

Federal Earned Income Tax Credit (EITC) Notification

Effective January 1, 2008, all employers are required to notify all of their employees of the federal Earned Income Tax Credit (EITC).

Assembly Bill 650, Stats. 2007, Ch. 606, (Lieu and Jones) requires any employer, who is subject to, and is required to provide unemployment insurance to employees, to notify all employees that they may be eligible for the EITC. Employers shall give notification within one week before or after, or at the same time, they provide employees with an annual wage summary (IRS Form W-2, 1099).

NOTICE TO EMPLOYEES

“Based on your annual earnings, you may be eligible to receive the earned income tax credit from the federal government. The earned income tax credit is a refundable federal income tax credit for low-income working individuals and families. The earned income tax credit has no effect on certain welfare benefits. In most cases, earned income tax credit payments will not be used to determine eligibility for Medicaid, supplemental security income, food stamps, low-income housing or most temporary assistance for needy families payments. Even if you do not owe federal taxes, you must file a tax return to receive the earned income tax credit. Be sure to fill out the earned income tax credit form in the federal income tax return booklet. For information regarding your eligibility to receive the earned income tax credit, including information on how to obtain the IRS Notice 797, or any other necessary forms and instructions, contact the Internal Revenue Service at 1-800-829-3676 or through its Web site at www.irs.gov.”



Department of the Treasury Internal Revenue Service

Notice 797

(Rev. December 2020)

Possible Federal Tax Refund Due to the Earned Income Credit (EIC)

What Is the EIC?

The EIC is a refundable tax credit for certain workers.

What Is the Purpose of This Notice?

Your employer sent you this notice to make you aware of an important federal tax benefit. Even if you had no income tax withheld from your wages during the year, you may be eligible for the EIC.

How Much Is the EIC?

For 2020, the EIC can be as much as \$3,584 if you have one qualifying child; \$5,920 if you have two qualifying children; \$6,660 if you have three or more qualifying children; and \$538 if you have no qualifying children.

How Do You Claim the EIC?

To claim the EIC, you must:

1. Be eligible for the EIC, and
2. File a 2020 tax return (including Schedule EIC if you have a qualifying child).

To figure out if you are eligible, see Pub. 596 or visit *IRS.gov/EITC*.

If eligible, you can claim the EIC to get a refund even if you had no tax withheld from your pay or owe no tax. For example, if you had no tax withheld in 2020 and owe no tax but are eligible for a credit of \$800, you must file a 2020 income tax return to get the \$800 refund.

Most people qualify for free tax preparation. If you earned less than \$72,000, you can file for free online at *IRS.gov/FreeFile*. In addition, IRS-certified volunteers can prepare your return for free in person if you earned less than \$57,000 or are age 60 or older. To find locations, visit *IRS.gov/VITA* or call 800-906-9887.

More Information

Refer to instructions for the tax return you are filing, Pub. 596, or *IRS.gov/EITC* for details on the EIC. You can download IRS forms and publications at *IRS.gov/Forms*, and you can get printed copies mailed to you by going to *IRS.gov/OrderForms* or by calling 800-829-3676.

Important Message from the IRS



If you qualify for the EITC, you could get money back from the IRS. You must file a federal tax return to get the EITC and other refundable credits (Child Tax Credit, CTC or American Opportunity Tax Credit, AOTC) even if you owe no tax or are not required to file. You may be eligible for the EITC, Earned Income Tax Credit,

If you earn less than \$53,505 and you have a son, daughter, stepchild, foster child, brother, sister, half brother, half sister, grandchild, niece, nephew, or adopted child living with you who is a qualifying child for the EITC.

– OR –

If you earn less than \$20,430 and you:


- Have no qualifying child for the EITC,
- Are at least age 25 and under 65

For more information about other refundable credits see IRS.gov.

**The EITC and the other refundable credits (CTC and/or AOTC) provide a boost to help pay your bills or save for a rainy day.
Just imagine what you could do with a tax refund.**



See if you qualify.
www.irs.gov/eitc

Life's a little easier with 
earned income tax credit



State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION
P. O. BOX 269
TRENTON, NEW JERSEY 08695-0269

PHILIP D. MURPHY
Governor

ELIZABETH MAHER MUOIO
State Treasurer

SHEILA Y. OLIVER
Lt. Governor

JOHN J. FICARA
Acting Director

TELEPHONE (609) 943-5000

Many New Jersey Taxpayers Are Eligible For 2020 Earned Income Tax Credits

Both a [federal](#) and [New Jersey Earned Income Tax Credit](#) (NJEITC) are available to eligible taxpayers.

Workers who are eligible for the federal credit also qualify for the NJEITC. Like the federal credit, the NJEITC can reduce the amount of tax you owe, or increase the amount of your refund check.

Everyone who applies and qualifies for the federal credit is eligible to receive the NJEITC. New for this year, we lowered the age limit to 21 and expanded the NJEITC so you may qualify even if you do not have a qualifying child or receive a federal credit. To receive the NJEITC, **you must file a New Jersey Resident Income Tax return**, even if your income is below New Jersey's minimum filing threshold amount. You cannot qualify for the NJEITC if you and your spouse or civil union partner file separate Income Tax returns.

The amount of your NJEITC is a percentage of your federal Earned Income Tax Credit. This year, the NJEITC amount is equal to 40% of the federal credit. So, if your federal Earned Income Tax Credit is \$4,000, your NJEITC will be \$1,600.

If you lived in New Jersey for only part of 2020, your NJEITC will be based on the number of months you were a New Jersey resident. For this calculation, 15 days or more equals one month.

For more information about the NJEITC:

- [Online](#);
- [In person](#);
- By phone: (609) 943-5000.

For more information about the 2020 federal Earned Income Tax Credit:

- [Online](#);
- Call the IRS at 1-800-829-1040.

Employee's Withholding Certificate

OMB No. 1545-0074

2021

- ▶ **Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.**
▶ **Give Form W-4 to your employer.**
▶ **Your withholding is subject to review by the IRS.**

| | | | |
|---|--|-----------|--|
| Step 1: Enter Personal Information | (a) First name and middle initial | Last name | (b) Social security number |
| | Address | | ▶ Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov . |
| | City or town, state, and ZIP code | | |
| | (c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying widow(er) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.) | | |

Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, when to use the estimator at www.irs.gov/W4App, and privacy.

Step 2:
Multiple Jobs or Spouse Works

Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.

Do **only one** of the following.

(a) Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3–4); **or**

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; **or**

(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld ▶ ☐

TIP: To be accurate, submit a 2021 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

| | | | |
|---|---|----------|----------------|
| Step 3: Claim Dependents | If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): | | |
| | Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ | | |
| | Multiply the number of other dependents by \$500 ▶ \$ | | |
| | Add the amounts above and enter the total here | 3 | \$ |
| Step 4 (optional): Other Adjustments | (a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income | | 4(a) \$ |
| | (b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here | | 4(b) \$ |
| | (c) Extra withholding. Enter any additional tax you want withheld each pay period . | | 4(c) \$ |
| | | | |

| | | | |
|------------------------------------|--|--|---------------|
| Step 5: Sign Here | Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. | | |
| | ▶ Employee's signature (This form is not valid unless you sign it.) | | ▶ Date |

| | | | |
|-----------------------|-----------------------------|--------------------------|--------------------------------------|
| Employers Only | Employer's name and address | First date of employment | Employer identification number (EIN) |
| | | | |

General Instructions

Future Developments

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to www.irs.gov/FormW4.

Purpose of Form

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505, Tax Withholding and Estimated Tax.

Exemption from withholding. You may claim exemption from withholding for 2021 if you meet both of the following conditions: you had no federal income tax liability in 2020 **and** you expect to have no federal income tax liability in 2021. You had no federal income tax liability in 2020 if (1) your total tax on line 24 on your 2020 Form 1040 or 1040-SR is zero (or less than the sum of lines 27, 28, 29, and 30), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2021 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 15, 2022.

Your privacy. If you prefer to limit information provided in Steps 2 through 4, use the online estimator, which will also increase accuracy.

As an alternative to the estimator: if you have concerns with Step 2(c), you may choose Step 2(b); if you have concerns with Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c). If this is the only job in your household, you may instead check the box in Step 2(c), which will increase your withholding and significantly reduce your paycheck (often by thousands of dollars over the year).

When to use the estimator. Consider using the estimator at www.irs.gov/W4App if you:

1. Expect to work only part of the year;
2. Have dividend or capital gain income, or are subject to additional taxes, such as Additional Medicare Tax;
3. Have self-employment income (see below); or
4. Prefer the most accurate withholding for multiple job situations.

Self-employment. Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at www.irs.gov/W4App to figure the amount to have withheld.

Nonresident alien. If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Specific Instructions

Step 1(c). Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

Step 2. Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work.

Option **(a)** most accurately calculates the additional tax you need to have withheld, while option **(b)** does so with a little less accuracy.

If you (and your spouse) have a total of only two jobs, you may instead check the box in option **(c)**. The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is roughly accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



Multiple jobs. Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 972, Child Tax Credit and Credit for Other Dependents. You can also include **other tax credits** in this step, such as education tax credits and the foreign tax credit. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2021 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from your pay **each pay period**, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.

Step 2(b)—Multiple Jobs Worksheet (Keep for your records.)

If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

Note: If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at www.irs.gov/W4App.

- 1 Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, **skip** to line 3 **1** \$ _____
- 2 Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.
 - a** Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a **2a** \$ _____
 - b** Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b **2b** \$ _____
 - c** Add the amounts from lines 2a and 2b and enter the result on line 2c **2c** \$ _____
- 3** Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. **3** _____
- 4 Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld) **4** \$ _____

Step 4(b)—Deductions Worksheet (Keep for your records.)

- 1** Enter an estimate of your 2021 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income **1** \$ _____
- 2** Enter: $\left\{ \begin{array}{l} \bullet \$25,100 \text{ if you're married filing jointly or qualifying widow(er)} \\ \bullet \$18,800 \text{ if you're head of household} \\ \bullet \$12,550 \text{ if you're single or married filing separately} \end{array} \right\}$ **2** \$ _____
- 3** If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" **3** \$ _____
- 4** Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information **4** \$ _____
- 5 Add** lines 3 and 4. Enter the result here and in **Step 4(b)** of Form W-4 **5** \$ _____

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Married Filing Jointly or Qualifying Widow(er)

| Higher Paying Job Annual Taxable Wage & Salary | Lower Paying Job Annual Taxable Wage & Salary | | | | | | | | | | | |
|--|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|
| | \$0 - 9,999 | \$10,000 - 19,999 | \$20,000 - 29,999 | \$30,000 - 39,999 | \$40,000 - 49,999 | \$50,000 - 59,999 | \$60,000 - 69,999 | \$70,000 - 79,999 | \$80,000 - 89,999 | \$90,000 - 99,999 | \$100,000 - 109,999 | \$110,000 - 120,000 |
| \$0 - 9,999 | \$0 | \$190 | \$850 | \$890 | \$1,020 | \$1,020 | \$1,020 | \$1,020 | \$1,020 | \$1,100 | \$1,870 | \$1,870 |
| \$10,000 - 19,999 | 190 | 1,190 | 1,890 | 2,090 | 2,220 | 2,220 | 2,220 | 2,220 | 2,300 | 3,300 | 4,070 | 4,070 |
| \$20,000 - 29,999 | 850 | 1,890 | 2,750 | 2,950 | 3,080 | 3,080 | 3,080 | 3,160 | 4,160 | 5,160 | 5,930 | 5,930 |
| \$30,000 - 39,999 | 890 | 2,090 | 2,950 | 3,150 | 3,280 | 3,280 | 3,360 | 4,360 | 5,360 | 6,360 | 7,130 | 7,130 |
| \$40,000 - 49,999 | 1,020 | 2,220 | 3,080 | 3,280 | 3,410 | 3,490 | 4,490 | 5,490 | 6,490 | 7,490 | 8,260 | 8,260 |
| \$50,000 - 59,999 | 1,020 | 2,220 | 3,080 | 3,280 | 3,490 | 4,490 | 5,490 | 6,490 | 7,490 | 8,490 | 9,260 | 9,260 |
| \$60,000 - 69,999 | 1,020 | 2,220 | 3,080 | 3,360 | 4,490 | 5,490 | 6,490 | 7,490 | 8,490 | 9,490 | 10,260 | 10,260 |
| \$70,000 - 79,999 | 1,020 | 2,220 | 3,160 | 4,360 | 5,490 | 6,490 | 7,490 | 8,490 | 9,490 | 10,490 | 11,260 | 11,260 |
| \$80,000 - 99,999 | 1,020 | 3,150 | 5,010 | 6,210 | 7,340 | 8,340 | 9,340 | 10,340 | 11,340 | 12,340 | 13,260 | 13,460 |
| \$100,000 - 149,999 | 1,870 | 4,070 | 5,930 | 7,130 | 8,260 | 9,320 | 10,520 | 11,720 | 12,920 | 14,120 | 15,090 | 15,290 |
| \$150,000 - 239,999 | 2,040 | 4,440 | 6,500 | 7,900 | 9,230 | 10,430 | 11,630 | 12,830 | 14,030 | 15,230 | 16,190 | 16,400 |
| \$240,000 - 259,999 | 2,040 | 4,440 | 6,500 | 7,900 | 9,230 | 10,430 | 11,630 | 12,830 | 14,030 | 15,270 | 17,040 | 18,040 |
| \$260,000 - 279,999 | 2,040 | 4,440 | 6,500 | 7,900 | 9,230 | 10,430 | 11,630 | 12,870 | 14,870 | 16,870 | 18,640 | 19,640 |
| \$280,000 - 299,999 | 2,040 | 4,440 | 6,500 | 7,900 | 9,230 | 10,470 | 12,470 | 14,470 | 16,470 | 18,470 | 20,240 | 21,240 |
| \$300,000 - 319,999 | 2,040 | 4,440 | 6,500 | 7,940 | 10,070 | 12,070 | 14,070 | 16,070 | 18,070 | 20,070 | 21,840 | 22,840 |
| \$320,000 - 364,999 | 2,720 | 5,920 | 8,780 | 10,980 | 13,110 | 15,110 | 17,110 | 19,110 | 21,190 | 23,490 | 25,560 | 26,860 |
| \$365,000 - 524,999 | 2,970 | 6,470 | 9,630 | 12,130 | 14,560 | 16,860 | 19,160 | 21,460 | 23,760 | 26,060 | 28,130 | 29,430 |
| \$525,000 and over | 3,140 | 6,840 | 10,200 | 12,900 | 15,530 | 18,030 | 20,530 | 23,030 | 25,530 | 28,030 | 30,300 | 31,800 |

Single or Married Filing Separately

| Higher Paying Job Annual Taxable Wage & Salary | Lower Paying Job Annual Taxable Wage & Salary | | | | | | | | | | | |
|--|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|
| | \$0 - 9,999 | \$10,000 - 19,999 | \$20,000 - 29,999 | \$30,000 - 39,999 | \$40,000 - 49,999 | \$50,000 - 59,999 | \$60,000 - 69,999 | \$70,000 - 79,999 | \$80,000 - 89,999 | \$90,000 - 99,999 | \$100,000 - 109,999 | \$110,000 - 120,000 |
| \$0 - 9,999 | \$440 | \$940 | \$1,020 | \$1,020 | \$1,410 | \$1,870 | \$1,870 | \$1,870 | \$1,870 | \$2,030 | \$2,040 | \$2,040 |
| \$10,000 - 19,999 | 940 | 1,540 | 1,620 | 2,020 | 3,020 | 3,470 | 3,470 | 3,470 | 3,640 | 3,840 | 3,840 | 3,840 |
| \$20,000 - 29,999 | 1,020 | 1,620 | 2,100 | 3,100 | 4,100 | 4,550 | 4,550 | 4,720 | 4,920 | 5,120 | 5,120 | 5,120 |
| \$30,000 - 39,999 | 1,020 | 2,020 | 3,100 | 4,100 | 5,100 | 5,550 | 5,720 | 5,920 | 6,120 | 6,320 | 6,320 | 6,320 |
| \$40,000 - 59,999 | 1,870 | 3,470 | 4,550 | 5,550 | 6,690 | 7,340 | 7,540 | 7,740 | 7,940 | 8,140 | 8,150 | 8,150 |
| \$60,000 - 79,999 | 1,870 | 3,470 | 4,690 | 5,890 | 7,090 | 7,740 | 7,940 | 8,140 | 8,340 | 8,540 | 9,190 | 9,990 |
| \$80,000 - 99,999 | 2,000 | 3,810 | 5,090 | 6,290 | 7,490 | 8,140 | 8,340 | 8,540 | 9,390 | 10,390 | 11,190 | 11,990 |
| \$100,000 - 124,999 | 2,040 | 3,840 | 5,120 | 6,320 | 7,520 | 8,360 | 9,360 | 10,360 | 11,360 | 12,360 | 13,410 | 14,510 |
| \$125,000 - 149,999 | 2,040 | 3,840 | 5,120 | 6,910 | 8,910 | 10,360 | 11,360 | 12,450 | 13,750 | 15,050 | 16,160 | 17,260 |
| \$150,000 - 174,999 | 2,220 | 4,830 | 6,910 | 8,910 | 10,910 | 12,600 | 13,900 | 15,200 | 16,500 | 17,800 | 18,910 | 20,010 |
| \$175,000 - 199,999 | 2,720 | 5,320 | 7,490 | 9,790 | 12,090 | 13,850 | 15,150 | 16,450 | 17,750 | 19,050 | 20,150 | 21,250 |
| \$200,000 - 249,999 | 2,970 | 5,880 | 8,260 | 10,560 | 12,860 | 14,620 | 15,920 | 17,220 | 18,520 | 19,820 | 20,930 | 22,030 |
| \$250,000 - 399,999 | 2,970 | 5,880 | 8,260 | 10,560 | 12,860 | 14,620 | 15,920 | 17,220 | 18,520 | 19,820 | 20,930 | 22,030 |
| \$400,000 - 449,999 | 2,970 | 5,880 | 8,260 | 10,560 | 12,860 | 14,620 | 15,920 | 17,220 | 18,520 | 19,910 | 21,220 | 22,520 |
| \$450,000 and over | 3,140 | 6,250 | 8,830 | 11,330 | 13,830 | 15,790 | 17,290 | 18,790 | 20,290 | 21,790 | 23,100 | 24,400 |

Head of Household

| Higher Paying Job Annual Taxable Wage & Salary | Lower Paying Job Annual Taxable Wage & Salary | | | | | | | | | | | |
|--|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|
| | \$0 - 9,999 | \$10,000 - 19,999 | \$20,000 - 29,999 | \$30,000 - 39,999 | \$40,000 - 49,999 | \$50,000 - 59,999 | \$60,000 - 69,999 | \$70,000 - 79,999 | \$80,000 - 89,999 | \$90,000 - 99,999 | \$100,000 - 109,999 | \$110,000 - 120,000 |
| \$0 - 9,999 | \$0 | \$820 | \$930 | \$1,020 | \$1,020 | \$1,020 | \$1,420 | \$1,870 | \$1,870 | \$1,910 | \$2,040 | \$2,040 |
| \$10,000 - 19,999 | 820 | 1,900 | 2,130 | 2,220 | 2,220 | 2,620 | 3,620 | 4,070 | 4,110 | 4,310 | 4,440 | 4,440 |
| \$20,000 - 29,999 | 930 | 2,130 | 2,360 | 2,450 | 2,850 | 3,850 | 4,850 | 5,340 | 5,540 | 5,740 | 5,870 | 5,870 |
| \$30,000 - 39,999 | 1,020 | 2,220 | 2,450 | 2,940 | 3,940 | 4,940 | 5,980 | 6,630 | 6,830 | 7,030 | 7,160 | 7,160 |
| \$40,000 - 59,999 | 1,020 | 2,470 | 3,700 | 4,790 | 5,800 | 7,000 | 8,200 | 8,850 | 9,050 | 9,250 | 9,380 | 9,380 |
| \$60,000 - 79,999 | 1,870 | 4,070 | 5,310 | 6,600 | 7,800 | 9,000 | 10,200 | 10,850 | 11,050 | 11,250 | 11,520 | 12,320 |
| \$80,000 - 99,999 | 1,880 | 4,280 | 5,710 | 7,000 | 8,200 | 9,400 | 10,600 | 11,250 | 11,590 | 12,590 | 13,520 | 14,320 |
| \$100,000 - 124,999 | 2,040 | 4,440 | 5,870 | 7,160 | 8,360 | 9,560 | 11,240 | 12,690 | 13,690 | 14,690 | 15,670 | 16,770 |
| \$125,000 - 149,999 | 2,040 | 4,440 | 5,870 | 7,240 | 9,240 | 11,240 | 13,240 | 14,690 | 15,890 | 17,190 | 18,420 | 19,520 |
| \$150,000 - 174,999 | 2,040 | 4,920 | 7,150 | 9,240 | 11,240 | 13,290 | 15,590 | 17,340 | 18,640 | 19,940 | 21,170 | 22,270 |
| \$175,000 - 199,999 | 2,720 | 5,920 | 8,150 | 10,440 | 12,740 | 15,040 | 17,340 | 19,090 | 20,390 | 21,690 | 22,920 | 24,020 |
| \$200,000 - 249,999 | 2,970 | 6,470 | 9,000 | 11,390 | 13,690 | 15,990 | 18,290 | 20,040 | 21,340 | 22,640 | 23,880 | 24,980 |
| \$250,000 - 349,999 | 2,970 | 6,470 | 9,000 | 11,390 | 13,690 | 15,990 | 18,290 | 20,040 | 21,340 | 22,640 | 23,880 | 24,980 |
| \$350,000 - 449,999 | 2,970 | 6,470 | 9,000 | 11,390 | 13,690 | 15,990 | 18,290 | 20,040 | 21,340 | 22,640 | 23,900 | 25,200 |
| \$450,000 and over | 3,140 | 6,840 | 9,570 | 12,160 | 14,660 | 17,160 | 19,660 | 21,610 | 23,110 | 24,610 | 26,050 | 27,350 |

State of New Jersey - Division of Taxation

Employee's Withholding Allowance Certificate

| | | | | |
|---|--|--|--|--|
| 1. SS# Name Address City State Zip | | | 2. Filing Status: (Check only one box) 1. <input type="checkbox"/> Single 2. <input type="checkbox"/> Married/Civil Union Couple Joint 3. <input type="checkbox"/> Married/Civil Union Partner Separate 4. <input type="checkbox"/> Head of Household 5. <input type="checkbox"/> Qualifying Widow(er)/Surviving Civil Union Partner | |
| 3. If you have chosen to use the chart from instruction A, enter the appropriate letter here | | | 3. | |
| 4. Total number of allowances you are claiming (see instructions) | | | 4. | |
| 5. Additional amount you want deducted from each pay | | | 5. \$ | |
| 6. I claim exemption from withholding of NJ Gross Income Tax and I certify that I have met the conditions in the instructions of the NJ-W4. If you have met the conditions, enter "EXEMPT" here ... | | | 6. | |
| 7. Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status. | | | | |
| Employee's Signature | | | Date | |
| Employer's Name and Address | | | Employer Identification Number | |

BASIC INSTRUCTIONS

- Line 1 Enter your name, address and social security number in the spaces provided.
- Line 2 Check the box that indicates your filing status. If you checked Box 1 (Single) or Box 3 (Married/Civil Union Partner Separate) you will be withheld at Rate A.
Note: If you have checked Box 2 (Married/Civil Union Couple Joint), Box 4 (Head of Household) or Box 5 (Qualifying Widow(er)/Surviving Civil Union Partner) and either your spouse/civil union partner works or you have more than one job or more than one source of income and the combined total of all wages is greater than \$50,000, see instruction A below. If you do not complete Line 3, you will be withheld at Rate B.
- Line 3 If you have chosen to use the wage chart below, enter the appropriate letter.
- Line 4 Enter the number of allowances you are claiming. Entering a number on this line will decrease the amount of withholding and could result in an underpayment on your return.
- Line 5 Enter the amount of additional withholdings you want deducted from each pay.
- Line 6 Enter "EXEMPT" to indicate that you are exempt from New Jersey Gross Income Tax Withholdings, if you meet one of the following conditions:
- Your filing status is **SINGLE or MARRIED/CIVIL UNION PARTNER SEPARATE** and your wages plus your taxable nonwage income will be \$10,000 or less for the current year.
 - Your filing status is **MARRIED/CIVIL UNION COUPLE JOINT**, and your wages combined with your spouse's/civil union partner's wages plus your taxable non wage income will be \$20,000 or less for the current year.
 - Your filing status is **HEAD OF HOUSEHOLD or QUALIFYING WIDOW(ER)/SURVIVING CIVIL UNION PARTNER** and your wages plus your taxable nonwage income will be \$20,000 or less for the current year.
- Your exemption is good for **ONE** year only. You must complete and submit a form each year certifying you have no New Jersey Gross Income Tax liability and claim exemption from withholding. If you have questions about eligibility, filing status, withholding rates, etc. when completing this form, call the Division of Taxation's Customer Service Center at 609-292-6400.

Instruction A - Wage Chart

This chart is designed to increase withholdings on your wages, if these wages will be taxed at a higher rate due to inclusion of other wages or income on your NJ-1040 return. **It is not intended to provide withholding for other income or wages.** If you need additional withholdings for other income or wages use Line 5 on the NJ-W4. This Wage Chart applies to taxpayers who are married/civil union couple filing jointly, heads of households or qualifying widow(er)/surviving civil union partner. **Single individuals or married/civil union partners filing separate returns do not need to use this chart.** If you have indicated filing status #2, 4 or 5 on the above NJ-W4 and your taxable income is greater than \$50,000, you should strongly consider using the Wage Chart. (See the Rate Tables on the reverse side to estimate your withholding amount).

HOW TO USE THE CHART

- Find the amount of your wages in the left-hand column.
- Find the amount of the total for all other wages (including your spouse's/civil union partner's wages) along the top row.
- Follow along the row that contains your wages until you come to the column that contains the other wages.
- This meeting point indicates the Withholding Table that best reflects your income situation.
- If you have chosen this method, enter the "letter" of the withholding rate table on Line 3 of the NJ-W4.

NOTE: If your income situation substantially increases (or decreases) in the future, you should resubmit a revised NJ-W4 to your employer.

THIS FORM MAY BE REPRODUCED

WAGE CHART

| Total of All Other Wages | | 0 10,000 | 10,001 20,000 | 20,001 30,000 | 30,001 40,000 | 40,001 50,000 | 50,001 60,000 | 60,001 70,000 | 70,001 80,000 | 80,001 90,000 | OVER 90,000 |
|---|------------------|-------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------|
| Y O U R W A G E S | 0 10,000 | B | B | B | B | B | B | B | B | B | B |
| | 10,001 20,000 | B | B | B | B | C | C | C | C | C | C |
| | 20,001 30,000 | B | B | B | A | A | D | D | D | D | D |
| | 30,001 40,000 | B | B | A | A | A | A | A | E | E | E |
| | 40,001 50,000 | B | C | A | A | A | A | A | E | E | E |
| | 50,001 60,000 | B | C | D | A | A | A | E | E | E | E |
| | 60,001 70,000 | B | C | D | A | A | E | E | E | E | E |
| | 70,001 80,000 | B | C | D | E | E | E | E | E | E | E |
| | 80,001 90,000 | B | C | D | E | E | E | E | E | E | E |
| | over 90,000 | B | C | D | E | E | E | E | E | E | E |

RATE TABLES FOR WAGE CHART

The rate tables listed below correspond to the letters in the Wage Chart on the front page. Use these to estimate the amount of withholding that will occur if you choose to use the wage chart. Compare this to your estimated income tax liability for your New Jersey Income Tax return to see if this is the correct amount of withholding that you should have.

| RATE "A" | | | | | | | | | | | |
|---|--------------|---------------------|---|----------------|--|---|--------------|-----------------------|---|----------------|--|
| WEEKLY PAYROLL PERIOD (Allowance \$19.20) | | | | | | ANNUAL PAYROLL PERIOD (Allowance \$1,000) | | | | | |
| If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | | If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | |
| Over | But Not Over | | | Of Excess Over | | Over | But Not Over | | | Of Excess Over | |
| \$ 0 | \$ 385 | | 1.5% | \$ 0 | | \$ 0 | \$ 20,000 | | 1.5% | \$ 0 | |
| \$ 385 | \$ 673 | \$ 5.77 + 2.0% | | \$ 385 | | \$ 20,000 | \$ 35,000 | \$ 300.00 + 2.0% | | \$ 20,000 | |
| \$ 673 | \$ 769 | \$ 11.54 + 3.9% | | \$ 673 | | \$ 35,000 | \$ 40,000 | \$ 600.00 + 3.9% | | \$ 35,000 | |
| \$ 769 | \$ 1,442 | \$ 15.29 + 6.1% | | \$ 769 | | \$ 40,000 | \$ 75,000 | \$ 795.00 + 6.1% | | \$ 40,000 | |
| \$ 1,442 | \$ 9,615 | \$ 56.35 + 7.0% | | \$ 1,442 | | \$ 75,000 | \$ 500,000 | \$ 2,930.00 + 7.0% | | \$ 75,000 | |
| \$ 9,615 | \$ 96,154 | \$ 628.46 + 9.9% | | \$ 9,615 | | \$ 500,000 | \$ 5,000,000 | \$ 32,680.00 + 9.9% | | \$ 500,000 | |
| \$ 96,154 | | \$ 9,195.77 + 15.6% | | \$ 96,154 | | \$ 5,000,000 | | \$ 478,180.00 + 15.6% | | \$ 5,000,000 | |

| RATE "B" | | | | | | | | | | | |
|---|--------------|---------------------|---|----------------|--|---|--------------|-----------------------|---|----------------|--|
| WEEKLY PAYROLL PERIOD (Allowance \$19.20) | | | | | | ANNUAL PAYROLL PERIOD (Allowance \$1,000) | | | | | |
| If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | | If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | |
| Over | But Not Over | | | Of Excess Over | | Over | But Not Over | | | Of Excess Over | |
| \$ 0 | \$ 385 | | 1.5% | \$ 0 | | \$ 0 | \$ 20,000 | | 1.5% | \$ 0 | |
| \$ 385 | \$ 962 | \$ 5.77 + 2.0% | | \$ 385 | | \$ 20,000 | \$ 50,000 | \$ 300.00 + 2.0% | | \$ 20,000 | |
| \$ 962 | \$ 1,346 | \$ 17.31 + 2.7% | | \$ 962 | | \$ 50,000 | \$ 70,000 | \$ 900.00 + 2.7% | | \$ 50,000 | |
| \$ 1,346 | \$ 1,538 | \$ 27.69 + 3.9% | | \$ 1,346 | | \$ 70,000 | \$ 80,000 | \$ 1,440.00 + 3.9% | | \$ 70,000 | |
| \$ 1,538 | \$ 2,885 | \$ 35.19 + 6.1% | | \$ 1,538 | | \$ 80,000 | \$ 150,000 | \$ 1,830.00 + 6.1% | | \$ 80,000 | |
| \$ 2,885 | \$ 9,615 | \$ 117.31 + 7.0% | | \$ 2,885 | | \$ 150,000 | \$ 500,000 | \$ 6,100.00 + 7.0% | | \$ 150,000 | |
| \$ 9,615 | \$ 96,154 | \$ 588.46 + 9.9% | | \$ 9,615 | | \$ 500,000 | \$ 5,000,000 | \$ 30,600.00 + 9.9% | | \$ 500,000 | |
| \$ 96,154 | | \$ 9,155.77 + 15.6% | | \$ 96,154 | | \$ 5,000,000 | | \$ 476,100.00 + 15.6% | | \$ 5,000,000 | |

| RATE "C" | | | | | | | | | | | |
|---|--------------|---------------------|---|----------------|--|---|--------------|-----------------------|---|----------------|--|
| WEEKLY PAYROLL PERIOD (Allowance \$19.20) | | | | | | ANNUAL PAYROLL PERIOD (Allowance \$1,000) | | | | | |
| If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | | If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | |
| Over | But Not Over | | | Of Excess Over | | Over | But Not Over | | | Of Excess Over | |
| \$ 0 | \$ 385 | | 1.5% | \$ 0 | | \$ 0 | \$ 20,000 | | 1.5% | \$ 0 | |
| \$ 385 | \$ 769 | \$ 5.77 + 2.3% | | \$ 385 | | \$ 20,000 | \$ 40,000 | \$ 300.00 + 2.3% | | \$ 20,000 | |
| \$ 769 | \$ 962 | \$ 14.62 + 2.8% | | \$ 769 | | \$ 40,000 | \$ 50,000 | \$ 760.00 + 2.8% | | \$ 40,000 | |
| \$ 962 | \$ 1,154 | \$ 20.00 + 3.5% | | \$ 962 | | \$ 50,000 | \$ 60,000 | \$ 1,040 + 3.5% | | \$ 50,000 | |
| \$ 1,154 | \$ 2,885 | \$ 26.73 + 5.6% | | \$ 1,154 | | \$ 60,000 | \$ 150,000 | \$ 1,390.00 + 5.6% | | \$ 60,000 | |
| \$ 2,885 | \$ 9,615 | \$ 123.65 + 6.6% | | \$ 2,885 | | \$ 150,000 | \$ 500,000 | \$ 6,430.00 + 6.6% | | \$ 150,000 | |
| \$ 9,615 | \$ 96,154 | \$ 567.88 + 9.9% | | \$ 9,615 | | \$ 500,000 | \$ 5,000,000 | \$ 29,530.00 + 9.9% | | \$ 500,000 | |
| \$ 96,154 | | \$ 9,135.19 + 15.6% | | \$ 96,154 | | \$ 5,000,000 | | \$ 475,030.00 + 15.6% | | \$ 5,000,000 | |

| RATE "D" | | | | | | | | | | | |
|---|--------------|---------------------|---|----------------|--|---|--------------|-----------------------|---|----------------|--|
| WEEKLY PAYROLL PERIOD (Allowance \$19.20) | | | | | | ANNUAL PAYROLL PERIOD (Allowance \$1,000) | | | | | |
| If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | | If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | |
| Over | But Not Over | | | Of Excess Over | | Over | But Not Over | | | Of Excess Over | |
| \$ 0 | \$ 385 | | 1.5% | \$ 0 | | \$ 0 | \$ 20,000 | | 1.5% | \$ 0 | |
| \$ 385 | \$ 769 | \$ 5.77 + 2.7% | | \$ 385 | | \$ 20,000 | \$ 40,000 | \$ 300.00 + 2.7% | | \$ 20,000 | |
| \$ 769 | \$ 962 | \$ 16.15 + 3.4% | | \$ 769 | | \$ 40,000 | \$ 50,000 | \$ 840.00 + 3.4% | | \$ 40,000 | |
| \$ 962 | \$ 1,154 | \$ 22.69 + 4.3% | | \$ 962 | | \$ 50,000 | \$ 60,000 | \$ 1,180.00 + 4.3% | | \$ 50,000 | |
| \$ 1,154 | \$ 2,885 | \$ 30.96 + 5.6% | | \$ 1,154 | | \$ 60,000 | \$ 150,000 | \$ 1,610.00 + 5.6% | | \$ 60,000 | |
| \$ 2,885 | \$ 9,615 | \$ 127.88 + 6.5% | | \$ 2,885 | | \$ 150,000 | \$ 500,000 | \$ 6,650.00 + 6.5% | | \$ 150,000 | |
| \$ 9,615 | \$ 96,154 | \$ 565.38 + 9.9% | | \$ 9,615 | | \$ 500,000 | \$ 5,000,000 | \$ 29,400.00 + 9.9% | | \$ 500,000 | |
| \$ 96,154 | | \$ 9,132.69 + 15.6% | | \$ 96,154 | | \$ 5,000,000 | | \$ 474,900.00 + 15.6% | | \$ 5,000,000 | |

| RATE "E" | | | | | | | | | | | |
|---|--------------|---------------------|---|----------------|--|---|--------------|-----------------------|---|----------------|--|
| WEEKLY PAYROLL PERIOD (Allowance \$19.20) | | | | | | ANNUAL PAYROLL PERIOD (Allowance \$1,000) | | | | | |
| If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | | If the amount of taxable wages is: | | | The amount of income tax to be withheld is: | | |
| Over | But Not Over | | | Of Excess Over | | Over | But Not Over | | | Of Excess Over | |
| \$ 0 | \$ 385 | | 1.5% | \$ 0 | | \$ 0 | \$ 20,000 | | 1.5% | \$ 0 | |
| \$ 385 | \$ 673 | \$ 5.77 + 2.0% | | \$ 385 | | \$ 20,000 | \$ 35,000 | \$ 300.00 + 2.0% | | \$ 20,000 | |
| \$ 673 | \$ 1,923 | \$ 11.54 + 5.8% | | \$ 673 | | \$ 35,000 | \$ 100,000 | \$ 600.00 + 5.8% | | \$ 35,000 | |
| \$ 1,923 | \$ 9,615 | \$ 84.04 + 6.5% | | \$ 1,923 | | \$ 100,000 | \$ 500,000 | \$ 4,370.00 + 6.5% | | \$ 100,000 | |
| \$ 9,615 | \$ 96,154 | \$ 584.04 + 9.9% | | \$ 9,615 | | \$ 500,000 | \$ 5,000,000 | \$ 30,370.00 + 9.9% | | \$ 500,000 | |
| \$ 96,154 | | \$ 9,151.35 + 15.6% | | \$ 96,154 | | \$ 5,000,000 | | \$ 475,870.00 + 15.6% | | \$ 5,000,000 | |