

W4 Guide for Employees

The Form W-4, Employee's Withholding Certificate, has been updated for 2020 and is significantly different from previous versions. This is due to the federal tax law changes that took place in 2018.

Before completing the 2020 Form W-4, please read the instructions that are included with the form.

Anyone completing the new 2020 W4 is required to complete Steps 1 AND 5.

Complete Steps 2 through 4 ONLY if they apply to you.

Step 1 is for your personal information **(Required)**

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)

Step 5 is where you sign the form **(Required)**

If you are an International (F1) Student:

Nonresident aliens, such as F1 students for tax purposes are **required** to complete Step 1a & b and **MUST** select "**Single**" for 1(c) regardless of whether or not you are married AND write "**NRA**" under line 4(c) and sign and date in Step 5. See page 8 of the guide for an example.

If you plan to claim EXEMPT on your W4:

Individuals who would like to claim **EXEMPT** and meet the conditions to do so, should pay close attention to page 9 of the guide.

The IRS is not requiring all employees to complete the revised form and has designed the withholding tables to work with both the new and prior year forms. However, anyone hired as of January 1, 2020, those who claimed *exempt* in 2019, and anyone who makes withholding changes during 2020 are required to complete the new 2020 form.

The IRS takes your privacy seriously and suggests that, if you are worried about reporting income from multiple jobs in Step 2 or other income in Step 4(a), you check the box in Step 2(c) or enter an additional withholding amount in Step 4(c). To determine the additional withholding amount, you can use the withholding estimator.

The IRS recommends taxpayers with the following profiles to check their withholding:

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





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

2020 W-4: Step 1

Step 1 is mostly unchanged. You will need to fill out your basic information, such as your name, social security number, address, with city/town, state and zip and finally your filing status.

Here's what it looks like:

Form W-4		Employee's Withholding Certificate		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		▶ 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.		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.)				

-  (a) Enter your full name
-  (b) Enter your Social Security #
-  (c) Write in your mailing address
-  (c) Select your filing status

Below the personal information fields in Step 1, there are Steps 2 through 4. Most likely, these steps will not apply to you if you are single with only one job or you are married and your spouse does not work.

Step 2: Multiple Jobs or Spouse Works

Section 2 addresses the "Two Earners/Multiple Jobs Worksheet" from the 2019 W-4 form. Most commonly, this step is for anyone who has more than one job or is married filing jointly and whose spouse works.

Checking box 2(c), let's us know that you have multiple jobs (one on-campus, PLUS an additional job off-campus).

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 online estimator, and privacy.


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 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.)

In this step, the form notes that individuals with multiple jobs (again, one on-campus, plus one or more off-campus positions), should complete the Form W-4 with the information from your *highest-paying* job, which should result in the most accurate withholding.

Step 3: Claim Dependents

This section determines your eligibility for the child tax credit.

Step 3:	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly):			
Claim Dependents	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	\$

-  Number of children under the age of 17 x \$2000
-  Number of other dependents x \$500
-  The sum

The number of qualifying children under the age of 17 multiplied by \$2000 will go into the first box. The number of other dependents multiplied by \$500 will go in the second. The sum of those two numbers will go on line 3.

Step 4: Other Adjustments

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

Here is what it looks like:

Step 4 (optional): Other Adjustments	(a) Other income (not from jobs). 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	4(a) \$ Increases Withholding
	(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) \$ Decreases Withholding
	(c) Extra withholding. Enter any additional tax you want withheld each pay period .	4(c) \$ Increases Withholding

- (a) Other income (not from jobs).** Enter the total of your other estimated income for the year, if any. This may include interest, dividend and retirement income. You should **not** include income from wages.
- (b) Deductions.** Enter the amount from the W-4 Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2020 tax return **and** want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as student loan interest.
- (c) Extra Withholding.** Enter any additional tax you would like withheld from your pay **each pay period**, including any amounts from the W-4 Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.

Step 5: Sign the Form

Step 5 of the W-4 is Required to be valid.
 Sign and date the form for it to be valid.

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)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 10220Q

Form **W-4** (2020)

New Worksheets on Form W4

Multiple Jobs Worksheet

If you choose option (b) in Step 2, you will need to complete the Multiple Jobs worksheet. According to the IRS, this worksheet is less accurate than the tax estimator, but it provides the maximum amount of privacy.

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.

1 Two jobs. 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, skip to line 3

1 \$ _____

2 Three jobs. 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.

a 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

2a \$ _____

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

2b \$ _____

c Add the amounts from lines 2a and 2b and enter the result on line 2c

2c \$ _____

3 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.

3 _____

4 Divide the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld)

4 \$ _____

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 4 of the W4, find the wages or salary for the "Higher Paying Job" in the column on the left (see below) and cross reference it with the amount of wages or salary from the "Lower Paying Job" in the columns moving left to right.

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	\$220	\$850	\$900	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,210	\$1,870	\$1,870
\$10,000 - 19,999	220	1,220	1,900	2,100	2,220	2,220	2,220	2,220	2,220	2,410	3,410	4,070
\$20,000 - 29,999	850	1,900	2,730	2,930	3,050	3,050	3,050	3,240	4,240	5,240	5,900	5,900
\$30,000 - 39,999	900	2,100	2,930	3,130	3,250	3,250	3,440	4,440	5,440	6,440	7,100	7,100
\$40,000 - 49,999	1,020	2,220	3,050	3,250	3,370	3,570	4,570	5,570	6,570	7,570	8,220	8,220
\$50,000 - 59,999	1,020	2,220	3,050	3,250	3,570	4,570	5,570	6,570	7,570	8,570	9,220	9,220
\$60,000 - 69,999	1,020	2,220	3,050	3,440	4,570	5,570	6,570	7,570	8,570	9,570	10,220	10,220
\$70,000 - 79,999	1,020	2,220	3,240	4,440	5,570	6,570	7,570	8,570	9,570	10,570	11,220	11,240
\$80,000 - 99,999	1,060	3,260	5,090	6,290	7,420	8,420	9,420	10,420	11,420	12,420	13,260	13,460
\$100,000 - 149,999	1,870	4,070	5,900	7,100	8,220	9,320	10,520	11,720	12,920	14,120	14,980	15,180
\$150,000 - 239,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$240,000 - 259,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,520	17,170	18,170
\$260,000 - 279,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	13,120	15,120	17,120	18,770	19,770
\$280,000 - 299,999	2,040	4,440	6,470	7,870	9,190	10,720	12,720	14,720	16,720	18,720	20,370	21,370
\$300,000 - 319,999	2,040	4,440	6,470	8,200	10,320	12,320	14,320	16,320	18,320	20,320	21,970	22,970
\$320,000 - 364,999	2,720	5,920	8,750	10,950	13,070	15,070	17,070	19,070	21,290	23,590	25,540	26,840
\$365,000 - 524,999	2,970	6,470	9,600	12,100	14,530	16,830	19,130	21,430	23,730	26,030	27,980	29,280
\$525,000 and over	3,140	6,840	10,170	12,870	15,500	18,000	20,500	23,000	25,500	28,000	30,150	31,650

At the intersection of these two amounts is the figure you will enter on line 1.

NOTE: the sample above is the table for taxpayers who are *married filing jointly or qualifying widow(er)*. There is a separate table for single and married filing separately taxpayers and yet another separate table for taxpayers filing as head of household. Be sure that you are using the right table.

Line 2

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

Line 2a is for the two *highest-paying* jobs. Again, 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 figure at the intersection of those two figures will go on line 2a.

For line 2b, the wages and salaries for the two highest-paying jobs need to be added together and found in the column on the left. The wages and salaries for the third job will be found in the row across the top of the table. The value at the intersection of those two figures will go on line 2b. The sum of lines 2a and 2b will go on line 2c.

Line 3

Line 3 and 4 apply to anyone who chooses to fill out the Multiple Jobs Worksheet.

Line 3 is the number of pay periods per year for the highest-paying job. For example, if that job pays bi-weekly (like La Sierra University), then 26 will go on line 3. If the job pays bi-monthly, then 24 would be entered.

Line 4


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

Deductions Worksheet

The deductions worksheet is for anyone who plans to itemize deductions.

For 2020, if you believe your itemized deductions will exceed \$12,200 (if you are single or married filing separate), \$24,400 (if you are married filing jointly), or \$18,350 (if you are the head of household), you should consider filling out the deductions worksheet.

Anyone filling out this worksheet, should have their prior-year tax return handy to help get a good idea of what those deductions might be.

Step 4(b)–Deductions Worksheet <i>(Keep for your records.)</i>					
1	Enter an estimate of your 2020 itemized deductions (from Schedule A (Form 1040 or 1040-SR)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 10% of your income	1 \$ _____			
2	Enter: <table style="display: inline-table; vertical-align: middle;"> <tr> <td style="font-size: 3em; vertical-align: middle;">{</td> <td style="padding: 0 10px;"> <ul style="list-style-type: none"> • \$24,800 if you're married filing jointly or qualifying widow(er) • \$18,650 if you're head of household • \$12,400 if you're single or married filing separately </td> <td style="font-size: 3em; vertical-align: middle;">}</td> </tr> </table>	{	<ul style="list-style-type: none"> • \$24,800 if you're married filing jointly or qualifying widow(er) • \$18,650 if you're head of household • \$12,400 if you're single or married filing separately 	}	2 \$ _____
{	<ul style="list-style-type: none"> • \$24,800 if you're married filing jointly or qualifying widow(er) • \$18,650 if you're head of household • \$12,400 if you're single or married filing separately 	}			
3	If line 1 is greater than line 2, subtract line 2 from line 1. If line 2 is greater than line 1, enter “-0-” . . .	3 \$ _____			
4	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Schedule 1 (Form 1040 or 1040-SR)). See Pub. 505 for more information	4 \$ _____			
5	Add lines 3 and 4. Enter the result here and in Step 4(b) of Form W-4	5 \$ _____			

2020 W-4: NRA

Nonresident aliens, such as F1 Students for tax purposes are required to complete Step 1a & b and MUST select "Single: for 1(c). You must also write "NRA" under line 4(c) and sign and date at Step 5.

NRA Sample

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 _____ Last name _____ Address _____ City or town, state, and ZIP code _____	(b) Social security number _____ ▶ 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 .
	(c) <input checked="" 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.)	

- (a) Enter your full name
- (b) Enter your Social Security #
- Enter your Address
- (c) You are REQUIRED to claim "single" on 1(c)

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 online estimator, and privacy.

Step 2: 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.

Multiple Jobs or Spouse Works
 Do only one of the following.
 (a) Use the estimator at 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.)

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 (not from jobs). 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 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) \$ _____	Write NRA under line 4c → NRA

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)
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2020 W-4: Claiming **EXEMPT** on your W-4

To claim exemption from federal withholding tax in calendar year 2020, you must:

1. Be able to meet the requirements for exemption as explained in the W-4 instructions page 2
2. Complete Step 1 items a & b (note: since you are claiming exempt, 1(c) is irrelevant).
3. Write "exempt" under line 4(c) **and**
4. Sign and date in Step 5.

EXEMPT Sample

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 _____ Last name _____	(b) Social security number _____
	Address _____ City or town, state, and ZIP code _____	▶ 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 .
	(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.)	

- (a) Enter your full name
- (b) Enter your Social Security #
- (c) Enter your Address
- (c) You are NOT required to complete 1(c)

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 online estimator, and privacy.

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 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.)

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 (not from jobs). 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 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) \$ _____	

Write Exempt under line 4c → Exempt

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)
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