

Quick Guide to the 2020 Form W-4

Required ▶

Form W-4 Department of the Treasury Internal Revenue Service		Employee's Withholding Certificate ▶ 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.		OMB No. 1545-0074 2020	
Step 1: Enter Personal Information	(a) First name and middle initial John	Last name Doe	(b) Social security number 611-11-1111		
	Address 1234 fake street			* 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 Thousand oaks, CA, 91360				
(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: Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.					
Sign Here ▶ _____ 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)		

Steps 2, 3 and 4 are **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

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](https://apps.irs.gov/app/tax-withholding-estimator) at apps.irs.gov/app/tax-withholding-estimator



Please note:

Before completing the 2020 Form W-4, please read the instructions that are included with the form. **You must complete Steps 1 and 5. Steps 2, 3, and 4 are optional**, but completing them will help ensure that your federal income tax withholding will more accurately match your tax liability. Step 1 is for your personal information; Step 2 is for households with multiple jobs; Step 3 is used to claim tax credits for dependents; Step 4 is for other adjustments (additional income such as interest and dividends, itemized deductions that exceed the standard deduction, and extra tax you want withheld); and Step 5 is where you sign the form. **Students need to use their legal name** as noted on their Social Security, Permanent Resident, or DACA cards.

- A non-married college student with one job and no kids only fills out step 1 and 5
- A non-married college student with multiple jobs or a married college student filing jointly and has a spouse that also works must fill out step 1, 2, and 5
- If the college student is claiming a dependent regardless of being married or having multiple jobs then they must also complete step 3
- Step 4 is required for college students to complete only if they have other income that is not related to employment. For a complete list of other incomes please go to:
<https://www.efile.com/other-income-taxable/>

Disclaimer: This is not tax or financial advice and is simply meant to aid you in filling out this form. These are examples for students to use when identifying which sections are relevant to certain factors but is in no way representative of all students. Please seek help from a professional tax consultant when filling out your own W-4 form or any other tax form.

The IRS has published Frequently Asked Questions that you may find helpful as you complete the form (<https://www.irs.gov/newsroom/faqs-on-the-draft-2020-form-w-4>).