

Quick Reference: Using the IRS Withholding Estimator

Access the IRS Withholding Estimator webpage: <https://www.irs.gov/individuals/tax-withholding-estimator>

Before proceeding to the estimator, carefully review the section titled, "Plan Ahead: Tips for Using This Program."

Access Your Online Paystub

You will need your most recent paystub to accurately answer questions in the estimator.

1. Visit the Office of Human resources website (www.clemson.edu/human-resources/index.html), and select "HR Self Service" from the menu on the upper right side of the page.
2. Log in using your Clemson username and password.
3. Authenticate with Duo. (View Duo instructions at ccit.clemson.edu/support/faculty-staff/two-factor-authentication/)
4. In the top center of the screen, select "Self Service."
5. Click "Payroll and Compensation."
6. Click "Pay."
7. Select your most recent paycheck.

The page-by-page instructions that follow include the sequence of screens and requested data fields within the IRS [Withholding Estimator](#). Along with each screen from the estimator, you will find guidance for using your most recent paystub to complete the requested fields.

Step 1 – About You

Clemson University is unable to provide guidance on your personal filing status. As indicated in the "Before You Begin" section of the IRS Tax Withholding Estimator home page, having your most recent paycheck and income tax return handy may help you answer the questions in the IRS Tax Withholding Estimator. Once you have completed Step 1, click "NEXT" to proceed to the next page.

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Tax Withholding Estimator

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1 2 3 4 5 6

About You Income & Withholding Adjustments Deductions Tax Credits Results

About You

Select the information that best describes how you anticipate filing your 2019 tax return.

1 of 5: Filing Status

What filing status will you use for your tax return? (*Required) ?

- ☐ Single
- ☐ Married filing jointly
- ☐ Married filing separately
- ☐ Head of Household
- ☐ Qualifying widow(er)

While on this page, you will be prompted to answer a total of 5 questions. Questions 2 through 5 pop-up after you provide a response to the previous question.

Question 2 will be about Dependents

Question 3 pertains to your source of income and how many jobs you expect to hold

Question 4 is in regards to pension income

Question 5 asks about other sources of income and your demographics

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Step 2 – Income & Withholding

In this section, you will be prompted to answer questions about the job(s) you will have in this year, as well as Other Sources of Income and Tax Payment.

Income & Withholding

Enter your income and withholding for each job and/or pension you will earn income from this year. Each job should be entered separately; the order in which you enter them does not matter. Round to the nearest dollar value.

Your Job

Do you expect to hold this job the entire year (Jan. 1 through Dec. 31)? (*Required)

☒ Yes
 ☐ No

When prompted for "How frequently are you paid?" select "Twice monthly" for pay you will receive from Clemson University.

How frequently are you paid? (*Required)

Select an option

Clemson University pay periods end on either the 15th or the last day of the month. On your paycheck, you can find the Pay End Date in the top center of your paystub.

On what date did your most recent pay period end? (MM/DD/YYYY) (*Required)

Enter Date...

Input requested information to reflect your 2020 earnings:

Enter the total wages you expect to receive this year: (*Required)

Enter Amount...

Enter the amount of any bonuses you expect to receive this year:

Enter Amount...

Step 2 – Income & Withholding (continued)

Using your last pay statement, enter the total federal income taxes withheld: ?

Year to date: (*Required)

From last check: (*Required)

Before moving to the next two questions, note the following:

1. If you participate in retirement OR 401k, 403b or 457 plans, make sure to check the box indicating that you have contributed to a tax-deferred retirement plan this year.
2. The "BEFORE-TAX DEDUCTIONS" section of your most recent paystub will indicate whether you have participated in any other before-tax deductions. This includes, but is not limited to, health plans, vision plans, dental plans, MoneyPlus items, pre-tax parking, etc. If you have participated in any other before-tax deductions, make sure to check the box indicating that you have contributed to a cafeteria or other pre-tax plan this year and input applicable contributions as requested.

The table on the next page will help you to answer the next two questions.

Did you, or will you, contribute to a tax-deferred retirement plan, such as a 401(k)? ?

- ☒ Yes
☐ No

How much do you anticipate contributing per year? (*Required) ?

Did you, or will you, contribute to an HSA, FSA, pre-tax childcare credit account or other "cafeteria plan"? ?

- ☒ Yes
☐ No

How much do you anticipate contributing per year? (*Required) ?

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Step 2 - Income and Withholding (continued)

1. If you participate in retirement **OR** 401k, 403b or 457 plans, use the "BEFORE-TAX DEDUCTIONS" section of your most recent paystub to complete the following table.

Input the sum of all " <u>Current</u> " retirement and/or 401k, 403b, 457 amounts	A	_____
Input the # of pay periods remaining in 2020 (n/a if using final 2019 paystub)	B	_____
Multiply A x B to obtain remaining contributions	A x B = C	_____
Input the sum of all " <u>YTD</u> " amounts for retirement and/or 401k, 403b, 457 plans	D	_____
Add C + D to obtain total expected <i>tax-deferred retirement plan</i> amount	C + D = E	_____

2. Input the total (E) in the anticipated contribution field that corresponds with "Did you, or will you, contribute to a tax-deferred retirement plan, such as a 401(k)?"
3. If you have any other items listed under "BEFORE-TAX DEDUCTIONS" on your most recent paystub, complete the following table.


Input the sum of all other " <u>Current</u> " amounts not used in the step above	F	_____
Less: Input " <u>Current</u> " amount of "Optional Life Pre-Tax*" listed under "EMPLOYER PAID BENEFITS"	G	_____
Total current pre-tax deductions	F - G = H	_____
Input the # of pay periods remaining in 2020 (n/a if using final 2019 paystub)	I	_____
Multiply H x I to obtain remaining contributions	H x I = J	_____
Input the sum of all " <u>YTD</u> " amounts under "BEFORE-TAX DEDUCTIONS" (if applicable) that were not used in the step above	K	_____
Less: Input the " <u>YTD</u> " amount of "Optional Life Pre-Tax*" under "EMPLOYER PAID BENEFITS" (if applicable)	L	_____
Total YTD pre-tax deductions	K - L = M	_____
Add J + M to obtain total expected <i>cafeteria or other pre-tax plan</i> amount	J + M = N	_____

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4. Input the total (N) in the anticipated contribution field that corresponds with "Did you, or will you, contribute to an HSA, FSA, pre-tax childcare credit account or other "cafeteria plan"?"

The next question is personal and specific to you and your tax filing situation. As indicated in the "Before You Begin" section of the IRS Tax Withholding Estimator home page, having your most recent income tax return handy may help you answer this question. Once you have answered the question below, click "NEXT" to proceed.

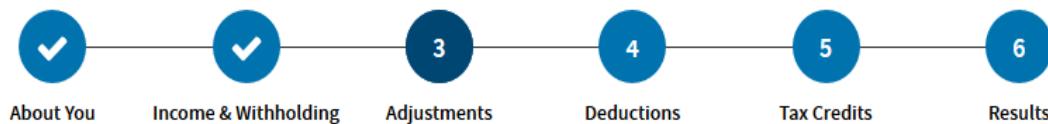
Other Sources of Income and Tax Payment

Estimate of unearned income such as dividends, interest, annuities, alimony, or a distribution from an IRA (not Roth IRAs), 401(k) or a trust. 

Steps 3 through 5 are personal and specific to you and your tax filing situation. As indicated in the "Before You Begin" section of the IRS Tax Withholding Estimator home page, having your most recent income tax return handy may help you answer this question. Once you have answered the questions below, click "NEXT" to proceed to Step 6 Results.

Tax Withholding Estimator

Use your best estimates for the year ahead to determine how to complete Form W-4 so you don't have too much or too little federal income tax withheld.



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Step 6 – Results

The final page of the IRS Tax Withholding Estimator shows your results.

If the IRS Tax Withholding Estimator estimates that you will owe money or receive a large refund, you may wish to adjust your W-4 in 2020. The IRS Withholding Estimator may prompt you to download and print a pre-filled federal Form W-4. Instead of manually submitting this pre-filled federal W-4, please adjust your W-4 online through the [HR Self-Service portal](#).

If you are unsure of how to proceed, please consult a tax accountant.