

2020 Form W-4

FREQUENTLY ASKED QUESTIONS

2020 Form W-4 Frequently Asked Questions

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Disclaimer: The following is not considered tax advice.

1. Why redesign Form W-4?

The IRS redesigned the form to implement changes made following the 2017 Tax Cuts and Jobs Act, which made major revisions affecting taxpayer withholding. The redesigned Form W-4 no longer uses the concept of withholding allowances, which was previously tied to the amount of the personal exemption. Due to changes in the law, personal exemptions are currently not a central feature of the tax code. The new form will make accurate withholding easier for employees.

2. What happened to withholding allowances?

The new Form W-4 reflects changes made in the 2017 tax law, which raised the standard deduction, lowered tax rates and altered available credits and deductions for taxpayers. The concept of personal exemptions tied to allowances no longer exists. As such, allowances are not used on the redesigned Form W-4.

3. What information from the Form W-4 is used to calculate Federal Tax withholdings?

The Form W-4 allows the employee to provide the following information:

- Step 1: Federal Tax Marital Status
- Step 2: Multiple Jobs
- Step 3: Claim Dependents/Other Tax Credits
- Step 4(a): Other Adjustments – Other Income
- Step 4(b): Other Adjustments – Deductions
- Step 4(c): Other Adjustments – Extra (Additional) Withholding

The information above is used by payroll processes to determine the amount of Federal Tax to withhold.

4. Are all employees required to submit a new Form W-4?

No. Employees who have submitted Form W-4 in any year before 2020 are not required to submit a new form. Employers will continue to compute withholding based on the information from the employee's most recently submitted Form W-4.

Form W-4s submitted in 2020 or later must use the new form.

5. How often does the IRS change the Federal Tax withholding tables?

The IRS generally publishes updated Federal Tax withholding tables once a year. Federal Tax withholding tables are used to determine the amount withheld from an employee paycheck.

6. Are employees hired in 2020 or later required to use the redesigned form?

Yes. Beginning in 2020, new employees must use the redesigned form. Similarly, any employees hired prior to 2020 who wish to adjust their withholding must use the redesigned form.

7. It is January 2020 and an employee who started prior to 2020 would like to make a change using the 2019 Form W-4 to adjust the number of allowances, marital status or additional federal withholdings. Can the employee or employer go back to the 2019 Form W-4 and make any of these changes?

No. Starting January 2020, Form W-4 changes can only be made by completing the 2020 Form W-4.

8. An employee's last submitted Form W-4 used the pre-2020 form. If the employee decides to make a change to their Form W-4, do they need to use a new Form W-4?

Yes. All employees who change their Form W-4 January 2020, must use the new Form W-4

9. An employee's last submitted Form W-4 used the pre-2020 form. If the employee only wants to adjust Federal Tax withholdings, do they need to use a new Form W-4?

Yes. Any changes to Federal Tax withholding, including additional withholding amount starting January 2020, must use the new Form W-4.

10. What happens if an employee hired after 2019 does not submit a Form W-4?

New employees who fail to submit a Form W-4 starting 2020 will be treated as a 'Single or Married Filing Separately' filer with no other adjustments.

11. Does the new Form W-4 redesign affect pension recipients?

No. The current W-4P remains unchanged.

12. Are some steps on the Form W-4 optional?

Yes. The form is divided into 5 steps. The only two steps required for all employees are Step 1, where personal information such as name and filing status is entered, and Step 5, where the form is signed.

13. What happens if I only fill out Step 1 and then sign the form?

Your withholding will be computed based on the fixed exemption amount and tax tables associated with your Federal Tax Marital Status with no other adjustments.

In this scenario, an employee who selects the status “Married Filing Jointly” has \$12,900 annually subtracted from taxable wages (equivalent of three withholding allowances, 2020 figure); an employee selecting single or head of household has \$8,600 subtracted from taxable wages (equivalent of two withholding allowances, 2020 figure). The fixed exemption amount(s) are available in the IRS Publication 15-T.

14. What is the fixed exemption amount and how does it impact my Federal Tax withholdings?

The fixed exemption amount is the default (or fixed) dollar amount exempted from the employee’s annual taxable wage level. The fixed exemption amount is determined based on the employee’s Federal Tax Marital Status entered in ‘Step 1: Personal Information’ and whether ‘Step 2: Multiple Jobs’ is checked. The fixed exemption amount is subtracted from the annual taxable wage level (i.e., the figure that is used to determine Federal Tax withholdings).

The fixed exemption amount is determined as follows:

- When the ‘Step 2: Multiple Jobs’ box is checked the fixed exemption amount is \$0 (i.e., annual taxable wages are not adjusted downward)
- When the ‘Step 2: Multiple Jobs’ box is not checked the fixed exemption amount is:
 - ‘Single or Married Filing Separately’ and ‘Head of Household’: \$8,600 (2020 figure)
 - ‘Married Filing Jointly’: \$12,900 (2020 figure).

15. How are my Federal Tax withholdings impacted if I check the box in ‘Step 2: Multiple Jobs’?

Checking the box in ‘Step 2: Multiple Jobs’ will result in more taxes being withheld than if the box is not checked – based on: the use of tax tables that withhold at a higher rate; and no reduction of taxable wages using the fixed exemption amount. The IRS advises employees to use Step 2 if an employee has more than one job, or the employee is ‘Married Filing Jointly’ and both the employee and their spouse work.

Note: The fixed exemption amount(s) are available in IRS Publication 15-T. Also, refer to these FAQ’s for a description of the fixed exemption amount and how it used to determine Federal Tax withholdings.

16. Why do I need to account for multiple jobs (Step 2)? I have never done that before.

Tax rates increase as income rises, and only one standard deduction can be claimed on each tax return regardless of the number of jobs in the household. Therefore, if you have more than one job at a time or are married filing jointly and both you and your spouse work, more money should usually be withheld from the combined pay for all the jobs than would be withheld if each job was considered by itself. Adjustments to your withholding usually should be made to avoid owing additional tax, and potentially penalties and interest, when you file your tax return. It did not change with the recent tax law changes. The old Form W-4 accounted for multiple jobs using detailed instructions and worksheets that many

employees may have overlooked. 'Step 2: Multiple Jobs' of the redesigned Form W-4 lists three different options you may choose from to make the necessary withholding adjustments.

17. How do I fill out 'Step 3: Claim Dependents' on the Form W-4?

The amount entered in 'Step 3: Claim Dependents' will reduce your Federal Tax withholdings. Reduction in your tax liability, or Tax Credits, may be available for children under seventeen and other dependents that you may be able to claim. While the section on the Form W-4 is called 'Claim Dependents', this section is not limited to receiving credits for dependents. Other tax credits may also be available for education tax credits and foreign tax credits. To include these other tax credits, add an estimate of the amount for the year to your credits for dependents and enter the total amount in 'Step 3: Claim Dependents'.

18. What should a human resource or payroll administrator do if an employee needs help with a specific step on the Form W-4? Specifically, what if employees ask for help on 'Step 3: Claim Dependents'?

Administrators must never counsel tax advice to employees seeking detailed help on specific steps of the new Form W-4. Generally speaking regarding 'Step 3: Claim Dependents', administrators can direct employees to the appropriate IRS worksheet and the IRS Tax Withholding Calculator. They may also alert employees that dependents, such as 'Qualifying Children Under Age 17', do not equate to Allowances, since Allowances have been eliminated on the new Form W-4.

19. Are employees allowed to claim themselves as a dependent on the Form W-4?

The IRS states that you cannot claim yourself as a dependent on Federal Taxes.

20. What happens to my paycheck if I put an amount in the 'Step 3: Claim Dependents'?

Including an amount in 'Step 3: Claim Dependents' will directly reduce your Federal Tax withholdings per paycheck and increase your take home pay. Employees are reminded to use the IRS Tax Withholding Calculator to ensure that they do not under withhold Federal Taxes. Under withholding may reduce the amount of any refund you receive or may cause you to owe money when you file your return.

21. The Form W-4 has three values that are entered in 'Step 3: Claim Dependents'. Which of these three amounts do I enter in Pi/ESS/NYCAPS when a Form W-4 change is required?

Pi/ESS/NYCAPS only requires the final total for Tax Credits. Any worksheets/calculations are done outside of the system.

22. What happens to my paycheck if I put an amount in the ‘Step 4(a): Other Adjustments – Other Income’?

The amount entered into ‘Step 4(a): Other Adjustments – Other Income’ will be used in a calculation to determine the amount of additional Federal Taxes to withhold. Federal Taxes will be calculated assuming you will receive this additional other income. While there are many factors that go into the Federal Tax calculation, as a general rule, a higher ‘Step 4(a): Other Adjustments – Other Income’ amount will result in more Federal Tax withholdings.

23. What happens to my paycheck if I put an amount in the ‘Step 4(b): Other Adjustments – Deductions’?

The amount entered into Step 4(b): ‘Other Adjustments – Deductions’ will be used in a calculation to determine the amount by which Federal Tax withholdings are decreased. In effect, Federal Taxes will be calculated assuming your annual taxable wages are adjusted downward by the amount entered in ‘Step 4(b) Other Adjustments – Deductions’. While there are many factors that go into the Federal Tax calculation, as a general rule, a higher ‘Other Adjustments – Deductions’ amount will result in less Federal Tax withholdings.

24. How are Federal Taxes calculated for an employee who has multiple jobs with the City of New York?

The most recently submitted Form W-4 is used for Federal Tax calculations for payments made by each City agency to which you are employed.

The exception to this is ‘Step 3: Claim Dependents’, which can be applied to one job only. When filing a tax return, Tax Credits may only be claimed once, regardless of the number of jobs an employee had during the previous tax year. The job that the Tax Credits are associated with should normally be the highest paying job.

Additional rules exist for employees with active jobs in different tax entities. Those rules are:

- Form W-4 changes made on employee’s NYCHA job will not be automatically applied to other City or Water Authority jobs.
- Form W-4 changes made on employee’s Water Authority job will not be automatically applied to other City or NYCHA jobs.
- Form W-4 changes made on employee’s City job will not be automatically applied to other Water Authority or NYCHA jobs.

25. Are Federal Taxes calculated using an employee’s most recently submitted Form W-4 (even for retroactive payments)?

Yes. Federal Taxes are always calculated using the most recently submitted Form W-4. Prior Form W-4 submissions are never used during tax calculations.

26. Which Form W-4 is used for Federal Tax withholding calculations when an employee has more than one Form W-4 on file within a tax entity (or across multiple tax entities)?

PMS will always use data from the most recently filed Form W-4 as recorded in NYCAPS\ESS\Pi. More specifically, the most recently submitted Form W-4 within the specific tax entity is used.

27. How do I record that I am tax exempt on the Form W-4?

If you claim tax exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your tax return. To claim exemption from withholding, write “Exempt” on Form W-4 in the space **below** ‘Step 4(c): Other Adjustments – Extra Withholding’ and complete Steps 1 and 5. The Form W-4 will be rejected if the word “Exempt” is written on line 4(c). Do not complete any other steps on Form W-4. If you claim an exemption from withholding, you will need to submit a new Form W-4 and a signed, unaltered Withholding Certificate Affirmation.

28. Do employees claiming Tax Exempt status for Federal Taxes need to file a 2020 Form W-4?

Yes. Each year, employees must complete a Form W-4 along with a notarized Withholding Certificate Affirmation.

The IRS states employees may claim exemption from withholding for 2020 if they meet both of the following conditions: they had no federal income tax liability in 2019 and they expect to have no federal income tax liability in 2020. The 2019 Form W-4 expires February 17, 2020.

29. Where can I see the Form W-4 information that was used to calculate my Federal Taxes?

Employees may see their current Form W-4 information in the ‘Tax Withholdings’ selection in ESS.

30. Are there any Form W-2 boxes that are affected by the new Form W-4?

No. The Form W-2 design has not changed.

31. When is a new Form W-4 required to be submitted?

Per IRS Publication 505, employees should check their current Form W-4 values when any of the following life changes occur:

- Lifestyle: Marriage, divorce, birth or adoption of a child, home purchase, retirement, filing chapter 11 bankruptcy
- Wage Income: You or your spouse start or stop working or start or stop a second job
- Taxable Income Not Subject to Withholding - Interest income, dividends, capital gains, self-employment income, IRA (including certain Roth IRA) distributions
- Adjustments to Income: IRA deduction, student loan interest deduction, alimony expense

- Itemized Deductions or Tax Credits: Medical expenses, taxes, interest expense, gifts to charity, dependent care expense, education credit, child tax credit, earned income credit

32. How long can employees use the Form W-4 that they currently have on file?

Employees who do not need to change their Form W-4 can indefinitely use the Form W-4 they currently have on file. Unless employees need to change their Form W-4 data, there is currently no IRS or employer requirement for changing to the new Form W-4.

33. What should an employee do when transferring from one City job to another?

The employee should review their Federal Tax withholdings and submit a Form W-4 if a change is required.

34. What should an employee do when transferring from one City Entity to another?

The City of New York has 3 separate IRS Filing Entities: NYCHA, Water Authority, and City (for all non-NYCHA, non-Water Authority agencies). At year end, employees receive a separate Form W-2 from each of these Filing Entities. Consequently, a separate Form W-4 is required for each of these separate Filing Entities. Transfers among the 3 IRS Filing Entities require a new Form W-4.

35. If an employee with one active job begins an additional job within the same tax entity, does the employee need to fill-out a new Form W-4?

In general, employees are not required to fill out a new Form W-4 when starting an additional job within the same tax entity. Additional jobs can sometimes create additional earnings, and in that case the employee should consider updating their Form W-4 using the new form.

36. What should an employee do when returning to City service?

An employee returning to City service may be required to submit a Form W-4. The employee should review their Federal Tax withholding and act accordingly.

37. What if I don't want to reveal my non-City job income, such as income from earnings on investments or retirement income, to my employer (line 4a)?

Per the IRS, "You are not required to have tax on non-wage income withheld from your paycheck. Instead, you can pay estimated tax on this income using Form 1040-ES, Estimated Tax for Individuals. However, if you want to use Form W-4 to have tax for this income withheld from your paycheck, you have two options. You can report the income on line 4a. If you don't want to report this income directly on line 4a, you can use the Tax Withholding Estimator at www.irs.gov/W4app. The estimator will help you calculate the additional amount of tax that should be withheld from your paycheck. You will then

enter that amount on line 4c, without reporting the income to your employer. You also can check the box in Step 2(c) to have an additional amount withheld for reasons other than multiple jobs. If you expect to have dividend or capital gain income, your withholding will be more accurate if you have the estimator compute the withholding adjustment rather than reporting this income on line 4a.”

38. Is there a computer program that can assist me to complete Form W-4 if I have a complex tax situation?

Yes. To provide maximum accuracy, you are encouraged to use the Tax Withholding Estimator available at www.irs.gov/W4app. The estimator has been updated to be compatible with the 2020 Form W-4.

39. Will there still be an adjustment for nonresident aliens?

Yes. Nonresident alien employees should continue to follow the special instructions in IRS Notice 1392 when completing their Form W-4.

40. Can I still use allowances to adjust New York State/City tax withholdings from my paycheck?

Yes. Changes are only being made to the Form W-4. The IT-2104 form continues to allow users to adjust their State/City tax withholdings based on number of allowances.

41. What do the new Federal Tax Marital Status codes in ESS and on my pay stub represent?

Prior to 2020, Form W-4 used the following codes to indicate Federal Tax Marital Status:

Code	Description
A	Single
B	Married

Starting January 2020, Form W-4 will use the following additional codes to indicate the Federal Tax Marital Status:

Code	Description
D	Single or Married Filing Separately
E	Married Filing Jointly
F	Head of Household
G	Single or Married Filing Separately – Higher Rate
H	Married Filing Jointly – Higher Rate
I	Head of Household – Higher Rate

While the new Form W-4's will only allow entry of the new Federal Tax Marital Status codes, employees and payroll administrators will continue to see pre-2020 codes (i.e., "A" and "B") for users that have not submitted a new Form W-4.

The specific Federal Tax Marital Status code is determined by the employee's selection in Step 1 on the Form W-4 in conjunction with their choice on 'Step 2: Multiple Jobs'.

42. Where is more information available about the employee pay stub/statement?

The OPA website includes a section that explains each of the boxes on your pay stub/statement. The section is located at: <https://www1.nyc.gov/site/opa/my-pay/pay-statement-explained.page>

43. Why does the Federal Tax data on the ESS pay stub look different?

If you filled out a Form W-4 before 2020:

- The pay stub will continue to show the pre-2020 Federal Tax Marital Status (A - Single, B - Married) and the number of Federal Allowances provided on the last submitted Form W-4.
- The pay stub has also been updated with a section to show the data from the newly redesigned Form W-4 ('Step 3: Claim Dependents', 'Step 4(a): Other Adjustments – Other Income', 'Step 4(b): Other Adjustments – Deductions') – but this section will not include any Form W-4 data. The pay stub will simply show a value of "NA" (not applicable), since this information was not captured before 2020 and is therefore not used as part of the Federal Tax calculation.

If you filled out a new Form W-4 starting January 2020:

- The pay stub will show the new Federal Tax Marital Status codes (D, E, F, G, H or I). The code definitions are available in the Form W-4 FAQ document.
- The Number of Federal Allowances shows a value of "NA" (not applicable), since this information is not captured on the Form W-4 starting 2020 and is therefore not used as part of the Federal Tax calculation.
- The pay stub has been updated with a section to show the data from the newly redesigned Form W-4 ('Step 3: Claim Dependents', 'Step 4(a): Other Adjustments – Other Income', 'Step 4(b): Other Adjustments – Deductions'). This section will reflect the data from the last submitted Form W-4. If a dollar amount was not entered in 'Step 3: Claim Dependents', 'Step 4(a): Other Adjustments – Other Income' or 'Step 4(b): Other Adjustments – Deductions' sections on the Form W-4, then the pay stub will show a zero dollar value.

44. Are Federal Taxes withheld differently depending on which version of the Form W-4 an employee submitted?

Yes. While the Form W-4 continues to be the way employees tell their employers how to withhold Federal Taxes from their earnings, there are differences in the type of data captured on the form and how it is used by the employer in the Federal Tax withholding calculation. The redesigned Form W-4

introduced changes to collect additional information. The additional information is used by the Federal Tax withholding calculation as follows:

- Checking the 'Step 2: Multiple Jobs' box indicates that a set of higher tax rate tables are to be used.
- The annual amount entered in 'Step 3: Claim Dependents' directly reduces the amount of Federal Taxes withheld.
- A Fixed Exemption Amount automatically decreases the annual taxable wage level used to determine the Federal Tax withholding amount – but only if 'Step 2: Multiple Jobs' is not checked.
- The annual amounts provided in 'Step 4(a): Other Adjustments – Other Income' and 'Step 4(b): Other Adjustments – Deductions' adjust the annual taxable wage level used to determine the Federal Tax withholding amount.

45. Can HR / Payroll Administrators use NYCAPS or Pi to submit an employee Form W-4 change if an “old” paper Form W-4 (2019) was initially submitted for processing?

Starting January 6, 2020, NYCAPS and Pi will only allow data entry of the new (2020) Form W-4. Old (2019) Form W-4 data must be entered into NYCAPS or Pi by noon on January 3, 2020. If the old form data is not entered into NYCAPS or Pi by this date, then a new Form W-4 must be completed by the employee and provided to the agency's authorized HR/Payroll staff for data entry.

46. If an employee starts on January 6, 2020, should I use the new Form W-4 even though the onboarding started before 2020?

Generally speaking, job appointment data entry is performed in NYCAPS on the individuals first day at work. The NYCAPS work includes entry of Federal Tax data into NYCAPS from a completed Form W-4. If NYCAPS data entry is occurring on or after January 6, 2020, then the 2019 form cannot be used and the agency's authorized HR/Payroll staff will require the new signed Form W-4.

47. How will IRS Lock-In letters be treated starting 2020?

Effective January 1, 2020, IRS Form W-4 changed and no longer uses withholding allowances. Lock-In letters specify the number of withholding allowances required to arrive at the amount of federal tax withholding permitted by the IRS for employees. Employees with an IRS Lock-in in effect prior to January 1, 2020, will continue to have withholding taxes deducted as instructed in the prior year Lock-In letter. When the IRS revises current guidelines on how to handle Lock-In letter withholding modifications, OPA will proceed as instructed. This message will be updated once further information from the IRS is received.

48. Where can I find more information or help on the Form W-4?

Form W-4, Employee's Withholding Allowance Certificate (PDF)

- <https://www.irs.gov/pub/irs-pdf/fw4.pdf>

Publication 15-T: Federal Income Tax Withholding Methods

- <https://www.irs.gov/pub/irs-pdf/p15t.pdf>

Publication 505: Tax Withholding and Estimated Tax

- Awaiting release of document by IRS for 2020
- <https://www.irs.gov/publications/p505>

The IRS has published FAQ's on the draft Form W-4 for 2020:

- <https://www.irs.gov/newsroom/faqs-on-the-2020-form-w-4>

IRS Tax Withholding Estimator (Instructions):

- <https://www.irs.gov/individuals/tax-withholding-estimator>

IRS Tax Withholding Estimator (application):

- <https://apps.irs.gov/app/tax-withholding-estimator>