# 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

Step 1:	(a) First name and middle initial	Last name		(b) Social security number
Enter Personal Information	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
	(c) Single or Married filing separately Married filing jointly or Qualifying widow(er) Head of household (Check only if you're unmar	rried and pay more than half the co	sts of keeping up a home for yo	SSA at 800-772-1213 or go to www.ssa.gov.
	ps 2–4 ONLY if they apply to you; otherwison from withholding, when to use the estimate			n on each step, who can
Step 2: Multiple Jok or Spouse Works	Complete this step if you (1) hold mor also works. The correct amount of with Do only one of the following.  (a) Use the estimator at www.irs.gov/  (b) Use the Multiple Jobs Worksheet withholding; or  (c) If there are only two jobs total, you option is accurate for jobs with sin TIP: To be accurate, submit a 2022 Foundard of the come, including as an independent	thholding depends on incom W4App for most accurate was not page 3 and enter the result in may check this box. Do the control of the pay; otherwise, more to the corm W-4 for all other jobs. I	me earned from all of the withholding for this step sult in Step 4(c) below for the same on Form W-4 for ax than necessary may f you (or your spouse) h	ese jobs.  (and Steps 3–4); or or roughly accurate or the other job. This be withheld ►
	os 3–4(b) on Form W-4 for only ONE of the ate if you complete Steps 3–4(b) on the Form	se jobs. Leave those steps	blank for the other jobs	s. (Your withholding will
Step 3:	If your total income will be \$200,000 o	r less (\$400,000 or less if n	narried filing jointly):	
Claim	Multiply the number of qualifying ch			
Dependents	Multiply the number of other deper	ndents by \$500	. > \$	
	Add the amounts above and enter the	total here		3  \$
Step 4 (optional): Other	(a) Other income (not from jobs). expect this year that won't have wi This may include interest, dividend	thholding, enter the amoun	t of other income here.	4(a) \$
Adjustments	(b) Deductions. If you expect to claim want to reduce your withholding, us the result here			4(b) \$
	(c) Extra withholding. Enter any additi	onal tax you want withheld	each <b>pay period</b>	4(c) \$
Step 5: Sign Here	Under penalties of perjury, I declare that this certifi  Employee's signature (This form is not va	•	dge and belief, is true, con	
Employers Only	Employer's name and address	are arriess you sign it.)	First date of E	mployer identification umber (EfN)

### General Instructions

Section references are to the Internal Revenue Code.

### **Future Developments**

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to www.irs.gov/FormW4.

### **Purpose of Form**

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505, Tax Withholding and Estimated Tax.

Exemption from withholding. You may claim exemption from withholding for 2022 if you meet both of the following conditions: you had no federal income tax liability in 2021 and you expect to have no federal income tax liability in 2022. You had no federal income tax liability in 2021 if (1) your total tax on line 24 on your 2021 Form 1040 or 1040-SR is zero (or less than the sum of lines 27a, 28, 29, and 30), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2022 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 15, 2023.

Your privacy. If you prefer to limit information provided in Steps 2 through 4, use the online estimator, which will also increase accuracy.

As an alternative to the estimator: if you have concerns with Step 2(c), you may choose Step 2(b); if you have concerns with Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c). If this is the only job in your household, you may instead check the box in Step 2(c), which will increase your withholding and significantly reduce your paycheck (often by thousands of dollars over the year).

When to use the estimator. Consider using the estimator at www.irs.gov/W4App if you:

- 1. Expect to work only part of the year;
- 2. Have dividend or capital gain income, or are subject to additional taxes, such as Additional Medicare Tax;
- 3. Have self-employment income (see below); or
- 4. Prefer the most accurate withholding for multiple job situations.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at www.irs.gov/W4App to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

## **Specific Instructions**

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work.

Option (a) most accurately calculates the additional tax you need to have withheld, while option (b) does so with a little less accuracy.

If you (and your spouse) have a total of only two jobs, you may instead check the box in option (c). The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is roughly accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



Multiple jobs. Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include other tax credits for which you are eligible in this step, such as the foreign tax credit and the education tax credits. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

#### Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2022 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from your pay each pay period, including any amounts from the 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 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	<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	1	\$
2	<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.		
	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	<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)	4	\$
	Step 4(b) - Deductions Worksheet (Keep for your records.)		<b>#</b>
1	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	1	\$
2	Enter:   • \$25,900 if you're married filing jointly or qualifying widow(er) • \$19,400 if you're head of household • \$12,950 if you're single or married filing separately	2	\$
3	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-"	3	\$
4	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	4	\$
5	Add lines 3 and 4. Enter the result here and in Step 4(b) of Form W-4	5	\$

Privacy Act and Paperwork Reduction Act Notice. We ask for the Information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internat Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Form W-4 (2022)												Page 4
Married Filing Jointly or Qualifying Widow(er)  Lower Paying Job Annual Taxable Wage & Salary									,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Higher Paying Jo				Low	<del></del>			e Wage &			<del></del>	
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 - 9,99	9 \$0	\$110	\$850	\$860	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,770	\$1,870
\$10,000 - 19,99	9 110	1,110	1,860	2,060	2,220	2,220	2,220	2,220	2,220	2,970	3,970	4,070
\$20,000 - 29,99	9 850	1,860	2,800	3,000	3,160	3,160	3,160	3,160	3,910	4,910	5,910	6,010
\$30,000 - 39,99	9 860	2,060		3,200	3,360	3,360	3,360	4,110	5,110	6,110	7,110	7,210
\$40,000 - 49,99	9 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 - 59,99	9 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 - 69,99	1	2,220	3,160	3,360	4,270	5,270	6,270	7,270	8,270	9,270	10,270	10,370
\$70,000 - 79,99	1 '	2,220	3,160	4,110	5,270	6,270	7,270	8,270	9,270	10,270	11,270	11,370
\$80,000 - 99,99	<del></del>	2,820	4,760	5,960	7,120	8,120	9,120	10,120	11,120	12,120	13,150	13,450
\$100,000 - 149,99	1 '	4,070	6,010	7,210	8,370	9,370	10,510	11,710	12,910	14,110	15,310	15,600
\$150,000 - 239,99		4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	15,340	16,540	16,830
\$240,000 - 259,99		4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	15,340	16,540	17,590
\$260,000 - 279,99		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		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		4,440	6,580	7,980	9,340	11,300	13,300	15,300	17,300 20,600	19,300 22,600	21,300 24,870	22,390 26,260
\$320,000 - 364,999	1	5,300	8,240	10,440	12,600	14,600 16,970	16,600 19,270	18,600 21,570	23,870	26,170	28,470	29,870
\$365,000 - 524,999		6,470	9,710	12,210	14,670 15,640	18,140	20,640	23,140	25,640	28,140	30,640	32,240
\$525,000 and over	3,140	6,840	10,280		r Marrie				20,040	20,140	00,040	02,240
Ultra Barrian Isl			<del> </del>					Wage & S	Salary			
Higher Paying Joi Annual Taxable	\$0 -	\$10,000 -	\$20,000 -	\$30,000 -	\$40,000 -	\$50,000 -	\$60,000 -	\$70,000 -	\$80,000 -	\$90,000 -	\$100,000 -	\$110,000 -
Wage & Salary	9,999	19,999	29,999	39,999	49,999	59,999	69,999	79,999	89,999	99,999	109,999	120,000
\$0 - 9,999		\$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		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		1,660	1,990	2,990	3,990	4,610	4,610	4,710	4,910	5,110	5,180	5,180
\$30,000 - 39,999	+	1,890	2,990	3,990	4,990	5,610	5,710	5,910	6,110	6,310	6,380	6,380
\$40,000 ~ 59,999	10	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		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	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
					lead of I							
Higher Paying Job								Wage & S		I T	<u> </u>	h
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	- 000,08\$ 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		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	5,530	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	6,840	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	1 1	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
						<u>-</u>						

# Form W-4

Department of the Treasury

## **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.

2022

OMB No. 1545-0074

Complete Step	Address  City or town, state, and ZIP code  (c) Single or Married filing separately Married filing jointly or Qualifying widow(er) Head of household (Check only if you're unmarried and pay ross 2–4 ONLY if they apply to you; otherwise, skip to n from withholding, when to use the estimator at www.	Step 5. See page 2 for more information	P Doe name card? credit SSA a www.s										
Personal Information  Complete Step claim exemption  Step 2:	City or town, state, and ZIP code  (c) Single or Married filing separately Married filing jointly or Qualifying widow(er) Head of household (Check only if you're unmarried and pay ros 2–4 ONLY if they apply to you; otherwise, skip to n from withholding, when to use the estimator at www.	Step 5. See page 2 for more information	name card? credit SSA a www	on your social security If not, to ensure you get for your earnings, contac t 800-772-1213 or go to ssa.gov.  nd a qualifying individual.									
Complete Step claim exemption Step 2:	(c) Single or Married filing separately Married filing jointly or Qualifying widow(er) Head of household (Check only if you're unmarried and pay ros 2–4 ONLY if they apply to you; otherwise, skip to n from withholding, when to use the estimator at www.	Step 5. See page 2 for more information	credit SSA a www.s	for your earnings, contact t800-772-1213 or go to ssa.gov.									
Complete Step claim exemption Step 2:	Married filing jointly or Qualifying widow(er) Head of household (Check only if you're unmarried and pay ros 2-4 ONLY if they apply to you; otherwise, skip to n from withholding, when to use the estimator at www.	Step 5. See page 2 for more information											
Step 2:	Head of household (Check only if you're unmarried and pay ros 2-4 ONLY if they apply to you; otherwise, skip to n from withholding, when to use the estimator at www.	Step 5. See page 2 for more information											
Step 2:	os 2–4 ONLY if they apply to you; otherwise, skip to n from withholding, when to use the estimator at www.	Step 5. See page 2 for more information											
Step 2:	n from withholding, when to use the estimator at www.		ition on e										
<u>-</u>				ach step, who can									
	the second of th	job at a time, or (2) are married filing epends on income earned from all o											
or Spouse	Do <b>only one</b> of the following.												
Works	(a) Use the estimator at www.irs.gov/W4App for	most accurate withholding for this s	tep (and	Steps 3–4); <b>or</b>									
	<ul><li>(b) Use the Multiple Jobs Worksheet on page 3 a withholding; or</li></ul>												
	(c) If there are only two jobs total, you may chec option is accurate for jobs with similar pay; or	therwise, more tax than necessary m	ay be wit	thheld 🕨 🗌									
	TIP: To be accurate, submit a 2022 Form W-4 fo income, including as an independent contractor,	, , ,	e) have se	elf-employment									
	s 3-4(b) on Form W-4 for only ONE of these jobs. Let te if you complete Steps 3-4(b) on the Form W-4 for th		obs. (You	r withholding will									
Step 3:	If your total income will be \$200,000 or less (\$400	0,000 or less if married filing jointly):	İ										
Claim	Multiply the number of qualifying children under	r age 17 by \$2,000 ► <u>\$</u>	}										
Dependents	Multiply the number of other dependents by	\$500 <b>. \(\right\)</b>	_										
	Add the amounts above and enter the total here	<u> </u>	. 3	\$									
Step 4 (optional): Other	(a) Other income (not from jobs). If you war expect this year that won't have withholding, This may include interest, dividends, and retire	enter the amount of other income he		\$									
Adjustments	(b) Deductions. If you expect to claim deductions want to reduce your withholding, use the Deduthe result here			\$									
	(c) Extra withholding. Enter any additional tax yo	ou want withheld each pay period .	. 4(c)	<u> </u> \$									
Step 5:	Inder penalties of periury. I declare that this certificate, to the	best of my knowledge and belief, is true,	correct, a	nd complete.									
Sign	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.												
Here	Employee's signature (This form is not valid unless y	you sign it.)	ate										
Employers <sup>E</sup> Only	mployer's name and address	First date of employment	Employe number	er identification (EIN)									

### **General Instructions**

Section references are to the Internal Revenue Code.

### **Future Developments**

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to www.irs.gov/FormW4.

### Purpose of Form

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505, Tax Withholding and Estimated Tax.

**Exemption from withholding.** You may claim exemption from withholding for 2022 if you meet both of the following conditions: you had no federal income tax liability in 2021 and you expect to have no federal income tax liability in 2022. You had no federal income tax liability in 2021 if (1) your total tax on line 24 on your 2021 Form 1040 or 1040-SR is zero (or less than the sum of lines 27a, 28, 29, and 30), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2022 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 15, 2023.

**Your privacy.** If you prefer to limit information provided in Steps 2 through 4, use the online estimator, which will also increase accuracy.

As an alternative to the estimator: if you have concerns with Step 2(c), you may choose Step 2(b); if you have concerns with Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c). If this is the only job in your household, you may instead check the box in Step 2(c), which will increase your withholding and significantly reduce your paycheck (often by thousands of dollars over the year).

When to use the estimator. Consider using the estimator at www.irs.gov/W4App if you:

- Expect to work only part of the year;
- 2. Have dividend or capital gain income, or are subject to additional taxes, such as Additional Medicare Tax;
- 3. Have self-employment income (see below); or
- 4. Prefer the most accurate withholding for multiple job situations.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at www.irs.gov/W4App to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 instructions for Nonresident Aliens, before completing this form.

## Specific Instructions

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work.

Option (a) most accurately calculates the additional tax you need to have withheld, while option (b) does so with a little less accuracy.

If you (and your spouse) have a total of only two jobs, you may instead check the box in option (c). The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is roughly accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



Multiple jobs. Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include other tax credits for which you are eligible in this step, such as the foreign tax credit and the education tax credits. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

#### Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2022 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from your pay each pay period, including any amounts from the 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 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	<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	1	\$
2	<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.		
	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	<b>2</b> a	\$
	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	<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)	4	\$
	Step 4(b) - Deductions Worksheet (Keep for your records.)		¥.
1	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	1	\$
2	Enter:   • \$25,900 if you're married filing jointly or qualifying widow(er) • \$19,400 if you're head of household • \$12,950 if you're single or married filing separately	2	\$
3	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-"	3	\$
4	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	4	\$
5	Add lines 3 and 4. Enter the result here and in Step 4(b) of Form W-4	5	\$

Privacy Act and Paperwork Reduction Act Notice. We ask for the Information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the Information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

		······································	···	Mari	ied Filin	a Jointly	or Qual	ifvina W	idow(er)		·····	·	
	Higher Paving Joh												
\$40,000 - 19,999	Annual Taxable	\$0 -			- \$30,000	\$40,000	\$50,000	- \$60,000	- \$70,000	- \$80,000			- \$110,000 - 120,000
2820,000 - 283,999   280   2,000   2,000   3,000   3,000   3,100   3,100   3,100   5,100   5,100   5,910   6,010   3,000   3	\$0 - 9,999	\$0	\$110	\$850	\$860	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,770	\$1,870
\$30,000 - 39,999   860   2,000   3,000   3,200   3,360   3,360   3,360   3,360   4,170   5,110   5,110   6,110   7,110   7,110   5,100   5,909   3,40,000 - 59,999   1,020   2,220   3,160   3,360   4,270   5,270   6,270   7,270   8,270   8,270   9,270   3,270   8,000   3	\$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
440,000 - 49,999   1,020   2,220   3,160   3,360   3,520   4,270   5,276   6,277   7,270   7,270   8,270   8,000   360,000 - 89,999   1,020   2,220   3,160   3,360   4,270   5,270   6,270   7,270   8,270   10,270   10,370   11,370   360,000 - 99,999   1,020   2,220   3,160   4,110   5,270   6,270   7,270   8,270   10,270   10,370   11,370   360,000 - 99,999   1,020   1,020   2,220   3,160   4,110   5,270   6,270   7,270   8,270   10,270   10,270   11,370   360,000 - 19,999   1,020   1,020   4,410   5,360   7,120   8,120   10,170   1,1	\$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
\$40,000 - 89,899	\$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 - 69,899		1	1	3,160	3,360	-	3,520	4,270	5,270	6,270	7,270	1	8,370
		1	<b>+</b>	+	<del></del>			1		1	<del></del>	<del></del>	_
340,000 - 98,999   1,020   2,820   4,760   5,960   7,120   8,120   9,120   10,120   11,120   12,120   13,150   13,450   1500,000 - 149,999   2,640   4,440   6,580   7,980   9,340   10,540   11,740   12,940   14,140   15,400   15,400   15,800   3260,000 - 299,999   2,040   4,440   6,580   7,980   9,340   10,540   11,740   12,940   14,140   15,140   15,400   18,160   18,280,000 - 299,999   2,040   4,440   6,580   7,980   9,340   10,540   11,740   12,940   14,140   15,140   19,190   19,190   320,000 - 39,999   2,040   4,440   6,580   7,980   9,340   10,540   11,740   13,700   15,700   17,700   19,700   19,700   20,790   320,000 - 39,999   2,040   4,440   6,580   7,980   9,340   10,540   11,740   13,700   15,700   17,700   19,700   19,700   20,790   320,000 - 39,999   2,040   4,440   6,580   7,880   8,320   11,600   13,800   13,800   15,800   15,800   19,000   23,800   3300,000 - 319,999   2,040   4,440   6,580   7,880   8,320   11,600   18,600   18,600   20,800   22,800   24,870   22,800   38,800,000 - 34,990   3,40	•	i		1 '	1		1	1 -	į.	1		1	1 '
\$100,000 - 149,993		1	1		1		1	1		1	ľ	1	1
\$150,000 - 239,999		<del> </del>	<del> </del>	·			· · · · · · · · · · · · · · · · · · ·		-	· · · · · · · · · · · · · · · · · · ·		T	1
\$284,000 - 259,999		1	ī		1		1	1		1		f .	
\$280,000 - 279,999		1	1 '		1		I	1	1 '	1 '	1	i .	
\$280,000 - 299,999   2,040   4,440   6,680   7,980   9,340   11,340   11,340   11,300   15,700   15,700   19,300   22,390   23,300   23,300   23,300   24,370   24,370   22,380   23,300   24,37							<del></del>	<del> </del>	<del></del>		<del> </del>	<del></del>	<del>                                     </del>
\$300,000 - 319,999		1	1	Į.	1			1	1	1 '	1	1	1
\$220,000 - 364,999		l	· '			į.		1 '	1	1	,	1	,
\$255,000 - 524,999				·	· ·	· ·					· · · · · · · · · · · · · · · · · · ·		
September   Sept				]	1 '	F	·	1 '					
Higher Paying Job Annual Taxable Wage & Salary 9,999			1		1			t		1 '	· '		
Higher Paying Job   Annual Taxable   Sq.   \$10,000   \$20,000   \$30,000   \$40,0000   \$40,0000   \$60,0000   \$60,0000   \$70,0000   \$90,909   \$10,0000   \$10	\$020,080 AND 0101	0,110	0,010				<u> </u>	4,			1	00/0.0	,,
## Annual Taxable ## Annual Ta	Higher Paying Joh				<del>-</del>				_	Salary			
\$10,000 - 19,999	Annual Taxable				\$30,000 -	\$40,000 -	\$50,000 -	\$60,000 -	\$70,000 -	\$80,000 -			\$110,000 - 120,000
\$20,000 - 29,999	\$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
\$30,000 - 39,999	\$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
\$40,000 - 59,999	\$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
\$60,000 - 79,999	\$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
\$80,000 - 99,999	\$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
\$100,000 - 124,999	\$60,000 - 79,999	1,870	3,510	4,680	5,880	7,080	7,900	8,100					
\$125,000 - 149,999	\$80,000 - 99,999	1,940	3,780	5,080	' ' I	-	i						
\$150,000 - 174,999							·				· · · · · · · · · · · · · · · · · · ·		
\$175,000 - 199,999													
\$200,000 - 249,999			<b>I</b>	i	· .	t							
\$250,000 - 399,999			1	l l	. 1						i		
\$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   16,000   17,510   19,010   20,510   22,010   23,380   24,680   16,000   17,510   19,010   20,510   22,010   23,380   24,680   16,000   17,510   19,010   20,510   22,010   23,380   24,680   16,000   17,510   19,010   20,510   22,010   23,380   24,680   16,000   17,510   19,010   20,510   22,010   23,380   24,680   16,000   17,510   19,010   20,510   22,010   23,380   24,680   10,000   10,0													
\$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    Higher Paying Job Annual Taxable Wage & Salary    \$0 -   \$10,000   \$20,000   \$30,000   \$40,000   \$50,000   \$50,000   \$60,000   \$70,000   \$80,000   \$80,000   \$80,000   \$10,999   \$10,999   \$10,999   \$10,999   \$10,200   \$1,020   \$1,020   \$1,020   \$1,020   \$1,190   \$1,870   \$1,870   \$1,870   \$2,040   \$2	· ·					- 1	,				- 1	II	
Higher Paying Job Annual Taxable Wage & Salary    \$0 -   9,999   \$0   \$760   \$10,000 -   \$20,000 -   \$30,000 -   \$40,000 -   \$50,000 -   \$60,000 -   \$70,000 -   \$80,000 -   \$90,000 -   \$10,000 -   \$100,000 -   \$100,000 -   \$100,000 -   \$100,000 -   \$10,000 -   \$100		1		ſ					1		1		
Higher Paying Job   \$0 - \$10,000 - \$20,000 - \$30,000 - \$40,000 - \$50,000 - \$60,000 - \$70,000 - \$80,000 - \$80,000 - \$90,999   \$10,000 - \$20,000 - \$100,00	φ450,000 and over	ت, ۱4U	0,290	0,000					19,010	20,010	22,010	<i>د</i> ن,٥٥٥	2-7,000
Annual Taxable Wage & Salary  \$0 - \\ 9,999 \\ \$10,000 - \\ 99,999 \\ \$29,999 \\ \$29,999 \\ \$39,999 \\ \$39,999 \\ \$39,999 \\ \$49,999 \\ \$49,999 \\ \$50,000 - \\ \$50,000 - \\ \$50,000 - \\ \$50,000 - \\ \$50,000 - \\ \$50,000 - \\ \$50,000 - \\ \$50,999 \\ \$70,999 \\ \$89,999 \\ \$9,999 \\ \$9,999 \\ \$10,000 - \\ \$100,0	Ulahar Barisa Isla								Wage & S	alarv			
\$0 - 9,999 \$0 \$760 \$910 \$1,020 \$1,020 \$1,020 \$1,020 \$1,870 \$1,870 \$1,870 \$2,040 \$2,040 \$20,000 - 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 \$10 \$2,110 \$2,200 \$2,510 \$2,680 \$3,680 \$4,680 \$5,360 \$5,530 \$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 \$6,840 \$7,040 \$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 \$175,000 - 174,999 \$2,040 \$4,460 \$6,750 \$8,860 \$10,860 \$12,860 \$15,000 \$16,980 \$18,280 \$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	Annual Taxable				\$30,000 -	\$40,000 -	\$50,000 -	\$60,000 -	\$70,000 -	\$80,000 -			
\$10,000 - 19,999						\$1,020	\$1,020		\$1,870	\$1,870	\$1,870	\$2,040	\$2,040
\$20,000 - 29,999 9 10 2,110 2,400 2,510 2,680 3,680 4,680 5,360 5,530 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 6,840 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			- 1	T I	I	,				- 1		1	
\$30,000 - 39,999	<u>J</u>	1					1		1	·	1		
\$40,000 - 59,999											7,040	7,240	7,240
\$60,000 - 79,999		ř	I	,	I					- 1		,	9,460
\$80,000 - 99,999	'		I						i i	11,290	11,490	11,690	12,170
\$100,000 - 124,999							9,410	10,610	11,490	11,690	12,380	13,370	14,170
\$125,000 - 149,999				5,930	7,240	8,440	9,640	10,860	12,540	13,540	14,540		
\$150,000 - 174,999	,			5,930	7,240	8,860	10,860	12,860	14,540	15,540	16,830	18,130	19,230
Ψ(10,000 100,000 2,100 0,000 0				6,750	8,860	10,860	12,860	15,000	16,980		19,580	20,880	
1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		2,720	5,920	8,210	10,320	12,600	14,900	17,200	19,180	<b>I</b>	,		
\$200,000 Project Livis Sine 1900	1	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	\$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