

Form W-4 is what tells your employer how much Federal withholding to take from your paycheck. The goal is to withhold just the right amount of tax, so you do not owe or have a large refund when your personal tax return is prepared.

### Step 1: Enter Personal Information

You will need to fill out your basic information: a) Name/Address/City, State, Zip; b) Social Security number; c) Filing status.

Form <b>W-4</b> Department of the Treasury Internal Revenue Service	<b>Employee's Withholding Certificate</b> ▶ 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  <b>2022</b>
<b>Step 1:</b> <b>Enter Personal Information</b>	(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.)		

### Step 2: Multiple Jobs or Spouse Works

This step will not apply to you if you are single with only one job, or if you are married filing jointly and your spouse does not work. ***This is the step that is most often missed.***

**Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5.** See page 2 for more information on each step, who can claim exemption from withholding, when to use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App), and privacy.

<b>Step 2:</b> <b>Multiple Jobs or Spouse Works</b>	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 <b>only one</b> of the following. <b>(a)</b> 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); <b>or</b> <b>(b)</b> Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; <b>or</b> <b>(c)</b> 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"/>
	<b>TIP:</b> To be accurate, submit a 2022 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.)

In this step, the form indicates workers with multiple jobs should complete Form W-4 with the information from their highest-paying job. That should result in the most accurate withholding.

If you work more than one job, steps 3 through 4b should only be completed on one W-4 form, not on a W-4 for each employer.

### Step 3: Claim Dependents

This section determines eligibility for the child tax credit:

The first line is the number of qualifying children under age 17 multiplied by \$2,000.

The second line is the number of other dependents multiplied by \$500.

The third line is the sum of those two numbers.

<b>Step 3:</b> <b>Claim Dependents</b>	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 . . . . .			<b>3</b> \$

### Step 4: Other Adjustments

This section is for various things you may want to account for in your calculations.

<b>Step 4 (optional):</b> <b>Other Adjustments</b>	(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>	\$	_____
	(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>	\$	_____
	(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each <b>pay period</b> . . . . .	<b>4(c)</b>	\$	_____

These areas include:

- (a) Other income (not from jobs): Additional income that might not be subject to withholding, such as rental income, dividends or retirement income.
- (b) Deductions: Itemized deductions such as mortgage interest and charitable contributions that will exceed your standard deduction.
- (c) Extra withholding: Any extra withholding that you would like to withhold each pay period.

### Step 5: Sign the form

Keep in mind if you do not sign the form, it is invalid. That means your employer must disregard your new W-4 selections and withholding, and instead calculate your withholding as "Single" just as though you never completed the form.

## Multiple Jobs Worksheet

If you choose option b in Step 2, you need to complete the Multiple Jobs worksheet. This worksheet is not as accurate as the online tax estimator; however, it provides the maximum amount of privacy.

### Line 1

Line 1 is for anyone who has two jobs or is filing jointly with a spouse who also works. Using the tables on page four, find the wages or salary for the Higher Paying Job in the column on the left (see below). Cross-reference it with the amount of wages or salary from the Lower Paying Job in the other columns.

Married Filing Jointly or Qualifying Widow(er)												
Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$110	\$850	\$860	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,770	\$1,870
\$10,000 - 19,999	110	1,110	1,860	2,060	2,220	2,220	2,220	2,220	2,220	2,970	3,970	4,070
\$20,000 - 29,999	850	1,860	2,800	3,000	3,160	3,160	3,160	3,160	3,910	4,910	5,910	6,010
\$30,000 - 39,999	860	2,060	3,000	3,200	3,360	3,360	3,360	4,110	5,110	6,110	7,110	7,210
\$40,000 - 49,999	1,020	2,220	3,160	3,360	3,520	3,520	4,270	5,270	6,270	7,270	8,270	8,370
\$50,000 - 59,999	1,020	2,220	3,160	3,360	3,520	4,270	5,270	6,270	7,270	8,270	9,270	9,370
\$60,000 - 69,999	1,020	2,220	3,160	3,360	4,270	5,270	6,270	7,270	8,270	9,270	10,270	10,370
\$70,000 - 79,999	1,020	2,220	3,160	4,110	5,270	6,270	7,270	8,270	9,270	10,270	11,270	11,370
\$80,000 - 99,999	1,020	2,820	4,760	5,960	7,120	8,120	9,120	10,120	11,120	12,120	13,150	13,450
\$100,000 - 149,999	1,870	4,070	6,010	7,210	8,370	9,370	10,510	11,710	12,910	14,110	15,310	15,600
\$150,000 - 239,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	15,340	16,540	16,830
\$240,000 - 259,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	15,340	16,540	17,590
\$260,000 - 279,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	16,100	18,100	19,190
\$280,000 - 299,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	13,700	15,700	17,700	19,700	20,790
\$300,000 - 319,999	2,040	4,440	6,580	7,980	9,340	11,300	13,300	15,300	17,300	19,300	21,300	22,390
\$320,000 - 364,999	2,100	5,300	8,240	10,440	12,600	14,600	16,600	18,600	20,600	22,600	24,870	26,260
\$365,000 - 524,999	2,970	6,470	9,710	12,210	14,670	16,970	19,270	21,570	23,870	26,170	28,470	29,870
\$525,000 and over	3,140	6,840	10,280	12,980	15,640	18,140	20,640	23,140	25,640	28,140	30,640	32,240

  

Single or Married Filing Separately												
Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$400	\$930	\$1,020	\$1,020	\$1,250	\$1,870	\$1,870	\$1,870	\$1,870	\$1,970	\$2,040	\$2,040
\$10,000 - 19,999	930	1,570	1,660	1,890	2,890	3,510	3,510	3,510	3,610	3,810	3,880	3,880
\$20,000 - 29,999	1,020	1,660	1,990	2,990	3,990	4,610	4,610	4,710	4,910	5,110	5,180	5,180
\$30,000 - 39,999	1,020	1,890	2,990	3,990	4,990	5,610	5,710	5,910	6,110	6,310	6,380	6,380
\$40,000 - 59,999	1,870	3,510	4,610	5,610	6,680	7,500	7,700	7,900	8,100	8,300	8,370	8,370
\$60,000 - 79,999	1,870	3,510	4,680	5,880	7,080	7,900	8,100	8,300	8,500	8,700	8,970	9,770
\$80,000 - 99,999	1,940	3,780	5,080	6,280	7,480	8,300	8,500	8,700	9,100	10,100	10,970	11,770
\$100,000 - 124,999	2,040	3,880	5,180	6,380	7,580	8,400	9,140	10,140	11,140	12,140	13,040	14,140
\$125,000 - 149,999	2,040	3,880	5,180	6,520	8,520	10,140	11,140	12,140	13,320	14,620	15,790	16,890
\$150,000 - 174,999	2,040	4,420	6,520	8,520	10,520	12,170	13,470	14,770	16,070	17,370	18,540	19,640
\$175,000 - 199,999	2,720	5,360	7,460	9,630	11,930	13,860	15,160	16,460	17,760	19,060	20,230	21,330
\$200,000 - 249,999	2,970	5,920	8,310	10,610	12,910	14,840	16,140	17,440	18,740	20,040	21,210	22,310
\$250,000 - 399,999	2,970	5,920	8,310	10,610	12,910	14,840	16,140	17,440	18,740	20,040	21,210	22,310
\$400,000 - 449,999	2,970	5,920	8,310	10,610	12,910	14,840	16,140	17,440	18,740	20,040	21,210	22,470
\$450,000 and over	3,140	6,290	8,880	11,380	13,880	16,010	17,510	19,010	20,510	22,010	23,380	24,680

  

Head of Household												
Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$760	\$910	\$1,020	\$1,020	\$1,020	\$1,190	\$1,870	\$1,870	\$1,870	\$2,040	\$2,040
\$10,000 - 19,999	760	1,820	2,110	2,220	2,220	2,390	3,390	4,070	4,070	4,240	4,440	4,440
\$20,000 - 29,999	910	2,110	2,400	2,510	2,680	3,680	4,680	5,360	5,360	5,730	5,930	5,930
\$30,000 - 39,999	1,020	2,220	2,510	2,790	3,790	4,790	5,790	6,640	6,640	7,040	7,240	7,240
\$40,000 - 59,999	1,020	2,240	3,530	4,640	5,640	6,780	7,980	8,860	9,060	9,260	9,460	9,460
\$60,000 - 79,999	1,870	4,070	5,360	6,610	7,810	9,010	10,210	11,090	11,290	11,490	11,690	12,170
\$80,000 - 99,999	1,870	4,210	5,700	7,010	8,210	9,410	10,610	11,490	11,690	12,380	13,370	14,170
\$100,000 - 124,999	2,040	4,440	5,930	7,240	8,440	9,640	10,860	12,540	13,540	14,540	15,540	16,480
\$125,000 - 149,999	2,040	4,440	5,930	7,240	8,860	10,860	12,860	14,540	15,540	16,830	18,130	19,230
\$150,000 - 174,999	2,040	4,460	6,750	8,860	10,860	12,860	15,000	16,980	18,280	19,580	20,880	21,980
\$175,000 - 199,999	2,720	5,920	8,210	10,320	12,600	14,900	17,200	19,180	20,480	21,780	23,080	24,180
\$200,000 - 449,999	2,970	6,470	9,060	11,480	13,780	16,080	18,380	20,360	21,660	22,960	24,250	25,360
\$450,000 and over	3,140	6,840	9,630	12,250	14,750	17,250	19,750	21,930	23,430	24,930	26,420	27,730

At the intersection of these two amounts is the figure you will enter on line 1. Be sure you are using the correct table. Choose the one that fits your filing status.

**Step 2(b) – Multiple Jobs Worksheet** (Keep for your records.)



If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App).

<b>1</b>	<b>Two jobs.</b> If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, <b>skip</b> to line 3 . . . . .	<b>1</b> \$ _____
<b>2</b>	<b>Three jobs.</b> If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.	
	<b>a</b> Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a . . . . .	<b>2a</b> \$ _____
	<b>b</b> Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b . . . . .	<b>2b</b> \$ _____
	<b>c</b> Add the amounts from lines 2a and 2b and enter the result on line 2c . . . . .	<b>2c</b> \$ _____
<b>3</b>	Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. . . . .	<b>3</b> _____
<b>4</b>	<b>Divide</b> the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in <b>Step 4(c)</b> of Form W-4 for the highest paying job (along with any other additional amount you want withheld) . . . . .	<b>4</b> \$ _____

**Line 2**

Line 2 is for someone who has three jobs on their own or with a spouse.

Line 2a is for the two highest-paying jobs. Find the wages or salary for the highest-paying job in the column on the left and the wages or salary for the second highest across the top. The amount at the intersection of those two figures goes on line 2a.

For line 2b, the pay amounts for the two highest-paying jobs are added together and found in the column on the left. Wages and salaries for the third job are found in the row across the top of the table. The amount at the intersection of those two figures goes on line 2b. The sum of lines 2a and 2b goes on line 2c.

**Line 3**

Line 3 is the number of pay periods per year for the highest-paying job. For example, if that job pays bi-weekly, then 26 goes on line 3.

**Line 4**

Line 4 divides the amount on either line 1 or 2c by the number of pay periods on line 3. It is the amount provided in step 4c.

## Deductions worksheet

The deductions worksheet is for anyone itemizing deductions. Since the tax change increased the standard deduction, fewer people itemize deductions. Many high earners will still itemize.

For 2022, if you believe your itemized deductions will exceed \$12,950 (if you are single or married filing separately), \$25,900 (if you're married filing jointly), or \$19,400 (if you're the head of household), it may benefit you to fill out the deductions worksheet.

### Step 4(b)—Deductions Worksheet *(Keep for your records.)*



<b>1</b>	Enter an estimate of your 2022 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . .	<b>1</b>	\$ <input style="width: 80%;" type="text"/>
<b>2</b>	Enter: $\left\{ \begin{array}{l} \bullet \$25,900 \text{ if you're married filing jointly or qualifying widow(er)} \\ \bullet \$19,400 \text{ if you're head of household} \\ \bullet \$12,950 \text{ if you're single or married filing separately} \end{array} \right\}$ . . . . .	<b>2</b>	\$ <input style="width: 80%;" type="text"/>
<b>3</b>	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" . . . . .	<b>3</b>	\$ <input style="width: 80%;" type="text"/>
<b>4</b>	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . .	<b>4</b>	\$ <input style="width: 80%;" type="text"/>
<b>5</b>	<b>Add</b> lines 3 and 4. Enter the result here and in <b>Step 4(b)</b> of Form W-4 . . . . .	<b>5</b>	\$ <input style="width: 80%;" type="text"/>

Anyone filling out this worksheet should have their prior-year tax return handy to get an idea of what those deductions could be for the current year.

### Should I fill out a new W-4?

It depends. Here is a list of questions to ask yourself:

- Did your marital status change?
- Do you have any new dependents?
- Does one of your children no longer qualify as a dependent?
- Did you purchase a house?
- Did you get a large tax bill or have a large refund last year?

If you answer "Yes" to any of those questions, then we recommend revisiting your W-4.

You can also refer to the new *W-4 Frequently Asked Questions* published by the IRS, which provides further guidance on whether you should adjust your W-4 elections for 2022.

## Welcome to the new tax-withholding estimator

Some of you are not thrilled with the idea of all this work. To make it easier on you, check out the IRS's new withholding estimator: <https://www.irs.gov/individuals/tax-withholding-estimator>

The screenshot shows the IRS Tax Withholding Estimator interface. At the top, there's the IRS logo and navigation links for 'File', 'Pay', 'Refunds', 'Credit & Deductions', and 'Forms & Instructions'. Below that, a breadcrumb trail reads 'Home / File / Individuals / Tax Withholding Estimator'. The main heading is 'Tax Withholding Estimator' with a sub-heading: 'Use your best estimates for the year ahead to determine how to complete Form W-4 so you don't have too much or too little federal income tax withheld.' A progress bar below this shows six steps: 1. About You, 2. Income & Withholding, 3. Adjustments, 4. Deductions, 5. Tax Credits, and 6. Results. The 'About You' section is currently selected and contains the question: 'What filing status will you use for your tax return? (\*Required)'. The options are: Single, Married filing jointly, Married filing separately, Head of Household, and Qualifying widow(er).

Anyone using the estimator must be prepared with similar information requested on the W-4 worksheets. If you use the estimator, have the following:

- Your most recent pay stub. It includes the amount of federal income tax withheld so far in the current year. If you are married, have your spouses as well.
- A completed copy of your most recent tax return. It helps with estimating income and other items for the current year.

The withholding estimator calculates an approximation of what someone's tax liability will be for their tax return, and whether their current withholding is enough to meet that obligation. Depending on a person's situation, this information may lead them to make changes to their W-4.

A final note: The IRS recommends certain taxpayers check their withholding. They are:

- Two-income families
- People with two or more jobs at the same time or who only work for part of the year
- People with children who claim credits like the child tax credit
- People who itemized deductions in the previous tax year
- People with high incomes and more complex tax returns

Finally, if you fill out a new W-4, be sure to submit it as soon as possible. You will want the adjustments to take effect sooner rather than later, so the right amount of taxes are withheld from your paycheck for as much of the year as possible.