

What's a W-4 Form?

We all have taxes taken out of our paychecks if we earn an hourly wage. The W-4 Form is a form your employer gives you when you start a job. It tells them how much money to take out of your paycheck for taxes.

What's the difference between a W-4 and W-2 form?

W-4 Form: Before you get paid, you give instructions on how much money to take out of your paycheck for taxes.

W-2 Form: After the year ends, you get the summary of how much you made and how much tax was taken out.

What happens if I don't complete the form?

Your employer (After School Matters) still has to withhold taxes. If you don't turn in a W-4, your employer is required by law to withhold taxes as if you're single with no adjustments.

That means:

- More money will be taken out of your paycheck for taxes.
- You might get a bigger refund when you file your taxes, but you'll have less money in each paycheck during the year.

What happens if you mess it up?

Don't worry—it's not permanent! You can update your W-4 anytime and updates are reflected in the next paycheck. If too much tax is taken out, you'll get a refund when you file your taxes. If too little is taken, you might owe money later.

Why does it matter?

When you earn money, the government takes a portion to pay for things like roads, schools, and emergency services. This is called income tax. The W-4 helps ensure they take the right amount—not too much, not too little.

How do you fill it out?

It asks a few questions like:

- Are you single or married?
- Do you have multiple jobs?
- Do you have dependents?
- Do you want extra money taken out just in case?

If you're a teen with just one job and no kids, it's usually pretty simple. You can often just check a box that says something like "I only have one job."

State W-4

Step 1: Figure your basic personal allowances (including allowances for dependents)

Check all that apply:

No one else can claim me as a dependent.
 I can claim my spouse as a dependent.

1 Enter the total number of boxes you checked. 1 _____

2 Enter the number of dependents (other than you or your spouse) you will claim on your tax return. 2 _____

3 Add Lines 1 and 2. Enter the result. This is the total number of basic personal allowances to which you are entitled. You are not required to claim these allowances. The number of basic personal allowances that you choose to claim will determine how much money is withheld from your pay. See Line 4 for more information. 3 _____

4 Enter the total number of basic personal allowances you choose to claim on this line and Line 1 of Form IL-W-4 below. This number may not exceed the amount on Line 3 above, however you can claim as few as zero. Entering lower numbers here will result in more money being withheld(deducted) from your pay. 4 _____

Step 2: Figure your additional allowances

Check all that apply:

I am 65 or older. I am legally blind.
 My spouse is 65 or older. My spouse is legally blind.

5 Enter the total number of boxes you checked. 5 _____

6 Enter any amount that you reported on Line 4 of the Deductions Worksheet for federal Form W-4 plus any additional Illinois subtractions or deductions. 6 _____

7 Divide Line 6 by 1,000. Round to the nearest whole number. Enter the result on Line 7. 7 _____

8 Add Lines 5 and 7. Enter the result. This is the total number of additional allowances to which you are entitled. You are not required to claim these allowances. The number of additional allowances that you choose to claim will determine how much money is withheld from your pay. 8 _____

9 Enter the total number of additional allowances you elect to claim on Line 2 of Form IL-W-4, below. This number may not exceed the amount on Line 8 above, however you can claim as few as zero. Entering lower numbers here will result in more money being withheld(deducted) from your pay. 9 _____

IMPORTANT: If you want to have additional amounts withheld from your pay, you may enter a dollar amount on Line 3 of Form IL-W-4 below. This amount will be deducted from your pay in addition to the amounts that are withheld as a result of the allowances you have claimed.

----- Cut here and give the certificate to your employer. Keep the top portion for your records. -----

Illinois Department of Revenue
IL-W-4 Employee's Illinois Withholding Allowance Certificate

Social Security number _____ 1 Enter the total number of basic allowances that you are claiming (Step 1, Line 4, of the worksheet). 1 _____

Name _____ 2 Enter the total number of additional allowances that you are claiming (Step 2, Line 9, of the worksheet). 2 _____

Street address _____ 3 Enter the additional amount you want withheld (deducted) from each pay. 3 _____

City _____ State _____ ZIP _____ I certify that I am entitled to the number of withholding allowances claimed on this certificate.

Check the box if you are exempt from federal and Illinois Income Tax withholding and sign and date the certificate. Your signature _____ Date _____

Printed by the authority of the State of Illinois - 9th July, 2020. This form is authorized under the Illinois Income Tax Act. Disclosure of this information is required. Failure to provide information may result in this form not being processed and may result in a penalty.

Employer: Keep this certificate with your records. If you have referred the employee's federal certificate to the IRS and the IRS has notified you to disregard it, you may also be required to disregard this certificate. Even if you are not required to refer the employee's federal certificate to the IRS, you still may be required to refer this certificate to the Illinois Department of Revenue for inspection. See Illinois Income Tax Regulations 95 ILCS Code 100.7110.

What do these terms mean?

Federal W-4

Form W-4		Employee's Withholding Certificate		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.		2025
Step 1: Enter Personal Information	(a) First name and middle initial	Last name	(b) Social security number	
	Address		Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov.	
	City or town, state, and ZIP code			
(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)				
<p>TIP: Consider using the estimator at www.irs.gov/W4App to determine the most accurate withholding for the rest of the year if you are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.</p> <p>Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at www.irs.gov/W4App.</p>				
<p>Step 2: Multiple Jobs or Spouse Works</p> <p>Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do only one of the following.</p> <p>(a) Use the estimator at www.irs.gov/W4App for the most accurate withholding for this step (and Steps 3-4). If you or your spouse have self-employment income, use this option; or</p> <p>(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or</p> <p>(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/></p> <p>Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)</p>				
<p>Step 3: Claim Dependent and Other Credits</p> <p>If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):</p> <p>Multiply the number of qualifying children under age 17 by \$2,000 \$ _____</p> <p>Multiply the number of other dependents by \$500 \$ _____</p> <p>Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here 3 \$ _____</p>				
<p>Step 4 (optional): Other Adjustments</p> <p>(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income 4(a) \$ _____</p> <p>(b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here 4(b) \$ _____</p> <p>(c) Extra withholding. Enter any additional tax you want withheld each pay period 4(c) \$ _____</p>				
<p>Step 5: Sign Here</p> <p>Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.</p> <p>Employee's signature (This form is not valid unless you sign it.) _____ Date _____</p>				
<p>Employers Only</p> <p>Employer's name and address _____ First date of employment _____ Employer identification number (EIN) _____</p>				
For Privacy Act and Paperwork Reduction Act Notice, see page 3.		Cat. No. 102200		Form W-4 (2025)

Withholding:

This is the money your employer takes out of each paycheck and sends to the government for your taxes. It's kind of like paying your taxes a little bit at a time throughout the year.

Spouse:

A spouse is the person you're married to. If you're married, your tax situation might be different, especially if your spouse also works.

Multiple jobs:

This means you work more than one job at the same time. If you do, your total income is higher, so you might need more taxes taken out.

Dependents:

These are people who rely on you for financial support—usually kids. If you have dependents, you might pay less in taxes.

Claiming exempt on your W4:

This means your employer will not withhold federal income tax from your paycheck. While it increases your take-home pay, you are expected to pay all owed federal tax along with any penalties for underpayment (including interest on the unpaid taxes) when you file tax returns.

The dollar amount in 4(c) is for employer to withhold additional amounts in each paycheck on top of the standard taxes which includes federal and state income tax, social security, and medicare tax.

Additional taxes taken out:

- Federal and State income tax: calculated based on factors like your income, filing status, and if you have any kids.
- Social Security tax: calculated at 6.2% of your gross income, it helps fund the federal Social Security program and is a mandatory deduction.
- Medicare tax: 1.45% of your gross income, which helps fund the Medicare program and is a mandatory deduction.