

## Sample article for organizations to use to reach customers (442 word count)

*Post the following article on your websites and/or use in other communication vehicles to help your customers learn more about adjusting their withholding.*

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### Use the IRS Withholding Calculator to adjust your withholding

When your federal tax return is completed, you'll most likely discover that you'll either receive a tax refund or owe money. If either of these amounts is substantial, it's probably time for you to review your withholding election. The [IRS Withholding Calculator](#) can help you estimate the amount that should be withheld from your paycheck for federal income tax purposes.

If you owe a large amount of tax, you may need to increase the amount of taxes being withheld from each paycheck you receive. If you discover that you'll receive a large refund, you may elect to reduce the amount of taxes withheld from your paychecks.

In both cases, the ultimate goal is getting as close to a zero balance as possible when it comes time to prepare your federal tax return. If you find that you owed a large amount of tax, adjusting your [Form W-4, Employee's Withholding Allowance Certificate](#), for additional withholdings will mean a little less take-home pay in each paycheck, but should eliminate the federal taxes due when you prepare your return in upcoming years. Conversely, if you received a large refund, a reduction in the amount you have withheld will mean a little *more* take-home pay in each paycheck to help with day-to-day living expenses (and less of a refund owed to you when you prepare your return in the future).

Examples of events that can have a significant impact on your tax liability and may require an adjustment to your withholding or the number of exemptions you claim on your Form W-4 include:

- a change in your marital status,
- a birth or death of a dependent or
- an adoption.

Regardless of your reasons for choosing to review or change your withholding, the [IRS Withholding Calculator](#) can help you decide what elections you should make on the Form W-4 that you provide to your employer. To use it, you'll need timely information with regard to your income, current withholding, dependents, and marital status.

Learn more by reading IRS [Publication 505, Tax Withholding and Estimated Tax](#).

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**NOTE TO EDITOR:** Below are additional resources to help taxpayers find information about withholding.

**IRS YouTube Video:**

- [IRS Withholding Calculator](#)

**On Twitter? Send these Tweets:**

- Do you need to change your Federal tax withholding for next year? Use the #IRS Withholding Calculator <http://go.usa.gov/iCM>
- Marriage, children, or other life-changing event? It may be a good idea to adjust your #IRS #tax withholding <http://go.usa.gov/rvfk>