

Form W-4 (1995)

Want More Money In Your Paycheck?

If you expect to be able to take the earned income credit for 1995 and a child lives with you, you may be able to have part of the credit added to your take-home pay. For details, get Form W-5 from your employer.

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for 1 year only. It expires February 15, 1996.

Note: You cannot claim exemption from withholding if (1) your income exceeds \$650 and includes unearned income (e.g., interest

and dividends) and (2) another person can claim you as a dependent on their tax return. **Basic Instructions.** Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making

estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two Earners/Two Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Check Your Withholding. After your W-4 takes effect, you can use Pub. 919, Is My Withholding Correct for 1995?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. We recommend you get Pub. 919 especially if you used the Two Earner/Two Job Worksheet and your earnings exceed \$150,000 (Single) or \$200,000 (Married). Call 1-800-829-3676 to order Pub. 919. Check your telephone directory for the IRS assistance number for further help.

Personal Allowances Worksheet

A Enter 1 for yourself if no one else can claim you as a dependent		A
c You are single and have only one job; or		
B Enter 1 if:	c You are married, have only one job, and your spouse does not work; or	B
C Enter 1 for your spouse's wages from a second job or your spouse's wages (or the total of both) are \$1,000 or less.		C
D Enter number of dependents (other than your spouse or yourself) you will claim on your tax return.		D
E Enter 1 if you will file as head of household on your tax return (see conditions under Head of Household above)		E
F Enter 1 if you have at least \$1,500 of child or dependent care expenses for which you plan to claim a credit		F
G Add lines A through F and enter total here. Note: This amount may be different from the number of exemptions you claim on your return.		G
c If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.		
c If you are single and have more than one job and your combined earnings from all jobs exceed \$30,000 OR if you are married and have a working spouse or more than one job, and the combined earnings from all jobs exceed \$50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.		
For accuracy, do all worksheets that apply.		
c If neither of the above situations applies, Stop here and enter the number from line G on line 5 of Form W-4 below.		

Form W-4 Employee Withholding Allowance Certificate		OMB No. 1545-0010	
Department of the Treasury Internal Revenue Service		© For Privacy Act and Paperwork Reduction Act Notice, see reverse.	
1 Type or print your first name and middle initial	Last name	2 Your social security number	1995
Home address (number and street or rural route)		3 Single Married Married, but withhold at higher Single rate.	
City or town, state, and ZIP code		4 If your last name differs from that on your social security card, check <input type="checkbox"/> . Note: If married, you legally separated, new spouse is a nonresident alien, check the Single box.	
5	5		
6 Additional amount, if any, you want withheld from each paycheck	6 \$		<input type="checkbox"/>
7 Total number of allowances you are claiming (from line G above or from the worksheets on page 2 if they apply)			
c Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability. AND			
c This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability.			
I claim exemption from withholding for 1995 and I certify that I meet BOTH of the following conditions for exemption: If you meet both conditions, enter EXEMPT here		7	
Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.			
Employee's signature		Date, 19	
8 Employer's name and address (Employer: Complete 8 and 10 only if sending to the IRS)	9 Office code (optional)	10 Employer identification number	
Cat. No. 10220Q			