
**IRS**

**Communications & Liaison Division**

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## Understanding the 2020 Form W-4 and How to Use it to Compute Withholding

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### Technology Problems?

(the moderator is speaking now)

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- **Make sure your computer sound is not muted.**
- See Technical Help document posted to "Materials" on viewing screen for tips and required settings.
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  - Select "Flash" instead of "HLS."

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## Welcome to Today's IRS Webinar

### Understanding the 2020 Form W-4 and How to Use it to Compute Withholding

**Moderator**



Scott Mezistrano,  
Senior National Account Manager  
IRS

October 22, 2019

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## Welcome to Today's IRS Webinar

### Understanding the 2020 Form W-4 and How to Use it to Compute Withholding



Wendy Jing,  
IRS Tax Forms and  
Publications



Diane McGowan,  
IRS Tax Forms and  
Publications



Alice Jacobsohn,  
American Payroll  
Association



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## TOPICS

- Explain the reason for a new design of the W-4
- Explain Steps 1-5 of the 2020 Form W-4
- Explain who must use the 2020 Form W-4
- Illustrate how to complete two of the five worksheets from Publication 15-T
- Live Q&A



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## 2020 Form W-4 – Background

- Tax Cuts and Jobs Act or TCJA or tax reform enacted in December of 2017.
- First task was to update forms, instructions, and publications related to withholding and estimated taxes.
- Issued the 2018 Form W-4 two months later.
- Include the most critical changes necessary to comply with new law.



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## 2020 Form W-4 – New Design

- **Primary goals – to provide simplicity, accuracy and privacy for employees while minimizing burden for employers and payroll processors.**
- **Designed to improve the accuracy of employee withholding amounts.**
- **No longer uses allowances, tied to the amount of the personal exemptions claimed.**
- **The Form is now divided into 5 Steps.**




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## Review of new Form W-4 – Step 1

### Basic Personal Information

<b>Form W-4</b> Department of the Treasury Internal Revenue Service		<b>Employee's Withholding Certificate</b> ▶ Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ▶ Give Form W-4 to your employer. ▶ Your withholding is subject to review by the IRS.		OMB No. 1545-0074 <b>2020</b>
<b>Step 1:</b> Enter Personal Information	(a) First name and middle initial		(b) Social security number	
	Address			
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly (or Qualifying widow(er)) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			

▶ Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to [www.ssa.gov](http://www.ssa.gov).

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## Review of new Form W-4 – Step 2

### Multiple Jobs

Complete Steps 2 through 4 ONLY if they apply to you. To see if you are exempt from withholding or if you have concerns about your privacy, see page 2. Everyone must complete Step 5. See instructions on page 2.

<b>Step 2:</b> Multiple Jobs or Spouse Works	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do only one of the following.
	(a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for most accurate withholding; or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld. . . . . <input type="checkbox"/>
	<b>CAUTION:</b> If you have privacy concerns, choose (a) or (b). If you and/or your spouse have income from self-employment, including as an independent contractor, choose (a).
	Complete Steps 3 through 4(b) on Form W-4 for only one of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3 through 4(b) on the Form W-4 for the highest paying job.)

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Review of new Form W-4 - Step 2  
(cont'd)

3 different options –Employees should select only one of three options to ensure enough withholding.

Option 1:  
Use the Tax Withholding Estimator

Option 2:  
Use the worksheet on page 3

Option 3:  
Check the box

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Review of new Form W-4 – Step 2  
(cont'd)

Option 1

- Use the **Tax Withholding Estimator** tool.
- The Estimator will compute all the relevant entries for the Form W-4 for that job.
- The employee/spouse will also have to complete new Forms W-4 for the other jobs.

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Review of new Form W-4 – Step 2  
(cont'd)

Option 2

- Complete the Multiple Jobs Worksheet on page 3 to determine an amount to include in Step 4(c) of the Form W-4.
- The employee or spouse must complete new Forms W-4 for the other jobs as well.

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## Review of new Form W-4 – Step 2 (cont'd)

### Option 3

- If the employee (and spouse together, if applicable) has only two jobs, the employee/spouse may check the box on a Form W-4 for each job to have tax withheld at higher rates so there will be enough withholding.




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## Polling Question

In Step 2, how many of the 3 available options can employees take?

- Only one of the three options
- Two of the three options
- All three of the options
- Can choose not to take any of the options




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## Review of new Form W-4 – Step 3

### Dependents

<b>Step 3:</b>	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly):	
<b>Claim Dependents</b>	Multiply the number of qualifying children under age 17 by \$2,000 ▶	\$
	Multiply the number of other dependents by \$500 . . . . ▶	\$
	Add the amounts above and enter the total here . . . . .	3 \$




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### Review of new Form W-4 – Step 3 (cont'd)

#### Dependents

- Allows employees to reduce withholding for child and dependent credits and other tax credits.
- Employees can calculate the child and dependent credits on the face of the form and add other credits to the total.



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### Review of new Form W-4 – Step 4

#### Adjustments

<b>Step 4</b> <b>(optional):</b> <b>Other</b> <b>Adjustments</b>	(a) <b>Other income.</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income. You should not include income from any jobs . . .	4(a) \$
	(b) <b>Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . .	4(b) \$
	(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each pay period .	4(c) \$

Allows employees to make other adjustments to their withholding.



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### Review of new Form W-4 – Step 4 (cont'd)

#### Step 4(a)

- Allows employees to have income tax withheld for other income that normally doesn't have withholding, such as certain investment income and retirement income.



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## Review of new Form W-4 – Step 4 (cont'd)

### Step 4(b)

- Allows employees to have their employers reduce withholding for itemized deductions (less the standard deduction) and/or adjustments to income (from Form 1040 Schedule 1).
- Employees complete the Deductions Worksheet on page 3 and enter the result in Step 4b.



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## Review of new Form W-4 – Step 4 (cont'd)

### Step 4(c)

- Allows employees to have their employers increase withholding per pay period.
- This is like line 6 on the 2019 Form W-4.



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## Review of new Form W-4 – Step 4 (cont'd)

### Step 4(c) – cont'd

- Employees can enter the amount the Tax Withholding Estimator directs them to enter in Step 4c.
- Employees can enter the amount from the Multiple Jobs Worksheet on page 3 in Step 4c.
- Employees can enter an amount of extra withholding to get a refund or cover other income.



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### Review of new Form W-4 below Step 4(c)

- Employees eligible to claim exemption from withholding enter "Exempt" in the space below Step 4(c).
- Also, non-resident alien (NRA) employees subject to the special rules described in Notice 1392 enter "NRA" in the space below Step 4(c).



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### Review of new Form W-4 additional details on Steps 3 and 4

- Generally, employees may complete Steps 3 and 4 to further adjust their withholding but are NOT required to.
- If the employee (and spouse together, if applicable) has more than one job it's best to put all adjustments for Steps 3 and 4 on the Form W-4 for the highest paying job to allow adjustments to be made at the highest tax rates.



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### Polling Question

Carolyn and her spouse both have one job. Carolyn's annual wages are \$80,000 and her spouse has annual wages of \$65,000. They have 2 dependents. What steps should Carolyn complete on her Form W-4 to ensure the most accurate withholding?

- Steps 1, 2, and 5
- Steps 1, 3, and 5
- Steps 1 and 5
- Steps 1 through 5



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Review of new Form W-4 – Step 5

Signature

Step 5:

Sign Here

Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.

Employee's signature (This form is not valid unless you sign it.)

Date

Employers Only

Employer's name and address

First date of employment

Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 102200

Form W-4 2020

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Review of new Form W-4 – Step 5

Signature

- The signature area includes the penalties of perjury statement.
- Everyone must complete Step 5 or the Form W-4 isn't valid and the employer will apply the default withholding rule.

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Must every employee submit a 2020 Form W-4?

- No.
  - Employees who have submitted Form W-4 in any year before 2020 are not required to submit a new form merely because of the redesign. Employers will continue to figure withholding based on the information from the employee's most recently submitted Form W-4.
- However, all newly hired employees in 2020 must use the redesigned form. Similarly, any employees hired prior to 2020 who wish to adjust their withholding in 2020 must use the redesigned form.

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### Can I require all of my employees to submit a 2020 Form W-4?

- No.
  - While you may ask your employees hired before 2020 to submit new Forms W-4 using the redesigned version of the form, you should explain to them that they aren't required to do this and if they don't submit a new Form W-4, withholding will continue based on a valid Form W-4 previously submitted.



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### What happens if a new employee doesn't submit a 2020 Form W-4?

- New employees hired in 2020 who fail to submit a Form W-4 will be treated as a single filer with no other adjustments.
- This means that the employer will determine withholding based only on a single filer's standard deduction with no other entries.



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### How do I figure 2020 federal income tax withholding?

You will use the information provided on your employee's Form W-4 and the federal income tax withholding worksheets and tables in Publication 15-T to figure federal income tax withholding.



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## Polling Question

Can an employer require all of their employees with a Form W-4 from before 2020 to submit a new 2020 Form W-4?

- a. Yes, because the new 2020 Form W-4 is mandatory.
- b. Yes, because it will be easier to have all employees under one system.
- c. Yes, because their old W-4 is no longer valid.
- d. No. It is not required.



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## Publication 15-T

Department of the Treasury  
Internal Revenue Service

### Publication 15-T 2020-2021

#### Federal Income Tax Withholding Methods

For use in 2020



Contents	
Introduction	3
1. Percentage Method Tables for Automated Payroll Systems	4
2. Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later	6
Payroll Systems With Forms W-4 From Before 2020	11
4. Percentage Method Tables for Manual Payroll Systems With Forms W-4 From Before 2020	12

**Future Developments**  
For the latest information about developments related to Publication 15-T, such as legislation enacted after it was published, go to <https://www.irs.gov/irb>.

**Introduction**  
The new employees and future federal income tax withholding for 2020 from the 2020 Percentage Method Tables, is changing to match the changes to the new form. The revised 2020 tables of new Form 15-T contain a list of the new employees who are required to submit the new form.

The new Form 15-T will have been designed to ensure the form's simplicity and to increase transparency and accuracy in the withholding system. Beginning with the 2020 Form W-4, employers will no longer be able to request adjustments to their withholding using percentage method tables using the new Form W-4. Employers will provide employees with accurate information on federal income tax withholding. The new publication will allow employers to determine whether the employee provided a Form W-4 on or after the year or will provide a new Form W-4 in 2020. This publication also allows employers to figure withholdings based on their current system business.

**Percentage Method Tables, Wage Bracket Method Tables, and other information** are available in the 2020-2021 publication. Other information provided in this publication is based on the 2020-2021 information regarding the purposes of withholding and testing. Once the 2020-2021 information regarding the purposes of withholding and testing is available, they will be made available in the 2021-2022 publication.



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## Publication 15-T

Includes separate computations based on:

- The method of withholding (Percentage or Wage Bracket Method),
- Payroll system (automated or manual); and
- Whether the Form W-4 is a 2020 form or a prior year form.



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### Withholding example for automated payroll systems

- Sophie is a new employee who submitted a 2020 Form W-4 when she was hired.
- In Step 1 of her Form W-4, she selected "Married filing jointly" as her filing status.
- Sophie also completed Step 2 of Form W-4 because her spouse works. She checked the box in Step 2.




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### Withholding example for automated payroll systems (cont'd)

- Sophie did not complete Steps 3 and 4.
- Sophie's wages are \$2,000 biweekly.




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### Withholding example for automated payroll systems (cont'd)

**Worksheet 1. Employer's Withholding Worksheet for Percentage Method Tables for Automated Payroll Systems** *Keep for Your Records*

Note. This illustrates what the 2020 procedure could look like by using the 2019 tax parameters. There would be just one procedure for both the Form W-4 from before 2020 and new Form W-4. The formatting will change, and some of the details may need to be modified slightly to conform to the final Form W-4.

Table 3	Semiannually	Quarterly	Monthly	Semi-monthly	Biweekly	Weekly	Daily
	2	4	12	24	26	52	260

**Step 1. Adjust the employee's wage amount**

1a Enter the employee's total taxable wages this payroll period ..... 1a \$ 2,000

1b Enter the number of pay periods you have per year (see Table 3) ..... 1b 26

1c Multiply the amount on line 1a by the number on line 1b ..... 1c \$ 52,000

**If the employee HAS submitted a Form W-4 for 2020 or later, figure the Adjusted Annual Wage Amount as follows:**

1d Enter the amount from Step 4(a) of the employee's Form W-4 ..... 1d \$ -0-

1e Add lines 1c and 1d ..... 1e \$ 52,000

1f Enter the amount from Step 4(b) of the employee's Form W-4 ..... 1f \$ -0-

1g If the box in Step 2 of Form W-4 is checked, enter -0-. If the box is not checked, enter \$12,600 if the taxpayer is married filing jointly or \$8,400 otherwise ..... 1g \$ -0-

1h Add lines 1f and 1g ..... 1h \$ -0-

1i Subtract line 1h from line 1e. If zero or less, enter -0-. This is the Adjusted Annual Wage Amount ..... 1i \$ 52,000

**If the employee HAS NOT submitted a Form W-4 for 2020 or later, figure the Adjusted Annual Wage Amount as follows:**

1j Enter the number of allowances claimed on the employee's most recent Form W-4 ..... 1j

1k Multiply line 1j by \$4,200 ..... 1k \$

1l Subtract line 1k from line 1e. If zero or less, enter -0-. This is the Adjusted Annual Wage Amount ..... 1l \$

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## Withholding example for automated payroll systems (cont'd)

**Step 2. Figure the Tentative Withholding Amount**  
 based on the employee's Adjusted Annual Wage Amount: filing status (Step 1(c) of the 2020 Form W-4) or marital status (line 3 of Form W-4 from before 2020); and whether the box in Step 2 of 2020 Form W-4 is checked.  
**Note.** Don't use the Head of Household table if the Form W-4 is from before 2020.

2a Enter the employee's Adjusted Annual Wage Amount from line 1i or 1j above ..... 2a \$ 52,000.00  
 2b First fill row in the appropriate Annual Percentage Method table in which the amount on line 2a is at least the amount in column A but less than the amount in column B, then enter here the amount from column A of that row ..... 2b \$ 51,675.00  
 2c Enter the amount from column C of that row ..... 2c \$ 4,543.00  
 2d Enter the percentage from column D of that row ..... 2d % 22 %  
 2e Subtract line 2b from line 2a ..... 2e \$ 325.00  
 2f Multiply the amount on line 2e by the percentage on line 2d ..... 2f \$ 71.50  
 2g Add line 2c and line 2f ..... 2g \$ 4614.50  
 2h Divide the amount on line 2g by the number of pay periods on line 1b. This is the Tentative Withholding Amount ..... 2h \$ 177.48

**Percentage Method Tables for Automated Payroll Systems**  
**Note.** This illustrates what the 2020 tables would look like by using the 2019 tax parameters.

**STANDARD Withholding Rate Schedules**  
 (Use these if the Form W-4 is from before 2020, or if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 is NOT checked.)

If the Adjusted Annual Wage Amount (line 2a) is:					The tentative amount to withhold:					Plus this percentage of the amount that the Adjusted Annual Wage exceeds:				
At least	But less than	A	B	C	At least	But less than	A	B	C	At least	But less than	A	B	C
<b>Married Filing Jointly</b>														
\$0	\$11,800	\$0.00	0%	\$0	\$0	\$11,800	\$12,200	\$21,900	80.00	10%	\$12,200	\$21,900	\$21,900	10%
\$11,800	\$31,200	\$0.00	10%	\$11,800	\$12,200	\$21,900	\$21,900	\$21,900	80.00	10%	\$12,200	\$21,900	\$21,900	10%
\$31,200	\$80,750	\$1,980.00	12%	\$31,200	\$21,900	\$51,675	\$51,675	\$51,675	\$51,675	12%	\$21,900	\$51,675	\$51,675	12%
\$80,750	\$180,250	\$8,088.00	22%	\$80,750	\$51,675	\$96,400	\$96,400	\$96,400	\$96,400	22%	\$51,675	\$96,400	\$96,400	22%
\$180,250	\$333,250	\$18,765.00	24%	\$180,250	\$96,400	\$172,925	\$172,925	\$172,925	\$172,925	24%	\$96,400	\$172,925	\$172,925	24%
\$333,250	\$420,000	\$25,487.00	32%	\$333,250	\$172,925	\$216,300	\$216,300	\$216,300	\$216,300	32%	\$172,925	\$216,300	\$216,300	32%
\$420,000	\$624,150	\$92,829.00	35%	\$420,000	\$216,300	\$318,275	\$318,275	\$318,275	\$318,275	35%	\$216,300	\$318,275	\$318,275	35%
\$624,150		\$168,705.50	37%	\$624,150	\$318,275					37%	\$318,275			37%

**Form W-4, Step 2, Checkboxes, Withholding Rate Schedules**  
 (Use these if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 is checked.)

If the Adjusted Annual Wage Amount (line 2a) is:					The tentative amount to withhold:					Plus this percentage of the amount that the Adjusted Annual Wage exceeds:				
At least	But less than	A	B	C	At least	But less than	A	B	C	At least	But less than	A	B	C
<b>Married Filing Jointly</b>														
\$0	\$11,800	\$0.00	0%	\$0	\$0	\$11,800	\$12,200	\$21,900	80.00	10%	\$12,200	\$21,900	\$21,900	10%
\$11,800	\$31,200	\$0.00	10%	\$11,800	\$12,200	\$21,900	\$21,900	\$21,900	80.00	10%	\$12,200	\$21,900	\$21,900	10%
\$31,200	\$80,750	\$1,980.00	12%	\$31,200	\$21,900	\$51,675	\$51,675	\$51,675	\$51,675	12%	\$21,900	\$51,675	\$51,675	12%
\$80,750	\$180,250	\$8,088.00	22%	\$80,750	\$51,675	\$96,400	\$96,400	\$96,400	\$96,400	22%	\$51,675	\$96,400	\$96,400	22%
\$180,250	\$333,250	\$18,765.00	24%	\$180,250	\$96,400	\$172,925	\$172,925	\$172,925	\$172,925	24%	\$96,400	\$172,925	\$172,925	24%
\$333,250	\$420,000	\$25,487.00	32%	\$333,250	\$172,925	\$216,300	\$216,300	\$216,300	\$216,300	32%	\$172,925	\$216,300	\$216,300	32%
\$420,000	\$624,150	\$92,829.00	35%	\$420,000	\$216,300	\$318,275	\$318,275	\$318,275	\$318,275	35%	\$216,300	\$318,275	\$318,275	35%
\$624,150		\$168,705.50	37%	\$624,150	\$318,275					37%	\$318,275			37%

## Withholding example for automated payroll systems (cont'd)

**Step 3. Account for tax credits**  
 3a If the employee's Form W-4 is from 2020, enter the amount from Step 3 of that form; otherwise enter -0- ..... 3a \$ -0-  
 3b Divide the amount on line 3a by the number of pay periods on line 1b ..... 3b \$ -0-  
 3c Subtract line 3b from line 2h. If zero or less, enter -0- ..... 3c \$ 177.48

**Step 4. Figure the final amount to withhold**  
 4a Enter the additional amount to withhold from the employee's Form W-4 (Step 4(c) of the 2020 form or line 6 on earlier forms) ..... 4a \$ -0-  
 4b Add lines 3c and 4a. This is the amount to withhold from the employee's wages this pay period ..... 4b \$ 177.48

## Polling Question

In the previous example, Sophie completed Step 2 of her Form W-4. Why would she complete Step 2 of the 2020 Form W-4 and what is the effect on her withholding?

- Because she has a dependent and this will reduce her withholding.
- Because she is married filing jointly and has a spouse who works. This will result in higher withholding.
- Because she wants a specified extra amount withheld from each paycheck.
- Because it was mandatory to complete.

### Withholding example for manual payroll systems using the Wage Bracket Method

- Logan is a new employee who submitted a 2020 Form W-4 when he was hired.
- In Step 1 of his Form W-4, he selected "Head of household" as his filing status.
- Step 2 was not applicable to Logan.
- Logan completed Step 3 and the total for Step 3 was \$2,000.
- Logan did not complete Step 4.
- Logan's wages are \$1,500 weekly.




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### Withholding example for manual payroll systems using the Wage Bracket Method (cont'd)

#### Worksheet 2. Employer's Withholding Worksheet for Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later

Keep for Your Records

Note. This illustrates what the 2020 procedure could look like by using the 2019 tax parameters.

Table 4	Monthly	Semi-monthly	Bi-weekly	Weekly	Daily
	12	24	26	52	260

#### Step 1. Adjust the employee's wage amount

1a	Enter the employee's total taxable wages this payroll period	1a	\$ 1,500
1b	Enter the number of pay periods you have per year (see Table 4)	1b	52
1c	Enter the amount from Step 4(a) of the employee's Form W-4	1c	\$ -0-
1d	Divide the amount on line 1c by the number of pay periods on line 1b	1d	\$ -0-
1e	Add lines 1a and 1d	1e	\$ 1,500
1f	Enter the amount from Step 4(b) of the employee's Form W-4	1f	\$ -0-
1g	Divide the amount on line 1f by the number of pay periods on line 1b	1g	\$ -0-
1h	Subtract line 1g from line 1e. If zero or less, enter -0-. This is the Adjusted Wage Amount	1h	\$ 1,500




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### Withholding example for manual payroll systems using the Wage Bracket Method (cont'd)

#### Step 2. Figure the Tentative Withholding Amount

- 2a Use the amount on line 1h to look up the tentative amount to withhold in the appropriate Wage Bracket Table in this section for your pay frequency, given the employee's filing status and whether the employee has checked the box in Step 2 of Form W-4. This is the Tentative Withholding Amount

2a \$ 147

#### 2020 Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later

Note. This illustrates what the 2020 tables would look like by using the 2019 tax parameters.

WEEKLY Payroll Period							
If the Adjusted Wage Amount (line 1h) is		Married Filing Jointly		Head of Household		Single	
		Form W-4, Step 2.		Form W-4, Step 2.		Form W-4, Step 2.	
		Standard withholding	Checkbox withholding	Standard withholding	Checkbox withholding	Standard withholding	Checkbox withholding
At least	But less than	The amount of income tax withheld shall be:					
\$1,490	\$1,500	\$116	\$198	\$144	\$247	\$198	\$275
\$1,500	\$1,510	\$117	\$200	\$147	\$249	\$200	\$277
\$1,510	\$1,520	\$118	\$202	\$149	\$252	\$202	\$279
\$1,520	\$1,530	\$119	\$204	\$151	\$254	\$204	\$282
\$1,530	\$1,540	\$120	\$206	\$153	\$256	\$206	\$284

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### Withholding example for manual payroll systems using the Wage Bracket Method (cont'd)

<b>Step 3. Account for tax credits</b>			
3a	Enter the amount from Step 3 of the employee's Form W-4	3a	\$ 2,000.00
3b	Divide the amount on line 3a by the number of pay periods on line 1b	3b	\$ 38.46
3c	Subtract line 3b from line 2a. If zero or less, enter -0-	3c	\$ 108.54
<b>Step 4. Figure the final amount to withhold</b>			
4a	Enter the additional amount to withhold from Step 4(c) of the employee's Form W-4	4a	\$ -0-
4b	Add lines 3c and 4a. This is the amount to withhold from the employee's wages this pay period	4b	\$ 108.54

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### IRS.gov Resources

- About Form W-4 Page
- Tax Withholding Estimator
- Pub 505, Tax Withholding and Estimated Tax
- Pub 15-T, Federal Income Tax Withholding Methods
- Pub 15 (Circular E), Employer's Tax Guide

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### Key Points

- No longer uses allowances which have been tied to the amount of the personal exemptions.
- The Form is now divided into 5 Steps.
- Steps 1 & 5 must be completed to be valid
- Only newly hired employees in 2020 or any employee hired prior to 2020 who wish to adjust their withholding in 2020 must use the redesigned form.

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### Key Points

- There are five worksheets in Publication 15-T.
- Publication 15-T includes separate computations based on the method of withholding (Percentage or Wage Bracket Method), Payroll system (automated or manual); and Whether the Form W-4 is a 2020 form or a prior year form.



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### Upcoming Webinars

- For information on future webinars, visit [IRS.gov](https://www.irs.gov) and use keyword search “webinars.”
- Visit the IRS Video Portal for a variety of video and audio topics.
- [www.irsvideos.gov](https://www.irsvideos.gov)



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### Certificates & Continuing Education

- Certificates of Completion will be emailed within the next few weeks.
- If you are eligible for Continuing Education from the IRS, the credit will be posted in your PTIN account.
- If you have not received your certificate and/or credit by November 12<sup>th</sup>, please email us:  
[CL.SL.Web.Conference.Team@IRS.gov](mailto:CL.SL.Web.Conference.Team@IRS.gov)



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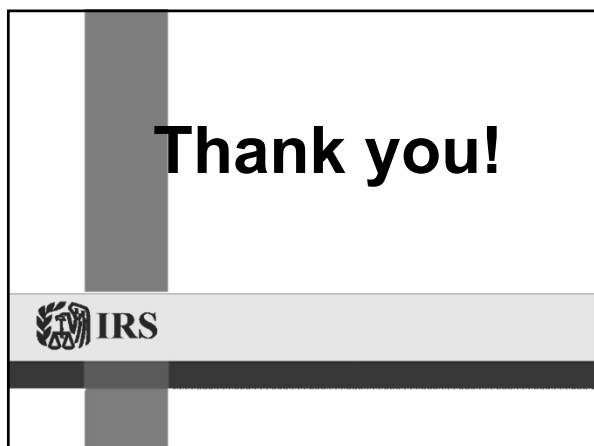
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