

## **Call to Order**

Lorneth called the meeting to order at 3:01 pm.

## **Approval of Today's Agenda**

Senator Cody motioned to approve, Senator Cindy seconded motion, Agenda passed.

## **Presidents Report**

President Lorneth Peters presented information from the President's cabinet.

- The current total enrollment is at 11,048 students.
- University housing will no longer offer cable in the resident halls.

## **Treasurer's Report**

No report given.

## **Old Business**

- **Homecoming Review**
  - Senator Kelly Carpenter presented a follow up on Homecoming: The week went well with great participation. Thank you to everyone who participated in the door decorating.

## **New Business**

- **Staff Senate Executive Board Update**
  - Brandi Bickham has accepted the position of Treasurer
  - Matthew Kilpatrick has stepped down as Vice President
  - Vice President nominations will be accepted by email to be sent week of Nov. 25
- **Special Guest: Dannelle Whiteside**

Vice President of Legal Affairs, General Counsel, and Secretary to the Board of Trustees attended the meeting to share the role of the legal office and provide an update on the Animals on campus policy.

  - Role of the University Attorney & Legal Services office: Looking over contracts, working with Human Resources, Reviewing policies, quarterly Board of Trustee meeting preparation.
  - The office completes investigations on internal issues, reviews policies for legality, and coordinates efforts on external issues where the university is represented by the state.
  - The Animals on Campus policy was recently updated and enacted June 2018.
    - A Service Animal can only be a dog or a miniature horse. An Emotional Support Animal can be any animal.
    - Service Animals are permitted anywhere on campus.

- Emotional Support Animals are only permitted in housing. In the residence halls, stickers will be added to the doors of residents with animals to help alert campus staff or others entering the space that an animal is present.
- If you encounter an individual with an animal, there are only two questions you may ask:
  - 1. Is the animal required for a disability?
  - 2. What work or task does the animal perform?
  - If the individual answers yes to the first question, then they have access to the space and cannot be restricted.
  - If they answer that the animal is an Emotional Support Animal, they can be reminded that ESAs are only permitted in housing.
- TN law makes it a class 2 misdemeanor to misrepresent that you have a disability.
- Many questions were asked regarding the animals on campus:
  - Q. What if the person says No to question one, do we say something? A. Unless the animal is disruptive, Dannelle suggests it is not necessary to approach individuals with animals.
  - Q. Is this a state law that supersedes federal law? A. We're rolling the dice on this. The federal law leaves room for interpretation and in the absence of firm information we will follow the state law.
  - Q. What questions can we ask? A. They are listed in the policy.
  - Q. Is greek village included in this policy? A. Yes
  - Q. Dogs are often not caged in rooms, Is it part of the policy that they must be? A. They have to be under the care / control of the owner. In a closed room counts, this is why the stickers are added to the room doors.
  - Q. What is a service animal is not on a leash? A. Service animals may not be on a leash if it impedes their work or task.
  - Q. Do we keep records of the animal's shots? A. ESAs in housing, yes.
  - Q. Is there a pet fee? A. No, because they are not pets.
  - Q. What are the regulations if the student does not clean up after the animal? A. Cleaning fees can be passed on to the student.
  - Q. What do we do if the animal is not in control by the owner? A. Ask first – are they really causing an issue? If they are truly out of control, you can have a simple conversation if you are comfortable or you can call campus police.

- Q. If the person that owns the animal gives the dog to other students to watch, is that still considered okay? A. No, The animal must always be in the owner's control
- Q. What if there is a student with an ESA outside? A. Emotional Support Animals should never be outside of housing. We can refer to the policy when speaking with students.
- Advice from Dannelle – if a dog is not being out of control or disruptive, it's best to leave them alone.

- **Special Guest: Janice Weyant, Payroll**

Janice presented on the new IRS 2020 W4 form.

- A packet was provided and is attached to the minutes with sample draft forms. The major changes include exemptions going away and filing status must match your tax return.
- The new form is not required for current employees unless you make a change in the New Year. All new employees hired will be required to complete this new W4.
- If you are completing the new W4:
  - On the form, Sections 1 and 5 are the minimum requirement.
  - Section 2 is for individuals with multiple jobs or a spouse that works.
  - You must pick one of three options to calculate:
    - Tax calculator - will require you to have documents worksheet included, easiest option if only two jobs
    - Section 3 is for claiming dependents
    - Section 4 a. income deductions (non-taxed)
      - b. itemized deductions
    - extra withholding
    - \*No place for exemption on this form - but you can write it on the form in the black space above #5 ( just a line on the form)
- The form looks scarier than it is. If you like your taxes the way they are, you do not have to do the new form. Self-service will be updated to support both the old form and the new form.
- The tax table provided in the handout shows all x's because the final numbers have not been decided yet.
- Frequent IRS questions and answers are included in the packet.
- Question from the senators:
  - Q. IS a contract job considered a second job? A. No
  - Q. Married + 1 child – if both parents claim dependent are you over? A. Yes, only one of the parents can claim

- Q. Odd jobs – just a few hours, but they do withhold. Does the new form need completed? A. Yes, you must check box for two jobs, but you only check I on the highest paid job not both.
- Q. So the money for dependents comes to you throughout the year, not as a refund? A. Yes.
- Q. With a retired spouse, how do we file? A. Tax is already withheld on retirement so complete the tax calculator.

**\*\*The goal of the form is to avoid owing taxes at the end of the year but also to avoid the federal government giving refunds.**

- The tax calculator will help with all complex issues and will allow you to make adjustments to have more or less withheld.
- Payroll cannot give out specific tax advice, suggests the tax calculator for all scenarios.
- Recommended you do this once a year.
- Employees can contact Janice for help with the tax calculator. Can call or email to setup an appointment for assistance.

- **Help an Elf**

Senator Kelly Carpenter provided an update on the Help an Elf project for Staff Senate.

- A family with four children has been adopted by staff senate. All funds donated will be split among the children to be spend evenly, hopefully providing a good number of gifts for each.
- If there is an exceptional amount raised, extra funds will be given to the Student Affairs office to help purchase grocery store gift cards for the families.
- All donations should be submitted to Kelly Carpenter or Lorneth Peters by Friday Nov. 22. The process to collect cash allows the Social Responsibility committee to immediately go shopping.
- For anyone with concerns about the cash, it is counted by multiple people and recorded. All receipts from the shopping are submitted along with a full report of what has been purchased.
- The committee will shop and wrap the gifts prior to the Student Affairs deadline of Dec. 4. A full report of money collected and purchases made will be provided at the next meeting.

- **Staff Senate Committee Discussion**

Senators were asked to break off into their committees to meet and discuss plans for the upcoming semester.

## **University Standing Committee Reports**

No reports.

**Staff Senate Committee Selection**

- Awards Committee
- Constitution and Bylaws Committee
- PeayBay Committee
- Social Responsibility Committee
- Staff Appreciation Committee
- Strategic Planning Committee - NR
- Sustainability Committee

**Department/Division Updates**

No reports

**Announcements**

- **Next Meeting: 12/18/2019 | 3:00 pm | UC 307**

**Adjourn:** Meeting was adjourned.

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## **Caution: *DRAFT-NOT FOR FILING***

This is the second early release draft of the 2020 IRS Form W-4, which the IRS is providing now so that programming of payroll systems can begin. The title of Form W-4 has been changed to Employee's Withholding Certificate (removing the word "Allowance").

Note that in this second early release draft of Form W-4, the computation of withholding has not changed from the first early release posting. The next early release of Publication 15-T is scheduled for the middle of August and will expand on the first draft including separate computations for figuring withholding for employees who file a 2020 Form W-4 in 2020 and for a 2019 or earlier Form W-4.

Although the final Form W-4 will not be posted for a few months, there will be no further substantive changes. One of the primary reasons the IRS is releasing the drafts is so that this draft and the forthcoming draft Pub. 15-T can be used for programming payroll systems now.

See [IRS.gov/W4](https://www.irs.gov/W4) for information on the Form W-4, and [IRS.gov/Pub 15-T](https://www.irs.gov/pub/15-T) for the latest information on the employer instructions.

Draft forms generally are subject to OMB approval before they can be officially released. Early release drafts are at [IRS.gov/DraftForm](https://www.irs.gov/DraftForm) , and may remain there even after the final release is posted at [IRS.gov/Lat](https://www.irs.gov/Lat)

[tFom1s](#). We plan to issue the final revision of the 2020 Form W-4 and Publication 15-T in late Fall. If you have comments on this draft, you can submit them to [W1.W4.Cornment@IRS.gov](mailto:W1.W4.Cornment@IRS.gov) by September 9, 2019. We can't respond to all comments due to the high volume we receive.

Form **W-4**Department of the Treasury  
Internal Revenue Service**Employee's Withholding Certificate**

OMB No. 1545-0074

**@20**

- ▶ 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.

<b>Step 1:</b> <b>Enter</b> <b>Personal</b> <b>Information</b>	(a) First name and middle initial Last name Address City or town, state, and ZIP code	(b) Social security number
	▶ Does your name match the name on your social security card? 111191, to ensure you get credit for earnings, contact SSA at 800-772-2133 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .	
	Cc) <input type="radio"/> Single or Married filing separately <input type="radio"/> Married filing jointly (or Qualifying widow(er)) <input type="radio"/> 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.)	

Complete Steps 2 through 4 **ONLY** if they apply to you. To see if you are exempt from withholding or if you have concerns about your privacy, see page 2. Everyone must complete Step 5. See instructions on page 2.

<b>Step 2:</b> <b>Multiple Jobs</b> <b>or Spouse</b> <b>Works</b>	Complete this step if you hold more than one job at the same 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. (a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for most accurate withholding; or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or (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 accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld. <input type="checkbox"/> <b>D</b> <b>CAUTION:</b> If you have privacy concerns, choose (a) or (b). If you and/or your spouse have income from self-employment, including as an independent contractor, choose (a).	
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Complete Steps 3 through 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 through 4(b) on the Form W-4 for the highest paying job.)

<b>Step 3:</b> <b>Claim</b> <b>Dependents</b>	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 ▶ -\$ Multiply the number of other dependents by \$500 ▶ -\$ Add the amounts above and enter the total here		3	\$	
	<b>Step 4</b> <b>(optional):</b> <b>Other</b> <b>Adjustments</b>	(a) <b>Other income.</b> 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. You should not include income from any jobs		4 (a)	-\$
		(b) <b>Deductions.</b> 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)	-\$
(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each pay period		4 (c) \$			

<b>Step 5:</b> <b>Sign</b> <b>Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. ▶ <b>Employee's signature</b> (This form is not valid unless you sign it.) ▶ <b>Date</b>		
	<b>Employers Only</b>	Employer's name and address	First date of employment



## General Instructions

### Future Developments

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to [www.irs.gov/FormW4](http://www.irs.gov/FormW4).

### Purpose of Form

Complete this worksheet allowing your employer to calculate so that your employer can **withhold** the **correct federal income tax** from your pay. If too little is withheld, generally you will owe tax when you file your tax return and may owe a penalty. If too much is withheld, generally you will be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the amounts on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505.

**Exemption from withholding.** You may claim an exemption from withholding for 2020 if you meet both of the following conditions: you owed no federal tax in 2019 **and** you expect to owe no federal income tax in 2020. You owed no federal income tax in 2019 if your total tax on line 16 on your 2019 Form 1040 is zero or if line 16 is less than the refundable credits on the total of lines 18a, 18b, and 18c. You expect to owe no federal income tax in 2020 if you expect the same result in 2020. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2020 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c) and complete Steps 1 and 5. 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 by February 16, 2021.

### Your Privacy

If you want additional withholding and are concerned about your privacy in Steps 2 and/or 4(a), you may check the box in Step 2(c) or enter an additional amount you want withheld per pay period in Step 4(c).

**When to use the estimator.** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) if you:

1. Expect to work only part of the year;
2. Have dividend or capital gain income or are subject to additional taxes, such as the net investment income tax;
3. Have self-employment income (see below);
4. Prefer the most accurate withholding for multiple job situations; or
5. Prefer to limit information provided in Steps 2 through 4 but don't want to sacrifice accuracy.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

## Specific Instructions

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you have more than one job at the same time or are married filing jointly and you and your spouse both work.

Consider checking the box in Step 2 if there are only two jobs in the household. The standard deduction and tax brackets will be divided equally between the two jobs.

**Multiple job households.** Complete Steps 3 through 4(b) on only one Form W-4 in the household.  
Withholding will be correct if you do this on the Form W-4 for the highest paying job.

**Step 3.** Step 3 of Form W-4 provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a **qualifying relative**. For additional eligibility requirements for these credits, see Pub. 972, Child Tax Credit and Credit for Other Dependents. You can also include **other tax credits** in this step, such as education tax credits and the foreign tax credit. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

### Step 4 (optional).

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2020 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from your pay **each pay period**, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.

**Multiple Jobs Worksheet** (Keep for your records.)

Use this worksheet if you choose the option in Step 2(b) on Form W-4. Complete this worksheet for only one of the jobs in the household and enter the result on the Form W-4 for that job. Withholding will be most accurate if you enter the result on the Form W-4 for the highest paying job.

**Note:** If more than one job has annual wages of more than \$99,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App).

**Two jobs.** If you have two jobs or you're married filing jointly and your spouse also works, find the amount from the appropriate table on page 4. Using the "Higher Paying job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, skip to line 3.

**1** \$ \_\_\_\_\_

**2 Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.

**a** Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a.

**2a** \$ \_\_\_\_\_

**b** Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter on line 2b.

**2b** \$ \_\_\_\_\_

**c** Add the amounts from lines 2a and 2b and enter the result on line 2c.

**2c** \$ \_\_\_\_\_

**3** Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc.

**3** \_\_\_\_\_

**4** **Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. (You may round this to the closest whole dollar amount.) Enter this amount here and in **Step 4(c)** of Form W-4 for the

highest paying job (along with any other additional amount you want withheld).

**4** \$ \_\_\_\_\_

**Deductions Worksheet** (Keep for your records.)

Enter an estimate of your 2020 itemized deductions. Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 10% of your income.

**1** \$ \_\_\_\_\_

**2** Enter: • \$XX,XXX if you're head of household  
• \$XX,XXX if you're single or filing jointly as a taxpayer  
• \$XX,XXX if you're married filing jointly as a taxpayer

**2** \$ \_\_\_\_\_

**3** If line 1 is greater than line 2, subtract line 2 from line 1. If line 2 is greater than line 1, enter "-0-"

**3** \$ \_\_\_\_\_

**4** Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments. See Pub. 505 for more information.

**4** \$ \_\_\_\_\_

**5** **Add** lines 3 and 4. Enter the result here and in **Step 4(b)** of Form W-4

**5** \$ \_\_\_\_\_

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(1)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to the State, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We also may disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a 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 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.

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary									
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999
\$0 - 9,999	\$X	\$XXX	\$X,XXX	\$X,XXX	\$X,XXX	\$X,XXX	\$X,XXX	\$X,XXX	\$X,XXX	\$X,XXX
\$10,000 - 19,999	xxx	x,xxx	X,XXX	x,xxx	X,XXX	x,xxx	x,xxx	x,xxx	x,xxx	X,XXX
\$20,000 - 29,999	X	X,XXX	X,XXX	X,XXX	x,xxx	X,XXX	X,XXX	X,XXX	x,xxx	x,xxx
\$30,000 - 39,999	X, XX	x,xxx	X,XXX	X,XXX	X,XXX	x,xxx	X,XXX	x,xxx	X,XXX	x,xxx
\$40,000 - 49,999	X,XXX	x,xxx	x,x,p<	X.XXX	x,xxx	X,XXX	x,xxx	x,xxx	X,XXX	x,xxx
\$50,000 - 59,999	x,xxx	x,xxx	X,XXX	x,xxx	x,xxx	X,XXX	X,XXX	x,xxx	X,XXX	x,xxx
\$60,000 - 69,999	X,XXX	<xxx	x,xxx	x,xxx	x,xxx	X,XXX	x,xxx	x:Xxx	x,xxx	x,xxx
\$70,000 - 79,999	x,xxx	x,xxx	x,xxx	x,xxx	x,xxx	x,xxx	x,xxx	x,xxx	x,xxx	xx,xxx
\$80,000 - 99,999	x,xxx	X,XXX	x,xxx	X,XXX	x,xxx	X,XXX	X,XXX	xx,xxx	xx,xxx	.xxx
\$100,000- 49,999	X,XJX	X,XJX	X,XJX	X,XJX	X,xxx	X,xxx	X,X,xx	r,XXX	G,XXX	X,XXX
\$150,000 - 239,999	xpcpc	xpcpc	X, X	X, X	X,xxx	X,xxx	x)S,xxx	X,XXX	X:,xxx	xxx
\$240,000 - 259,999	X,	x	X	X	X,xxx	X,xxx	XXrXXX	xx,xxx	X: xxx	xxx
\$260,000 - 279,999	X,XXX	X,xxx	X)<xx	X,xxx	x,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx
\$280,000 - 299,999	X,xxx	x,xxx	x,xxx	x,xxx	x,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx
\$300,000 - 319,999	X,xxx	x,xxx	x,xxx	x,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx	xx,xxx
\$320,000 - 364,999	X,xxx	x,xxx		xx,xxx	xx,xxx	xx,xxx	XX,xx<	J)(,xxx	:X:X	xx,xxx
\$365,000 - 524,999	X,xxx	x,xxx		xx,xxx	xx,xxx	xx,xxx	xx,XxIX	X-X,xxx	,xxx	xx,xxx
\$525,000 and over	X,xxx	x,xxx	)ix,>00(	xx,xxx	xx,xxx	xx,xxx	XX!0OC	xx,xxx	,oc,	xx,xxx

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## 1. Why redesign Form W-4?

The new design reduces the form's complexity and increases the transparency and accuracy of the withholding system. While it uses the same underlying information as the old design, it replaces complicated worksheets with more straightforward questions that make accurate withholding easier for employees.

## 2. What happened to withholding allowances?

Allowances are no longer used for the redesigned Form W-4 to increase transparency, simplicity, and accuracy. In the past, the value of a withholding allowance was tied to the amount of the personal exemption. Due to changes in law, currently you cannot claim personal exemptions or dependency exemptions.

## 3. 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 merely because of the redesign. Employers will continue to compute withholding based on the information from the employee's most recently submitted Form W-4.

## Employee FAQs

### 4. My tax situation is simple. Are some questions optional?

Yes. The form is divided into 5 steps. The only two steps required for all employees are Step 1, where you enter personal information like your name and filing status, and Step 5, where you sign the form. If Steps 2 - 4 apply to you, your withholding will more accurately match your tax liability if you complete them.

### 5. What happens if I only fill out step 1 and then sign the form?

Your withholding will be computed based on your filing status's standard deduction and tax rates, with no other adjustments.

### 6. When should I increase my withholding?

You should increase your withholding if:

- you hold more than one job at a time or you and your spouse both have jobs (Step 2) or
- you have income from sources other than jobs that is not subject to withholding (line 4a).

If you do not make these adjustments, you will likely owe additional tax when filing your tax return, and you may owe interest and penalties. With regard to income from other sources, you can pay estimated tax instead of having extra withholding.

### 7. When should I decrease my withholding?

If you are eligible for income tax credits such as the child tax credit or credit for other dependents, and/or you are eligible for deductions (other than the standard deduction), you can follow the instructions described in lines 3 and 4b to decrease your withholdings by the appropriate amount.

## 8. I want a refund when I file my tax return. How should I complete the redesigned Form W-4?

The redesigned Form W-4 makes it easier for you to have your withholding match your tax liability. But some employees may prefer to have more of their money withheld from their paychecks throughout the year and then get that money back as a refund when they file their tax returns. The simplest way to increase your withholding is to enter on line 4c the additional amount you would like your employer to withhold from each paycheck after your Form W-4 takes effect. You also can check the box in Step 2(c) to have an additional amount withheld for reasons other than multiple jobs. Whether you will be due a refund (and, if so, the amount of your refund) when you file your tax return depends on the details of your entire tax situation.

## 9. 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. All of this has been true for many years; 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 of the redesigned Form W-4 lists three different options you may choose from to make the necessary withholding adjustments.

## 10. Which option in Step 2 should I use to account for my multiple jobs? Which is most accurate? What if I don't want to reveal to my employer on my W-4 that I have a second job?

Step 2 allows you to choose **one** of three options, which involve tradeoffs between accuracy, privacy, and ease of use:

- **Option 1:** For maximum accuracy and privacy (to avoid revealing to your employer on your W-4 that you have multiple jobs) use the Tax Withholding Estimator at [www.irs.gov/W4app](http://www.irs.gov/W4app). You will be guided to enter an additional amount to withhold on line 4c. You will need to know the approximate amount of pay for each job, but you will need to enter the additional amount on the Form W-4 for only one of the jobs. If pay for any of the jobs changes significantly, you will need to furnish a new Form W-4 to have accurate withholding.
- **Option 2:** If you do not have access to the online Tax Withholding Estimator but wish to have roughly accurate withholding while retaining privacy, you may use Worksheet 1 on page 3 and similarly be guided to enter an additional amount to withhold on line 4c. You will need to know the approximate amount of pay for each job, but you will need to enter the additional amount on the Form W-4 for only one of the jobs. If pay for any of the jobs changes the additional withholding amount in the lookup table, you will need to furnish a new Form W-4 to have accurate withholding.
- **Option 3:** If there are only two jobs held at the same time in your household, you may check the box in Step 2 on the forms for both jobs. The standard deduction and tax brackets will be divided equally between the two jobs. You would not need to furnish a new Form W-4 to account for pay changes at either job. This option is less accurate—more tax than necessary may be withheld from your wages—but you generally won't have too little tax withheld. (The more similar the earnings at the two jobs, the more accurate this option will be. To get an idea of how much overwithholding you

'can expect in your case, see the tables that will be provided in the 2020 Pub. 505.) This option reveals to your employer on your W-4 that you have multiple jobs in your household. But it also is the easiest option to use: just check the box.

**11. The instructions above Step 3 say that in multiple job households, adjustments in lines 3 through 4b are to be made on only one form, and that withholding will be most accurate if the adjustments are made on the W-4 for the highest paying job. But what happens if pay at two jobs is relatively similar or if the job that pays more changes over time?**

In general, making these adjustments on the Form W-4 for the highest paying job increases accuracy. However, if the jobs in your household pay about the same or if the job that pays more changes over time, it is less important which Form W-4 is used to make the adjustment.

**12. What if I have a side gig where I'm not treated as an employee?**

If you have self-employment income, you will generally owe both income tax and self-employment tax. Form W-4 is primarily intended to be used by employees who are not subject to self-employment tax. Thus, like the old Form W-4, the redesigned Form W-4 does not compute self-employment tax. If you would like to use Form W-4 to make an adjustment to your withholding to account for self-employment income that you will receive from another source, use the Tax Withholding Estimator at [www.irs.gov/W4app](http://www.irs.gov/W4app) or refer to IRS Publication 505.

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

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](http://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.

**14. I have a more complex tax situation. Is there a computer program I can use to help me complete Form W-4?**

Yes. To provide maximum accuracy, you are encouraged to use the Tax Withholding Estimator available at [www.irs.gov/W4app](http://www.irs.gov/W4app). Updates and improvements to the estimator are underway that will be compatible with the redesigned Form W-4 in 2020. You may wish to use the withholding estimator if you:

- expect to work only part of the year,
- have dividend or capital gain income or are subject to additional taxes, such as the net investment income tax,
- have self-employment income,
- prefer the most accurate withholding for multiple job situations, or
- prefer to limit information provided in Steps 2-4 but do not want to sacrifice accuracy.

**Agenda****11/20/2019 | 3:00 PM | UC 307****Employer FAQs****15. Does this mean our software will need two systems-one for forms submitted before 2020 and another for forms submitted after 2019?**

Not necessarily. The same set of withholding tables will be used for both sets of forms. You can apply these tables separately to systems for new and old forms. Or, rather than having two separate systems, you may prefer to use a single system based on the redesigned form. To do this, you could enter zero or leave blank information for old forms for the data fields that capture the information on the redesigned form but was not provided to you under the old design. Additional guidance will be provided on the payroll calculations needed based on the data fields on the new and old forms.

**16. How do I treat employees hired after 2019 who do not submit a Form W-4?**

New employees who fail to submit a Form W-4 after 2019 will be treated as a single filer with no other adjustments. This means that a single filer's standard deduction with no other entries will be taken into account in determining withholding. The IRS and the Treasury Department anticipate issuing guidance consistent with this approach.

**17. Are employees hired after 2019 required to use the redesigned form?**

Yes. Beginning in 2020, all 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.

**18. What about employees hired prior to 2020 who want to adjust withholding from their pay dated January 1, 2020, or later?**

Employees must use the redesigned form.

**19. May I ask all of my employees hired before 2020 to submit new Forms W-4 using the redesigned version of the form?**



## **Agenda**

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Yes. You may ask, but as part of the request you should explain that:

- they are not required to submit new Form W-4 and
- if they do not submit a new Form W-4, withholding will continue based on a valid form previously submitted.

For those employees who furnished forms before 2020 and who do not furnish a new one after 2019, you must continue to withhold based on the forms previously submitted. You are not permitted to treat employees as failing to furnish Forms W-4 if they don't furnish a new Form W-4. Note that special rules apply to Forms W-4 claiming exemption from withholding.

### **20. Will there still be an adjustment for nonresident aliens?**

Yes. The IRS will provide instructions in the 2020 Publication 15-T, Federal Income Tax Withholding Methods on the additional amounts that should be added to wages to determine withholding for nonresident aliens. Additionally, nonresident alien employees should continue to follow the special instructions in Notice 1392 when completing their Forms W-4.