

IMPORTANT NOTICE TO NEW JERSEY RESIDENTS

DID YOU KNOW THAT FEDERAL AND NJ STATE EARNED INCOME TAX CREDITS ARE AVAILABLE TO CERTAIN LOW-INCOME WORKING INDIVIDUALS AND FAMILIES?

THESE CREDITS CAN REDUCE THE AMOUNT OF INCOME TAX YOU OWE OR INCREASE YOUR INCOME TAX REFUND. AND, YOU CAN RECEIVE THE CREDITS EVEN IF YOU DIDN'T EARN ENOUGH INCOME TO BE REQUIRED TO FILE A TAX RETURN.

2011 NJ Earned Income Tax Credit (NJEITC)

The New Jersey Earned Income Tax Credit (NJEITC) is a credit for certain residents who work and have earned income. The credit reduces the amount of New Jersey tax you owe and may also give you a refund, even if you are not required to pay income tax to New Jersey.

Most residents who are eligible and file for a Federal earned income tax credit can also receive the NJEITC. There are several criteria which must be met to qualify for the Federal earned income tax credit. See the information below on how to contact the Internal Revenue Service to find out if you are eligible for the Federal earned income tax credit. Note: You don't qualify for the NJEITC if you and your spouse/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 20% of the Federal earned income tax credit. So, if your Federal earned income tax credit is \$4,000, the amount of your NJEITC will be \$800. (2011 NJEITC = Federal EITC x 20%) Note: If you lived in New Jersey for only part of 2011, your NJEITC will be prorated based on the number of months you were a New Jersey resident. (For this calculation, 15 days or more is a month.)

To receive the NJEITC, you must file a New Jersey resident income tax return. This is true even if you are not required to file a tax return because your income is below New Jersey's minimum filing threshold.

For more information about the NJEITC:

- Visit the Division of Taxation's Web site at: www.state.nj.us/treasury/taxation
- Listen to recorded information or order forms by calling the Division's Automated Tax Information System from a Touch-tone phone: 1-800-323-4400 (within NJ, NY, PA, DE, MD) or 609-826-4400
- Call the New Jersey Division of Taxation at 609-292-6400.

2011 Federal Earned Income Tax Credit

For more information about the Federal earned income tax credit, visit: www.irs.gov/individuals or call the IRS at 1-800-829-1040.