

Filling out W-4

Stephen F. Austin State University | Center for Career and Professional Development

As you may or may not know, part of your duties as an American citizen includes forking over approximately 30-40% of your hard earned paycheck to Uncle Sam. Ouch! All new employees are required to fill out the W-4 form when beginning a new job; how you complete this form determines the amount of federal income tax to have withheld from your paycheck.

Withholding

You may want to review your withholding every year, especially after finishing your tax return. You can have more, or less, income tax withheld from your paycheck.

What's a Withholding Allowance? It represents your total tax deductions divided by the personal exemption rate. The withholding allowance is related to, but not the same as, the number of dependents you can claim on your tax return.

How to fill out the W-4

1. Download [Form W-4](#) from the IRS website. This form is in a PDF format, and you can type your information on your computer before printing it out.
2. Provide your name, address, and Social Security Number.
3. Check the box for married or single, depending on your marital status.
4. Calculate how many **withholding allowances** to claim. For most people, this is the same as the number of personal exemptions they claim on their tax return (see Line 6d on your 1040A or 1040).
5. If you have more than one job, if your spouse works, or if you itemize your deductions, use the worksheet on Form W-4 page 2. Use this worksheet to calculate the number of allowances to claim instead of relying on your personal exemptions.
6. You can also use the [IRS Withholding Calculator](#) to calculate your withholding allowances more exactly.
7. If you have more than one job, make sure you claim **zero** allowances at your second job. Claiming "exempt" is NOT the same as claiming zero. If you claim zero, the highest amount of tax will be withheld.
8. If you claim more than 9 allowances, your employer may be required to send your W-4 to the IRS for review. Don't be alarmed. People with incomes over \$100,000 and with substantial itemized deductions may need to claim over nine allowances.
9. You are **exempt** from income tax withholding only if your income for the year will be less than \$800. If you are exempt, skip lines 5 and 6, and write "EXEMPT" on line 7.
10. Print, sign, and date the form.
11. Give the W-4 to your employer. They will fill out lines 8, 9, and 10.

Resource: <http://taxes.about.com/od/preparingyourtaxes/ht/W4.htm>