

## How to Complete a W-4 Form

**The IRS only requires completion of steps 1 and 5. Complete steps 2-4 only if they apply to you.**

### Step 1: Biographical Information

- First Name, Last Name, Complete Mailing Address
- Social Security Number
- Filing Status

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

- Option a most accurately calculates the additional tax you need to have withheld.
- Option b has less accuracy
- Option c - if you and your spouse have a total of only two jobs, you may check the box in option c. The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding.

Step 3: Claiming Dependents - Complete questions 1 and 2 and then enter the total on line 3.

### Step 4: Other adjustments (optional)

- Other income that is not already taxes
- Claim deductions to reduce tax
- Add additional amount to be withheld from each paycheck

### Step 5: YOU MUST SIGN AND DATE

*To claim exempt*, you must write the word exempt under line 4c.

- You may claim exempt if last year you had a right to a full refund of all federal tax income OR if you expect a full refund of all income tax this year.

**Please be aware that we cannot give tax advice on how an employee should complete their W-4.** Only advisors who are qualified to represent someone before the IRS should provide tax advice. If you need assistance, please use these resources:

- IRS Estimator at [www.irs.gov](http://www.irs.gov)
- Tax Accountant
- Certified tax preparer (example - H&R Block)