



Caution: *DRAFT—NOT FOR FILING*

This is an early release draft of the 2020 IRS Form W-4, Employee's Withholding Allowance Certificate, which the IRS is providing for your information, review, and feedback. If you have comments about this draft of Form W-4, you can submit them to WI.W4.Comments@IRS.gov.

Comments should be submitted by July 1, 2019 to be considered timely. We cannot respond to all comments due to the high volume we receive.

We will also be releasing draft employer instructions related to this draft Form W-4 soon and will be issuing more information related to it. See [IRS.gov/W4](https://www.irs.gov/W4) for the latest information on the Form W-4 and see [IRS.gov/Pub 15-T](https://www.irs.gov/pub/15-t) for the latest information on the employer instructions.

Do not rely on draft forms, instructions, and publications for filing. We generally do not release drafts of forms until we believe we have incorporated all changes. However, in this case **we anticipate it is likely that this form will change before being released as final.** Whether this draft changes or not, we will post a new draft this summer with our standard coversheet indicating we do not expect that draft of the form to change.

Draft forms generally are subject to OMB approval before they can be officially released. Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms), and may remain there even after the final, official release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). All information about all forms, instructions, and publications is at [IRS.gov/Forms](https://www.irs.gov/Forms).

Employee's Withholding Allowance Certificate

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

1a First name and middle initial	Last name	1b Social security number
Home address (number and street)		▶ 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		
1c <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly <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.)		

Complete Steps 2 through 4 if they apply to you; otherwise, skip to Step 5. See instructions on page 2.

Step 2: Account for Multiple Jobs

Caution: The correct amount of withholding depends on income earned from all jobs in the household. If you:

- Hold more than one job at a time, or
 - Are married filing jointly and both you and your spouse work,
- account for this below or you may owe additional tax when filing your tax return.
(If you and/or your spouse have income from self-employment, see page 2.)

- 2 Multiple jobs.** Do **only one** of the following.
- Use the calculator at www.irs.gov/W4App for most accurate withholding; **or**
 - Use Worksheet 1 on page 3 and enter the result on line 4c below for roughly accurate withholding; **or**
 - If there are only two jobs in your household, you may check here. Do the same on Form W-4 for the other job. With this option, more tax than necessary may be withheld from your wages, but you generally won't have too little tax withheld ▶

Complete lines 3 through 4b on Form W-4 for only one job in the household. (Your withholding will be most accurate if you do this on the Form W-4 for the highest paying job.)

Step 3: Claim Dependents	3 Dependents. If your income will be \$200,000 or less (\$400,000 or less if married filing jointly) (see instructions): • 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: Other Adjustments (optional)	4a Other income. If you want tax withheld for other income you expect this year that will not have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income. You should not include income from any jobs	4a	\$
	b Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use Worksheet 2 on page 3 and enter the result here	4b	\$
	c Enter any additional amount you want withheld each pay period	4c	\$
	d Exemption. You can claim exemption from withholding for 2020 if: • For 2019, you had no federal income tax liability; and • For 2020, you expect to have no federal income tax liability. If you meet both of these conditions, certify by writing "Exempt" here ▶	4d	

Step 5: Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.

Sign Here ▶ _____ ▶ **Date**

Employee's signature (This form is not valid unless you sign it.)

Employers Only	5 Employer's name and address	6 First date of employment	7 Employer identification number (EIN)
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General Instructions

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. Complete a new Form W-4 when your personal or financial situation changes. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505.

Exemption. If you meet both requirements on line 4d, you may skip lines 2–4c and complete line 4d. If you claim an exemption from withholding, you will need to submit a new Form W-4 by February 16, 2021.

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 calculator at www.irs.gov/W4App to figure the amount to have withheld.

When to use the calculator. Consider using the calculator 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 the net investment income tax;
3. Have self-employment income (see above);
4. Prefer the most accurate withholding for multiple job situations; or
5. Prefer to limit information provided in Steps 2–4 but do not want to sacrifice accuracy.

Specific Instructions

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

Step 2. Use this line if you have more than one job at the same time or are married filing jointly and you and your spouse both work.

Consider checking the box on line 2 if there are only two jobs in the household. The more different the pay is at the two jobs, the more overwithholding will occur.



Multiple job households. Complete lines 3–4b on only one Form W-4 in the household. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

Step 3. Use this line for tax credits, if any, you expect to claim in 2020. When you file your tax return, you may be eligible to claim a credit for your qualifying children and/or dependents. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who lives with you for more than half the year, and must have a valid 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 a qualifying child who doesn't meet the age or social security number requirement for the child tax credit or a qualifying relative. To learn more about these credits, see Pub. 972, Child Tax Credit. Line 3 of Form W-4 provides instructions for determining the amount of the credits. You also can include **other tax credits** on this line, such as education tax credits and the foreign tax credit. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount on line 3.

Step 4 (optional).

Line 4a. Enter on line 4a the total of your other estimated income for the year, if any. You should not include income from any jobs. If you complete line 4a, 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.

Line 4b. Enter the amount from Worksheet 2 on page 3 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 for student loan interest and IRAs.

Line 4c. Enter on this line any additional tax you want withheld from your pay **each pay period**, including any amounts from Worksheet 1, 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.

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 also may 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.

Worksheet 1 (Keep for your records.)



Use this worksheet if you don't want to use one of the other options listed in Step 2 on Form W-4. Complete this worksheet for only one job in the household and enter the result on the Form W-4 for that job. Withholding will be most accurate if you enter the result on the Form W-4 for the highest paying job.

Note: If both jobs have annual wages of more than \$99,999, see Pub. 505 for additional tables; or, you can use the online withholding calculator at www.irs.gov/W4App.

1 Two jobs. If you have two jobs or you're married filing jointly and your spouse also works, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" column and the "Lower Paying Job" row, 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" column and the annual wages for your next highest paying job in the "Lower Paying Job" row. 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" column and use the annual wages for your third job in the "Lower Paying Job" row to find the amount from the appropriate table on page 4 and enter 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 2c by the number of pay periods on line 3. (You may round this to the closest whole dollar amount.) Enter this amount here and on line 4c of Form W-4 for the highest paying job 4 \$

Worksheet 2 (Keep for your records.)



1 Enter an estimate of your 2020 itemized deductions. 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: { • \$XX,XXX if you're married filing jointly or qualifying widow(er) • \$XX,XXX if you're head of household • \$XX,XXX if you're single or married filing separately } 2 \$

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, IRA contributions, and certain other adjustments. See Pub. 505 for more information 4 \$

5 Add lines 3 and 4. Enter the result here and on line 4b of Form W-4 5 \$

