

UNITED STATES TAX & W-4 INFORMATION

Taxes are involuntary fees levied on individuals who make any income in the United States. These fees are used to fund infrastructure, social security, and supplemental support for individuals with low income. It's important that every year individuals file both federal and state tax returns, as they may have overpaid and be entitled to a refund.

The W-4 is a tax form that you must complete and give to your employer. It tells your employer how much tax to withhold from each paycheck. Once your employer receives your W-4, they will send the tax to the IRS on your behalf. Then at the end of the year, your employer will send you a W-2 tax form. The W-2 shows how much tax was withheld for you that year. It is necessary for filing your taxes for that particular year. You will receive a W-2 for every employer, every year you work.

When to File

- You are required to file taxes if your earned income was above \$12,000 for the previous year. You are also required to file taxes if your unearned income (income from interest and/or dividends) was more than \$1,050.
 - Regardless of the income you made last year, you should always file taxes as you may be entitled to a refund.
- You should file your taxes once you received your W-2s from your employers, around the end of January.
- The deadline to file taxes is **April 15th**, however, an extension can be requested on the IRS website.

Where to File

If Adjusted Gross Income is Less Than \$66,000

- IRS Free File Software (online).
 - <https://apps.irs.gov/app/freeFile/jsp/wizard.jsp>
- VITA/TCE free preparation (in-person).
 - <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>

If Adjusted Gross Income is Above \$66,000

- IRS Free File Fillable Forms (Online).
 - <https://www.freefilefillableforms.com/#/fd>
- Tax Software (you buy and use this on your own – ex: TurboTax).
- Accountant (you hire this person to file your taxes for you).

Documentation Needed

- Social Security Card
- State-Issued ID
- Proof of Taxable Income (W-2s)
- Void Check
 - Only if you want to receive a direct deposit.
- Form 1098-T (Scholarships and Grants)
 - Only if you are an independent (meaning a parent or guardian is not claiming you as a dependent on their taxes for that year) and are itemizing deductions.



Completing a W-4 Form

First Steps

- The form can be found at the IRS website, but your employer will have this available for you on your first day of work.
- See if you're exempt from tax withholding.
 - Generally, the only way to be exempt is if you got a refund of all your federal income tax last year because you had no tax liability and if you expect the same thing to happen again this year.
- Figure out the number of allowances to claim. The more allowances you claim, the less tax will be withheld from your paycheck.
 - The maximum allowances you want to claim should be equal to the number of dependents (generally, this means children) you have plus your spouse.

Information to Provide

- Name
- Address
- Social Security Number
- Marital Status
- Additional Personal Information

----- Separate here and give Form W-4 to your employer. Keep the worksheet(s) for your records. -----

Form W-4 Department of the Treasury Internal Revenue Service	Employee's Withholding Allowance Certificate ▶ Whether you're entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.	OMB No. 1545-0074 2019
1 Your first name and middle initial _____ Last name _____		2 Your social security number _____
Home address (number and street or rural route) _____		3 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. <small>Note: If married filing separately, check "Married, but withhold at higher Single rate."</small>
City or town, state, and ZIP code _____		4 If your last name differs from that shown on your social security card, check here. You must call 800-772-1213 for a replacement card. <input type="checkbox"/>
5 Total number of allowances you're claiming (from the applicable worksheet on the following pages)		5 _____
6 Additional amount, if any, you want withheld from each paycheck		6 \$ _____
7 I claim exemption from withholding for 2019 and certify that I meet both of the following conditions for exemption. <ul style="list-style-type: none"> • Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and • This year I expect a refund of all federal income tax withheld because I expect to have no tax liability. If you meet both conditions, write "Exempt" here ▶		7 _____
Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.		
Employee's signature (This form is not valid unless you sign it.) ▶ _____		Date ▶ _____
8 Employer's name and address (Employer: Complete boxes 8 and 10 if sending to IRS and complete boxes 8, 9, and 10 if sending to State Directory of New Hires.) _____		9 First date of employment _____
		10 Employer identification number (EIN) _____
For Privacy Act and Paperwork Reduction Act Notice, see page 4.		Cat. No. 10220Q Form W-4 (2019)

Additional Resources

- Federal Taxes: <https://www.irs.gov/help/ita>
- Massachusetts State Taxes: <https://www.mass.gov/topics/tax-information>