

# PP13-02 – TWO NJ Special Handling TY2013

## Primary Pages

Topic	Page
Federal Return Issues	1
New Jersey Return Issues	4

## Supporting Pages

Topic	Page
How to Calculate Property tax paid on Principal Residence (Sch A, line 6, box 3)	7
NJ Property Tax Recoveries Flowchart	8
How to Lookup Homestead Benefit received in 2013	9
F/S Tax Paid (State section)	10
How to fill out Worksheet F	11
NJ Three Year Rule	12

## Federal Return Issues

### ❖ Do not want to include NJ Return at all

- **TWO:** Main Info, State Information section
  - Check box labeled “If you are not preparing a state return, check here” and
  - Remove NJ from “Full year resident” box on next line
- See NJ Issues when do not want to e-file NJ return, but do want printed NJ return

### ❖ W-2 NJ Special Taxes (Unemployment, Disability, and Family Leave)

- **Tax Law:** Federal – allowable as part of Sch A, line 5a (unless Private Plan)
- **TWO** W-2 worksheet box 14:
  - Special Codes:
    - Use **NJSUI** for Unemployment (UI / WF / SWF) – flows to Sch A automatically
    - Use **NJSDI** for Disability (DI) – flows to Sch A automatically
    - Use **NJFLI** for Family Leave (FL / FLI) – flows to Sch A automatically
    - If Private Plan (PP#) then do NOT use above codes because private plans are not deductible on Sch A (e.g. use **NJSDIPP** for Disability Private Plan amount)
      - ◆ (See also NJ 2450 Handling below)
  - Other amounts in box 14 (e.g. 414H / PERS) – include, but do not affect TWO calculations
  - UI, DI, FLI amounts may also appear in or below box 19 / 20 on W-2 paper form

### ❖ US Savings bonds or other Federal obligations (1099-INT Box 3)

- **Tax Law:** Federal – taxed; NJ – not taxed
- **TWO:** Interest Stmt –
  - Amount in Box 1 or 3 amount column
  - “-“ in State adjust + / - column and Amount in State adjust Amount column

## PP13-02 – TWO NJ Special Handling TY2013

### ❖ Exempt bond interest (1099-INT Box 8)

- **Tax Law:** Federal – not taxed; NJ – taxability varies
- **TWO:** Interest Stmt –
  - “E” in NAEOB column and Amount in NAEOB Amount column
  - If NOT exempt in NJ (e.g. Municipal bond from another state), then also enter
    - “+” in State adjust + / - column and Amount in State adjust Amount column

### ❖ State Income Tax Refunds (Form 1099-G)

- **Tax Law:** Federal – may be taxed; NJ – not taxed
- **TWO:**
  - Ignore if did not itemize last year or used Sales Tax (line 5b) instead of Income Tax (line 5a) last year
  - If have prior year return or carry forward (i.e. have prior year data) then
    - Link to State Tax Refund Worksheet from 1040 line 10 to enter amount, then fill in other info on worksheet to determine if whole refund is taxable (it usually is)
  - Otherwise, if may have itemized last year and missing prior year return, then enter amount directly on 1040, line 10

### ❖ Capital Gains on NJ Exempt Obligations

- **Tax Law:**
  - Federal – taxed;
  - NJ – See NJ Bulletin GIT-5 for list and taxability of interest or gains
    - Available at: <http://www.state.nj.us/treasury/taxation/publit1.shtml>
- **TWO:**
  - Federal – Enter on Capital Gains worksheet as usual
  - NJ – use Scratch Pad to adjust on NJ Sch B line 3

### ❖ RRB Tier 2 (1099-RRB)

- **Tax Law:** Federal – taxed; NJ – not taxed
- **TWO:** 1099-R Worksheet – Check Railroad retirement (near Box 12 & 15)

### ❖ Military Pensions (1099-R from Defense Finance & Accounting SVC)

- **Tax Law:** Federal – taxed; NJ – not taxed
- **TWO:** 1099-R Worksheet – Check Box 2 (near Box 12 & 15)

### ❖ Disability Pension (1099-R code 3)

- **Tax Law:**
  - Federal – Line 7 (and counted as earned income) if under “minimum retirement age” / Line 16 otherwise (current disability status does not matter);
  - NJ: Not taxed if under 65 AND being received “due to permanently and total disability” / Taxed otherwise,
- **TWO:**
  - 1099-R Worksheet – If under “minimum retirement age” then check box labeled “Check if disability and taxpayer is disabled” (under Box 7 & 8) – do this whether currently (permanently and totally) disabled or not
  - See NJ section for adjustments to NJ return

### ❖ All Pensions, including above (1099-R and variants)

- **Tax Law:** NJ – need to include non-taxable portion on NJ-1040, Line 19b
- **TWO:** See instructions in NJ section for Line 19b

# PP13-02 – TWO NJ Special Handling TY2013

## ❖ Unemployment (1099-G)

- **Tax Law:** Federal – taxed; NJ – not taxed
- **TWO:** 1099-G Worksheet – No special action required

## ❖ NJ Lottery (W-2G from NJ Lottery Board)

- **Tax Law:** Federal – taxed; NJ – taxed if over 10,000 / Not taxed if 10,000 or under
- **TWO:** W-2G Worksheet – If less than or equal to 10,000 then check box labeled “See F-1 Help on the state return for the use of this box Instructions vary by state” (bottom near Box 13)
- (Don’t forget to enter losses in box labeled “Gambling losses to be transferred to Schedule A” – even if not itemizing because net amount used on NJ return)

## ❖ Federal pre-tax / NJ after-tax medical (e.g. cafeteria plan on W-2)

- Do NOT enter on Federal Sch A or A Detail
- May need to look at 12/31 pay stub to confirm amount is medical / dental (not child care, health club, or other)
- See NJ Issues for handling on NJ-1040 line 30

## ❖ Property Tax

- **Tax Law:** Federal – deduction allowed for multiple properties (Principal Residency not relevant); NJ – deduction/credit only allowed for Principal Residence (in NJ)
- **TWO:**
  - **Problem: Taxpayers may bring various kinds of documentation for their property taxes paid – figuring the right amount to enter depends on what documentation the taxpayer has:**
    - See page “How to Calculate Property tax paid on Principal Residence”

## ❖ Property Tax Rebate (PTR) and/or Homestead Benefit

- **Tax Law:** Federal – Recovery amounts must be included on return, but are allowable on either Sch A or line 21; NJ – do not include at all
- **TWO:**
  - **Problem: Figuring whether a recovery needs to be accounted for and where to enter it, if so, is tricky:**
    - See page “NJ Property Tax Recoveries Flowchart”

## ❖ NJ Income Tax Payments (other than withholding)

- **Tax Law:** Federal – Payments apply to Federal tax year in which payments made (cash basis)
- **TWO:** See F/S Tax Paid page (NJ Section)
  - Amount applied from previous year’s NJ-1040
  - NJ Estimated payments (check \* column if 4<sup>th</sup> payment < Jan 1)
  - NJ Amount due (and paid) from prior year NJ return
  - NJ Estimated payment from prior year (if >= Jan 1)

# PP13-02 – TWO NJ Special Handling TY2013

## NJ Return Issues

### ❖ NJ-1040 Pg1

- **County/Municipality Code** (look in NJ-1040 Instructions or use State Help to lookup codes; lookup link also available via Preparer page)
- **Check if enclosing copy of death certificate** Use only if there is a refund due and you wish a paper check to be issued (must paper file in this case). Not necessary if using direct deposit.
- **Check if your name has changed** Check if applicable.
- **Check if your address has changed** Check if applicable.

### ❖ NJ-1040 Pg 2

- **Line 11** (Exemptions) – enter count of dependents attending college (note age < 22 and other important conditions apply – see NJ-1040 Instructions for line 11)
- **Line 13** (Dependents) – be sure to link to NJ Dependent worksheet to check health insurance boxes if applicable
  - **If have any EIC qualifying dependents with Code=0 on Main Info** then need to add these dependents manually to NJ Dep Wkt (see below)
- **Gubernatorial Elections Fund** – check according to TP instructions
- **Line 18** (Net gains ...) – May need to adjust for NJ exempt securities (use Scratch Pad on NJ Sch B line 3)
- **Line 19a** (Pensions, ...)
  - May need to adjust for 3-year rule pensions (see NJ Three Year rule page)
  - Disability pension with “Check if disability...” box on 1099-R worksheet checked AND pension not being received “due to permanent and total disability”:
    - Add taxable pension amount back onto line 19a via Scratch Pad (Plus taxable amount)
  - Disability pension with “Check if disability...” box on 1099-R worksheet not checked AND TP under 65 AND pension being received due to “permanent and total disability”:
    - Remove taxable pension amount from line 19a via Scratch Pad (Minus taxable amount)
- **Line 19b** (Excludable pensions, ...)
  - IRAs are handled properly when NJ IRA Wkt is filled out – following is for pensions only.
  - Pensions: If have any pension(s) for which whole Box 1 amount is not taxable in NJ, then add a Scratch Pad off line 19b (same Scratch Pad for all applicable pensions is ok) and either:
    - Plus Box 1 amount if pension is not taxed at all in NJ (e.g. military, disability under 65); or
    - Plus non-taxed amount, if known directly (e.g. Simplified General Rule worksheet, line 6); or
    - Plus Box 1 amount on one line, and Minus Box 2 amount on second line (e.g. regular pension with both Box 1 and Box 2a filled in)
  - If done properly, NJ-1040, Line 19a amount + 19b amount should equal sum of Box 1 amounts for all 1099-R worksheets.
- **Line 25** (Other) – If property tax refund(s) or 1099-C income (1099-C is for Cancellation of debt) were added on federal 1040 line 21, then need to reverse because not taxable in NJ:
  - Link to NJ Other Income Statement (do not use regular scratch pad)
  - If only one amount to reverse:
    - Negative amount in section F corresponding to Property Tax or 1099-C amount carried from federal line 21. Document using associated text box
  - If more than one amount to reverse:
    - Attach Scratch pad to section F amount and include negative amount and description for each
- **Line 27a** (Pension Exclusion) – May need to adjust for Three Year Rule pensions (see NJ Three Year Rule page)

## PP13-02 – TWO NJ Special Handling TY2013

- **Line 30 (Medical)** – If had Federal pre-tax / NJ after-tax medical (e.g. Section 125 / cafeteria – note: this may only be verifiable by looking at the pay stub) then
  - Make sure all entries that would affect NJ-1040, line 28 are entered and run Diagnostics to be sure no problems
  - If NJ-1040 line 30 already > 0 then add Scratch pad
    - Plus NJ after-tax amount
  - If NJ-1040 line 30 is zero then add Scratch pad
    - Plus Amount from Federal Sch A Medical (if any)
    - Plus NJ after-tax amount
    - Minus 2% of amount on NJ-1040 line 28 (Gross Income)
    - Note: if result is < 0 then delete Scratch Pad – No NJ Medical deduction
- **Line 37a (Total property taxes paid)**
  - Adjust, if necessary, to be total property taxes (including any Homestead Benefit credit)
    - e.g. if PTR Base amount used on Worksheet F, then add Scratch Pad to 37a with:
    - Plus total property tax received by tax authority (including any Homestead Benefit)
    - Minus PTR base year amount

### ❖ **NJ-1040 Pg 3**

- **Line 37b (Homeowner on Oct. 1)** – Check as appropriate
- **Line 45 (Use Tax)** – Explain to TP and fill in as appropriate
  - See NJ-1040 instructions for more information (Worksheet G may be helpful)
    - Don't forget to add amounts for purchases > \$1,000 to “standard” amount
- **Line 50 (NJ Estimated Payments)**
  - (See F/S Tax Paid page)

### ❖ **NJ-1040 Pg 3 – Worksheet F, Line 1**

- This can be confusing - See page “How to fill out Worksheet F”

### ❖ **NJ-1040 Pg 3 – Do you want to electronically file this return?**

- Check No if there is no need to file NJ-1040 but TP wants printout
  - Be sure to mark printed copy “No Need to File – Info Copy Only”
- See Federal Issues if do not want to include NJ return at all

### ❖ **NJ Dep Wkt (Dependents Information)**

- Check box for any dependents who do NOT have health insurance
- Must manually add (via override) any EIC qualifying dependents that were listed on Main Info with Code=0 (Non-Dependents)

### ❖ **NJ IRA Wkt (IRA Withdrawal Worksheet)**

- Must have one NJ IRA Wkt for each IRA distribution
  - Use “+” in tree to add and enter 1, 2, 3, ... in second box at top
- Enter info for after-tax contributions (if known); take red out otherwise

### ❖ **NJ 2450 (Excess Unemployment and Disability)**

- Should automatically get added to NJ tree (if more than one W-2)
  - Note: There is separate form for TP and SP
- Add any Private Plan (PP#) amounts via Scratch Pad linked from appropriate box
  - Be sure to also fill in Plan number box

## PP13-02 – TWO NJ Special Handling TY2013

### ❖ NJ 2210 (Underpayment of Estimated Tax)

- NJ allows volunteers to use the same approach as on the federal return, i.e. always make sure the calculated underpayment penalty (NJ-1040, line 46) is set to zero.
- If using the standard NJ template, then NJ-2210 will be in the tree with box 19 set to 0 via override. This will prevent NJ-2210 from ever being red and no penalty will be added to the return.
- If not using the standard NJ template, then NJ-2210 will show up as red in the tree when TW determines that a penalty is due to NJ. To resolve this:
  - First, enter last year's NJ tax (TY2012 NJ-1040, line 39) in box 4b. If box 19 goes to zero, then you're done. (No penalty is owed)
  - If line 19 is still greater than zero, then enter "1" in box 4b. This will force the calculated penalty to zero.
- Even though the penalty is removed from the return, you should inform the taxpayer that they may still receive a penalty notice from the NJ Div. of Tax. See Pub 4012, page K-4, "How can a taxpayer avoid a balance due in the future?" and discuss with TP. (NJ-1040-ES is available in TW; NJ-W-4 and NJ-W4-P are available on the NJ Div. of Tax website.)
- Note: for information on handling penalties on the federal return (Form 2210), see Pub 4012, page H-3 (as modified by PP13-03 Pub 4012 Notes TY2013).

### ❖ NJ-1040-H (Not in TaxWise – must file manually)

- See page "New Jersey Property Tax Deduction / Credit" and NJ-1040 Instructions page 48

# PP13-02 – TWO NJ Special Handling TY2013

## How to Calculate Property tax paid on Principal Residence (Sch A, line 6, box 3)

<b>Source</b>	<b>Sch A, line 6, box 3 Amount</b>
<b>Postcard</b> from Assessor's office	Amount on postcard
<b>Form 1098</b> showing property taxes paid	Amount on Form 1098 plus(+) any Homestead Benefit amount for 2011 applied as a credit to Feb 2013 tax bill (lookup if necessary)
<b>TP record</b> of property tax payments (e.g. cancelled checks)	TP record amount plus(+) any Homestead Benefit amount for 2011 applied as a credit to Feb 2013 tax bill (lookup if necessary)
<b>Tax bills</b> for 2013 (last two quarters of 2013 bill and first two quarters of 2014 bill)	Total of calendar 2013 amounts [Note: ignore any Homestead Benefit adjustments/credits]
<b>PTR-1A/2A</b> (2013) form filled out by tax office	Amount from PTR-1A/2A (2013) line 2 "Total 2013 taxes paid by Homeowner(s) by 6/1/13" plus(+) amount from line 6 "Homestead Benefit (Credit)" [Note: this may need to be apportioned if there are multiple owners]
<b>None of the above</b>	TP should go home to get one of the above or contact tax office to get information on property taxes paid in 2013

Note 1: Homestead Benefits received as a check do not count as being applied as credit to municipal bill.

Note 2: See separate page for instructions on how to lookup Homestead Benefit amount.

Note 3: Only enter Property taxes paid on Principal Residence on Sch A, line 6, box 3. Property taxes paid on property other than Principal Residence are still deductible on Sch A, but should be entered on line 6, box 4 (instead of box 3).

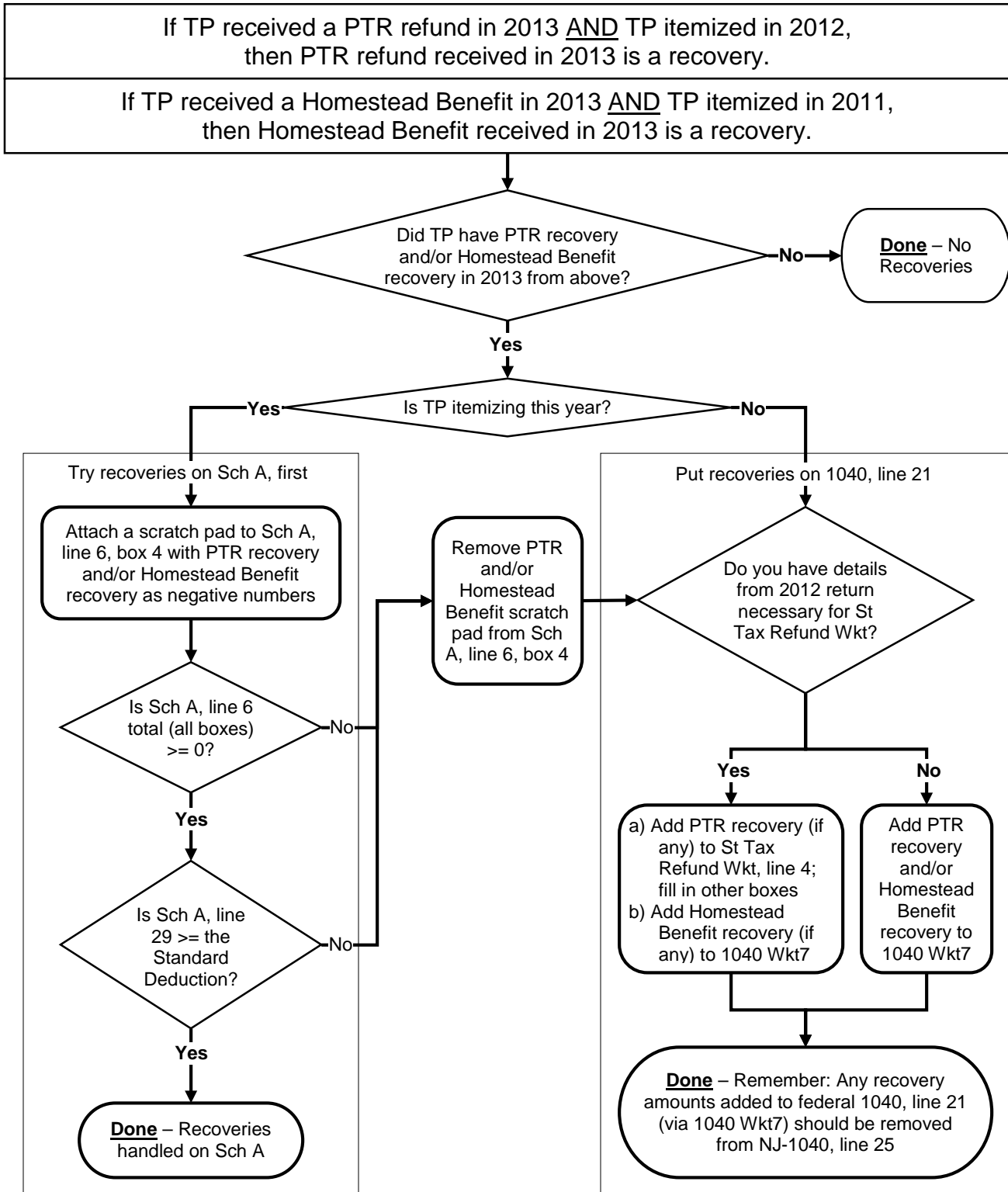
Note 4: If using Postcard, Tax bills, or PTR, then any Property tax amounts billed for 2013, but not actually paid in 2013 should be subtracted from the above amount.

Note 5: Any Property tax payments made in 2013 for prior years and not already included in above amount should be added.

Note 6: The property tax paid amount is after any Disabled Veterans Exemption, Veterans Deduction, or Senior Citizens Deduction amounts which may apply.

# PP13-02 – TWO NJ Special Handling TY2013

## NJ Property Tax Recoveries Flowchart



Note 1: Complete all federal income and regular Sch A entries before following this procedure.

Note 2: See separate page for instructions on how to lookup Homestead Benefit amount.



# PP13-02 – TWO NJ Special Handling TY2013

## How to Lookup Homestead Benefit received in 2013 Needs new ScreenShots

New Jersey property tax payers who qualified for a property tax benefit on their property taxes paid in 2011 were able to apply in 2012 for their Homestead Benefit and their Homestead Benefit was ultimately received as an adjustment in 2013 to their local property tax due. The taxpayer may bring in a copy of their 2013 tax bill that will show the adjustment amount. If they do not know the amount, there is a lookup tool available on the NJ DoT (New Jersey Division of Taxation) website. From the TaxPrep4Free.org Preparer page there is a link to the NJ DoT lookup tool.

• [Partner and volunteer Resource Center](#)  
• [Who do I contact?](#) (from NJ SPEC office)  
**New Jersey Department of Taxation**  
**[Online Inquiry for Homestead Rebate](#)**  
• [No Form 1099-G Inquiry \(Refund\)](#)  
• [NJ Municipality Codes](#)

Form 1099  
Form 1099  
Form 1099  
Form 1099  
Form 1099  
Form 1099

Click on the link on the TaxPrep4Free.org Preparer page

**Click on Online Inquiry**

### Homestead Benefit Status Inquiry

You can get information on the status (amount) of your homestead benefit either online or by phone.

- [Online Inquiry](#) (2010, 2009, and 2008 benefits)
- **Phone Inquiry: 1-877-658-2972** (toll-free within NJ, NY, PA, DE, and MD). (2010 benefit only)

Type of application filed  **Homeowner**  Tenant  
Year  **2010**  2009  2008

**No rebates will be issued to tenants for 2009 and 2010.**

Continue

Select **Homeowner** and **2011** from the first page of the inquiry then click Continue

**Social Security Number:**  
(Without dashes)

**Zip Code:**  
(Of property for which you filed your homeowner application)

Submit Clear

On the second screen enter the TP **SSN** and **Zip Code** and then click Submit

A screen similar to the one below will display the amount of the Homestead Benefit approved and when it was applied.

Your homestead benefit in the amount of **\$419.68** has been approved for payment to the tax collector of DENVILLE TWP on **February 1, 2012**. You can expect to receive a revised property tax bill or advice copy from your tax collector that reflects the amount of your benefit on or before January 1. If you have any questions, send us an e-mail.

**NOTE:** All benefit amounts are subject to further review and adjustment.

Check Another Year

# PP13-02 – TWO NJ Special Handling TY2013

## F/S Tax Paid (State section)

Must link from line 63 on Federal 1040 Pg2 (Cannot link from NJ 1040 Pg3, Line 50)

(If return is carried forward from previous year, then some (but not all) values will be filled in automatically.)

Used for:

- 2012 NJ overpayment applied to 2013 tax (2012 NJ 1040, Line 57)
- 2012 (or earlier) NJ balance due actually paid in 2013
- 2012 NJ estimated payment if made in January 2013
- 2013 NJ estimated payments (all – even if made in January 2014)

Values entered here will flow to federal Sch A, Line 5a and/or NJ 1040 Pg3, Line 50

State Estimated Tax Payments							
** The day listed in the date of payment section is the due date for most state estimated tax payments. If your state has different due dates, disregard the date suggested. If payment 1 was paid on or before the date due for payment 1, enter it in payment 1, etc. * Check the * column, if payment 4 was paid before 01/01/2014.							
Taxpayer, Joint, or Combined State Return							
For a spouse filing a married separate state return, or a second full year resident state, page down to list the estimated payments made to that state. Do not override the state column.							
** Date of Payment							
State	Credit from last year	04/15/2013 Amount 1	06/15/2013 Amount 2	09/15/2013 Amount 3	01/15/2014 Amount 4	*	Total
<u>NJ</u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>   </u>	0	0	0	0	0	<input type="checkbox"/>	0
<u>NJ</u>							0
<u>   </u>							0
<u>NJ</u>							0
<u>   </u>							0
<u>   </u>							0
<u>   </u>							0

<u>NJ</u>	state and/or local balance due from previous years' returns paid in 2013. Include amounts paid with a 2012 extension paid in 2013	TSJ: <u>   </u>	0
<u>   </u>	state and/or local balance due from previous years' returns paid in 2013. Include amounts paid with a 2012 extension paid in 2013	TSJ: <u>   </u>	0
<u>NJ</u>	last state estimate payment for 2012 paid in 2013 (due January 15, 2013)	TSJ: <u>   </u>	0
<u>   </u>	last state estimate payment for 2012 paid in 2013 (due January 15, 2013)	TSJ: <u>   </u>	0

2012 NJ over-payment applied to 2013 tax	NJ estimated payments for 2013	Check if amount 4 was made in 2013	NJ balance due for 2012 (or earlier) that was paid in 2013	NJ Estimated Payment for 2012 that was made in 2013
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# PP13-02 – TWO NJ Special Handling TY2013

## How to fill out Worksheet F

<b>Column A box</b>	<b>What to fill in</b>
First box (Rent you paid in 2013):	Rent paid for principal residence [Note: Rental unit must pay property taxes and unit must have own kitchen and bath]
Second box (Property taxes you paid in 2013):	If filing PTR-1 (or PTR-2) for 2013, then use PTR base amount [Note: if using TW, then line 37a will need to be adjusted] Otherwise use amount carried from Sch A (assuming Sch A line 6 box 3 filled in using instructions on separate page)

Note 1: It is ok to have both rent and property tax on Worksheet F, but only one dwelling can qualify as principal residence on any day. (i.e. cannot include property tax / rent paid on more than one dwelling for same day)

Note 2: TaxWise will not calculate the remainder of Worksheet F if TP does not qualify for the credit. From NJ Instructions: "Taxpayers who were not 65 years of age or older or blind or disabled on December 31, 2013, with gross income of \$20,000 or less (\$10,000 if filing status is single or married/CU partner, filing separate return), *are not eligible for a property tax credit.*"

# PP13-02 – TWO NJ Special Handling TY2013

## NJ Three Year Rule

**Tax Law:** (see NJ-1040 Instructions or NJ GIT-1 for more detail)

“If you will recover your contributions within three years from the date you receive the first payment from the plan, and both you **and** your employer contributed to the plan, you may use the Three-Year Rule Method to determine your New Jersey taxable pension income. The Three-Year Rule allows you to exclude your pension and annuity payments from gross income until the payments you receive equal your contributions to the plan. Until that time, the amounts you receive, because they are considered your contributions, are not taxable and should not be reported on your return. Once you have received (recovered) an amount equal to the amount you contributed, the payments you receive are fully taxable. Since the Three-Year Rule has been repealed for Federal income tax purposes, if you retired after July 1, 1986, the taxable amount of pension or annuity that you report on your New Jersey return when using this method will differ from the amount you report on your Federal return.”

## Adjusting New Jersey Return for the Three Year Rule

- NJ-1040 line 19 (Pensions...) – add Scratch pad
  - Plus difference between federal gross amount and federal taxable amount (all years)
  - Minus Three Year Rule amount (only until contribution is recovered)
  
- NJ-1040 line 27a (Pension Exclusion)
  - Calculated by TW from federal taxable amount, not amount from NJ-1040 line 19, so line 27a amount may be wrong
  - While contribution is being recovered and line 27a amount is greater than line 19 amount
    - Add Scratch Pad to adjust line 27a amount down to line 19 amount
  - After contribution is recovered and line 27a amount is less than line 19 amount
    - Add Scratch Pad to adjust line 27a amount up to line 19 amount

# PP13-02 – TWO NJ Special Handling TY2013

## Change Log

### **02-01-2014 v1.2:**

- Fixed Disability Pension handling in both federal and NJ sections

### **01-27-2014 v1.1:**

- More detail for NJ 1040, line 37a instructions

### **01-20-2014 v1.0:**

- Initial release
- Significant changes from TY2012:
  - NJ-1040 Pg1 – add changes of name/address checkboxes
  - NJ-1040 Pg 2 – add instructions for handling new line 19b
  - NJ-2210 – add instructions for forcing penalty to zero