Form W-4 (2014)

Purpose. Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding. If you are exempt, complete the sections below and sign the form to validate it. Your exemption for 2014 expires February 17, 2015, see Pub. 505, Tax Withholding and Estimated Tax.

Note. If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding. Therefore, you might be subject to withholding even if your income exceeds $1,000 and includes more than $350 of unearned income (for example, interest and dividends).

Exceptions. An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee:
* Is age 65 or older,
* Is blind, or
* Will claim adjustments to income, tax credits, or itemized deductions, on his or her tax return.

**Personal Allowances Worksheet (Keep for your records.)**

A. Enter "1" for yourself if no one else can claim you as a dependent.

B. Enter "1" if:
   * You are single and have only one job; or
   * You are married, have only one job, and your spouse does not work; or
   * Your wages from a second job or your spouse's wages (or the total of both) are $1,600 or less.

C. Enter "1" for your spouse. But, you may choose to enter "0" if you are married and have either a working spouse or more than one job. (Entering "0" may help you avoid having too little tax withheld.)

D. Enter number of dependents (other than your spouse or yourself) you will claim on your tax return.

E. Enter "1" if you will file as head of household on your tax return (see conditions under Head of household above).

F. Enter "1" if you have at least $2,000 of child or dependent care expenses for which you plan to claim a credit.

G. Child Tax Credit (including additional child tax credit). See Pub. 972, Child and Dependent Care Expenses, for details.
   * If your total income will be less than $50,000 ($95,000 if married), enter "2" for each eligible child; then less "1" if you have three to six eligible children or less "2" if you have seven or more eligible children.
   * If your total income will be between $50,000 and $84,000 ($95,000 and $119,000 if married), enter "1" for each eligible child.
   * If your total income will be between $84,000 and $187,000 ($119,000 and $196,000 if married), enter "0" for each eligible child.
   * If your total income will be between $187,000 and $351,000 ($196,000 and $314,000 if married), enter "0" for each eligible child.

H. Add lines A through G and enter total here. (Note. This may be different from the number of exemptions you claim on your tax return.)

For accuracy, complete all worksheets that apply.

**Employee's Withholding Allowance Certificate**

- Whether you are 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.

1. Your first name and middle initial
2. Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

5. Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)

6. Additional amount, if any, you want withheld from each paycheck

7. I claim exemption from withholding for the IRS, and I certify that I meet both of the following conditions for exemption:
   * 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.

8. Your employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.)

9. Office code option

10. Employer identification number (EIN)

Date

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.

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 10220Q

Form W-4 (2014)
Deductions and Adjustments Worksheet

Note. Use this worksheet only if you plan to itemize deductions or claim certain credits or adjustments to income.

1. Enter an estimate of your 2014 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes, medical expenses in excess of 10% (7.5% if either you or your spouse was born before January 2, 1950) of your income, and miscellaneous deductions. For 2014, you may have to reduce your itemized deductions if your income is over $305,050 and you are married filing joint or are a qualifying widow(er); $278,650 if you are head of household; $254,200 if you are single and not head of household or a qualifying widow(er); or $152,525 if you are married filing separately. See Pub. 505 for details.

   $12,400 if married filing jointly or qualifying widow(er)

2. Enter:
   - $9,100 if head of household
   - $6,200 if single or married filing separately

3. Subtract line 2 from line 1. If zero or less, enter "-0-".

4. Enter an estimate of your 2014 income adjustment and any additional standard deduction (see Pub. 505).

5. Add lines 3 and 4 and enter the total. (Include any amount for credits from the Converting Credits to Withholding Allowances for 2014 Form W-4 worksheet in Pub. 505.)

6. Enter an estimate of your 2014 nonwage income (such as dividends or interest).

7. Subtract line 6 from line 5. If zero or less, enter "-0-".

8. Divide the amount on line 7 by $3,950 and enter the result here. Drop any fraction.

9. Enter the number from the Personal Allowances Worksheet, line H, page 1.

10. Add lines 8 and 9 and enter the total here. If you plan to use the Two-Earners/Multiple Jobs Worksheet, also enter this total on line 1 below. Otherwise, stop here and enter this total on Form W-4, line 5, page 1.

Two-Earners/Multiple Jobs Worksheet (See Two earners or multiple jobs on page 1.)

Note. Use this worksheet only if the instructions under line H on page 1 direct you here.

1. Enter the number from line H, page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet).

2. Find the number in Table 1 below that applies to the LOWEST paying job and enter it here. However, if you are married filing jointly and wages from the highest paying job are $65,000 or less, do not enter more than "3".

3. If line 1 is more than or equal to line 2, subtract line 2 from line 1. Enter the result here if zero, enter "-0-" and on Form W-4, line 5, page 1. Do not use the rest of this worksheet.

Note. If line 1 is less than line 2, enter "-0-" on Form W-4, line 5, page 1. Complete lines 4 through 9 below to figure the additional withholding amount necessary to avoid a year-end tax bill.

4. Enter the number from line 2 of this worksheet.

5. Enter the number from line 1 of this worksheet.

6. Subtract line 5 from line 4.

7. Find the amount in Table 2 below that applies to the HIGHEST paying job and enter it here.

8. Multiply line 7 by line 6 and enter the result here. This is the additional annual withholding needed.

9. Divide line 8 by the number of pay periods remaining in 2014. For example, divide by 25 if you are paid every two weeks and you complete this form on a date in January when there are 25 pay periods remaining in 2014. Enter the result here and on Form W-4, line 6, page 1. This is the additional amount to be withheld from each paycheck.

You are not required to provide the information requested on this form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.