

**IRS Publication 15-T (2020)**  
**Worksheet 1. Employer's Withholding Worksheet for**  
**Percentage Method Tables for Automated Payroll Systems**  
<https://www.irs.gov/pub/irs-pdf/p15t.pdf>

|         |                 |
|---------|-----------------|
| Table 3 | <u>Biweekly</u> |
|         | 26              |

**Step 1. Adjust the employee's wage amount**

- 1a Enter the employee's total taxable wages this payroll period . . . . . 1a \$ \_\_\_\_\_
- 1b Enter the number of pay periods you have per year (see Table 3) . . . . . 1b \_\_\_\_\_
- 1c Multiply the amount on line 1a by the number on line 1b . . . . . 1c \$ \_\_\_\_\_

If the employee **HAS** submitted a Form W-4 for 2020 or later, figure the Adjusted Annual Wage Amount as follows:

- 1d Enter the amount from Step 4(a) of the employee's Form W-4 . . . . . 1d \$ \_\_\_\_\_
- 1e Add lines 1c and 1d . . . . . 1e \$ \_\_\_\_\_
- 1f Enter the amount from Step 4(b) of the employee's Form W-4 . . . . . 1f \$ \_\_\_\_\_
- 1g If the box in Step 2 of Form W-4 is checked, enter -0-. If the box is not checked, enter \$12,900 if the taxpayer is married filing jointly or \$8,600 otherwise . . . . . 1g \$ \_\_\_\_\_
- 1h Add lines 1f and 1g . . . . . 1h \$ \_\_\_\_\_
- 1i Subtract line 1h from line 1e. If zero or less, enter -0-. This is the **Adjusted Annual Wage Amount** . . . . . 1i \$ \_\_\_\_\_

If the employee **HAS NOT** submitted a Form W-4 for 2020 or later, figure the Adjusted Annual Wage Amount as follows:

- 1j Enter the number of allowances claimed on the employee's most recent Form W-4 . . . . . 1j \_\_\_\_\_
- 1k Multiply line 1j by \$4,300 . . . . . 1k \$ \_\_\_\_\_
- 1l Subtract line 1k from line 1c. If zero or less, enter -0-. This is the **Adjusted Annual Wage Amount** . . . . . 1l \$ \_\_\_\_\_

**Step 2. Figure the Tentative Withholding Amount**

based on the employee's Adjusted Annual Wage Amount; filing status (Step 1(c) of the 2020 Form W-4) or marital status (line 3 of Form W-4 from 2019 or earlier); and whether the box in Step 2 of 2020 Form W-4 is checked.

**Note.** Don't use the Head of Household table if the Form W-4 is from 2019 or earlier.

- 2a Enter the employee's **Adjusted Annual Wage Amount** from line 1i or 1l above . . . . . 2a \$ \_\_\_\_\_
- 2b Find the row in the appropriate **Annual** Percentage Method table in which the amount on line 2a is at least the amount in column A but less than the amount in column B, then enter here the amount from column A of that row . . . . . 2b \$ \_\_\_\_\_
- 2c Enter the amount from column C of that row . . . . . 2c \$ \_\_\_\_\_
- 2d Enter the percentage from column D of that row . . . . . 2d \_\_\_\_\_ %
- 2e Subtract line 2b from line 2a . . . . . 2e \$ \_\_\_\_\_
- 2f Multiply the amount on line 2e by the percentage on line 2d . . . . . 2f \$ \_\_\_\_\_
- 2g Add lines 2c and 2f . . . . . 2g \$ \_\_\_\_\_
- 2h Divide the amount on line 2g by the number of pay periods on line 1b. This is the **Tentative Withholding Amount** . . . . . 2h \$ \_\_\_\_\_

**Step 3. Account for tax credits**

- 3a If the employee's Form W-4 is from 2020, enter the amount from Step 3 of that form; otherwise enter -0- . . . . . 3a \$ \_\_\_\_\_
- 3b Divide the amount on line 3a by the number of pay periods on line 1b . . . . . 3b \$ \_\_\_\_\_
- 3c Subtract line 3b from line 2h. If zero or less, enter -0- . . . . . 3c \$ \_\_\_\_\_

**Step 4. Figure the final amount to withhold**

- 4a Enter the additional amount to withhold from the employee's Form W-4 (Step 4(c) of the 2020 form or line 6 on earlier forms) . . . . . 4a \$ \_\_\_\_\_
- 4b Add lines 3c and 4a. **This is the amount to withhold from the employee's wages this pay period** . . . . . 4b \$ \_\_\_\_\_

**2020 Annual Percentage Method Tables per IRS Publication 15-T**

**STANDARD Withholding Rate Schedules**

(Use these if the Form W-4 is from 2019 or earlier, or if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 is **NOT** checked)

| If the Adjusted Annual Wage Amount (line 2a) is: |                | The tentative amount to withhold is: | Plus this percentage— | of the amount that the Adjusted Annual Wage exceeds— |
|--|----------------|--------------------------------------|-----------------------|--|
| At least—  | But less than— | C                                    | D                     | E  |
| A  | B              | C                                    | D                     | E  |
| <b>Married Filing Jointly</b>                    |                |                                      |                       |  |
| \$0  | \$11,900       | \$0.00                               | 0%                    | \$0  |
| \$11,900   | \$31,650       | \$0.00                               | 10%                   | \$11,900   |
| \$31,650   | \$92,150       | \$1,975.00                           | 12%                   | \$31,650   |
| \$92,150   | \$182,950      | \$9,235.00                           | 22%                   | \$92,150   |
| \$182,950  | \$338,500      | \$29,211.00                          | 24%                   | \$182,950  |
| \$338,500  | \$426,600      | \$66,543.00                          | 32%                   | \$338,500  |
| \$426,600  | \$633,950      | \$94,735.00                          | 35%                   | \$426,600  |
| \$633,950  |                | \$167,307.50                         | 37%                   | \$633,950  |
| <b>Single or Married Filing Separately</b>       |                |                                      |                       |  |
| \$0  | \$3,800        | \$0.00                               | 0%                    | \$0  |
| \$3,800  | \$13,675       | \$0.00                               | 10%                   | \$3,800  |
| \$13,675   | \$43,925       | \$987.50                             | 12%                   | \$13,675   |
| \$43,925   | \$89,325       | \$4,617.50                           | 22%                   | \$43,925   |
| \$89,325   | \$167,100      | \$14,605.50                          | 24%                   | \$89,325   |
| \$167,100  | \$211,150      | \$33,271.50                          | 32%                   | \$167,100  |
| \$211,150  | \$522,200      | \$47,367.50                          | 35%                   | \$211,150  |
| \$522,200  |                | \$156,235.00                         | 37%                   | \$522,200  |
| <b>Head of Household</b>                         |                |                                      |                       |  |
| \$0  | \$10,050       | \$0.00                               | 0%                    | \$0  |
| \$10,050   | \$24,150       | \$0.00                               | 10%                   | \$10,050   |
| \$24,150   | \$63,750       | \$1,410.00                           | 12%                   | \$24,150   |
| \$63,750   | \$95,550       | \$6,162.00                           | 22%                   | \$63,750   |
| \$95,550   | \$173,350      | \$13,158.00                          | 24%                   | \$95,550   |
| \$173,350  | \$217,400      | \$31,830.00                          | 32%                   | \$173,350  |
| \$217,400  | \$528,450      | \$45,926.00                          | 35%                   | \$217,400  |
| \$528,450  |                | \$154,793.50                         | 37%                   | \$528,450  |

**2020 Annual Percentage Method Tables per IRS Publication 15-T**

**Form W-4, Step 2, Checkbox, Withholding Rate Schedules**

(Use these if the Form W-4 is from 2020 or later and the box in Step 2 of Form W-4 **IS** checked)

| If the Adjusted Annual Wage Amount (line 2a) is: |                | The tentative amount to withhold is: | Plus this percentage— | of the amount that the Adjusted Annual Wage exceeds— |
|--|----------------|--------------------------------------|-----------------------|--|
| At least—  | But less than— |                                      |                       |  |
| A  | B              | C                                    | D                     | E  |
| <b>Married Filing Jointly</b>                    |                |                                      |                       |  |
| \$0  | \$12,400       | \$0.00                               | 0%                    | \$0  |
| \$12,400   | \$22,275       | \$0.00                               | 10%                   | \$12,400   |
| \$22,275   | \$52,525       | \$987.50                             | 12%                   | \$22,275   |
| \$52,525   | \$97,925       | \$4,617.50                           | 22%                   | \$52,525   |
| \$97,925   | \$175,700      | \$14,605.50                          | 24%                   | \$97,925   |
| \$175,700  | \$219,750      | \$33,271.50                          | 32%                   | \$175,700  |
| \$219,750  | \$323,425      | \$47,367.50                          | 35%                   | \$219,750  |
| \$323,425  |                | \$83,653.75                          | 37%                   | \$323,425  |
| <b>Single or Married Filing Separately</b>       |                |                                      |                       |  |
| \$0  | \$6,200        | \$0.00                               | 0%                    | \$0  |
| \$6,200  | \$11,138       | \$0.00                               | 10%                   | \$6,200  |
| \$11,138   | \$26,263       | \$493.75                             | 12%                   | \$11,138   |
| \$26,263   | \$48,963       | \$2,308.75                           | 22%                   | \$26,263   |
| \$48,963   | \$87,850       | \$7,302.75                           | 24%                   | \$48,963   |
| \$87,850   | \$109,875      | \$16,635.75                          | 32%                   | \$87,850   |
| \$109,875  | \$265,400      | \$23,683.75                          | 35%                   | \$109,875  |
| \$265,400  |                | \$78,117.50                          | 37%                   | \$265,400  |
| <b>Head of Household</b>                         |                |                                      |                       |  |
| \$0  | \$9,325        | \$0.00                               | 0%                    | \$0  |
| \$9,325  | \$16,375       | \$0.00                               | 10%                   | \$9,325  |
| \$16,375   | \$36,175       | \$705.00                             | 12%                   | \$16,375   |
| \$36,175   | \$52,075       | \$3,081.00                           | 22%                   | \$36,175   |
| \$52,075   | \$90,975       | \$6,579.00                           | 24%                   | \$52,075   |
| \$90,975   | \$113,000      | \$15,915.00                          | 32%                   | \$90,975   |
| \$113,000  | \$268,525      | \$22,963.00                          | 35%                   | \$113,000  |
| \$268,525  |                | \$77,396.75                          | 37%                   | \$268,525  |