



# HOW TO FILL OUT THE 2020 W-4

A step by step guide to help you complete the new  
2020 W-4.

# WHO NEEDS TO COMPLETE A NEW W-4?

- All new hires beginning employment after January 1, 2020
- Existing employees that wish to make a change to their withholding

\* Employees hired prior to 2020 do not need to complete the new W-4 unless they want to make a change.

LET'S TAKE A LOOK AT  
THE NEW FORM



# 2020 W-4

The IRS redesigned the W-4 for 2020 in an effort to help tax payers come to a more accurate determination of their income tax withholding.

The new W-4 is now condensed onto one form that is much more extensive and detailed.

The biggest changes you will see is the change from marital status to filing status as well as the elimination of withholding allowances.

Form <b>W-4</b>		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>		<b>2020</b>
<b>Step 1:</b> 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 <a href="http://www.ssa.gov">www.ssa.gov</a> .
	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.)			
<p><b>Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.</b> See page 2 for more information on each step, who can claim exemption from withholding, when to use the online estimator, and privacy.</p>				
<b>Step 2:</b> Multiple Jobs or Spouse Works		<p>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.</p> <p>Do <b>only one</b> of the following.</p> <p>(a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for most accurate withholding for this step (and Steps 3-4); or</p> <p>(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or</p> <p>(c) 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"/></p> <p><b>TIP:</b> To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.</p>		
<p><b>Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs.</b> Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)</p>				
<b>Step 3:</b> Claim Dependents		<p>If your income will be \$200,000 or less (\$400,000 or less if married filing jointly):</p> <p>Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ _____</p> <p>Multiply the number of other dependents by \$500 . . . . . ▶ \$ _____</p> <p>Add the amounts above and enter the total here . . . . . <b>3</b> \$ _____</p>		
<b>Step 4 (optional):</b> Other Adjustments		<p>(a) <b>Other income (not from jobs).</b> 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 . . . . . <b>4(a)</b> \$ _____</p> <p>(b) <b>Deductions.</b> 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 . . . . . <b>4(b)</b> \$ _____</p> <p>(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . . <b>4(c)</b> \$ _____</p>		
<b>Step 5:</b> Sign Here		<p>Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.</p> <p>▶ <u>Employee's signature</u> (This form is not valid unless you sign it.) ▶ <u>Date</u></p>		
<b>Employers Only</b>		Employer's name and address	First date of employment	Employer identification number (EIN)
<p>For Privacy Act and Paperwork Reduction Act Notice, see page 3. <span style="float: right;">Cat. No. 102200 <b>Form W-4</b> (2020)</span></p>				

# Required sections

There are two sections that must be completed. They are sections 1 and 5.

All the other sections are optional but completing them will make your income tax withholding more accurate.

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Department of the Treasury Internal Revenue Service		▶ <b>Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.</b> ▶ <b>Give Form W-4 to your employer.</b> ▶ <b>Your withholding is subject to review by the IRS.</b>		<b>2020</b>
<b>Step 1: Enter Personal Information</b>	(a) First name and middle initial	Last name	(b) Social security number	
	Address			▶ <b>Does your name match the name on your social security card?</b> If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .
	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.)			

<b>Step 5: Sign Here</b>	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
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)
For Privacy Act and Paperwork Reduction Act Notice, see page 3.		Cat. No. 10220Q	Form <b>W-4</b> (2020)

# Section 1

This section is for personal information and filing status. Note the change from marital status to filing status. This should be based on how you file your income taxes.

If you previously filed as married but withholding at a higher rate, you would choose Single or Filing separately.

A third option has been added to the new W-4 which is head of household. This option should be selected if you are unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.

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Department of the Treasury Internal Revenue Service		▶ <b>Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.</b> ▶ <b>Give Form W-4 to your employer.</b> ▶ <b>Your withholding is subject to review by the IRS.</b>		<b>2020</b>
<b>Step 1:</b> <b>Enter</b> <b>Personal</b> <b>Information</b>	(a) First name and middle initial	Last name	(b) Social security number	
	Address			▶ <b>Does your name match the name on your social security card?</b> If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> <b>Single or Married filing separately</b> <input type="checkbox"/> <b>Married filing jointly</b> (or Qualifying widow(er)) <input type="checkbox"/> <b>Head of household</b> (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			

**Single or Married filing separately**

**Married filing jointly (or Qualifying widow(er))**

**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.)

# Section 2

This section is used for individuals with more than one job at the same time. It is also used for married individuals filing joint tax returns when both people work.

You have your choice of three options to calculate your withholding. They are in order from most accurate to least accurate.

If you choose options A or B, you must place a dollar amount in 4C.

## 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](http://www.irs.gov/W4App) for most accurate withholding for this step (and Steps 3–4); **or**
- (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; **or**
- (c) 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 . . . . .

**TIP:** To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

**Complete Steps 3–4(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 3–4(b) on the Form W-4 for the highest paying job.)

(a) Use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) for most accurate withholding for this step (and Steps 3–4); **or**

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; **or**

(c) 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 . . . . .

# Section 3

This section is for the child tax credit and other dependents that you may be claiming on your personal tax return. You may also use this for education credits and foreign tax credits.

\* If you elect the child tax credit on the W-4, you will increase your net pay and reduce the amount of any refund you may receive when you file your tax return.

If you have multiple jobs or are married filing jointly you should fill out this section using only the wages from the highest earning job.

<b>Step 3:</b>	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
<b>Claim</b>	Multiply the number of qualifying children under age 17 by \$2,000 ▶	\$ <input type="text"/>	
<b>Dependents</b>	Multiply the number of other dependents by \$500 . . . . ▶	\$ <input type="text"/>	
	Add the amounts above and enter the total here . . . . .	<b>3</b> \$ <input type="text"/>	



# Section 4

This is used to report estimated income from another source other than another job. This could be interest, dividends, retirement income etc.

In this section you can also add in deductions or additional withholding you want withheld from your check.

If you are claiming Exempt or Non-Resident Alien you must print NRA or Exempt under Box 4C.

<b>Step 4 (optional): Other Adjustments</b>	<b>(a) Other income (not from jobs).</b> 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 . . . . .	<b>4(a)</b>	\$ <input type="text"/>
	<b>(b) Deductions.</b> 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 . . . . .	<b>4(b)</b>	\$ <input type="text"/>
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . .	<b>4(c)</b>	\$ <input type="text"/>



# Questions?

If you have specific questions regarding the new W-4 please follow the link on the right.

- <https://www.irs.gov/newsroom/faqs-on-the-draft-2020-form-w-4>