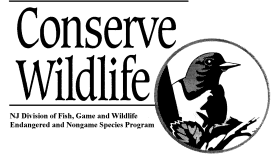


**New Jersey — Endangered Wildlife Fund**

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



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

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

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

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

We rely on your support. Every dollar you contribute goes directly to communities throughout New Jersey to prevent child abuse and neglect. **Help children in New Jersey have a safe and healthy childhood - Support the Children's Trust Fund.**

Want more information? Contact: Children's Trust Fund, PO Box 711, Trenton, NJ 08625-0711  
Phone: 609-633-3992 Web: <http://www.state.nj.us/humanservices/njcap.html>



**New Jersey — Vietnam Veterans' Memorial Fund**

“To Remember, To Heal, To Honor”

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



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

**New Jersey — Breast Cancer Research Fund**

***YOUR STATE TAX REFUND TODAY HELPS OUR DAUGHTERS TOMORROW***

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



**New Jersey — U.S.S. New Jersey Educational Museum Fund  
BATTLESHIP NEW JERSEY**

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

**For more information contact:**

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

Phone: 732-671-6488 Web: <http://www.battleshipnj.org> E-mail: [bb62fdn@aol.com](mailto:bb62fdn@aol.com)



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

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

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

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

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

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

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

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

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

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

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

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

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

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

"Literacy is the key to personal freedom."

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

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



Generally, you qualify to TeleFile if ...

- you lived in New Jersey during the entire year and
- your only income besides wages was interest (\$2,500 or less) and/or dividends (\$2,500 or less).

**Do you qualify to use NJ TeleFile?**

Check the chart below to see if you qualify to use NJ TeleFile this year. If you do not qualify, refer to back cover for other filing options.

Item	2002 NJ TeleFile Criteria
Prior Year Filing	Filed a 2001 New Jersey resident return
Residency Status	Full-year New Jersey resident in 2002
Filing Status	Filing status (which must be the same as filing status used on 2001 New Jersey return) limited to: <ul style="list-style-type: none"> <li>◆ Single</li> <li>◆ Married, filing joint return</li> <li>◆ Head of household</li> <li>◆ Qualifying widow(er)</li> </ul>
Exemptions	Limited to: <ul style="list-style-type: none"> <li>◆ Regular exemption for taxpayer and spouse</li> <li>◆ Dependent children and dependent children attending colleges</li> </ul> NOTE: Taxpayers age 65 or older or blind or disabled <i>cannot</i> TeleFile.
Income Sources	Limited to: <ul style="list-style-type: none"> <li>◆ Wages</li> <li>◆ Interest (\$2,500 or less)</li> <li>◆ Dividends (\$2,500 or less)</li> </ul>
Number of W-2 forms	No limit
New Jersey Gross Income	No limit on amount of income <ul style="list-style-type: none"> <li>◆ Minimum income filing threshold: You are required to file a New Jersey income tax return if your gross income was more than \$20,000 (\$10,000 if filing status is single).</li> </ul>
Exclusions	No exclusions allowed
Deductions	Limited to: <ul style="list-style-type: none"> <li>◆ Property tax deduction</li> </ul>
Credits	Limited to: <ul style="list-style-type: none"> <li>◆ Property tax credit</li> <li>◆ New Jersey earned income tax credit</li> <li>◆ Excess UI/HC/WD or disability insurance contributions</li> </ul>
Payments	Limited to: <ul style="list-style-type: none"> <li>◆ Withholdings shown on W-2s</li> </ul>
Homestead Rebate	All eligible homeowners and tenants

**Want further information about the above items?**

Call the New Jersey Automated Tax Information System (ATIS) at 1-800-323-4400 or 609-826-4400 and select New Jersey TaxTalk to listen to recorded information about New Jersey taxes. See list of topics on page 15.

**Don't qualify to use NJ TeleFile?**

Why not try NJ WebFile? Or, if you need an NJ-1040 booklet and your name and address are printed on the face of the fold-out insert, you may call NJ TeleFile at 1-888-235-FILE (3453) or 609-826-4448 and have one mailed to you. Otherwise, call the Automated Tax Information System (ATIS) at 1-800-323-4400 or 609-826-4400 and select the Forms Request System to have a return booklet mailed to you.


## About NJ TeleFile

**NJ TeleFile.** The NJ TeleFile system allows New Jersey resident taxpayers to file their State income tax return and homestead rebate application by phone. The entire tax filing is completed on the telephone with no forms mailed to the Division of Taxation.


**How NJ TeleFile Works.** You simply complete the TeleFile Worksheet found in this booklet and call the NJ TeleFile system. You will then be prompted to enter the information from your TeleFile Worksheet on your Touch-tone telephone keypad. If at any point during your TeleFile call you need assistance, press the star (\*) key located below the number “7” on your telephone keypad. When your return is accepted by NJ TeleFile, you will be assigned a 7-digit Confirmation Number which you will enter on the worksheet as proof that your return was successfully filed through the NJ TeleFile system.

**NJ TeleFile Availability.** The NJ TeleFile system will be available beginning on Wednesday, January 15, 2003. You may call the system 24 hours a day, 7 days a week until midnight Tuesday, April 15, 2003.

**NJ TeleFile Refunds or Payments.** During your TeleFile call, NJ TeleFile automatically calculates your refund or payment due amount. If you are due a refund, your refund check will be mailed to you within two weeks of your TeleFile call.

**TAX TIP**  Complete the Direct Deposit information on the TeleFile Worksheet if you want us to directly deposit your refund into your account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union). See instructions for Step 19a on page 11.

If you have a payment due, you may make your payment by check or money order, electronic check (e-check), or credit card (Visa, American Express, MasterCard, or Discover/Novus). See “Payment Due” on page 12.


**TAX TIP**  **NJ TeleFile Security.** The NJ TeleFile system has built-in security measures. You are assigned a Personal Identification Number (PIN) which ensures that no one else may file or tamper with your return. If you filed a joint return last year, both you and your spouse are assigned separate PINs. Also, NJ TeleFile checks the information that you provide against its own information to ensure that you have not made errors in your tax filing.


## Important Information

**Check Your Label.** Check the label found in the fold-out insert in the front of this booklet to make sure that your name is correct. If your name is not correct, you cannot TeleFile. Refer to back cover for other filing options. If your address is not correct on the label you may still TeleFile, however you should answer

“Yes” to Step 11 so that you can provide your correct mailing address.

**NOTE:** If your booklet does not contain a preprinted mailing label and NJ TeleFile PIN(s), you still may be able to TeleFile your return. See “Personal Identification Number(s) (PIN)” on page 5.

**TAX TIP**  **Excess Unemployment Insurance/Health Care Subsidy Fund/Workforce Development Partnership Fund and/or Disability Insurance Contributions.** You may be able to take a credit for excess UI/HC/WD and DI contributions withheld by two or more employers. See instructions for Step 6 on page 5.

**TAX TIP**  **New Jersey Earned Income Tax Credit.** The New Jersey earned income tax credit is a credit for certain taxpayers who work and have earned income. The credit reduces the amount of tax you owe and may give you a refund, even if you have no tax liability to New Jersey. If you are eligible for a Federal earned income credit, you may also be eligible for a New Jersey earned income tax credit. See instructions on page 11.

**Gather Your Tax Statements.** Before completing the worksheet, gather all of your tax statements (W-2, 1099-INT, and 1099-DIV forms). While you will not mail these statements to the Division of Taxation, you will need these statements to complete your TeleFile Worksheet. Also, check to see if these statements are readable. If a statement is not readable, you should obtain a replacement from the issuer of the statement.

**Rounding Off to Whole Dollars.** When completing the worksheet, you must round all money items to the nearest dollar. Eliminate any amount under 50 cents and increase any amount 50 cents or more to the next higher dollar. For purposes of interest and dividends, if you have to add two or more items to figure the total amount to enter, include cents when adding the items and round off only the total.

## Step-by-Step Instructions

### Social Security Number(s)

Begin completing your TeleFile Worksheet, NJ-TW, by entering your social security number (and your spouse’s, if applicable) in the boxes provided. Your social security number(s) is not printed on your name and address label. Please be sure that “**Your Social Security Number**” matches the social security number listed first on your 2001 New Jersey resident income tax return or 2001 NJ TeleFile Worksheet.

**NOTE:** If you do not enter your social security number(s) properly, you will not be able to TeleFile.

## Personal Identification Number(s) (PIN)

### TAX TIP



You must enter your 4-digit PIN (and your spouse's, if applicable) on your TeleFile Worksheet in the boxes to the right of your social security number(s). If you received a booklet with your name and address preprinted on the face of the fold-out insert located at the front of this booklet, your PIN(s) are found on the panel labeled *Personal Identification Number(s)*. Please be sure that **"Your PIN"** matches the first PIN listed on the panel and **"Spouse's PIN"** matches the second PIN listed.

If you do not have a preprinted label and PIN(s), you may use the requested refund amount (Line 60, Form NJ-1040 or Line 33, Form NJ-1040EZ) or payment due amount (Line 50, Form NJ-1040 or Line 30, Form NJ-1040EZ), in whole dollars, from your 2001 Form NJ-1040 or Form NJ-1040EZ. If your refund or payment due amount is less than four digits (not including cents), your PIN is zeros followed by the whole dollar amount of your refund or payment due amount. If you are filing a joint return, both you and your spouse will use the same PIN.

**Example 1:** Line 33 (refund amount) shown on your 2001 Form NJ-1040EZ is \$38.69. Your PIN, using the whole dollar amount preceded by zeros, is 0038.

**Example 2:** Line 50 (payment due amount) shown on your 2001 Form NJ-1040 is \$102.57. Your PIN, using the whole dollar amount preceded by zeros, is 0102.

**NOTE:** If you do not enter your PIN(s) properly you will not be able to TeleFile. Make sure you are looking at the panel labeled Personal Identification Number(s). Do not confuse the 4-digit County/Municipality Code printed to the right of your name on your mailing label with your PIN.

## Step 1 - Filing Status

Enter your filing status (which must be the same as the filing status you used on your 2001 New Jersey return) as follows:

- 1 - Single
- 2 - Married, filing joint return
- 4 - Head of household
- 5 - Qualifying widow(er)

Generally, you must use the same filing status on your New Jersey return as you do for Federal income tax purposes. If spouses file a joint Federal income tax return, they must file a joint New Jersey income tax return. If spouses file separate Federal tax returns, separate State tax returns must also be filed. **If you are married and file a separate return, you cannot TeleFile.** Refer to back cover for other filing options.

For more information on filing status, call New Jersey TaxTalk at 1-800-323-4400 (toll-free within New Jersey, New York, Pennsylvania, Delaware, and Maryland) or 609-826-4400 (anywhere). See list of topics on page 15.

## Step 2 - Qualified Dependent Children

Enter the total number of your qualified dependent children. You may claim an exemption for each dependent child who qualifies as your dependent for Federal income tax purposes. If you do not know whether or not a child qualifies as a dependent for Federal purposes, contact the Internal Revenue Service.

## Step 3 - Dependents Attending Colleges

You may claim an additional exemption for each dependent child for whom you paid one-half or more of the tuition and maintenance costs and who meets the requirements listed below. Financial aid received by the student is not calculated into your cost when totaling one-half of your dependent's tuition and maintenance. However, 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 in Step 2.

### Requirements

- ◆ Student must be **under 22 years of age** for the entire tax year.
- ◆ Student must attend an accredited college or postsecondary institution 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 your qualified dependents attending colleges in Step 3.

## Step 4 - Your Total Number of W-2 Forms

Enter the *total number* of your W-2 forms (not including duplicates). NJ TeleFile can accept an unlimited number of W-2 forms. If you do not have any W-2 forms (i.e., you earned no wage income during 2002), skip Step 4.

## Step 5 - Your Spouse's Total Number of W-2 Forms

Enter the *total number* of your spouse's W-2 forms (not including duplicates). NJ TeleFile can accept an unlimited number of W-2 forms. If your spouse does not have any W-2 forms (i.e., your spouse earned no wage income during 2002), skip Step 5.

## Step 6 - Your W-2 Data

You must enter the Employer's Identification Number, New Jersey Wages, New Jersey Tax Withheld, New Jersey UI/HC/WD, and New Jersey DI amounts from each of your W-2 forms in the boxes provided. You may enter the information from three of your W-2s on the TeleFile Worksheet. If you have more than

Step 6 - Your W-2 Data - continued

three W-2s, list the required information for each on a separate sheet of paper. Use the following instructions and the sample W-2 form below to assist you in locating the correct figures from your W-2 form(s).

The total amount you received for services performed as an employee is reportable as income to New Jersey. The amount which represents your New Jersey wages will be found in the "State wages" box of your W-2 form(s).

If you received any wage income without receiving a W-2 form(s), you must first obtain a W-2 form(s) for that income before you may TeleFile. If you are unable to obtain a W-2 form(s), you cannot TeleFile. Refer to back cover for other filing options.

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

eral wages figure. You must always use the State wages figure from your W-2 form(s).

If you received a reimbursement for Meals and/or Lodging, Employee Business Expenses, or Moving Expenses from your employer(s), you cannot TeleFile. Refer to back cover for other filing options.

**Excess UI/HC/WD and DI Contributions.** You and/or your spouse may be eligible to receive a credit for excess UI/HC/WD or DI contributions if you and/or your spouse had two or more employers and contributed more than the maximum amount(s). For 2002, the maximum employee unemployment insurance/health care subsidy fund/workforce development partnership fund contribution was \$99.88 and the maximum employee disability insurance contribution was \$117.50.

For each W-2, enter the amount of New Jersey unemployment insurance/health care subsidy fund/workforce development partnership fund contributions (shown on the W-2 as UI/HC/WD if

continued

**Sample W-2 (This Form is Not Reproducible)**

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

**Employer's Identification Number**  
Enter the 9-digit number found in block "b" of the W-2 form (*Employer identification number*) in the boxes provided on your worksheet.

**State**  
Block 15 (*State*) must say NJ.

**New Jersey Wages**  
Enter the wage amount from block 16 of the W-2 form (*State wages, tips, etc.*) in the boxes provided on your worksheet. Round this amount to the nearest dollar.

**NJ Tax Withheld**  
Enter the tax withheld amount from block 17 of the W-2 form (*State income tax*) in the boxes provided on your worksheet.

Round this amount to the nearest dollar. In addition, block 15 (*State*) must say New Jersey (NJ).

**New Jersey UI/HC/WD and DI.** Enter the UI/HC/WD and DI amounts from block 14 of the W-2 form (*Other*) in the boxes provided on your worksheet. Round these amounts to the nearest dollar.

*Step 6 - Your W-2 Data - continued*

combined, or UI, HC, and WD if stated separately) in the appropriate boxes. Also enter the amount of New Jersey disability insurance contributions (may be shown on the W-2 as DI) in the appropriate boxes. TeleFile will automatically calculate any credit for excess UI/HC/WD or DI contributions you and/or your spouse may be eligible to receive.

If any single employer withheld more than the maximum for either UI/HC/WD (\$99.88) or disability insurance (\$117.50) contributions, enter only the maximum amount for that category on the TeleFile Worksheet. You must contact the employer who withheld contributions in excess of the legal maximum for a refund.

The amounts of unemployment insurance/health care subsidy fund/workforce development partnership fund and disability insurance contributions withheld must be reported separately on all W-2 statements. The employer's New Jersey Taxpayer Identification Number must also be shown. ***If these amounts are not separately stated on your W-2(s), you cannot claim a credit for excess UI/HC/WD or DI contributions through TeleFile.*** See sample W-2 on page 6. You must file your claim with the Department of Labor on Form UC-9A, "Employee's Claim for Refund of Excess Contributions."

**NOTE:** You must enter the correct amounts from your W-2 form(s). Refer to the sample W-2 form on page 6.

### Step 7 - Your Spouse's W-2 Data

Enter the information specified on the TeleFile Worksheet for each of your spouse's W-2 forms in the boxes provided. Use a separate sheet of paper if your spouse has more than three W-2s.

If your spouse received any wage income without receiving a W-2 form(s), your spouse must first obtain a W-2 form(s) for that income before you may TeleFile. If your spouse is unable to obtain a W-2 form(s), you cannot TeleFile. Refer to back cover for other filing options.

### Step 8 - Taxable Interest Income

Enter the amount of taxable interest income you received during 2002 from your 1099-INT statement(s). If you received interest income from more than one source, you must total the interest amounts and enter the rounded total in the boxes provided. If you received no interest income during the year, enter zero. ***If your total interest exceeds \$2,500, you cannot TeleFile.*** Refer to back cover for other filing options.

All of your taxable interest income from sources both inside and outside of New Jersey is reportable for New Jersey purposes. New Jersey taxable interest income includes interest from the following sources (among others):

- ◆ Banks
- ◆ Bonds and notes
- ◆ Certificates of deposit
- ◆ Checking accounts
- ◆ Credit unions
- ◆ Savings accounts
- ◆ Savings and loan associations

### Step 9 - Taxable Dividend Income

Enter the amount of taxable dividend income you received during 2002 from your 1099-DIV statement(s). If you received dividend income from more than one source, you must total the dividend amounts and enter the rounded total in the boxes provided. Any dividends received during the year from investments (e.g., from stocks, mutual funds) or other income-producing activities which do not constitute a trade or business are reportable as New Jersey income. The total amount of taxable dividends received, **regardless of where earned**, must be reported. (If you TeleFile your return, you may also report here any capital gain distributions you received from mutual funds or other regulated investment companies.) If you received no dividend income during the year, enter zero. ***If your total dividends, including capital gain distributions, exceed \$2,500, you cannot TeleFile.*** Refer to back cover for other filing options.

### Step 10 - Gubernatorial Elections Fund

NJ TeleFile will ask if you wish to designate one dollar (if filing jointly, one dollar for your spouse also) to the Gubernatorial Elections Fund. This fund provides partial public financing to qualified candidates for the office of Governor of New Jersey. For more information contact the New Jersey Election Law Enforcement Commission at 609-292-8700 or write to PO Box 185, Trenton, New Jersey 08625-0185.

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

### Step 11 - Have You Moved?

Check the "Yes" box if you moved since filing your 2001 New Jersey income tax return. Also, if the address on your label is incorrect you should check "Yes" here.

If you check "Yes" here, you will be asked to provide your new (or correct) address during your TeleFile call. You must provide your current mailing address to receive your refund check.

### Step 12 - Property Tax Deduction/Credit and Homestead Rebate Application

Check "Yes" if you wish to apply for a property tax deduction/credit and/or a New Jersey homestead rebate. Enter the total amount of your property taxes and/or rent due and paid on your principal residence in 2002.

*Step 12 - Property Tax Deduction/Credit and Homestead Rebate Application - continued*

If your gross income is more than \$100,000, you are not eligible for a 2002 homestead rebate. Homeowners who are under 65 and not blind or disabled are not eligible if their income is more than \$40,000. However, taxpayers with income over these thresholds are eligible for the property tax deduction/credit if they satisfy all of the eligibility requirements. If you check “No” here, go to Step 16.

**Property Tax Deduction/Credit.** If you qualify, you may deduct 100% of your property taxes due and paid or \$10,000, whichever is less. For tenants, 18% of the rent paid during the year is considered property taxes paid. NJ TeleFile will calculate the amount of your property tax deduction and whether you should take a property tax credit instead of the deduction. For more information on this program, call New Jersey TaxTalk at 1-800-323-4400 (toll-free within New Jersey, New York, Pennsylvania, Delaware, and Maryland) or 609-826-4400 (anywhere). See list of topics on page 16.

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

- ◆ You must have been domiciled and maintained a principal residence as a homeowner or tenant in New Jersey during 2002; and
- ◆ Your principal residence, whether owned or rented, must be subject to local property taxes, and property taxes must have been paid on that residence either as actual property taxes or through rent; and
- ◆ Your rented dwelling must have its own separate kitchen and bath facilities.

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

**Homeowners.** You may claim a property tax deduction or credit for the home in New Jersey that you owned and lived in as your principal residence provided it was subject to local property taxes. If you shared ownership of your home (with someone other than your spouse) or you lived in a home with more than one dwelling unit, you will be asked to provide additional information. See instructions for Step 13, Residency Status.

**Tenants.** You may claim a property tax deduction or credit if you rented a home or an apartment in a dwelling subject to local property taxes which contained its own separate kitchen and bathroom. You do not qualify if you resided in a unit which only has access to a kitchen or bathroom. If you shared rent (with someone other than your spouse), you will be asked to provide additional information. See instructions for Step 13, Residency Status.

**Tax-Exempt and Campus Housing.** If you lived in a dwelling which is not subject to local property taxes, you are not eligible for a property tax deduction or credit. This includes tenants living in tax-exempt housing or other dwellings owned by the State, County, Municipal, or Federal government; students living in on-campus apartments at State colleges and universities; and tenants living in dwellings owned by religious, charitable, or other nonprofit organizations, if the property is exempt from local property taxes.

**NOTE:** If your New Jersey gross income is \$20,000 or less (\$10,000 if filing status is single), you are **not** eligible for a property tax deduction or credit.

**Homestead Rebate.** Generally, the qualifications for a homestead rebate are the same as the property tax deduction/credit. If you meet the qualifications listed above, you also qualify to apply for a homestead rebate unless your gross income was more than \$100,000. Homeowners who are under 65 and not blind or disabled are not eligible if their income is more than \$40,000. To apply for a property tax deduction/credit and/or homestead rebate through TeleFile you must answer “Yes” to Step 12.

### Step 13 - Residency Status

Enter the number that reflects your residency status during 2002:

- 1 - Homeowner
- 2 - Tenant
- 3 - Homeowner and Tenant

After you enter your residency status, NJ TeleFile will ask you if you meet one of the following conditions:

**(1) Homeowners:** Did you share ownership of a principal residence during the year with anyone other than your spouse or did your principal residence consist of multiple dwelling units?

**(2) Tenants:** Did anyone, other than your spouse, occupy and share rent with you for an apartment or other rental dwelling during the year?

If you answer “Yes” to either of these questions, NJ TeleFile will require that you provide the total property taxes or rent paid by all owners/tenants, number of owners/tenants, and the number of dwelling units. Although this information does not appear on your TeleFile Worksheet, you will be prompted to enter this information by NJ TeleFile.

### Step 14a - Property Taxes Paid

If you entered “1” or “3” in Step 13, you must enter the amount of property taxes you paid during 2002 on your principal residence. If you entered “2” in Step 13, skip this step and go to Step 15a. Round any amount you enter here to the nearest dollar.



### Step 14b - Days as an Owner

If you were a homeowner for part of 2002, enter the number of days you owned during the year. If you were a homeowner for the entire year you may leave the boxes blank. During your TeleFile call, this step will be skipped if your gross income is over \$40,000.

### Step 15a - Rent Paid

If you entered "2" or "3" in Step 13, you must enter the amount of rent paid during 2002 on your principal residence. Round any amount you enter here to the nearest dollar.

### Step 15b - Days as a Tenant

If you were a tenant for part of 2002, enter the number of days you rented during the year. If you were a tenant for the entire year, you may leave the boxes blank. During your TeleFile call, this step will be skipped if your gross income is over \$100,000.

### New Jersey Earned Income Tax Credit (Steps 16 - 18)

In order to receive a New Jersey earned income tax credit, you must file a New Jersey resident income tax return even if you are not required to file because your gross income is below the minimum income filing threshold. (See "New Jersey Gross Income" under NJ TeleFile Criteria on page 3.)

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

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

**NOTE:** If your filing status is single, you may not claim a New Jersey earned income tax credit and TeleFile will skip Steps 16-18.

For more information on the New Jersey Earned Income Tax Credit, call the New Jersey Earned Income Tax Credit Hotline at 1-888-895-9179.

### Step 16 - Qualifying Child

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

### Step 17 - Federal Earned Income Credit Calculation

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

If you know the amount of your Federal earned income credit, check the "No" box.

### Step 18 - Federal Earned Income Credit Amount

If you answered "No" in Step 17, enter the amount of your Federal earned income credit from your 2002 Federal Form 1040 or Form 1040A. TeleFile will automatically calculate your New Jersey earned income tax credit.

### Bank Information for Direct Deposit and E-Check Payment (Steps 19a - 19d)

**Direct Deposit.** Complete Steps 19a through 19d on the TeleFile Worksheet if you want us to directly deposit your refund and/or homestead rebate into your account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union). You can choose direct deposit for your homestead rebate even if you owe tax.

**Electronic Check (e-check).** Complete Steps 19b through 19d on the TeleFile Worksheet if you want to pay your balance due by e-check. For more information on e-check, see "Payment Due" on page 12.

### Step 19a - Direct Deposit of Refund/Rebate

Enter the number that reflects your preference for the direct deposit option as follows:

- 1 - Enter "1" if you would like the Division to directly deposit only your refund check (including any New Jersey earned income tax credit which you may be eligible to receive).
- 2 - Enter "2" if you would like the Division to directly deposit only your homestead rebate check.
- 3 - Enter "3" if you would like the Division to directly deposit both your refund check (including any New Jersey earned income tax credit which you may be eligible to receive) and your homestead rebate check.
- 4 - Enter "4" if you do not want to use the direct deposit option.

*Step 19a - Direct Deposit of Refund/Rebate - continued*

- NOTE:**
- ◆ The State is not responsible if a financial institution refuses a direct deposit. Check with your financial institution to make sure your direct deposit will be accepted.
  - ◆ Some financial institutions will not allow a joint refund to be deposited into an individual account.

**Step 19b - Bank Routing Number**

Enter your bank routing number. (See sample check below.) The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Check with your financial institution to get the correct routing number.

**Step 19c - Type of Account**

Enter "1" if your check(s) will be directly deposited into, or your payment will be electronically withdrawn from, a checking account. Enter "2" if the account is a savings account.

**Step 19d - Account Number**

Enter your account number. (See sample check below.) The number can be up to 17 characters (**numbers only**). Omit hyphens, spaces, special symbols and letters. Enter the number from left to right and leave any unused boxes blank. Do not include the check number.

**TeleFile Calculations**

NJ TeleFile will calculate your New Jersey gross income, taxable income, property tax deduction/credit (if any), New Jersey tax liability for 2002, excess UI/HC/WD and DI contributions (if any), and New Jersey earned income tax credit (if any). These amounts will be stated during your TeleFile call.

**Refund Amount**

NJ TeleFile will calculate your refund amount which will include any property tax deduction/credit, excess UI/HC/WD and DI contributions, and New Jersey earned income tax credit you may be eligible to receive. This amount will be stated during your TeleFile call.

**Payment Due**

NJ TeleFile will calculate your payment due (if any). This amount will be stated during your TeleFile call. If you have a payment due, you may make your payment by check or money order, electronic check (e-check), or credit card. You are not required to submit your payment on the same date as your TeleFile

call, however, your payment must be made (postmarked) by April 15, 2003, to avoid penalty and interest charges.

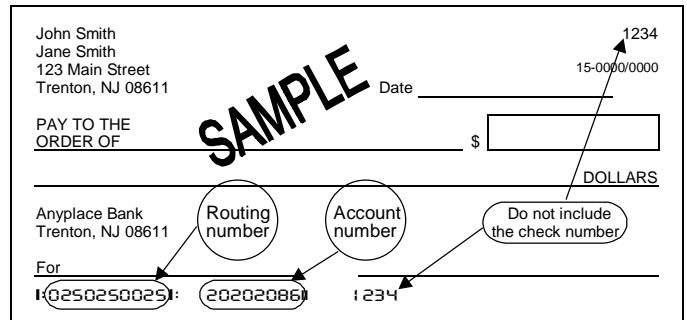
**Check or Money Order.** You will find a payment voucher (Form NJ-1040-V) in the insert at the front of this booklet. Your payment and voucher should be submitted in the small envelope provided.

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.

**Electronic Check (e-check).** You may be able to pay your 2002 New Jersey income taxes by e-check. When making a payment by e-check, you will need your bank's routing number and your account number. (See sample check below.) If you wish to make an e-check payment during your TeleFile call, complete Steps 19b through 19d before making your call.

If you did not choose to pay by e-check during your TeleFile call, you can pay by e-check on the Division's Web site ([www.state.nj.us/treasury/taxation/](http://www.state.nj.us/treasury/taxation/)). You will also need your social security number and 4-digit Personal Identification Number (PIN) to make a payment. Be sure the social security number and PIN you enter match "Your Social Security Number" and "Your PIN" from your TeleFile Worksheet. **When making a payment by e-check on the Web, you cannot use the refund or payment amount from last year's return as a PIN.** If the PIN you use when TeleFiling is the refund or payment amount from your 2001 return, you may request a PIN to make an e-check payment on the Division's Web site and it will be sent to you by U.S. Mail. When requesting a PIN online, be sure the social security number you enter matches "Your Social Security Number" from your TeleFile Worksheet.

**NOTE:** If you do not enter your social security number and PIN properly, you will not be able to pay by e-check.



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

Payment Due - continued

### Credit Card Payment Convenience Fee Schedule

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

**NOTE:** Fee schedule is subject to change.

For payments above \$100,000, please contact the Official Payments Corp.  
Special Services Group at 1-877-754-4420

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

There is a convenience fee of 2.5% paid directly to Official Payments Corporation based on the amount of your tax payment.

## Contributions

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

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

You may also make a donation to one of the following funds at the Other Designated Contribution line on your TeleFile Worksheet:

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

**New for 2002**

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

The amount you donate will reduce your refund or increase your balance due. See page 1 in this booklet for more information on the charitable funds.

## Step 20 - Charitable Contributions

Enter the amount of your contribution in the appropriate box for each charitable fund. To contribute to one of the funds at the "Other Designated Contribution" line, enter the code number listed above (01, 02, 03, 04, or 05) for the fund of your choice and the amount of your donation.

## Signature

NJ TeleFile requires you to "sign" your return by responding to the following statement during your TeleFile call: New Jersey law requires that all income tax returns be signed before they are submitted. If you agree with the following statement, sign your return by entering your 4-digit PIN: "Under the penalties of perjury, I declare that to the best of my knowledge and belief, all the information I have provided during this phone call is true, correct, and complete." If you agree, enter your 4-digit PIN now. **DO NOT HANG UP!**

**If you are filing a joint return, your spouse must also be present and enter his or her PIN.** NJ TeleFile will accept your return **only** if you (and your spouse, if applicable) have agreed to this statement. **Your return is not filed until you receive a Confirmation Number.**

## Confirmation Number

NJ TeleFile will assign you a 7-digit Confirmation Number. Write this number down in the appropriate boxes on your TeleFile Worksheet. **Your return is not filed until you receive a Confirmation Number.** This number is your proof that your return has been successfully filed through the TeleFile system. **Do not mail the worksheet and/or statements to the Division of Taxation.**

## Frequently Asked Questions

### ***When can I TeleFile?***

NJ TeleFile is available 24 hours a day, 7 days a week from Wednesday, January 15, 2003, through Tuesday, April 15, 2003. If the lines are busy (especially during the first week of February and the first two weeks of April) you may want to try calling back in the evening after 8 p.m. or during off-peak hours.

### ***Can I get help completing my TeleFile Worksheet?***

Yes. If you need assistance, you may call the New Jersey Automated Tax Information System (ATIS) at 1-800-323-4400 (toll-free within New Jersey, New York, Pennsylvania, Delaware, and Maryland) or 609-826-4400 (anywhere), or the Division's Customer Service Center at 609-292-6400. ATIS is available 24 hours a day, 7 days a week, and Customer Service Center agents are available Monday through Friday, 8:30 a.m. to 4:30 p.m., except holidays. Extended Customer Service Center hours will be available during the tax season. Also, you may visit any one of the Division's regional offices for assistance. Call ATIS and select TaxTalk for a listing of Division regional offices. See list of topics on page 15.

### ***What if I discover an error on my TeleFile return or I receive another W-2 or 1099?***

If you discover an error on your return after you filed it through TeleFile, or you receive an additional W-2 or 1099, you must file an amended paper return, Form NJ-1040X. You cannot change your return by calling TeleFile again. To obtain Form NJ-1040X call ATIS and select the Forms Request System.

### ***Is there any reason why NJ TeleFile would not allow me to file my return?***

Yes. If you enter information during your TeleFile call that NJ TeleFile cannot verify, you will not be able to TeleFile your return. If this happens, NJ TeleFile will tell you that it cannot accept your return and offer to send you a traditional return booklet, Form NJ-1040-P.

### ***What if I need proof that I filed a 2002 New Jersey Tax Return?***

Your TeleFile Worksheet along with your confirmation number is your copy of your return. Keep this worksheet and your tax statements (W-2 form(s), etc.) in your records. ***Do Not Mail*** the worksheet and/or statements to the Division of Taxation.

## When You Need Information...

### by Phone...

**Call our Automated Tax Information System**  
**1-800-323-4400** — (Touch-tone phones within New Jersey, New York, Pennsylvania, Delaware, and Maryland) or  
**609-826-4400** (Touch-tone phones anywhere).

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

### Contact our Customer Service Center

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

### in Person...

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

### on the World Wide Web...

**Visit the New Jersey Division of Taxation Home Page**  
 Many State tax forms and publications are now available on the World Wide Web. Access the Division's home page at:  
<http://www.state.nj.us/treasury/taxation/>

You may also reach us by e-mail at:  
**taxation@tax.state.nj.us**

### by Fax...

**Call NJ TaxFax**  
**609-826-4500** — Receive New Jersey tax forms and publications by calling from your fax machine's phone.

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

### New Jersey Earned Income Tax Credit...

**Call the New Jersey Earned Income Tax Credit Hotline**  
**1-888-895-9179** — For information, 8:30 a.m. to 4:30 p.m., Monday through Friday (except holidays).

## NJ TaxTalk

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

TaxTalk is available 24 hours a day, 7 days a week. Select the 3-digit topic number you want to hear. Then call the Automated Tax Information System from a Touch-tone phone at 1-800-323-4400 within New Jersey, New York, Pennsylvania, Delaware, and Maryland or 1-609-826-4400 anywhere. Additional topics may become available after the printing of this booklet.

### TaxTalk — Topic Codes

#### NJ INCOME TAX INFORMATION FOR INDIVIDUALS

##### Filing Your New Jersey Return

- 100 Who Must File
- 102 How and When to File an Extension
- 104 How and When to Amend
- 106 Penalties and Interest on Filing
- 108 Who is Required to Make Estimated Tax Payments
- 110 Penalties and Interest on Underpayment of Estimated Tax Payments

- 112 Pennsylvania Residents Working in New Jersey/New Jersey Residents Working in Pennsylvania
- 114 Nonresidents
- 116 Mailing Your Return With No Balance Due
- 118 Mailing Your Return With Tax Due
- 120 How to Pay

##### Completing Your New Jersey Return

- 122 Filing Status
- 124 Part-Year Residents
- 126 Military Personnel

- 128 Deceased Taxpayers
- 130 Personal Exemptions
- 132 Dependent Exemptions
- 134 New Jersey Earned Income Tax Credit
- 136 Deductions
- 138 Reporting Wages
- 140 Nontaxable Income
- 142 Reporting Capital Gain Income
- 144 Reporting a Gain From the Sale of a Principal Residence
- 146 Reporting Business Income
- 148 Withholdings and Payments

- 150 Claiming Credit for Income or Wage Tax Paid to Other Jurisdictions
- 152 Claiming Excess Unemployment and Disability
- 224 General Information on the Property Tax Deduction or Credit
- 226 Property Tax Deduction and Credit Frequently Asked Questions

**Pension and IRA Information**

- 154 Pension Income
- 156 Pension Exclusion
- 158 IRA Distributions
- 160 Establishing Your Roth IRA
- 162 Qualified Distributions From a Roth IRA
- 164 Nonqualified Distributions From a Roth IRA

**NJ PROPERTY TAX RELIEF PROGRAMS****New Jersey SAVER**

- 200 General Information on New Jersey SAVER Rebate
- 202 New Jersey SAVER Frequently Asked Questions
- 204 2001 New Jersey SAVER Paper Application

**Homestead Rebate**

- 206 General Information on the Homestead Rebate
- 208 Eligibility Requirements
- 210 Determining the Homestead Rebate Amount
- 212 Amending the Homestead Rebate Application
- 214 Available Homestead Rebate Publications

**Property Tax Reimbursement Program**

- 216 General Information on the Property Tax Reimbursement Program
- 218 Eligibility Requirements
- 220 How to Claim a Property Tax Reimbursement
- 222 Property Tax Reimbursement Frequently Asked Questions

**Property Tax Deduction or Credit**

- 224 General Information on the Property Tax Deduction or Credit
- 226 Property Tax Deduction and Credit Frequently Asked Questions

**PAPERLESS FILING PROGRAMS****New Jersey WebFile**

- 300 NJ WebFile

**New Jersey TeleFile Program**

- 302 NJ TeleFile Program

**(ELF) Electronic Filing**

- 304 (ELF) Electronic Filing

**NJ TAX INFORMATION FOR BUSINESSES****Business Registration**

- 400 Registering a Business in New Jersey
- 402 Small Business Workshop
- 404 Electing S Corporation Status
- 406 New York and New Jersey Sales Tax Agreement
- 408 Alcoholic Beverage Retail Licenses
- 410 Ending Your New Jersey Business

**Income Tax Withholding Information for Businesses**

- 412 Remitting Tax Withheld
- 414 Reconciling Tax Withheld
- 416 Forms W-4 and NJ-W-4
- 418 Who Is an Employer
- 420 Withholding New Jersey Income Taxes
- 422 Filing Informal Employer Returns of Income Tax Withheld

**Sales and Use Tax Information for Businesses**

- 424 General Information for Sales and Use Tax for Businesses
- 426 Use Tax
- 428 Annual Use Tax
- 430 Filing Sales and Use Tax Returns
- 432 Filing Informal Sales and Use Tax Returns
- 434 Penalties and Interest
- 436 Contractors
- 438 Mail Order and Internet Business
- 440 Taxability of Medicines and Medical Items
- 442 Urban Enterprise Zone

**Lease and Rental Information for Businesses**

- 444 Lease Transactions in New Jersey
- 446 Rental Transactions in New Jersey
- 448 Domestic Security Fee

**CORPORATIONS & PARTNERSHIPS****Corporations**

- 500 Starting a Corporation

- 502 Filing Responsibilities
- 504 Tax Rates and Accounting Periods
- 506 S Corporation Status

**Partnerships**

- 508 Partnership Information

**SALES & USE TAX INFORMATION FOR INDIVIDUALS****General Information on Sales and Use Tax for Individuals**

- 600 General Information on Sales and Use Tax for Individuals

**Out-of-State Purchases**

- 602 Out-of-State Purchases

**Mail Orders and Internet Purchases**

- 604 Mail Orders and Internet Purchases

**Home Improvements**

- 606 Home Improvements

**Taxability of Leases and Rentals**

- 608 Taxability of Leases and Rentals

**OTHER NJ TAX INFORMATION****New Jersey Division of Taxation Regional Offices**

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

**Other Ways to Contact the Division**

- 714 Other Ways to Contact the Division

**Order Forms Through New Jersey TaxFax**

- 716 Order Forms Through New Jersey TaxFax

**Taxpayers' Bill of Rights**

- 718 Taxpayers' Bill of Rights

**CATCH Program**

- 720 CATCH Program

**Inheritance and Estate Tax**

- 722 Inheritance and Estate Tax

**Information for Senior Citizens**

- 724 Information for Senior Citizens