

# 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](http://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](http://IRS.gov/recovery) for more details on the *Making Work Pay Credit*. Forms and publications are available on [www.irs.gov](http://www.irs.gov) or by calling the IRS at 1-800-829-3676.



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[www.irs.gov](http://www.irs.gov)

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