Form W-4 checklist

What to have ready, and what each step on the federal W-4 does.

Have ready

- ☐ Your Social Security number and legal name
- ☐ Filing status you expect to use (single, married filing jointly, head of household)
- ☐ Your partner's pay, if you are married and both work
- ☐ Pay from any second job
- ☐ Number of children under 17 and other dependents
- ☐ Roughly how much other income you have (interest, freelance)
- ☐ Deductions above the standard deduction, if you itemize

The five steps

- ☐ Step 1: name, address, SSN and filing status (everyone)
- ☐ Step 2: only if you have more than one job, or your spouse works
- ☐ Step 3: only if you claim dependents
- ☐ Step 4: optional, for other income, deductions or extra withholding
- ☐ Step 5: sign and date (everyone)

After you hand it in

- ☐ Check your next pay stub: did federal tax change as expected?
- ☐ Update it after marriage, divorce, a baby or a second job
- ☐ Use the IRS Tax Withholding Estimator if you owed a lot last year
- ☐ Your state may have its own withholding form