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New Jersey Resident Return

NJ-1040

This Booklet Contains:

- Form NJ-1040 Resident Return
- Form NJ-1040-HW Property Tax Credit/ Wounded Warrior Caregivers Credit Application
- Form NJ-1040-V Payment Voucher
- Form NJ-2450 Claim for Excess Unemployment/ Disability/Family Leave Insurance Contributions
- Form NJ-630 Application for Extension
- Form ST-18 Use Tax Return
- NJ-EZ Enroll Form

Did you make online, catalog, or out-of-State purchases?
You may owe New Jersey Use Tax. See page 35.

2025
NJ-1040

NJ DIVISION OF TAXATION
PO BOX 269
TRENTON, NJ 08695-0269

File Electronically

Before you fill out a paper form, consider these reasons why you should file electronically using NJ E-File or New Jersey Online Filing:

- Fastest and most secure way to complete your return
- Easy and accurate
- Direct deposit available

NJ E-File

You can file your Form NJ-1040 for 2025 using NJ E-File, whether you are a full-year resident or a part-year resident. Use tax software you purchase, go to an online tax preparation website, or have a tax preparer file your return. (You can file both federal and State Income Tax returns.)

INSERT

New Jersey Online Filing

Use the free New Jersey Online Filing Service to file your 2025 NJ-1040 return. It's simple and easy to follow the instructions, complete your NJ tax return, and file it online. Any resident (or part-year resident) can use it to file their 2025 NJ-1040 for free.

State of New Jersey
DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION

Dear Taxpayer,

We are pleased to introduce this year's NJ-1040 return and instructions, which are enclosed for your convenience.

Income from digital assets is reportable on the New Jersey Income Tax Return. If you received or sold, exchanged, or otherwise disposed of a digital asset or any financial interest in a digital asset, you must fill in the "Yes" oval on page one of your return and report the income in the appropriate category.

Digital Assets include:

- Non-fungible tokens (NFTs); and
- Virtual currencies such as cryptocurrencies and stable coins.

We also want to remind taxpayers that you can save time by using our simple and convenient online e-filing service, which allows most New Jerseyans to file a tax return for free. You can start the return now and finish it on another day without losing any information, and easily upload copies of W-2s and other documents. Get started by visiting our website at *nj.gov/treasury/taxation.*

Our website offers a range of self-service options for individual taxpayers to easily file State tax returns, check the status of a refund, and make payments online. The website also features comprehensive resources – including frequently asked questions and detailed tax guides – to help you navigate the filing process.

As always, be vigilant in taking precautions to avoid scams. We will never initiate conversation through unsolicited text messages or e-mail requests asking you to give out identifiable information. You can use our website to keep updated on current phishing scams and access additional resources.

Please feel free to contact us if you have any questions. I wish you and your family all the best in the New Year.

Sincerely,

Marita R. Sciarrotta
Director
Division of Taxation

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Do You Have to File a New Jersey Income Tax Return?

You are required to file a return if – your filing status is:	**and your gross income from everywhere for the entire year was more than the filing threshold:**
Single Married/CU partner, filing separate return	$10,000
Married/CU couple, filing joint return Head of household Qualifying widow(er)/surviving CU partner	$20,000

Also file a return if –

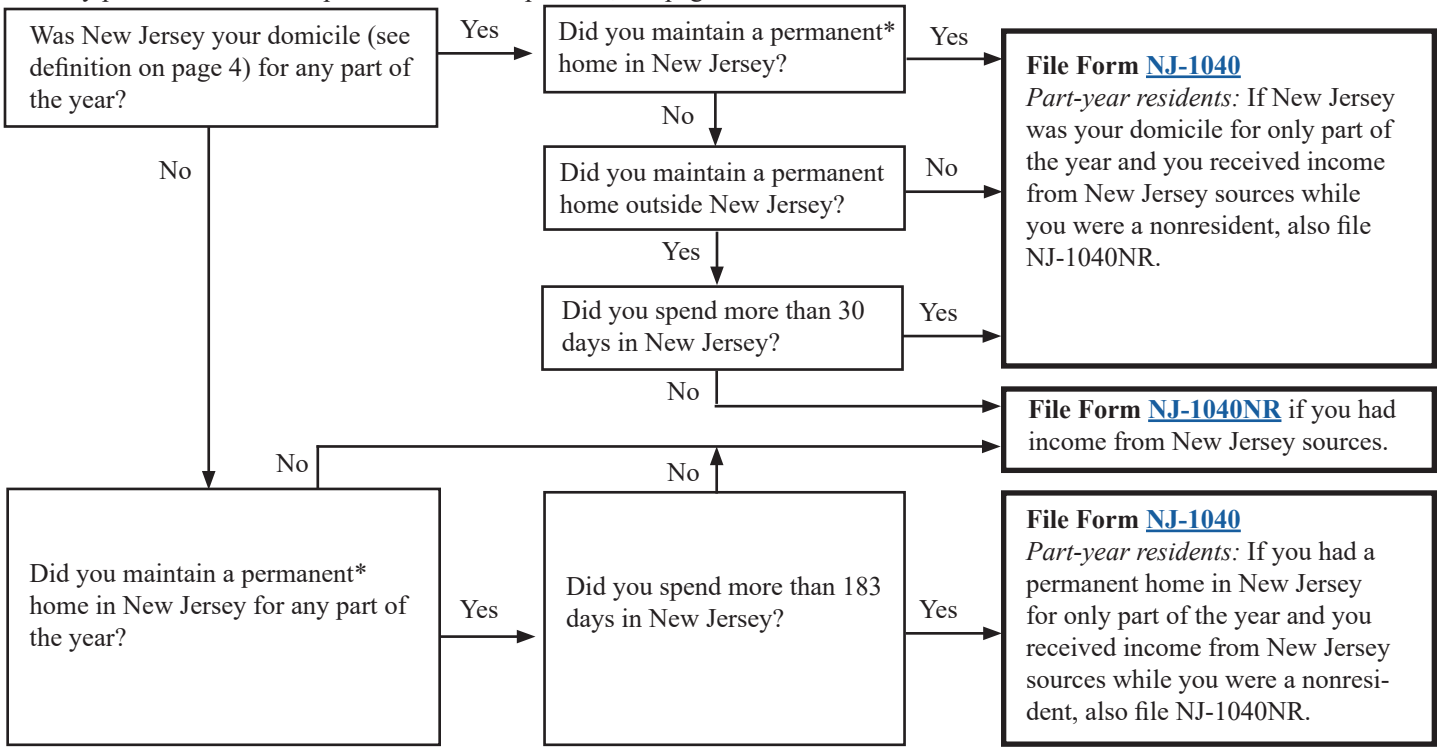
- You had New Jersey Income Tax withheld and are due a refund.
- You paid New Jersey estimated taxes for 2025 and are due a refund.
- You are eligible for a New Jersey Earned Income Tax Credit or other credit and are due a refund.

If you are NOT required to file a return and you:

- Are a homeowner or tenant age 65 or older or disabled, you may be eligible for a Property Tax Credit. See the instructions for Form NJ-1040-HW on page 49;
- Provided care for a disabled veteran who is related to you and lived with you, you may be eligible for a Wounded Warrior Caregivers Credit. See the instructions for Form NJ-1040-HW on page 49.

Which Form to File

Military personnel and their spouses/civil union partners, see page 47.



* A home is not permanent if it is maintained only for a temporary period to accomplish a particular purpose (e.g., temporary job assignment). A home used only for vacations is not a permanent home.

New Jersey Residents Working/Living Abroad. Use the chart above to determine if you are considered a New Jersey resident for tax purposes. New Jersey residents working or living abroad have the same filing and payment requirements as residents living in New Jersey.

Part-Year Residents. There is no part-year resident return. You may have to file both Form NJ-1040 to report income you received for the part of the year you were a resident and Form NJ-1040NR if you had income from New Jersey sources for the part of the year you were a nonresident.

Things to Know Before You Begin Your 2025 NJ-1040

Check the following items to avoid mistakes that delay returns and refunds.

When to File

In general, your New Jersey Income Tax return is due when your federal income tax return is due. If you are a calendar year filer, your 2025 New Jersey Income Tax return is due by April 15, 2026. Fiscal year filers, see page 5.

Postmark Date

All New Jersey Income Tax returns postmarked on or before the due date of the return are considered filed on time. Tax returns postmarked after the due date are considered filed late. If the postmark date on your return is after the due date, the filing date for that return is the date we received your return, not the postmark date.

Extension of Time to File

There is no extension of time to pay your tax due – only to file. Penalties and interest will be charged if you pay your tax after April 15, 2026. (Military personnel and civilians providing support to the Armed Forces, see page 47.)

You can receive a six-month extension of time to file if you **pay at least 80% of your tax liability** (line 45) through withholdings, estimated payments, or other payments by the original due date, and

- You enclose a copy of your federal Application for Automatic Extension, if filed by paper, and fill in the oval on the front of your NJ-1040; or
- You file Form NJ-630, Application for Extension of Time to File New Jersey Gross Income Tax Return, by April 15, 2026. You can file an extension application online until 11:59 p.m., April 15, 2026, at *nj.gov/taxation* or use the NJ-630 provided at the front of this booklet.

If you do not meet the requirements for an extension, or you do not file your return by the extended due date, we will deny your extension request and charge penalties and interest from the original due date of the return. (See "Penalties and Interest" on page 47.) You will not receive an approved copy of your extension request. We will notify you only if we deny your request, but not until after you actually file your return.

Filling Out the Form Properly

- Use only a 2025 return for the 2025 Tax Year.
- Use only blue or black ink.
- Enter last name first on the return. This is different from the federal return.
- Use "State Wages" from box 16 of your W-2, not federal wages (box 1).
- Do not use dollar signs or dashes.
- Do not report a loss on Form NJ-1040 (see page 7).
- If a line does not apply to you, leave it blank. There is an exception for Use Tax, line 51. See page 35.
- To request a refund, you must enter an amount on line 80.

Rounding

Instead of making dollars-and-cents entries on your return, you can round and use whole dollar amounts. If you round, do so for all lines, and enter "00" after the decimal for cents.

Round amounts of 50 cents or more up to the next whole dollar. For example, $26.78 becomes $27.00.

Round amounts of less than 50 cents down to the next whole dollar. For example, $13.45 becomes $13.00.

Round the total, not the amounts used to calculate the total. For example, the sum of $13.45 and $46.24 is $59.69, which becomes $60.00.

Terms to Know

Domicile. A domicile is the place you consider your permanent home – the place where you intend to return after a period of absence (e.g., vacation, business assignment, educational leave). You have only one domicile, although you may have more than one place to live. Your domicile does not change until you move to a new location with the intent to establish your permanent home there and to abandon your New Jersey domicile. Moving to a new location, even for a long time, does not change your domicile if you intend to return to New Jersey. Your home, whether inside or outside New Jersey, is not permanent if you maintain it only for a temporary period to accomplish a particular purpose (e.g., temporary job assignment). For more information, see GIT-6, *Part-Year Residents and Nonresidents*.

Principal Residence (Main Home). A principal residence (main home) is a home you own or rent and actually occupy as your permanent residence. It does not include a vacation home, a "second home," or property you own and rent to someone else. The term main home may be used in place of principal residence in these instructions.

Spouse/Civil Union Partner. The term spouse also refers to a spouse who entered into a valid same-sex marriage in another state or foreign nation and a partner in a civil union (CU) recognized under New Jersey law.

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. **Do not use the label if any of the information is incorrect.** If it has incorrect information or you do not have a label, print or type the information in the spaces provided. If you are filing jointly, include your spouse's name. Your refund and next year's form will be sent to the address you provide.

Foreign Address. Fill in the oval if your mailing address is outside the United States.

Change of Address. Fill in the oval if your address has changed since you last filed a New Jersey return or if any of the address information on your label is incorrect.

Social Security Number

You must enter your Social Security number in the boxes provided on the return, one digit in each box. If you are filing jointly, enter both filers' numbers in the same order as the names.

If you (or your spouse) do not have a Social Security number, contact the Social Security Administration to apply for one. If you are not eligible for a Social Security number, contact the Internal Revenue Service to get an individual taxpayer identification number (ITIN) and enter your ITIN in the boxes provided for your Social Security number. If you (or your spouse) applied for but have not received an ITIN by the return due date, enclose a copy of your federal Form W-7.

County/Municipality Code

Enter the four-digit code of your current residence from the table on page 52. Enter one digit in each box.

Federal Extension Filed

Fill in the oval if you filed a federal Application for Automatic Extension.

Enclose document ▶ Enclose a copy of the federal extension request with your return if you filed it by paper.

For more information on extensions, see page 4.

Part-Year Residents

If you were a New Jersey resident for only part of the year, list the month and day in the tax year your residency began and the month and day in the tax year it ended. For example, if you moved to New Jersey August 4, 2025, enter 08/04/25 to 12/31/25.

You must file a return if your income for the **entire year** (not just your period of New Jersey residency) was more than the filing threshold for your filing status (see page 3). Only report income you earned while a New Jersey resident.

You must prorate exemptions, deductions, credits, and the pension/retirement and other retirement income exclusions based on the number of months you were a New Jersey resident. For this calculation, 15 days or more is considered a month. If you received income from a New Jersey source while you were a nonresident, you must also file a New Jersey nonresident return.

For more information, see GIT-6, *Part-Year Residents and Nonresidents*.

Fiscal Year Filers

If you are a fiscal year filer, you must file your New Jersey Income Tax return by the 15th day of the fourth month following the close of the fiscal year.

Enter the month that your fiscal year ends in the boxes provided.

Digital Assets

Digital assets are any digital representations of value that are recorded on a cryptographically secured, distributed ledger or any similar technology. Digital assets include, but are not limited to, non-fungible tokens (NFTs) and virtual currencies, such as cryptocurrencies and stablecoins. If an asset has the characteristics of a digital asset, it is treated as a digital asset for Gross Income Tax purposes.

If during the tax year, you (or your spouse, if filing jointly) either received (as a reward, award, or payment for property or services) **or** sold, exchanged, or otherwise disposed of a digital asset or any financial interest in any digital asset, fill in the "Yes" oval. Otherwise, fill in the "No" oval. If you answer yes, you must report the income in the appropriate category of income.

If you disposed of any digital asset that you held as a capital asset, through a sale, trade, exchange, payment, or other transfer, use Schedule NJ-DOP to calculate the amount to report on line 19.

If you received any digital asset(s) as compensation for services, report the income as you would report other wage income. If you disposed of any digital asset(s) that you held for sale to customers in the ordinary course of a trade or business, report the income as you would report other business income.

If you received income in connection with digital assets that is not reported elsewhere on your return, include the amounts on line 26.

Lines 1–5 – Filing Status

In general, you must use the same filing status as you do for federal purposes. Fill in only **one** oval.

Single. Your filing status is single if you were not married or a partner in a civil union on the last day of the tax year, and you do not qualify to file head of household or qualifying widow(er)/surviving CU partner.

Married/Civil Union Couples. If you are married and file a joint federal return, you must also file a joint New Jersey return. If you file separate federal returns, you must also file separate State returns. However, if you are a partner in a civil union, your filing status for New Jersey may not match your federal filing status.

If one spouse was a nonresident during the *entire tax year* and the other spouse was a resident during *any part of the tax year,* the resident can file a separate New Jersey return. The resident calculates income and exemptions as if a federal married, filing separate return had been filed. You have the option of filing a joint return, but in that case, your joint income would be taxed as if you both were residents.

If you are filing separately, enter your spouse's Social Security number in the boxes provided.

Note: You can file jointly or separately only if you were married or a partner in a civil union on the last day of the tax year.

Head of Household. You can use this filing status if you meet the requirements to file as head of household for federal purposes. Visit the IRS website at *irs.gov* for more information.

Qualifying Widow(er)/Surviving CU Partner. You can use this filing status if your spouse died in 2023 or 2024 and you meet the requirements to file as Qualifying Surviving Spouse for federal purposes. Visit the IRS website at *irs.gov* for more information.

Fill in the oval indicating the year in which your spouse died.

Civil Unions. Partners in a civil union must file their New Jersey Income Tax returns using the same filing statuses as spouses under New Jersey Gross Income Tax Law. If you are a partner in a civil union, your New Jersey filing status may not match your federal filing status.

For more information, see GIT-4, *Filing Status*.

Exemptions – Lines 6–12

Fill in the ovals that apply. For each line, enter a total in the boxes to the right and complete the calculation. The number of exemptions you are claiming must be entered in the boxes or the exemption(s) will be disallowed. The number of ovals filled in must equal the number of exemptions claimed.

Line 6 – Regular Exemptions

You can claim a $1,000 exemption for yourself and your spouse/CU partner (if filing a joint return) or your domestic partner.

Note: The domestic partnership must be registered in New Jersey by the last day of the tax year. You can only claim your domestic partner if they do not file a New Jersey return. You must enclose a copy of your Certificate of Domestic Partnership the first time you claim the exemption.

Line 7 – Senior 65+

You can claim a $1,000 exemption if you were 65 or older on the last day of the tax year (born in 1960 or earlier). If you are filing jointly, your spouse can take a $1,000 exemption if they were 65 or older on the last day of the tax year. You **cannot** claim this exemption for your domestic partner or dependents.

You must enclose proof of age such as a copy of a birth certificate, driver's license, or church records the first time you claim the exemption(s).

Line 8 – Blind or Disabled

You can claim a $1,000 exemption if you were blind or disabled on the last day of the tax year. If you are filing jointly, your spouse can take a $1,000 exemption if they were blind or disabled on the last day of the tax year. You **cannot** claim this exemption for your domestic partner or dependents.

You must enclose a copy of the doctor's certificate or other medical records evidencing legal blindness or total and permanent disability the first time you claim the exemption(s).

Line 9 – Veteran Exemptions

You can claim a $6,000 exemption if you are a military veteran who was honorably discharged or released under honorable circumstances from active duty any time before the last day of the tax year. If you are filing jointly, your spouse can also take this exemption if they are a military veteran who meets the requirements. You cannot claim this exemption for your domestic partner or dependents.

You must provide official documentation showing that you were honorably discharged or released under honorable circumstances from active duty the first time you claim the exemption(s). Your documentation must list your character of service (discharge).

A list of acceptable documentation and ways to submit it is available on our website at *nj.gov/treasury/taxation/military/vetexemption-documentation.shtml*

Line 10 – Qualified Dependent Children

You can claim a $1,500 exemption for each child who qualifies as your dependent for federal tax purposes.

Line 11 – Other Dependents

You can claim a $1,500 exemption for each other dependent who qualifies as your dependent for federal tax purposes.

Line 12 – Dependents Attending Colleges

You can claim an additional $1,000 exemption for each dependent student if all the requirements below are met. You **cannot** claim this exemption for yourself, your spouse, or your domestic partner.

- Student must be claimed as a dependent on line 10 or 11.
- Student must be under age 22 on the last day of the tax year (born 2004 or later).
- Student must attend full-time. Full-time is determined by the school.
- Student must spend at least some part of each of five calendar months of the tax year at school.
- The educational institution must be an accredited college or post-secondary school, maintain a regular faculty and curriculum, and have a body of students in attendance.
- You must have paid one-half or more of the tuition and maintenance costs for the student. Financial aid received by the student is not calculated into your cost when totaling one-half of your dependent's tuition and maintenance. However, the money earned by students in college work study programs is income and is taken into account.

Line 13 – Total Exemption Amount

Add the amounts on lines 6 through 12 and enter the total. Add the amounts from the lines, not the numbers in the boxes.

Line 14 – Dependent Information

Enter the full name, Social Security number, and birth year for each dependent child or other dependent you claimed on line 10 or 11. Fill in the oval for each dependent who does not have health insurance coverage (including NJ Family Care/Medicaid, Medicare, private, or other health insurance) on the date you file the return.

Enter the same Social Security number, individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN) for each dependent that you entered on your federal return. If you do not provide a valid Social Security number, ITIN, or ATIN for a dependent, the exemption will be denied.

If you have more than four dependents, enter the information for your first four dependents on the lines provided. Enclose a statement listing the information for your additional dependents.

Note: If you qualify for the New Jersey Earned Income Tax Credit (see instructions for line 58) and you listed a "qualifying child" on your federal Schedule EIC who is not claimed as your dependent for New Jersey purposes, you must enter the child's name, Social Security number, and birth year.

Income Lines 15–26

Gross income means **all** income you received in the form of money, goods, property, and services unless specifically exempt by law. You must report taxable income from everywhere, whether from inside or outside the State (worldwide). Report all income on the proper lines. For example, do not enter pension income on the wage line.

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

Reporting Losses. If you have a net loss in any category of income, remember the following:

- You cannot report a loss on your NJ-1040 (e.g., in parentheses or as a negative number);
- You can net losses with gains in the same category of income. For example, you can subtract gambling losses from gambling winnings during the tax year;
- You cannot apply a net loss in one category of income against income or gains in a different category on your NJ-1040. For example, you cannot subtract gambling losses from your wages;
- If you have a net loss in any income category, make no entry on that line of your NJ-1040. Do not enter zero. Do not enter the amount of the loss in parentheses or as a negative number;
- No carryback or carryover of losses is allowed when reporting income on your NJ-1040.

Income Taxed by Another Jurisdiction. If you have income that is taxed both by New Jersey and another jurisdiction outside New Jersey, you may be eligible for a credit against your New Jersey tax. (See instructions for line 44.)

Examples of Taxable Income

New Jersey taxable income includes:

- Wages and other compensation;
- Interest and dividends (including interest paid on income tax refunds);
- Earnings on nonqualified distributions from (1) qualified tuition program accounts or (2) qualified state 529A Achieving a Better Life Experience program (ABLE) accounts;

- Earnings on nonqualified distributions from NJBEST accounts, and any portion of the distributions that are attributable to contributions previously deducted on a New Jersey Income Tax return;
- Net profits from business, trade, or profession;
- Net gains or income from sale or disposition of property;
- Pensions, annuities, and IRA withdrawals;
- Net distributive share of partnership income;
- Net pro rata share of S corporation income;
- Net rental, royalty, and copyright income;
- Net gambling winnings, including New Jersey Lottery winnings from prize amounts over $10,000;
- Alimony;
- Estate and trust income;
- Income in respect of a decedent;
- Prizes and awards, including scholarships and fellowships (unless they satisfy the conditions on page 19);
- Value of residence provided by employer;
- Fees for services rendered, including jury duty.

New Jersey taxable income also includes the following that 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.

Examples of Exempt (Nontaxable) Income

Do not include the following income when determining if you must file a return. These items should not appear anywhere on your form except for tax-exempt interest, which you report on line 16b.

- Federal Social Security
- Railroad Retirement (Tier 1 and Tier 2)
- United States military pensions and survivor's benefit payments
- Life insurance proceeds received because of a person's death
- Employee's death benefits
- Permanent and total disability, including VA benefits
- Temporary disability received from the State of New Jersey or as third-party sick pay
- Workers' Compensation
- Election worker compensation
- Gifts and inheritances
- Qualifying scholarships or fellowship grants
- New Jersey Lottery winnings from prizes in the amount of $10,000 or less
- Unemployment Compensation received from the state (but not supplemental unemployment benefit payments)
- Family Leave Insurance (FLI) benefits
- Interest and capital gains from (1) obligations of the State of New Jersey or any of its political subdivisions; or (2) direct federal obligations exempt under law, such as U.S. Savings Bonds and Treasury Bills, Notes, and Bonds
- Distributions paid by mutual funds to the extent the distributions are attributable to interest earned on federal obligations
- Certain distributions from New Jersey qualified investment funds
- Earnings on qualified distributions from (1) qualified tuition program accounts or (2) qualified state 529A Achieving a Better Life Experience program (ABLE) accounts
- Qualified distributions from NJBEST accounts
- Employer and employee contributions to 401(k) Plans up to the federal limit (but not federal Thrift Savings Funds)
- Some benefits received from certain employer-provided cafeteria plans (but not salary reduction or premium conversion plans). See Technical Bulletin TB-39.
- Benefits received from certain employer-provided commuter transportation benefit plans (but not salary reduction plans). See Technical Bulletin TB-24(R).
- Contributions to and distributions from Archer MSAs if they are excluded for federal income tax purposes
- Direct payments and benefits received under homeless persons assistance programs
- New Jersey Property Tax Relief Benefits
- Income Tax refunds (New Jersey, federal, and other jurisdictions), but not interest paid on refunds
- New Jersey Earned Income Tax Credit payments
- Paycheck Protection Program (PPP) loan amounts forgiven through the federal CARES Act or federal Paycheck Protection Program
- Economic Impact Payments (stimulus payments)
- Welfare
- Child support
- Amounts paid as reparations or restitution to Nazi Holocaust victims
- Assistance from a charitable organization, whether in the form of cash or property
- Cancellation of debt
- Amounts received as damages for wrongful imprisonment
- Qualified disaster relief payments excluded under IRC §139

- Payments from the September 11th Victim Compensation Fund
- Difficulty of Care payments that are excluded from federal taxable income

Line 15 – Wages, Salaries, Tips, etc.

Enter the total of State wages, salaries, tips, bonuses, commissions, etc., from **all** employment both inside and outside New Jersey. Take the amount from box 16 of your W-2 (see sample below). Include all payments whether in cash, benefits, digital assets, or property.

If you were employed outside New Jersey, you may need to adjust your wages to reflect New Jersey tax law. For example, if you had a Section 125 cafeteria plan that is taxable for New Jersey purposes but is not included in box 16 of your W-2, you must add that amount back into your State wages.

Retirement Plans. Under New Jersey law, contributions to retirement plans (other than 401(k) Plans) are included in State wages on the W-2 in the year the wages are earned. This may cause your State wages (box 16) to be higher than your federal wages (box 1).

Meals and/or Lodging. You can exclude meals and/or lodging reported as wages on your W-2 if:

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

For lodging only:

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

If you exclude the value of meals and/or lodging from your wages, you **must** enclose a signed statement explaining how you met these conditions. If you do not enclose the statement, your wages will be changed back to the full amount shown on your W-2.

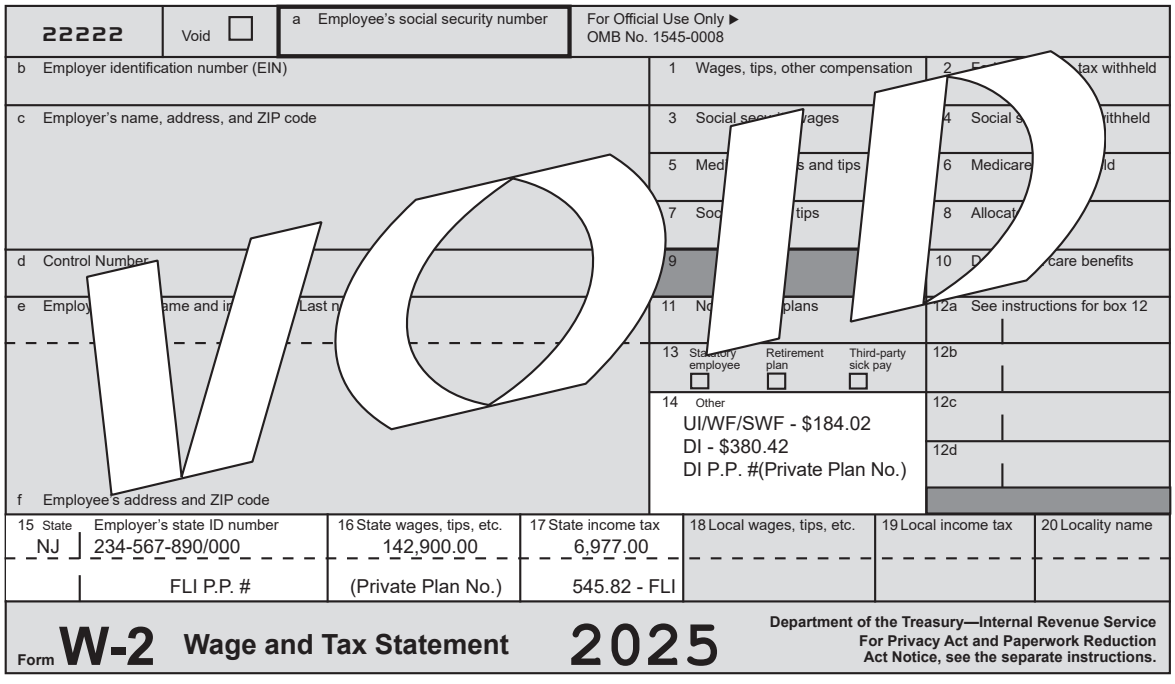
New Jersey State Police officers **cannot** exclude food and maintenance payments received as part of their union contract. These payments do not meet the criteria detailed above.

Employee Business Expenses. Employee business expenses are **not** deductible for New Jersey tax purposes. However, you can exclude reimbursements for employee business expenses reported as wages on your W-2 if:

1. The reimbursements are for 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 received excludable reimbursements for employee business expenses that were included in wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons. Also, enclose a copy of your federal Form 2106.

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



Federal Statutory Employees. If you are considered a "statutory employee" for federal tax purposes, you cannot 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 tax purposes. Business expenses can only be deducted from the business income of a self-employed individual. See the instructions for Schedule NJ-BUS-1, Part I (Net Profits From Business) on page 16.

Moving Expenses. Moving expenses are **not** deductible for New Jersey Income Tax purposes.

You can, however, exclude reimbursements for the following moving expenses if you met the federal requirements to claim moving expenses that were in effect on December 31, 2017, **and** the expenses were included in wages on your W-2:

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

Reimbursements for any other moving expense cannot be excluded from income.

If you received excludable reimbursements for moving expenses that were included in wages on your W-2, enclose a statement explaining the amount you are excluding and your reasons.

Compensation for Injuries or Sickness. Certain amounts received for personal injuries or sickness are not subject to tax. You can exclude such amounts included as wages on your W-2 if:

1. The payments were compensation for wage loss that resulted from absence due to your injury or sickness; and
2. The payments were due and payable under an enforceable contractual obligation under the plan; and
3. The payments were not related to sick leave wage continuation, which is largely discretionary and payments are made regardless of the reason for absence from work.

If such payments are included in wages on your W-2, enclose Form NJ-2440.

Enclose document ▶ You must enclose all W-2s with your tax return. **Do not** attach them to your return.

If you paid taxes to another jurisdiction on wages entered on this line, see the instructions for line 44.

Part-Year Residents. Include from each W-2 only the "State wages, tips, etc." (box 16) that you earned while you were a New Jersey resident. If your W-2 includes only wages you earned while you were a resident, use the amount from box 16. If your employer did not separate your resident and nonresident wages on the W-2, you must apportion the amount in box 16 according to the time you lived in New Jersey. Include only the actual amount you earned while you were a resident. You may be asked to provide a copy of the tax return filed with the other jurisdiction(s) for the period you were a nonresident of New Jersey.

Line 16a – Taxable Interest Income

Enter all of your taxable interest from sources both inside and outside New Jersey.

Common sources of taxable interest:

- Banks;
- Savings and loan associations;
- Credit unions;
- Savings accounts;
- Checking accounts;
- Bonds and notes;
- Certificate of deposit;
- Life insurance dividends;
- Earnings on nonqualified distributions from qualified tuition program accounts including NJBEST (New Jersey Better Educational Savings Trust program) accounts;
- Earnings on nonqualified distributions from qualified state 529A ABLE (Achieving a Better Life Experience) accounts;
- Distributions from Coverdell education savings accounts (ESAs), but only the earnings portion;
- Ginnie Maes, Fannie Maes, Freddie Macs;
- Repurchase agreements;
- Obligations of states and their political subdivisions, other than New Jersey;
- Grantor trusts;
- Any other interest not specifically exempt.

Do not include on this line:

- Interest that was earned and paid to a sole proprietorship, a partnership, or an S corporation. Report on Schedule NJ-BUS-1. **Note:** If you received a Form 1099 from a partnership or an S corporation for interest paid or deemed to have been paid to you, you must include that interest on line 16a;
- Interest that was earned and paid to an estate or trust (other than a grantor trust). Report on line 26.

Forfeiture Penalty for Early Withdrawal. If you incur a penalty by withdrawing a time deposit early, you can subtract the amount of the penalty from your interest income.

Enclose document ▶ If line 16a is more than $1,500, enclose a copy of Schedule B, federal Form 1040.

Part-Year Residents. Include only the interest you received while you were a resident of New Jersey.

Line 16b – Tax-Exempt Interest Income

Enter all of your tax-exempt interest, including the exempt portion of a distribution from a New Jersey qualified investment fund. **Do not** include interest earned on your IRA(s) on this line. If you made a withdrawal from your IRA, see the instructions for lines 20a and 20b.

For more information on tax-exempt interest income and New Jersey qualified investment funds, see GIT-5, *Nontaxable Investment Income*.

Enclose document If line 16b is more than $10,000, you must enclose a listing of the amount received from each source. If the total of lines 16a and 16b is different from the federal interest total, enclose a statement explaining the difference.

Part-Year Residents. Include only the interest you received while you were a resident of New Jersey.

Line 17 – Dividends

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

Do not include on this line:

- Dividends that were earned and paid to a sole proprietorship, a partnership, or an S corporation. Report on Schedule NJ-BUS-1. For more information on reporting partnership or S corporation income, see GIT-9P, *Partnership Income*, or GIT-9S, *Income From S Corporations*;
- Dividends that were earned and paid to an estate or trust (other than a grantor trust). Report on line 26.

Capital Gains Distributions. Do not report capital gains distributions you received from mutual funds or other regulated investment companies on this line. Report this income on line 2, Schedule NJ-DOP.

Tax-Free Distributions. A distribution that 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 you received from insurance companies are not taxable unless the amount you received is more than the premiums paid. Any interest from accumulated insurance dividends is taxable, and you must report it on line 16a.

Part-Year Residents. Include only the dividends you received while you were a resident of New Jersey.

Line 18 – Net Profits From Business

Complete Part I of Schedule NJ-BUS-1 and enter on line 18 the amount from line 4 of Part I. If the amount on line 4 is a loss, make no entry on line 18. See instructions on page 16.

Enclose document Enclose Schedule NJ-BUS-1 and a copy of the federal Schedule C (or C-EZ or F) for each business with your return.

Line 19 – Net Gains or Income From Disposition of Property

Complete Schedule NJ-DOP and enter the amount from line 4. If the amount on line 4 is a loss, make no entry on line 19.

Do not include on Schedule NJ-DOP:

- Gains/losses from the disposition of property owned by a sole proprietorship, a partnership, or an S corporation. Report on Schedule NJ-BUS-1;
- Gains/losses from the disposition of property owned by an estate or trust (other than a grantor trust). Report on line 26.

Enclose document Enclose Schedule NJ-DOP with your return.

Schedule NJ-DOP
Net Gains or Income From Disposition of Property

Report your capital gains and income from the sale or exchange of property. You can deduct the expenses of the sale and your basis in the property from the sales price.

In general, when calculating your gain or loss, you will use the cost or adjusted basis that you used for federal purposes. However, in certain situations, you may use a different basis.

- *Sale of interest in a partnership, a sole proprietorship, or rental property*. You may be required to use a New Jersey adjusted basis.
- *Sale of S corporation shares*. You **must** use your New Jersey adjusted basis.

Sale of Principal Residence (Main Home). Capital gain is calculated the same way as for federal purposes. Any amount that is taxable for federal purposes is taxable for New Jersey purposes. Visit the IRS website at *irs.gov* for more information on reporting capital gains from the sale of a main home.

Installment Sales. You must report all gains from installment sales in the same year as they are reported for federal purposes. If the New Jersey basis is different from the federal basis, you must make a New Jersey installment sale calculation and report the New Jersey gain.

Depreciation and Expense Deduction. New Jersey and federal depreciation and expense deduction limits are different. A New Jersey depreciation adjustment is required if the federal special bonus depreciation allowance or I.R.C. Section 179 expense were deducted for assets placed in service on or after January 1, 2004. Complete the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP to calculate the adjustment.

Complete Liquidation. If you had an interest in a partnership, sole proprietorship, or S corporation that sold or disposed of virtually all of its assets in conjunction with the complete liquidation of the entity, you must report your portion of the gain or loss from the sale or disposition of those assets.

Line 1: List of Transactions

List any New Jersey taxable transaction(s) as reported on your federal Schedule D, indicating the gain or loss for each transaction in column f. In listing the gain or loss on disposition of rental property, you must take into consideration the New Jersey adjustment from Worksheet GIT-DEP, Part I, line 6.

Do not include gains or losses from the sale of exempt obligations. See GIT-5, *Nontaxable Investment Income.*

There is no distinction between active and passive losses for New Jersey purposes. You cannot carry back or carry forward such losses when reporting income on Form NJ-1040. You can 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 your capital gains distributions from Form 1099-DIV(s) or similar statement(s). Do not include capital gains from a New Jersey Qualified Investment Fund that are attributable to qualified exempt obligations or gains from mutual funds to the extent attributable to federal obligations. For more information on New Jersey qualified investment funds, see GIT-5, *Nontaxable Investment Income.*

Line 3: Other Net Gains

Enter the net gains or income less net losses from disposition of property not included on lines 1 or 2 of Schedule NJ-DOP.

Line 4: Net Gains

Enter the total of the amounts listed on line 1, column f and lines 2 and 3, netting gains with losses. Enter this amount on line 19, Form NJ-1040. If the netted amount is a loss, enter zero here and make no entry on line 19, Form NJ-1040.

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Line 20a – Taxable Pension, Annuity, and IRA Distributions/Withdrawals

Retirement income such as pensions, annuities, and certain IRA withdrawals is taxable in New Jersey. The New Jersey taxable amount may be different from the federal amount. Enter the taxable portion on line 20a.

Common types of taxable retirement income:

- Pensions from the private sector;
- Federal, state, and local government, and teachers' pensions;
- Keogh Plan distributions;
- 401(k) Plan distributions;
- Early retirement benefits;
- Amounts reported as pension on Schedule NJK-1, Partnership Return Form NJ-1065;
- Civil Service pensions and annuities, even if based on credit for military service. These are received from the U.S. Office of Personnel Management.

Common types of nontaxable retirement income (do not report on this return):

- Social Security benefits;
- Railroad Retirement benefits;
- Public or private disability pension benefits until the year you turn 65. Beginning with the year you turn 65, the benefits are treated as ordinary pension income;
- U.S. Military pensions and survivor's benefit payments. (Most are received from the U.S. Department of Finance and Accounting Service.)

Part-Year Residents. Include only the taxable amounts you received while you were a resident of New Jersey.

Types of Retirement Plans

Retirement plans are either noncontributory or contributory.

Noncontributory. You made no contributions to your plan. Amounts you receive from these plans are fully taxable. Enter the amount from your 1099-R on line 20a.

Contributory (Other Than IRAs). You made contributions to your plan. Contributions are usually made through payroll deductions and, in general, are taxed when they are made. Contributions made to a retirement plan (other than a 401(k) Plan) prior to moving to New Jersey are considered to have been previously taxed. These plans also may include employer contributions and earnings, which have not been taxed.

Since you have already been taxed on your contributions, you must determine which portion of your distribution is taxable and which is excludable. There are two methods of calculating the taxable and excludable amounts: Three-Year Rule Method and General Rule Method. To determine which method to use, complete Worksheet A on page 14 the year you begin receiving pension and annuity payments.

Note: If you received a distribution from a 401(k) Plan, do not complete Worksheet A. See the section on 401(k) Plans below. If you made a withdrawal from an IRA, do not complete Worksheet A or B. Instead, complete Worksheet C. See the section on IRAs on page 14.

Three-Year Rule Method. Use this method if you will recover all your contributions within 36 months from the date you receive your first payment from the plan, and both you and your employer contributed to the plan.

Do not report pension and annuity payments as income on line 20a until you have recovered all of your contributions. Instead, report these amounts on line 20b. Once you have recovered your contributions, the payments you receive are fully taxable and must be reported on line 20a.

General Rule Method. You must use this method if you will not recover your contributions within 36 months from the date you receive your first payment from the plan *or* if your employer did not contribute to the plan. Part of your pension is excludable and part is taxable every year. The excludable amount represents your contributions. Complete Worksheet B in the year you receive your first payment from the plan and keep it for your records. You will need it for calculations in future years. Recalculate the percentage on line 3 of Worksheet B only if your annual pension payments decrease.

Lump-Sum Distributions and Rollovers

When you receive a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing, or other plan, any amount that exceeds your previously taxed contributions must be included in your income in the year received. New Jersey has no provision for income averaging of lump-sum distributions. Report the taxable amount on line 20a and the excludable amount on line 20b.

If you roll over a lump-sum distribution from an IRA or a qualified employee pension or annuity plan into an IRA or other eligible plan, do not report the rollover on line 20a or 20b if it qualifies for deferral for federal tax purposes. The amount rolled over (minus previously taxed contributions) will be taxable when it is withdrawn.

401(k) Plans

1. Contributions made on or after January 1, 1984, were not taxed when they were made. If all of your contributions were made on or after that date, your distributions are fully taxable unless your contributions exceed the federal limit. If your contributions exceed the federal limit, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.

2. Contributions made before January 1, 1984, were taxed when they were made. If you made contributions before that date, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.

For more information on pension and annuity income, see GIT-1 & 2, *Retirement Income*.

IRAs

Your IRA consists of contributions, earnings, and certain amounts rolled over from pension plans. In general, your contributions were taxed when they were made and are not taxable when you make a withdrawal. All the earnings and any amounts rolled over tax-free are taxable when withdrawn.

Use Worksheet C to calculate the taxable and excludable portions of your IRA withdrawal. If you made withdrawals from multiple IRAs, you can use a separate worksheet for each or combine all IRAs on one worksheet.

Lump-Sum Withdrawal. If you withdraw the total amount from an IRA, all the earnings and any amounts rolled over tax-free are taxable. You must report these amounts in the year you make the withdrawal.

Periodic Withdrawals. If you make withdrawals over a period of years, the part of the annual distribution that represents earnings is taxable. The amount taxable for New Jersey purposes may be different from the amount you report on your federal return.

For more information on IRA withdrawals, see GIT-1 & 2, *Retirement Income.*

Roth IRAs

Your contributions to a Roth IRA were taxed by New Jersey when they were made. Distributions from a Roth IRA that meet the requirements of a qualified distribution are excludable. Do not include qualified distributions on Form NJ-1040. If you received a nonqualified distribution, you must report the earnings on line 20a, and report the excludable portion on line 20b. A distribution that is considered nonqualified for federal purposes is also considered nonqualified for New Jersey purposes.

If you converted an existing IRA to a rollover Roth IRA during Tax Year 2025, any amount from the existing IRA that would be taxable if withdrawn must be included on line 20a.

For more information on Roth IRAs, see Technical Bulletin TB-44.

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 ..... 1. _____
2. Your contributions to the plan ..... 2. _____
3. Subtract line 2 from line 1 ..... 3. _____

(a) If line 3 is "0" or more, *and* both you and your employer contributed to the plan, you can 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.**

(Keep for your records)

Worksheet B
General Rule Method

1. Your previously taxed contributions to the plan ..... 1. _____
2. Expected return on contract* ..... 2. _____
3. Percentage excludable (Divide line 1 by line 2) ..... 3. _____%
4. Amount received this year ..... 4. _____
5. Amount excludable (Multiply line 4 by line 3) Enter here and on line 20b, Form NJ-1040 ..... 5. _____
6. Taxable amount (Subtract line 5 from line 4. Enter here and on line 20a, Form NJ-1040) ..... 6. _____

*The expected return on the contract is the amount receivable. If life expectancy is a factor under your plan, you must use federal actuarial tables to calculate the expected return. The federal actuarial tables are contained in the Internal Revenue Service's Publication 939, *General Rule for Pensions and Annuities.* Contact the IRS for this publication. If life expectancy is not a factor under your plan, the expected return is found by totaling the amounts to be received.

(Keep for your records)

Worksheet C
IRA Withdrawals

Part I – Calculating Taxable and Excludable Amounts

1. **Value of IRA on 12/31/25.**
   Include contributions made for the tax year from 1/1/26 – 4/15/26.....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. Then continue with line 5.

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 line 15. .....4b. _____

5. **Accumulated earnings in IRA on 12/31/25.**
   Subtract either line 4a or 4b from line 3. .....5. _____

6. Divide line 5 by line 3. (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 20a, Form NJ-1040. .....7. _____

8. **Excludable portion of this year's withdrawal.** Subtract line 7 from line 2. Enter here and on line 20b, Form NJ-1040.....8. _____

Part II – Unrecovered Contributions (For Second and Later Years)
See Part III if you **did not** complete Worksheet C in prior years.

9. **Last year's unrecovered contributions.** From line 4 of last year's Worksheet C .....9. _____

10. **Amount withdrawn last year.** From line 2 of last year's Worksheet C .....10. _____

11. **Taxable portion of last year's withdrawal.** From line 7 of last year's Worksheet C..... 11. _____

12. **Contributions recovered last year.** Subtract line 11 from line 10. .....12. _____

13. **This year's unrecovered contributions.** Subtract line 12 from line 9.....13. _____

14. **Contributions to IRA during current tax year**. Do not include tax-free rollovers.....14. _____

15. **Total unrecovered contributions.** Add lines 13 and 14. Enter here and **on line 4b**.....15. _____

Part III – Unrecovered Contributions (For Second and Later Years)
Complete this section **only** if you **did not** complete Worksheet C in prior years.
Calculate the amount of unrecovered contributions as follows:

16. Total amount of **withdrawals** made from the IRA in previous years. .....16. _____

17. Total of previous year withdrawal(s) already reported as income on prior New Jersey tax returns. .....17. _____

18. Contributions already recovered. Subtract line 17 from line 16 .....18. _____

19. **Unrecovered contributions.** Subtract line 18 from the total amount of contributions made to the IRA. Enter here and **on line 4b**. .....19. _____

(Keep for your records)

Line 20b – Excludable Pension, Annuity, and IRA Distributions/Withdrawals

Enter the excludable portion of any distribution you received from a contributory pension, annuity, or IRA. This is the portion of the total distribution that was not reported on line 20a. This amount represents your previously taxed contributions.

Three-Year Rule Method. Include the full amount received until you have recovered all of your contributions.

General Rule Method. Include the amount from Worksheet B, line 5.

IRA withdrawal. Include the amount from Worksheet C, line 8. If you converted an existing IRA to a rollover Roth IRA, report the excludable portion on this line.

Lump-Sum Distribution. If you received a lump-sum distribution from a pension, annuity, or IRA, report the excludable portion on this line.

For more information, see GIT-1 & 2, *Retirement Income.*

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Line 21 – Distributive Share of Partnership Income

Complete Part II of Schedule NJ-BUS-1 and enter on line 21 the amount from line 4 of Part II. If the amount on line 4 is a loss, make no entry on line 21. See instructions on page 17.

Enclose document

Enclose Schedule NJ-BUS-1 and a copy of Schedule NJK-1, Form NJ-1065, for each partnership with your return. If you did not receive a Schedule NJK-1, enclose a copy of the federal Schedule K-1.

Line 22 – Net Pro Rata Share of S Corporation Income

Complete Part III of Schedule NJ-BUS-1 and enter on line 22 the amount from line 4 of Part III. If the amount on line 4 is a loss, make no entry on line 22. See instructions on page 17.

Enclose document

Enclose Schedule NJ-BUS-1 and a copy of Schedule NJ-K-1, Form CBT-100S, for each S corporation with your return. If you did not receive a Schedule NJ-K-1, enclose a copy of the federal Schedule K-1.

Line 23 – Net Gains or Income From Rents, Royalties, Patents, and Copyrights

Complete Part IV of Schedule NJ-BUS-1 and enter on line 23 the amount from line 4 of Part IV. If the net amount is a loss, make no entry on line 23. See instructions on page 18.

Enclose document

Enclose Schedule NJ-BUS-1 with your return.

Schedule NJ-BUS-1
Business Income Summary Schedule

Part I – Net Profits From Business

Report the net profits or loss from your business, trade, or profession.

Make the following adjustments to your federal Schedule C (or C-EZ or F):

1. Add any amount you deducted for taxes based on income;
2. Subtract interest you reported on federal Schedule C (or C-EZ or F) that is exempt for New Jersey purposes but taxable for federal purposes;
3. Add interest not reported on federal Schedule C (or C-EZ or F) from states or political subdivisions outside New Jersey that is exempt for federal purposes;
4. Deduct meal and entertainment expenses that constitute ordinary expenses incurred in the conduct of a trade or business but that were not allowed on the federal return;
5. Deduct your qualified contributions to a self-employed 401(k) Plan. Contributions that exceeded the federal limits are not deductible for New Jersey purposes;
6. Add interest and dividends derived in the conduct of a trade or business;
7. Add or subtract income or losses derived in the conduct of a trade or business from rentals, royalties, patents, or copyrights;
8. Add or subtract gains or losses from the sale, exchange, or other disposition of the trade or business's property;
9. Add or subtract the net adjustment from the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP, Part I, line 7;
10. Cannabis licensees: Deduct expenses that would have been eligible to be claimed as a deduction for federal purposes but were disallowed because cannabis is a controlled substance under federal law.

If you are a sole proprietor who provides primary care services in a qualified medical or dental practice you own that is located in or within five miles of a designated Health Enterprise Zone (HEZ), you may be able to deduct a percentage of the net income from that practice on line 34. See Technical Bulletin TB-56 for eligibility requirements and instructions for calculating the HEZ deduction.

Lines 1–3

For each business, enter the following information. If you need more space, enclose a statement with the return listing any additional businesses and the related profit or loss.

- Business name as listed on Schedule C, C-EZ, or F
- Social Security number or federal employer identification number (EIN)
- Profit or (loss) as adjusted for New Jersey purposes

Line 4

Add the amounts in the Profit or (Loss) column and enter the total on line 4, netting profits with losses. Enter this amount on line 18, Form NJ-1040. If the netted amount is a loss, make no entry on line 18.

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Part II – Distributive Share of Partnership Income

Report your share of income or loss from partnership(s), whether or not the income was actually distributed.

Lines 1–3

For each partnership, enter the following information. If you need more space, enclose a statement with the return listing any additional partnerships and the related income or loss.

- Partnership name as listed on the Schedule NJK-1 (or federal Schedule K-1)
- Federal employer identification number (EIN)
- Your share of partnership income or (loss) as reported on the Schedule NJK-1 (column A of the line labeled Distributive Share of Partnership Income). If you did not receive an NJK-1, you must enclose a copy of the federal Schedule K-1 and complete Reconciliation Worksheet A in GIT-9P, *Partnership Income*
- Your share of Pass-Through Business Alternative Income Tax as reported on Schedule PTE-K-1 or Schedule NJK-1 received from the partnership

Line 4

Add the amounts in the Share of Partnership Income or (Loss) column and enter the total on line 4, netting income with losses. Enter this amount on line 21, Form NJ-1040. If the netted amount is a loss, make no entry on line 21.

Line 5

Add the amounts in the Share of Pass-Through Business Alternative Income Tax column and enter the total. Include this amount on line 63, Form NJ-1040.

For more information, see GIT-9P, *Partnership Income.*

Part-Year Residents. Prorate your distributive share of partnership income based on the number of days in the partnership's fiscal year that you were a resident.

Part III – Net Pro Rata Share of S Corporation Income

Report the amount of your net pro rata share of S corporation income or loss, whether or not the income was actually distributed.

Lines 1–3

For each S corporation, enter the following information. If you need more space, enclose a statement with the return listing any additional S corporations and the related income or loss.

- S corporation name as listed on Schedule NJ-K-1 (or federal Schedule K-1)
- Federal employer identification number (EIN)

- Your pro rata share of S corporation income or (usable loss) as reported on the Schedule NJ-K-1. If you did not receive an NJ-K-1, you must enclose a copy of the federal Schedule K-1 and complete Reconciliation Worksheet B in GIT-9S, *Income From S Corporations*
- Your share of Pass-Through Business Alternative Income Tax as reported on Schedule PTE-K-1 or Schedule NJ-K-1 received from the S corporation

Line 4
Add the amounts in the Pro Rata Share of S Corporation Income or (Usable Loss) column and enter the total on line 4, netting income with losses. Enter this amount on line 22, Form NJ-1040. If the netted amount is a loss, make no entry on line 22.

Line 5
Add the amounts in the Share of Pass-Through Business Alternative Income Tax column and enter the total. Include this amount on line 63, Form NJ-1040.

For more information, see GIT-9S, *Income From S Corporations.*

Part-Year Residents. Prorate the pro rata share of S corporation income based on the number of days in the entity's fiscal year that you were a resident.

Part IV – Net Gains or Income From Rents, Royalties, Patents, and Copyrights
Report your net gains or income less net losses from rents, royalties, patents, and copyrights.

Depreciation and Expense Deduction. New Jersey and federal depreciation and expense deduction limits are different. You may need to make adjustments to your federal basis for assets placed in service on or after January 1, 2004. Complete the Gross Income Tax Depreciation Adjustment Worksheet GIT-DEP to calculate the adjustment.

Passive Losses. There is no distinction between active and passive losses for New Jersey purposes. You cannot carry back or carry forward such losses when reporting income on Form NJ-1040. You can deduct federal passive losses in full in the year incurred against any gain within the same category of income.

Do not include in Part IV:
- Gains/losses from rents, royalties, patents, and copyrights from property owned by a sole proprietorship, a partnership, or an S corporation. Report in Parts I, II, and/or III of Schedule NJ-BUS-1;
- Gains/losses from rents, royalties, patents, and copyrights from property owned by an estate or trust (other than a grantor trust). Report on line 26.

Lines 1–3
For each source of income or loss, enter the following information. If you need more space, enclose a statement with the return listing any additional property and income or loss.

- Property name or description. For rental real estate, enter the physical address of the property
- Social Security number or federal employer identification number (EIN)
- Type of property. Enter the following number that corresponds with the type of property:
  1. Rental real estate
  2. Royalties
  3. Patents
  4. Copyrights
- Gain or (loss) from each type of property

Line 4
Add the amounts in the Income or (Loss) column and enter the total on line 4, netting gains with losses. Enter this amount on line 23, Form NJ-1040. If the netted amount is a loss, make no entry on line 23.

Part-Year Residents. Include only the amounts you received while you were a resident of New Jersey.

Line 24 – Net Gambling Winnings

Enter your net gambling winnings. You can subtract gambling or lottery losses from your winnings that occur in the same year. If the net amount is zero or less, make no entry. If you net gambling winnings with gambling losses, include a statement to that effect.

Common types of gambling winnings include:

- All casino and track betting;
- New Jersey Lottery winnings (only individual prizes exceeding $10,000);
- Any multistate lottery in which New Jersey participates (Mega Millions, Powerball), but only individual prizes exceeding $10,000;
- All out-of-State lottery winnings regardless of amount;
- Bingo winnings.

If you net gambling winnings with gambling losses, you may be required to substantiate the losses used to offset your winnings. Acceptable proof of losses includes:

- Casino win/loss statements;
- Daily log or journal of wins and losses;
- Canceled checks;
- Losing racetrack pari-mutuel tickets;
- Losing lottery tickets.

For more information, see Technical Bulletin TB-20(R).

Part-Year Residents. Include only amounts you received while you were a resident of New Jersey.

Line 25 – Alimony and Separate Maintenance Payments Received

Enter any court-ordered alimony or separate maintenance payments you received. Do not include payments received for child support.

Part-Year Residents. Include only those payments you received while you were a resident of New Jersey.

Line 26 – Other Income

Include the following income on this line.

Enclose document ▶ See each type of income for required enclosures.

Amounts Received as Prizes and Awards. Any prize won in a raffle, drawing, TV show, radio show, contest, or any other event is taxable and must be reported on this line. Include any goods or services as income at fair market value.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had they lived and it was not included on the decedent's final return, you must report it on your own return when you receive it. Enclose a listing of the income.

Income From Estates and Trusts. If you are a beneficiary who received income from an estate or trust, include the Total Distribution from Schedule NJK-1, Form NJ-1041 on this line. If you did not receive an NJK-1, adjust the income listed on the federal K-1 to reflect New Jersey tax law, then net the adjusted amounts and include the total on line 26. Enclose Schedule NJK-1 (or federal Schedule K-1) with your return.

If you have income from a grantor trust that is taxable for New Jersey purposes, do not include it on this line. Report the income in the proper category (e.g., report taxable interest on line 16a). Enclose a copy of the New Jersey or federal Grantor Trust Attachment.

For more information on estates and trusts, including grantor trusts, see GIT-12, *Estates and Trusts.*

Scholarships and Fellowship Grants. This type of income is taxable unless the scholarship or grant meets 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 does not represent payments for past, present, or future services that 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. If an employer provides you with a residence, enter either the rental value or the rental allowance paid by the employer.

The rental value or allowance is excludable and should not be reported if it meets all of the following conditions:

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

Other. Use this line for any other taxable income for which a place has not been provided somewhere else on the return. Income from both legal and illegal sources is subject to tax.

Line 27 – Total Income

Add lines 15 through 26 (do not include lines 16b and 20b) and enter the total.

Line 28a – Pension/Retirement Exclusion

You can exclude all or part of the income reported on line 20a if you meet the following qualifications:

- You (and/or your spouse if filing jointly) were age 62 or older or blind/disabled as defined by Social Security guidelines on the last day of the tax year; **and**
- Your income on line 27 is $150,000 or less (part-year residents see below).

Determining Your Exclusion Amount

Line A. Amount from line 20a..... _____

Joint Filers: If only one spouse is 62 or older or disabled, enter only the pension income of that spouse. You cannot exclude the pension income of the spouse who is younger than 62 and not disabled.

Line B. Amount for your filing status and income using the chart below ..... _____

Part-year residents see below.

Enter on line 28a the lesser of line A or line B.

Filing Status:	Income on line 27: $0–$100,000	$100,001–$125,000	$125,001–$150,000
Married/CU couple, filing joint return	$100,000	50% of line 20a	25% of line 20a
Single Head of household Qualifying widow(er)/ surviving CU partner	$75,000	37.5% of line 20a	18.75% of line 20a
Married/CU partner, filing separate return	$50,000	25% of line 20a	12.5% of line 20a

For more information, see GIT-1 & 2, *Retirement Income.*

Part-Year Residents. Your income for the *entire* year must have been $150,000 or less to qualify for the exclusion. If your income for the entire year is $0–$100,000, prorate the maximum exclusion amount from the chart above based on the number of months you were a New Jersey resident and enter on line B above when calculating your exclusion. If your income for the entire year is over $100,000, do not prorate the exclusion amount.

Line 28b – Other Retirement Income Exclusion

If you were 62 or older on the last day of the tax year, you may be able to use the other retirement income exclusion. If you are filing jointly and only one spouse is 62 or older, only the income of that spouse can be excluded. You cannot exclude the income of the spouse who is younger than 62.

Unclaimed Exclusion. If you did not use your entire maximum exclusion on line 28a, you may be able to use the unclaimed portion. Complete Worksheet D to determine whether you have any exclusion remaining and meet the eligibility requirements and, if so, to calculate the amount to include on line 28b. Part-year residents **do not** complete Worksheet D. Instead, use Worksheet E.

Special Exclusion. If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for the Special Exclusion. If you qualify, you can claim $6,000 (married, filing joint; head of household; qualifying widow(er)) or $3,000 (single; married, filing separate).

Note: Do not claim the Special Exclusion if you (or your spouse if filing jointly) will **ever** be eligible for Social Security or Railroad Retirement benefits.

For more information, see GIT-1 & 2, *Retirement Income*.

Part-Year Residents. If you did not use your entire *prorated* maximum exclusion on line 28a, you may be able to use the unclaimed portion. Complete Worksheet E to determine whether you have any exclusion remaining and meet the eligibility requirements and, if so, to calculate the amount to include on line 28b.

Line 28c – Total Exclusion Amount

Add lines 28a and 28b and enter the total.

Line 29 – New Jersey Gross Income

Subtract line 28c from line 27 and enter the result. If zero or less, make no entry.

Required to file a return

You are **required** to file a return if your income on line 29 is more than the filing threshold:

- $20,000 Married filing jointly, Head of Household, or Qualified Widow(er);
- $10,000 Single or married/CU partner filing separate return.

Not required to file a return

You are **not required** to file a return if your income is at or below the filing threshold. However, you still need to file if you:

- Had New Jersey Income Tax withheld;
- Paid estimated taxes or had a credit from the prior year; or
- Are eligible for a New Jersey Earned Income Tax Credit or other credit and are due a refund.

Worksheet D

Other Retirement Income Exclusion

Age Requirement: 62 or older

Part-year residents do not complete this worksheet. (See instructions on page 20.)

Is income on line 27, NJ-1040 **MORE than $150,000?**

- ⬭ Yes. You are not eligible to use any unclaimed portion of your maximum exclusion. Make no entry on line 28b unless you are eligible for the Special Exclusion (see below).
- ⬭ No. Continue with line 1.

1. Enter the amount of your maximum exclusion using the chart below ..... 1. _____
2. Enter the amount from line 28a, NJ-1040..... 2. _____
3. Subtract line 2 from line 1 ..... 3. _____

Is the amount on line 3 **MORE than $0?**

- ⬭ Yes. Continue with line 4.
- ⬭ No. You do not have any unused exclusion amount. Make no entry on line 28b unless you are eligible for the Special Exclusion (see below).

4. Enter the amount from line 15, NJ-1040 ..... 4. _____
5. Enter the amount from line 18, NJ-1040 ..... 5. _____
6. Enter the amount from line 21, NJ-1040 ..... 6. _____
7. Enter the amount from line 22, NJ-1040 ..... 7. _____
8. Add lines 4, 5, 6, and 7 ..... 8. _____

Is the amount on line 8 **MORE than $3,000?**

- ⬭ Yes. You are not eligible to use the unclaimed portion of your maximum exclusion. Make no entry on line 28b unless you are eligible for the Special Exclusion (see below).
- ⬭ No. Continue with line 9.

9. Unclaimed Exclusion. Enter the amount from line 3. Also include this amount on line 28b, NJ-1040 ..... 9. _____
   Joint filers: If only one spouse is 62 or older, only the income of that spouse can be excluded.

Special Exclusion. If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for this exclusion. See GIT-1 & 2, *Retirement Income*, before entering an amount on line 28b.

Maximum Exclusion

	Income on line 27:		
Filing Status:	**$0 – $100,000**	**$100,001 – $125,000**	**$125,001 – $150,000**
Married/CU couple, filing joint return	$100,000	50% of line 27	25% of line 27
Single Head of household Qualifying widow(er)/surviving CU partner	$75,000	37.5% of line 27	18.75% of line 27
Married/CU partner, filing separate return	$50,000	25% of line 27	12.5% of line 27

(Keep for your records)

Worksheet E
Other Retirement Income Exclusion – Part-Year Residents
Age Requirement: 62 or older

Was your income for the *entire year* **MORE than $150,000?**

⬭ Yes. You are not eligible to use any unclaimed portion of your maximum exclusion. Make no entry on line 28b unless you are eligible for the Special Exclusion (see below).

⬭ No. Continue with line 1.

1. Enter the amount of your maximum exclusion calculated using the chart below. If your income was $100,000 or less, you must prorate the maximum amount based on the number of months you were a New Jersey resident (do not prorate if your income was over $100,000) ..... 1. _____
2. Enter the amount from line 28a, NJ-1040 ..... 2. _____
3. Subtract line 2 from line 1. ..... 3. _____

Is the amount on line 3 **MORE than $0?**

⬭ Yes. Continue with line 4.

⬭ No. You do not have any unused exclusion amount. Make no entry on line 28b unless you are eligible for the Special Exclusion (see below).

Enter the following income for the *entire* year:

4. Wages, salaries, tips, and other employee compensation ..... 4. _____
5. Net profits from business ..... 5. _____
6. Distributive share of partnership income ..... 6. _____
7. Net pro rata share of S corporation income ..... 7. _____
8. Add lines 4, 5, 6, and 7 ..... 8. _____

Is the amount on line 8 **MORE than $3,000?**

⬭ Yes. You are not eligible to use the unclaimed portion of your maximum exclusion. Make no entry on line 28b unless you are eligible for the Special Exclusion (see below).

⬭ No. Continue with line 9.

9. Unclaimed Exclusion. Enter the amount from line 3. Also include this amount on line 28b, NJ-1040 ..... 9. _____

Joint filers: If only one spouse is 62 or older, only the income of that spouse can be excluded.

Special Exclusion. If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for this exclusion. See GIT-1 & 2, *Retirement Income,* before entering an amount on line 28b.

Maximum Exclusion

	Income for the *Entire Year*		
Filing Status:	**$0 – $100,000**	**$100,001 – $125,000**	**$125,001 – $150,000**
Married/CU couple, filing joint return	Months NJ resident* / 12 x $100,000	50% of line 27	25% of line 27
Single Head of household Qualifying widow(er)/surviving CU partner	Months NJ resident* / 12 x $75,000	37.5% of line 27	18.75% of line 27
Married/CU partner, filing separate return	Months NJ resident* / 12 x $50,000	25% of line 27	12.5% of line 27

*For this calculation, 15 days or more is considered a month.

(Keep for your records)

Do not complete lines 30 through 50. Continue completing the return with line 51.

Withholding Exemption. If you do not expect to have a New Jersey Income Tax liability for 2026, complete Form NJ-W4 and give it to your employer to claim an exemption from withholding, or complete Form NJ-W-4P and give it to the payer of your pension or annuity to stop withholding.

Homeowners and Tenants Age 65 or Older or Disabled. If you are not required to file a New Jersey return, but you met the eligibility requirements for a Property Tax Credit on page 25, you may be able to file Form NJ-1040-HW instead of Form NJ-1040 to claim the credit. See instructions on page 49.

Caregivers of Disabled Veterans. If you are not required to file a New Jersey return, but you met the eligibility requirements for the Wounded Warrior Caregivers Credit on page 43, you may be able to file Form NJ-1040-HW instead of Form NJ-1040 to claim the credit. See instructions on page 50.

Part-Year Residents. If your income for the entire year was equal to or less than the filing threshold amount and you are filing to get a refund, you must enclose a copy of your federal return. If you did not file a federal return, include a statement to that effect.

Line 30 – Exemption Amount

Enter the total exemption amount from line 13.

Part-Year Residents. Prorate the total on line 13 for the time you were a New Jersey resident and enter the amount on line 30. For this calculation, 15 days or more is considered a month.

Line 31 – Medical Expenses

You can deduct certain unreimbursed medical expenses you paid during the year for yourself, your spouse or domestic partner, and any dependents you claim. You can only deduct expenses that are more than 2% of your gross income. In general, medical expenses allowed for federal tax purposes are allowed for New Jersey tax purposes. These can include:

- 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;
- Amounts paid for transportation primarily for and essential to medical care;
- 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.

You can also deduct qualified Archer MSA contributions and self-employed health insurance costs. Information is available on our website at *nj.gov/treasury/taxation/njit13.shtml*

Use Worksheet F below to calculate your medical expenses deduction.

Note: For federal purposes you may be able to deduct amounts paid for health insurance for any child of yours who was under age 27 at the end of 2025. However, for New Jersey purposes you can deduct these amounts only if the child was your dependent. For more information, see Technical Advisory Memorandum TAM 2011-14.

Part-Year Residents. Include only those expenses you incurred and paid while you were a resident of New Jersey.

Worksheet F
Deduction for Medical Expenses

1.	Total unreimbursed medical expenses	1. _____
2.	Enter line 29, Form NJ-1040 _____ × .02 =	2. _____
3.	Medical Expenses Deduction. Subtract line 2 from line 1 and enter result here. If zero or less, enter zero	3. _____
4.	Enter the amount of your qualified Archer MSA contributions from federal Form 8853	4. _____
5.	Enter the amount of your self-employed health insurance deduction	5. _____
6.	**Total Deduction for Medical Expenses.** Add lines 3, 4, and 5. Enter the result here and on line 31, Form NJ-1040. If zero, enter zero here and make no entry on line 31, Form NJ-1040	6. _____

(Keep for your records)

Line 32 – Alimony and Separate Maintenance Payments

Enter any court-ordered alimony or separate maintenance payments you made. Do not include child support payments.

Part-Year Residents. Include only those payments made while you were a resident of New Jersey.

Line 33 – Qualified Conservation Contribution

Enter any qualified contribution you made of real property (land) in New Jersey for conservation purposes (e.g., protection of natural habitat, farmland, forest, or open space). The deduction is the amount of the contribution allowed as a deduction in calculating your taxable income for federal purposes.

Enclose document If you file federal Form 8283, enclose a copy with your return.

Part-Year Residents. Include only those contributions you made while you were a resident of New Jersey.

Line 34 – Health Enterprise Zone Deduction

If you provide primary care services in a qualified medical or dental practice you own that is located in or within five miles of a designated Health Enterprise Zone (HEZ), you may be able to deduct a percentage of the net income from that practice.

Enter the HEZ deduction for a qualified practice as follows:

- Partners – Use the amount from Part III of the Schedule NJK-1, Form NJ-1065, you received from the practice;
- S corporation shareholders – Use the amount from Part V of the Schedule NJ-K-1, Form CBT-100S, you received from the practice;
- Sole proprietors – Determine your allowable HEZ deduction and enclose a schedule showing how you calculated it.

Note: Do not claim unreimbursed medical expenses, health insurance premiums, or other personal or business expenses as a deduction on this line.

For eligibility requirements and instructions for calculating the HEZ deduction, see Technical Bulletin TB-56.

Part-Year Residents. If you are a partner or an S corporation shareholder, you must prorate the deduction based on the number of days in the entity's fiscal year that you were a resident. If you are a sole proprietor, use only the receipts for your period of residency when calculating the deduction.

Line 35 – Alternative Business Calculation Adjustment

If you completed Schedule NJ-BUS-1 and had a loss on line 4 of any part, you may be eligible for an income adjustment. You also may be eligible if you had a loss carryforward on Schedule NJ-BUS-2 from a prior year. Complete Schedule NJ-BUS-2 and enter on line 35 the amount from line 11 of the schedule. If zero, make no entry.

Enclose document Enclose Schedule NJ-BUS-2 with your return and keep a copy for your records. You may need the information to complete future returns.

Note: You must keep track of any unused losses that are carried forward. Unused losses can be carried forward for up to 20 years to calculate future adjustments.

Line 36 – Organ/Bone Marrow Donation Deduction

If you donated an organ or bone marrow to another person for transplantation, you can deduct up to $10,000 of unreimbursed expenses for travel, lodging, and lost wages related to the donation. This deduction is also available to your spouse (if filing jointly) or any dependents you claim on your return. You must take the deduction the year in which the transplant occurs. If you had unreimbursed expenses in the year prior to or in the year after the transplant, they must be claimed in the year they were incurred. The combined deduction amount cannot exceed $10,000.

You may be asked to provide documentation indicating that you are eligible to claim the deduction, such as employee pay statements and a letter from a physician.

A list of acceptable documentation is available on our website at *nj.gov/treasury/taxation/donor.shtml*

Lines 37a–37c – New Jersey College Affordability Deductions

If your gross income was $200,000 or less, you may be eligible to deduct certain educational expenses.

Line 37a – You can deduct up to $10,000 of contributions made during the year into an NJBEST (New Jersey Better Educational Savings Trust) account.

Line 37b – You can deduct up to $2,500 of principal and interest paid during the year on an NJCLASS (New Jersey College Loans to Assist State Students) loan.

Line 37c – If you, your spouse, or your dependent enroll in or attend a New Jersey institution of higher education, you can deduct up to $10,000 for tuition costs paid during the year.

Married, Filing Separately. If you and your spouse file separate returns, the combined deduction amounts cannot exceed the amounts shown on page 24.

Part-Year Residents. You must use your income for the entire year when determining your eligibility. Prorate your deduction based on the number of months you were a New Jersey resident.

Line 38 – Total Exemptions and Deductions

Add lines 30 through 37c and enter the total.

Line 39 – Taxable Income

Subtract line 38 from line 29 and enter the result.

Property Tax Deduction/Credit for Homeowners and Tenants

If property taxes were paid (directly or through rent) on your principal residence (main home) (see "Terms to Know" on page 4) in New Jersey, you may qualify for either a Property Tax Deduction that reduces your taxable income, or a refundable Property Tax Credit. If you meet the eligibility requirements, complete line 40a, and either line 41 or 56.

Note: Contact your building manager or the municipal tax collector if you are not sure whether the place you live is subject to property taxes.

Eligibility Requirements:

- You were domiciled and maintained a main home as a homeowner or tenant in New Jersey during 2025;
- Your main home, whether owned or rented, was subject to property taxes that were paid either as actual property taxes or through rent;
- If you rented your main home in a building that had more than one dwelling unit, you had access to kitchen and bath facilities;
- If your main home was a unit in a multi-unit property you owned, the property had no more than four units, and no more than one of those was a commercial unit;
- Your income on line 29 is more than the filing threshold amount for your filing status (see page 3). If you (and/or your spouse if filing jointly) were 65 or older or blind or disabled on the last day of the tax year and you were not required to file a return, see "Seniors or Blind/Disabled Persons Not Required to File Form NJ-1040" below.

You are **not** eligible for a deduction or credit:

- For a vacation home, second home, or any other property you do not reside in permanently;
- If you are a disabled veteran with a 100% exemption from property taxes on your main home (However, if part of the property was rented to a tenant, the tenant may be eligible.);
- If you were a homeowner who made P.I.L.O.T. (Payments-In-Lieu-of-Tax) payments;
- If you were a tenant in a tax-exempt property (e.g., subsidized and campus housing, property owned by nonprofit organizations, residence on which P.I.L.O.T. payments were made).

Seniors or Blind/Disabled Persons Not Required to File Form NJ-1040

If you (or your spouse if filing jointly) were 65 or older or blind or disabled on the last day of the tax year, and your income on line 29 is $20,000 or less ($10,000 if filing status is single or married/CU partner, filing separate return), and you met the eligibility requirements, you qualify for a Property Tax Credit.

If you are eligible for a Property Tax Credit, you can claim your credit on Form NJ-1040 or you can file Form NJ-1040-HW only (see page 49). Do not file both Form NJ-1040 and Form NJ-1040-HW.

Line 40a – Total Property Taxes (18% of Rent) Paid

If you met the eligibility requirements above, read the following to determine the correct amount to enter on line 40a.

Multi-Owner Properties. If you owned your main home with someone who was not your spouse, you can use only the amount of property taxes paid that reflects your percentage of ownership in the property, even if you were the only one who occupied the property and you paid all the taxes.

Multi-Unit Properties. If your main home was a unit in a multi-unit property that you owned, you can use only the property taxes paid for the percentage of the property you occupied.

- The unit must be a single, separate dwelling unit with complete independent living facilities. There must be permanent provisions for living, sleeping, eating, cooking, and sanitation, with access to a separate kitchen and bathroom.
- The property must contain four units or less, and no more than one of those units can be a commercial unit.

Condominiums and Co-ops. Condominiums and co-ops are considered single-family homes. For tax purposes, they are not multi-unit properties.

Continuing Care Communities. If you pay the proportionate share of property taxes attributable to your unit, you are considered a homeowner.

Life Tenancy. If you have life tenancy rights or hold a lease for 99 years or more, you are considered a homeowner.

Mobile Home Owners. You are considered a tenant if you owned a mobile home that was located in a mobile home park. Property taxes paid means 18% of the site fees paid for 2025.

Answer the following questions before completing line 40a:

Did you have more than one main home in New Jersey during the year?	Yes ◯	No ◯
Did you share ownership of your main home with someone who is not your spouse?	Yes ◯	No ◯
Was your main home a unit in a multi-unit property that you owned?	Yes ◯	No ◯
Did you occupy and share rent for your main home (apartment/rental unit) with someone who was not your spouse during the year?	Yes ◯	No ◯
Were you both a homeowner and a tenant in New Jersey during the year?	Yes ◯	No ◯

If you answered "Yes" to any question above, complete Worksheet G on page 27 to determine the amount to report.

If you answered "No" to all the questions above, report the property taxes due and paid as follows:

Tenants
Enter 18% of the rent paid for 2025. This is the amount that is considered property taxes. If you were a mobile home owner, enter 18% of the site fees paid for 2025.

Homeowners
Enter the amount of property taxes due and paid to the municipality on your main home for 2025.

Married, Filing Separately. If you and your spouse file separate returns but maintained the same main home, enter on line 40a only one-half of the property taxes (one-half of 18% of rent) due and paid.

Part-Year Residents. Only include amounts due and paid while you were a resident of New Jersey.

Worksheet G

Part I – Homeowners

Main Homes Owned in New Jersey (Lines 1–3)
List the address of each qualified New Jersey residence you owned and occupied as your main home during 2025. Complete columns a through e for each address. If you lived for part of the year in a residence that was not a qualified residence, do not include any information for that residence. For example, you owned a five-unit property and used one of the units as your main home.

If you were both an owner and a tenant at the same address, enter the required information in both Part I and Part II.

Column a
Enter the number of days you owned and occupied this home as your main home in 2025. If this was your residence all year, enter 365. The total number of days in Part I and Part II cannot be more than 365.

Column b
Enter the share (percentage) of this property you (and your spouse) owned. Enter the figure as a decimal. If you (and your spouse) were the sole owner(s), enter 1.00 for 100%. If you owned 50% of the property with someone who was not your spouse, you would enter 0.50. You must enter your percentage of ownership even if there are multiple owners and you were the only one who occupied the property and you paid all the taxes.

Example: You and your wife owned a single-family home with your sister. You lived in the home with your wife. Your sister did not live with you, and you and your wife paid all the property taxes. You must enter 0.50 because you and your wife owned only one-half (50%) of the property.

Worksheet G

PART I: HOMEOWNERS
Main homes you owned in New Jersey during 2025

Address	(a) Number of days in 2025 in this residence as an owner	(b) Share (%) of property owned by you (and your spouse)	(c) Share (%) of property used as your main home	(d) Total property taxes paid on this property for this period	(e) Your share of property taxes paid on this property for this period
1.					
2.					
3.					

4. **Your share of total property taxes paid for 2025 for your main home** (total of column e)
If you were also a tenant in New Jersey during the year, continue with Part II. Otherwise, go to Part III .....

PART II: TENANTS
Main homes you rented in New Jersey during 2025

Address	(a) Number of days in 2025 in this residence as a tenant	(b) Total number of tenants who shared the rent	(c) Total rent paid by all people living in this residence during this period	(d) Total rent paid by you (and your spouse) for this residence during this period
5.				
6.				
7.				

8. Your share of total rent paid for 2025 for your main homes (total of column d).....

9. **Allowable portion of rent.** Line 8 x 0.18. Continue to Part III .....

PART III: TOTAL

10. Add line 4 and line 9. Enter the total here and on line 40a, Form NJ-1040. If your filing status is married/CU partner, filing separate return and both you and your spouse maintained the same main home, use one-half of this amount when completing line 40a.

(Keep for your records)

Column c

If this property consisted of more than one unit, enter the share (percentage) of the property you (and your spouse) used as your main home. Enter the figure as a decimal. For example, enter 25% as 0.25. The units in a multi-unit property are considered equal in size unless the local tax assessor has determined they are not equal.

Example: You owned a four-unit property. The units were equal in size, and one of the units was your main home. You must enter 0.25 because you occupied one-fourth (25%) of the property as your main home.

Column d

Enter the total property taxes paid on this property for 2025 for the period indicated in column a.

Column e

Multiply the decimal in column c by the property tax amount in column d. If there is no figure in column c, use the decimal in column b. Enter the result in column e.

Example: Total property taxes paid were $2,000. Column b is 1.00, and column c is 0.50. The calculation for column e is 0.50 x $2,000 = $1,000.

Line 4: Property Taxes
Add your share of property taxes paid in column e, lines 1 through 3, and enter the total.

Part II – Tenants
Main Homes Rented in New Jersey (Lines 5–7)
List the address of each qualified New Jersey residence you rented and occupied as your main home during 2025. Complete columns a through d for each address. If you lived for part of the year in a residence that was not a qualified residence, do not include any information for that residence. For example, you rented an apartment in a building that is exempt from property taxes.

If you were both an owner and a tenant at the same address, enter the required information in both Part I and Part II.

Column a
Enter the number of days you rented and occupied this home as your main home in 2025. If this was your residence all year, enter 365. The total number of days in Part I and Part II cannot be more than 365.

Column b
If you lived with someone who was not your spouse and shared the rent with them, enter the total number of tenants who shared the rent, including yourself. For this purpose, spouses are considered one tenant.

Column c
Enter the total amount of rent paid by all tenants, including yourself, during 2025 for the period indicated in column a.

Column d
Divide the amount in column c by the number in column b, and enter the result in column d.

Line 8: Rent
Add your share of rent paid in column d, lines 5 through 7, and enter the total.

Line 9: Allowable Portion of Rent
Multiply the amount on line 8 by 18% (0.18) and enter the result.

Part III – Total
Line 10: Total
Add line 4 and line 9. Enter the total here and on line 40a, Form NJ-1040. If your filing status is married/CU partner, filing separately, enter one-half of this amount on line 40a.

Line 40b – Homeowner/Tenant Status
Fill in only one oval to indicate whether you were a homeowner, a tenant, or both a homeowner and tenant during 2025.

Line 41 – Property Tax Deduction
If you met the eligibility requirements on page 25, you can take either a Property Tax Deduction of up to $15,000 ($7,500 if you and your spouse file separate returns but maintained the same main home) or a Property Tax Credit.

There are two ways to determine whether you will get a greater benefit by taking a deduction on line 41 or a credit on line 56. If you:

- **Are not** claiming a credit for taxes paid to other jurisdictions, complete Worksheet H;
- **Are** claiming a credit for taxes paid to other jurisdictions, first complete lines 1 and 2 of Worksheet H. Then complete Schedule NJ-COJ and Worksheet I. (See instructions for Schedule NJ-COJ on page 31.)

If you will receive a greater benefit by taking the deduction, enter on line 41 the amount of the Property Tax Deduction from Worksheet H or Schedule NJ-COJ and make no entry on line 56.

Worksheet H
Property Tax Deduction/Credit

Review the eligibility requirements on page 25 before completing Worksheet H. Part-year residents see page 30.

Complete both columns of this worksheet to find out whether the deduction or the credit is better for you.

1. **Property Taxes.** Enter the property taxes from line 40a, Form NJ-1040. Most Senior Freeze (Property Tax Reimbursement) applicants must use their base year amount. **(See instructions on page 30.)** 1. _____

2. **Property Tax Deduction.** Is the amount on line 1 of this worksheet $15,000 or more ($7,500 or more if you and your spouse file separate returns but maintained the same main home)?
   - ⬭ Yes. Enter $15,000 ($7,500 if you and your spouse file separate returns but maintained the same main home).
   - ⬭ No. Enter the amount from line 1. 2. _____

STOP — if you are claiming a credit for taxes paid to other jurisdictions.
Complete only lines 1 and 2. Then complete Schedule NJ-COJ and Worksheet I.
(See instructions on page 31.)

	Column A		Column B	
3. Taxable Income (From line 39 of Form NJ-1040)	3.		3.	
4. Property Tax Deduction (From line 2 above)	4.		4.	**– 0 –**
5. New Jersey Taxable Income (Subtract line 4 from line 3)	5.		5.	
6. Tax on line 5 amount (From Tax Table or Tax Rate Schedules)	6.		6.	
7. Subtract line 6, column A from line 6, column B			7.	

8. **Is the line 7 amount $50 or more** ($25 if you and your spouse file separate returns but maintained the same main home)? **Part-year residents** see page 30 before answering "No."

⬭ Yes. The Property Tax Deduction is more beneficial for you. Make the following entries on your return.

Form NJ-1040	*Enter amount from:*
Line 41	Line 4, column A
Line 42	Line 5, column A
Line 43	Line 6, column A
Line 56	Make no entry

⬭ No. The Property Tax Credit is more beneficial for you. Make the following entries on your return.

Form NJ-1040	*Enter amount from:*
Line 41	Make no entry
Line 42	Line 5, column B
Line 43	Line 6, column B
Line 56	$50 ($25 if you and your spouse file separate returns but maintained the same main home). **Part-year residents** must prorate this amount. (See instructions on page 30.)

(Keep for your records)

Worksheet H

Line 1: Property Tax/Rent

Enter the amount from line 40a, Form NJ-1040.

Senior Freeze (Property Tax Reimbursement) Applicants. Use the chart below to determine the amount to report on line.

If you:	And you:	Enter on line 1:
Met all 2024 Senior Freeze eligibility requirements, **including** the income limits	Met all 2025 Senior Freeze eligibility requirements, **including** the income limit	Enter the amount reported on your 2025 PAS-1, which is either your 2024 property taxes (18% of site fees) **OR** your base year property taxes (18% of site fees)
Met all 2024 Senior Freeze eligibility requirements, **including** the income limits	Met all 2025 Senior Freeze eligibility requirements, **except** the income limit	Amount from line 40a, NJ-1040
Met all 2024 Senior Freeze eligibility requirements, **except** the 2024 income limit	Met all 2025 Senior Freeze eligibility requirements, **including** the income limit	Previous recipients enter your base year property taxes (18% of site fees) from your 2025 PAS-1. All others enter the amount from line 40a, NJ-1040

Note: If you owned your home with someone who is not your spouse or if the property consists of more than one unit, the amount of property taxes you report must reflect your percentage of ownership or the proportionate share of property taxes for the unit you occupied as your main home.

Line 2: Property Tax Deduction

Enter the amount from line 1 or $15,000, whichever is less. Also enter this amount on line 4, column A.

Note: If you and your spouse file separate returns but maintained the same main home, enter the amount from line 1 or $7,500, whichever is less.

Line 3: Taxable Income

For each column, enter the amount from line 39, Form NJ-1040.

Note: If you are claiming a credit for taxes paid to other jurisdictions, do not complete lines 3 through 8. Complete Schedule NJ-COJ and Worksheet I.

Line 4: Property Tax Deduction

Enter in column A the amount from line 2, Worksheet H.

Line 5: New Jersey Taxable Income

For each column, subtract line 4 from line 3 and enter the result.

Line 6: Tax on Line 5

For each column, enter the amount of tax on the income shown on line 5. Use the Tax Table on page 54 or the Tax Rate Schedules on page 63 to calculate the amount.

Lines 7 and 8: Deduction/Credit Determination

To determine whether a deduction or a credit is better for you, subtract line 6, column A from line 6, column B and enter the result on line 7. If the amount on line 7 is $50 or more ($25 if you and your spouse file separate returns but maintained the same main home), you will receive a greater benefit by taking the Property Tax Deduction.

If the amount on line 7 is less than $50 ($25 if you and your spouse file separate returns but maintained the same main home), you will receive a greater benefit by taking the Property Tax Credit. Follow the instructions on Worksheet H for completing lines 41, 42, 43, and 56, Form NJ-1040.

Part-Year Residents. You can claim a deduction or credit for property taxes or 18% of rent due and paid during the time you were a resident. When completing line 8, prorate the $50 ($25 if you and your spouse file separate returns but maintained the same main home) based on the number of months you occupied your New Jersey residence. Compare the prorated amount to line 7, and if the credit is more beneficial, enter the prorated amount on line 56.

Line 42 – New Jersey Taxable Income

Subtract line 41 from line 39 and enter the result. If you did not claim a Property Tax Deduction, enter the amount from line 39.

Line 43 – Tax on Amount on Line 42

If the income on line 42 is less than $100,000, use the Tax Table on page 54. Otherwise, calculate the tax by using the Tax Rate Schedules on page 63. Use the correct column or schedule for your filing status. Enter the tax on line 43.

Line 44 – Credit for Income Taxes Paid to Other Jurisdictions (COJ)

You may be able to claim a credit if you had income from outside New Jersey. Complete Schedule NJ-COJ to calculate the credit and enter the amount on line 44. If you complete more than one Schedule NJ-COJ, add the credits from each schedule and enter the total. The credit on line 44 cannot be more than your tax on line 43.

Enter the jurisdiction code from the following chart in the boxes provided on line 44. If you are claiming a credit for more than one jurisdiction, use the code for "Multiple Jurisdictions."

Jurisdiction Codes

	Code		Code		Code
Alabama	01	Maine	19	Oregon	37
Arizona	03	Maryland	20	Pennsylvania	38
Arkansas	04	Massachusetts	21	Rhode Island	39
California	05	Michigan	22	South Carolina	40
Colorado	06	Minnesota	23	Tennessee	42
Connecticut	07	Mississippi	24	Utah	44
Delaware	08	Missouri	25	Vermont	45
Georgia	10	Montana	26	Virginia	46
Hawaii	11	Nebraska	27	Washington	54
Idaho	12	New Hampshire	29	West Virginia	48
Illinois	13	New Mexico	31	Wisconsin	49
Indiana	14	New York	32	Dist. of Columbia	51
Iowa	15	North Carolina	33	Philadelphia	52
Kansas	16	North Dakota	34	Other	53
Kentucky	17	Ohio	35	Multiple	
Louisiana	18	Oklahoma	36	Jurisdictions	99

Enclose document

Enclose Schedule NJ-COJ(s) with your return.

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

Complete this schedule only if you had income from outside New Jersey that was taxed by another jurisdiction and subject to New Jersey Income Tax in the same tax year. The credit reduces your New Jersey tax based on the percentage of income that was taxed by other jurisdictions. It is not necessarily a dollar-for-dollar credit. You cannot take a credit for taxes paid to the U.S. Government, Puerto Rico, or any other country or territory.

Compensation From Pennsylvania. There is a Reciprocal Personal Income Tax Agreement between New Jersey and Pennsylvania. Compensation (salaries, wages, tips, fees, commissions, bonuses, and other payment for services rendered as an employee) paid to New Jersey residents employed in Pennsylvania is not subject to Pennsylvania income tax. Therefore, you cannot claim a credit for taxes paid to Pennsylvania on that type of income. However, other types of income (e.g., self-employment, gain from sale of property) are not covered by the agreement and may be eligible for the credit. The Reciprocal Agreement does not apply to the wage or income tax of Philadelphia or any other municipality in Pennsylvania.

Different Jurisdictions Tax the Same Income. You may need to complete more than one Schedule NJ-COJ. See "Same Income Taxed by More Than One Jurisdiction" on page 32.

Different Jurisdictions Tax Different Income. You must complete a separate Schedule NJ-COJ for each jurisdiction. For more information, see GIT-3W, *Credit for Income Taxes Paid to Other Jurisdictions (Wage Income),* or GIT-3B, *Credit for Income Taxes Paid to Other Jurisdictions (Business/Nonwage Income).*

Jurisdiction Imposes More Than One Type of Tax. You may need to complete a separate Schedule NJ-COJ for each type of tax. For more information, see GIT-3W, *Credit for Income Taxes Paid to Other Jurisdictions (Wage Income)*, or GIT-3B, *Credit for Income Taxes Paid to Other Jurisdictions (Business/Nonwage Income)*.

Property Tax Deduction/Credit (Worksheet I). If you are eligible for a Property Tax Deduction or Credit (see requirements on page 25), complete Schedule NJ-COJ, and then complete Worksheet I on page 34 to determine whether you receive a greater benefit from the Property Tax Deduction or the Property Tax Credit. If you are claiming a credit for taxes paid to another jurisdiction but you are not eligible for a Property Tax Deduction or Credit, only complete column B of Schedule NJ-COJ.

Documentation. Keep complete copies of any returns filed with other jurisdictions. You may be asked to provide the following:

- A complete copy of the income tax return filed with the other jurisdiction if one was filed or required to be filed. Include all schedules, worksheets, etc., that establish the nature and source of the income being taxed by the other jurisdiction;
- If you participated in a composite return filed in another jurisdiction, submit a statement, on the filing entity's letterhead, that lists the jurisdiction, your share of the gross income taxed by the other jurisdiction, and your share of the tax paid;
- If you do not have to file a return with the other jurisdiction, include either a W-2 that lists the wage taxes paid and the name of the taxing jurisdiction, or a statement from the business entity that filed an income-based tax return. The statement must include your share of the gross income taxed by the other jurisdiction, the name of the tax, and your share of the tax paid.

Line 1 – Income Properly Taxed by Both New Jersey and Other Jurisdiction

Only include income that meets all of the following criteria when completing line 1:

1. The income must be taxed by both New Jersey and a jurisdiction outside New Jersey, and
2. The income must have been properly taxed by the other jurisdiction, and
3. The amount of each item of income taxed by the other jurisdiction cannot be more than the amount of that item of income taxed by New Jersey, and
4. The income cannot be deemed allocated to New Jersey.

Enter the gross amount received after adjustments have been made by the other jurisdiction, but before personal exemptions and/or itemized deductions are subtracted. For an accurate income figure, first complete the tax return for the state in which you worked. Any income included on line 1 must also be included on line 2 since the income has to be taxed by both New Jersey and the other jurisdiction. Therefore, the amount on line 1 cannot be more than the amount on line 2. Also enter the name of the taxing jurisdiction in the space provided and enter the jurisdiction code from the chart on page 31.

Do not include on line 1:

- Income that is not subject to New Jersey Income Tax (e.g., unemployment compensation);
- Income excluded or deducted in arriving at the income actually taxed in the other jurisdiction (e.g., IRA/Keogh contributions, employee business expenses, moving expenses, alimony);
- Interest, dividends, gains on sales of securities, and other income from intangible personal property (savings accounts, stocks, bonds) unless (1) the income was derived from a business, trade, or profession carried on in the other jurisdiction, or (2) you are required to file a resident return with both New Jersey and the other jurisdiction and report the income on both returns;
- Income subject to tax by a foreign country, U.S. possession, or territory;
- S corporation income allocated to New Jersey;
- Partnership income allocated to New Jersey;
- 401(k) contributions.

Same Income Taxed by More Than One Jurisdiction. If you pay tax to two jurisdictions on the same income, and the jurisdictions tax the **same** amount of income, complete only one Schedule NJ-COJ. Example: You have wages that are taxed by both city A and state B. Both the city and the state tax the full amount of your wages. Complete one Schedule NJ-COJ, reporting the full amount of wages.

However, if the jurisdictions tax **different** amounts of income, complete a separate Schedule NJ-COJ for each amount. On the first schedule, include the income amount taxed by both jurisdictions. On the second schedule, include only the difference in the two amounts. Example: You have $150,000 in income from a business in city Y, which is in state Z. You report the entire amount on your New Jersey return. State Z taxed $120,000 of the income and the tax on that amount was $8,200. City Y taxed $140,000 of the income and the tax on that amount was $5,600. Since the two jurisdictions taxed different amounts, you must complete two Schedule NJ-COJs.

First Schedule NJ-COJ: Indicate the jurisdiction as "city Y and state Z," and enter $120,000 on line 1. To determine the credit on that $120,000, add together $8,200 paid to state Z and $4,800 paid to city Y. ($4,800 is the tax paid on $120,000. You cannot use the full $5,600 since that is the tax paid on $140,000. You can use only the tax paid on the amount of income entered on line 1.) Enter the total in box 9a, line 9. Compare the allowable credit calculated on line 8, Schedule NJ-COJ to the amount in box 9a ($13,000). The credit is the lesser of line 8 or box 9a.

Second Schedule NJ-COJ: Indicate the jurisdiction as "city Y," and enter $20,000 on line 1. This amount is the difference between the total amount taxed by city Y ($140,000) and the amount that was already included on the first Schedule NJ-COJ ($120,000). Box 9a will be $800, the tax paid to city Y on $20,000 of income.

S Corporation Income. If you paid income or wage taxes to another jurisdiction on S corporation income that was also subject to New Jersey tax in the same tax year, you may be eligible for a credit. However, you **cannot** claim a credit for:

- Tax imposed by another jurisdiction on S corporation income allocated to New Jersey;
- Taxes paid or accrued on or measured by profits or income imposed on or paid on behalf of another person;
- Taxes attributable to distributions.

Income From New York. In general, the amount on line 1 must reflect the "New York State Amount" actually taxed by New York from the New York IT-203. However, certain adjustments may be necessary to determine the income actually taxed by New York. If you are subject to the New York tax on lump-sum distributions, complete separate Schedule NJ-COJs for the ordinary income and the lump-sum distribution.

Income From Philadelphia. The amount of income taxable to Philadelphia may be different from the State wages on your W-2. Complete the following to determine the amount to enter on line 1.

A. $\frac{\text{Philadelphia Wage Tax Paid*}}{\text{Philadelphia Wage Tax Rate}}$ = _____

B. Amount of Philadelphia wages included on line 15, NJ-1040 _____

Enter on line 1 the lesser of A or B.

*If you filed a Philadelphia Petition for Wage Tax Refund, you must subtract your refund from the Philadelphia wage tax paid.

Information about the Philadelphia wage tax rate is available on the City of Philadelphia's website at *phila.gov*.

Sole Proprietorships and Partnerships From Philadelphia. If you are a sole proprietor or partner in a partnership whose income is subject to Pennsylvania income tax and Philadelphia business income and receipts tax and net profits tax, you must consider the taxes paid (based on income) to all jurisdictions when calculating the credit. The Philadelphia business income and receipts tax imposes two taxes, one based on income and one based on gross receipts. Only the tax imposed based on income qualifies for the credit calculation.

Part-Year Residents. Enter on line 1 only the income derived from the other jurisdiction during the period of time you were a New Jersey resident. The income must be actually and properly taxed both by the other jurisdiction and New Jersey.

Line 2 – Income Subject to Tax by New Jersey

Enter the amount of income reported on line 29, Form NJ-1040.

Line 3 – Maximum Allowable Credit Percentage

Divide line 1 by line 2 and enter the percentage on line 3. Carry your results to seven decimal places, rounding up if the seventh place is 5 or more. Since line 1 cannot be more than line 2, the result will be 100% or less.

If you are not eligible to claim a Property Tax Deduction or Property Tax Credit, only complete column B.

Line 4 – Taxable Income

For each column, enter on line 4 the amount from line 39, Form NJ-1040.

Line 5 – Property Tax and Deduction

Qualified homeowners or tenants (see eligibility requirements on page 25), enter the following information:

Box 5a: Enter the amount from line 1 of Worksheet H (see page 30).

Column A (Line 5): Enter the amount from line 2 of Worksheet H.

Worksheet I
Which Property Tax Benefit to Use

		COLUMN A			COLUMN B	
1. Tax. Enter amounts from line 7, Schedule NJ-COJ, columns A and B here	1.			1.		
2. Credit for Taxes Paid to Other Jurisdiction. Enter amounts from line 9, Schedule NJ-COJ, columns A and B here. If you completed more than one Schedule NJ-COJ, enter the total of all line 9 amounts (columns A and B) in the corresponding column	2.			2.		
3. Balance of Tax Due. Subtract line 2 from line 1 in each column	3.			3.		
4. Subtract line 3, column A from line 3, column B				4.		

5. Is the line 4 amount $50 or more ($25 if you and your spouse file separate returns but maintained the same main home)?
Part-year residents see instructions for line 9, Schedule NJ-COJ before answering "No."

⬭ Yes. The Property Tax Deduction is more beneficial for you. Make the following entries on your return.

Form NJ-1040	*Enter amount from:*
Line 41	Line 5, Column A, Schedule NJ-COJ
Line 42	Line 6, Column A, Schedule NJ-COJ
Line 43	Line 7, Column A, Schedule NJ-COJ
Line 44	Line 2, Column A, Worksheet I
Line 56	Make no entry

⬭ No. The Property Tax Credit is more beneficial for you. Make the following entries on your return.

Form NJ-1040	*Enter amount from:*
Line 41	Make no entry
Line 42	Line 6, Column B, Schedule NJ-COJ
Line 43	Line 7, Column B, Schedule NJ-COJ
Line 44	Line 2, Column B, Worksheet I
Line 56	$50 ($25 if you and your spouse file separate returns but maintained the same main home). **Part-year** residents must prorate this amount. (See instructions for line 9, Schedule NJ-COJ.)

(Keep for your records)

Line 6 – New Jersey Taxable Income
For each column, subtract line 5 from line 4 and enter the result.

Line 7 – Tax on Line 6 Amount
For each column, enter the tax due on the income entered on line 6. Use the Tax Table on page 54 or the Tax Rate Schedules on page 63 to calculate the amount of tax due. If you are completing only column B, the amount on line 7 should be the same as the amount on line 43, Form NJ-1040.

Line 8 – Allowable Credit
For each column, multiply the amount on line 7 by the percentage on line 3 and enter the result.

Line 9 – Credit for Taxes Paid to Other Jurisdiction
Box 9a: Enter the income or wage tax paid to the other jurisdiction on the income shown on line 1. This amount is the total tax liability to the other jurisdiction from the other jurisdiction's tax return, or if the other jurisdiction does not require the filing of a tax return, the amount may be the taxes withheld for the jurisdiction.

If you adjusted the income on line 1 of this schedule, enter only the tax paid on the adjusted amount.

For each column, enter on line 9 the lesser of line 8 or the amount in box 9a.

If you are eligible for a Property Tax Deduction or Credit, complete Worksheet I above (part-year residents see page 35).

If you are not eligible for a Property Tax Deduction or Credit, enter the amount from line 9, column B on line 44, Form NJ-1040. If you completed more than one NJ-COJ, enter the total of the amounts from line 9, column B. Leave lines 41 and 56 blank.

For more information, see GIT-3W, *Credit for Income Taxes Paid to Other Jurisdictions (Wage Income)*, or GIT-3B, *Credit for Income Taxes Paid to Other Jurisdictions (Business/Nonwage Income)*.

Part-Year Residents. You can claim a deduction or credit for property taxes or 18% of rent due and paid during the time you were a resident. When completing line 5, Worksheet I, prorate the $50 ($25 if you and your spouse file separate returns but maintained the same main home) based on the number of months you occupied your New Jersey residence. Compare the prorated amount to line 4, Worksheet I, and if the credit is more beneficial, enter the prorated amount on line 56, NJ-1040.

Line 45 – Balance of Tax

Subtract line 44 from line 43 and enter the result. If line 44 is blank, enter the amount from line 43.

Line 46 – Sheltered Workshop Tax Credit

Enter your Sheltered Workshop Tax Credit for the current year from Part IV, line 12 of Form GIT-317.

Enclose document Enclose Form GIT-317 with your return.

Part-Year Residents. Prorate your credit based on the number of months you were a New Jersey resident.

Line 47 – Gold Star Family Counseling Credit

If you are a mental health care professional who provided counseling through the Gold Star Family Counseling program, complete the following calculation to determine the amount of your credit:

1. Enter the number of hours of counseling you provided through the program ..... _____
2. Enter the TRICARE rate for the service ..... _____
3. Multiply line 1 by line 2. Enter this amount on line 47..... _____

Part-Year Residents. Include only the hours of counseling provided through the program while you were a New Jersey resident.

Line 48 – Credit for Employer of Organ/ Bone Marrow Donor

If you are an employer who provided paid time off to an employee who missed work to donate an organ or bone marrow for transplantation, you may be able to claim a credit. The paid time off must have been in addition to any other paid time off to which the employee was entitled. If you qualify, you can take a credit of 25% of the employee's salary for up to 30 days of time missed from work for each donation.

You may be asked to provide documentation indicating that you are eligible to claim the credit, such as employee pay statements and a letter from a physician.

A list of acceptable documentation is available on our website at *nj.gov/treasury/taxation/donor.shtml*.

Line 49 – Total Credits

Add lines 46 through 48 and enter the total.

Line 50 – Balance of Tax After Credits

Subtract line 49 from line 45 and enter the result. If line 49 is blank, enter the amount from line 45.

Line 51 – Use Tax Due on Internet, Mail-Order, or Other Out-of-State Purchases

When you buy taxable items or services to use in New Jersey, you owe Use Tax if:

- You do not pay Sales Tax; or
- You pay tax at a rate less than New Jersey's 6.625% rate.

This commonly happens when you make purchases online, by phone or mail order, or outside the State.

Use Worksheet K on page 36 to calculate the amount to report. If you do not have any Use Tax to remit, you must enter "0.00" on this line.

For more information about taxable items and services, see S&U-4, *New Jersey Sales Tax Guide.* For more information about Use Tax, see publication ANJ-7, *Use Tax in New Jersey*.

Line 52 – Interest on Underpayment of Estimated Tax

New Jersey Income Tax is a pay-as-you-go tax. You must pay tax on your income as you earn or receive it. If you did not pay

Worksheet K
Use Tax Calculation

Did you buy any taxable items or services without paying New Jersey Sales Tax? This includes any internet, phone, mail-order, or out-of-State purchases on which New Jersey Sales Tax was not collected, or purchases on which tax was collected at a rate less than 6.625%. If the answer is "Yes," you owe Use Tax to New Jersey. If you have already paid all Use Tax due with Form ST-18, answer "No."

⬭ Yes. Complete Parts I, II, and III to calculate the amount of Use Tax due.
⬭ No. Enter "0.00" on line 51, Form NJ-1040. **Do not leave line 51 blank.**

Part I – Use Tax due on items or services costing *less than $1,000* each

Complete lines 1a–1d OR line 2.

If you know the exact amount of your purchases...

1a. Enter the exact amount of your taxable purchases on which no New Jersey Sales Tax was collected..... 1a. _____

1b. Multiply line 1a by 6.625% (.06625) ..... 1b. _____

1c. Enter the amount of sales tax collected by other states for purchases on line 1a, up to 6.625%. Do not include sales tax collected by foreign countries ..... 1c. _____

1d. Subtract line 1c from line 1b. Continue with Part II ..... 1d. _____

OR

If you do not know the exact amount of your purchases...

2. Enter the amount of Use Tax from the Estimated Use Tax Chart below that corresponds to the income you reported on line 29, Form NJ-1040. Continue with Part II..... 2. _____

Part II – Use Tax due on items or services costing *$1,000 or more* each

3a. Enter the exact amount of your taxable purchases on which no New Jersey Sales Tax was collected ..... 3a. _____

3b. Multiply line 3a by 6.625% (.06625) ..... 3b. _____

3c. Enter the amount of sales tax collected by other states for purchases on line 3a, up to 6.625%. Do not include sales tax collected by foreign countries ..... 3c. _____

3d. Subtract line 3c from line 3b. Continue with Part III ..... 3d. _____

Part III – Total Use Tax Due

4. Add the amount from either line 1d or line 2 to the amount on line 3d. Enter here and on line 51, Form NJ-1040 ..... 4. _____

(Keep for your records)

Estimated Use Tax Chart
(for Part I, line 2 **only**)

If your New Jersey gross income is:	Use Tax
up to $15,000	$ 14
$15,001 – $30,000	44
$30,001 – $50,000	64
$50,001 – $75,000	84
$75,001 – $100,000	106
$100,001 – $150,000	134
$150,001 – $200,000	170
$200,001 and over	.0852% (.000852) of income, or $494, whichever is less.

enough tax on your income throughout the year, you may have to pay installment interest.

Installment interest may be charged if:

- Your total tax is more than $400 (after subtracting withholdings and other credits); **and**
- You did not pay (by withholdings or estimated payments) at least 80% of your tax liability during the year.

To calculate the amount of interest for the underpayment of estimated tax, complete Form NJ-2210, Underpayment of Estimated Tax by Individuals, Estates, or Trusts. Enter on line 52 the amount from line 19, Form NJ-2210, and fill in the oval.

Enclose document Enclose Form NJ-2210 with your return.

For more information, see GIT-8, *Estimating Income Taxes.*

Lines 53a–53b – Current Health Insurance

TAX TIP If you or anyone in your tax household **does not** have minimum essential health coverage **at the time you file your return**, fill in the oval at line 53a and complete the NJ-EZ Enroll form.

If you want Get Covered New Jersey to help you obtain coverage, fill in the oval at line 53b **and** fill in the "Yes" oval at Step 3 of the NJ-EZ Enroll form. This will authorize GetCoveredNJ to use the information from your NJ-1040 and other relevant sources to assess whether your household qualifies for affordable health coverage. If you make this election, and you enroll in minimum essential coverage and keep that coverage for the remainder of the year, any shared responsibility payment that would be assessed at line 53c will be waived. For more information, see the NJ-EZ Enroll form.

Enclose document Enclose the NJ-EZ Enroll form with your return.

Line 53c – Shared Responsibility Payment

New Jersey residents who are required to file a return (and all members of their tax household) **must** have minimum essential health coverage for the entire year unless they qualify for an exemption. Part-year residents must have coverage or qualify for an exemption for each month of their New Jersey residency. If you or anyone in your tax household did not have the required coverage and does not qualify for an exemption, you owe a shared responsibility payment.

If your income on line 29 is $20,000 or less ($10,000 if your filing status is single or married/CU partner filing separate return), you **do not owe** a shared responsibility payment. Do not complete line 53c. Part-year residents use income for the **entire** year, not just the period of New Jersey residency.

TAX TIP If you indicated at line 53a that a member of your tax household does not currently have minimum essential health coverage, and you indicated at line 53b that you are requesting assistance from Get Covered New Jersey, make no entry on line 53c and complete Schedule NJ-HCC.

Tax Household. This includes you, your spouse (if filing a joint return), domestic partner claimed on your return, and any individuals you claim as dependents on your NJ-1040. It also includes any individuals you can, but do not, claim as dependents on your return.

Minimum Essential Health Coverage. This is the amount of coverage you need to satisfy the minimum essential health coverage requirement. It includes, but is not limited to:

- Any health plan bought through the Health Insurance Marketplace;
- Individual health plans bought outside the Health Insurance Marketplace, if they meet the standards for qualified health plans;
- Any "grandfathered" individual insurance plan you've had since March 23, 2010, or earlier;
- Most job-based plans, including retiree plans and COBRA coverage;
- Medicare Part A;
- Most Medicaid coverage, except for limited coverage plans;
- The Children's Health Insurance Program (CHIP);
- Coverage under a parent's plan;
- Most student health plans (check with your school to see if the plan counts as qualifying health coverage);
- Health coverage for Peace Corps volunteers;
- Certain types of veterans health coverage through the Department of Veterans Affairs;
- Most TRICARE plans;
- Department of Defense Nonappropriated Fund Health Benefits program;
- Refugee Medical Assistance.

For more information on whether your plan qualifies as minimum essential health coverage, see IRS Form 8965.

Exemptions. If at any time during the year (part-year residents consider only months as a New Jersey resident) you or anyone in your tax household did not have minimum essential health coverage, visit *nj.gov/treasury/njhealthinsurancemandate/exemptions.shtml* to determine if an exemption applies. Exemptions are available for income and healthcare related reasons, group membership, incarceration, living abroad, and various hardship reasons. If an exemption applies, complete the NJ Insurance Mandate Coverage Exemption Application to get an exemption number. You will need an exemption number for

each person who meets the requirements for an exemption. An individual may have more than one exemption number if different exemptions applied to different parts of the year. Enter the exemption number(s) on Schedule NJ-HCC. (See "Completing Line 53c" below.)

Note: If an individual had coverage for any part of a month, they are considered to be covered for the entire month. No exemption is needed for that month.

Completing Line 53c

If your income on line 29 (part-year residents use income for the entire year) is at or below the filing threshold (see page 3), you do not owe a shared responsibility payment. Make no entry on line 53c and continue with line 54.

Dependent on Another Person's Return. If someone can claim you as a dependent on their return, you do not owe a shared responsibility payment. Complete **only** Part I of Schedule NJ-HCC, filling in the "Yes" oval. Fill in the oval at line 53c, NJ-1040, and enclose Schedule NJ-HCC with your return. If you are filing a joint return but one of you can be claimed as a dependent on another person's return, do not include information for that spouse on schedule NJ-HCC.

Full-Year Coverage. If you and everyone in your tax household had minimum essential health coverage for the entire year (part-year residents consider only months as a New Jersey resident), you do not owe a shared responsibility payment. Complete **only** Part I of Schedule NJ-HCC. Fill in the oval at line 53c, NJ-1040, and enclose Schedule NJ-HCC with your return.

Part-Year Coverage OR No Coverage. If at any time during the year (part-year residents consider only months as a New Jersey resident) you or anyone in your tax household did not have minimum essential health coverage, you may owe a shared responsibility payment. Complete Schedule NJ-HCC. If you had coverage for any part of a month, you are considered covered for the entire month. When completing Part II, check the box for every month each individual had minimum essential coverage (part-year residents include only months as a New Jersey resident). If an exemption applies for any member(s) of your tax household (see "Exemptions" on page 37), check the box for each month to which an exemption applies, and enter the exemption number(s). If any individual has more than one exemption number, enter only one of the numbers for that person and check the box. If there are any months without coverage that are not covered by an exemption (part-year residents consider only months as a New Jersey resident), use Worksheet L on page 39 or the online calculator at *nj.gov/treasury/njhealthinsurancemandate/nj-himpa-calc.shtml* to calculate the amount of shared responsibility payment you owe. Fill in the oval at line 53c and enter the amount due. If no amount is due, fill in the oval and leave the line blank.

Enclose Schedule NJ-HCC with your return.

Worksheet L

Complete this worksheet to calculate the amount of your shared responsibility payment, or use the online calculator at *nj.gov/treasury/njhealthinsurancemandate/nj-himpa-calc.shtml*. Do not complete this worksheet if everyone in your tax household had minimum essential health coverage for the entire year.

Part I

You will need to determine your household income for purposes of calculating your shared responsibility payment. This includes your total income (line 27), your tax-exempt interest (line 16b), and the total income and tax-exempt interest of your dependents. Include estimated income for any dependents who do not file a New Jersey tax return. Do not use amounts from your federal return.

Parts II and III

Complete Part II if no one in your tax household had minimum essential coverage or qualified for an exemption for any part of the year.

Complete Part III if anyone in your tax household had minimum essential coverage or qualified for an exemption for any part of the year.

For purposes of calculating the shared responsibility payment, an individual who is under age 18 on January 1 is considered to be under 18 for the entire year.

Enter your shared responsibility payment (Part II, line 8 or Part III, line 13) on line 53c, NJ-1040, fill in the oval, and enclose Schedule NJ-HCC with your return.

Worksheet L
Shared Responsibility Payment Calculation
Part-year residents see instructions on page 41 before completing this worksheet.

Do not complete if:
- Everyone in your tax household had minimum essential health coverage or qualified for an exemption for the entire year; or
- You filled in the oval at line 53b **and** the "Yes" oval at Step 3 of the NJ-EZ Enroll form.

Part I

1. Enter the amount from line 27 (Total Income) of your NJ-1040. **Do not** use income from your federal income tax return. ..... 1. _____

2. Enter the amount from line 16b (Tax-Exempt Interest) of your NJ-1040. ..... 2. _____

3. Enter income of any dependents you claim on your return. Also include any individual(s) you can, but do not, claim as a dependent(s) on your return.*

	Enter amount from Line 27, NJ-1040	Enter amount from Line 16b, NJ-1040
_____ Dependent name	_____	_____
_____ Dependent name	_____	_____
_____ Dependent name	_____	_____
_____ Dependent name	_____	_____
_____ Dependent name	_____	_____

Total dependent income. Add the amounts in each column and enter the total on line 3. _____ + _____ = 3. _____

If more than five dependents have income, include any additional dependents' income in the total on line 3.

*List estimated income, if any, of dependents who will not file a 2025 New Jersey Income Tax return. Do not include any dependent's income that is included on your own 2025 NJ-1040.

4. Total household income. Add lines 1 through 3 ..... 4. _____

5. Enter the amount listed for your filing status:

$10,000 –	Single
	Married/CU partner filing separate return
$20,000 –	Married/CU couple filing joint return
	Head of Household
	Qualifying widow(er)/surviving CU partner

5. _____

6. Subtract line 5 from line 4 ..... 6. _____

7. **Income Percentage Amount.** Multiply the amount on line 6 by 2.5% (0.025) ..... 7. _____

8. **Did you or anyone in your tax household have minimum essential health coverage or qualify for an exemption for part, but not all of the year?**

   ⬭ Yes. Complete Part III on page 40.
   ⬭ No. Complete Part II on page 40.

(Keep for your records)

Part II – Complete if no one in your tax household had minimum essential health coverage for any part of the year.

1. Number of individuals in your tax household who were **18 or older** (see instructions) _____ x $695.00 = ... 1. _____
2. Number of individuals in your tax household who were **under age 18** (see instructions) _____ x $347.50 = ... 2. _____
3. Add line 1 and line 2 ..... 3. _____
4. Flat Rate Amount. Enter the lessor of line 3 or $2,085 ..... 4. _____
5. Income Percentage Amount. Enter the income percentage amount from Part I, line 7 ..... 5. _____
6. Enter the greater of line 4 or line 5 ..... 6. _____
7. Enter the amount listed for the size of your tax household:
   1 person – $4,908 3 people – $14,724 5+ people – $24,540
   2 people – $9,816 4 people – $19,632 ..... 7. _____
8. **Shared Responsibility Payment.** Enter the lesser of line 6 or line 7. Also enter on line 53c, NJ-1040 ..... 8. _____

Part III – Complete if any member of your tax household had minimum essential health coverage during any part, but not all, of the year.

Section A

1a. Number of individuals listed in Part II of Schedule NJ-HCC who were **18 or older** (see instr.) _____ x 12 = ... _____

b. Number of boxes checked for individuals included in line 1a ..... _____

c. Months without minimum essential health coverage. Subtract line 1b from line 1a ..... _____

d. Multiply line 1c by $57.92 ..... 1d. _____

2a. Number of individuals listed in Part II of Schedule NJ-HCC who were **under age 18** (see instr.) _____ x 12 = ... _____

b. Number of boxes checked for individuals included in line 2a ..... _____

c. Months without minimum essential health coverage. Subtract line 2b from line 2a ..... _____

d. Multiply line 2c by $28.96 ..... 2d. _____

3. Add lines 1d and 2d ..... 3. _____
4. Flat Rate Amount. Enter the lesser of line 3 or $2,085. ..... 4. _____

Section B

5. Enter the income percentage amount from Part I, line 7 ..... 5. _____
6. Number of individuals listed in Part II of Schedule NJ-HCC _____ x 12 = ... 6. _____
7. Number of boxes checked in Part II of Schedule NJ-HCC 7. _____
8. Months without minimum essential health coverage. Subtract line 7 from line 6 ..... 8. _____
9. Divide line 8 by line 6 (Enter as a percentage) ..... 9. _____ %
10. Income Percentage Amount. Multiply the amount on line 5 by the percentage on line 9 ..... 10. _____

Section C

11. Enter the greater of line 4 or line 10 ..... 11. _____
12. Enter the amount listed for the size of your tax household:
    1 person – $4,908 3 people – $14,724 5+ people – $24,540
    2 people – $9,816 4 people – $19,632 ..... 12. _____
13. **Shared Responsibility Payment.** Enter the lesser of line 11 or line 12. Also enter on line 53c, NJ-1040 ..... 13. _____

(Keep for your records)

Part-Year Residents

Make the following adjustments to Worksheet L to calculate your shared responsibility payment for the period of your New Jersey residency:

Part I, Lines 1–3. Enter income for the entire year, not just for the period of New Jersey residency.

Part I, Line 7. Calculate your income percentage amount as indicated, and prorate the result based on the number of months you were a New Jersey resident. For this calculation, 15 days or more is considered a month.

$$\textit{Calculation:}\ \text{Part I, line 7} \times \frac{\text{Months NJ resident}}{12} = \text{Prorated amount for Part I, line 7}$$

Part I, Line 8. When answering the question at line 8, consider only the part of the year you were a New Jersey resident, not the entire year.

Part II, Line 3. Add lines 1 and 2 as indicated, and prorate the total based on the number of months you were a New Jersey resident.

$$\textit{Calculation:}\ \text{Part II, line 3} \times \frac{\text{Months NJ resident}}{12} = \text{Prorated amount for Part II, line 3}$$

Part III, Lines 1a, 2a, and 6. Multiply the number of individuals by the number of months you were a New Jersey resident. Do not multiply by 12.

Line 54 – Total Tax Due

Add lines 50 through 53c and enter the total.

Line 55 – Total New Jersey Income Tax Withheld

Enter the total New Jersey Income Tax withheld as shown on all of your W-2s, W-2Gs, and/or 1099s on this line.

Common forms include:

- Form W-2: Box 17 (Box 15 must indicate NJ)
- Form W-2G: Box 15 (Box 13 must indicate NJ)
- Form 1099-R: Box 14 (Box 15 must indicate NJ)
- Form 1099-MISC: Box 16 (Box 17 must indicate NJ)
- Form 1099-NEC: Box 5 (Box 6 must indicate NJ)

Do not include tax paid on your behalf by a partnership.

Enclose document ▶ Enclose Forms W-2 and 1099 with your return.

Part-Year Residents. You must determine from your W-2, W-2G, and/or 1099 statement(s) the amount of New Jersey Income Tax withheld from wages you earned or other payments you received while you were a New Jersey resident. If your W-2 includes only wages you earned while you were a resident, report the total New Jersey tax withheld on the W-2. If your employer combined your resident and nonresident wages on the W-2, include only tax withheld while you were a New Jersey resident.

Line 56 – Property Tax Credit

If you met the eligibility requirements on page 25 and you receive a greater benefit from the Property Tax Credit, enter $50 ($25 if married, filing separately). **Do not** claim a credit if you claimed the Property Tax Deduction on line 41 or your income is under the filing threshold.

Part-Year Residents. Prorate the amount of any Property Tax Credit on this line based on the number of months you occupied your qualified New Jersey residence.

Line 57 – New Jersey Payments/Credit From 2024 Tax Return

Include on this line:

- Estimated tax payments made for 2025;
- Amount paid with your application for an extension;
- Credit applied from the prior year. This is the amount you chose to carry forward on line 69 of your 2024 NJ-1040.

Do not include prior year refunds or tax paid on your behalf by partnership(s).

Payments Made Under Another Name or Social Security Number. If you changed your name (marriage, divorce, etc.), and you made estimated tax payments using your former name, enclose a statement explaining all the payments you and/or your spouse made for 2025 and the name(s) and Social Security number(s) under which you made payments.

If your spouse died during the year and amounts were paid/credited under both your Social Security numbers, enclose a

statement listing the Social Security numbers and the amounts submitted under each.

Part-Year Residents. Enter the amount of estimated payments you made to New Jersey while you were a resident. If you made estimated payments both as a resident and as a nonresident, enter only the payments you made to meet your tax liability while you were a resident.

Line 58 – New Jersey Earned Income Tax Credit (NJEITC)

This is a credit for certain taxpayers who work and have earned income. It reduces the amount of tax you owe and can give you a refund.

The NJEITC is 40% of the federal EIC.

If you claimed and were allowed a federal earned income credit (EIC), enter 40% of your federal EIC amount. If you were a **part-year resident**, you must prorate your federal EIC amount by the number of months you were a New Jersey resident.

If you were at least 18 years old, you may be eligible for an NJEITC even if you did not meet the age requirement for a federal EIC. The maximum age limit has been eliminated.

Did you meet the following requirements during 2025?

- You did not have a qualifying child; and
- You were at least 18 years old on the last day of the tax year; and
- You met all federal EIC requirements except the age requirement; and
- You are not listed as a dependent on another tax return.

If so, enter $260 on line 58. If you were a part-year resident, you must prorate $260 by the number of months you were a New Jersey resident.

Married, Filing Separately. If you are married and you are not filing a joint return, you can claim the NJEITC only if you had a qualifying child who lived with you for more than half of 2025, and you lived apart from your spouse for the last six months of 2025.

Civil Union Couples

You are eligible for an NJEITC only if you claim and are allowed a federal EIC. If you are not filing a joint New Jersey return, you must have had a qualifying child who lived with you for more than half of 2025, and lived apart from your civil union partner for the last six months of 2025.

If you file a joint or separate federal return, enter 40% of your federal EIC amount.

If you did not file a joint or separate federal return, prepare a mock federal return using the same filing status as on your NJ-1040, then calculate the amount of the federal EIC that you would have been eligible to receive. You can also go to *irs.gov* to calculate the amount of federal EIC based on your New Jersey filing status. Enter 40% of the calculated amount and fill in the second oval below line 58 indicating you are a civil union couple.

Fill In Ovals. Only fill in the **first** oval if your federal return indicates "EIC" next to line 27. Only fill in the **second** oval if you are a civil union couple filing a joint return.

You may be asked to provide documentation that shows you are eligible for this credit.

Visit our website at *eitc.nj.gov* for more information on the program.

Lines 59 through 61 – UI/WF/SWF, DI, and FLI Credits

If you had two or more employers and you contributed more than the maximum amount of unemployment insurance (UI)/workforce development partnership fund (WF)/supplemental workforce fund (SWF) contributions, disability insurance (DI) contributions, and/or family leave insurance (FLI) contributions, you may be able to take credit for the excess withheld. If you had two or more employers and you contributed more

The maximum employee contributions were:

UI/WF/SWF – $184.02
DI – $380.42
FLI – $545.82

Complete Form NJ-2450 to calculate the excess contributions and report as follows:

Enter on line:	Amount from Form NJ-2450:
59	Line 4
60	Line 5
61	Line 6

You **must** enclose Form NJ-2450 with your return.

If you had only one employer, you must contact that employer for the refund of any amount that was overwithheld. Do not complete Form NJ-2450.

If you had multiple employers but one employer withheld more than the maximum, do not enter more than the maximum amount for that employer on Form NJ-2450. Any amounts over the maximum that were incorrectly withheld must be refunded by that particular employer.

If we deny your request, you must refile your claim through the Department of Labor and Workforce Development by completing Form UC-9A.

Line 62 – Wounded Warrior Caregivers Credit

You are eligible for this credit if you provided care for a relative who is a qualifying armed services member and your gross income was $100,000 or less (married, filing joint; head of household; qualifying widow(er)) or $50,000 or less (single; married, filing separate).

A **relative** is a:

Spouse	Grandparent	Nephew
Parent	Grandchild	Niece
Child	Aunt	Great-grandparent
Brother	Uncle	Great-grandchild
Sister	First Cousin	

The above relationships by marriage (e.g., stepchild, mother-in-law, etc.)

A **qualifying armed services member** is a person who:

- Was honorably discharged or released under honorable circumstances by the last day of the tax year; and
- Has a disability arising from active U.S. military service in any war or conflict on or after September 11, 2001; and
- Has either a 100% disability rating or receives individual unemployability benefits (one disability of at least 60% or two disabilities with a combined rating of at least 70% and one of those is at least 40%); and
- Lived with you in New Jersey for at least six months of the tax year.

Complete Schedule NJ-WWC to calculate the credit, and enter the amount on line 62. If two or more people care for the same person, the credit is apportioned based on the share of total care expenses for the year.

Part-Year Residents. You must use your income for the entire year when determining your eligibility.

Enclose document Enclose a copy of your caregiver approval letter the first time you claim the credit. You may be required to submit additional documentation to verify your eligibility.

Line 63 – Pass-Through Business Alternative Income Tax Credit

Enter your share of tax from Schedule NJ-BUS-1, Part II, line 5; Schedule NJ-BUS-1, Part III, line 5; or from Schedule NJK-1 received from an estate or trust.

Enclose document Enclose Schedule NJ-BUS-1 and a copy of your Schedule PTE-K-1, Schedule NJK-1 from an estate or trust, NJK-1 from a partnership, and NJ-K-1 from an S corporation with your return.

Worksheet J
Child and Dependent Care Credit

1. Enter your federal credit for child and dependent care expenses. ..... 1. _____
2. Enter your taxable income from line 42, NJ-1040. If blank, enter zero ..... 2. _____
3. Enter the percentage below based on the amount on line 2.

If line 2 is		Enter %
$30,000 or less		50%
Over $30,000	but not over $60,000	40%
Over $60,000	but not over $90,000	30%
Over $90,000	but not over $120,000	20%
Over $120,000	but not over $150,000	10%
Over $150,000		not eligible

3. _____ %
4. Multiply line 1 by the percentage on line 3. Also enter this amount on line 64, NJ-1040. Part-year residents see page 44. ..... 4. _____

(Keep for your records)

Line 64 – Child and Dependent Care Credit

The Child and Dependent Care Credit is available to certain taxpayers who have earned income and paid someone to care for a qualifying person so they can work or look for work.

Use Worksheet J on page 43 to calculate the amount of your credit.

Civil Union Couples. If you are filing a joint New Jersey return and one or both of you are allowed a federal credit for child and dependent care expenses, you may also be able to receive a New Jersey Child and Dependent Care Credit. If your filing status is married, filing separately, you are only eligible for the credit if you meet certain exceptions for federal purposes.

If you file a joint federal return, use Worksheet J to calculate the amount of your New Jersey credit.

If you did not file a joint federal return, prepare a federal return as if you were married, filing jointly, and calculate the amount of the federal credit for child and dependent care expenses you would have been eligible to receive. Use that amount on Worksheet J to calculate your New Jersey credit. Fill in the oval below line 64 indicating you are a civil union couple.

Enclose document ▶ Enclose a copy of federal Form 2441 with your return.

Part-Year Residents. You must use your taxable income for the entire year when determining your eligibility. Prorate your credit based on the number of months you were a New Jersey resident.

See our website at *nj.gov/treasury/taxation/depcarecred.shtml* for more information.

Line 65 – New Jersey Child Tax Credit

If your taxable income is $80,000 or less, you are eligible for a credit for each dependent who is age 5 or younger on the last day of the tax year. If your filing status is married filing separately, you are not eligible for this credit.

Calculating your credit

1. Enter your taxable income from line 42, NJ-1040. If blank, enter zero. _____

2. If line 1 is:

Over	Not over	Enter
$30,000 or less		$1,000
$30,000	$40,000	$ 800
$40,000	$50,000	$ 600
$50,000	$60,000	$ 400
$60,000	$80,000	$ 200

_____

3. Enter the number of dependents claimed on lines 10 and 11, NJ-1040 who were age 5 or younger on the last day of the tax year (born 2020 or later). Also enter this number in the box provided at line 65, NJ-1040. _____

4. Multiply line 2 by line 3. Also enter this amount on line 65, NJ-1040. Part-year residents see below. _____

Part-Year Residents. You must use your taxable income for the entire year when determining your eligibility. Prorate your credit based on the number of months you were a New Jersey resident.

See our website at *www.nj.gov/treasury/taxation/individuals/childtaxcredit.shtml* for more information.

Line 66 – Total Withholdings, Credits, and Payments

Add lines 55 through 65 and enter the total.

Line 67 – Amount You Owe

If line 66 is less than line 54, you have tax due. Subtract line 66 from line 54 and enter the result.

If you would like to make a donation to the Charitable Campaigns, continue with line 70. Otherwise, continue with line 79.

Note: If the amount on line 67 is more than $400, you may want to increase your estimated payments or contact your employer for Form NJ-W4 to increase your withholdings.

Line 68 – Overpayment Amount

If line 66 is more than line 54, you have an overpayment. Subtract line 54 from line 66 and enter the result.

Line 69 – Credit to Your 2026 Tax

Enter the amount you want to credit to your 2026 tax. This amount will reduce your refund.

Lines 70 through 77 – Charitable Contributions

You can make a donation to one or more of the following charities. The amount you donate will reduce your refund or increase your balance due.

To make a donation, check the appropriate box(es) and enter the amount you want to contribute on the corresponding line.

Line 70 – Endangered Wildlife Fund

Line 71 – Children's Trust Fund

Line 72 – Vietnam Veterans' Memorial Fund

Line 73 – Breast Cancer Research Fund

Line 74 – U.S.S. New Jersey Educational Museum Fund

Line 75 through 77 – You can donate to up to three of the following funds on these lines. Enter the code number in the boxes provided.

- Drug Abuse Education Fund (**01**)
- Korean Veterans' Memorial Fund (**02**)
- Organ and Tissue Donor Awareness Education Fund (**03**)
- NJ-AIDS Services Fund (**04**)
- Literacy Volunteers of America – New Jersey Fund (**05**)
- New Jersey Prostate Cancer Research Fund (**06**)
- World Trade Center Scholarship Fund (**07**)
- New Jersey Veterans Haven Support Fund (**08**)
- Community Food Pantry Fund (**09**)
- Cat and Dog Spay/Neuter Fund (**10**)
- New Jersey Lung Cancer Research Fund (**11**)
- Boys and Girls Clubs in New Jersey Fund (**12**)
- NJ National Guard State Family Readiness Council Fund (**13**)
- American Red Cross – NJ Fund (**14**)
- Girl Scouts Councils in New Jersey Fund (**15**)
- Homeless Veterans Grant Fund (**16**)
- Leukemia & Lymphoma Society New Jersey Fund (**17**)
- Northern New Jersey Veterans Memorial Cemetery Development Fund (**18**)
- New Jersey Farm to School and School Garden Fund (**19**)
- Local Library Support Fund (**20**)
- ALS Association Support Fund (**21**)
- Fund for the Support of New Jersey Nonprofit Veterans Organizations (**22**)
- New Jersey Yellow Ribbon Fund (**23**)
- Autism Programs Fund (**24**)
- Boy Scouts Councils in New Jersey Fund (**25**)
- NJ Memorials to War Veterans Maintenance Fund (**26**)
- Jersey Fresh Program Fund (**27**)
- NJ World War II Veterans' Memorial Fund (**28**)
- Meals on Wheels in New Jersey Fund (**29**)
- New Jersey Pediatric Cancer Research Fund (**30**)
- Special Olympics New Jersey Fund (**31**)
- New Jersey Ovarian Cancer Research Fund (**32**)

See *nj.gov/treasury/taxation/1040charitablefunds.shtml* for more information on the charitable funds.

Line 78 – Total Adjustments to Tax Due/ Overpayment Amount

Add lines 69 through 77 and enter the total.

Line 79 – Balance Due

Compare lines 67, 68, and 78 and complete line 79 as follows:

- If you have an amount on line 67, add lines 67 and 78 and enter the total.
- If you have an amount on line 68 but it is *less* than the amount on line 78, subtract line 68 from line 78 and enter the result.
- If you have no amount on lines 67 and 68 but you have an amount on line 78, enter the amount from line 78.

See "How to Pay" on page 46. Fill in the oval if you are paying by e-check or credit card.

If you do not file your return or make a payment on time, we may charge you penalties and interest. See page 47.

Line 80 – Refund Amount

If you have an amount on line 68, subtract line 78 from line 68 and enter the result.

You must submit your return to claim a refund. If the refund is $1 or less, you must enclose a statement requesting it.

NJ FAMILYCARE
Affordable health coverage. Quality care.

No premiums. No waiting period. Children can qualify regardless of immigration status!

Income-eligible NJ residents can apply online at **www.njfamilycare.org** or call **800-701-0710 TTY: 711** (translators available)

Those not eligible for NJ FamilyCare can apply at the State Marketplace **www.getcovered.nj.gov** or call **833-677-1010 TTY: 711**

New Jersey Department of Human Services

Time Period for Refunds. Generally, you have three years from the date the return was due (including extensions) to request a refund.

Claims Against Your Refund (Set-Off/Offset Programs). Your refund can be used to pay debts you owe to:

- The State of New Jersey, including any of its agencies;
- The Internal Revenue Service;
- Another claimant state/city that has a personal income tax set-off agreement with New Jersey.

If we apply your refund or credit to any debts, we will notify you by mail.

Gubernatorial Elections Fund

If you would like to designate $1 to help candidates for Governor pay campaign expenses, fill in the "Yes" oval. If you are filing a joint return, your spouse can also elect to designate $1 to this fund. Filling in the "Yes" oval will not reduce your refund or increase the amount you owe.

For more information on the Gubernatorial Public Financing program, contact the New Jersey Election Law Enforcement Commission at (609) 292-8700 or online at *elec.nj.gov*.

Signature

Sign and date your return in blue or black ink. Both spouses must sign a joint return. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. We cannot process a return without the proper signatures and will return it to you. This causes unnecessary processing delays and may result in penalties for late filing. If you are filing on behalf of a deceased taxpayer, see "Deceased Taxpayers" on page 48.

Driver's License Number

Enter your Driver's License or state Non-Driver Identification Card number. Providing this information is voluntary. We may use this information to validate your identity in our effort to combat identity theft and fraudulent filing.

Death Certificate

Fill in the appropriate oval below the signature line if you are enclosing a death certificate.

Don't Need Forms Mailed to You Next Year?

If you do not need a booklet mailed to you next year, fill in the appropriate oval below the signature line.

Paid Tax Preparer Information

Preparer Authorization. Division of Taxation personnel cannot discuss your return or enclosures with anyone other than you without your written authorization because of the strict provisions of confidentiality. If you want a Division of Taxation representative to discuss your tax return with the person who signed your return as your "Paid Tax Preparer," fill in the oval above the preparer's signature line to give your permission.

Tax Preparers

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

E-File Mandate. Preparers that reasonably expect to prepare 11 or more individual resident Income Tax returns (including those filed for trusts and estates) during the tax year must use electronic methods to file those returns if an electronic filing option is available. A tax preparer is liable for a penalty of $50 for each return they fail to file electronically when required to do so.

Opting Out of Electronic Filing. If your tax preparer is required to file all returns electronically but you want to file a paper return, you can opt out by enclosing Form NJ-1040-O, E-File Opt-Out Request Form, with your paper return. Both you and your preparer must sign the form, and your preparer must fill in the oval above their signature on your return to indicate that Form NJ-1040-O is enclosed.

How to Pay

You can make your payment either electronically (e-check or credit card) or by check or money order. Payments must be postmarked or submitted electronically by April 15, 2026, to avoid penalty and interest charges. If you are paying a balance due for 2025 and also making an estimated tax payment for 2026, make a separate payment for each transaction. If you owe less than $1, you do not have to make a payment.

Check or Money Order. There is a payment voucher (Form NJ-1040-V) at the front of this booklet. Do not use the preprinted voucher if any information is incorrect. Instead, complete a blank voucher, which is available on our website at *nj.gov/treasury/taxation/prntgit.shtml*

Make your check or money order payable to State of New Jersey – TGI. Write your Social Security number on the check or money order. If you are filing a joint return, include both Social Security numbers in the same order the names are listed on the return. Send your payment for the balance due with

the voucher in the same envelope with your tax return. (See "Where to Mail Your Return" below.)

Electronic Payments. Do not send in the payment voucher if you are paying electronically. When making your payment, you must enter the Social Security number and date of birth of the first person listed on the tax return or your account will not be properly credited.

- **Electronic Check (e-check).** You can have your payment directly withdrawn from your bank account using our online e-check service. This option is available on our website (*nj.gov/taxation)*. If you do not have internet access, you can make an e-check payment by contacting our Customer Service Center or by visiting a Regional Information Center. (See page 64 for phone numbers or addresses.)
- **Credit Card (Processing Fees Apply).** You can use an American Express, Discover, MasterCard, or Visa credit card to make your payment. This option is available on our website (*nj.gov/taxation*) or by phone (1 (888) 673-7694). You can also pay by credit card by contacting the Division's Customer Service Center or by visiting a Regional Information Center. (See page 64 for phone numbers or addresses.)

Penalties and Interest

If you do not file your return or make your payment on time, we may charge you the following penalties and interest:

- **Late Filing Penalty.** When you file a return after the original or extended due date, we will assess a penalty of 5% per month (or part of a month) up to a maximum of 25% on the outstanding tax balance. You may also be charged a $100 penalty for each month the return is late.
- **Late Payment Penalty.** When you pay after the filing deadline, you may be charged a 5% penalty on the outstanding balance.
- **Interest.** We will assess interest at an annual rate of 3% above the prime rate each month (or part of a month) the tax is unpaid. At the end of each calendar year, any tax, penalties, and interest remaining unpaid will become part of the balance on which interest is charged. See Technical Bulletin TB-21(R) for current and previous years' interest rates.

Where to Mail Your Return

Use the envelope in your booklet to mail your NJ-1040, related enclosures, payment voucher, and check or money order for any tax due. Send only one return per envelope. On the envelope flap are preprinted address labels. To mail your return properly:

1. Remove all labels from envelope flap along perforations; and
2. Attach only the correct label to the front of the envelope.

Payment Due Label
Mail returns with tax due (include payment voucher and check or money order, if applicable) to:

State of New Jersey
Division of Taxation
Revenue Processing Center – Payments
PO Box 111
Trenton NJ 08645-0111

Refund Label
Mail returns requesting a refund (or with no tax due) to:

State of New Jersey
Division of Taxation
Revenue Processing Center – Refunds
PO Box 555
Trenton NJ 08647-0555

Do not staple, paper clip, tape, or use any other fastening device for your return and enclosures.

Military Personnel

A member of the Armed Forces whose domicile is New Jersey is a resident for Income Tax purposes even if they are assigned to a duty post outside New Jersey. They remain a resident unless a change of domicile to another state is established.

Military pay is **taxable** to a resident of New Jersey and is reported as **wages** on Form NJ-1040. New Jersey residents must report all taxable income, regardless of where it is earned.

Military pensions, mustering-out payments, and subsistence and housing allowances are **not** taxable and should not be included.

For a more in-depth discussion of residency status, see publications GIT-6, *Part-Year Residents and Nonresidents* and GIT-7, *Military Personnel and Families*.

Death Related to Duty
When a member of the Armed Forces serving in a combat zone or qualified hazardous duty area dies as a result of wounds, disease, or injury received there, no Income Tax is due for the year the death occurred, or for any earlier years served in the zone or area.

Spouses of Military Personnel
Federal law allows spouses of military personnel to choose the same legal residence as the service member for state and local tax purposes. The spouse does not have to actually live in the state or live with the service member spouse during the year.

If your spouse is a member of the military and you live in New Jersey but choose a different state as your legal residence, you are not subject to tax on wages earned in New Jersey and you should not file Form NJ-1040. However, if you had other types of income from New Jersey, or if you had New Jersey

tax withheld in error, or made estimated payments, you should file a New Jersey Nonresident Income Tax Return (Form NJ-1040NR.)

For more information on military spouses, see GIT-7, *Military Personnel and Families.*

Military Extensions
If you are not able to file on time because of distance, injury, or hospitalization as a result of being on active duty with the Armed Forces of the United States, you will automatically receive a six-month extension by enclosing an explanation when filing the return.

Combat Zone. New Jersey allows extensions of time to file Income Tax returns and pay any tax due for members of the Armed Forces and civilians providing support to the Armed Forces serving in an area that has been declared a "combat zone" by executive order of the President of the United States or a "qualified hazardous duty area" by federal statute.

Once you leave the combat zone or qualified hazardous duty area, you have 180 days to file your tax return and pay tax due.

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

No interest or penalties will be assessed during a valid extension for service in a combat zone or qualified hazardous duty area. This extension also applies to your spouse if you file a joint return.

Enclose a statement of explanation with your return when you file that includes the reason for the extension.

For more information on military personnel, see GIT-7, *Military Personnel and Families*.

Deceased Taxpayers

If a person received income in 2025 but died before filing a return, the surviving spouse or personal representative (executor or administrator of an estate or anyone who is in charge of the decedent's personal property) should file the New Jersey return.

Filing Status. Use the same filing status that was used on the final federal income tax return, unless the decedent was a partner in a civil union. (See "Filing Status" on page 6.)

Name and Address
- *Joint return.* Write the name and address of the decedent and the surviving spouse in the name and address fields. Print "Deceased" and the date of death above the decedent's name.
- *Other filing status.* Write the decedent's name in the name field and the personal representative's name and address in the remaining fields. Print "Deceased" and the date of death above the decedent's name.

Exemptions and Deductions. Prorate exemptions and deductions only if the decedent was a New Jersey resident for part of the year and a nonresident for part of the year.

Signatures
- *Personal representative.* A personal representative filing on behalf of a deceased taxpayer must sign the return in their official capacity. If it is a joint return, the surviving spouse also must sign.
- *No personal representative.* If filing a return when there is no personal representative for the deceased, the surviving spouse signs the return and writes "Filing as Surviving Spouse" or "Filing as Surviving Civil Union Partner" in the signature section.
- *No personal representative and no surviving spouse.* If there is no personal representative and there is no surviving spouse, the person in charge of the decedent's property must file and sign the return as "Personal Representative."

If there is a refund due and you want us to issue the check to the decedent's surviving spouse or estate:
- Enclose a copy of the decedent's death certificate (if an estate, also include the Surrogate's Short Certificate); and
- Fill in the oval below the signature line.

Income in Respect of a Decedent. If you had the right to receive income that the deceased person would have received had they lived, and the income was not included on the decedent's final return, you must report it on your own return when you receive it. Include the income on line 26 as "Other" income.

Amended Returns

File an amended return, Form NJ-1040X, and pay any tax due if:
- You receive an additional tax statement (W-2 or 1099) after filing your return; or
- You find that you made a mistake on your previously filed return; or
- There are any changes in your federal income tax (e.g., federal earned income credit or credit for dependent and child care expenses). The amended resident return, Form NJ-1040X, must be filed within 90 days.

After You Complete the Form

- Do not staple, paper clip, tape, or use any other type of fastening device.
- Check name, address, Social Security number, and county/municipality code for accuracy.
- Send only one return per envelope.
- Enclose all supporting documents, forms, and schedules.
- Keep a copy of your return and all supporting documents, schedules, and worksheets 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.
- If you filed your original return and need to make changes or correct mistakes, you must file an amended return (NJ-1040X). Do not refile Form NJ-1040.

Privacy Act Notification

The Division of Taxation uses your Social Security number primarily to account for and give credit for tax payments. We also use Social Security numbers to administer and enforce all tax laws for which we are responsible. In addition, the Division is required by law to forward an annual list to the Administrative Office of the Courts containing the names, addresses, and Social Security numbers of individuals who file a New Jersey tax return or Property Tax Credit/Wounded Warrior Caregivers Credit application. This list will be used to avoid duplication of names on jury lists. The Division also is required to transmit to the Department of Human Services (DHS) annually information from New Jersey tax returns that will permit DHS to identify individuals who do not have health insurance and who may be eligible for Medicaid or the NJ FamilyCare program.

Federal/State Tax Agreement

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

Fraudulent Return

You may be liable for a penalty up to $7,500, or imprisonment for three to five years, or both, if you deliberately fail to file a return, file a fraudulent return, or attempt to evade paying your tax.

Use of Form NJ-1040-HW

If you are not required to file Form NJ-1040 because your income was at or below the filing threshold (see page 3), you may be able to use Form NJ-1040-HW to apply for a Property Tax Credit and/or a Wounded Warrior Caregivers Credit.

Property Tax Credit

If you were either a homeowner or a tenant and you met the eligibility requirements for a Property Tax Credit (see page 25), you qualify for a credit of $50 ($25 if you and your spouse file separate returns but maintained the same principal residence (main home)).

Complete Part I, Form NJ-1040-HW, to apply for the Property Tax Credit ONLY if:

- You do not file a 2025 Form NJ-1040; and
- Your New Jersey gross income for 2025 was not more than $20,000, or $10,000 if your filing status is single or married/CU partner, filing separate return (part-year residents must use income for the *entire* year); and
- You were 65 or older or blind or disabled on the last day of the tax year.

Wounded Warrior Caregivers Credit

If you provided care for a relative who was a qualifying armed services member, you qualify for a credit of $675 or the amount of the service member's federal disability compensation, whichever is less. See page 43 for information on who is considered a "relative" and who is considered a "qualifying armed services member."

Complete Part II, Form NJ-1040-HW, to apply for the Wounded Warrior Caregivers Credit ONLY if you:

- Do not file a 2025 Form NJ-1040; and
- Your New Jersey gross income for 2025 was not more than $20,000, or $10,000 if your filing status is single or married/CU partner, filing separate return (part-year residents must use income for the *entire* year).

When to File

Residents have until April 15, 2026, to file Form NJ-1040-HW for 2025.

Identification Section

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 application. **Do not use the label if any of the information is incorrect.** If your label contains incorrect information or you do not have a label,

print or type the information in the spaces provided. If you are filing jointly, include your spouse's name.

Fill in the "Change of Address" oval if your address has changed since you last filed a New Jersey return or if any of the address information on your label is incorrect.

Social Security Number

You must enter your Social Security number in the boxes provided on the return, one digit in each box. If you are filing jointly, enter both filers' numbers in the same order as the names. If you (or your spouse) do not have a Social Security number, see "Social Security Number" on page 5 for more information.

County/Municipality Code

Enter the four-digit code of your current residence from the table on page 52. Enter one digit in each box.

Filing Status (Lines 1–5)

You must use the same filing status on Form NJ-1040-HW as you would have used if you had filed a New Jersey Income Tax return. Indicate the appropriate filing status. Fill in only **one** oval. For more information, see "Filing Status" on page 6.

NJ Residency Status (Line 6)

If you were a New Jersey resident for only part of the year, list the month and day in the tax year your residency began and the month and day in the tax year it ended. For example, if you moved to New Jersey August 4, 2025, enter 08/04/25 to 12/31/25.

Part I — Property Tax Credit

Homeowner or Tenant During 2025 (Line 7)

Indicate whether at any time during 2025 you *either* owned or rented a home in New Jersey that you occupied as your main home on which property taxes or rent were paid. **Fill in only one oval**. You may be asked to provide proof of property taxes or rent paid on your main home at a later time.

If you answer "None" here, you are not eligible for a Property Tax Credit. Do not complete Part I.

Age 65 or Older or Blind or Disabled (Lines 8a and 8b)

Line 8a — Age 65 or Older. Indicate whether you were 65 or older on the last day of the 2025 Tax Year. Fill in the appropriate oval to the right of "Yourself." If you are filing a joint application, fill in the appropriate oval to the right of "Spouse/CU partner."

Proof of Age. You must enclose proof of age such as a copy of a birth certificate, driver's license, or church records the first time you indicate that you (or your spouse) are 65 or older.

Line 8b — Blind or Disabled. Indicate whether you were blind or disabled on the last day of the 2025 Tax Year. Fill in the appropriate oval to the right of "Yourself." If you are filing a joint application, fill in the appropriate oval to the right of "Spouse/CU partner."

Proof of Disability. You must enclose a copy of the doctor's certificate or other medical records evidencing legal blindness or total and permanent disability the first time you indicate that you (or your spouse) are blind or disabled.

Fill in the "Yes" ovals **only if you or your spouse met the qualifications;** they do not apply to your dependents or domestic partner.

If you answer "No" to the questions at line 8a and line 8b for both yourself and your spouse/CU partner, do not complete Part I.

Part II — Wounded Warrior Caregivers Credit

Eligibility (Line 9)

If you provided care for a relative who was a qualifying armed services member, fill in the "Yes" oval. (See page 43 for information on who is considered a "relative" and who is considered a "qualifying armed services member.") If you answer "Yes," enter the name and Social Security number of the qualifying service member. Also, enter your relationship to the service member.

If you answer "No" here, you are not eligible for a Wounded Warrior Caregivers Credit. Do not complete Part II.

Credit Calculation (Lines 10a–10c)

Line 10a — Enter the amount of the 2025 federal disability compensation of the qualifying armed services member for whom you provided care.

Line 10b — The maximum credit is $675.

Line **10b** — Enter the lesser of line 10a or line 10b.

Multiple Caregivers (Line 11)

If you were the only caregiver during the tax year for the service member indicated on line 9, fill in the "Yes" oval. If someone else provided care for the same person, fill in the "No" oval.

If you answer "No" here, enter your percentage of the total care expenses for the year. When two or more people care for the same person, the credit is apportioned based on their share of total care expenses.

Credit Amount (Line 12)

If you answered "Yes" at line 11, enter the amount from line 10c. If you answered "No" at line 11, multiply line 10c by the percentage on line 11.

Enclose a copy of your caregiver approval letter with your application. You may be required to submit additional documentation to verify your eligibility.

Signature

Sign and date your application in blue or black ink. Both spouses must sign a joint application. The signature(s) on the form you file must be original; photocopied signatures are not acceptable. We cannot process an application without the proper signatures and will return it to you. This may delay the payment of your credit(s).

If you are filing for a deceased taxpayer and you want the Division to issue the check to the decedent's surviving spouse or estate:

- Enclose a copy of the decedent's death certificate (if an estate, also include the Surrogate's Short Certificate); and
- Fill in the oval below the signature line.

For information about authorizing the Division of Taxation to discuss your return and enclosures with your paid preparer, see "Preparer Authorization" on page 46.

Where to Mail Your Application

Use the envelope in your booklet to mail Form NJ-1040-HW and related enclosures. **Send only one application per envelope.** Use the return address label from the flap of the envelope addressed to:

State of New Jersey
Division of Taxation
Revenue Processing Center – Refunds
PO Box 555
Trenton NJ 08647-0555

Enter your code in the boxes below the Social Security number boxes on Form NJ-1040 or Form NJ-1040-HW. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to *www.nj.gov/nj/gov/county/localities.shtml* to get the name of your municipality.

Municipality	Code
ATLANTIC COUNTY	
Absecon City	0101
Atlantic City	0102
Brigantine City	0103
Buena Borough	0104
Buena Vista Township	0105
Corbin City	0106
Egg Harbor City	0107
Egg Harbor Township	0108
Estell Manor City	0109
Folsom Borough	0110
Galloway Township	0111
Hamilton Township	0112
Hammonton Town	0113
Linwood City	0114
Longport Borough	0115
Margate City	0116
Mullica Township	0117
Northfield City	0118
Pleasantville City	0119
Port Republic City	0120
Somers Point City	0121
Ventnor City	0122
Weymouth Township	0123
BERGEN COUNTY	
Allendale Borough	0201
Alpine Borough	0202
Bergenfield Borough	0203
Bogota Borough	0204
Carlstadt Borough	0205
Cliffside Park Borough	0206
Closter Borough	0207
Cresskill Borough	0208
Demarest Borough	0209
Dumont Borough	0210
East Rutherford Borough	0212
Edgewater Borough	0213
Elmwood Park Borough	0211
Emerson Borough	0214
Englewood City	0215
Englewood Cliffs Borough	0216
Fair Lawn Borough	0217
Fairview Borough	0218
Fort Lee Borough	0219
Franklin Lakes Borough	0220
Garfield City	0221
Glen Rock Borough	0222
Hackensack City	0223
Harrington Park Borough	0224
Hasbrouck Heights Bor.	0225
Haworth Borough	0226
Hillsdale Borough	0227
Ho-Ho-Kus Borough	0228
Leonia Borough	0229
Little Ferry Borough	0230
Lodi Borough	0231
Lyndhurst Township	0232
Mahwah Township	0233
Maywood Borough	0234
Midland Park Borough	0235
Montvale Borough	0236
Moonachie Borough	0237
New Milford Borough	0238
North Arlington Borough	0239
Northvale Borough	0240
Norwood Borough	0241
Oakland Borough	0242
Old Tappan Borough	0243
Oradell Borough	0244
Palisades Park Borough	0245
Paramus Borough	0246
Park Ridge Borough	0247
Ramsey Borough	0248
Ridgefield Borough	0249
Ridgefield Park Village	0250
Ridgewood Village	0251
River Edge Borough	0252
River Vale Township	0253
Rochelle Park Township	0254
Rockleigh Borough	0255
Rutherford Borough	0256
Saddle Brook Township	0257
Saddle River Borough	0258
South Hackensack Twp.	0259
Teaneck Township	0260
Tenafly Borough	0261
Teterboro Borough	0262
Upper Saddle River Bor.	0263
Waldwick Borough	0264
Wallington Borough	0265
Washington Township	0266
Westwood Borough	0267
Woodcliff Lake Borough	0268
Wood-Ridge Borough	0269
Wyckoff Township	0270
BURLINGTON COUNTY	
Bass River Township	0301
Beverly City	0302
Bordentown City	0303
Bordentown Township	0304
Burlington City	0305
Burlington Township	0306
Chesterfield Township	0307
Cinnaminson Township	0308
Delanco Township	0309
Delran Township	0310
Eastampton Township	0311
Edgewater Park Township	0312
Evesham Township	0313
Fieldsboro Borough	0314
Florence Township	0315
Hainesport Township	0316
Lumberton Township	0317
Mansfield Township	0318
Maple Shade Township	0319
Medford Township	0320
Medford Lakes Borough	0321
Moorestown Township	0322
Mount Holly Township	0323
Mount Laurel Township	0324
New Hanover Township	0325
North Hanover Township	0326
Palmyra Borough	0327
Pemberton Borough	0328
Pemberton Township	0329
Riverside Township	0330
Riverton Borough	0331
Shamong Township	0332
Southampton Township	0333
Springfield Township	0334
Tabernacle Township	0335
Washington Township	0336
Westampton Township	0337
Willingboro Township	0338
Woodland Township	0339
Wrightstown Borough	0340
CAMDEN COUNTY	
Audubon Borough	0401
Audubon Park Borough	0402
Barrington Borough	0403
Bellmawr Borough	0404
Berlin Borough	0405
Berlin Township	0406
Brooklawn Borough	0407
Camden City	0408
Cherry Hill Township	0409
Chesilhurst Borough	0410
Clementon Borough	0411
Collingswood Borough	0412
Gibbsboro Borough	0413
Gloucester City	0414
Gloucester Township	0415
Haddon Township	0416
Haddonfield Borough	0417
Haddon Heights Borough	0418
Hi-Nella Borough	0419
Laurel Springs Borough	0420
Lawnside Borough	0421
Lindenwold Borough	0422
Magnolia Borough	0423
Merchantville Borough	0424
Mount Ephraim Borough	0425
Oaklyn Borough	0426
Pennsauken Township	0427
Pine Hill Borough	0428
Runnemede Borough	0430
Somerdale Borough	0431
Stratford Borough	0432
Tavistock Borough	0433
Voorhees Township	0434
Waterford Township	0435
Winslow Township	0436
Woodlynne Borough	0437
CAPE MAY COUNTY	
Avalon Borough	0501
Cape May City	0502
Cape May Point Borough	0503
Dennis Township	0504
Lower Township	0505
Middle Township	0506
North Wildwood City	0507
Ocean City	0508
Sea Isle City	0509
Stone Harbor Borough	0510
Upper Township	0511
West Cape May Borough	0512
West Wildwood Borough	0513
Wildwood City	0514
Wildwood Crest Borough	0515
Woodbine Borough	0516
CUMBERLAND COUNTY	
Bridgeton City	0601
Commercial Township	0602
Deerfield Township	0603
Downe Township	0604
Fairfield Township	0605
Greenwich Township	0606
Hopewell Township	0607
Lawrence Township	0608
Maurice River Township	0609
Millville City	0610
Shiloh Borough	0611
Stow Creek Township	0612
Upper Deerfield Twp.	0613
Vineland City	0614
ESSEX COUNTY	
Belleville Township	0701
Bloomfield Township	0702
Caldwell Borough Twp.	0703
Cedar Grove Township	0704
East Orange City	0705
Essex Fells Township	0706
Fairfield Township	0707
Glen Ridge Borough	0708
Irvington Township	0709
Livingston Township	0710
Maplewood Township	0711
Millburn Township	0712
Montclair Township	0713
Newark City	0714
North Caldwell Borough	0715
Nutley Township	0716
Orange City	0717
Roseland Borough	0718
South Orange Village Twp.	0719
Verona Township	0720
West Caldwell Township	0721
West Orange Township	0722
GLOUCESTER COUNTY	
Clayton Borough	0801
Deptford Township	0802
East Greenwich Township	0803
Elk Township	0804
Franklin Township	0805
Glassboro Borough	0806
Greenwich Township	0807
Harrison Township	0808
Logan Township	0809
Mantua Township	0810
Monroe Township	0811
National Park Borough	0812
Newfield Borough	0813
Paulsboro Borough	0814
Pitman Borough	0815
South Harrison Township	0816
Swedesboro Borough	0817
Washington Township	0818
Wenonah Borough	0819
West Deptford Township	0820
Westville Borough	0821
Woodbury City	0822
Woodbury Heights Borough	0823
Woolwich Township	0824
HUDSON COUNTY	
Bayonne City	0901
East Newark Borough	0902
Guttenberg Town	0903
Harrison Town	0904
Hoboken City	0905
Jersey City	0906
Kearny Town	0907
North Bergen Township	0908
Secaucus Town	0909
Union City	0910
Weehawken Township	0911
West New York Town	0912
HUNTERDON COUNTY	
Alexandria Township	1001
Bethlehem Township	1002
Bloomsbury Borough	1003
Califon Borough	1004
Clinton Town	1005
Clinton Township	1006
Delaware Township	1007
East Amwell Township	1008
Flemington Borough	1009
Franklin Township	1010
Frenchtown Borough	1011
Glen Gardner Borough	1012
Hampton Borough	1013
High Bridge Borough	1014
Holland Township	1015
Kingwood Township	1016
Lambertville City	1017
Lebanon Borough	1018
Lebanon Township	1019
Milford Borough	1020
Raritan Township	1021
Readington Township	1022
Stockton Borough	1023
Tewksbury Township	1024
Union Township	1025
West Amwell Township	1026

Enter your code in the boxes below the Social Security number boxes on Form NJ-1040 or Form NJ-1040-HW. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to *www.nj.gov/nj/gov/county/localities.shtml* to get the name of your municipality.

Municipality	Code
MERCER COUNTY	
East Windsor Township	1101
Ewing Township	1102
Hamilton Township	1103
Hightstown Borough	1104
Hopewell Borough	1105
Hopewell Township	1106
Lawrence Township	1107
Pennington Borough	1108
Princeton	1114
Robbinsville Township	1112
Trenton City	1111
West Windsor Township	1113
MIDDLESEX COUNTY	
Carteret Borough	1201
Cranbury Township	1202
Dunellen Borough	1203
East Brunswick Township	1204
Edison Township	1205
Helmetta Borough	1206
Highland Park Borough	1207
Jamesburg Borough	1208
Metuchen Borough	1209
Middlesex Borough	1210
Milltown Borough	1211
Monroe Township	1212
New Brunswick City	1213
North Brunswick Township	1214
Old Bridge Township	1215
Perth Amboy City	1216
Piscataway Township	1217
Plainsboro Township	1218
Sayreville Borough	1219
South Amboy City	1220
South Brunswick Township	1221
South Plainfield Borough	1222
South River Borough	1223
Spotswood Borough	1224
Woodbridge Township	1225
MONMOUTH COUNTY	
Aberdeen Township	1301
Allenhurst Borough	1302
Allentown Borough	1303
Asbury Park City	1304
Atlantic Highlands Borough	1305
Avon-by-the-Sea Borough	1306
Belmar Borough	1307
Bradley Beach Borough	1308
Brielle Borough	1309
Colts Neck Township	1310
Deal Borough	1311
Eatontown Borough	1312
Englishtown Borough	1313
Fair Haven Borough	1314
Farmingdale Borough	1315
Freehold Borough	1316
Freehold Township	1317
Hazlet Township	1318
Highlands Borough	1319
Holmdel Township	1320
Howell Township	1321
Interlaken Borough	1322
Keansburg Borough	1323
Keyport Borough	1324
Lake Como Borough	1346
Little Silver Borough	1325
Loch Arbour Village	1326
Long Branch City	1327
Manalapan Township	1328
Manasquan Borough	1329
Marlboro Township	1330
Matawan Borough	1331
Middletown Township	1332
Millstone Township	1333
Monmouth Beach Borough	1334
Neptune City Borough	1336
Neptune Township	1335
Ocean Township	1337
Oceanport Borough	1338
Red Bank Borough	1339
Roosevelt Borough	1340
Rumson Borough	1341
Sea Bright Borough	1342
Sea Girt Borough	1343
Shrewsbury Borough	1344
Shrewsbury Township	1345
Spring Lake Borough	1347
Spring Lake Heights Bor.	1348
Tinton Falls Borough	1349
Union Beach Borough	1350
Upper Freehold Township	1351
Wall Township	1352
West Long Branch Borough	1353
MORRIS COUNTY	
Boonton Town	1401
Boonton Township	1402
Butler Borough	1403
Chatham Borough	1404
Chatham Township	1405
Chester Borough	1406
Chester Township	1407
Denville Township	1408
Dover Town	1409
East Hanover Township	1410
Florham Park Borough	1411
Hanover Township	1412
Harding Township	1413
Jefferson Township	1414
Kinnelon Borough	1415
Lincoln Park Borough	1416
Long Hill Township	1430
Madison Borough	1417
Mendham Borough	1418
Mendham Township	1419
Mine Hill Township	1420
Montville Township	1421
Morris Plains Borough	1423
Morris Township	1422
Morristown Town	1424
Mountain Lakes Borough	1425
Mt. Arlington Borough	1426
Mt. Olive Township	1427
Netcong Borough	1428
Parsippany-Troy Hills Twp.	1429
Pequannock Township	1431
Randolph Township	1432
Riverdale Borough	1433
Rockaway Borough	1434
Rockaway Township	1435
Roxbury Township	1436
Victory Gardens Borough	1437
Washington Township	1438
Wharton Borough	1439
OCEAN COUNTY	
Barnegat Township	1501
Barnegat Light Borough	1502
Bay Head Borough	1503
Beach Haven Borough	1504
Beachwood Borough	1505
Berkeley Township	1506
Brick Township	1507
Eagleswood Township	1509
Harvey Cedars Borough	1510
Island Heights Borough	1511
Jackson Township	1512
Lacey Township	1513
Lakehurst Borough	1514
Lakewood Township	1515
Lavallette Borough	1516
Little Egg Harbor Twp.	1517
Long Beach Township	1518
Manchester Township	1519
Mantoloking Borough	1520
Ocean Gate Borough	1522
Ocean Township	1521
Pine Beach Borough	1523
Plumsted Township	1524
Point Pleasant Borough	1525
Pt. Pleasant Beach Borough	1526
Seaside Heights Borough	1527
Seaside Park Borough	1528
Ship Bottom Borough	1529
South Toms River Borough	1530
Stafford Township	1531
Surf City Borough	1532
Toms River Township	1508
Tuckerton Borough	1533
PASSAIC COUNTY	
Bloomingdale Borough	1601
Clifton City	1602
Haledon Borough	1603
Hawthorne Borough	1604
Little Falls Township	1605
North Haledon Borough	1606
Passaic City	1607
Paterson City	1608
Pompton Lakes Borough	1609
Prospect Park Borough	1610
Ringwood Borough	1611
Totowa Borough	1612
Wanaque Borough	1613
Wayne Township	1614
West Milford Township	1615
Woodland Park Borough	1616
SALEM COUNTY	
Alloway Township	1701
Carneys Point Township	1702
Elmer Borough	1703
Elsinboro Township	1704
Lower Alloways Crk. Twp.	1705
Mannington Township	1706
Oldmans Township	1707
Penns Grove Borough	1708
Pennsville Township	1709
Pilesgrove Township	1710
Pittsgrove Township	1711
Quinton Township	1712
Salem City	1713
Upper Pittsgrove Twp.	1714
Woodstown Borough	1715
SOMERSET COUNTY	
Bedminster Township	1801
Bernards Township	1802
Bernardsville Borough	1803
Bound Brook Borough	1804
Branchburg Township	1805
Bridgewater Township	1806
Far Hills Borough	1807
Franklin Township	1808
Green Brook Township	1809
Hillsborough Township	1810
Manville Borough	1811
Millstone Borough	1812
Montgomery Township	1813
North Plainfield Borough	1814
Peapack & Gladstone Bor.	1815
Raritan Borough	1816
Rocky Hill Borough	1817
Somerville Borough	1818
South Bound Brook Bor.	1819
Warren Township	1820
Watchung Borough	1821
SUSSEX COUNTY	
Andover Borough	1901
Andover Township	1902
Branchville Borough	1903
Byram Township	1904
Frankford Township	1905
Franklin Borough	1906
Fredon Township	1907
Green Township	1908
Hamburg Borough	1909
Hampton Township	1910
Hardyston Township	1911
Hopatcong Borough	1912
Lafayette Township	1913
Montague Township	1914
Newton Town	1915
Ogdensburg Borough	1916
Sandyston Township	1917
Sparta Township	1918
Stanhope Borough	1919
Stillwater Township	1920
Sussex Borough	1921
Vernon Township	1922
Walpack Township	1923
Wantage Township	1924
UNION COUNTY	
Berkeley Heights Twp.	2001
Clark Township	2002
Cranford Township	2003
Elizabeth City	2004
Fanwood Borough	2005
Garwood Borough	2006
Hillside Township	2007
Kenilworth Borough	2008
Linden City	2009
Mountainside Borough	2010
New Providence Borough	2011
Plainfield City	2012
Rahway City	2013
Roselle Borough	2014
Roselle Park Borough	2015
Scotch Plains Township	2016
Springfield Township	2017
Summit City	2018
Union Township	2019
Westfield Town	2020
Winfield Township	2021
WARREN COUNTY	
Allamuchy Township	2101
Alpha Borough	2102
Belvidere Town	2103
Blairstown Township	2104
Franklin Township	2105
Frelinghuysen Township	2106
Greenwich Township	2107
Hackettstown Town	2108
Hardwick Township	2109
Harmony Township	2110
Hope Township	2111
Independence Township	2112
Knowlton Township	2113
Liberty Township	2114
Lopatcong Township	2115
Mansfield Township	2116
Oxford Township	2117
Phillipsburg Town	2119
Pohatcong Township	2120
Washington Borough	2121
Washington Township	2122
White Township	2123

2025 New Jersey Tax Table

Use this table if your New Jersey taxable income on line 42 is less than $100,000. If your taxable income is $100,000 or more, you must use the Tax Rate Schedules on page 63.

Example: Mr. and Mrs. Evans are filing a joint return. They checked filing status "2," married/CU couple, filing joint return. Their taxable income on line 42 of Form NJ-1040 is $39,875. First they find the $39,850–$39,900 income line. Next, they find the column for filing status "2" and read down the column. The amount shown where the income line meets the filing status column is $628. This is the tax amount they will enter on line 43 of Form NJ-1040.

If Line 42 (taxable income) Is—		And Your Filing Status* Is	
At least	But Less Than	1 or 3	2, 4, or 5
		Your Tax is—	
39,800	39,850	711	627
39,850	39,900	713	628
39,900	39,950	715	629
39,950	40,000	717	630

***Filing Status:**
1—Single;
2—Married/CU couple, filing joint return;
3—Married/CU partner, filing separate return;
4—Head of household; or
5—Qualifying widow(er)/surviving CU partner.

Use the correct number for your filing status.

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
				1,000				2,000				3,000			
0	50	0	0	1,000	1,050	14	14	2,000	2,050	28	28	3,000	3,050	42	42
50	100	1	1	1,050	1,100	15	15	2,050	2,100	29	29	3,050	3,100	43	43
100	150	2	2	1,100	1,150	16	16	2,100	2,150	30	30	3,100	3,150	44	44
150	200	2	2	1,150	1,200	16	16	2,150	2,200	30	30	3,150	3,200	44	44
200	250	3	3	1,200	1,250	17	17	2,200	2,250	31	31	3,200	3,250	45	45
250	300	4	4	1,250	1,300	18	18	2,250	2,300	32	32	3,250	3,300	46	46
300	350	5	5	1,300	1,350	19	19	2,300	2,350	33	33	3,300	3,350	47	47
350	400	5	5	1,350	1,400	19	19	2,350	2,400	33	33	3,350	3,400	47	47
400	450	6	6	1,400	1,450	20	20	2,400	2,450	34	34	3,400	3,450	48	48
450	500	7	7	1,450	1,500	21	21	2,450	2,500	35	35	3,450	3,500	49	49
500	550	7	7	1,500	1,550	21	21	2,500	2,550	35	35	3,500	3,550	49	49
550	600	8	8	1,550	1,600	22	22	2,550	2,600	36	36	3,550	3,600	50	50
600	650	9	9	1,600	1,650	23	23	2,600	2,650	37	37	3,600	3,650	51	51
650	700	9	9	1,650	1,700	23	23	2,650	2,700	37	37	3,650	3,700	51	51
700	750	10	10	1,700	1,750	24	24	2,700	2,750	38	38	3,700	3,750	52	52
750	800	11	11	1,750	1,800	25	25	2,750	2,800	39	39	3,750	3,800	53	53
800	850	12	12	1,800	1,850	26	26	2,800	2,850	40	40	3,800	3,850	54	54
850	900	12	12	1,850	1,900	26	26	2,850	2,900	40	40	3,850	3,900	54	54
900	950	13	13	1,900	1,950	27	27	2,900	2,950	41	41	3,900	3,950	55	55
950	1,000	14	14	1,950	2,000	28	28	2,950	3,000	42	42	3,950	4,000	56	56

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
4,000				**7,000**				**10,000**				**13,000**			
4,000	4,050	56	56	7,000	7,050	98	98	10,000	10,050	140	140	13,000	13,050	182	182
4,050	4,100	57	57	7,050	7,100	99	99	10,050	10,100	141	141	13,050	13,100	183	183
4,100	4,150	58	58	7,100	7,150	100	100	10,100	10,150	142	142	13,100	13,150	184	184
4,150	4,200	58	58	7,150	7,200	100	100	10,150	10,200	142	142	13,150	13,200	184	184
4,200	4,250	59	59	7,200	7,250	101	101	10,200	10,250	143	143	13,200	13,250	185	185
4,250	4,300	60	60	7,250	7,300	102	102	10,250	10,300	144	144	13,250	13,300	186	186
4,300	4,350	61	61	7,300	7,350	103	103	10,300	10,350	145	145	13,300	13,350	187	187
4,350	4,400	61	61	7,350	7,400	103	103	10,350	10,400	145	145	13,350	13,400	187	187
4,400	4,450	62	62	7,400	7,450	104	104	10,400	10,450	146	146	13,400	13,450	188	188
4,450	4,500	63	63	7,450	7,500	105	105	10,450	10,500	147	147	13,450	13,500	189	189
4,500	4,550	63	63	7,500	7,550	105	105	10,500	10,550	147	147	13,500	13,550	189	189
4,550	4,600	64	64	7,550	7,600	106	106	10,550	10,600	148	148	13,550	13,600	190	190
4,600	4,650	65	65	7,600	7,650	107	107	10,600	10,650	149	149	13,600	13,650	191	191
4,650	4,700	65	65	7,650	7,700	107	107	10,650	10,700	149	149	13,650	13,700	191	191
4,700	4,750	66	66	7,700	7,750	108	108	10,700	10,750	150	150	13,700	13,750	192	192
4,750	4,800	67	67	7,750	7,800	109	109	10,750	10,800	151	151	13,750	13,800	193	193
4,800	4,850	68	68	7,800	7,850	110	110	10,800	10,850	152	152	13,800	13,850	194	194
4,850	4,900	68	68	7,850	7,900	110	110	10,850	10,900	152	152	13,850	13,900	194	194
4,900	4,950	69	69	7,900	7,950	111	111	10,900	10,950	153	153	13,900	13,950	195	195
4,950	5,000	70	70	7,950	8,000	112	112	10,950	11,000	154	154	13,950	14,000	196	196
5,000				**8,000**				**11,000**				**14,000**			
5,000	5,050	70	70	8,000	8,050	112	112	11,000	11,050	154	154	14,000	14,050	196	196
5,050	5,100	71	71	8,050	8,100	113	113	11,050	11,100	155	155	14,050	14,100	197	197
5,100	5,150	72	72	8,100	8,150	114	114	11,100	11,150	156	156	14,100	14,150	198	198
5,150	5,200	72	72	8,150	8,200	114	114	11,150	11,200	156	156	14,150	14,200	198	198
5,200	5,250	73	73	8,200	8,250	115	115	11,200	11,250	157	157	14,200	14,250	199	199
5,250	5,300	74	74	8,250	8,300	116	116	11,250	11,300	158	158	14,250	14,300	200	200
5,300	5,350	75	75	8,300	8,350	117	117	11,300	11,350	159	159	14,300	14,350	201	201
5,350	5,400	75	75	8,350	8,400	117	117	11,350	11,400	159	159	14,350	14,400	201	201
5,400	5,450	76	76	8,400	8,450	118	118	11,400	11,450	160	160	14,400	14,450	202	202
5,450	5,500	77	77	8,450	8,500	119	119	11,450	11,500	161	161	14,450	14,500	203	203
5,500	5,550	77	77	8,500	8,550	119	119	11,500	11,550	161	161	14,500	14,550	203	203
5,550	5,600	78	78	8,550	8,600	120	120	11,550	11,600	162	162	14,550	14,600	204	204
5,600	5,650	79	79	8,600	8,650	121	121	11,600	11,650	163	163	14,600	14,650	205	205
5,650	5,700	79	79	8,650	8,700	121	121	11,650	11,700	163	163	14,650	14,700	205	205
5,700	5,750	80	80	8,700	8,750	122	122	11,700	11,750	164	164	14,700	14,750	206	206
5,750	5,800	81	81	8,750	8,800	123	123	11,750	11,800	165	165	14,750	14,800	207	207
5,800	5,850	82	82	8,800	8,850	124	124	11,800	11,850	166	166	14,800	14,850	208	208
5,850	5,900	82	82	8,850	8,900	124	124	11,850	11,900	166	166	14,850	14,900	208	208
5,900	5,950	83	83	8,900	8,950	125	125	11,900	11,950	167	167	14,900	14,950	209	209
5,950	6,000	84	84	8,950	9,000	126	126	11,950	12,000	168	168	14,950	15,000	210	210
6,000				**9,000**				**12,000**				**15,000**			
6,000	6,050	84	84	9,000	9,050	126	126	12,000	12,050	168	168	15,000	15,050	210	210
6,050	6,100	85	85	9,050	9,100	127	127	12,050	12,100	169	169	15,050	15,100	211	211
6,100	6,150	86	86	9,100	9,150	128	128	12,100	12,150	170	170	15,100	15,150	212	212
6,150	6,200	86	86	9,150	9,200	128	128	12,150	12,200	170	170	15,150	15,200	212	212
6,200	6,250	87	87	9,200	9,250	129	129	12,200	12,250	171	171	15,200	15,250	213	213
6,250	6,300	88	88	9,250	9,300	130	130	12,250	12,300	172	172	15,250	15,300	214	214
6,300	6,350	89	89	9,300	9,350	131	131	12,300	12,350	173	173	15,300	15,350	215	215
6,350	6,400	89	89	9,350	9,400	131	131	12,350	12,400	173	173	15,350	15,400	215	215
6,400	6,450	90	90	9,400	9,450	132	132	12,400	12,450	174	174	15,400	15,450	216	216
6,450	6,500	91	91	9,450	9,500	133	133	12,450	12,500	175	175	15,450	15,500	217	217
6,500	6,550	91	91	9,500	9,550	133	133	12,500	12,550	175	175	15,500	15,550	217	217
6,550	6,600	92	92	9,550	9,600	134	134	12,550	12,600	176	176	15,550	15,600	218	218
6,600	6,650	93	93	9,600	9,650	135	135	12,600	12,650	177	177	15,600	15,650	219	219
6,650	6,700	93	93	9,650	9,700	135	135	12,650	12,700	177	177	15,650	15,700	219	219
6,700	6,750	94	94	9,700	9,750	136	136	12,700	12,750	178	178	15,700	15,750	220	220
6,750	6,800	95	95	9,750	9,800	137	137	12,750	12,800	179	179	15,750	15,800	221	221
6,800	6,850	96	96	9,800	9,850	138	138	12,800	12,850	180	180	15,800	15,850	222	222
6,850	6,900	96	96	9,850	9,900	138	138	12,850	12,900	180	180	15,850	15,900	222	222
6,900	6,950	97	97	9,900	9,950	139	139	12,900	12,950	181	181	15,900	15,950	223	223
6,950	7,000	98	98	9,950	10,000	140	140	12,950	13,000	182	182	15,950	16,000	224	224

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
16,000				**19,000**				**22,000**				**25,000**			
16,000	**16,050**	224	224	**19,000**	**19,050**	266	266	**22,000**	**22,050**	315	315	**25,000**	**25,050**	368	368
16,050	**16,100**	225	225	**19,050**	**19,100**	267	267	**22,050**	**22,100**	316	316	**25,050**	**25,100**	369	369
16,100	**16,150**	226	226	**19,100**	**19,150**	268	268	**22,100**	**22,150**	317	317	**25,100**	**25,150**	370	370
16,150	**16,200**	226	226	**19,150**	**19,200**	268	268	**22,150**	**22,200**	318	318	**25,150**	**25,200**	371	371
16,200	**16,250**	227	227	**19,200**	**19,250**	269	269	**22,200**	**22,250**	319	319	**25,200**	**25,250**	371	371
16,250	**16,300**	228	228	**19,250**	**19,300**	270	270	**22,250**	**22,300**	320	320	**25,250**	**25,300**	372	372
16,300	**16,350**	229	229	**19,300**	**19,350**	271	271	**22,300**	**22,350**	321	321	**25,300**	**25,350**	373	373
16,350	**16,400**	229	229	**19,350**	**19,400**	271	271	**22,350**	**22,400**	322	322	**25,350**	**25,400**	374	374
16,400	**16,450**	230	230	**19,400**	**19,450**	272	272	**22,400**	**22,450**	322	322	**25,400**	**25,450**	375	375
16,450	**16,500**	231	231	**19,450**	**19,500**	273	273	**22,450**	**22,500**	323	323	**25,450**	**25,500**	376	376
16,500	**16,550**	231	231	**19,500**	**19,550**	273	273	**22,500**	**22,550**	324	324	**25,500**	**25,550**	377	377
16,550	**16,600**	232	232	**19,550**	**19,600**	274	274	**22,550**	**22,600**	325	325	**25,550**	**25,600**	378	378
16,600	**16,650**	233	233	**19,600**	**19,650**	275	275	**22,600**	**22,650**	326	326	**25,600**	**25,650**	378	378
16,650	**16,700**	233	233	**19,650**	**19,700**	275	275	**22,650**	**22,700**	327	327	**25,650**	**25,700**	379	379
16,700	**16,750**	234	234	**19,700**	**19,750**	276	276	**22,700**	**22,750**	328	328	**25,700**	**25,750**	380	380
16,750	**16,800**	235	235	**19,750**	**19,800**	277	277	**22,750**	**22,800**	329	329	**25,750**	**25,800**	381	381
16,800	**16,850**	236	236	**19,800**	**19,850**	278	278	**22,800**	**22,850**	329	329	**25,800**	**25,850**	382	382
16,850	**16,900**	236	236	**19,850**	**19,900**	278	278	**22,850**	**22,900**	330	330	**25,850**	**25,900**	383	383
16,900	**16,950**	237	237	**19,900**	**19,950**	279	279	**22,900**	**22,950**	331	331	**25,900**	**25,950**	384	384
16,950	**17,000**	238	238	**19,950**	**20,000**	280	280	**22,950**	**23,000**	332	332	**25,950**	**26,000**	385	385
17,000				**20,000**				**23,000**				**26,000**			
17,000	**17,050**	238	238	**20,000**	**20,050**	280	280	**23,000**	**23,050**	333	333	**26,000**	**26,050**	385	385
17,050	**17,100**	239	239	**20,050**	**20,100**	281	281	**23,050**	**23,100**	334	334	**26,050**	**26,100**	386	386
17,100	**17,150**	240	240	**20,100**	**20,150**	282	282	**23,100**	**23,150**	335	335	**26,100**	**26,150**	387	387
17,150	**17,200**	240	240	**20,150**	**20,200**	283	283	**23,150**	**23,200**	336	336	**26,150**	**26,200**	388	388
17,200	**17,250**	241	241	**20,200**	**20,250**	284	284	**23,200**	**23,250**	336	336	**26,200**	**26,250**	389	389
17,250	**17,300**	242	242	**20,250**	**20,300**	285	285	**23,250**	**23,300**	337	337	**26,250**	**26,300**	390	390
17,300	**17,350**	243	243	**20,300**	**20,350**	286	286	**23,300**	**23,350**	338	338	**26,300**	**26,350**	391	391
17,350	**17,400**	243	243	**20,350**	**20,400**	287	287	**23,350**	**23,400**	339	339	**26,350**	**26,400**	392	392
17,400	**17,450**	244	244	**20,400**	**20,450**	287	287	**23,400**	**23,450**	340	340	**26,400**	**26,450**	392	392
17,450	**17,500**	245	245	**20,450**	**20,500**	288	288	**23,450**	**23,500**	341	341	**26,450**	**26,500**	393	393
17,500	**17,550**	245	245	**20,500**	**20,550**	289	289	**23,500**	**23,550**	342	342	**26,500**	**26,550**	394	394
17,550	**17,600**	246	246	**20,550**	**20,600**	290	290	**23,550**	**23,600**	343	343	**26,550**	**26,600**	395	395
17,600	**17,650**	247	247	**20,600**	**20,650**	291	291	**23,600**	**23,650**	343	343	**26,600**	**26,650**	396	396
17,650	**17,700**	247	247	**20,650**	**20,700**	292	292	**23,650**	**23,700**	344	344	**26,650**	**26,700**	397	397
17,700	**17,750**	248	248	**20,700**	**20,750**	293	293	**23,700**	**23,750**	345	345	**26,700**	**26,750**	398	398
17,750	**17,800**	249	249	**20,750**	**20,800**	294	294	**23,750**	**23,800**	346	346	**26,750**	**26,800**	399	399
17,800	**17,850**	250	250	**20,800**	**20,850**	294	294	**23,800**	**23,850**	347	347	**26,800**	**26,850**	399	399
17,850	**17,900**	250	250	**20,850**	**20,900**	295	295	**23,850**	**23,900**	348	348	**26,850**	**26,900**	400	400
17,900	**17,950**	251	251	**20,900**	**20,950**	296	296	**23,900**	**23,950**	349	349	**26,900**	**26,950**	401	401
17,950	**18,000**	252	252	**20,950**	**21,000**	297	297	**23,950**	**24,000**	350	350	**26,950**	**27,000**	402	402
18,000				**21,000**				**24,000**				**27,000**			
18,000	**18,050**	252	252	**21,000**	**21,050**	298	298	**24,000**	**24,050**	350	350	**27,000**	**27,050**	403	403
18,050	**18,100**	253	253	**21,050**	**21,100**	299	299	**24,050**	**24,100**	351	351	**27,050**	**27,100**	404	404
18,100	**18,150**	254	254	**21,100**	**21,150**	300	300	**24,100**	**24,150**	352	352	**27,100**	**27,150**	405	405
18,150	**18,200**	254	254	**21,150**	**21,200**	301	301	**24,150**	**24,200**	353	353	**27,150**	**27,200**	406	406
18,200	**18,250**	255	255	**21,200**	**21,250**	301	301	**24,200**	**24,250**	354	354	**27,200**	**27,250**	406	406
18,250	**18,300**	256	256	**21,250**	**21,300**	302	302	**24,250**	**24,300**	355	355	**27,250**	**27,300**	407	407
18,300	**18,350**	257	257	**21,300**	**21,350**	303	303	**24,300**	**24,350**	356	356	**27,300**	**27,350**	408	408
18,350	**18,400**	257	257	**21,350**	**21,400**	304	304	**24,350**	**24,400**	357	357	**27,350**	**27,400**	409	409
18,400	**18,450**	258	258	**21,400**	**21,450**	305	305	**24,400**	**24,450**	357	357	**27,400**	**27,450**	410	410
18,450	**18,500**	259	259	**21,450**	**21,500**	306	306	**24,450**	**24,500**	358	358	**27,450**	**27,500**	411	411
18,500	**18,550**	259	259	**21,500**	**21,550**	307	307	**24,500**	**24,550**	359	359	**27,500**	**27,550**	412	412
18,550	**18,600**	260	260	**21,550**	**21,600**	308	308	**24,550**	**24,600**	360	360	**27,550**	**27,600**	413	413
18,600	**18,650**	261	261	**21,600**	**21,650**	308	308	**24,600**	**24,650**	361	361	**27,600**	**27,650**	413	413
18,650	**18,700**	261	261	**21,650**	**21,700**	309	309	**24,650**	**24,700**	362	362	**27,650**	**27,700**	414	414
18,700	**18,750**	262	262	**21,700**	**21,750**	310	310	**24,700**	**24,750**	363	363	**27,700**	**27,750**	415	415
18,750	**18,800**	263	263	**21,750**	**21,800**	311	311	**24,750**	**24,800**	364	364	**27,750**	**27,800**	416	416
18,800	**18,850**	264	264	**21,800**	**21,850**	312	312	**24,800**	**24,850**	364	364	**27,800**	**27,850**	417	417
18,850	**18,900**	264	264	**21,850**	**21,900**	313	313	**24,850**	**24,900**	365	365	**27,850**	**27,900**	418	418
18,900	**18,950**	265	265	**21,900**	**21,950**	314	314	**24,900**	**24,950**	366	366	**27,900**	**27,950**	419	419
18,950	**19,000**	266	266	**21,950**	**22,000**	315	315	**24,950**	**25,000**	367	367	**27,950**	**28,000**	420	420

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
28,000				**31,000**				**34,000**				**37,000**			
28,000	**28,050**	420	420	**31,000**	**31,050**	473	473	**34,000**	**34,050**	525	525	**37,000**	**37,050**	613	578
28,050	**28,100**	421	421	**31,050**	**31,100**	474	474	**34,050**	**34,100**	526	526	**37,050**	**37,100**	615	579
28,100	**28,150**	422	422	**31,100**	**31,150**	475	475	**34,100**	**34,150**	527	527	**37,100**	**37,150**	617	580
28,150	**28,200**	423	423	**31,150**	**31,200**	476	476	**34,150**	**34,200**	528	528	**37,150**	**37,200**	619	581
28,200	**28,250**	424	424	**31,200**	**31,250**	476	476	**34,200**	**34,250**	529	529	**37,200**	**37,250**	620	581
28,250	**28,300**	425	425	**31,250**	**31,300**	477	477	**34,250**	**34,300**	530	530	**37,250**	**37,300**	622	582
28,300	**28,350**	426	426	**31,300**	**31,350**	478	478	**34,300**	**34,350**	531	531	**37,300**	**37,350**	624	583
28,350	**28,400**	427	427	**31,350**	**31,400**	479	479	**34,350**	**34,400**	532	532	**37,350**	**37,400**	626	584
28,400	**28,450**	427	427	**31,400**	**31,450**	480	480	**34,400**	**34,450**	532	532	**37,400**	**37,450**	627	585
28,450	**28,500**	428	428	**31,450**	**31,500**	481	481	**34,450**	**34,500**	533	533	**37,450**	**37,500**	629	586
28,500	**28,550**	429	429	**31,500**	**31,550**	482	482	**34,500**	**34,550**	534	534	**37,500**	**37,550**	631	587
28,550	**28,600**	430	430	**31,550**	**31,600**	483	483	**34,550**	**34,600**	535	535	**37,550**	**37,600**	633	588
28,600	**28,650**	431	431	**31,600**	**31,650**	483	483	**34,600**	**34,650**	536	536	**37,600**	**37,650**	634	588
28,650	**28,700**	432	432	**31,650**	**31,700**	484	484	**34,650**	**34,700**	537	537	**37,650**	**37,700**	636	589
28,700	**28,750**	433	433	**31,700**	**31,750**	485	485	**34,700**	**34,750**	538	538	**37,700**	**37,750**	638	590
28,750	**28,800**	434	434	**31,750**	**31,800**	486	486	**34,750**	**34,800**	539	539	**37,750**	**37,800**	640	591
28,800	**28,850**	434	434	**31,800**	**31,850**	487	487	**34,800**	**34,850**	539	539	**37,800**	**37,850**	641	592
28,850	**28,900**	435	435	**31,850**	**31,900**	488	488	**34,850**	**34,900**	540	540	**37,850**	**37,900**	643	593
28,900	**28,950**	436	436	**31,900**	**31,950**	489	489	**34,900**	**34,950**	541	541	**37,900**	**37,950**	645	594
28,950	**29,000**	437	437	**31,950**	**32,000**	490	490	**34,950**	**35,000**	542	542	**37,950**	**38,000**	647	595
29,000				**32,000**				**35,000**				**38,000**			
29,000	**29,050**	438	438	**32,000**	**32,050**	490	490	**35,000**	**35,050**	543	543	**38,000**	**38,050**	648	595
29,050	**29,100**	439	439	**32,050**	**32,100**	491	491	**35,050**	**35,100**	545	544	**38,050**	**38,100**	650	596
29,100	**29,150**	440	440	**32,100**	**32,150**	492	492	**35,100**	**35,150**	547	545	**38,100**	**38,150**	652	597
29,150	**29,200**	441	441	**32,150**	**32,200**	493	493	**35,150**	**35,200**	549	546	**38,150**	**38,200**	654	598
29,200	**29,250**	441	441	**32,200**	**32,250**	494	494	**35,200**	**35,250**	550	546	**38,200**	**38,250**	655	599
29,250	**29,300**	442	442	**32,250**	**32,300**	495	495	**35,250**	**35,300**	552	547	**38,250**	**38,300**	657	600
29,300	**29,350**	443	443	**32,300**	**32,350**	496	496	**35,300**	**35,350**	554	548	**38,300**	**38,350**	659	601
29,350	**29,400**	444	444	**32,350**	**32,400**	497	497	**35,350**	**35,400**	556	549	**38,350**	**38,400**	661	602
29,400	**29,450**	445	445	**32,400**	**32,450**	497	497	**35,400**	**35,450**	557	550	**38,400**	**38,450**	662	602
29,450	**29,500**	446	446	**32,450**	**32,500**	498	498	**35,450**	**35,500**	559	551	**38,450**	**38,500**	664	603
29,500	**29,550**	447	447	**32,500**	**32,550**	499	499	**35,500**	**35,550**	561	552	**38,500**	**38,550**	666	604
29,550	**29,600**	448	448	**32,550**	**32,600**	500	500	**35,550**	**35,600**	563	553	**38,550**	**38,600**	668	605
29,600	**29,650**	448	448	**32,600**	**32,650**	501	501	**35,600**	**35,650**	564	553	**38,600**	**38,650**	669	606
29,650	**29,700**	449	449	**32,650**	**32,700**	502	502	**35,650**	**35,700**	566	554	**38,650**	**38,700**	671	607
29,700	**29,750**	450	450	**32,700**	**32,750**	503	503	**35,700**	**35,750**	568	555	**38,700**	**38,750**	673	608
29,750	**29,800**	451	451	**32,750**	**32,800**	504	504	**35,750**	**35,800**	570	556	**38,750**	**38,800**	675	609
29,800	**29,850**	452	452	**32,800**	**32,850**	504	504	**35,800**	**35,850**	571	557	**38,800**	**38,850**	676	609
29,850	**29,900**	453	453	**32,850**	**32,900**	505	505	**35,850**	**35,900**	573	558	**38,850**	**38,900**	678	610
29,900	**29,950**	454	454	**32,900**	**32,950**	506	506	**35,900**	**35,950**	575	559	**38,900**	**38,950**	680	611
29,950	**30,000**	455	455	**32,950**	**33,000**	507	507	**35,950**	**36,000**	577	560	**38,950**	**39,000**	682	612
30,000				**33,000**				**36,000**				**39,000**			
30,000	**30,050**	455	455	**33,000**	**33,050**	508	508	**36,000**	**36,050**	578	560	**39,000**	**39,050**	683	613
30,050	**30,100**	456	456	**33,050**	**33,100**	509	509	**36,050**	**36,100**	580	561	**39,050**	**39,100**	685	614
30,100	**30,150**	457	457	**33,100**	**33,150**	510	510	**36,100**	**36,150**	582	562	**39,100**	**39,150**	687	615
30,150	**30,200**	458	458	**33,150**	**33,200**	511	511	**36,150**	**36,200**	584	563	**39,150**	**39,200**	689	616
30,200	**30,250**	459	459	**33,200**	**33,250**	511	511	**36,200**	**36,250**	585	564	**39,200**	**39,250**	690	616
30,250	**30,300**	460	460	**33,250**	**33,300**	512	512	**36,250**	**36,300**	587	565	**39,250**	**39,300**	692	617
30,300	**30,350**	461	461	**33,300**	**33,350**	513	513	**36,300**	**36,350**	589	566	**39,300**	**39,350**	694	618
30,350	**30,400**	462	462	**33,350**	**33,400**	514	514	**36,350**	**36,400**	591	567	**39,350**	**39,400**	696	619
30,400	**30,450**	462	462	**33,400**	**33,450**	515	515	**36,400**	**36,450**	592	567	**39,400**	**39,450**	697	620
30,450	**30,500**	463	463	**33,450**	**33,500**	516	516	**36,450**	**36,500**	594	568	**39,450**	**39,500**	699	621
30,500	**30,550**	464	464	**33,500**	**33,550**	517	517	**36,500**	**36,550**	596	569	**39,500**	**39,550**	701	622
30,550	**30,600**	465	465	**33,550**	**33,600**	518	518	**36,550**	**36,600**	598	570	**39,550**	**39,600**	703	623
30,600	**30,650**	466	466	**33,600**	**33,650**	518	518	**36,600**	**36,650**	599	571	**39,600**	**39,650**	704	623
30,650	**30,700**	467	467	**33,650**	**33,700**	519	519	**36,650**	**36,700**	601	572	**39,650**	**39,700**	706	624
30,700	**30,750**	468	468	**33,700**	**33,750**	520	520	**36,700**	**36,750**	603	573	**39,700**	**39,750**	708	625
30,750	**30,800**	469	469	**33,750**	**33,800**	521	521	**36,750**	**36,800**	605	574	**39,750**	**39,800**	710	626
30,800	**30,850**	469	469	**33,800**	**33,850**	522	522	**36,800**	**36,850**	606	574	**39,800**	**39,850**	711	627
30,850	**30,900**	470	470	**33,850**	**33,900**	523	523	**36,850**	**36,900**	608	575	**39,850**	**39,900**	713	628
30,900	**30,950**	471	471	**33,900**	**33,950**	524	524	**36,900**	**36,950**	610	576	**39,900**	**39,950**	715	629
30,950	**31,000**	472	472	**33,950**	**34,000**	525	525	**36,950**	**37,000**	612	577	**39,950**	**40,000**	717	630

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
40,000				**43,000**				**46,000**				**49,000**			
40,000	**40,050**	719	630	**43,000**	**43,050**	885	683	**46,000**	**46,050**	1,050	735	**49,000**	**49,050**	1,216	788
40,050	**40,100**	722	631	**43,050**	**43,100**	887	684	**46,050**	**46,100**	1,053	736	**49,050**	**49,100**	1,219	789
40,100	**40,150**	724	632	**43,100**	**43,150**	890	685	**46,100**	**46,150**	1,056	737	**49,100**	**49,150**	1,222	790
40,150	**40,200**	727	633	**43,150**	**43,200**	893	686	**46,150**	**46,200**	1,059	738	**49,150**	**49,200**	1,224	791
40,200	**40,250**	730	634	**43,200**	**43,250**	896	686	**46,200**	**46,250**	1,061	739	**49,200**	**49,250**	1,227	791
40,250	**40,300**	733	635	**43,250**	**43,300**	898	687	**46,250**	**46,300**	1,064	740	**49,250**	**49,300**	1,230	792
40,300	**40,350**	735	636	**43,300**	**43,350**	901	688	**46,300**	**46,350**	1,067	741	**49,300**	**49,350**	1,233	793
40,350	**40,400**	738	637	**43,350**	**43,400**	904	689	**46,350**	**46,400**	1,070	742	**49,350**	**49,400**	1,235	794
40,400	**40,450**	741	637	**43,400**	**43,450**	907	690	**46,400**	**46,450**	1,072	742	**49,400**	**49,450**	1,238	795
40,450	**40,500**	744	638	**43,450**	**43,500**	909	691	**46,450**	**46,500**	1,075	743	**49,450**	**49,500**	1,241	796
40,500	**40,550**	747	639	**43,500**	**43,550**	912	692	**46,500**	**46,550**	1,078	744	**49,500**	**49,550**	1,244	797
40,550	**40,600**	749	640	**43,550**	**43,600**	915	693	**46,550**	**46,600**	1,081	745	**49,550**	**49,600**	1,247	798
40,600	**40,650**	752	641	**43,600**	**43,650**	918	693	**46,600**	**46,650**	1,084	746	**49,600**	**49,650**	1,249	798
40,650	**40,700**	755	642	**43,650**	**43,700**	921	694	**46,650**	**46,700**	1,086	747	**49,650**	**49,700**	1,252	799
40,700	**40,750**	758	643	**43,700**	**43,750**	923	695	**46,700**	**46,750**	1,089	748	**49,700**	**49,750**	1,255	800
40,750	**40,800**	760	644	**43,750**	**43,800**	926	696	**46,750**	**46,800**	1,092	749	**49,750**	**49,800**	1,258	801
40,800	**40,850**	763	644	**43,800**	**43,850**	929	697	**46,800**	**46,850**	1,095	749	**49,800**	**49,850**	1,260	802
40,850	**40,900**	766	645	**43,850**	**43,900**	932	698	**46,850**	**46,900**	1,097	750	**49,850**	**49,900**	1,263	803
40,900	**40,950**	769	646	**43,900**	**43,950**	934	699	**46,900**	**46,950**	1,100	751	**49,900**	**49,950**	1,266	804
40,950	**41,000**	771	647	**43,950**	**44,000**	937	700	**46,950**	**47,000**	1,103	752	**49,950**	**50,000**	1,269	805
41,000				**44,000**				**47,000**				**50,000**			
41,000	**41,050**	774	648	**44,000**	**44,050**	940	700	**47,000**	**47,050**	1,106	753	**50,000**	**50,050**	1,271	806
41,050	**41,100**	777	649	**44,050**	**44,100**	943	701	**47,050**	**47,100**	1,108	754	**50,050**	**50,100**	1,274	807
41,100	**41,150**	780	650	**44,100**	**44,150**	945	702	**47,100**	**47,150**	1,111	755	**50,100**	**50,150**	1,277	808
41,150	**41,200**	782	651	**44,150**	**44,200**	948	703	**47,150**	**47,200**	1,114	756	**50,150**	**50,200**	1,280	809
41,200	**41,250**	785	651	**44,200**	**44,250**	951	704	**47,200**	**47,250**	1,117	756	**50,200**	**50,250**	1,282	811
41,250	**41,300**	788	652	**44,250**	**44,300**	954	705	**47,250**	**47,300**	1,119	757	**50,250**	**50,300**	1,285	812
41,300	**41,350**	791	653	**44,300**	**44,350**	956	706	**47,300**	**47,350**	1,122	758	**50,300**	**50,350**	1,288	813
41,350	**41,400**	793	654	**44,350**	**44,400**	959	707	**47,350**	**47,400**	1,125	759	**50,350**	**50,400**	1,291	814
41,400	**41,450**	796	655	**44,400**	**44,450**	962	707	**47,400**	**47,450**	1,128	760	**50,400**	**50,450**	1,293	815
41,450	**41,500**	799	656	**44,450**	**44,500**	965	708	**47,450**	**47,500**	1,130	761	**50,450**	**50,500**	1,296	817
41,500	**41,550**	802	657	**44,500**	**44,550**	968	709	**47,500**	**47,550**	1,133	762	**50,500**	**50,550**	1,299	818
41,550	**41,600**	805	658	**44,550**	**44,600**	970	710	**47,550**	**47,600**	1,136	763	**50,550**	**50,600**	1,302	819
41,600	**41,650**	807	658	**44,600**	**44,650**	973	711	**47,600**	**47,650**	1,139	763	**50,600**	**50,650**	1,305	820
41,650	**41,700**	810	659	**44,650**	**44,700**	976	712	**47,650**	**47,700**	1,142	764	**50,650**	**50,700**	1,307	822
41,700	**41,750**	813	660	**44,700**	**44,750**	979	713	**47,700**	**47,750**	1,144	765	**50,700**	**50,750**	1,310	823
41,750	**41,800**	816	661	**44,750**	**44,800**	981	714	**47,750**	**47,800**	1,147	766	**50,750**	**50,800**	1,313	824
41,800	**41,850**	818	662	**44,800**	**44,850**	984	714	**47,800**	**47,850**	1,150	767	**50,800**	**50,850**	1,316	825
41,850	**41,900**	821	663	**44,850**	**44,900**	987	715	**47,850**	**47,900**	1,153	768	**50,850**	**50,900**	1,318	826
41,900	**41,950**	824	664	**44,900**	**44,950**	990	716	**47,900**	**47,950**	1,155	769	**50,900**	**50,950**	1,321	828
41,950	**42,000**	827	665	**44,950**	**45,000**	992	717	**47,950**	**48,000**	1,158	770	**50,950**	**51,000**	1,324	829
42,000				**45,000**				**48,000**				**51,000**			
42,000	**42,050**	829	665	**45,000**	**45,050**	995	718	**48,000**	**48,050**	1,161	770	**51,000**	**51,050**	1,327	830
42,050	**42,100**	832	666	**45,050**	**45,100**	998	719	**48,050**	**48,100**	1,164	771	**51,050**	**51,100**	1,329	831
42,100	**42,150**	835	667	**45,100**	**45,150**	1,001	720	**48,100**	**48,150**	1,166	772	**51,100**	**51,150**	1,332	833
42,150	**42,200**	838	668	**45,150**	**45,200**	1,003	721	**48,150**	**48,200**	1,169	773	**51,150**	**51,200**	1,335	834
42,200	**42,250**	840	669	**45,200**	**45,250**	1,006	721	**48,200**	**48,250**	1,172	774	**51,200**	**51,250**	1,338	835
42,250	**42,300**	843	670	**45,250**	**45,300**	1,009	722	**48,250**	**48,300**	1,175	775	**51,250**	**51,300**	1,340	836
42,300	**42,350**	846	671	**45,300**	**45,350**	1,012	723	**48,300**	**48,350**	1,177	776	**51,300**	**51,350**	1,343	837
42,350	**42,400**	849	672	**45,350**	**45,400**	1,014	724	**48,350**	**48,400**	1,180	777	**51,350**	**51,400**	1,346	839
42,400	**42,450**	851	672	**45,400**	**45,450**	1,017	725	**48,400**	**48,450**	1,183	777	**51,400**	**51,450**	1,349	840
42,450	**42,500**	854	673	**45,450**	**45,500**	1,020	726	**48,450**	**48,500**	1,186	778	**51,450**	**51,500**	1,351	841
42,500	**42,550**	857	674	**45,500**	**45,550**	1,023	727	**48,500**	**48,550**	1,189	779	**51,500**	**51,550**	1,354	842
42,550	**42,600**	860	675	**45,550**	**45,600**	1,026	728	**48,550**	**48,600**	1,191	780	**51,550**	**51,600**	1,357	844
42,600	**42,650**	863	676	**45,600**	**45,650**	1,028	728	**48,600**	**48,650**	1,194	781	**51,600**	**51,650**	1,360	845
42,650	**42,700**	865	677	**45,650**	**45,700**	1,031	729	**48,650**	**48,700**	1,197	782	**51,650**	**51,700**	1,363	846
42,700	**42,750**	868	678	**45,700**	**45,750**	1,034	730	**48,700**	**48,750**	1,200	783	**51,700**	**51,750**	1,365	847
42,750	**42,800**	871	679	**45,750**	**45,800**	1,037	731	**48,750**	**48,800**	1,202	784	**51,750**	**51,800**	1,368	848
42,800	**42,850**	874	679	**45,800**	**45,850**	1,039	732	**48,800**	**48,850**	1,205	784	**51,800**	**51,850**	1,371	850
42,850	**42,900**	876	680	**45,850**	**45,900**	1,042	733	**48,850**	**48,900**	1,208	785	**51,850**	**51,900**	1,374	851
42,900	**42,950**	879	681	**45,900**	**45,950**	1,045	734	**48,900**	**48,950**	1,211	786	**51,900**	**51,950**	1,376	852
42,950	**43,000**	882	682	**45,950**	**46,000**	1,048	735	**48,950**	**49,000**	1,213	787	**51,950**	**52,000**	1,379	853

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
52,000				**55,000**				**58,000**				**61,000**			
52,000	**52,050**	1,382	855	**55,000**	**55,050**	1,548	928	**58,000**	**58,050**	1,713	1,002	**61,000**	**61,050**	1,879	1,075
52,050	**52,100**	1,385	856	**55,050**	**55,100**	1,550	929	**58,050**	**58,100**	1,716	1,003	**61,050**	**61,100**	1,882	1,076
52,100	**52,150**	1,387	857	**55,100**	**55,150**	1,553	931	**58,100**	**58,150**	1,719	1,004	**61,100**	**61,150**	1,885	1,078
52,150	**52,200**	1,390	858	**55,150**	**55,200**	1,556	932	**58,150**	**58,200**	1,722	1,005	**61,150**	**61,200**	1,887	1,079
52,200	**52,250**	1,393	860	**55,200**	**55,250**	1,559	933	**58,200**	**58,250**	1,724	1,007	**61,200**	**61,250**	1,890	1,080
52,250	**52,300**	1,396	861	**55,250**	**55,300**	1,561	934	**58,250**	**58,300**	1,727	1,008	**61,250**	**61,300**	1,893	1,081
52,300	**52,350**	1,398	862	**55,300**	**55,350**	1,564	935	**58,300**	**58,350**	1,730	1,009	**61,300**	**61,350**	1,896	1,082
52,350	**52,400**	1,401	863	**55,350**	**55,400**	1,567	937	**58,350**	**58,400**	1,733	1,010	**61,350**	**61,400**	1,898	1,084
52,400	**52,450**	1,404	864	**55,400**	**55,450**	1,570	938	**58,400**	**58,450**	1,735	1,011	**61,400**	**61,450**	1,901	1,085
52,450	**52,500**	1,407	866	**55,450**	**55,500**	1,572	939	**58,450**	**58,500**	1,738	1,013	**61,450**	**61,500**	1,904	1,086
52,500	**52,550**	1,410	867	**55,500**	**55,550**	1,575	940	**58,500**	**58,550**	1,741	1,014	**61,500**	**61,550**	1,907	1,087
52,550	**52,600**	1,412	868	**55,550**	**55,600**	1,578	942	**58,550**	**58,600**	1,744	1,015	**61,550**	**61,600**	1,910	1,089
52,600	**52,650**	1,415	869	**55,600**	**55,650**	1,581	943	**58,600**	**58,650**	1,747	1,016	**61,600**	**61,650**	1,912	1,090
52,650	**52,700**	1,418	871	**55,650**	**55,700**	1,584	944	**58,650**	**58,700**	1,749	1,018	**61,650**	**61,700**	1,915	1,091
52,700	**52,750**	1,421	872	**55,700**	**55,750**	1,586	945	**58,700**	**58,750**	1,752	1,019	**61,700**	**61,750**	1,918	1,092
52,750	**52,800**	1,423	873	**55,750**	**55,800**	1,589	946	**58,750**	**58,800**	1,755	1,020	**61,750**	**61,800**	1,921	1,093
52,800	**52,850**	1,426	874	**55,800**	**55,850**	1,592	948	**58,800**	**58,850**	1,758	1,021	**61,800**	**61,850**	1,923	1,095
52,850	**52,900**	1,429	875	**55,850**	**55,900**	1,595	949	**58,850**	**58,900**	1,760	1,022	**61,850**	**61,900**	1,926	1,096
52,900	**52,950**	1,432	877	**55,900**	**55,950**	1,597	950	**58,900**	**58,950**	1,763	1,024	**61,900**	**61,950**	1,929	1,097
52,950	**53,000**	1,434	878	**55,950**	**56,000**	1,600	951	**58,950**	**59,000**	1,766	1,025	**61,950**	**62,000**	1,932	1,098
53,000				**56,000**				**59,000**				**62,000**			
53,000	**53,050**	1,437	879	**56,000**	**56,050**	1,603	953	**59,000**	**59,050**	1,769	1,026	**62,000**	**62,050**	1,934	1,100
53,050	**53,100**	1,440	880	**56,050**	**56,100**	1,606	954	**59,050**	**59,100**	1,771	1,027	**62,050**	**62,100**	1,937	1,101
53,100	**53,150**	1,443	882	**56,100**	**56,150**	1,608	955	**59,100**	**59,150**	1,774	1,029	**62,100**	**62,150**	1,940	1,102
53,150	**53,200**	1,445	883	**56,150**	**56,200**	1,611	956	**59,150**	**59,200**	1,777	1,030	**62,150**	**62,200**	1,943	1,103
53,200	**53,250**	1,448	884	**56,200**	**56,250**	1,614	958	**59,200**	**59,250**	1,780	1,031	**62,200**	**62,250**	1,945	1,105
53,250	**53,300**	1,451	885	**56,250**	**56,300**	1,617	959	**59,250**	**59,300**	1,782	1,032	**62,250**	**62,300**	1,948	1,106
53,300	**53,350**	1,454	886	**56,300**	**56,350**	1,619	960	**59,300**	**59,350**	1,785	1,033	**62,300**	**62,350**	1,951	1,107
53,350	**53,400**	1,456	888	**56,350**	**56,400**	1,622	961	**59,350**	**59,400**	1,788	1,035	**62,350**	**62,400**	1,954	1,108
53,400	**53,450**	1,459	889	**56,400**	**56,450**	1,625	962	**59,400**	**59,450**	1,791	1,036	**62,400**	**62,450**	1,956	1,109
53,450	**53,500**	1,462	890	**56,450**	**56,500**	1,628	964	**59,450**	**59,500**	1,793	1,037	**62,450**	**62,500**	1,959	1,111
53,500	**53,550**	1,465	891	**56,500**	**56,550**	1,631	965	**59,500**	**59,550**	1,796	1,038	**62,500**	**62,550**	1,962	1,112
53,550	**53,600**	1,468	893	**56,550**	**56,600**	1,633	966	**59,550**	**59,600**	1,799	1,040	**62,550**	**62,600**	1,965	1,113
53,600	**53,650**	1,470	894	**56,600**	**56,650**	1,636	967	**59,600**	**59,650**	1,802	1,041	**62,600**	**62,650**	1,968	1,114
53,650	**53,700**	1,473	895	**56,650**	**56,700**	1,639	969	**59,650**	**59,700**	1,805	1,042	**62,650**	**62,700**	1,970	1,116
53,700	**53,750**	1,476	896	**56,700**	**56,750**	1,642	970	**59,700**	**59,750**	1,807	1,043	**62,700**	**62,750**	1,973	1,117
53,750	**53,800**	1,479	897	**56,750**	**56,800**	1,644	971	**59,750**	**59,800**	1,810	1,044	**62,750**	**62,800**	1,976	1,118
53,800	**53,850**	1,481	899	**56,800**	**56,850**	1,647	972	**59,800**	**59,850**	1,813	1,046	**62,800**	**62,850**	1,979	1,119
53,850	**53,900**	1,484	900	**56,850**	**56,900**	1,650	973	**59,850**	**59,900**	1,816	1,047	**62,850**	**62,900**	1,981	1,120
53,900	**53,950**	1,487	901	**56,900**	**56,950**	1,653	975	**59,900**	**59,950**	1,818	1,048	**62,900**	**62,950**	1,984	1,122
53,950	**54,000**	1,490	902	**56,950**	**57,000**	1,655	976	**59,950**	**60,000**	1,821	1,049	**62,950**	**63,000**	1,987	1,123
54,000				**57,000**				**60,000**				**63,000**			
54,000	**54,050**	1,492	904	**57,000**	**57,050**	1,658	977	**60,000**	**60,050**	1,824	1,051	**63,000**	**63,050**	1,990	1,124
54,050	**54,100**	1,495	905	**57,050**	**57,100**	1,661	978	**60,050**	**60,100**	1,827	1,052	**63,050**	**63,100**	1,992	1,125
54,100	**54,150**	1,498	906	**57,100**	**57,150**	1,664	980	**60,100**	**60,150**	1,829	1,053	**63,100**	**63,150**	1,995	1,127
54,150	**54,200**	1,501	907	**57,150**	**57,200**	1,666	981	**60,150**	**60,200**	1,832	1,054	**63,150**	**63,200**	1,998	1,128
54,200	**54,250**	1,503	909	**57,200**	**57,250**	1,669	982	**60,200**	**60,250**	1,835	1,056	**63,200**	**63,250**	2,001	1,129
54,250	**54,300**	1,506	910	**57,250**	**57,300**	1,672	983	**60,250**	**60,300**	1,838	1,057	**63,250**	**63,300**	2,003	1,130
54,300	**54,350**	1,509	911	**57,300**	**57,350**	1,675	984	**60,300**	**60,350**	1,840	1,058	**63,300**	**63,350**	2,006	1,131
54,350	**54,400**	1,512	912	**57,350**	**57,400**	1,677	986	**60,350**	**60,400**	1,843	1,059	**63,350**	**63,400**	2,009	1,133
54,400	**54,450**	1,514	913	**57,400**	**57,450**	1,680	987	**60,400**	**60,450**	1,846	1,060	**63,400**	**63,450**	2,012	1,134
54,450	**54,500**	1,517	915	**57,450**	**57,500**	1,683	988	**60,450**	**60,500**	1,849	1,062	**63,450**	**63,500**	2,014	1,135
54,500	**54,550**	1,520	916	**57,500**	**57,550**	1,686	989	**60,500**	**60,550**	1,852	1,063	**63,500**	**63,550**	2,017	1,136
54,550	**54,600**	1,523	917	**57,550**	**57,600**	1,689	991	**60,550**	**60,600**	1,854	1,064	**63,550**	**63,600**	2,020	1,138
54,600	**54,650**	1,526	918	**57,600**	**57,650**	1,691	992	**60,600**	**60,650**	1,857	1,065	**63,600**	**63,650**	2,023	1,139
54,650	**54,700**	1,528	920	**57,650**	**57,700**	1,694	993	**60,650**	**60,700**	1,860	1,067	**63,650**	**63,700**	2,026	1,140
54,700	**54,750**	1,531	921	**57,700**	**57,750**	1,697	994	**60,700**	**60,750**	1,863	1,068	**63,700**	**63,750**	2,028	1,141
54,750	**54,800**	1,534	922	**57,750**	**57,800**	1,700	995	**60,750**	**60,800**	1,865	1,069	**63,750**	**63,800**	2,031	1,142
54,800	**54,850**	1,537	923	**57,800**	**57,850**	1,702	997	**60,800**	**60,850**	1,868	1,070	**63,800**	**63,850**	2,034	1,144
54,850	**54,900**	1,539	924	**57,850**	**57,900**	1,705	998	**60,850**	**60,900**	1,871	1,071	**63,850**	**63,900**	2,037	1,145
54,900	**54,950**	1,542	926	**57,900**	**57,950**	1,708	999	**60,900**	**60,950**	1,874	1,073	**63,900**	**63,950**	2,039	1,146
54,950	**55,000**	1,545	927	**57,950**	**58,000**	1,711	1,000	**60,950**	**61,000**	1,876	1,074	**63,950**	**64,000**	2,042	1,147

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
64,000				**67,000**				**70,000**				**73,000**			
64,000	**64,050**	2,045	1,149	**67,000**	**67,050**	2,211	1,222	**70,000**	**70,050**	2,376	1,296	**73,000**	**73,050**	2,542	1,401
64,050	**64,100**	2,048	1,150	**67,050**	**67,100**	2,213	1,223	**70,050**	**70,100**	2,379	1,298	**73,050**	**73,100**	2,545	1,403
64,100	**64,150**	2,050	1,151	**67,100**	**67,150**	2,216	1,225	**70,100**	**70,150**	2,382	1,299	**73,100**	**73,150**	2,548	1,404
64,150	**64,200**	2,053	1,152	**67,150**	**67,200**	2,219	1,226	**70,150**	**70,200**	2,385	1,301	**73,150**	**73,200**	2,550	1,406
64,200	**64,250**	2,056	1,154	**67,200**	**67,250**	2,222	1,227	**70,200**	**70,250**	2,387	1,303	**73,200**	**73,250**	2,553	1,408
64,250	**64,300**	2,059	1,155	**67,250**	**67,300**	2,224	1,228	**70,250**	**70,300**	2,390	1,305	**73,250**	**73,300**	2,556	1,410
64,300	**64,350**	2,061	1,156	**67,300**	**67,350**	2,227	1,229	**70,300**	**70,350**	2,393	1,306	**73,300**	**73,350**	2,559	1,411
64,350	**64,400**	2,064	1,157	**67,350**	**67,400**	2,230	1,231	**70,350**	**70,400**	2,396	1,308	**73,350**	**73,400**	2,561	1,413
64,400	**64,450**	2,067	1,158	**67,400**	**67,450**	2,233	1,232	**70,400**	**70,450**	2,398	1,310	**73,400**	**73,450**	2,564	1,415
64,450	**64,500**	2,070	1,160	**67,450**	**67,500**	2,235	1,233	**70,450**	**70,500**	2,401	1,312	**73,450**	**73,500**	2,567	1,417
64,500	**64,550**	2,073	1,161	**67,500**	**67,550**	2,238	1,234	**70,500**	**70,550**	2,404	1,313	**73,500**	**73,550**	2,570	1,418
64,550	**64,600**	2,075	1,162	**67,550**	**67,600**	2,241	1,236	**70,550**	**70,600**	2,407	1,315	**73,550**	**73,600**	2,573	1,420
64,600	**64,650**	2,078	1,163	**67,600**	**67,650**	2,244	1,237	**70,600**	**70,650**	2,410	1,317	**73,600**	**73,650**	2,575	1,422
64,650	**64,700**	2,081	1,165	**67,650**	**67,700**	2,247	1,238	**70,650**	**70,700**	2,412	1,319	**73,650**	**73,700**	2,578	1,424
64,700	**64,750**	2,084	1,166	**67,700**	**67,750**	2,249	1,239	**70,700**	**70,750**	2,415	1,320	**73,700**	**73,750**	2,581	1,425
64,750	**64,800**	2,086	1,167	**67,750**	**67,800**	2,252	1,240	**70,750**	**70,800**	2,418	1,322	**73,750**	**73,800**	2,584	1,427
64,800	**64,850**	2,089	1,168	**67,800**	**67,850**	2,255	1,242	**70,800**	**70,850**	2,421	1,324	**73,800**	**73,850**	2,586	1,429
64,850	**64,900**	2,092	1,169	**67,850**	**67,900**	2,258	1,243	**70,850**	**70,900**	2,423	1,326	**73,850**	**73,900**	2,589	1,431
64,900	**64,950**	2,095	1,171	**67,900**	**67,950**	2,260	1,244	**70,900**	**70,950**	2,426	1,327	**73,900**	**73,950**	2,592	1,432
64,950	**65,000**	2,097	1,172	**67,950**	**68,000**	2,263	1,245	**70,950**	**71,000**	2,429	1,329	**73,950**	**74,000**	2,595	1,434
65,000				**68,000**				**71,000**				**74,000**			
65,000	**65,050**	2,100	1,173	**68,000**	**68,050**	2,266	1,247	**71,000**	**71,050**	2,432	1,331	**74,000**	**74,050**	2,597	1,436
65,050	**65,100**	2,103	1,174	**68,050**	**68,100**	2,269	1,248	**71,050**	**71,100**	2,434	1,333	**74,050**	**74,100**	2,600	1,438
65,100	**65,150**	2,106	1,176	**68,100**	**68,150**	2,271	1,249	**71,100**	**71,150**	2,437	1,334	**74,100**	**74,150**	2,603	1,439
65,150	**65,200**	2,108	1,177	**68,150**	**68,200**	2,274	1,250	**71,150**	**71,200**	2,440	1,336	**74,150**	**74,200**	2,606	1,441
65,200	**65,250**	2,111	1,178	**68,200**	**68,250**	2,277	1,252	**71,200**	**71,250**	2,443	1,338	**74,200**	**74,250**	2,608	1,443
65,250	**65,300**	2,114	1,179	**68,250**	**68,300**	2,280	1,253	**71,250**	**71,300**	2,445	1,340	**74,250**	**74,300**	2,611	1,445
65,300	**65,350**	2,117	1,180	**68,300**	**68,350**	2,282	1,254	**71,300**	**71,350**	2,448	1,341	**74,300**	**74,350**	2,614	1,446
65,350	**65,400**	2,119	1,182	**68,350**	**68,400**	2,285	1,255	**71,350**	**71,400**	2,451	1,343	**74,350**	**74,400**	2,617	1,448
65,400	**65,450**	2,122	1,183	**68,400**	**68,450**	2,288	1,256	**71,400**	**71,450**	2,454	1,345	**74,400**	**74,450**	2,619	1,450
65,450	**65,500**	2,125	1,184	**68,450**	**68,500**	2,291	1,258	**71,450**	**71,500**	2,456	1,347	**74,450**	**74,500**	2,622	1,452
65,500	**65,550**	2,128	1,185	**68,500**	**68,550**	2,294	1,259	**71,500**	**71,550**	2,459	1,348	**74,500**	**74,550**	2,625	1,453
65,550	**65,600**	2,131	1,187	**68,550**	**68,600**	2,296	1,260	**71,550**	**71,600**	2,462	1,350	**74,550**	**74,600**	2,628	1,455
65,600	**65,650**	2,133	1,188	**68,600**	**68,650**	2,299	1,261	**71,600**	**71,650**	2,465	1,352	**74,600**	**74,650**	2,631	1,457
65,650	**65,700**	2,136	1,189	**68,650**	**68,700**	2,302	1,263	**71,650**	**71,700**	2,468	1,354	**74,650**	**74,700**	2,633	1,459
65,700	**65,750**	2,139	1,190	**68,700**	**68,750**	2,305	1,264	**71,700**	**71,750**	2,470	1,355	**74,700**	**74,750**	2,636	1,460
65,750	**65,800**	2,142	1,191	**68,750**	**68,800**	2,307	1,265	**71,750**	**71,800**	2,473	1,357	**74,750**	**74,800**	2,639	1,462
65,800	**65,850**	2,144	1,193	**68,800**	**68,850**	2,310	1,266	**71,800**	**71,850**	2,476	1,359	**74,800**	**74,850**	2,642	1,464
65,850	**65,900**	2,147	1,194	**68,850**	**68,900**	2,313	1,267	**71,850**	**71,900**	2,479	1,361	**74,850**	**74,900**	2,644	1,466
65,900	**65,950**	2,150	1,195	**68,900**	**68,950**	2,316	1,269	**71,900**	**71,950**	2,481	1,362	**74,900**	**74,950**	2,647	1,467
65,950	**66,000**	2,153	1,196	**68,950**	**69,000**	2,318	1,270	**71,950**	**72,000**	2,484	1,364	**74,950**	**75,000**	2,650	1,469
66,000				**69,000**				**72,000**				**75,000**			
66,000	**66,050**	2,155	1,198	**69,000**	**69,050**	2,321	1,271	**72,000**	**72,050**	2,487	1,366	**75,000**	**75,050**	2,653	1,471
66,050	**66,100**	2,158	1,199	**69,050**	**69,100**	2,324	1,272	**72,050**	**72,100**	2,490	1,368	**75,050**	**75,100**	2,656	1,473
66,100	**66,150**	2,161	1,200	**69,100**	**69,150**	2,327	1,274	**72,100**	**72,150**	2,492	1,369	**75,100**	**75,150**	2,659	1,474
66,150	**66,200**	2,164	1,201	**69,150**	**69,200**	2,329	1,275	**72,150**	**72,200**	2,495	1,371	**75,150**	**75,200**	2,662	1,476
66,200	**66,250**	2,166	1,203	**69,200**	**69,250**	2,332	1,276	**72,200**	**72,250**	2,498	1,373	**75,200**	**75,250**	2,666	1,478
66,250	**66,300**	2,169	1,204	**69,250**	**69,300**	2,335	1,277	**72,250**	**72,300**	2,501	1,375	**75,250**	**75,300**	2,669	1,480
66,300	**66,350**	2,172	1,205	**69,300**	**69,350**	2,338	1,278	**72,300**	**72,350**	2,503	1,376	**75,300**	**75,350**	2,672	1,481
66,350	**66,400**	2,175	1,206	**69,350**	**69,400**	2,340	1,280	**72,350**	**72,400**	2,506	1,378	**75,350**	**75,400**	2,675	1,483
66,400	**66,450**	2,177	1,207	**69,400**	**69,450**	2,343	1,281	**72,400**	**72,450**	2,509	1,380	**75,400**	**75,450**	2,678	1,485
66,450	**66,500**	2,180	1,209	**69,450**	**69,500**	2,346	1,282	**72,450**	**72,500**	2,512	1,382	**75,450**	**75,500**	2,682	1,487
66,500	**66,550**	2,183	1,210	**69,500**	**69,550**	2,349	1,283	**72,500**	**72,550**	2,515	1,383	**75,500**	**75,550**	2,685	1,488
66,550	**66,600**	2,186	1,211	**69,550**	**69,600**	2,352	1,285	**72,550**	**72,600**	2,517	1,385	**75,550**	**75,600**	2,688	1,490
66,600	**66,650**	2,189	1,212	**69,600**	**69,650**	2,354	1,286	**72,600**	**72,650**	2,520	1,387	**75,600**	**75,650**	2,691	1,492
66,650	**66,700**	2,191	1,214	**69,650**	**69,700**	2,357	1,287	**72,650**	**72,700**	2,523	1,389	**75,650**	**75,700**	2,694	1,494
66,700	**66,750**	2,194	1,215	**69,700**	**69,750**	2,360	1,288	**72,700**	**72,750**	2,526	1,390	**75,700**	**75,750**	2,697	1,495
66,750	**66,800**	2,197	1,216	**69,750**	**69,800**	2,363	1,289	**72,750**	**72,800**	2,528	1,392	**75,750**	**75,800**	2,701	1,497
66,800	**66,850**	2,200	1,217	**69,800**	**69,850**	2,365	1,291	**72,800**	**72,850**	2,531	1,394	**75,800**	**75,850**	2,704	1,499
66,850	**66,900**	2,202	1,218	**69,850**	**69,900**	2,368	1,292	**72,850**	**72,900**	2,534	1,396	**75,850**	**75,900**	2,707	1,501
66,900	**66,950**	2,205	1,220	**69,900**	**69,950**	2,371	1,293	**72,900**	**72,950**	2,537	1,397	**75,900**	**75,950**	2,710	1,502
66,950	**67,000**	2,208	1,221	**69,950**	**70,000**	2,374	1,294	**72,950**	**73,000**	2,539	1,399	**75,950**	**76,000**	2,713	1,504

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
76,000				**79,000**				**82,000**				**85,000**			
76,000	**76,050**	2,717	1,506	**79,000**	**79,050**	2,908	1,611	**82,000**	**82,050**	3,099	1,757	**85,000**	**85,050**	3,290	1,923
76,050	**76,100**	2,720	1,508	**79,050**	**79,100**	2,911	1,613	**82,050**	**82,100**	3,102	1,760	**85,050**	**85,100**	3,293	1,925
76,100	**76,150**	2,723	1,509	**79,100**	**79,150**	2,914	1,614	**82,100**	**82,150**	3,105	1,762	**85,100**	**85,150**	3,296	1,928
76,150	**76,200**	2,726	1,511	**79,150**	**79,200**	2,917	1,616	**82,150**	**82,200**	3,108	1,765	**85,150**	**85,200**	3,299	1,931
76,200	**76,250**	2,729	1,513	**79,200**	**79,250**	2,920	1,618	**82,200**	**82,250**	3,111	1,768	**85,200**	**85,250**	3,303	1,934
76,250	**76,300**	2,732	1,515	**79,250**	**79,300**	2,924	1,620	**82,250**	**82,300**	3,115	1,771	**85,250**	**85,300**	3,306	1,936
76,300	**76,350**	2,736	1,516	**79,300**	**79,350**	2,927	1,621	**82,300**	**82,350**	3,118	1,773	**85,300**	**85,350**	3,309	1,939
76,350	**76,400**	2,739	1,518	**79,350**	**79,400**	2,930	1,623	**82,350**	**82,400**	3,121	1,776	**85,350**	**85,400**	3,312	1,942
76,400	**76,450**	2,742	1,520	**79,400**	**79,450**	2,933	1,625	**82,400**	**82,450**	3,124	1,779	**85,400**	**85,450**	3,315	1,945
76,450	**76,500**	2,745	1,522	**79,450**	**79,500**	2,936	1,627	**82,450**	**82,500**	3,127	1,782	**85,450**	**85,500**	3,319	1,947
76,500	**76,550**	2,748	1,523	**79,500**	**79,550**	2,939	1,628	**82,500**	**82,550**	3,131	1,785	**85,500**	**85,550**	3,322	1,950
76,550	**76,600**	2,752	1,525	**79,550**	**79,600**	2,943	1,630	**82,550**	**82,600**	3,134	1,787	**85,550**	**85,600**	3,325	1,953
76,600	**76,650**	2,755	1,527	**79,600**	**79,650**	2,946	1,632	**82,600**	**82,650**	3,137	1,790	**85,600**	**85,650**	3,328	1,956
76,650	**76,700**	2,758	1,529	**79,650**	**79,700**	2,949	1,634	**82,650**	**82,700**	3,140	1,793	**85,650**	**85,700**	3,331	1,959
76,700	**76,750**	2,761	1,530	**79,700**	**79,750**	2,952	1,635	**82,700**	**82,750**	3,143	1,796	**85,700**	**85,750**	3,334	1,961
76,750	**76,800**	2,764	1,532	**79,750**	**79,800**	2,955	1,637	**82,750**	**82,800**	3,147	1,798	**85,750**	**85,800**	3,338	1,964
76,800	**76,850**	2,768	1,534	**79,800**	**79,850**	2,959	1,639	**82,800**	**82,850**	3,150	1,801	**85,800**	**85,850**	3,341	1,967
76,850	**76,900**	2,771	1,536	**79,850**	**79,900**	2,962	1,641	**82,850**	**82,900**	3,153	1,804	**85,850**	**85,900**	3,344	1,970
76,900	**76,950**	2,774	1,537	**79,900**	**79,950**	2,965	1,642	**82,900**	**82,950**	3,156	1,807	**85,900**	**85,950**	3,347	1,972
76,950	**77,000**	2,777	1,539	**79,950**	**80,000**	2,968	1,644	**82,950**	**83,000**	3,159	1,809	**85,950**	**86,000**	3,350	1,975
77,000				**80,000**				**83,000**				**86,000**			
77,000	**77,050**	2,780	1,541	**80,000**	**80,050**	2,971	1,646	**83,000**	**83,050**	3,162	1,812	**86,000**	**86,050**	3,354	1,978
77,050	**77,100**	2,783	1,543	**80,050**	**80,100**	2,975	1,649	**83,050**	**83,100**	3,166	1,815	**86,050**	**86,100**	3,357	1,981
77,100	**77,150**	2,787	1,544	**80,100**	**80,150**	2,978	1,652	**83,100**	**83,150**	3,169	1,818	**86,100**	**86,150**	3,360	1,983
77,150	**77,200**	2,790	1,546	**80,150**	**80,200**	2,981	1,655	**83,150**	**83,200**	3,172	1,820	**86,150**	**86,200**	3,363	1,986
77,200	**77,250**	2,793	1,548	**80,200**	**80,250**	2,984	1,657	**83,200**	**83,250**	3,175	1,823	**86,200**	**86,250**	3,366	1,989
77,250	**77,300**	2,796	1,550	**80,250**	**80,300**	2,987	1,660	**83,250**	**83,300**	3,178	1,826	**86,250**	**86,300**	3,369	1,992
77,300	**77,350**	2,799	1,551	**80,300**	**80,350**	2,990	1,663	**83,300**	**83,350**	3,182	1,829	**86,300**	**86,350**	3,373	1,994
77,350	**77,400**	2,803	1,553	**80,350**	**80,400**	2,994	1,666	**83,350**	**83,400**	3,185	1,831	**86,350**	**86,400**	3,376	1,997
77,400	**77,450**	2,806	1,555	**80,400**	**80,450**	2,997	1,668	**83,400**	**83,450**	3,188	1,834	**86,400**	**86,450**	3,379	2,000
77,450	**77,500**	2,809	1,557	**80,450**	**80,500**	3,000	1,671	**83,450**	**83,500**	3,191	1,837	**86,450**	**86,500**	3,382	2,003
77,500	**77,550**	2,812	1,558	**80,500**	**80,550**	3,003	1,674	**83,500**	**83,550**	3,194	1,840	**86,500**	**86,550**	3,385	2,006
77,550	**77,600**	2,815	1,560	**80,550**	**80,600**	3,006	1,677	**83,550**	**83,600**	3,197	1,843	**86,550**	**86,600**	3,389	2,008
77,600	**77,650**	2,818	1,562	**80,600**	**80,650**	3,010	1,680	**83,600**	**83,650**	3,201	1,845	**86,600**	**86,650**	3,392	2,011
77,650	**77,700**	2,822	1,564	**80,650**	**80,700**	3,013	1,682	**83,650**	**83,700**	3,204	1,848	**86,650**	**86,700**	3,395	2,014
77,700	**77,750**	2,825	1,565	**80,700**	**80,750**	3,016	1,685	**83,700**	**83,750**	3,207	1,851	**86,700**	**86,750**	3,398	2,017
77,750	**77,800**	2,828	1,567	**80,750**	**80,800**	3,019	1,688	**83,750**	**83,800**	3,210	1,854	**86,750**	**86,800**	3,401	2,019
77,800	**77,850**	2,831	1,569	**80,800**	**80,850**	3,022	1,691	**83,800**	**83,850**	3,213	1,856	**86,800**	**86,850**	3,405	2,022
77,850	**77,900**	2,834	1,571	**80,850**	**80,900**	3,025	1,693	**83,850**	**83,900**	3,217	1,859	**86,850**	**86,900**	3,408	2,025
77,900	**77,950**	2,838	1,572	**80,900**	**80,950**	3,029	1,696	**83,900**	**83,950**	3,220	1,862	**86,900**	**86,950**	3,411	2,028
77,950	**78,000**	2,841	1,574	**80,950**	**81,000**	3,032	1,699	**83,950**	**84,000**	3,223	1,865	**86,950**	**87,000**	3,414	2,030
78,000				**81,000**				**84,000**				**87,000**			
78,000	**78,050**	2,844	1,576	**81,000**	**81,050**	3,035	1,702	**84,000**	**84,050**	3,226	1,867	**87,000**	**87,050**	3,417	2,033
78,050	**78,100**	2,847	1,578	**81,050**	**81,100**	3,038	1,704	**84,050**	**84,100**	3,229	1,870	**87,050**	**87,100**	3,420	2,036
78,100	**78,150**	2,850	1,579	**81,100**	**81,150**	3,041	1,707	**84,100**	**84,150**	3,233	1,873	**87,100**	**87,150**	3,424	2,039
78,150	**78,200**	2,853	1,581	**81,150**	**81,200**	3,045	1,710	**84,150**	**84,200**	3,236	1,876	**87,150**	**87,200**	3,427	2,041
78,200	**78,250**	2,857	1,583	**81,200**	**81,250**	3,048	1,713	**84,200**	**84,250**	3,239	1,878	**87,200**	**87,250**	3,430	2,044
78,250	**78,300**	2,860	1,585	**81,250**	**81,300**	3,051	1,715	**84,250**	**84,300**	3,242	1,881	**87,250**	**87,300**	3,433	2,047
78,300	**78,350**	2,863	1,586	**81,300**	**81,350**	3,054	1,718	**84,300**	**84,350**	3,245	1,884	**87,300**	**87,350**	3,436	2,050
78,350	**78,400**	2,866	1,588	**81,350**	**81,400**	3,057	1,721	**84,350**	**84,400**	3,248	1,887	**87,350**	**87,400**	3,440	2,052
78,400	**78,450**	2,869	1,590	**81,400**	**81,450**	3,061	1,724	**84,400**	**84,450**	3,252	1,889	**87,400**	**87,450**	3,443	2,055
78,450	**78,500**	2,873	1,592	**81,450**	**81,500**	3,064	1,726	**84,450**	**84,500**	3,255	1,892	**87,450**	**87,500**	3,446	2,058
78,500	**78,550**	2,876	1,593	**81,500**	**81,550**	3,067	1,729	**84,500**	**84,550**	3,258	1,895	**87,500**	**87,550**	3,449	2,061
78,550	**78,600**	2,879	1,595	**81,550**	**81,600**	3,070	1,732	**84,550**	**84,600**	3,261	1,898	**87,550**	**87,600**	3,452	2,064
78,600	**78,650**	2,882	1,597	**81,600**	**81,650**	3,073	1,735	**84,600**	**84,650**	3,264	1,901	**87,600**	**87,650**	3,455	2,066
78,650	**78,700**	2,885	1,599	**81,650**	**81,700**	3,076	1,738	**84,650**	**84,700**	3,268	1,903	**87,650**	**87,700**	3,459	2,069
78,700	**78,750**	2,889	1,600	**81,700**	**81,750**	3,080	1,740	**84,700**	**84,750**	3,271	1,906	**87,700**	**87,750**	3,462	2,072
78,750	**78,800**	2,892	1,602	**81,750**	**81,800**	3,083	1,743	**84,750**	**84,800**	3,274	1,909	**87,750**	**87,800**	3,465	2,075
78,800	**78,850**	2,895	1,604	**81,800**	**81,850**	3,086	1,746	**84,800**	**84,850**	3,277	1,912	**87,800**	**87,850**	3,468	2,077
78,850	**78,900**	2,898	1,606	**81,850**	**81,900**	3,089	1,749	**84,850**	**84,900**	3,280	1,914	**87,850**	**87,900**	3,471	2,080
78,900	**78,950**	2,901	1,607	**81,900**	**81,950**	3,092	1,751	**84,900**	**84,950**	3,283	1,917	**87,900**	**87,950**	3,475	2,083
78,950	**79,000**	2,904	1,609	**81,950**	**82,000**	3,096	1,754	**84,950**	**85,000**	3,287	1,920	**87,950**	**88,000**	3,478	2,086

2025 NEW JERSEY TAX TABLE (NJ-1040)

If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —		If Line 42 (New Jersey Taxable Income) Is —		And You Checked Filing Status Line —	
At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5	At Least	But Less Than	1 or 3	2, 4, or 5
		Your Tax Is—				Your Tax Is—				Your Tax Is—				Your Tax Is—	
88,000				**91,000**				**94,000**				**97,000**			
88,000	**88,050**	3,481	2,088	**91,000**	**91,050**	3,672	2,254	**94,000**	**94,050**	3,863	2,420	**97,000**	**97,050**	4,054	2,586
88,050	**88,100**	3,484	2,091	**91,050**	**91,100**	3,675	2,257	**94,050**	**94,100**	3,866	2,423	**97,050**	**97,100**	4,057	2,588
88,100	**88,150**	3,487	2,094	**91,100**	**91,150**	3,678	2,260	**94,100**	**94,150**	3,870	2,425	**97,100**	**97,150**	4,061	2,591
88,150	**88,200**	3,490	2,097	**91,150**	**91,200**	3,682	2,262	**94,150**	**94,200**	3,873	2,428	**97,150**	**97,200**	4,064	2,594
88,200	**88,250**	3,494	2,099	**91,200**	**91,250**	3,685	2,265	**94,200**	**94,250**	3,876	2,431	**97,200**	**97,250**	4,067	2,597
88,250	**88,300**	3,497	2,102	**91,250**	**91,300**	3,688	2,268	**94,250**	**94,300**	3,879	2,434	**97,250**	**97,300**	4,070	2,599
88,300	**88,350**	3,500	2,105	**91,300**	**91,350**	3,691	2,271	**94,300**	**94,350**	3,882	2,436	**97,300**	**97,350**	4,073	2,602
88,350	**88,400**	3,503	2,108	**91,350**	**91,400**	3,694	2,273	**94,350**	**94,400**	3,885	2,439	**97,350**	**97,400**	4,077	2,605
88,400	**88,450**	3,506	2,110	**91,400**	**91,450**	3,698	2,276	**94,400**	**94,450**	3,889	2,442	**97,400**	**97,450**	4,080	2,608
88,450	**88,500**	3,510	2,113	**91,450**	**91,500**	3,701	2,279	**94,450**	**94,500**	3,892	2,445	**97,450**	**97,500**	4,083	2,610
88,500	**88,550**	3,513	2,116	**91,500**	**91,550**	3,704	2,282	**94,500**	**94,550**	3,895	2,448	**97,500**	**97,550**	4,086	2,613
88,550	**88,600**	3,516	2,119	**91,550**	**91,600**	3,707	2,285	**94,550**	**94,600**	3,898	2,450	**97,550**	**97,600**	4,089	2,616
88,600	**88,650**	3,519	2,122	**91,600**	**91,650**	3,710	2,287	**94,600**	**94,650**	3,901	2,453	**97,600**	**97,650**	4,092	2,619
88,650	**88,700**	3,522	2,124	**91,650**	**91,700**	3,713	2,290	**94,650**	**94,700**	3,905	2,456	**97,650**	**97,700**	4,096	2,622
88,700	**88,750**	3,526	2,127	**91,700**	**91,750**	3,717	2,293	**94,700**	**94,750**	3,908	2,459	**97,700**	**97,750**	4,099	2,624
88,750	**88,800**	3,529	2,130	**91,750**	**91,800**	3,720	2,296	**94,750**	**94,800**	3,911	2,461	**97,750**	**97,800**	4,102	2,627
88,800	**88,850**	3,532	2,133	**91,800**	**91,850**	3,723	2,298	**94,800**	**94,850**	3,914	2,464	**97,800**	**97,850**	4,105	2,630
88,850	**88,900**	3,535	2,135	**91,850**	**91,900**	3,726	2,301	**94,850**	**94,900**	3,917	2,467	**97,850**	**97,900**	4,108	2,633
88,900	**88,950**	3,538	2,138	**91,900**	**91,950**	3,729	2,304	**94,900**	**94,950**	3,920	2,470	**97,900**	**97,950**	4,112	2,635
88,950	**89,000**	3,541	2,141	**91,950**	**92,000**	3,733	2,307	**94,950**	**95,000**	3,924	2,472	**97,950**	**98,000**	4,115	2,638
89,000				**92,000**				**95,000**				**98,000**			
89,000	**89,050**	3,545	2,144	**92,000**	**92,050**	3,736	2,309	**95,000**	**95,050**	3,927	2,475	**98,000**	**98,050**	4,118	2,641
89,050	**89,100**	3,548	2,146	**92,050**	**92,100**	3,739	2,312	**95,050**	**95,100**	3,930	2,478	**98,050**	**98,100**	4,121	2,644
89,100	**89,150**	3,551	2,149	**92,100**	**92,150**	3,742	2,315	**95,100**	**95,150**	3,933	2,481	**98,100**	**98,150**	4,124	2,646
89,150	**89,200**	3,554	2,152	**92,150**	**92,200**	3,745	2,318	**95,150**	**95,200**	3,936	2,483	**98,150**	**98,200**	4,127	2,649
89,200	**89,250**	3,557	2,155	**92,200**	**92,250**	3,748	2,320	**95,200**	**95,250**	3,940	2,486	**98,200**	**98,250**	4,131	2,652
89,250	**89,300**	3,561	2,157	**92,250**	**92,300**	3,752	2,323	**95,250**	**95,300**	3,943	2,489	**98,250**	**98,300**	4,134	2,655
89,300	**89,350**	3,564	2,160	**92,300**	**92,350**	3,755	2,326	**95,300**	**95,350**	3,946	2,492	**98,300**	**98,350**	4,137	2,657
89,350	**89,400**	3,567	2,163	**92,350**	**92,400**	3,758	2,329	**95,350**	**95,400**	3,949	2,494	**98,350**	**98,400**	4,140	2,660
89,400	**89,450**	3,570	2,166	**92,400**	**92,450**	3,761	2,331	**95,400**	**95,450**	3,952	2,497	**98,400**	**98,450**	4,143	2,663
89,450	**89,500**	3,573	2,168	**92,450**	**92,500**	3,764	2,334	**95,450**	**95,500**	3,956	2,500	**98,450**	**98,500**	4,147	2,666
89,500	**89,550**	3,576	2,171	**92,500**	**92,550**	3,768	2,337	**95,500**	**95,550**	3,959	2,503	**98,500**	**98,550**	4,150	2,669
89,550	**89,600**	3,580	2,174	**92,550**	**92,600**	3,771	2,340	**95,550**	**95,600**	3,962	2,506	**98,550**	**98,600**	4,153	2,671
89,600	**89,650**	3,583	2,177	**92,600**	**92,650**	3,774	2,343	**95,600**	**95,650**	3,965	2,508	**98,600**	**98,650**	4,156	2,674
89,650	**89,700**	3,586	2,180	**92,650**	**92,700**	3,777	2,345	**95,650**	**95,700**	3,968	2,511	**98,650**	**98,700**	4,159	2,677
89,700	**89,750**	3,589	2,182	**92,700**	**92,750**	3,780	2,348	**95,700**	**95,750**	3,971	2,514	**98,700**	**98,750**	4,163	2,680
89,750	**89,800**	3,592	2,185	**92,750**	**92,800**	3,784	2,351	**95,750**	**95,800**	3,975	2,517	**98,750**	**98,800**	4,166	2,682
89,800	**89,850**	3,596	2,188	**92,800**	**92,850**	3,787	2,354	**95,800**	**95,850**	3,978	2,519	**98,800**	**98,850**	4,169	2,685
89,850	**89,900**	3,599	2,191	**92,850**	**92,900**	3,790	2,356	**95,850**	**95,900**	3,981	2,522	**98,850**	**98,900**	4,172	2,688
89,900	**89,950**	3,602	2,193	**92,900**	**92,950**	3,793	2,359	**95,900**	**95,950**	3,984	2,525	**98,900**	**98,950**	4,175	2,691
89,950	**90,000**	3,605	2,196	**92,950**	**93,000**	3,796	2,362	**95,950**	**96,000**	3,987	2,528	**98,950**	**99,000**	4,178	2,693
90,000				**93,000**				**96,000**				**99,000**			
90,000	**90,050**	3,608	2,199	**93,000**	**93,050**	3,799	2,365	**96,000**	**96,050**	3,991	2,530	**99,000**	**99,050**	4,182	2,696
90,050	**90,100**	3,612	2,202	**93,050**	**93,100**	3,803	2,367	**96,050**	**96,100**	3,994	2,533	**99,050**	**99,100**	4,185	2,699
90,100	**90,150**	3,615	2,204	**93,100**	**93,150**	3,806	2,370	**96,100**	**96,150**	3,997	2,536	**99,100**	**99,150**	4,188	2,702
90,150	**90,200**	3,618	2,207	**93,150**	**93,200**	3,809	2,373	**96,150**	**96,200**	4,000	2,539	**99,150**	**99,200**	4,191	2,704
90,200	**90,250**	3,621	2,210	**93,200**	**93,250**	3,812	2,376	**96,200**	**96,250**	4,003	2,541	**99,200**	**99,250**	4,194	2,707
90,250	**90,300**	3,624	2,213	**93,250**	**93,300**	3,815	2,378	**96,250**	**96,300**	4,006	2,544	**99,250**	**99,300**	4,198	2,710
90,300	**90,350**	3,627	2,215	**93,300**	**93,350**	3,819	2,381	**96,300**	**96,350**	4,010	2,547	**99,300**	**99,350**	4,201	2,713
90,350	**90,400**	3,631	2,218	**93,350**	**93,400**	3,822	2,384	**96,350**	**96,400**	4,013	2,550	**99,350**	**99,400**	4,204	2,715
90,400	**90,450**	3,634	2,221	**93,400**	**93,450**	3,825	2,387	**96,400**	**96,450**	4,016	2,552	**99,400**	**99,450**	4,207	2,718
90,450	**90,500**	3,637	2,224	**93,450**	**93,500**	3,828	2,389	**96,450**	**96,500**	4,019	2,555	**99,450**	**99,500**	4,210	2,721
90,500	**90,550**	3,640	2,227	**93,500**	**93,550**	3,831	2,392	**96,500**	**96,550**	4,022	2,558	**99,500**	**99,550**	4,213	2,724
90,550	**90,600**	3,643	2,229	**93,550**	**93,600**	3,834	2,395	**96,550**	**96,600**	4,026	2,561	**99,550**	**99,600**	4,217	2,727
90,600	**90,650**	3,647	2,232	**93,600**	**93,650**	3,838	2,398	**96,600**	**96,650**	4,029	2,564	**99,600**	**99,650**	4,220	2,729
90,650	**90,700**	3,650	2,235	**93,650**	**93,700**	3,841	2,401	**96,650**	**96,700**	4,032	2,566	**99,650**	**99,700**	4,223	2,732
90,700	**90,750**	3,653	2,238	**93,700**	**93,750**	3,844	2,403	**96,700**	**96,750**	4,035	2,569	**99,700**	**99,750**	4,226	2,735
90,750	**90,800**	3,656	2,240	**93,750**	**93,800**	3,847	2,406	**96,750**	**96,800**	4,038	2,572	**99,750**	**99,800**	4,229	2,738
90,800	**90,850**	3,659	2,243	**93,800**	**93,850**	3,850	2,409	**96,800**	**96,850**	4,042	2,575	**99,800**	**99,850**	4,233	2,740
90,850	**90,900**	3,662	2,246	**93,850**	**93,900**	3,854	2,412	**96,850**	**96,900**	4,045	2,577	**99,850**	**99,900**	4,236	2,743
90,900	**90,950**	3,666	2,249	**93,900**	**93,950**	3,857	2,414	**96,900**	**96,950**	4,048	2,580	**99,900**	**99,950**	4,239	2,746
90,950	**91,000**	3,669	2,251	**93,950**	**94,000**	3,860	2,417	**96,950**	**97,000**	4,051	2,583	**99,950**	**100,000**	4,242	2,749

New Jersey Tax Rate Schedules
2025

FILING STATUS: Single
Married/CU partner, filing separate return

Table A

If Taxable Income (Line 42) is: Over	But not over	STEP 1 Enter Line 42	STEP 2 Multiply Line 42 by:		STEP 3 Subtract		Your Tax
$ 0	$ 20,000		× .014	=	– $ 0	=	
$ 20,000	$ 35,000		× .0175	=	– $ 70.00	=	
$ 35,000	$ 40,000		× .035	=	– $ 682.50	=	
$ 40,000	$ 75,000		× .05525	=	– $ 1,492.50	=	
$ 75,000	$ 500,000		× .0637	=	– $ 2,126.25	=	
$ 500,000	$1,000,000		× .0897	=	– $ 15,126.25	=	
$1,000,000	and over		× .1075	=	– $ 32,926.25	=	

FILING STATUS: Married/CU couple, filing joint return
Head of household
Qualifying widow(er)/surviving CU partner

Table B

If Taxable Income (Line 42) is: Over	But not over	STEP 1 Enter Line 42	STEP 2 Multiply Line 42 by:		STEP 3 Subtract		Your Tax
$ 0	$ 20,000		× .014	=	– $ 0	=	
$ 20,000	$ 50,000		× .0175	=	– $ 70.00	=	
$ 50,000	$ 70,000		× .0245	=	– $ 420.00	=	
$ 70,000	$ 80,000		× .035	=	– $ 1,154.50	=	
$ 80,000	$ 150,000		× .05525	=	– $ 2,775.00	=	
$ 150,000	$ 500,000		× .0637	=	– $ 4,042.50	=	
$ 500,000	$1,000,000		× .0897	=	– $ 17,042.50	=	
$1,000,000	and over		× .1075	=	– $ 34,842.50	=	

When You Need Information...

online...

Visit the New Jersey Division of Taxation Website
Many State tax forms and publications are available on our website at:
nj.gov/taxation

You can also reach us by email with general State tax questions at:
nj.taxation@treas.nj.gov
Do not include confidential information such as Social Security or federal tax identification numbers, liability or payment amounts, dates of birth, or bank account numbers in your email.

Subscribe to *NJ Tax E-News,* the Division of Taxation's online information service, at:
nj.gov/treasury/taxation/listservice.shtml

by phone...

Call our Automated Tax Information System

1 (800) 323-4400 or (609) 826-4400.
Touch-tone phones only.

- Listen to recorded tax information on many topics.
- Order certain forms and publications through our message system.
- Get information on 2025 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 representative for tax information and assistance. See website for hours of operation.

Deaf, Hard of Hearing, Deaf-Blind, Speech Disability

Visit *njrelay.com* or call 711.

in person...

Visit a Regional Information Center

Regional Information Centers provide individual assistance at various locations throughout the State. Call the Automated Tax Information System or visit our website for the address of the center nearest you.

To Get Forms...

- Visit our website at:
  nj.gov/treasury/taxation/prntgit.shtml
- Call New Jersey's Forms Request System at 1 (800) 323-4400 or (609) 826-4400. Touch-tone phones only.
- Write to: NJ Division of Taxation
  Taxpayer Forms Services
  PO Box 269
  Trenton, NJ 08695-0269

Who Can Help...

Trained volunteers in the VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) programs are available to help prepare both federal and State returns at locations throughout New Jersey. For the location nearest you, contact the Division's Customer Service Center at (609) 292-6400 or the Internal Revenue Service.

New Jersey Earned Income Tax Credit...

Visit our website
eitc.nj.gov

Call the Customer Service Center
(609) 292-6400 – See website for hours of operation.

NJ TaxTalk

TaxTalk provides recorded information on many New Jersey tax topics and is available 24 hours a day, 7 days a week. Select the 3-digit number of the topic you want to hear. Then, from a touch-tone phone, call 1 (800) 323-4400 or (609) 826-4400. Have paper and pencil available to take notes. 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
101 Military Personnel Resident Defined & Income Tax Filing Requirements
102 Military Personnel Nonresident Defined & Income Tax Filing Requirements
103 How and When to File an Extension
104 Military Extensions
105 How and When to Amend
106 Penalties, Interest & Collection Fees
108 Who is Required to Make Estimated Tax Payments
110 Interest on Underpayment of Estimated Tax Payments
112 Pennsylvania Residents Working in New Jersey/New Jersey Residents Working in Pennsylvania
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Taxpayers' Bill of Rights

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

Service–

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

Appeals–

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

Interest on Refunds–

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

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

Senior Gold Prescription Discount Program

Senior Gold Prescription Discount Program (Senior Gold) is a State-funded prescription program that helps eligible residents pay for prescribed legend drugs, insulin, and insulin supplies.

Eligibility Requirements

You are eligible for Senior Gold if you meet the following requirements:

- You are a New Jersey resident;
- You are 65 or older **or** you are 18 or older *and* receiving Social Security Title II Disability benefits (you do *not* qualify if you are under age 65 and receiving these benefits on behalf of someone else);
- You meet certain income limits. The annual income limits for 2025 were between $53,446 and $63,446 if you are single or between $60,690 and $70,690 if you are married or in a civil union (**NOTE:** these limits may change for 2026); and
- If you are Medicare-eligible, you are required to enroll in a Medicare Part D Prescription Drug Plan of your choice. You will be responsible for paying the monthly premium directly to the Medicare Part D plan. You also will be responsible for paying any late enrollment penalty imposed by Medicare for each month you were eligible to enroll in Medicare Part D but did not enroll.

Benefits

Senior Gold helps eligible New Jersey residents pay for prescription drugs, insulin, insulin needles and syringes, and needles for injectable medicines used for the treatment of multiple sclerosis. Only drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered, nor is any pharmaceutical product whose manufacturer has not agreed to provide rebates to the State of New Jersey. The Senior Gold card works together with Medicare Part D Prescription Drug Plans. Senior Gold can reduce out-of-pocket expenses associated with participation in Medicare Part D.

Where to Get Information

For more information about the Senior Gold program, call 1 (800) 792-9745 or visit the Department of Human Services' website at: *www.nj.gov/humanservices/doas/services/q-z/senior-gold/*

File Electronically
skip the paper

*NJ**E-File***
If you're having a tax preparer do your federal and State income tax returns, ask to have them filed electronically. You can also do it yourself through an online tax preparation website or by using off-the-shelf tax software.

New Jersey Online Filing
Use the free New Jersey Online Filing Service to file your 2025 NJ-1040 return. It's simple and easy to follow the instructions, complete your NJ tax return, and file it online. Any resident (or part-year resident) can use it to file their 2025 NJ-1040 for free.

fastfile.nj.gov