

FORM W-4 — EMPLOYEE'S WITHHOLDING CERTIFICATE

Form W-4 — Employee's Withholding Certificate (2025) OMB No. 1545-0074 (IRS copy; this form is retained by your employer and is **not** sent to the IRS.)

This Employee's Withholding Certificate (this "Certificate") is completed by [FIRST NAME] [LAST NAME] (the "Employee") and delivered to [EMPLOYER NAME] (the "Employer") for purposes of determining the amount of federal income tax to withhold from the Employee's wages pursuant to 26 U.S.C. §3402 and the regulations thereunder (26 C.F.R. §31.3402(f)(2)-1).

***Is this the right form?** Form W-4 is for **employees** whose wages are subject to federal income tax withholding. If the Employee is instead (i) an **independent contractor**, use Form W-9 (payments reported on Form 1099-NEC); (ii) a **retiree receiving pension or annuity payments**, use Form W-4P (redesigned effective January 1, 2023); (iii) a **recipient of a nonperiodic retirement distribution or eligible rollover**, use Form W-4R; (iv) a **nonresident alien**, complete this Form W-4 subject to the special instructions in IRS Notice 1392 (see Nonresident Alien section below).*

Scenario: Standard employee withholding certificate for the 2025 tax year. The Employee completes all applicable steps below.

***Pre-2020 W-4 replacement.** If the Employee last submitted a Form W-4 before 2020 (the version that used withholding "allowances"), the IRS recommends submitting this new Form W-4 to replace it. The Employer will continue to honor the prior form until this one is received.*

Step 1 — Enter Personal Information

(a) Name and Address

- First name and middle initial: [FIRST NAME]
- Last name: [LAST NAME]
- Home address: [ADDRESS]
- City: [CITY]
- State: [STATE]
- ZIP: [ZIP]

(b) Social Security Number: [SSN]

***SSN is mandatory.** Federal law requires the Employer to obtain the Employee's correct Social Security Number. This form is **invalid without an SSN**, and backup withholding rules under 26*

*U.S.C. §3406 may apply if the SSN is missing or incorrect. If the name above does not match the name on the Employee's Social Security card, the Employee should contact the Social Security Administration at 1-800-772-1213 or visit ssa.gov. **An ITIN is not a valid substitute** on Form W-4 for an employee subject to wage withholding.*

(c) Filing Status (select one):

- **Single or Married Filing Separately**
- Married Filing Jointly or Qualifying Surviving Spouse
- Head of Household

Step 2 — Multiple Jobs or Spouse Works

Complete this step if the Employee (1) holds more than one job at a time, **or** (2) is married filing jointly and the Employee's spouse also works. Choose **exactly one** of the three methods — (a), (b), or (c):

- (a) IRS Tax Withholding Estimator at irs.gov/W4App
- (b) Multiple Jobs Worksheet on page 3 of the W-4
- (c) Step 2(c) checkbox — both jobs earn similar amounts

Not applicable — the Employee has only one job and is not married filing jointly with an employed spouse.

Step 3 — Claim Dependent and Other Credits

The Employee may claim the full credit amounts below if the Employee's total income is \$200,000 or less (\$400,000 or less if married filing jointly). Phaseout applies above those thresholds. The Employee **cannot** claim himself or herself as a dependent.

- **Qualifying children under age 17:** $0 \times \$2,000$ (per IRC §24) = **\$0.00**
- **Other dependents:** $0 \times \$500$ = **\$0.00**
- **Total entered on Step 3:** **\$0.00**

Note: The qualifying-child credit base is \$2,000 per child under 26 U.S.C. §24(h). The Employee should verify the current-year per-child credit amount on the official IRS Form W-4 instructions for 2025, as inflation adjustments or legislative changes may apply.

Phaseout. *At the Employee's filing status (single), the full dependent credit is available only if total annual income is 200000 or less. Above that threshold the credit phases out; the Employee should use the IRS Tax Withholding Estimator to compute a reduced amount.*

Step 4 — Other Adjustments (optional)

- **(a) Other income (not from jobs): \$0.00** *Examples: interest, dividends, retirement distributions, rental income, self-employment side income. The Employer will increase withholding to cover tax on this additional income.*
 - **(b) Deductions above the standard deduction: \$0.00** *Computed using the Deductions Worksheet on page 3 of the W-4. Reduces withholding to account for anticipated itemized or above-the-line deductions exceeding the standard deduction.*
 - **(c) Extra withholding per pay period: \$0.00** *Flat dollar amount withheld from each paycheck in addition to the amount calculated from Steps 1–3. Used to cover tax on side income, compensate for under-withholding from another job, build a refund, or avoid underpayment penalty.*
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Nonresident Alien Special Instructions (IRS Notice 1392)

Step 5 — Sign Here (required for validity)

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

Employee Signature

PRINTED NAME

SIGNATURE

DATE

Date signed:

***Perjury warning (26 U.S.C. §§7205, 6682).** A willfully false or fraudulent W-4 is punishable by a civil penalty of up to \$500 per false statement under 26 U.S.C. §6682, and by a criminal fine of up to \$1,000 and/or imprisonment of up to one year under 26 U.S.C. §7205 (a federal misdemeanor). **An unsigned W-4 is not valid.** Electronic signatures are accepted pursuant to IRS Publication 15, Section 8.*

Employers Only

- **Employer's name:** [EMPLOYER NAME]

- **Employer's address:** [EMPLOYER ADDRESS]
- **Employer Identification Number (EIN):** [EIN]
- **Employee's first date of employment:**

Employer Representative

_____ PRINTED NAME

_____ SIGNATURE

_____ DATE

Employer retention and implementation. *The Employer retains this form in its files and **does not** send it to the IRS. Records must be retained for at least four (4) years pursuant to IRS Publication 15. A new W-4 submitted by an existing employee must be put into effect no later than the start of the first payroll period ending on or after the 30th day following submission (26 C.F.R. §31.3402(f)(2)-1). For new hires, the W-4 must be in effect for the first paycheck. If no W-4 is submitted, the Employer must withhold as if the Employee is **Single with no other adjustments**.*

Invalid W-4 treatment. *Pursuant to 26 C.F.R. §31.3402(f)(2)-1(e), if the Employer determines that a submitted Form W-4 is **invalid** — for example, because it is unsigned, altered, defaced, or accompanied by a written or oral statement indicating the information is false — the Employer **must disregard** the invalid form. The Employer must (i) inform the Employee that the form is not valid, (ii) request a new valid form, and (iii) until a valid form is received, withhold either under the Employee's most recent prior valid W-4 or, if none, as if the Employee were **Single with no other adjustments**.*

Lock-in letter compliance. *If the Employer has received an IRS "lock-in letter" for this Employee pursuant to 26 C.F.R. §31.3402(f)(2)-1(g), the Employer **must apply the lock-in withholding rate** regardless of any W-4 submitted by the Employee, and must not implement a new W-4 that reduces withholding below the lock-in rate without prior IRS authorization. The Employer must notify the Employee that a lock-in letter has been received; the Employee's recourse is to contact the IRS directly.*

Annual Exemption Renewal

State Withholding

Compliance Notices

- **Not filed with IRS.** This Form W-4 is retained by the Employer. It is not sent to the IRS except upon written IRS request pursuant to 26 C.F.R. §31.3402(f)(2)-1.
- **Retention.** The Employer must retain this Form W-4 for at least four (4) years (IRS Publication 15).
- **Life-event update.** The Employee should submit a new W-4 whenever a qualifying life event (marriage, divorce, birth/adoption of child, change in other income, change in deductions, or change in employment) materially changes the Employee's tax situation.
- **Criminal penalty for false statements.** 26 U.S.C. §7205 and §6682 impose civil and criminal penalties for false or fraudulent withholding certificates. The certification in Step 5 is made under penalties of perjury.
- **Contractors use Form W-9.** The W-4 is only for employees. A freelancer, independent contractor, or vendor receives Form W-9 instead; their payments are reported on Form 1099-NEC (for non-employee compensation of \$600 or more in a calendar year).
- **Retirees use Form W-4P / W-4R.** Periodic pension and annuity payments use Form W-4P (redesigned effective January 1, 2023, to mirror the W-4 five-step structure). Nonperiodic distributions and eligible rollover distributions use Form W-4R.