Quick Reference: Using the IRS Withholding Calculator

Access the IRS Withholding Calculator webpage: www.irs.gov/individuals/irs-withholding-calculator

Before proceeding to the calculator, 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 calculator.

1. Visit the Office of Human resources website (www.clemson.edu/employment/) 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. Under the Main Menu, 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 Calculator. Along with each screen from the calculator, you will find guidance for using your most recent paystub to complete the requested fields.
Page 1 – General Information

Clemson University is unable to provide guidance on your personal filing status. As indicated in the “Plan Ahead: Tips For Using This Program” section of the IRS Withholding Calculator home page, having your most recent income tax return handy may help you answer the questions on Page 1. Once you have completed Page 1, click ‘Continue’ to proceed to the next page.

General Information

What filing status will you use on your 2018 Income Tax Return?

- Single
- Married filing joint return
- Married filing separate return
- Head of Household
- Qualifying widow(er)

Can someone else claim you as a dependent on his or her tax return?

- Yes
- No

[Continue] [Reset]
Page 2 – General Information (continued)

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.

All other information requested on Page 2 is personal and specific to you and your tax filing situation. As indicated in the “Plan Ahead: Tips For Using This Program” section of the IRS Withholding Calculator home page, having your most recent income tax return handy may help you answer these questions. Once you have completed Page 2, click ‘Continue’ to proceed to the next page.

General Information (continued)

Select the total number of jobs in which you are currently or will be employed. (Enter military retirement pay or taxable pensions as additional separate jobs.): 1

☐ Check box if you held a job this year but are no longer employed in that job.

☐ Check box if you contributed to a tax-deferred retirement plan such as a 401(k), this year.

☐ Check box if you contributed to a cafeteria or other pre-tax plan such as for health insurance, this year.

☐ Check box if you received a scholarship or fellowship grant this year that must be included in gross income.

Select the number of dependents you will claim on your tax return: 0

Check if

☐ You will be 65 or older on January 1, 2019

☐ You are blind
Page 3 – Income and Withholding

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 “Current” retirement and/or 401k, 403b, 457 amounts \( A \) ____________

   Input the number of pay periods remaining in 2018 \( B \) ____________

   Multiply \( A \) x \( B \) to obtain remaining contributions \( A \times B = C \) ____________

   Input the sum of all “YTD” amounts for retirement and/or 401k, 403b, 457 plans \( D \) ____________

   Add \( C \) + \( D \) to obtain total expected tax-deferred retirement plan amount \( C + D = E \) ____________

2. Input the total (\( E \)) in the field that corresponds with “Enter your total 2018 contribution to a tax-deferred retirement plan.” (See the Page 6 of this document for an example.)

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 “Current” amounts not used in the step above \( F \) ____________

   Less: Input “Current” amount of “Optional Life Pre-Tax*” listed under “EMPLOYER PAID BENEFITS” \( G \) ____________

   Total current pre-tax deductions \( F - G = H \) ____________

   Input the number of pay periods remaining in 2018 \( I \) ____________

   Multiply \( H \) x \( I \) to obtain remaining contributions \( H \times I = J \) ____________

   Input the sum of all “YTD” amounts under “BEFORE-TAX DEDUCTIONS” that were not used in the step above \( K \) ____________

   Less: Input the “YTD” amount of “Optional Life Pre-Tax*” under “EMPLOYER PAID BENEFITS” \( L \) ____________

   Total YTD pre-tax deductions \( K - L = M \) ____________

   Add \( J \) + \( M \) to obtain total expected cafeteria or other pre-tax plan amount \( J + M = N \) ____________
4. Input the total (N) in the field that corresponds with “Enter your total 2018 contribution to a cafeteria or other pre-tax plan.”

5. Using the “TAXES” section of your paystub, input the “YTD” amount of Fed Withholdng where requested.

6. Using the “TAXES” section of your paystub, input the “Current” amount of Fed Withholding where requested.

7. For the question, “Select how frequently you are paid:” choose ‘Twice a month’ from the drop-down options.

All other information requested on Page 3 is personal and specific to you and your tax filing situation. As indicated in the “Plan Ahead: Tips For Using This Program” section of the IRS Withholding Calculator home page, having your most recent income tax return handy may help you answer these questions. Once you have completed Page 3, click ‘Continue’ to proceed to the next page.
Income and Withholding

Wage Income and Withholding

* Enter zero for any amount that does not apply to you.

Enter the gross wages, salary, and tips you expect to receive in 2018. Use the amount of wages, salaries and tips before any taxes, benefits or other items are subtracted. Do not include bonuses. (Enter military retirement or taxable pensions as separate jobs.):

Enter any bonuses you expect to receive in 2018:

Enter your total 2018 contribution to a tax-deferred retirement plan, such as a 401(k):

Enter your total 2018 contribution to a cafeteria or other pre-tax plan, such as for health insurance:

Enter the total Federal income tax withheld to date in 2018 (including amounts withheld from bonuses or which you expect to have withheld for bonuses):

Enter the Federal income tax withheld from your last salary payment:

Select how frequently you are paid:

Select the date closest to when you first held this job in 2018:

Select the date closest to when this job will end in 2018:

* = required field

Nonwage Income

Enter the total of any other taxable earned income you received or expect to receive in 2018:

Enter any unemployment compensation you received or expect to receive in 2018:

Enter an estimate of any other nonwage income (such as dividends or interest received) you expect to receive in 2018. Do not include amounts you included in earned income above:

Adjustments

Enter an estimate of your 2018 adjustments to income including deductible IRA contributions and education loan interest:

Continue  Reset  Start Over

Page 3 of 5

DISCLAIMER: THE OFFICE OF HUMAN RESOURCES, THE PAYROLL DEPARTMENT AND CLEMSON UNIVERSITY ARE NOT PERMITTED TO ASSIST ANY STUDENT OR EMPLOYEE WITH ANY IRS TAX FORM PREPARATION OR TAX-RELATED QUESTIONS. THE INFORMATION INCLUDED ON THIS PAGE IS INTENDED FOR YOUR BENEFIT. ANY QUESTIONS OR CONCERNS SHOULD BE DIRECTED TO A CERTIFIED TAX PREPARER OR A LOCAL IRS FIELD OFFICE.
Page 4 – Deductions

The information requested on Page 4 is personal and specific to you and your tax filing situation. As indicated in the “Plan Ahead: Tips For Using This Program” section of the IRS Withholding Calculator home page, having your most recent income tax return handy may help you answer these questions. Once you have completed Page 4, click ‘Continue’ to proceed to the next page.

Deductions

If your standard deduction, $18000, is more than your total itemized deductions, your standard deduction will be used to calculate your withholding. Otherwise, your total itemized deduction amount will be used.

If you want to use your itemized deductions to calculate your withholding, even if they amount to less than your standard deduction, check this box: □

Enter an estimate of your 2018 itemized deductions:

Medical and Dental Expenses: $_________00
Taxes You Paid: $_________00
Interest You Paid: $_________00
Gifts to Charity: $_________00
Casualty Losses: $_________00
Other Itemized Deductions: $_________00

Page 5 – Your Results

The final page of the IRS Withholding Calculator shows your results.

If the IRS Withholding Calculator estimates that you will owe money, you may wish to establish additional withholding throughout the remainder of 2018. To do so, access the digital HR Self-Service W-4 or submit a paper W-4.

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