



# Form W-4 Update from 2020

## Employee's Withholding Certificate

Tax withholding information must be entered through [InsideND \(inside.nd.edu\)](#), the University's employee self-service website.

### Background

Beginning in 2020, the Form W-4 Employee's Withholding Certificate is very different from previous version. This is due to the federal tax law changes that took place in 2018. The Internal Revenue Service (IRS) is not requiring all employees to complete the revised form and has designed the withholding tables so that they will work with both the new and prior year forms.

However, certain employees will be required to use the new form: those hired in 2020 and anyone who makes withholding changes beginning in 2020.

### Paycheck Checkup

Even though the IRS does not require all employees to complete the revised form and even if your tax situation has not changed, we recommend you perform a "paycheck checkup" to see if you need to make adjustments to your current withholding. To conduct the checkup, you can use the IRS's Tax Withholding Estimator ([www.irs.gov/W4App](#)). To effectively use the estimator, it is helpful to have a copy of your most recent pay stub and tax return. It is likely that the estimator will be updated to account for the 2020 tax tables in early January. Please note: if you do not submit a new form, withholding will continue based on your previously submitted form.

### Form W-4 Instructions

Before completing the Form W-4, please read the instructions that are included with the form. You must complete Steps 1 and 5. Steps 2, 3, and 4 are optional, but completing them will help ensure that your federal income tax withholding will more accurately match your tax liability.

- **Step 1** is for your personal information
- **Step 2** is for households with multiple jobs
- **Step 3** is used to claim tax credits for dependents
- **Step 4** is for other adjustments (additional income such as interest and dividends, itemized deductions that exceed the standard deduction, and extra tax you want withheld)
- **Step 5** is where you sign the form

The IRS takes your privacy seriously and suggests that, if you are worried about reporting income from multiple jobs in Step 2 or other income in Step 4(a), you check the box in Step 2(c) or enter an additional withholding amount in Step 4(c). To determine the additional withholding amount, you can use the withholding estimator. The IRS has also published Frequently Asked Questions that you may find helpful as you complete the form.

[\(<https://www.irs.gov/newsroom/faqs-on-the-draft-2020-form-w-4>\)](https://www.irs.gov/newsroom/faqs-on-the-draft-2020-form-w-4)

Please use the on-line W-4 function through InsideND to view or update your W-4 election. In the Search field, enter W4' to access the task below.



\* For help, consult IRS Form W-4 (and included worksheets) at <http://www.irs.gov/pub/irs-pdf/fw4.pdf>.