

Quick Guide to the new 2020 Form W-4 from IRS.gov

Required ▶

Steps 2 and 3 should be completed if applicable. Step 4 is **OPTIONAL**. Use Step 2 if there are multiple jobs or both spouses work. Use steps 3 and/or 4 if you want to adjust withholding so that it closely matches your actual tax liability.

Line 4(b) should report deductions **OVER** the standard deduction amount. See the instructions.

Required ▶

| Form W-4 | | Employee's Withholding Certificate | | OMB No. 1545-0074 |
|--|---|---|--------------------------------------|---|
| Department of the Treasury Internal Revenue Service | | <p>▶ 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.</p> | | 2020 |
| 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 through 4 ONLY if they apply to you. To see if you are exempt from withholding or if you have concerns about your privacy, see page 2. Everyone must complete Step 5. See instructions on page 2. | | | | |
| 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; or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or 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 <input type="checkbox"/> CAUTION: If you have privacy concerns, choose (a) or (b). If you and/or your spouse have income from self-employment, including as an independent contractor, choose (a). | | | |
| Complete Steps 3 through 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 through 4(b) on the Form W-4 for the highest paying job.) | | | | |
| Step 3: Claim Dependents | If your 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. 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. You should not include income from any jobs 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) | |

Note: If you use this box, each spouse should check the box on their Form W-4. But **ONLY** one spouse should complete lines 3 through 4(b).

◀ Lines 3, 4(a) and 4(b) are **FULL-YEAR** amounts. Line 4(c) is a **PER-PAYROLL** amount.

For additional help

Use the IRS online Withholding Estimator at apps.irs.gov/app/tax-withholding-estimator

