Instructions for completing form W-4: Steps 1 and 5 are the only part that must be completed. Steps 2 through Steps 4 are optional, but you're withholding will more accurately match your tax liability if you complete them. By not completing these steps, your withholding will be computed based on your filing status’s standard deduction and tax rates, with no other adjustments.

It is recommended to use the IRS Tax Calculator by visiting https://www.irs.gov/individuals/tax-withholding-estimator

Helpful hint:
- By completing only Steps 1 and 5, your 2020 withholdings will be equivalent of filing Single-2 (two allowances) under the old method for Single and Married Filing Separate filers (see Example #1).
  - If Single-2 would result in too little being withheld check the box in step 2. This will result in the equivalent of Single-0 (no allowances) being withheld under the old method. (see Example #2).
- By completing only Steps 1 and 5, your 2020 withholdings will be equivalent of filing Married-3 (3 allowances) under the old method for Married Filing joint filers (see Example #3).
  - If Married-3 would result in too little being withheld check the box in step 2. This will result in the equivalent of Married-0 (no allowances) being withheld under the old method (see Example #4).

**EXAMPLE #1** — Equivalent of filing Single-2 (two allowances) under old method for Single and Married Filing Separate filers

**EXAMPLE #2** — Equivalent of Single-0 (no allowances) being withheld under the old method
### EXAMPLE #3 – Equivalent of Married-3 (3 allowances) under the old method for Married Filing joint filers

**Form W-4**

**Employee’s Withholding Certificate**

**Step 1:** Enter Personal Information

<table>
<thead>
<tr>
<th>First name and middle initial</th>
<th>Last name</th>
<th>Social security number</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td>Doe</td>
<td>111-11-1111</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>City or town, state, and ZIP code</th>
</tr>
</thead>
<tbody>
<tr>
<td>89 Bowerstown Rd</td>
<td>Washington, NJ 07882</td>
</tr>
</tbody>
</table>

- [ ] Single or Married filing separately
- [ ] 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)

**Step 2:** 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:

- Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3-4); or
- Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or
- 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.

**TIP:** To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

Complete Steps 3-4(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 3-4(b) on the Form W-4 for the highest paying job.)

### EXAMPLE #4 – Equivalent of Married-0 (no allowances) being withheld under the old method

**Form W-4**

**Employee’s Withholding Certificate**

**Step 1:** Enter Personal Information

<table>
<thead>
<tr>
<th>First name and middle initial</th>
<th>Last name</th>
<th>Social security number</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td>Doe</td>
<td>111-11-1111</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>City or town, state, and ZIP code</th>
</tr>
</thead>
<tbody>
<tr>
<td>89 Bowerstown Rd</td>
<td>Washington, NJ 07882</td>
</tr>
</tbody>
</table>

- [ ] Single or Married filing separately
- [ ] 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)

**Step 2:** 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:

- Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3-4); or
- Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or
- 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.

**TIP:** To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

Complete Steps 3-4(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 3-4(b) on the Form W-4 for the highest paying job.)

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***This is form informational purposes only and not to be considered tax advice.***

Please consult with your Financial Advisor/Tax consultant for tax advice.