



## **Caution: *DRAFT—NOT FOR FILING***

This is an early release draft of the 2019 IRS Instructions for Form W-4, Employee's Withholding Allowance Certificate, which the IRS is providing for your information as a courtesy. **Do not file draft forms.** Also, do **not** rely on draft forms, instructions, and publications for filing. We generally do not release drafts of instructions until we believe we have incorporated all changes and the future changes will be relatively minor. However, in this case **we anticipate it is likely that these instructions will change significantly before being released as final.** We will post a new draft this summer with our standard coversheet indicating we do not expect that draft to change significantly. Draft forms, along with their instructions, 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 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).

Almost every form and publication also has its own page on IRS.gov. For example, the Form W-8BEN-E page is at [IRS.gov/W8BENE](https://www.irs.gov/W8BENE); the Publication 17 page is at [IRS.gov/Pub17](https://www.irs.gov/Pub17); Instructions for the Requester of a Form W-8 are at [IRS.gov/W8](https://www.irs.gov/W8); and the Schedule A (Form 1040) page is at [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA). If typing in a link instead of clicking on it, be sure to type the link into the address bar of your browser, not in a Search box. Note that these are friendly shortcut links that will automatically redirect to the actual link for the page.

If you wish, you can submit comments about this draft Form W-4 to [WI.W4.Comments@IRS.gov](mailto:WI.W4.Comments@IRS.gov). We cannot respond to all comments due to the high volume we receive. Please note that we may not be able to consider suggestions until the subsequent revision.



# Instructions for Form W-4

## Employee's Withholding Allowance Certificate

Section references are to the Internal Revenue Code unless otherwise noted.

Contents	Page
General Instructions	<a href="#">1</a>
The Withholding Calculator	<a href="#">2</a>
Specific Instructions for Form W-4	<a href="#">2</a>
Lines 1 Through 4	<a href="#">2</a>
Lines 5 Through 9 (Overview)	<a href="#">2</a>
Line 5 Instructions	<a href="#">3</a>
Line 6 Instructions	<a href="#">3</a>
Deductions Worksheet Instructions	<a href="#">3</a>
Line 7 Instructions	<a href="#">3</a>
Credit Worksheet Instructions	<a href="#">3</a>
Line 8 Instructions	<a href="#">4</a>
Worksheets	<a href="#">5</a>
Deductions Worksheet ( <i>Keep for your records.</i> )	<a href="#">6</a>
Credit Worksheet ( <i>Keep for your records.</i> )	<a href="#">6</a>
Multiple Jobs Worksheet ( <i>Keep for your records.</i> )	<a href="#">7</a>
Instructions for Employer	<a href="#">8</a>
Boxes 11, 12, and 13	<a href="#">8</a>
Figuring Employee Withholding	<a href="#">8</a>
Index	<a href="#">11</a>

## Future Developments

For the latest information about any future developments related to Form W-4 and its instructions, such as legislation enacted after it was published, go to [IRS.gov/FormW4](https://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. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

## What's New

**Changes to Form W-4.** The 2019 Form W-4 has new lines and withholding is calculated in a different way from previous Forms W-4. It is designed to give you more accurate withholding from your pay.

**Separate Form W-4 instructions.** The Form W-4 instructions are now separate and have more information to help you figure adjustments to your withholding. These instructions expand on the Summary of the Instructions on the back (page 2) of Form W-4.

**Additional instructions for employers.** Instructions for figuring withholding from the 2019 Form W-4 have been

included in the *Instructions for Employer* under [Figuring Employee Withholding](#), later.

## Reminders

**Sign the form.** You must sign the form to validate it before giving it to your employer.

**Withholding calculator.** Use the withholding calculator at [IRS.gov/W4App](https://www.irs.gov/W4App) to determine adjustments to your withholding more accurately and easily. See [The Withholding Calculator](#), later, for more information on situations in which to use the calculator.

## General Instructions

If you don't complete and sign a Form W-4 when you start a new job, your employer will withhold from your wages as though you are single with no adjustments.

Follow these instructions to adjust your 2019 withholding. You can adjust your withholding if you have more than one job or a working spouse to make sure you have enough tax withheld. You can adjust your withholding for tax credits, deductions from income (such as itemized deductions), and a large amount of additional nonwage income. You also can tell your employer to withhold an additional amount of tax. See the *Specific Instructions for Form W-4*, later.

If you have too much tax withheld, you will receive smaller paychecks throughout the year, but receive a refund when you file your tax return. If you have too little tax withheld, you will owe tax when you file your tax return, and you might owe a penalty.

**Filers with multiple jobs or working spouses.** If you have more than one job at a time, or if you're married and your spouse is also working, read all of these instructions, including the [Line 8 Instructions](#), before beginning. If you're using these instructions, be sure to complete the [Deductions Worksheet](#), the [Credit Worksheet](#), and the [Multiple Jobs Worksheet](#), as needed. Complete lines 5, 6, and 7 of Form W-4 **only** for the highest paying job.

**Nonwage income.** If you have a large amount of nonwage income, such as interest or dividends, you might owe additional tax. You can use the [Line 5 Instructions](#), later, to figure amounts to enter on line 5 of Form W-4 to make sure you have enough tax withheld from your paycheck. If you have larger amounts of nonwage income than wage income, you may have to make estimated tax payments if your wages are not enough to withhold from to meet this tax liability. You can make estimated tax payments using Form 1040-ES, Estimated Tax for Individuals, to make sure you won't owe additional tax. If you have pension or annuity income, Pub. 505, Tax Withholding and Estimated Tax, or the calculator at

[IRS.gov/W4App](https://www.irs.gov/W4App) can help you decide if you should adjust your withholding on Form W-4 or Form W-4P.

**Exemption from withholding.** You may claim exemption from withholding for 2019 if **both** of the following apply.

- For 2018, you had a right to a refund of all federal income tax withheld because you had no tax liability, **and**
- For 2019, you expect a refund of all federal income tax withheld because you expect to have no tax liability.

If you're exempt, complete only lines 1, 2, 3, 4, and 10 and sign the form to validate it. Your exemption for 2019 expires February 15, 2020. See Pub. 505 to learn more about whether you qualify for exemption from withholding.

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

## The Withholding Calculator

Although you can use these instructions and the worksheets to complete your Form W-4, you may find that using the withholding calculator will be easier and more accurate. If you use the calculator, you don't need to complete any of the worksheets for Form W-4.

In situations described below, the worksheets in these instructions may not provide you with the most accurate information to enter on your Form W-4. Consider using the calculator if you (and your spouse, if married filing jointly):

- Work only part of the year, for example, if you're a seasonal worker;
- Have a very large amount of nonwage income not subject to withholding outside your job;
- Have qualifying dividends, long-term capital gains, or other income that may be subject to the net investment income tax;
- Have self-employment income;
- Have more income that may be subject to the Additional Medicare Tax;
- Have an otherwise complex personal tax situation; or
- Prefer not to give your employer information about your additional nonwage income, deductions from income, tax credits, or wages from other jobs in your household.

After your Form W-4 takes effect, you can use this calculator to see how the amount of tax you're having withheld compares to your projected total tax for 2019.

If you changed your withholding in 2018, especially if you made the changes mid-year, you may need to recheck your withholding at the beginning of 2019 to see if you need to file a new Form W-4.

You can find the calculator and information on how to use the calculator at [IRS.gov/W4App](https://www.irs.gov/W4App).

---

## Specific Instructions for Form W-4

### Lines 1 Through 4

You must complete lines 1 through 3 of Form W-4. Complete line 4 only if applicable.

**Line 3.** Check the box for your filing status. If you're a qualifying widow(er), check the "Married filing jointly" box.

If you're filing as head of household, you can check the "Head of household" box. Generally, you can claim head of household status on your tax return **only** if you're unmarried and pay more than 50% of the costs of keeping up a home for yourself and a qualifying individual. If you're unsure whether you will be able to file as head of household, you may wish to check the "Single or married filing separately" box to ensure you have enough tax withheld. You can check the "Single or married filing separately" box on your Form W-4 even if you're planning to file as head of household on your tax return. See Pub. 505 for more information about filing status.

**Line 4.** If your last name differs from that shown on your social security card, check the box on line 4. Call the Social Security Administration at 800-772-1213 to get a replacement card.

### Lines 5 Through 9 (Overview)

Complete lines 5 through 9 to adjust your withholding on Form W-4. If you don't complete any of lines 5 through 10, your employer will withhold tax from your wages solely based on your filing status with no adjustments.

You may choose not to adjust your withholding, but in some cases you might have too little tax withheld. If so, you will owe tax when you file your tax return and might be subject to a penalty. Or, you may have too much tax withheld from your paycheck, especially if you're eligible for some tax credits. Although you'll receive a refund when you file your tax return, you won't have been able to use the extra amount withheld from your pay throughout the year.

You can adjust your withholding on Form W-4 in several ways. You can use one or more of the worksheets discussed below to figure adjustment amounts to enter on lines 6, 7, and 8 of Form W-4. You also can figure an additional amount you want withheld each pay period, and enter that amount on line 9. See [The Withholding Calculator](#) above for information on situations to use the calculator.

**Line 5.** Complete line 5 only if you have additional nonwage income not subject to withholding and want to make sure you have enough income tax withheld for these amounts. See [Line 5 Instructions](#), later.

**Line 6.** See [Deductions Worksheet Instructions](#), later, to complete the [Deductions Worksheet](#). The worksheet will help you figure the amount to enter on line 6 of Form W-4 to decrease the amount your employer will withhold from your wages for deductions from income.

**Line 7.** See [Credit Worksheet Instructions](#), later, to complete the [Credit Worksheet](#). The worksheet will help you figure the amount to enter on line 7 of Form W-4 that will reduce your withholding for tax credits.

**Line 8.** Complete line 8 **only** if you have more than one job at the same time or have a working spouse and you file married filing jointly. See [Line 8 Instructions](#), later, for more information about how to complete line 8 on Form W-4.

**Line 9.** You also can adjust your withholding by figuring an additional amount of tax you want withheld each pay period and entering that amount on Form W-4, line 9. See

Pub. 505 for more information on figuring the additional amount of tax for your employer to withhold from your wages. See [The Withholding Calculator](#), earlier, for information on situations in which to use the calculator. If you use the withholding calculator to figure any adjustments to withholding, enter the result from the calculator on Form W-4, line 9.

## Line 5 Instructions

Complete line 5 if you have nonwage income not subject to withholding, including interest income and certain dividends. Enter the total of your (or if you're married filing jointly, you and your spouse's) estimated 2019 nonwage income on line 5 of Form W-4. If you have qualifying dividends, long-term capital gains, or other income that may be subject to the net investment income tax, use the calculator at [IRS.gov/W4App](https://www.irs.gov/W4App) to determine amounts for line 5 and line 9, if applicable. If you have more than one job at the same time (or you are filing as married filing jointly and both you and your spouse have jobs), only enter an amount on line 5 of the Form W-4 of the highest paying job. See [Line 8 Instructions](#), later.

## Line 6 Instructions

If you're taking the standard deduction, add together other deductions you plan to take on your 2018 tax return. Enter the total of other deductions on line 6. You do not need to complete the Deductions Worksheet. If you have more than one job at the same time (or you are filing as married filing jointly and both you and your spouse have jobs), only enter an amount on line 6 of the Form W-4 of the highest paying job. See [Line 8 Instructions](#), later.

## Deductions Worksheet Instructions

Use the [Deductions Worksheet](#) if you want to adjust your withholding for deductions from income.

If you don't want to give your employer your household deduction information, you can use the calculator at [IRS.gov/W4App](https://www.irs.gov/W4App) to figure any additional tax for your employer to withhold and enter the amount on Form W-4, line 9.

You also can use the worksheets in Pub. 505 to figure the amount of additional tax you want your employer to withhold for this job. Enter that amount on line 9 of Form W-4. See Pub. 505 for more information.

**Worksheet lines 1 through 5, deductions from income.** Deductions from income may include itemized deductions and other deductions, including additional standard deductions and adjustments to income.

See the [Deductions Worksheet](#) itself for instructions for lines 1, 2, 3, and 5 of the worksheet.

**Worksheet line 4, other deductions.** If you have other deductions, including adjustments to income and/or additional standard deductions, enter the total on line 4 of the worksheet.

Adjustments to income may include educator expenses, student loan interest deductions, health savings account deductions, and deductions for IRA contributions, among others.

You can adjust your withholding for additional standard deductions if you or your spouse are age 65 or older, or are blind.

- If you're a married individual (filing jointly or separately) or qualifying widow(er) who is 65 or older or blind, you may take an additional standard deduction of \$X,XXX (\$X,XXX if 65 or older **and** blind).
- If both you and your spouse are 65 or older or blind, you may take an additional standard deduction of \$X,XXX on a joint return (\$X,XXX on a separate return if your spouse is your dependent).
- If you or your spouse is 65 or older **and** blind, and the other is 65 or older **or** blind (but not 65 or older **and** blind), you may take an additional standard deduction of \$X,XXX on a joint return (\$X,XXX on a separate return if your spouse is your dependent).
- If both you and your spouse are 65 or older **and** blind, you may take an additional standard deduction of \$X,XXX on a joint return (\$X,XXX on a separate return if your spouse is your dependent).

If you're single or head of household and you're age 65 or older or blind, you may take an additional standard deduction of \$X,XXX (\$X,XXX if age 65 or older **and** blind).

Add your adjustments to income to your additional standard deductions, if any, and enter the total on line 4 of the worksheet.

## Line 7 Instructions

You might be able to reduce the tax withheld from your paycheck if you expect to claim the child tax credit, the credit for other dependents, education tax credits, child and dependent care tax credits, and other tax credits. Enter the total of those credits on line 7 of Form W-4. If you have more than one job at the same time (or you are filing as married filing jointly and both you and your spouse have jobs), only enter an amount on line 7 of the Form W-4 of the highest paying job. See [Line 8 Instructions](#), later.

## Credit Worksheet Instructions

Use the [Credit Worksheet](#) if you want to reduce your withholding for income tax credits.

**Worksheet line 1, child tax credit.** When you file your tax return, you might be eligible to claim a credit for each of your qualifying children. To qualify, the child must be under age 17 as of December 31 and must be your dependent who lives with you for more than half the year. To learn more about this credit, see Pub. 972, Child Tax Credit. To reduce the tax withheld from your pay by taking this credit into account, follow the instructions on line 1 of the worksheet. On the worksheet, you will be asked about your total income. For this purpose, total income includes all your wages and other income, including income earned by a spouse, during the year. If your total income will be higher than \$200,000 (\$400,000 if married filing jointly), you likely won't be eligible for this credit.

**Worksheet line 2, credit for other dependents.** When you file your tax return, you might be eligible to claim a credit for each of your dependents that don't qualify for the child tax credit, such as any dependent children age 17 and older. To learn more about this credit, see Pub. 505



and Pub. 972. To reduce the tax withheld from your pay by taking this credit into account, follow the instructions on line 2 of the worksheet. On the worksheet, you will be asked about your total income. For this purpose, total income includes all your wages and other income, including income earned by a spouse, during the year. If your total income will be higher than \$200,000 (\$400,000 if married filing jointly), you likely won't be eligible for this credit.

**Worksheet line 3, education tax credits.** When you file your tax return, you might be eligible to claim a credit if you have qualifying educational expenses. Enter the estimated lifetime learning credit or American opportunity credit you expect to take in 2019 on line 3 of the worksheet. See Pub. 970, Tax Benefits for Education, for more information about this credit.

**Worksheet line 4, child and dependent care credit.** When you file your tax return, you might be eligible to claim a credit if you pay someone to care for your qualifying child under age 13, your disabled spouse, or any other disabled person who couldn't care for himself or herself. See Form 2441 and Pub. 503, Child and Dependent Care Expenses, for more information. To reduce the tax withheld from your pay by taking this credit into account, follow the instructions on line 4 of the worksheet.

**Worksheet line 5, foreign tax credit.** When you file your tax return, you might be eligible to claim the foreign tax credit if you paid certain foreign taxes to a foreign country or U.S. possession. Enter the estimated foreign tax credit that you expect to take in 2019 on line 5 of the worksheet. See Pub. 514, Foreign Tax Credit for Individuals, for more information.

**Worksheet line 6, other credits.** Often if you expect to be able to take the child tax credit and/or an education tax credit, or other credits on lines 1 through 5 of the worksheet, you may not be eligible to take other credits to reduce your withholding. See Table 1-2 in Pub. 505 for other credits you may be entitled to take. To reduce the tax withheld from your pay by taking such other credits into account, figure the other credits separately or complete Worksheet 1-6 of Pub. 505 for the other credits, and enter the amount on line 6 of the Credit Worksheet. Do not take credits on Worksheet 1-6 of Pub. 505 that you have claimed on lines 1 through 5 of this Credit Worksheet.

**Worksheet line 7.** Add lines 1 through 6 of the worksheet and enter the total on line 7 of the worksheet and on Form W-4, line 7.

## Line 8 Instructions

Complete line 8 of Form W-4 **only** if you have more than one job at a time or are married filing jointly and you and your spouse both work. Leave Form W-4, line 8, blank if you have only one job in your household.

If you don't complete this line and you have more than one job at a time or are married filing jointly and have a working spouse, you might have too little tax withheld. If so, you will owe tax when you file your tax return and might be subject to a penalty.

If you don't want to give your employer this information about your total household wages, you can figure any additional tax for your employer to withhold and enter the amount on Form W-4, line 9. You also can use the worksheets in Pub. 505 to figure the amount of additional tax you want your employer to withhold for this job. See Pub. 505 for more information.

To get the most accurate withholding for multiple jobs and two-earner households, **complete a 2019 Form W-4 for every job in the household.** Enter adjustments for lines 5, 6, and 7 **only** on the Form W-4 for the highest paying job you or your spouse hold. Lines 5, 6, and 7 should be blank on Form W-4 for any other jobs.

Enter only the taxable wages for each job. Taxable wages are gross wages less any pre-tax amounts. Pre-tax amounts are amounts that are not subject to income tax and may include 401(k) contributions, FSA contributions, and certain other cafeteria plan contributions.

In addition, if your employer withholds on certain of your wage payments separately from your regular pay, don't include these payments in taxable wages on line 8. Such payments are known as supplemental payments. Supplemental payments may include bonuses, commissions, overtime pay, taxable business expense reimbursements, taxable fringe benefits, and similar amounts.

When figuring what to enter on line 8 for each job, rank the jobs by the amount of wages, from highest wages to lowest. For each job, add up the annual wages for every job with **smaller** annual wages than that job. The lowest paying job will have no wages from lower paid jobs as no other job pays less. The amount for the highest paying job will be the total wages for all other jobs as all other jobs pay less. See the [Example](#), below. To make it easier to figure these amounts if there are more than two jobs in your household, you can use the [Multiple Jobs Worksheet](#). For each job, enter the amount you figured for the total of lower paying jobs on line 8 of the Form W-4.

**Example.** Stephen has two jobs and his spouse also works. When they rank their jobs by the amount of wages, his first job is the highest paid (\$45,000), his spouse's job is the second highest (\$35,000), and his second job pays the lowest amount (\$20,000). They rank their jobs and figure the amount for line 8 for each job as shown in the table below.

Job rank	Job taxable wages	Total of taxable wages for all lower paid jobs. (Enter this amount on line 8 of Form W-4 for each respective job.)
Highest paid job	\$45,000	\$55,000 (\$35,000 + \$20,000)
Second highest paid job	\$35,000	\$20,000 (the only lower wage)
Third highest paid job	N/A	N/A
Fourth highest paid job	N/A	N/A
Lowest paid job	\$20,000	\$0

They have figured \$5,000 in additional nonwage income for the household for line 5 of the Form W-4. They also have completed the Deductions Worksheet for the

household, resulting in an estimated amount of \$1,000 for line 6, and the Credit Worksheet, resulting in \$1,500 of estimated credits for line 7. These amounts will be entered on lines 5 through 7 of the Form W-4 for the highest paying job as follows.

Stephen completes Form W-4 for his highest paying job of \$45,000 by entering \$5,000 of additional income for the household on line 5, \$1,000 of deductions for the household on line 6, and \$1,500 of tax credits for the household on line 7 of his Form W-4. He enters \$55,000 on line 8 of his Form W-4.

His spouse completes Form W-4 for the second highest paying job by leaving lines 5, 6, and 7 blank, and entering \$20,000 on line 8 of the Form W-4.

Stephen completes Form W-4 for his second job, the household's lowest paying job, without any entries on lines 5 through 10 of the Form W-4.

### Worksheets

Use the worksheets on the following pages to complete lines 6, 7, and 8 of Form W-4. Keep the worksheets for your records.

**Deductions Worksheet (Keep for your records.)**

**Note:** Use this worksheet **only** if you plan to itemize deductions, claim certain adjustments to income, or are eligible to take additional standard deductions.

**Deductions from income**

- 1** Enter an estimate of your 2019 itemized deductions. These 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. See Pub. 505 for details ..... **1** \$ \_\_\_\_\_
- 2** Enter:  
 • \$XX,XXX if you're married filing jointly or a qualifying widow(er);  
 • \$XX,XXX if you're head of household; or  
 • \$XX,XXX if you're single or married filing separately ..... **2** \$ \_\_\_\_\_
- 3** **Subtract** line 2 from line 1. If zero or less, enter "-0-" ..... **3** \$ \_\_\_\_\_
- 4** Enter an estimate of your 2019 other deductions ..... **4** \$ \_\_\_\_\_
- 5** **Add** lines 3 and 4 and enter the total here and on line 6 of Form W-4 ..... **5** \$ \_\_\_\_\_

**Credit Worksheet (Keep for your records.)**

**Note:** Use this worksheet **only** if you plan to take income tax credits on your 2019 income tax return.

- 1** **Child tax credit.** (See Pub. 972 for more information.) Enter \$2,000 for each qualifying child under age 17 if:  
 • You're married filing jointly and your income is less than \$XXX,XXX; or  
 • You're single, married filing separately, or head of household and your income is less than \$XXX,XXX ..... **1** \$ \_\_\_\_\_
- 2** **Credit for other dependents.** (See Pub. 972 for more information.) Enter \$500 for each other eligible dependent if:  
 • You're married filing jointly and your income is less than \$XX,XXX; or  
 • You're single, married filing separately, or head of household and your income is less than \$XXX,XXX ..... **2** \$ \_\_\_\_\_
- 3** **Education tax credits.** (See Pub. 970 for more information.) Enter the estimated lifetime learning credit or American opportunity tax credit you expect for 2019 ..... **3** \$ \_\_\_\_\_
- 4** **Child and dependent care credit.** (See Form 2441 and Pub. 503 for more information.) Enter:  
 • Up to \$1,050 each for no more than 2 children or qualifying dependent(s) if your income is less than \$15,000.  
 • Up to a maximum ranging from \$630 to \$1,020 each for no more than 2 children or qualifying dependent(s) if your income is over \$15,000 and less than \$43,000. See Form 2441 to figure the maximum credit available for your income per child or qualifying dependent.  
 • Up to \$600 each for no more than 2 children or qualifying dependent(s) if your income is over \$43,000 ..... **4** \$ \_\_\_\_\_
- 5** **Foreign tax credit.** (See Pub. 514 for more information.) Enter the estimated foreign tax credit you expect for 2019 ..... **5** \$ \_\_\_\_\_
- 6** **Other credits.** If you're eligible to take other credits, see Worksheet 1-6 of Pub. 505 and enter the amount from that worksheet here. Make sure you don't claim credits on Worksheet 1-6 that you have claimed on lines 1 through 5 above ..... **6** \$ \_\_\_\_\_
- 7** **Add** lines 1 through 6 and enter the total here and on Form W-4, line 7 ..... **7** \$ \_\_\_\_\_

## Multiple Jobs Worksheet (Keep for your records.)

**Note:** Use this worksheet **only** if you hold two or more jobs (or if you and your spouse are both working) at the same time and only if you, or if married filing jointly, you and your spouse together, have no more than 5 jobs in your household.

In column A, lines 1 through 5, enter the annual taxable wages for each job you (and your spouse, if applicable) currently hold, from highest to lowest. Enter the annual taxable wages for the highest paying job in your household on line 1. Enter the lowest paying job on line 5. Enter the taxable wages from highest to lowest for other jobs you (and your spouse) hold, if any, on lines 2 through 4. Leave lines 2, 3, and/or 4 blank if you have fewer than 5 jobs in your household.

For the highest paying job, listed on line 1, add the annual taxable wages in column A for jobs 2 through 5 (all the lower paying jobs). Enter the total on line 1, column B. For the second highest paying job, listed on line 2, add the annual taxable wages in column A for jobs 3 through 5 (all the jobs paying less than the second highest paying job) and enter the total on line 2, column B. Continue through the lines for all jobs. The amount in line 5, column B, for the lowest paying job is \$0, as there is no lower paying job. If you (or you and your spouse, if applicable) hold more than 5 jobs, you may want to use the withholding calculator.

		Column A	Column B
List every job in the household from highest paying to lowest paying:		Annual taxable wages from this job	Total taxable wages for all lower paying jobs
1	The <b>highest</b> paying job .....	\$	\$
2	The second highest paying job .....	\$	\$
3	The third highest paying job .....	\$	\$
4	The fourth highest paying job .....	\$	\$
5	The <b>lowest</b> paying job .....	\$	\$0

Enter the amount from the relevant line in column B for the job for which you're completing Form W-4 on line 8.  
**TIP:** Keep this worksheet to help you (and your spouse) complete Forms W-4 for your other job(s) or your spouse's job(s).

**Examples of how to complete Form W-4 using the worksheets.** Below are three examples of how to complete the worksheets and Form W-4 for different tax situations.

**Example 1.** Becky is a single mother with a daughter, Susan, who is 7 years old. Becky is eligible for head of household filing status. She is a schoolteacher and expects to earn taxable wages of \$56,000 this year. She spends \$400 of her own money on school supplies for her students, which makes her eligible for the \$250 educator expense deduction. She doesn't itemize deductions and so is entitled to a standard deduction of \$XX,XXX. She has no other deductions and her only credit will be the child tax credit.

Becky completes lines 1, 2, and checks the "Head of household" checkbox on line 3 of her Form W-4. (If she had not wanted her employer to know her tax status, she could have checked the "Single or married filing separately" checkbox.)

Becky completes the Deductions Worksheet by entering -0- on line 3 of the worksheet and entering \$250 on line 4 of the worksheet. She adds lines 3 and 4, and enters the total of \$250 on line 5 of the worksheet and on line 6 of Form W-4.

Becky completes the Credit Worksheet by entering \$2,000 of child tax credit on line 1 of the worksheet and, as she's not eligible for any other credits, she enters \$2,000 on line 7 of the worksheet and on line 7 of Form W-4. Becky leaves all other lines blank.

Becky signs and dates her Form W-4 and gives it to her employer.

**Example 2.** José and María are married and file a joint return. Both José and María have jobs. José expects to

have taxable wages of \$95,000 and María expects to have taxable wages of \$72,000 this year. They expect interest income of \$450. They itemized their deductions in the prior year. They expect itemized deductions for this year to consist of the maximum \$10,000 in state and local taxes, \$6,500 mortgage interest, and \$7,000 in charitable contributions. Their mortgage interest is much lower this year after they made a large accelerated payment on their mortgage loan last year. The total of their itemized deductions is \$23,500.

José and María complete the Deductions Worksheet by entering \$23,500 on line 1 of the worksheet. They enter the standard deduction for married filing jointly of \$XX,XXX on line 2 of the worksheet. Since the standard deduction is more than their itemized deductions, they enter -0- on line 3 of the worksheet. As they have no other deductions from income, they enter -0- on line 5 of the worksheet.

José and María complete the Multiple Jobs Worksheet as follows. José's job of \$95,000 in taxable wages is the highest paying job in the household, so they enter this amount on line 1, column A, of the worksheet. Since María's job is the only other job in the household, her job is the lowest paying job in the household. They enter \$72,000 on line 5, column A, of the worksheet. They enter \$72,000, the sum of all lower paying jobs in their household, on line 1, column B, for José's job.

José and María must enter all their additional income and their deductions, and credits, if any, on the Form W-4 for the highest paying job in the household. Since José has the job with the highest taxable wages, he completes his Form W-4 as follows. He enters the requested information on lines 1 and 2 and checks the checkbox for "Married filing jointly" on line 3. He then enters their \$450



of additional income on his Form W-4, line 5. Since they have no deductions from line 5 of the Deductions Worksheet or credits, he leaves lines 6 and 7 of Form W-4 blank. He enters the total of all lower paying jobs in the household, \$72,000, on line 8 of Form W-4. He leaves all other lines blank. He signs and dates the form and gives it to his employer.

María completes her Form W-4 by entering the requested information on lines 1 and 2, checking the “Married filing jointly” checkbox on line 3, leaving lines 5 through 10 blank, and signing and dating the form. She gives her Form W-4 to her employer.

**Example 3.** Harlan is married filing jointly. He expects taxable wages of \$77,625 for the year. His spouse also works and expects to have taxable wages from two jobs of \$42,900 and \$25,000 for the year. He and his spouse care for Harlan’s mother, who lives with them. She qualifies as their dependent. Harlan and his spouse expect interest income of \$375 and income from a partnership interest of \$550 for the year. They recently bought a house and expect qualifying mortgage interest of \$15,990 for the year. They also expect to make charitable contributions of \$4,000 and pay state and local taxes of \$10,000 (the maximum deductible amount) for the year. Harlan’s spouse also expects to pay student loan interest of \$1,925 for the year.

Harlan and his spouse have additional income of \$925 (\$375 + \$550).

Harlan and his spouse complete the Deductions Worksheet as follows. They enter their total itemized deductions of \$29,990 (\$15,990 + \$4,000 + \$10,000) on line 1 of the worksheet. They enter the standard deduction amount of \$XX,XXX for married filing jointly on line 2 of the worksheet. The difference between the two is \$X,XXX, which they enter on line 3. They enter the student loan interest amount of \$1,925 on line 4 of the worksheet. Their total deduction on line 5 equals \$X,XXX.

Because Harlan’s mother is their dependent, they are eligible for a dependent credit of \$500 for the year. Since their total income is less than \$400,000, they enter \$500 on line 1 of the Credit Worksheet. They don’t expect to be eligible for any other credits so their total credits for line 7 of the Credit Worksheet equals \$500.

Harlan has the highest taxable wage job for the household, so they fill in the Multiple Jobs Worksheet by entering \$77,625 on line 1, column A, of the worksheet. They enter \$42,900 on line 2, column A, of the worksheet for taxable wages for the second highest paying job for the household. They enter \$25,000 on line 6, column A, of the worksheet for the lowest paying job in the household. They enter \$67,900 (\$42,900 + \$25,000) on line 1, column B, of the worksheet as it is the sum of the lower paying jobs in the household. They enter \$25,000 on line 2, column B, of the worksheet as it is the amount of taxable wages for all jobs paying less than the second highest paying job in the household.

Harlan holds the job with the highest taxable wages in the household, so all entries for Form W-4, lines 5, 6, and 7, will go on the Form W-4 for his job.

Harlan completes his Form W-4 as follows. After filling in lines 1 and 2, Harlan checks the checkbox for “Married

filing jointly.” He enters their additional income of \$925 on line 5 of his Form W-4. He enters their total deductions of \$X,XXX from line 5 of the Deductions Worksheet on line 6 of his Form W-4. Harlan enters \$500 in tax credits for their household from line 7 of the Credit Worksheet on line 7 of his Form W-4. Harlan enters \$67,900 from line 1, column B, of the Multiple Jobs Worksheet on line 8 of his Form W-4.

For the \$42,900 job, Harlan’s spouse completes lines 1 through 3, leaves lines 5 through 7, and lines 9 and 10 blank, enters \$25,000 on line 8, and signs and dates the form.

For the \$25,000 job, Harlan’s spouse completes only lines 1 through 3, leaves all other lines blank, and signs and dates the form.

## Instructions for Employer



**Employees, do not complete box 11, 12, or 13. Your employer will complete these boxes if necessary.**

### Boxes 11, 12, and 13

**New hire reporting.** Employers are required by law to report new employees to a designated State Directory of New Hires. Employers may use Form W-4, boxes 11, 12, and 13 to comply with the new hire reporting requirement for a newly hired employee. A newly hired employee is an employee who hasn’t previously been employed by the employer, or who was previously employed by the employer but has been separated from such prior employment for at least 60 consecutive days. Employers should contact the appropriate State Directory of New Hires to find out how to submit a copy of the completed Form W-4. For information and links to each designated State Directory of New Hires (including for U.S. territories), go to [www.acf.hhs.gov/css/employers/state-contacts-requirements](http://www.acf.hhs.gov/css/employers/state-contacts-requirements). If an employer is sending a copy of Form W-4 to a designated State Directory of New Hires to comply with the new hire reporting requirement for a newly hired employee, complete boxes 11, 12, and 13 as follows.

**Box 11.** Enter the employer’s name and address. If the employer is sending a copy of this form to a State Directory of New Hires, enter the address where child support agencies should send income withholding orders.

**Box 12.** If the employer is sending a copy of this form to a State Directory of New Hires, enter the employee’s first date of employment, which is the date services for payment were first performed by the employee. If the employer rehired the employee after the employee had been separated from the employer’s service for at least 60 days, enter the rehire date.

**Box 13.** Enter the employer’s employer identification number (EIN).

### Figuring Employee Withholding

**Prior year Forms W-4.** Employers should make their prior year Form W-4 data conform to the new withholding method for 2019. Employers can do this by keeping the number of withholding allowances and additional withholding the same as it is on prior year Forms W-4, and

assume lines 5, 6, 7, and 8 are zero. The withholding tables and formulas are adjusted to take older Forms W-4 into account.

**2019 Forms W-4.** Whenever employers hire new employees or existing employees change their withholding during 2019, they should use the new method described below to compute employee withholding.

**Basic withholding.** Withholding for an employee whose 2019 Form W-4 has no entries on lines 5 through 10 will be the amount from the withholding tables (or alternative methods) in Pub. 15 (Circular E), Employer's Tax Guide, or Pub. 15-A, Employer's Supplemental Tax Guide, for the proper pay period, with 2 withholding allowances for single or married filing separately, and 3 withholding allowances for married filing jointly or head of household. This also is the basis for figuring withholding for employees whose Forms W-4 include entries on lines 5, 6, 7, 8, and 9.

**Adjusting withholding for entries on Form W-4, lines 5, 6, 7, 8 and 9.** The entries on lines 5, 6, 7, and 8 of Form W-4 are no longer in the form of number of withholding allowances. Instead, the entries are all **annual** dollar amounts as described below.

**Line 5, additional income.** The amount on line 5 is **annual** additional nonwage income, such as interest and dividends.

**Line 6, deductions from income.** The amount on line 6 is the **annual** deductions from income for the employee's household. (Deductions from income include itemized deductions and other deductions from income.)

**Line 7, credits.** The amount on line 7 is the total **annual** income tax credits the employee expects to take in 2019.

**Line 8, multiple jobs.** The amount on line 8 is the total **annual** taxable wages for all lower paying jobs in the employee's household. If the employee has only one job (and, if married filing jointly, has a spouse who doesn't have a job), this line will be blank.

**Line 9, additional income tax withholding.** Unlike lines 5, 6, 7, and 8, additional income tax withholding is an amount per pay period. It is the same as 2018 Form W-4, line 6.

**Step-by-step withholding calculations.** Employers should use the entries on their employees' 2019 Forms W-4, lines 5, 6, 7, 8, and 9, to adjust their income tax withholding as described below.

For simplicity, these instructions are based on the wage bracket method in Pub. 15. **Employers should adjust these instructions to their own methods of withholding.**

**Step 1.** Divide each of the amounts on lines 5, 6, 7, and 8 of the employee's Form W-4 by the total number of pay periods in the year.

**Step 2.** Add the results from step 1 for lines 5 and 8 of the employee's Form W-4 to the employee's wages per pay period.

**Step 3.** Subtract the result from step 1 for line 6 of the employee's Form W-4 from the result from step 2. (Depending upon the withholding method, the employer may need to adjust this amount by the value of the

withholding allowances as described in Pub. 15 or Pub. 15-A.)

**Step 4.** Figure the income tax withholding using the result from step 3 as wages, with 2 (single or married filing separately) or 3 (married filing jointly or head of household) allowances for the filing status on line 3 of Form W-4.

**Step 5.** Reduce the income tax withholding result from step 4 by the income tax credits per pay period figured in step 1 for line 7 of Form W-4. Do not reduce withholding below zero.

**Step 6.** Separately figure the income tax withholding on the amount, if any, from step 1 for line 8 of Form W-4. (As in step 4, depending upon the withholding method, the employer may need to adjust this amount by the value of the withholding allowances as described in Pub. 15 or Pub. 15-A.)

**Step 7.** Subtract the income tax withholding result from step 6 from the result in step 5, to figure the amount of income tax withholding per pay period.

**Step 8.** Add the amount, if any, from Form W-4, line 9, to the income tax withholding per pay period figured in step 7. This is the amount of income tax to withhold per pay period for the employee.

**Withholding example.** (*Caution: This example uses the 2018 Pub. 15 wage bracket tables for illustration only.*) An employee gives a 2019 Form W-4 to the employer in December 2018. The Form W-4 is valid and signed and dated. The employee checked the "Married filing jointly" box on line 3. The entry on line 5 is \$925, the entry on line 6 is \$1,925, the entry on line 7 is \$500, and the entry on line 8 is \$25,000. There is no entry on line 9.

The employer uses a monthly payroll period and withholds income tax using the wage bracket method in Pub. 15. The employee's taxable wages are \$42,900 per year, or \$3,575 per pay period.

**Step 1.** The employer divides the amounts on lines 5, 6, 7, and 8 by the total number of payroll periods in the year, 12, and rounds them to the nearest dollar. The results are below:

- Line 5 per pay period = \$77.
- Line 6 per pay period = \$160.
- Line 7 per pay period = \$42.
- Line 8 per pay period = \$2,083.

**Step 2.** The employer adds the employee's per pay period taxable wage to the results in step 1 for lines 5 and 8. This results in \$5,735 (\$3,575 + \$77 + \$2,083) for step 2.

**Step 3.** The employer subtracts the results from step 1 for line 6 from the result from step 2. The result for step 3 is \$5,575 (\$5,735 - \$160).

**Step 4.** The employer applies the withholding table for Married filing jointly for monthly pay period and 3 withholding allowances to compute the income tax withholding for the result from step 3 (\$5,575). The withholding amount is \$397 per pay period.

**Step 5.** The employer subtracts the result from step 1 for line 7 from the withholding result from step 4. The step 5 withholding result is \$355 (\$397 - \$42).

**Step 6.** The employer applies the withholding table for Married filing jointly for monthly pay period and 3 withholding allowances to compute the income tax

withholding on the per payroll period result from step 1 for line 8 (\$2,083). The withholding amount is \$9 per pay period.

**Step 7.** The employer subtracts the result from step 6 from the result from step 4. The result for step 7 is \$346 (\$355 - \$9) per pay period.

**Step 8.** As there is no entry on line 9, the employer will not need to increase the result from step 7 by an amount from line 9. The final withholding from the employee's wages is \$346 per pay period.

---

**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 who claims no withholding allowances; 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 federal law enforcement and intelligence agencies to combat terrorism.

You aren't required to provide the information requested on a form that's 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.

---

---

---

## Index

---

### E

Exemption from withholding [2](#)

---

### G

General Instructions [1](#)  
Exemption from withholding [2](#)  
Nonresident alien [2](#)  
The Withholding Calculator [2](#)

---

### I

Instructions for Employer [8](#)  
Figuring Employee Withholding [8](#)  
Adjusting withholding for entries on Form W-4, lines 5, 6, 7, 8, and 9 [9](#)  
Basic withholding [9](#)  
Prior year Forms W-4 [8](#)  
Step-by-step withholding calculations [9](#)  
Withholding example [9](#)

---

New hire reporting [8](#)

---

### L

Line 6 Instructions:  
Deductions Worksheet [6](#)  
Line 7 Instructions:  
Credit Worksheet [6](#)  
Line 8 Instructions [4](#)  
Multiple Jobs Worksheet [7](#)

---

### P

Privacy Act and Paperwork Reduction Act Notice [10](#)

---

### S

Specific Instructions for Form W-4 [2](#)  
Deductions Worksheet Instructions [3](#)  
Line 6 Instructions [3](#)  
Deductions Worksheet Instructions [6](#)

---

Line 7 Instructions [3](#)  
Credit Worksheet Instructions [3, 6](#)  
Line 8 Instructions [4](#)  
Multiple Jobs Worksheet [7](#)  
Lines 1 through 4 [2](#)  
Lines 5 through 9 [2](#)

---

### T

The Withholding Calculator [2](#)

---

### W

Worksheets [5](#)  
Credit Worksheet [6](#)  
Deductions Worksheet [6](#)  
Examples of how to complete Form W-4 using the worksheets [7](#)  
Multiple Jobs Worksheet [7](#)

---