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Governor Phil Murphy

New Jersey's Direct File Program Expands to Include Retirement Income Filers

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Direct File has already helped thousands of New Jersey residents with free, secure tax filing

TRENTON – Today, Governor Phil Murphy announced that New Jerseyans with retirement income can now use New Jersey's Direct File program. [DirectFile.nj.gov](https://www.nj.gov/treasury/taxation/direct-file-nj.shtml) (<https://www.nj.gov/treasury/taxation/direct-file-nj.shtml>) launched January 28, and this update makes the online tool available to roughly 400,000 more residents. Eligible New Jerseyans can benefit from this free and secure way to file federal and state individual tax returns, along with live chat support.

"Direct File has simplified the tax filing process and helped thousands of New Jerseyans, saving many of them hundreds of dollars along the way," **said Governor Murphy**. "With the filing deadline approaching, we are proud to expand Direct File to benefit thousands more of our seniors and taxpayers from all walks of life that want a free, secure way to file their taxes online."

New Jerseyans may qualify to use Direct File this tax season if they lived in the state for all of 2024, earned all 2024 income in New Jersey, make below certain income thresholds, and plan to use the same filing status for both federal and state income tax returns. With the new update, the tool will support more filers with distributions from employer-sponsored pension and retirement accounts – like a 401(k), pension, annuity, 403(b), or governmental 457(b) – who typically receive 1099-R forms.

New Jersey Direct File is a part of the federal IRS Direct File program. The tool's rollout and expansion resulted from the collaboration between the State's Department of Treasury and Office of Innovation, in partnership with the nonprofit organization Code for America.

"We are pleased to expand on the success that we are seeing with Direct File, which is easing the burden on tax filers as we enter the final month of the filing season," **said New Jersey Treasurer Elizabeth Maher Muoio**. "The recent addition of retirement income to this tool will empower even more New Jerseyans to file their own taxes quickly and easily."

Direct File helps minimize the taxpayer burden for filing, which is estimated by the IRS to be valued at around \$160 for individual or nonbusiness filers.

"An estimated \$160 savings on tax filing expenses is significant for many New Jersey seniors who live on fixed incomes," **said Dave Cole, New Jersey State Chief Innovation Officer**. "Expanding eligibility for the Direct File program to include income from employer-sponsored pension and retirement accounts will help lower costs for retirees and other eligible New Jerseyans. We are proud to support this program as the latest example of how, working together, we can deliver effective and efficient government services that save residents' time and money."

Notably, eligible residents who use this tool are automatically enrolled in money-saving tax credits, like the Earned Income Tax Credit and Child Tax Credit.

Direct File is available in English and Spanish, and works on mobile devices, tablets, and personal computers. The tool also offers dedicated live chat support to answer questions that tax filers may have. Code for America's helpful demo video on New Jersey's Direct File process can be found [here \(https://www.youtube.com/watch?v=YyA0jCCABw0\)](https://www.youtube.com/watch?v=YyA0jCCABw0).

The IRS Direct File pilot program was initiated successfully in 12 states last year, with 140,000 taxpayers claiming more than \$90 million in refunds and saving an estimated \$5.6 million in filing fees. This season, Governor Murphy announced that New Jersey would participate in the expanded IRS Direct File program.

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