation
- ◆ Gifts and inheritances
- ◆ Qualifying scholarships or fellowship grants
- ◆ New Jersey Lottery winnings
- ◆ Unemployment insurance
- ◆ Interest from: (a) Obligations of the State of New Jersey or any of its political subdivisions; or (b) Direct Federal obligations exempt under law, such as U.S. Savings Bonds and Treasury Bills, Notes and Bonds
- ◆ Certain distributions from "New Jersey Qualified Investment Funds" (see Line 15b)
- ◆ Employer and employee contributions to 401(k) Salary Reduction Plans (but not Federal Thrift Savings Funds)
- ◆ Direct payments and benefits received under homeless persons assistance programs
- ◆ Homestead Property Tax Rebates
- ◆ Income tax refunds (New Jersey, Federal and other jurisdictions)
- ◆ Welfare
- ◆ Child support

Line 14 - 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 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). If you have also paid taxes to another jurisdiction on the wages entered on this line, see page 17 for more information.

Pension and annuity income or early retirement benefits should not be included on this line but should be reported on Line 19a.

Deferred Compensation Plans. Under New Jersey law, contributions to deferred compensation 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.

Cafeteria or Flexible Benefits Plans. Employer contributions to cafeteria or flexible benefits plans are generally taxable as wages. If, however, the plan requires that all or part of your allowance must be

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

used to purchase specific nontaxable benefits (e.g., medical and/or life insurance or long-term disability coverage), the minimum amount required to be used by the plan is not considered wages. Any amount which the employee sets aside into a flexible spending account, however, is taxable as wages.

Meals and/or Lodging. You may exclude from the amount reported on Line 14 meals and/or lodging reported as wages on your W-2 provided that:

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

For lodging only:

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

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

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

Employee Business Expenses. Employee business expenses are not deductible for New Jersey Gross Income Tax purposes. However, you may exclude from the amount reported on Line 14 reimbursements for employee business expenses reported as wages on your W-2 provided that:

1. The expenses for which you are reimbursed are job related expenses;
2. You are required to and do account for these expenses to your employer; and
3. You are reimbursed by your employer in the exact amount of the allowable expenses.

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

Federal Statutory Employees. If you are deemed to be a "statutory employee" for Federal income tax purposes, you may not deduct your business expenses unless you are self-employed or an independent contractor under New Jersey law. The Federal label of "statutory employee" has no meaning for New Jersey Gross Income Tax purposes. Business expenses may only be deducted from the business income of a self-employed individual. See the instructions for Line 17 (Net Profits from Business). For more information, contact our Tax Hotline.

Moving Expenses. Moving expenses are not deductible for New Jersey Gross Income Tax purposes. However, you may exclude from the amount reported on Line 14 reimbursements for the following moving expenses if they were included in New Jersey wages on your W-2.

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

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

If you receive excludable reimbursements for moving expenses which are included in your wages on your W-2, attach a statement explaining the amount you are excluding and your reasons for excluding this amount. Also attach a photocopy 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 14 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 on your W-2, you must file Form NJ-2440 with your New Jersey return to exclude them.

Line 15a - Taxable Interest Income

Report all of your New Jersey taxable interest from sources both inside and outside of New Jersey. Include interest from:

- ♦ Banks
- ♦ Savings and loan associations
- ♦ Credit unions
- ♦ Savings accounts
- ♦ Checking accounts
- ♦ Bonds and notes
- ♦ Certificates of deposit
- ♦ Ginnie Maes
- ♦ Fannie Maes
- ♦ Freddie Macs
- ♦ Repurchase agreements
- ♦ Life insurance dividends
- ♦ Obligations of states and their political subdivisions, other than New Jersey
- ♦ Any other interest not specifically exempt

Interest you received as a partner in a partnership which was not earned in the ordinary course of business must be included on this line.

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 15a is more than \$400, attach a copy of Schedule B, Federal Form 1040, or Schedule 1, Federal Form 1040A.

Line 15b - Tax Exempt Interest Income

Report all of your New Jersey tax exempt interest on Line 15b.

Include interest from the following:

- ◆ 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
- ◆ Sallie Maes
- ◆ CATS
- ◆ TIGRs
- ◆ Certain distributions from "New Jersey Qualified Investment Funds"

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 and has certified such status to the Division of Taxation.

If you received a distribution from a qualified investment fund, you may exclude from your income the portion of the distribution which comes from the qualified exempt obligations. 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 this line. If you made a withdrawal from your IRA during the year, see the instructions for Line 19a.

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

Line 16 - Dividends

Enter on Line 16 the amount of dividends received during the year. The total amount of dividends received, **regardless of where earned**, must be reported.

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 15a.

S Corporations. Income actually distributed to shareholders of a Federal S Corporation must be reported in the year the shareholder receives it, regardless of how the distribution is treated for Federal tax purposes. The New Jersey Gross Income Tax Act does not provide for any special treatment of Federal S shareholders. Distributed income from earnings and profits is reported as dividends on Line 16. Undistributed income from a Federal S Corporation is not

includable in income. Losses from Federal S Corporations **cannot** be applied against other dividend income.

Line 17 - Net Profits From Business

Report the net profits from your business, trade or profession on Line 17. To determine your New Jersey profit (or loss), first complete a Federal Schedule C. To comply with New Jersey income tax law, make the following adjustments to your Federal Schedule C:

1. Add any amount you deducted for taxes based on income.
2. Subtract interest you reported on Federal Schedule C which is exempt for New Jersey purposes but taxable for Federal purposes.
3. Add interest not reported on Federal Schedule C from states or political subdivisions outside of New Jersey which is exempt for Federal purposes.
4. Deduct the remaining 20% of meal and entertainment expenses (that were disallowed on the Federal return).

Use the same accounting method (cash or accrual) that you used for Federal income tax purposes. In the case of a loss enter "0" on Line 17. Attach a copy of the Federal Schedule C to your return.

Line 18 - Net Gains or Income From Disposition of Property

Enter on Line 18 the amount of net gains from New Jersey Schedule B, Line 4. Attach Schedule B to your return. See page 19.

Pensions, Annuities, IRA Withdrawals and Exclusion (Lines 19 a - c)

Pensions, annuities and IRA withdrawals are taxable on the New Jersey return although the taxable amount may differ from the Federal amount. All state and local government, teachers', Federal and military pensions and Keogh Plans are treated in the same manner as pensions from the private sector. Amounts received as "early retirement benefits" are also taxable. Social Security and Railroad Retirement are exempt from New Jersey income tax and should not be reported as pension income. Total and permanent disability is also exempt. However, if you retired before age 65 on a total and permanent disability pension and continue to receive pension payments after age 65, your disability pension is then treated as an ordinary pension.

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

Line 19a - Taxable Amount Received

Report all taxable pensions, annuities and IRA withdrawals on Line 19a. The amount you report on Line 19a will depend on whether or not you made contributions to the plan.

Noncontributory Plans. Amounts you receive from noncontributory plans are fully taxable. Enter on Line 19a the total amount of the pension or annuity from your 1099-R.

Contributory Plans (Other than IRAs). The total value of your pension or annuity consists of your contributions, your employer's contributions (if any) and earnings. Generally your contributions to a pension or annuity were taxed when they were made. Your

continued

Line 19a - Taxable Amount Received - continued

contributions, once taxed, will not be taxed again by New Jersey. Therefore, you must determine the taxable part of any distribution you receive. Use Worksheet A below to determine whether you should use the Three-year Rule Method or the General Rule Method for your pension or annuity.

Note:

- If you received a distribution from a 401(k) Plan, see the section on 401(k) Plans before continuing.
- The taxable amount of an IRA withdrawal must be determined by completing the IRA Worksheet on page 11.

Worksheet A
Which Pension Method to Use

1. Amount of pension you will receive during the first three years (36 months) from the date of the first payment
2. Your contributions to the plan
3. Subtract line 2 from line 1

(a) If line 3 is "0" or more, *and* both you and your employer contributed to the plan, you may use the **Three-year Rule Method**.

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

Three-year Rule Method. If you will recover your contributions within three years from the date you receive the first payment from the plan, and both you and your employer contributed to the plan, you may use the Three-year Rule Method to determine your New Jersey taxable pension income. The Three-year Rule allows you to exclude your pension and annuity payments from gross income until the payments you receive equal your contributions to the plan. Until that time the amounts you receive, because they are considered your contributions, are not taxable and should not be reported on your return. Once you have received (recovered) an amount equal to the amount you contributed, the payments you receive are fully taxable. Since the Three-year Rule has been repealed for Federal income tax purposes, if you retired after July 1, 1986, the taxable amount of pension or annuity that you report on your New Jersey return when using this method will differ from the amount you report on your Federal return.

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

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

Worksheet B
General Rule Method

1. Your contributions to the plan
2. Expected return on contract*
3. Percentage excludable
(Divide line 1 by line 2) %
4. Amount received this year
5. Amount excludable
(Multiply line 4 by line 3)
6. Taxable amount
(Subtract line 5 from line 4. Enter here and on Line 19a, NJ-1040)

*The expected return on the contract is the amount receivable. If life expectancy is a factor under your plan, Federal actuarial tables must be used to compute the expected return. If life expectancy is not a factor under your plan, the expected return is found by totaling the amounts to be received.

Contributions to Plans Prior to Residence. Any contributions you made to a pension, annuity or IRA prior to moving to New Jersey are treated in the same way as the contributions would have been treated had you resided in New Jersey at the time. Contributions to plans other than 401(k) Plans are considered to have been previously taxed. Use the appropriate method to determine the taxable amount.

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

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

Lump-Sum Distributions and Rollovers. When a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing or other plan is made, the amount received in excess of the contributions to the plan that have already been taxed must be included in your income in the year received. New Jersey has no provisions for income averaging of lump-sum distributions. Report the taxable amount of a lump-sum distribution on Line 19a.

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

Line 19a - Taxable Amount Received - continued

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

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

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

Report the taxable amount of an IRA withdrawal on Line 19a. Use the following worksheet to determine the taxable portion of your IRA withdrawal. For multiple IRAs, the taxable amount may be determined by using a separate worksheet for each IRA, or all IRAs may be combined on one worksheet.

Be sure to keep a copy of the worksheet for your files and to prepare the IRA worksheet next year.

**Worksheet C - IRA Withdrawals
1992**

Part I

- 1. Value of IRA on 12/31/92 1. _____
 - 2. Total distributions from IRA during the tax year (Do not include tax-free rollovers) ... 2. _____
 - 3. Total Value of IRA (Add Lines 1 and 2) 3. _____
- Unrecovered Contributions:**
Complete either Line 4a or 4b.
- 4a. First year of Withdrawal From IRA:
Enter the total of IRA contributions that were previously taxed .. 4a. _____
 - 4b. After First Year of Withdrawal From IRA: Complete Part II. Enter amount of unrecovered contributions from Part II, Line (g) 4b. _____
- 5. Accumulated Earnings in IRA on 12/31/92 (Subtract either Line 4a or 4b from Line 3) 5. _____
 - 6. Divide Line 5 by Line 3 and enter the result as a decimal 6. _____
 - 7. Taxable Portion of This Year's Withdrawal (Multiply Line 2 by decimal amount on Line 6. Enter here and on Line 19a, NJ-1040) 7. _____

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

- (a) Last Year's Unrecovered Contributions (From Line 4 of last year's worksheet*) (a) _____
- (b) Amount Withdrawn Last Year (From Line 2 of last year's worksheet) (b) _____
- (c) Taxable Portion of Last Year's Withdrawal (From Line 7 of last year's worksheet) (c) _____
- (d) Contributions Recovered Last Year (Subtract Line (c) from Line (b)) (d) _____
- (e) This Year's Unrecovered Contributions (Subtract Line (d) from Line (a)) (e) _____
- (f) Taxable Contributions to IRA during current tax year (Do not include tax-free rollovers) (f) _____
- (g) Total Unrecovered Contributions (Line (e) plus Line (f). Enter here and on Part I, Line 4b) (g) _____

- * If you did not complete a worksheet in prior year(s), determine the amount of unrecovered contributions as follows:
- 1. Total the portion(s) of the previous withdrawal(s) reported as taxable income in earlier years.
 - 2. Subtract the total amount reported as taxable income from the total amount of the withdrawals in earlier years. This is the amount of contributions which have been recovered.
 - 3. Subtract the recovered contributions from the total amount of contributions made to the IRA. This is the amount of unrecovered contributions for Part A, Line 4b.

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

Line 19b - New Jersey Pension Exclusion

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

withdrawals. If you and/or your spouse are 62 years of age and did not report any income on Line 19a, you may still qualify for the "Other Retirement Income Exclusion." See the instructions for Line 26b on page 13.

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

- ♦ 62 years of age or more
- or
- ♦ Disabled as defined by Social Security guidelines

Maximum Pension Exclusion	
Amount:	For Filing Status:
\$10,000	Married, filing joint return
\$ 7,500	Single Head of Household Qualifying Widow(er)
\$ 5,000	Married, filing separate return

Enter on Line 19b the amount reported on Line 19a or the amount next to your filing status from the Maximum Pension Exclusion chart, whichever is less. The amount on Line 19b should never be more than the amount on Line 19a. Part-year residents, see page 2.

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

If you and/or your spouse are 62 years of age, you may qualify for an additional exclusion. See the instructions for Line 26b.

Line 19c

Subtract Line 19b from Line 19a and enter the result on Line 19c. If the result is zero, enter "0."

Line 20 - Distributive Share of Partnership Income

Enter on Line 20 your share of income derived from a partnership whether or not the income was actually distributed.

Do not include passive partnership income reported separately on the Federal Schedule K-1. Enter it on Lines 15a or b if it is interest; Line 16 if dividends; or New Jersey Schedule B if capital gains, unless it was earned in the ordinary course of business.

Attach a copy of the Federal Schedule K-1 which you received from each partnership. If less than zero, enter "0" on Line 20.

Do not include any income from Federal S corporations on Line 20. Distributed income from an S corporation is reported as dividends on Line 16.

Line 21 - Net Gains or Income From Rents, Royalties, Patents and Copyrights

Enter on Line 21 the amount of net income from New Jersey Schedule C, Line 3. Attach Schedule C to your return. See page 19.

Line 22 - Net Gambling Winnings

Enter on Line 22 the amount of your net gambling winnings. You may deduct your gambling losses from your winnings that occurred during the same year. You must be able to provide proof of your losses upon request. If your net gambling winnings are less than zero, enter "0." Winnings or losses from other state lotteries are reported on this line. However, do not include any winnings or losses from the New Jersey State Lottery.

Line 23 - Alimony and Separate Maintenance Payments Received

Enter on Line 23 the total amount of alimony and separate maintenance payments you received which were required under a decree of divorce or separate maintenance. Do not include payments received for child support.

Line 24 - Other

Enter on Line 24:

Amounts Received as Prizes and Awards. A prize won by any person in a raffle, drawing, television or radio quiz show, contest or any other event is taxable and must be included on Line 24. Awards, including those given to employees for their work or suggestions, are also taxable. Any prizes or awards received in goods or services must be included as income at fair market value.

Scholarships and Fellowships. Scholarships and fellowship grants are taxable and must be included on Line 24 unless they satisfy all of the following conditions:

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

Residential Rental Value or Allowance Paid by Employer. Enter on Line 24 either the rental value of a residence furnished by an employer or the rental allowance paid by an employer to provide a home. The rental value of the residence furnished is excludable and should not be reported provided that:

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

Other. Enter on Line 24 the amount of any taxable income for which a place has not been provided elsewhere on the return. Income from sources both legal and illegal is subject to tax.

Line 25 - Total Other Income

Enter on Line 25 the total of Lines 21 through 24 only.

Line 26a - Total Income

Enter on Line 26a the total of Lines 14, 15a, 16, 17, 18, 19c, 20 and 25.

Line 26b - Other Retirement Income Exclusion

If you and/or your spouse are 62 years of age and you did not use the maximum pension exclusion on Line 19b (your pension, annuity or IRA withdrawal was less than the exclusion amount your filing status allows or you did not receive a pension, annuity or IRA withdrawal), you may be entitled to exclude other income on Line 26b. Complete the following worksheet to determine if you qualify for any additional exclusion.

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

Line 26c - New Jersey Gross Income

Subtract Line 26b from Line 26a and enter the result on Line 26c. If less than zero, enter "0."

If you were a New Jersey resident for the entire year and your Gross Income on Line 26c is \$3,000 or less (\$1,500 for married persons filing separately), you have no tax liability to New Jersey and no return must be filed. However, you should file a return in order to obtain a refund of taxes withheld or estimated payments made. Enter zeros on Lines 32 and 34. If you are eligible for a 1992 Homestead Property Tax Rebate (see page 19), you must complete Form NJ-1040 through Line 26c and Form HR-1040. Remember to sign the form.

If you were a New Jersey resident for only part of the year, see the "Guidelines for Part-year Residents" on page 2.

Exemptions and Deductions (Lines 27-29)

New Jersey law allows deductions only for exemptions, certain medical expenses and alimony and separate maintenance payments. No deduction is allowed for adjustments taken on the Federal return such as employee business expenses, IRA contributions and Keogh Plan contributions.

Keep records of all contributions to IRAs and Keogh Plans. You will need this information when you make withdrawals in future years.

Part-year residents must follow the guidelines on page 2.

Lines 27a-c - Exemptions

- **Line 27a.** Enter the number of exemptions from Line 12a. Multiply the number by \$1,000 and enter the result.
- **Line 27b.** Enter the number of exemptions from Line 12b. Multiply the number by \$1,500 and enter the result.
- **Line 27c.** Add Lines 27a and 27b together and enter the result.

Line 28 - 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 are allowed. Use the Medical Expenses worksheet on page 14 to calculate your deduction.

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

continued

Worksheet D

Other Retirement Income Exclusion Age Requirement: 62 or older

Part I

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

STOP -

- If Line 4 is MORE than \$3,000 - Do not complete Part II, enter "0" on Line 8 and continue with Part III.
- If Line 4 is \$3,000 or LESS - continue to Part II.

Part II

5. Enter: if your filing status is:
 \$10,000 Married, filing joint return
 \$ 7,500 Single
 Head of Household
 Qualifying Widow(er)
 \$ 5,000 Married, filing separate return _____
6. Enter the amount from Line 19b, NJ-1040 _____
7. Subtract Line 6 from Line 5. Enter the difference here and on Line 8 (Part III). If zero, enter "0." _____

Part III

8. Unclaimed Pension Exclusion (from Line 7) _____
9. Are you (and/or your spouse, if filing jointly) now receiving, or will you (and/or your spouse, if filing jointly) ever be eligible to receive Social Security or Railroad Retirement benefits?

 Yes — Enter "0" here and complete Line 10.

 No —
 Enter: if your filing status is:
 \$ 6,000 Married, filing joint return
 Head of Household
 Qualifying Widow(er)
 \$ 3,000 Single
 Married, filing separate return _____
10. Your Other Retirement Income Exclusion
 Add Lines 8 and 9. Enter here and on
 Line 26b, NJ-1040. _____

Line 28 - Medical Expenses - continued

expenses allowed for Federal income tax purposes will be allowed for New Jersey income tax purposes.

Line 29 - Alimony and Separate Maintenance Payments

Enter on Line 29 the amount of alimony and separate maintenance paid which was required under a decree of divorce or separate maintenance. Do not include payments for child support.

Line 30 - Total Exemptions and Deductions

Enter on Line 30 the total of Lines 27c, 28 and 29.

Line 31 - New Jersey Taxable Income

Subtract Line 30 from Line 26c and enter the result on Line 31. If Line 31 is zero or less, enter "0."

Line 32 - Tax

Compute your tax by using the New Jersey Tax Rate Schedules that follow. Be sure to use the correct table based on your filing status.

Note: The New Jersey income tax rates have not changed. The new tables below were developed to make your calculations easier.

Worksheet E
Medical Expenses Deduction
(Keep for your records)

1. Total nonreimbursed medical expenses _____

2. Enter Line 26c, NJ-1040 _____ x .02 = ... _____

3. **Medical Expenses Deduction.** (Subtract Line 2 from Line 1. Enter the result here and on Line 28, NJ-1040. If less than zero, enter "0.") _____

New Jersey Tax Rate Schedules

Table A		For Filing Status: Single Married, filing separate return								
If Taxable Income (Line 31) is:	Your Line 31	Multiply Line 31 by:			Subtract	Your Tax (Line 32)				
Over	But not over									
\$ 0	\$ 20,000	_____	x	.02	=	_____	-	\$ 0	=	_____
\$ 20,000	\$ 35,000	_____	x	.025	=	_____	-	\$ 100	=	_____
\$ 35,000	\$ 40,000	_____	x	.05	=	_____	-	\$ 975	=	_____
\$ 40,000	\$ 75,000	_____	x	.065	=	_____	-	\$1,575	=	_____
\$ 75,000	and over	_____	x	.07	=	_____	-	\$1,950	=	_____

Table B		For Filing Status: Married, filing joint return Head of Household Qualifying Widow(er)								
If Taxable Income (Line 31) is:	Your Line 31	Multiply Line 31 by:			Subtract	Your Tax (Line 32)				
Over	But not over									
\$ 0	\$ 20,000	_____	x	.02	=	_____	-	\$ 0	=	_____
\$ 20,000	\$ 50,000	_____	x	.025	=	_____	-	\$ 100	=	_____
\$ 50,000	\$ 70,000	_____	x	.035	=	_____	-	\$ 600	=	_____
\$ 70,000	\$ 80,000	_____	x	.05	=	_____	-	\$1,650	=	_____
\$ 80,000	\$150,000	_____	x	.065	=	_____	-	\$2,850	=	_____
\$150,000	and over	_____	x	.07	=	_____	-	\$3,600	=	_____

Line 33 - Credit For Income Taxes Paid to Other Jurisdictions

Enter on Line 33 the amount of credit allowed from New Jersey Schedule A, Line 5. The credit may not exceed your tax on Line 32. Attach Schedule A(s) to your return, together with a copy of the return(s) you filed with the other state(s) or political subdivision(s). See the instructions for Schedule A on page 17.

Line 34 - Balance of Tax

Subtract Line 33 from Line 32 and enter the result on Line 34.

Line 35 - Use Tax 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 if:

1. Sales Tax has not been paid;
or
2. Sales Tax has been collected out-of-state at a rate less than the New Jersey Sales Tax rate in effect on the purchase date.

In determining the net amount of Use Tax due, sales tax paid to certain other states may be taken as credit. The New Jersey Sales Tax rate was 7% from January 1 to June 30, 1992. On and after July 1, 1992 the rate was 6%. 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.

Line 36 - Total Tax

Total Lines 34 and 35 and enter on Line 36.

Line 37 - Total Tax

Enter on Line 37 the amount from Line 36, Page 1.

Line 38 - Total New Jersey Income Tax Withheld

Enter on Line 38 the total New Jersey income tax withheld, as shown on your W-2, W-2G and/or 1099-R statement(s). The W-2 must indicate the amount of New Jersey tax withheld and the "Name of State" box must indicate that the tax withheld was New Jersey income tax. Attach the state copy of each withholding statement (W-2, W-2G, 1099-R). Attach Form 1099-R to the return only if New Jersey income tax was withheld.

Do not include on Line 38 amounts withheld as New Jersey State Unemployment Insurance (shown on the W-2 in various ways such as NJSUI, SUI or UI) or New Jersey Disability Insurance (may be shown as NJSDI, SDI, DI). These are not New Jersey income tax withholdings and may not be used as credits on Line 38. See instructions for Lines 40 and 41 for more information on Excess Unemployment and/or Disability Insurance contributions.

All W-2 statements must reflect your correct social security number for the withholdings to be credited. If the social security number is missing or incorrect, you must obtain a corrected W-2 from your employer. Only your employer/payer can issue or correct this form. If you have not received a W-2 form by February 15, 1993, or if the form you received is incorrect, contact your employer/payer immediately.

Line 39 - New Jersey Estimated Payments/Credit From 1991 Tax Return

Enter on Line 39 the total of:

- ♦ Estimated tax payments made for 1992
- ♦ Credit applied from your 1991 tax return
- ♦ Amount, if any, paid to qualify for an extension of time to file

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to your return explaining all the payments you and/or your spouse made for 1992 and the name(s) and social security number(s) under which you made payments.

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

Credit for Excess Unemployment and/or Disability Insurance (Lines 40 and 41)

You may take credit for excess unemployment and/or disability insurance contributions withheld by two or more employers. For 1992, the maximum employee unemployment insurance contribution was \$95.62, and the maximum employee disability insurance contribution was \$76.50. If you had two or more employers and you contributed more than the maximum amount(s), you must attach completed Form NJ-2450 in duplicate to your return to claim the credit.

All information on Form NJ-2450 must be substantiated by W-2 statements or the claim will be denied. The amounts of unemployment and disability insurance withheld must be reported separately on all W-2 statements. The employer's Department of Labor identification number must also be shown.

Be careful when completing Form NJ-2450 and check that your W-2 verifies the information you provide. If all New Jersey Department of Labor requirements are not met, the Division of Taxation must deny your credit. You must then refile your claim with the Department of Labor using their Form UC-9A, "Employees Claim for Refund of Excess Contributions." Once your credit has been denied by the Division of Taxation, it can **only** be claimed through the Department of Labor.

Line 40 - Excess New Jersey Unemployment Insurance Withheld

Enter on Line 40 the excess unemployment insurance withheld from Line 4 of Form NJ-2450. Attach Form NJ-2450 in duplicate to your return.

Line 41 - Excess New Jersey Disability Insurance Withheld

Enter on Line 41 the excess disability insurance withheld from Line 5 of Form NJ-2450. Attach Form NJ-2450 in duplicate to your return.

Line 42 - Total Payments/Credits

Add Lines 38 through 41 and enter the result on Line 42.

Amount of Tax You Owe or Overpayment (Lines 43 and 44)

Compare Lines 37 and 42.

- ♦ If Line 37 is more than Line 42, you have a balance of tax due. Complete Line 43.
- ♦ If Line 37 is less than Line 42, you have overpaid your tax. Complete Line 44.

Line 43 - Amount of Tax You Owe

Subtract Line 42 (Total Payments/Credits) from Line 37 (Total Tax) and enter the result on Line 43.

If you owe tax, you may make a donation on Lines 45B, 45C and/or 45D by adding the amount of your donation to your check amount.

If attaching Form NJ-2210, the amount of the check should also include interest calculated for the underpayment of estimated tax. Make your check for the total amount payable to "State of New Jersey - TGI."

If the amount of tax you owe (Line 43) is more than \$100, you may want to increase your estimated payments or contact your employer for Form NJ-W4 to increase your withholdings to avoid interest assessments.

Line 44 - Overpayment

Subtract Line 37 (Total Tax) from Line 42 (Total Payments/Credits) and enter the result on Line 44.

Line 45A - Credit to Your 1993 Tax

Enter on Line 45A the amount of your overpayment that you wish to credit to your 1993 tax liability.

Contributions (Lines 45B, 45C and 45D)

You may make a donation to the Endangered Wildlife Fund, the Children's Trust Fund or the Vietnam Veterans' Memorial Fund, whether you have an overpayment or a balance due. Indicate the amount you want to contribute by checking the appropriate box or enter any amount you wish to contribute. This amount will reduce your refund or increase your balance due. An amount must be entered when making a contribution.

If you are making a donation and you have a balance due, increase the amount of your check or money order (made out to "State of New Jersey - TGI") by the amount you wish to contribute. Your donation will be deposited in the appropriate fund when your return is processed.

Line 45B - NJ Endangered Wildlife Fund

Enter on Line 45B the amount you wish to contribute to New Jersey's Endangered and Nongame Wildlife Conservation Fund. Line 45B contributions provide the only funding available for the restoration, protection and management of New Jersey's endangered, threatened and non-hunted wildlife resource. Your donations fund New Jersey's Endangered and Nongame Species Program which receives no State Tax money.



Wildlife Check-off Dollars

- ♦ Fund the restoration of New Jersey's bald eagle, peregrine falcon and osprey populations.
- ♦ Save habitats throughout the State critical to New Jersey's sixty-one endangered and threatened wildlife species.
- ♦ Pay for annual protection of endangered wildlife which would become extinct in New Jersey without protection.
- ♦ Help educate our citizens about New Jersey's wildlife.

Line 45B contributions provide the funding which allows this work to continue. For more information and to receive a free quarterly newsletter write: "Nongame News-TB," Endangered and Nongame Species Program, CN 400, Trenton, New Jersey 08625-0400, (908) 735-8975.

Line 45C - New Jersey Children's Trust Fund

Check-off Line 45C



Every ten minutes a child is reported abused in New Jersey; a total of 53,750 last year. Every dollar you contribute goes to local programs throughout the State to save children from abuse and neglect. Thousands of adults and children benefit from the Children's Trust Fund.



Your contributions support —

- ♦ parenting programs for teen moms
- ♦ home visiting programs for at-risk newborns
- ♦ mentoring programs for boys and girls
- ♦ pre-school safety and self-protection programs
- ♦ support groups for families of substance abusers and more

Help New Jersey's children! Check-off the amount you wish to contribute on Line 45C, the Children's Trust Fund. For more information, contact: Children's Trust Fund, CN 711, Trenton, New Jersey 08625, (609) 633-3992.

Line 45D - New Jersey Vietnam Veterans' Memorial Fund

Enter on Line 45D the amount you wish to contribute towards the construction of the Vietnam Veterans' Memorial located at the Garden State Arts Center, Holmdel, New Jersey. Support for the construction of the memorial is through contributions only. Contributions to this memorial represent a fitting tribute to the heroism and sacrifice made by the men and women of New Jersey who served in Vietnam. Your gift will enable the Memorial to be completed to provide appropriate recognition to those who served, while serving as an education and exhibition center for the citizens of New Jersey.



NEW JERSEY VIETNAM VETERANS' MEMORIAL

Here's How Your Dollars Help!

- ◆ The memorial will serve to perpetuate the memory of the more than 1,500 New Jersey residents who died while serving in Vietnam.
- ◆ Proper recognition will be given for the service and hardships endured by the more than 300,000 residents of New Jersey who saw duty during the Vietnam conflict.
- ◆ The costly and valuable lessons learned from our involvement in Vietnam will be preserved.

Line 46 - Total Deductions from Overpayment

Add any amounts on Lines 45A, 45B, 45C and 45D. Enter the result on Line 46.

Line 47- Refund

Subtract Line 46 from Line 44 (Overpayment). Enter the result on Line 47. This is the amount of your refund.

Table 1 Attachments to the NJ-1040

Be sure to attach the following to your completed return:

Attach to the front of your return

- ◆ Check or money order for any tax due
- ◆ W-2(s) and 1099-R(s) that indicate NJ withholdings

Attach to the back of your return

- ◆ If appropriate, New Jersey Form(s) - Schedules A, B & C, NJ-630, NJ-2440, NJ-2450, Schedule HR-A
- ◆ If appropriate, other state or jurisdiction's tax return
- ◆ If appropriate, Federal Form(s) -
 - Schedule B or Schedule 1 for interest over \$400
 - Schedule C for business income
 - Schedule K-1 for partnership or fiduciary income
 - Form 2106 for employee business expenses
 - Form 2119 for the sale of your principal residence
 - Form 3903 for moving expenses
 - Form 4868, for filing under a Federal extension

Schedules A, B and C

Schedule A - Credit for Income or Wage Taxes Paid to Other Jurisdictions

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

To receive this credit you must:

1. Complete Schedule A in its entirety;
2. Attach Schedule A* to your NJ-1040 income tax return;
3. Attach a complete copy of the income tax return(s) you filed with the other jurisdiction(s).

*If you are claiming credit for income or wage taxes paid to more than one jurisdiction, complete and attach a separate Schedule A for each jurisdiction.

You must complete Schedule A to calculate the credit. Line by line instructions for Schedule A follow.

Line 1 - Income Actually Taxed by Other Jurisdiction(s)

Enter on Line 1 the amount of income you received during the year which was actually taxed by the other jurisdiction. Also enter the name of the taxing jurisdiction in the space provided. The amount on Line 1 should be the amount of income which was actually taxed by the other jurisdiction. This means the adjusted gross income of the other jurisdiction before personal exemptions and standard and/or other itemized deductions are subtracted. Any income included on Line 1 of Schedule A must also be included on Line 2 since to be eligible for the credit, the income must be taxed by **both** New Jersey and the other jurisdiction.

You should include on Line 1 only amounts properly taxable by the other jurisdiction. Generally, this includes compensation for services performed; net profits from a business, trade or profession carried on in the other jurisdiction; or income or gains from the ownership or sale of real or personal property in the other jurisdiction.

Amounts received as interest, dividends and other income from intangible personal property such as savings accounts, stocks, bonds and other securities, cannot be included on Line 1 unless (1) the income

continued

Schedule A - Credit for Taxes Paid to Other Jurisdictions - continued

was derived from a business, trade or profession carried on in the other jurisdiction or (2) you file a resident return with the other jurisdiction as well as with New Jersey and report the income on both tax returns.

Do not include on Line 1:

- ◆ Income which is not subject to New Jersey income tax (even though the item(s) may be subject to tax by the other jurisdiction, e.g., unemployment compensation).
- ◆ Income which has been excluded or deducted in arriving at the income actually taxed in the other jurisdiction. (The adjusted gross income figure of the other jurisdiction should be used on Line 1. To arrive at your adjusted gross income, items such as IRA and Keogh contributions, employee business expenses, moving expenses and alimony may have been deducted from gross income.)
- ◆ Income subject to tax by any foreign country or territory.

Income Taxed by More Than One Jurisdiction. Income can only be reported once on Schedule A. When you pay tax to two jurisdictions on the same income and the amount of income taxed by each jurisdiction differs, you may be entitled to claim two credits. One credit is based on the amount taxed by one of the jurisdictions, and the second credit is based only on the difference between the amounts taxed by the two jurisdictions. For example, you earned \$40,000 in New York City and that income was taxed by both New York City and New York State. If \$38,000 is taxed by New York State and \$40,000 is taxed by New York City, complete two Schedule As. Line 1 of the New York State Schedule A will be \$38,000 and Line 1 of the New York City Schedule A will be \$2,000 (the difference between income taxed by New York City and the New York State income on which you have already calculated a credit).

Note: When calculating the credit for income taxed by more than one jurisdiction, enter on Line 4 of each Schedule A only the tax paid on the amount of income entered on Line 1. In the example above, Line 4 of the New York City Schedule A would show the New York City tax paid on \$2,000.

If the amount subject to tax by two jurisdictions is the same, complete a Schedule A for only one jurisdiction.

Income from New York. New Jersey residents working in or earning taxable income from New York are often taxed on an amount less than their actual income due to the many allowable New York income tax deductions. When claiming credit for taxes paid to New York, Line 1, Schedule A of the NJ-1040 should reflect the "New York State Amount" actually taxed by New York from the New York IT-203. Certain adjustments may be necessary to determine the income actually taxed by New York State.

For New Jersey residents subject to the New York State income tax on lump sum distributions, separate calculations (on Schedule A) for

taxes paid to New York State on ordinary income and taxes paid to New York State on the lump sum distribution should be made to arrive at the total credit for taxes paid. Both Schedule As must be attached to your return.

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

You may not claim a credit on Schedule A for taxes paid to Pennsylvania on compensation earned in Pennsylvania because these earnings are not subject to tax in Pennsylvania. If Pennsylvania income tax was withheld from your wages, you must file a Pennsylvania return to obtain a refund. To stop the withholding of Pennsylvania income tax, complete a Pennsylvania Employer Statement of Nonresidence (Pennsylvania Form REV-420) and give it to your employer. You may obtain Form REV-420 from the Pennsylvania Department of Revenue.

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

Income from Philadelphia. The Reciprocal Agreement does not apply to the wage or income tax imposed and collected by the City of Philadelphia or any other municipality in Pennsylvania. Therefore, income subject to both New Jersey income tax and any municipal wage or income tax may be included on Line 1, Schedule A. Attach a copy of your W-2 (or Net Profits Tax Return) to your return showing the amount of municipal income tax paid.

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

$$\frac{\text{Philadelphia Wage Tax}}{\text{Philadelphia Tax Rate}} = \text{Line 1, Schedule A}$$

The amount reported at Line 1 cannot be more than the amount reported at Line 14, NJ-1040 as Philadelphia wages.

Line 2 - Income Subject to Tax by New Jersey

Enter on Line 2 the amount of income reported on Line 26a, NJ-1040, plus any pension excluded at Line 19b.

Line 3 - Maximum Allowable Credit

Divide Line 1 by Line 2. Since Line 1 can never be more than Line 2, the result will be a decimal (or 1.00). Multiply the decimal by Line 32, NJ-1040, and enter the amount on Line 3. The amount on Line 3 may not exceed your New Jersey tax (Line 32, NJ-1040).

continued

*Schedule A - Credit for Taxes Paid to Other Jurisdictions - continued***Line 4 - Income or Wage Tax Paid to Other Jurisdictions**

Enter on Line 4 the total amount of income or wage tax paid to the other jurisdiction on the income shown on Line 1 of Schedule A.

Enter the total tax liability to the other jurisdiction from the other jurisdiction's tax return. If the other jurisdiction does not require the filing of a tax return, Line 4 of Schedule A may be the taxes withheld for the jurisdiction.

Line 5 - Credit Allowed

Enter on Line 5 the lesser of Line 3 (Maximum allowable credit) or Line 4 (Income or wage tax paid to the other jurisdiction). Also enter this amount on Line 33, NJ-1040. If you completed more than one Schedule A, total the amounts from Line 5 of all Schedule As and enter on Line 33 of the NJ-1040.

Schedule B - Net Gains or Income From Disposition of Property

Use Schedule B to report all capital gains and income from the sale or exchange of any property. In arriving at your gain, you may deduct expenses of the sale and your basis in the property. The basis to be used for computing gain or loss is the cost or adjusted basis for Federal income tax purposes. All gains derived from installment sales must be reported in the same year as reported for Federal income tax purposes. If the spaces provided are not sufficient, attach a statement to the return listing any additional transactions along with Schedule B.

Sale of a Principal Residence. Capital gain, postponement of gain and the one-time exclusion of gain (for persons age 55 or older) on the sale of a principal residence are computed in the same manner as for Federal income tax purposes. Any amount that is taxable for Federal purposes is taxable for New Jersey purposes. If you are postponing or excluding any of the gain on the sale of your principal residence for Federal purposes, the same amount will be postponed or excluded for New Jersey purposes. Complete New Jersey Schedule B to report the transaction. Also attach a photocopy of your Federal Form 2119.

Line 1 - List Transactions

List at Line 1, Schedule B, any New Jersey taxable transaction(s) as reported on your Federal Schedule D, indicating the gain or loss for each transaction in column f.

The Gross Income Tax Act does not distinguish between active and passive losses, nor does it authorize carryback or carryforward of

such losses. You may deduct Federal passive losses in full in the year incurred against any gain within the same category of income, but only in the year that it occurred.

Line 2 - Capital Gains Distributions

Enter on Line 2 the total amount of all capital gains distributions from your Form 1099-DIV(s) or similar statement(s). Do not include capital gains from a "New Jersey Qualified Investment Fund" which are attributable to qualified exempt obligations. For more information on "New Jersey Qualified Investment Funds" see page 9.

Line 3 - Other Net Gains

Enter on Line 3 the total amount of net gains or income less net losses from disposition of property not included on Lines 1 or 2 of Schedule B.

Line 4 - Net Gains

Enter on Line 4 the total of the amounts listed on Line 1, column f and Lines 2 and 3, netting gains with losses. If the netted amount is a loss enter "0." Also enter this amount on Line 18, NJ-1040.

Schedule C - Net Gain or Income From Rents, Royalties, Patents and Copyrights

Use Schedule C to report net gain or income less net losses from rents, royalties, patents and copyrights. The Gross Income Tax Act does not distinguish between active and passive losses, nor does it authorize carryback or carryforward of such losses. Thus, you may deduct Federal passive losses in full in the year incurred against any gain within the same category of income. If the spaces provided are not sufficient, attach a statement to the return listing any additional property and income along with Schedule C.

Line 1 - List Property and Income

List at Line 1, Schedule C, the kind of property and the net income or loss from each property. For rentals, list the income or loss for each rental property as determined on your Federal Schedule E.

Line 2 - Totals

Add the amounts in each column and enter the totals on Line 2.

Line 3 - Net Income

Add the amounts listed on Line 2 in columns b, c, d and e. Enter the total on Line 3, netting gains with losses. If the netted amount is a loss enter "0." Also enter this amount on Line 21, NJ-1040.

Homestead Property Tax Rebate**Qualifications**

To be eligible for a New Jersey Homestead Property Tax Rebate:

- ♦ You must have been domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 1992; and
- ♦ Your gross income for the entire year must have been \$100,000 or less; and
- ♦ Property taxes must have been paid on your principal residence either as actual property taxes or through rent; and
- ♦ You must file the Homestead Property Tax Rebate Application (Form HR-1040) and the NJ-1040, at least through Line 26c, by April 15, 1993, or if you are filing the NJ-1040 under an extension, by the extended due date. The HR-1040 and the NJ-1040 must be filed at the same time.

continued

Note: A part-year resident who meets the qualifications is eligible for a Homestead Property Tax Rebate.

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.

Homeowners

Under the Homestead Property Tax Rebate Act, you may claim a rebate for the home in New Jersey that you owned and lived in as your principal residence. Both single family homes and certain multi-family homes qualify.

Multi-Unit Properties. As a homeowner, you may claim a rebate on your property only if it contains four units or less. Of these four units, only one may be used for commercial purposes.

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 for your unit separately states your share of the property taxes.

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

Tenants

Under the Homestead Property Tax Rebate Act, you may claim a rebate if you rented a home or apartment 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 and/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 New Jersey Tax Hotline.

Line by Line Instructions

Line 1 - Gross Income

Enter on Line 1 the amount of income reported on Line 26c of your 1992 New Jersey income tax return, Form NJ-1040. Part-year residents must enter their income from all sources for the entire year.

Line 2 - Spouse's Gross Income

If the filing status on your 1992 New Jersey income tax return is Married, filing separate return, and you and your spouse maintain the same principal residence, check the box and enter on Line 2 the amount of income reported on Line 26c of your spouse's New Jersey income tax return, Form NJ-1040. Part-year residents must enter their spouse's income from all sources for the entire year.

Line 3 - Total Gross Income

Add Lines 1 and 2 and enter the result on Line 3.

Note: If the amount on Line 3 is more than \$100,000, you are not eligible for a 1992 Homestead Property Tax Rebate. Do not complete the HR-1040.

Line 4 - 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 the return. If you were not a resident on December 31, 1992, enter your last New Jersey address.

Line 5 - Homeowner/Tenant Status

Check the box to indicate whether you were a homeowner, a tenant or both a homeowner and tenant during 1992. Check only one box.

Line 6 - Block and Lot Number

If you checked "Homeowner" or "Both" on Line 5, enter the Block and Lot Number of your principal residence on December 31, 1992, or the last day that you were a resident homeowner in 1992. Include a 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. If you owned more than one principal residence in New Jersey during 1992, enter the Block and Lot Number of your most recent principal residence.

Line 7a-d

You must answer "Yes" or "No" to each question in this section. If you answer "Yes" to any of these questions, you must complete Schedule HR-A. If Schedule HR-A is not completed and attached to Form HR-1040, when required, your Homestead Property Tax Rebate Application will not be processed.

Line 7a - Multiple Residences

Check "Yes" only if you moved from one New Jersey residence to another New Jersey residence during the year. (For example, you move from a house to an apartment, or move from one house to another, etc.) If you were both a homeowner and a tenant at the same address during the year, check "Yes."

If you occupied only one residence during the year, check "No."

Line 7b - Multiple Owners

Check "Yes" only if you own your principal residence with someone else (other than your spouse). (For example, you and your sister own the home you live in.)

If you (and your spouse) are the sole owner, check "No."

Line 7c - Multi-Unit Properties

Check "Yes" if your principal residence consists of more than one dwelling unit. (For example, you own a property which consists of four residential units and you occupy one of the units as your principal residence.) Otherwise, check "No."

continued

- Note:**
- ◆ If the property consists of more than four units, the owner of the property **does not qualify** for the rebate.
 - ◆ If the property contains more than one commercial unit, the owner of the property **does not qualify** for the rebate.
 - ◆ Tenants living in multi-unit properties, regardless of the number of units, **do qualify** for the rebate if they meet the other qualifications.

Residents of cooperative dwelling units and continuing care retirement facilities are **not** considered to be living in multi-unit dwellings and should check "No" at Line 7c.

Line 7d - Multiple Tenants

Check "Yes" only if you lived with someone (other than your spouse) and shared the rent with them. (For example, you and your daughter live together and share the rent for your apartment.)

If you (and your spouse) are the sole tenant, check "No."

Homeowners (Lines 8 and 9)

Line 8 - Property Tax

Enter on Line 8 the total amount of property taxes paid on your principal residence in New Jersey during the year. Report only the actual amount of property tax that was due and paid to the local taxing authorities during 1992. If no property tax payments were made by December 31, 1992, you may not claim a Homestead Property Tax Rebate. If your filing status is Married, filing separate return, report the full amount of property taxes paid, unless you do not own the principal residence.

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 which are specified in their continuing care contract.

For Schedule HR-A filers only:

- ◆ Enter on Line 8 the amount from Line 6, Part I of Schedule HR-A;
- ◆ Continue with Lines 9a and b of the HR-1040.

Line 9a - Total Property Taxes Paid

Do not complete Line 9a unless you are filing Schedule HR-A. If you completed Schedule HR-A, enter on Line 9a the total amount of property taxes paid from Schedule HR-A, Part I, Line 5.

Line 9b - Number of Days as an Owner

Do not complete Line 9b unless you are filing Schedule HR-A. If you completed Schedule HR-A, enter on Line 9b the total number of days you were a homeowner from Schedule HR-A, Part I, Line 4. The number of days may not exceed 365.

Tenants (Lines 10 and 11)

Line 10 - Rent

Enter on Line 10 the total amount of rent paid on your principal residence in New Jersey during the year.

For Schedule HR-A filers only:

- ◆ Enter on Line 10 your share of total rent paid from Line 12, Part II of Schedule HR-A;
- ◆ Continue with Lines 11a and b of Form HR-1040.

Line 11a - Total Rent Paid

Do not complete Line 11a unless you are attaching Schedule HR-A. If you completed Schedule HR-A, enter on Line 11a the total amount of rent paid by all tenants from Schedule HR-A, Part II, Line 11.

Line 11b - Number of Days as a Tenant

Do not complete Line 11b unless you are attaching Schedule HR-A. If you completed Schedule HR-A, enter on Line 11b the total number of days you were a tenant from Schedule HR-A, Part II, Line 10. The number of days may not exceed 365.

If you were both a homeowner and a tenant during 1992, the total number of days on Line 9b and 11b may not exceed 365.

Schedule HR-A

Complete this Schedule and attach it to your HR-1040 **only** if you answered "Yes" to one or more of the questions at Line 7 of Form HR-1040. Be sure to complete all the columns for each address listed. See additional instructions on the form.

You must complete Schedule HR-A if in 1992 you had:

- ◆ More than one New Jersey residence during the year; or
- ◆ A residence with more than one dwelling unit; or
- ◆ A residence with multiple owners; or
- ◆ A residence with multiple tenants.

Note: Part-year residents must complete Schedule HR-A **only** if one or more of the conditions above apply.

The Division of Taxation will calculate the amount of your rebate based on the information you provide. Approved rebates are scheduled to be mailed on or before October 31, 1993.

Location Code Municipality	Location Code Municipality	Location Code Municipality	Location Code Municipality
ATLANTIC COUNTY			
0101 Absecon City	0251 Ridgewood Village	0413 Gibbsboro Bor.	0716 Nutley Twp.
0102 Atlantic City	0252 Riveredge Bor.	0414 Gloucester City	0717 Orange City Twp.
0103 Brigantine City	0253 Rivervale Twp.	0415 Gloucester Twp.	0718 Roseland Bor.
0104 Buena Bor.	0254 Rochelle Park Twp.	0416 Haddon Twp.	0719 South Orange Village
0105 Buena Vista Twp.	0255 Rockleigh Bor.	0417 Haddonfield Bor.	0720 Verona Twp.
0106 Corbin City City	0256 Rutherford Bor.	0418 Haddon Heights Bor.	0721 West Caldwell Twp.
0107 Egg Harbor City	0257 Saddle Brook Twp.	0419 Hi Nella Bor.	0722 West Orange Twp.
0108 Egg Harbor Twp.	0258 Saddle River Bor.	0420 Laurel Springs Bor.	
0109 Estell Manor City	0259 South Hackensack Twp.	0421 Lawnside Bor.	GLOUCESTER COUNTY
0110 Folsom Bor.	0260 Teaneck Twp.	0422 Lindenwold Bor.	0801 Clayton Bor.
0111 Galloway Twp.	0261 Tenafly Bor.	0423 Magnolia Bor.	0802 Deptford Twp.
0112 Hamilton Twp.	0262 Teterboro Bor.	0424 Merchantville Bor.	0803 East Greenwich Twp.
0113 Hammonton Town	0263 Upper Saddle River Bor.	0425 Mt. Ephraim Bor.	0804 Elk Twp.
0114 Linwood City	0264 Waldwick Bor.	0426 Oaklyn Bor.	0805 Franklin Twp.
0115 Longport Bor.	0265 Wallington Bor.	0427 Pennsauken Twp.	0806 Glassboro Bor.
0116 Margate City	0266 Washington Twp.	0428 Pine Hill Bor.	0807 Greenwich Twp.
0117 Mullica Twp.	0267 Westwood Bor.	0429 Pine Valley Bor.	0808 Harrison Twp.
0118 Northfield City	0268 Woodcliff Lake Bor.	0430 Runnemede Bor.	0809 Logan Twp.
0119 Pleasantville City	0269 Wood-Ridge Bor.	0431 Somerdale Bor.	0810 Mantua Twp.
0120 Port Republic City	0270 Wyckoff Twp.	0432 Stratford Bor.	0811 Monroe Twp.
0121 Somers Point City		0433 Tavistock Bor.	0812 National Park Bor.
0122 Ventnor City	BURLINGTON COUNTY	0434 Voorhees Twp.	0813 Newfield Bor.
0123 Weymouth Twp.	0301 Bass River Twp.	0435 Winslow Twp.	0814 Paulsboro Bor.
	0302 Beverly City	0436 Winslow Twp.	0815 Pitman Bor.
	0303 Bordentown City	0437 Woodlynne Bor.	0816 South Harrison Twp.
	0304 Bordentown Twp.		0817 Swedesboro Bor.
	0305 Burlington City	CAPE MAY COUNTY	0818 Washington Twp.
	0306 Burlington Twp.	0501 Avalon Bor.	0819 Wenonah Bor.
	0307 Chesterfield Twp.	0502 Cape May City	0820 West Deptford Twp.
	0308 Cinnaminson Twp.	0503 Cape May Point Bor.	0821 Westville Bor.
	0309 Delanco Twp.	0504 Dennis Twp.	0822 Woodbury City
	0310 Delran Twp.	0505 Lower Twp.	0823 Woodbury Heights Bor.
	0311 Eastampton Twp.	0506 Middle Twp.	0824 Woolwich Twp.
	0312 Edgewater Park Twp.	0507 North Wildwood City	
	0313 Evesham Twp.	0508 Ocean City City	HUDSON COUNTY
	0314 Fieldsboro Bor.	0509 Sea Isle City City	0901 Bayonne City
	0315 Florence Twp.	0510 Stone Harbor Bor.	0902 East Newark Bor.
	0316 Hainesport Twp.	0511 Upper Twp.	0903 Guttenberg Town
	0317 Lumberton Twp.	0512 West Cape May Bor.	0904 Harrison Town
	0318 Mansfield Twp.	0513 West Wildwood Bor.	0905 Hoboken City
	0319 Maple Shade Twp.	0514 Wildwood City	0906 Jersey City City
	0320 Medford Twp.	0515 Wildwood Crest Bor.	0907 Kearny Town
	0321 Medford Lakes Bor.	0516 Woodbine Bor.	0908 North Bergen Twp.
	0322 Moorestown Twp.		0909 Secaucus Town
	0323 Mount Holly Twp.	CUMBERLAND COUNTY	0910 Union City City
	0324 Mount Laurel Twp.	0601 Bridgeton City	0911 Weehawken Twp.
	0325 New Hanover Twp.	0602 Commercial Twp.	0912 West New York
	0326 No. Hanover Twp.	0603 Deerfield Twp.	
	0327 Palmyra Bor.	0604 Downe Twp.	HUNTERDON COUNTY
	0328 Pemberton Bor.	0605 Fairfield Twp.	1001 Alexandria Twp.
	0329 Pemberton Twp.	0606 Greenwich Twp.	1002 Bethlehem Twp.
	0330 Riverside Twp.	0607 Hopewell Twp.	1003 Bloomsbury Bor.
	0331 Riverton Bor.	0608 Lawrence Twp.	1004 Califon Bor.
	0332 Shamong Twp.	0609 Maurice River Twp.	1005 Clinton Town
	0333 Southampton Twp.	0610 Millville City	1006 Clinton Twp.
	0334 Springfield Twp.	0611 Shiloh Bor.	1007 Delaware Twp.
	0335 Tabernacle Twp.	0612 Stow Creek Twp.	1008 East Amwell Twp.
	0336 Washington Twp.	0613 Upper Deerfield Twp.	1009 Flemington Bor.
	0337 Westampton Twp.	0614 Vineland City	1010 Franklin Twp.
	0338 Willingboro Twp.		1011 Frenchtown Bor.
	0339 Woodland Twp.	ESSEX COUNTY	1012 Glen Gardner Bor.
	0340 Wrightstown Bor.	0701 Belleville Twp.	1013 Hampton Bor.
		0702 Bloomfield Twp.	1014 High Bridge Bor.
	CAMDEN COUNTY	0703 Caldwell Borough Twp.	1015 Holland Twp.
	0401 Audubon Bor.	0704 Cedar Grove Twp.	1016 Kingwood Twp.
	0402 Audubon Park Bor.	0705 East Orange City	1017 Lambertville City
	0403 Barrington Bor.	0706 Essex Fells Twp.	1018 Lebanon Bor.
	0404 Bellmawr Bor.	0707 Fairfield Twp.	1019 Lebanon Twp.
	0405 Berlin Bor.	0708 Glen Ridge Twp.	1020 Milford Bor.
	0406 Berlin Twp.	0709 Irvington Twp.	1021 Raritan Twp.
	0407 Brooklawn Bor.	0710 Livingston Twp.	1022 Readington Twp.
	0408 Camden City	0711 Maplewood Twp.	1023 Stockton Bor.
	0409 Cherry Hill Twp.	0712 Millburn Twp.	1024 Tewksbury Twp.
	0410 Chesilhurst Bor.	0713 Montclair Twp.	1025 Union Twp.
	0411 Clementon Bor.	0714 Newark City	1026 West Amwell Twp.
	0412 Collingswood Bor.	0715 North Caldwell Twp.	

Location Code Municipality	Location Code Municipality	Location Code Municipality	Location Code Municipality
MERCER COUNTY			
1101 East Windsor Twp.	1334 Monmouth Beach Bor.	1514 Lakehurst Bor.	1820 Warren Twp.
1102 Ewing Twp.	1335 Neptune Twp.	1515 Lakewood Twp.	1821 Watchung Bor.
1103 Hamilton Twp.	1336 Neptune City Bor.	1516 Lavallette Bor.	
1104 Hightstown Bor.	1337 Ocean Twp.	1517 Little Egg Harbor Twp.	SUSSEX COUNTY
1105 Hopewell Bor.	1338 Oceanport Bor.	1518 Long Beach Twp.	1901 Andover Bor.
1106 Hopewell Twp.	1339 Red Bank Bor.	1519 Manchester Twp.	1902 Andover Twp.
1107 Lawrence Twp.	1340 Roosevelt Bor.	1520 Mantoloking Bor.	1903 Branchville Bor.
1108 Pennington Bor.	1341 Rumson Bor.	1521 Ocean Twp.	1904 Byram Twp.
1109 Princeton Bor.	1342 Sea Bright Bor.	1522 Ocean Gate Bor.	1905 Frankford Twp.
1110 Princeton Twp.	1343 Sea Girt Bor.	1523 Pine Beach Bor.	1906 Franklin Bor.
1111 Trenton City	1344 Shrewsbury Bor.	1524 Plumsted Twp.	1907 Fredon Twp.
1112 Washington Twp.	1345 Shrewsbury Twp.	1525 Pt. Pleasant Bor.	1908 Green Twp.
1113 West Windsor Twp.	1346 South Belmar Bor.	1526 Pt. Pleasant Beach Bor.	1909 Hamburg Bor.
	1347 Spring Lake Bor.	1527 Seaside Heights Bor.	1910 Hampton Twp.
	1348 Spring Lake Heights Bor.	1528 Seaside Park Bor.	1911 Hardystown Twp.
	1349 Tinton Falls Bor.	1529 Ship Bottom Bor.	1912 Hopatcong Bor.
	1350 Union Beach Bor.	1530 South Toms River Bor.	1913 Lafayette Twp.
	1351 Upper Freehold Twp.	1531 Stafford Twp.	1914 Montague Twp.
	1352 Wall Twp.	1532 Surf City Bor.	1915 Newton Town
	1353 West Long Branch Bor.	1533 Tuckerton Bor.	1916 Ogdensburg Bor.
			1917 Sandyston Twp.
MIDDLESEX COUNTY			
1201 Carteret Bor.	MORRIS COUNTY		1918 Sparta Twp.
1202 Cranbury Twp.	1401 Boonton Town	1601 Bloomingdale Bor.	1919 Stanhope Bor.
1203 Dunellen Bor.	1402 Boonton Twp.	1602 Clifton City	1920 Stillwater Twp.
1204 East Brunswick	1403 Butler Bor.	1603 Haledon Bor.	1921 Sussex Bor.
1205 Edison Twp.	1404 Chatham Bor.	1604 Hawthorne Bor.	1922 Vernon Twp.
1206 Helmetta Bor.	1405 Chatham Twp.	1605 Little Falls Twp.	1923 Walpack Twp.
1207 Highland Park Bor.	1406 Chester Bor.	1606 North Haledon Bor.	1924 Wantage Twp.
1208 Jamesburg Bor.	1407 Chester Twp.	1607 Passaic City	
1209 Metuchen Bor.	1408 Denville Twp.	1608 Paterson City	UNION COUNTY
1210 Middlesex Bor.	1409 Dover Twp.	1609 Pompton Lakes Bor.	2001 Berkeley Heights Twp.
1211 Milltown Bor.	1410 East Hanover Twp.	1610 Prospect Park Bor.	2002 Clark Twp.
1212 Monroe Twp.	1411 Florham Park Bor.	1611 Ringwood Bor.	2003 Cranford Twp.
1213 New Brunswick City	1412 Hanover Twp.	1612 Totowa Bor.	2004 Elizabeth City
1214 North Brunswick Twp.	1413 Harding Twp.	1613 Wanaque Bor.	2005 Fanwood Bor.
1215 Old Bridge Twp.	1414 Jefferson Twp.	1614 Wayne Twp.	2006 Garwood Bor.
1216 Perth Amboy City	1415 Kinnelon Bor.	1615 West Milford Twp.	2007 Hillside Twp.
1217 Piscataway Twp.	1416 Lincoln Park Bor.	1616 West Paterson Bor.	2008 Kenilworth Bor.
1218 Plainsboro Twp.	1417 Madison Bor.		2009 Linden City
1219 Sayreville Bor.	1418 Mendham Bor.	SALEM COUNTY	2010 Mountainside Bor.
1220 South Amboy City	1419 Mendham Twp.	1701 Alloway Twp.	2011 New Providence Bor.
1221 South Brunswick Twp.	1420 Mine Hill Twp.	1702 Carneys Point Twp.	2012 Plainfield City
1222 South Plainfield Bor.	1421 Montville Twp.	1703 Elmer Bor.	2013 Rahway City
1223 South River Bor.	1422 Morris Twp.	1704 Elsinboro Twp.	2014 Roselle Bor.
1224 Spotswood Bor.	1423 Morris Plains Bor.	1705 Lower Alloways Creek Twp.	2015 Roselle Park Bor.
1225 Woodbridge Twp.	1424 Morristown Town	1706 Mannington Twp.	2016 Scotch Plains
	1425 Mountain Lakes Bor.	1707 Oldmans Twp.	2017 Springfield Twp.
	1426 Mount Arlington Bor.	1708 Penns Grove Bor.	2018 Summit City
	1427 Mount Olive Twp.	1709 Pennsville Twp.	2019 Union Twp.
	1428 Netcong Bor.	1710 Pilesgrove Twp.	2020 Westfield Town
	1429 Par-Troy Hills Twp.	1711 Pittsgrove Twp.	2021 Winfield Twp.
	1430 Passaic Twp.	1712 Quinton Twp.	
	1431 Pequannock Twp.	1713 Salem City	WARREN COUNTY
	1432 Randolph Twp.	1714 Upper Pittsgrove Twp.	2101 Allamuchy Twp.
	1433 Riverdale Bor.	1715 Woodstown Bor.	2102 Alpha Bor.
	1434 Rockaway Bor.		2103 Belvidere Town
	1435 Rockaway Twp.	SOMERSET COUNTY	2104 Blairstown Twp.
	1436 Roxbury Twp.	1801 Bedminster Twp.	2105 Franklin Twp.
	1437 Victory Gardens Bor.	1802 Bernards Twp.	2106 Frelinghuysen Twp.
	1438 Washington Twp.	1803 Bernardsville Bor.	2107 Greenwich Twp.
	1439 Wharton Bor.	1804 Bound Brook Bor.	2108 Hackettstown Town
		1805 Branchburg Twp.	2109 Hardwick Twp.
	OCEAN COUNTY	1806 Bridgewater Twp.	2110 Harmony Twp.
	1501 Barnegat Twp.	1807 Far Hills Bor.	2111 Hope Twp.
	1502 Barnegat Light Bor.	1808 Franklin Twp.	2112 Independence Twp.
	1503 Bay Head Bor.	1809 Green Brook Twp.	2113 Knowlton Twp.
	1504 Beach Haven Bor.	1810 Hillsborough Twp.	2114 Liberty Twp.
	1505 Beachwood Bor.	1811 Manville Bor.	2115 Lopatcong Twp.
	1506 Berkeley Twp.	1812 Millstone Bor.	2116 Mansfield Twp.
	1507 Brick Twp.	1813 Montgomery Twp.	2117 Oxford Twp.
	1508 Dover Twp.	1814 North Plainfield Bor.	2118 Pahaquarry Twp.
	1509 Eagleswood Twp.	1815 Peapack-Gladstone Bor.	2119 Phillipsburg Town
	1510 Harvey Cedars Bor.	1816 Raritan Bor.	2120 Pohatcong Twp.
	1511 Island Heights Bor.	1817 Rocky Hill Bor.	2121 Washington Bor.
	1512 Jackson Twp.	1818 Somerville Bor.	2122 Washington Twp.
	1513 Lacey Twp.	1819 South Bound Brook Bor.	2123 White Twp.

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When You Need Information by Phone...

Call the New Jersey Tax Hotline

609-588-2200 — Speak directly to a Division of Taxation Representative for tax information or to order forms or publications, 8:30 a.m. to 4:30 p.m., Monday through Friday (except Holidays).

or

800-323-4400 — Automated information and assistance (Touch-Tone Phones Only)

- ◆ Listen to recorded tax information on many topics (see list) 24 hours daily
- ◆ Order forms and publications through our message system 24 hours daily
- ◆ Get information on 1992 refunds from ARIS, our Automated Refund Inquiry System, Monday through Saturday after February 1 (hours may vary). You will need to have the social security number (yours or your spouse's, whichever appears first on the return) and the exact amount of your refund (no cents).

Recorded Tax Information Topics (Partial List Only)

- 101 Claiming Personal Exemptions
- 102 Medical Expenses Deduction
- 103 Pensions
- 104 Pension Exclusion
- 105 Sale of Principal Residence
- 106 Credit for Taxes Paid to Other Jurisdictions
- 107 Pennsylvania Reciprocal Agreement
- 108 Part-year Residents
- 109 Extensions of Time to File
- 111 Military Personnel
- 114 Amended Returns

When You Need Information in Person...

Visit a New Jersey Division of Taxation Regional Office

Regional offices provide individual assistance at various locations throughout the State. Call the New Jersey Tax Hotline for the address of the regional office nearest you.

Who Can Help...

In addition to the assistance provided by the Division, other free tax assistance is available for senior citizens, disabled, non-English speaking and low-income people. 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 400 locations throughout New Jersey.

For the location nearest you, call the New Jersey Tax Hotline or the Internal Revenue Service.

Where to Get Forms and Publications...

- ◆ Call the New Jersey Tax Hotline
- ◆ Visit your New Jersey Public Library to obtain forms and publications. You may also photocopy New Jersey tax forms from reproducible copies available in most public libraries
- ◆ Write: New Jersey Division of Taxation
50 Barrack Street, CN 269
Trenton, NJ 08646-0269
Attention: Forms Distribution Section

For More Information...

The following publications are available free-of-charge by calling the New Jersey Tax Hotline or by writing to the Division of Taxation.

Tax Topic Bulletins

- GIT-1 Pensions and Annuities
- GIT-2 IRA Withdrawals
- GIT-3 Credit for Taxes Paid to Other Jurisdictions
- GIT-4 Filing Status
- GIT-5 Exempt Obligations

Brochures

- M-5007 Tax Tips for Senior Citizens
- M-5009 Starting a Business in New Jersey
- M-5010 Sales Tax Resale Certificate
- M-5012 Mail Order Businesses and New Jersey Sales Tax
- M-5014 Sales Tax Exempt Organization Certificate
- M-5018 Arts, Crafts and New Jersey Sales Tax
- M-5020 Sales Tax Guide for Shoppers and Retailers



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