



**Purpose.** Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

**Exemption From Withholding.** Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6; but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991.

**Basic Instructions.** Employees who are not exempt should complete the Personal Allowances

entitled to claim. However, you may claim fewer allowances than this.

**Head of Household.** Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

**Nonwage Income.** If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you

W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

**Advance Earned Income Credit.** If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

**Check Your Withholding.** After your W-4 takes effect, you can use **Publication 919, Is My Withholding Correct?** 1989. For more information

**Deductions and Adjustments Worksheet**

**Note:** Use this worksheet only if you plan to itemize deductions or claim adjustments to income on your 1990 tax return.

**1** Enter an estimate of your 1990 itemized deductions. These include: qualifying home mortgage interest, 10% of personal interest, charitable contributions, state and local taxes (but not sales taxes), medical expenses in excess of 7.5% of your income, and miscellaneous deductions (most miscellaneous deductions are now deductible only in excess of 2% of your income) . . . . . **1** \$ \_\_\_\_\_

**2** Enter:  $\left\{ \begin{array}{l} \$5,450 \text{ if married filing jointly or qualifying widow(er)} \\ \$4,750 \text{ if head of household} \\ \$3,250 \text{ if single} \\ \$2,725 \text{ if married filing separately} \end{array} \right\}$  . . . . . **2** \$ \_\_\_\_\_

**3** **Subtract** line 2 from line 1. If line 2 is greater than line 1, enter zero . . . . . **3** \$ \_\_\_\_\_

**4** Enter an estimate of your 1990 adjustments to income. These include alimony paid and deductible IRA contributions . . . . . **4** \$ \_\_\_\_\_

**5** **Add** lines 3 and 4 and enter the total . . . . . **5** \$ \_\_\_\_\_

**6** Enter an estimate of your 1990 nonwage income (such as dividends or interest income) . . . . . **6** \$ \_\_\_\_\_

**7** **Subtract** line 6 from line 5. Enter the result, but not less than zero . . . . . **7** \$ \_\_\_\_\_

**8** **Divide** the amount on line 7 by \$2,000 and enter the result here. Drop any fraction . . . . . **8** \_\_\_\_\_

**9** Enter the number from Personal Allowances Worksheet, line G, on page 1 . . . . . **9** \_\_\_\_\_

**10** **Add** lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter the total on line 1, below. Otherwise, **stop here** and enter this total on Form W-4, line 4 on page 1 . . . . . **10** \_\_\_\_\_

**Two-Earner/Two-Job Worksheet**

**Note:** Use this worksheet only if the instructions at line G on page 1 direct you here.

**1** Enter the number from line G on page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet) . . . . . **1** \_\_\_\_\_

**2** Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here . . . . . **2** \_\_\_\_\_

**3** If line 1 is **GREATER THAN OR EQUAL TO** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "0") and on Form W-4, line 4, on page 1. **DO NOT** use the rest of this worksheet . . . . . **3** \_\_\_\_\_

**Note:** If line 1 is **LESS THAN** line 2, enter "0" on Form W-4, line 4, on page 1. Complete lines 4-9 to calculate the additional dollar withholding necessary to avoid a year-end tax bill.

**4** Enter the number from line 2 of this worksheet . . . . . **4** \_\_\_\_\_

**5** Enter the number from line 1 of this worksheet . . . . . **5** \_\_\_\_\_

**6** **Subtract** line 5 from line 4 . . . . . **6** \_\_\_\_\_

**7** Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here . . . . . **7** \$ \_\_\_\_\_

**8** **Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding amount needed . . . . . **8** \$ \_\_\_\_\_

**9** Divide line 8 by the number of pay periods each year. (For example, divide by 26 if you are paid every other week.) Enter the result here and on Form W-4, line 5, page 1. This is the additional amount to be withheld from each paycheck . . . . . **9** \$ \_\_\_\_\_

**Table 1: Two-Earner/Two-Job Worksheet**

Married Filing Jointly		All Others	
If wages from <b>LOWEST</b> paying job are—	Enter on line 2 above	If wages from <b>LOWEST</b> paying job are—	Enter on line 2 above
0 - \$4,000 . . . . .	0	0 - \$4,000 . . . . .	0
4,001 - 8,000 . . . . .	1	4,001 - 8,000 . . . . .	1
8,001 - 19,000 . . . . .	2	8,001 - 14,000 . . . . .	2
19,001 - 23,000 . . . . .	3	14,001 - 16,000 . . . . .	3
23,001 - 25,000 . . . . .	4	16,001 - 21,000 . . . . .	4
25,001 - 27,000 . . . . .	5	21,001 and over . . . . .	5
27,001 - 29,000 . . . . .	6		
29,001 - 35,000 . . . . .	7		
35,001 - 41,000 . . . . .	8		
41,001 - 46,000 . . . . .	9		
46,001 and over . . . . .	10		

**Table 2: Two-Earner/Two-Job Worksheet**

Married Filing Jointly		All Others	
If wages from <b>HIGHEST</b> paying job are—	Enter on line 7 above	If wages from <b>HIGHEST</b> paying job are—	Enter on line 7 above
0 - \$44,000 . . . . .	\$310	0 - \$25,000 . . . . .	\$310
44,001 - 90,000 . . . . .	570	25,001 - 52,000 . . . . .	570
90,001 and over . . . . .	680	52,001 and over . . . . .	680

**Privacy Act and Paperwork Reduction Act Notice.**—We ask for this information to carry out the Internal Revenue laws of the United States. We may give the information to the Department of Justice for civil or criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws. You are required to give this information to your employer.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping** 46 min., **Learning about the law or the form** 10 min., **Preparing the form** 70 min. If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to the **Internal Revenue Service**, Washington, DC 20224, Attn: IRS Reports Clearance Officer, T:FP; or the **Office of Management and Budget**, Paperwork Reduction Project (1545-0010), Washington, DC 20503.