

Making Work Pay Credit and Form W-4 Employee's Withholding Allowance Certificate

- **You may need a withholding “check up” due to tax law changes if you are:**
 - an employee with multiple jobs
 - a married couple and both husband and wife work
 - a retiree who receives a pension and does not have any wage income
 - an employee who does not have a valid social security number
 - an employee who can be claimed as a dependent on someone else's return
 - an employee who receives Social Security, SSI, Railroad Retirement or Veteran's Disability Payments
- **If you fall into one of the above categories, the tax being withheld from your pay or pension under the *Making Work Pay Credit* may not be enough.**
- **Not having enough tax withheld may reduce your refund or you may owe tax when you file your income tax return.**
- **Don't let withholding changes catch up with you when you file your 2009 or 2010 income tax return. Complete your withholding “check up” by following the steps below.**

Step 1

Gather your pay stubs and a copy of your most recent tax return.

Step 2

Review Publication 919, *How Do I Adjust My Tax Withholding?* Or access the withholding calculator on IRS.gov.

Step 3

Give your employer a revised Form W-4. Pensioners can adjust their withholding by giving the pension payer a revised Form W-4P.

Visit IRS.gov/recovery for more details on the *Making Work Pay Credit*. Forms and publications are available on www.irs.gov or by calling the IRS at 1-800-829-3676.



Department of the Treasury
Internal Revenue Service

www.irs.gov

Publication 4766 (5-2009)
Catalog Number 53200M

Internal Revenue Service



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