

How to fill out a W-4: step by step

Step 1: Enter your personal information

First, you'll fill out your personal information including your name, address, social security number, and tax filing status. You can choose from single, married filing separately, married filing jointly, qualifying widow(er), or head of household.

While you can stop here and allow your employer to simply withhold at default levels, the easiest path may not be the best. To get the right balance between paycheck and your refund, you might need to complete one or more additional steps – especially if you want to avoid surprises when you file.

Step 2: Account for all jobs you and your spouse have

Different than when you filled out W-4 forms in the past, you'll have to fill out your W-4 with your combined income in mind, including self-employment. Otherwise, you may set up your withholding at too low a rate.

To fill out this part correctly, you have three choices. You can:

1. Use the IRS Tax Withholding Estimator (click [here](#)) to determine a specific amount to have your employer withhold each pay period. This method works the best if you have income from self-employment, because it helps allow for self-employment taxes in addition to income taxes.
2. Use a worksheet attached to the W-4 form if there are multiple jobs in your household (either you have multiple jobs or you and your spouse each work). Both the online estimator method and worksheet method work well if you'd prefer not to give your employer information about other income you might have. Or,
3. Check a box and have your employer withhold at a default rate. Checking the box works best if all the jobs have a similar amount of pay.

Checking the box for the default method may seem like the easiest choice. But, this will sometimes result in a refund check and much smaller paychecks throughout the year. If you are in a good enough financial situation, this may not seem like a big deal. But for some taxpayers,

they'd like to maximize their paycheck amount while making sure their tax liability is covered for the year.

Step 3: Claim your children and other dependents

You want to make sure only one of you allows for child-related tax credits through withholding. Generally, it's best to allow for child-related tax credits on the Form W-4 of the highest paying job. If you and your spouse each allow for child-related tax credits on your W-4, it will likely result in not enough withholding, and having to pay an additional amount to the IRS at end of the year.

Step 3 of the new W-4 form will ask you how many qualifying children you have under age 17, and how many other dependents you have. After you complete Step 3, your employer will know exactly how much to decrease withholding to allow for your children.

This is also where you can reflect any other tax credits as well if you want the amount withheld from your paycheck. See the W-4 Form instructions for details.

Step 4: Make other adjustments

Here you can account for other income you receive, deductions you might qualify for and any extra withholding amounts you'd like your employer to take.

- Other income – Amounts added here will increase your withholding
- Deductions – Amounts added here will decrease your withholding
- Extra withholding – Amounts added here will increase your withholding

Just like it's important for only one spouse to allow for child-related tax credits on their W-4, it's important that you only allow for other income or deductions on one W-4.

If you expect to itemize deductions instead of claiming the standard deduction, you can also use a deductions worksheet attached to the W-4 form to ask your employer to decrease withholding by a specific amount each pay period.

If you need to claim an exemption from withholding, you can still do that on the new W-4 form. You are exempt from withholding if you owed no federal tax the prior year and you expect to owe

no federal tax for the current year. To claim you are exempt, you write “Exempt” on the new W-4 form in the space below Step 4(c).

Step 5: Sign and date your form

The hard part is now done. All that’s left to do is sign and date your form and hand it off to your employer.

How to fill out your W-4 to get more money

As mentioned above, your W-4 withholdings affect what’s taken out of your paycheck each period and your potential refund. In fact, they are related in that taking more taxes out of your pay can mean a larger refund—and the inverse can be true.

If you’d like to know how to fill out your W-4 form to get more money, you’ll want to pay close attention to Steps 3 and 4. This can work two ways.

- **How to fill out your W-4 to get more money in your paycheck:** The easiest way to do this is to add an amount to Step 4c.
- **How to fill out your W-4 to get more money back as a refund (or reduce what you might owe):** You could reduce the amounts on 4a (other income) or 4c, or increase the number on line 4b (deductions).

When to fill out a new W-4

Additionally, any time you have a major life event you should consider updating your W-4. A marriage, divorce, a new baby, or a child turning 17 will have an effect on your taxes and should be taken into consideration in filling out your W-4.

How to fill out a W-4 if you’re married and you both work

As mentioned in the steps above, couples should account for all jobs in their household when they fill out their W-4s. In fact, we recommend that married couples do this at the same time if they are both employed.

Coordination is the key when considering how to fill out your W-4 if you’re married and both of you work. This is because certain factors should only be accounted for on one spouse’s W-4, such as deductions and dependents.

If you try to account for them on both spouse's forms, you'll end up withholding too little and could face a hefty tax bill if not penalties at tax time.

What if you're married, filing jointly and completing your W-4 form?

If you file as Married Filing Jointly — and you both earn around the same amount, there's a box you can check to indicate that (it's part of line 2c). This can help you not withhold too much in taxes.

How to fill out a W-4 form if you're a student

Students may wonder how to fill out their W-4, especially if they're eligible to be claimed by their parents. In general, this comes down to your age and whether you earn enough to file a tax return in the first place. In many cases, you can just fill out step 1 and sign on step 5. Check out the HR Block post on [summer jobs and withholding](#), which covers some of these concepts.

How to fill out W-4 claiming 0 or 1

Although the Tax Cuts and Jobs Acts of 2017 is a few years behind us, starting with the 2020 Form W-4, you can no longer request an adjustment to your withholding by increasing or decreasing allowances. Instead of using allowances, you will use other parts of the W-4 to tell your employer how much to withhold from your paycheck (as described above).

How to request a W-4 form to change your tax filing

Filling out W-4 Forms can be tricky for some. That's why we're here. H&R Block tax professionals can be a great help in this area. In fact, you can get your return reviewed and determine if you over-withheld or under-withheld during the year.

If you determine that a change should be made, you can provide a new W-4 to your employer.

You should be able to make these changes at any point during the year; and the sooner the better if a change needs to be made!