

# How to Complete IRS Form W-4

The IRS Form W 4, Employee's Withholding Certificate, is a crucial document that helps determine the amount of federal income tax to be withheld from your paycheck. Here are step by step instructions for completing the form. A fillable form can be found at <https://www.irs.gov/pub/irs-pdf/fw4.pdf>.

## **Step 1: Enter Personal Information**

- a. Enter your full legal name as it appears on your Social Security card and your current address.
- b. Enter your nine-digit SSN.
- c. Check the box that corresponds to your filing status (Single, Married filing jointly, etc.). This information helps determine your tax rates.

## **Step 2: Multiple Jobs or Spouse Works**

Complete this section only if it applies to you. If you have more than one job or if you're married and your spouse works, follow the instructions in the worksheet provided with the form to adjust your withholding accurately.

## **Step 3: Claim Dependent and Other Credits**

Enter qualifying children and other dependents you are claiming. This affects the amount of tax withheld. Use the worksheet if needed.

## **Step 4: Other Adjustments**

- a. If you have additional income that is not withheld elsewhere, you can enter that amount here.
- b. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the deductions worksheet and record the amount here.
- c. Additional Withholding: If you want extra tax withheld each pay period, you can enter a specific dollar amount here.

## **Step 5: Sign Here**

Sign and date the form to certify that the information is correct and submit the completed W 4 form to your employer. You may also need to submit a new form if your personal or financial situation changes.

## **Tips and Reminders:**

- Review the form annually or when there is a significant life change (marriage, birth, etc.).
- Consider using the IRS Tax Withholding Estimator to ensure accurate withholding. Here is a link to the estimator, <https://www.irs.gov/individuals/tax-withholding-estimator>.
- It's essential to fill out the W 4 accurately to avoid overpaying or underpaying taxes. If you have specific questions or uncertainties, consider consulting with a tax professional.