

# What Is a W-4 Form? How to Fill Out an Employee's Withholding Certificate in 2023

## [What is a W-4 Form?](#)

A W-4 form, formally called the “Employee’s Withholding Certificate,” is an IRS form that employees typically fill out when starting a new job to indicate how much tax employers should withhold from an employee’s paycheck throughout the year.

## [Do I have to update my W-4 every year?](#)

You do not have to fill out a W-4 form if you already have one on file with your employer. You also don't have to fill out a new W-4 every year. However, if you start a new job, or want to adjust your withholdings at your existing job, you'll need to fill out a new W-4. It is important to make sure you're using the most updated version of the form available.

It’s a good idea to periodically review your taxes. The IRS recommends taxpayers use its Tax Withholding Estimator after filing their tax returns to make sure their withholdings for the current year are on track. The estimator, which is available in both English and Spanish, can help you to decide if you should make adjustments by completing a new W-4.

Keep in mind that major events, such as divorce, marriage, new dependents, or side gigs, can trigger a change in your tax liability.

## [Is there a new W-4 for 2023?](#)

The IRS releases updated versions of certain tax forms each year to revise language for clarity and to update references to certain figures, such as tax credits, that may be adjusted for inflation. The 2023 version of the W-4 form,

which the IRS released in late 2022, can be used by employees to adjust their withholding on their 2023 paychecks.

Changes to the 2023 W-4 include removing a reference to the IRS' withholding calculator, updating the deductions worksheet, and adding new contextual information in the "Multiple Jobs" section of the form.

Even though the form no longer mentions the IRS' withholding estimator, you can still use it to see if you need to adjust your W-4.

[How to fill out a 2023 W-4 form.](#)

Employers use the W-4 to calculate certain payroll taxes and remit the taxes to the IRS and state and local authorities (if applicable) on behalf of employees. How you fill out a W-4 can have a major effect on whether taxes are owed or a refund is given.

[Here's a quick overview of to fill out a Form W-4 in 2023.](#)

Step 1: **Enter your personal information**

Fill in your name, address, Social Security number and tax-filing status. Your tax-filing status is the basis for which you might qualify for certain tax credits and deductions, and there are rules about which ones you can use.

Step 2: **Account for multiple jobs**

If you have more than one job, or you file jointly and your spouse works, you will need to complete a separate W-4 form for each job. Follow these instructions for more accurate withholding:

- For your highest paying job, fill out steps 2 through 4(b) of the W-4. For your other jobs, leave steps 2 through 4(b) of the W-4 blank.
- If you (or you and your spouse) have a total of two jobs and make roughly the same amount at both, you can check box 2(c). You'll need to check box 2(c) on both W-4 forms.

- If you don't want to reveal to your employer that you have a second job, or that you receive income from other non-job sources, you have a few options:
  - On line 4(c), you can instruct your employer to withhold an extra amount of tax from your paycheck.
  - Alternatively, don't factor the extra income into your W-4. Instead of having the tax come directly out of your paycheck, you can send estimated tax payments to the IRS yourself instead.

Step 3: **Claim dependents, including children**

If your total income is under \$200,000 (or \$400,000 if filing jointly), you can enter how many kids and dependents you have and multiply them by the credit amount. (See the rules about the child tax credit and for when you can claim a tax dependent.) You can also choose to not claim dependents — even if you have them — if you need more taxes taken out of your paycheck to reduce your tax bill.

Step 4: **Refine your withholdings**

If you want extra tax withheld, or expect to claim deductions other than the standard deduction when you do your taxes, you can note that on the W-4 form.

Step 5: **Sign and date your W-4**

Once completed, give the signed form to your employer's Human Resources or Payroll team. You may also be able to fill it out online through your employer's payroll system.

# Sample W-4 form with highlighted sections and steps

**Form W-4 Employee's Withholding Certificate** OMB No. 1545-0046

Department of the Treasury Internal Revenue Service **2023**

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.

**Step 1: Enter Personal Information**

(a) First name and middle initial Last name (b) Social security number

Address

City or town, state, and ZIP code

(c)  Single or Married filing separately  
 Married filing jointly or Qualifying surviving spouse  
 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.

**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.)

**Step 3: Claim Dependent and Other Credits**

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 3 \$

**Step 4 (optional): Other Adjustments**

(a) Other income (not from jobs). 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 4(a) \$

(b) Deductions. 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) Extra withholding. Enter any additional tax you want withheld each pay period 4(c) \$

**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 (2023)

**Step 1 and Step 5**

Steps 1 and 5 are required. The rest are optional, but filling them out could help you avoid a surprise tax bill later.

**Step 2**

Use step 2 if both spouses work or if you have more than one job.

Read the instructions carefully here to avoid errors and not have too little (or too much) tax withheld.

**4(c)**

If you're self-employed on the side, you can have extra money come out of your paycheck to cover the taxes.

