

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 credits¹ can reduce¹ the amount of income tax you owe or increase your income tax¹ refund and you can receive the credits even if you didn't earn enough income to be required to file a tax return.

2009 Federal Earned Income Credit

To be eligible for the 2009 Federal credit, your earned and adjusted gross incomes must each be less than:

\$40,295(\$43,415 married filing jointly) with two or more qualifying children;

\$35,463(\$538,583 married filing jointly) with one qualifying child;

\$13,440(\$516,560 married filing jointly) with no qualifying children.

In addition, you must meet the following requirements:

- *Must have a valid Social Security Number
- *Generally cannot be a non-resident alien
- *Must have earned income
- *Cannot be a qualifying child of another person
- *Investment income is limited
- *Cannot be filing Form 2555 or Form 2555-EZ
- *Cannot file as married filing separately

For more information about the Federal EITC, visit: www.irs.gov/individuals or call the IRS at 1-800-829-1040 toll-free, for live telephone assistance.

2009 New Jersey Earned Income Credit (NJEITC)

If you are eligible for the 2009 Federal Earned Income Tax Credit, you may also be eligible for the 2009 NJEITC, provided that you have NJ gross income of \$20,000 or less and:

*You claim the Federal EITC by filing Federal Schedule EIC on which at least one "qualifying child" is listed; and

*Your New Jersey filing status is either married /civil union couple filing a joint return, head of household, or qualifying widow(er)/surviving civil union partner.

*You file a New Jersey resident income tax return and complete the New Jersey Earned Income Tax Credit line of that return.

*The percentage used to calculate the NJEITC is 25% of the Federal earned income credit for tax year 2009 and thereafter.

For more information about the NJEITC:

*Call the NJ Division of Taxation at 609-292-6400

*Listen to recorded information or order forms and publications by call 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 (anywhere)

* Visit the NJ Division of Taxation's Website at: www.state.nj.us/treasury/taxation