

## Sample article for organizations to use to reach customers/taxpayers

*Customize and provide the following article to your customers to educate individuals about how to change their Forms W-4.*

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### Do I Need to Adjust My W-4? How Do I Do This?



Form W-4 is the Employee's Withholding Allowance Certificate. This form is used to withhold income tax from most employees. If at the end of the year you had a balance due, you may want to adjust your Form W-4.

The amount of income tax withheld from an employee's pay depends on:

- The amount you earn in each payroll period
- How often you are paid
- The information you provide to the your employer on Form W-4

Form W-4 uses four types of information you provide to calculate withholding:

- **Marital status** (Married or Single) – Persons who qualify to check the "Married" box on line 3 of Form W-4 are taxed at a lower rate. Everyone else must have tax withheld at the higher single rate.
- **Withholding allowances** - Each allowance reduces the amount of withholding. The more allowances claimed, the less income tax the employer will withhold. Claiming "0" allowances will result in the most tax withheld.
- **Whether an additional withholding amount is requested** – You may request your employer to withhold an additional amount to avoid owing tax when you file your tax return.
- **Whether an exemption from withholding is claimed** - If you qualify to claim an exemption from income tax, the employer will not withhold federal income tax from wages. There are qualifications for exemption from withholding. See Form W-4 for details.

### Checking and Changing Your Withholding

Once you give your employer the IRS Form W-4, you should check to see whether the amount withheld is adequate (*too much or too little*). You may also want to change your Form W-4 if changes to any of the following occur: marital status, exemptions, adjustments, deductions, or credits you expect to claim on your tax return.

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***NOTE TO EDITOR: Below are links to additional resources for your readers.***

- See [Publication 919](#) for amounts to be withheld.
- If the amount withheld is too much or too little, you may want to submit a revised [Form W-4](#).