



**Tax Credit Alliance**  
OF NEBRASKA

# W-4 and other Withholding Resources



**CENTER ON CHILDREN,  
FAMILIES, AND THE LAW**

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# Today's Topics

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W-4

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W-4N

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Other forms

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Resources

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# W-4

- All taxpayers need to fill out Step 1
  - Name
  - SSN
  - Address
  - Filing Status

Form <b>W-4</b>		<b>Employee's Withholding Certificate</b>		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		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.		<b>2023</b>
<b>Step 1:</b> <b>Enter Personal Information</b>	(a) First name and middle initial		Last name	(b) Social security number
	Address		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 <a href="http://www.ssa.gov">www.ssa.gov</a> .	
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <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.)			

# W-4

- Step 2-4 are optional
- Step 2
  - A separate worksheet will be filled out unless there are only two jobs (detail in later slide)
  - Only need to fill this out if the taxpayer has multiple jobs
- Step 3
  - Only need to fill this out if there are children or dependents
  - Based on the Child Tax Credit and Credit for Other Dependents
- Step 4
  - Fill out (a) if they have other income they want their withholdings to account for
  - Fill out (b) if they have other tax deductions and would like reduced withholding (detail in later slide)
  - Fill out (c) if they want another additional withholding

**Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5.** See page 2 for more information on each step, who can claim exemption from withholding, other details, and privacy.

**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.  
**(a)** Reserved for future use.  
**(b)** Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; **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 generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate   
**TIP:** If you have self-employment income, see page 2.

**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.)

<b>Step 3: Claim Dependent and Other Credits</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 \$ _____ Multiply the number of other dependents by \$500 . . . . . \$ _____ Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here . . . . .	<b>3</b>	\$ _____
<b>Step 4 (optional): Other Adjustments</b>	<b>(a) Other income (not from jobs).</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 . . . . .	<b>4(a)</b>	\$ _____
	<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 . . . . .	<b>4(b)</b>	\$ _____
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld each <b>pay period</b> . . . . .	<b>4(c)</b>	\$ _____

# W-4

- The employee and the employer must sign the form

<b>Step 5: Sign Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	<b>Employee's signature</b> (This form is not valid unless you sign it.)		<b>Date</b>
<b>Employers Only</b>	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. 10220Q

Form **W-4** (2023)

# W-4

- If multiple jobs this worksheet will only be filled out on the highest paying job
- This will be filled out if the spouse has one or more jobs as well if filing Married Filing Joint
- To do the calculation the chart on the next slide will need to be used

## Step 2(b) – Multiple Jobs Worksheet (Keep for your records.)



If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job. To be accurate, submit a new Form W-4 for all other jobs if you have not updated your withholding since 2019.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables.

- 1 Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, **skip** to line 3 . . . . . **1** \$ \_\_\_\_\_
- 2 Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.
  - a** Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a . . . . . **2a** \$ \_\_\_\_\_
  - b** Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b . . . . . **2b** \$ \_\_\_\_\_
  - c** Add the amounts from lines 2a and 2b and enter the result on line 2c . . . . . **2c** \$ \_\_\_\_\_
- 3** Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. . . . . **3** \_\_\_\_\_
- 4** **Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld) . . . . . **4** \$ \_\_\_\_\_

# W-4


- This is one of the charts to calculate withholding amounts for multiple jobs
- There are separate charts for Single/Married Filing Separate and Head of Household

**Married Filing Jointly or Qualifying Surviving Spouse**

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$0	\$850	\$850	\$1,000	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,870
\$10,000 - 19,999	0	930	1,850	2,000	2,200	2,220	2,220	2,220	2,220	2,220	3,200	4,070
\$20,000 - 29,999	850	1,850	2,920	3,120	3,320	3,340	3,340	3,340	3,340	4,320	5,320	6,190
\$30,000 - 39,999	850	2,000	3,120	3,320	3,520	3,540	3,540	3,540	4,520	5,520	6,520	7,390
\$40,000 - 49,999	1,000	2,200	3,320	3,520	3,720	3,740	3,740	4,720	5,720	6,720	7,720	8,590
\$50,000 - 59,999	1,020	2,220	3,340	3,540	3,740	3,760	4,750	5,750	6,750	7,750	8,750	9,610
\$60,000 - 69,999	1,020	2,220	3,340	3,540	3,740	4,750	5,750	6,750	7,750	8,750	9,750	10,610
\$70,000 - 79,999	1,020	2,220	3,340	3,540	4,720	5,750	6,750	7,750	8,750	9,750	10,750	11,610
\$80,000 - 99,999	1,020	2,220	4,170	5,370	6,570	7,600	8,600	9,600	10,600	11,600	12,600	13,460
\$100,000 - 149,999	1,870	4,070	6,190	7,390	8,590	9,610	10,610	11,660	12,860	14,060	15,260	16,330
\$150,000 - 239,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	17,850
\$240,000 - 259,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	17,850
\$260,000 - 279,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,580	16,780	18,140
\$280,000 - 299,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,180	14,380	15,870	17,870	19,740
\$300,000 - 319,999	2,040	4,440	6,760	8,160	9,560	10,780	11,980	13,470	15,470	17,470	19,470	21,340
\$320,000 - 364,999	2,040	4,440	6,760	8,550	10,750	12,770	14,770	16,770	18,770	20,770	22,770	24,640
\$365,000 - 524,999	2,970	6,470	9,890	12,390	14,890	17,220	19,520	21,820	24,120	26,420	28,720	30,880
\$525,000 and over	3,140	6,840	10,460	13,160	15,860	18,390	20,890	23,390	25,890	28,390	30,890	33,250

# W-4

- If the taxpayer generally has deductions other than the standard deduction, they can reduce the withholding to reflect this
- Use this if they itemize their deductions or have adjustments to income (i.e. student loan interest, IRA deduction, HSA deduction, etc)

<b>Step 4(b) – Deductions Worksheet</b> <i>(Keep for your records.)</i>									
<b>1</b>	Enter an estimate of your 2023 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . .	<b>1</b> \$ _____							
<b>2</b>	Enter: <table border="0"><tr><td rowspan="3" style="font-size: 3em; vertical-align: middle;">{</td><td>• \$27,700 if you're married filing jointly or a qualifying surviving spouse</td><td rowspan="3" style="font-size: 3em; vertical-align: middle;">}</td><td rowspan="3">. . . . .</td><td rowspan="3"><b>2</b> \$ _____</td></tr><tr><td>• \$20,800 if you're head of household</td></tr><tr><td>• \$13,850 if you're single or married filing separately</td></tr></table>	{	• \$27,700 if you're married filing jointly or a qualifying surviving spouse	}	. . . . .	<b>2</b> \$ _____	• \$20,800 if you're head of household	• \$13,850 if you're single or married filing separately	
{	• \$27,700 if you're married filing jointly or a qualifying surviving spouse		}				. . . . .	<b>2</b> \$ _____	
	• \$20,800 if you're head of household								
	• \$13,850 if you're single or married filing separately								
<b>3</b>	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" . . . . .	<b>3</b> \$ _____							
<b>4</b>	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . .	<b>4</b> \$ _____							
<b>5</b>	<b>Add</b> lines 3 and 4. Enter the result here and in <b>Step 4(b)</b> of Form W-4 . . . . .	<b>5</b> \$ _____							



# W-4N

- When the IRS changed the W-4 to remove withholding allowances, Nebraska kept withholding allowance and created a form
- Items that need to be filled out
  - Name
  - SSN
  - Address
  - Number of withholding allowances (see next slide for worksheet)
- Optional
  - Additional withholding

NEBRASKA Good Life. Great Service. DEPARTMENT OF REVENUE		Nebraska Withholding Allowance Certificate • Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the Nebraska Department of Revenue (DOR).		FORM W-4N
Your First Name and Initial		Last Name		Your Social Security Number
Current Mailing Address (Number and Street or PO Box)				<input type="checkbox"/> Single <input type="checkbox"/> Married Filing Jointly or Qualifying Widow(er)
City State Zip Code				<b>Note:</b> If married, filing separately, or spouse is a nonresident alien, check the "Single" box. Individuals filing income tax returns with a "Head of Household" status check the "Single" box.
1 Total number of allowances you are claiming (from line 4f on the worksheet below).....				1
2 Additional amount, if any, you want withheld from each check for Nebraska income tax withheld .....				2
3 I claim exemption from withholding and I can provide satisfactory evidence to my employer that I meet <b>both</b> of the following conditions for exemption. <ul style="list-style-type: none"> <li>• Last year I had a right to a refund of all Nebraska income tax withheld because I had no tax liability, and</li> <li>• This year I expect a refund of all Nebraska income tax withheld because I expect to have no tax liability.</li> </ul> If you can provide evidence that you can meet both conditions, write "Exempt" here .....				3
Under penalties of perjury, I declare that I have examined this certificate and to the best of my knowledge and belief, it is correct and complete.				
<b>sign here</b> _____ Employee's or Other Payee's Signature				_____ Date

# W-4N

- Taxpayer will go through each line and enter a 1 if that line applies
- The amount of 1's will be total to calculate the total withholding allowances

Separate here and give Form W-4N to your employer or payor. Keep the bottom part for your records.

## Personal Allowances Worksheet

• Keep for your records.

Allowances approximate tax deductions that may reduce your tax liability. The number of allowances is determined by many factors including, but not limited to, filing status, how many jobs you have, and how many children or dependents that you claim on your income tax return.

Allowances claimed on the Form W-4N are used by your employer or payor to determine the Nebraska state income tax withheld from your wages, pension, or annuity to meet your Nebraska state income tax obligation.

<b>4 a</b>	Enter "1" for <b>yourself</b> if no one else can claim you as a dependent. . . . .	<b>4a</b>	<input type="text"/>
<b>b</b>	Enter "1" if: <ul style="list-style-type: none"><li>• You are single and have only one job;</li><li>• You are single and have only one pension;</li><li>• You are married, have only one job, and your spouse does not work; or</li><li>• Your wages from a second job, or your spouse's wages (or the total of both for the year) are \$1,500 or less, or you have more than one pension. . . . .</li></ul>	<b>4b</b>	<input type="text"/>
<b>c</b>	Enter "1" for your <b>spouse</b> . But, you may choose to enter "-0-" if you are married and have either a working spouse, more than one pension or more than one job. (Entering "-0-" may help you avoid having too little tax withheld) . . . . .	<b>4c</b>	<input type="text"/>
<b>d</b>	Enter number of Nebraska personal exemptions (other than your spouse or yourself) you will claim on your Nebraska income tax return. This is the number of children and dependents you will list on your Nebraska income tax return that qualify for either the child or dependent tax credit on the federal income tax return. . . . .	<b>4d</b>	<input type="text"/>
<b>e</b>	Enter "1" if you will file as <b>head of household</b> on your income tax return . . . . .	<b>4e</b>	<input type="text"/>
<b>f</b>	Enter total of lines a through e here and on line 1 above. (Note: This may be different from the number of exemptions you claim on your Nebraska income tax return) . . . . .	<b>4f</b>	<input type="text"/>

# Other Forms

- W-8BEN – Nonresident withholding
- W-4P – Pension & Annuities
- W-4R – Nonperiodic Payments
- W-4S – Sick Pay
- W-4V – Voluntary withholding (unemployment, SS, etc.)
- Estimated Payments

# Resources

- W-4 2023 - <https://www.irs.gov/pub/irs-pdf/fw4.pdf>
- W-4 2024 Draft - <https://www.irs.gov/pub/irs-dft/fw4--dft.pdf>
- Pub 15T 2023 - <https://www.irs.gov/pub/irs-pdf/p15t.pdf>
- Pub 15T 2024 Draft - <https://www.irs.gov/pub/irs-dft/p15t--dft.pdf>
- Pub 505 - <https://www.irs.gov/pub/irs-pdf/p505.pdf>
- W-4N - [https://revenue.nebraska.gov/sites/revenue.nebraska.gov/files/doc/tax-forms/f\\_w4.pdf](https://revenue.nebraska.gov/sites/revenue.nebraska.gov/files/doc/tax-forms/f_w4.pdf)
- Tax Withholding Estimator - <https://www.irs.gov/individuals/tax-withholding-estimator>



Questions/Comments