

Filling out a W-4

Easy · 15 min to do · Free

A W-4 tells your employer how much federal income tax to hold back from each paycheck. Use the 2026 form at every new job. Most people with one job and no dependents fill in Step 1, sign Step 5, and are done. If you earn tips or overtime, Step 4(b) is new and worth a look.

YOU'LL NEED

- ☐ Your Social Security number
- ☐ A recent pay stub, if you have one
- ☐ Last year's tax return, if you filed one

DO IT LIKE THIS

- 1 **Get the 2026 Form W-4 from your employer or the IRS Form W-4 page.** Many employers have you fill it out online. It's the same form.
- 2 **Step 1: your name, address, Social Security number and filing status.** Your name should match your Social Security card. If it doesn't, the form says to contact the Social Security Administration so you get credit for your earnings.
- 3 **Steps 2 through 4 are only for people they apply to.** Step 2 is for more than one job, or a married couple filing jointly where both work. Step 3 is for dependents. Step 4 covers other income, deductions and extra withholding.
- 4 **Earn tips or overtime?** Use the Deductions Worksheet on page 4 and put the result in Step 4(b). For 2026 it has lines for qualified tips (an estimate, up to \$25,000) and qualified overtime (only the extra "half" of time-and-a-half, up to \$12,500 if single). You get the full deduction with income up to \$150,000 (\$300,000 if married filing jointly), and it shrinks above that. This lowers your withholding now instead of waiting for a refund.
- 5 **Sign and date Step 5 and hand it in.** The form isn't valid unless you sign it.
- 6 **Check your first paycheck.** If the withholding looks off, use the IRS Tax Withholding Estimator. The IRS updated it for the 2025 tax law changes, including tips and overtime, and it can produce a filled-in W-4 for you.

Watch out Don't check the "Exempt from withholding" box unless you meet both conditions: you had no federal income tax liability in 2025, and you expect none in 2026. If you claim exempt, no income tax comes out of your pay, and you may owe tax and penalties when you file. An exemption lasts one year. You need a new W-4 by February 16, 2027.

DAD NOTE Fill in Step 1, sign Step 5, and only touch the middle if it's really you. If you wait tables or work overtime, it might be you.

Full lesson: aptkeys.com/money/taxes-for-regular-people/filling-out-a-w-4/

Checked October 2, 2026. Sources: Internal Revenue Service.