

Tax Info & Forms (Link to Federal W4)

Payroll Tax Withholding



This page contains information regarding federal, state and local tax withholding as well as a link to fill out the Federal W4 form.

If an employee moves to a new state or plans to work in another state for more than a month, the employee bears full responsibility to notify Reliant of a move or change in tax withholding location within 2 weeks of the move. If the employee does not report their address change within 2 weeks, causing an incorrect tax location to be used with payroll, the employee will be personally responsible to correct and file their reported wages and taxes to the proper states/local areas on their annual tax filing and pay all associated taxes, penalties, and fees for the corrections. See State Tax Form below for more information.

Federal Taxes

The Federal W4 form determines the amount of federal tax withholding an employee has withheld from their paychecks. The W-4 form takes into account things like:

1. Filing status (Married, Single, Head of Household, filing single vs. jointly etc.)
2. Multiple jobs or spouse works
3. Dependents - the W4 form deducts a credit from your total tax withholding per child/dependant (if you want more taxes withheld now, you may want to NOT take this credit on your W4 form)
4. Other adjustments (Additional sources of income, itemized vs. standard deduction, tax credits)

Please remember to open your [PAYSTUB](#) emailed to you each month and review the amount being withheld for your taxes so that you can make adjustments to your chosen W4 options as needed. To adjust the monthly withholding amount, employees will submit a new W4 form, linked below. There is also an option to request a one-time tax adjustment (see details below), which may be the case when receiving a bonus where the additional income could cause the tax withholding percentage on your paycheck to be higher than normal.



Commissioned/Ordained Ministers please review [Paying SECA Taxes](#) and request adjustments to federal taxes withheld as needed. (See option 4 in the green tip box below.)



In general, the W4 form is designed to withhold less taxes than in previous versions of the W4 form. The amount withheld for federal taxes on our paycheck will depend on the options you choose on this form, which we have outlined below. Reliant is only allowed to educate employees on what happens with the options that they can choose. If you have questions, please seek the advice of a tax consultant before your first paycheck.

Below is a list of possible options to choose when submitting a W4:

- Option 1) - select married filing jointly. **IMPORTANT:** This option assumes that the other spouse is not working and uses the full amount of the standard deduction for 2 people which typically results in a lower amount of taxes withheld. For example, if both spouses work, choosing this option alone option 1 (married filling jointly) without checking the box for multiple jobs/spouse works (see Option 2 below) will result in doubling the standard deduction amount used for calculating taxes withheld on each spouse's paycheck. This will typically result in very little taxes (if any) being withheld, potentially leaving a married couple with taxes due at the end of the year.

For married couples, these options below will, in most cases, ensure a higher amount is withheld:

- Option 2) -select married filing jointly and also check the box "*multiple jobs/spouse works*". This option assumes two working people filing taxes with 2 incomes (both spouses working does not mean they both have to be working for Reliant) and this option can also be chosen if you have multiple sources of income.
- Option 3) -select the first box single/married filing separately. This does not affect how you will file your taxes at the end of the year, it is merely for the software to know how much taxes to withhold, which in this case would be based on the standard deduction for 1 person.
- Option 4) - select an option above (single/married filing jointly/multiple jobs) and then under section 4C add a specific monthly dollar amount of extra withholding for federal taxes that you would like Reliant to withhold from each paycheck, which will be added to the amount being withheld out of the paycheck each month based on the type of standard deduction you choose in the top section of the form. This helps to ensure that a specific minimum amount is withheld monthly. However, please note that with this option, this tax amount will be deducted from every payment that is sent from Reliant, including separate backpay checks. *Commissioned/Ordained Ministers* may choose to utilize this box to indicate an amount they want withheld as extra Federal taxes that they will use to cover their 15.3% SECA (Social Security/Medicare) obligation, since Reliant does not withhold FICA taxes for these employees. See [Paying SECA Taxes](#).



If claiming dependents (on STEP 3 of the form), the W4 deducts a \$2000 credit from your total tax withholding for each child. Therefore, if the desired outcome is to have your paychecks withhold federal taxes, you may choose not to elect this dependent credit on your W4 form as it could result in little to no federal taxes withheld. Not claiming dependents on your W4 does not affect your ability to claim your dependents and receive those credits on your yearly tax filing.

REMINDER for dually employed couples:

Married couples where both spouses are employed by Reliant are still treated as two separate employees for taxation purposes. Even though spouses share a fund number, each spouse is paid on a separate check and has taxes withheld on their individual paychecks unrelated to what their spouse chooses for tax settings.



Foreign Earned Income

To claim exemption from federal tax withholding due to [Foreign Earned Income Exclusion](#) or other qualified reasons, the W-4 instructions say write "Exempt" in the space below Step 4(c). Then, complete Steps 1a, 1b, 1c, and 5. Do not complete any other steps.

Federal W4 Form

Example of a filled-out form with helpful tips

Step 1: Enter Personal Information

Form W-4 Department of the Treasury Internal Revenue Service	Employee's Withholding Certificate		OMB No. 1545-0074
▶ Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ▶ Give Form W-4 to your employer. ▶ Your withholding is subject to review by the IRS.			
Step 1: Enter Personal Information	(a) First name and middle initial	Last name	(b) Social security number
	Jane E	Staffer	555-44-3333
	Address		
	11002 Lake Dr		
	City or town, state, and ZIP code		
	Orlando	FL	32832
(c)	<input checked="" type="radio"/> Single or Married filing separately <input type="radio"/> Married filing jointly (or Qualifying widow(er)) <input type="radio"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)		

Section (a) - please fill in the appropriate information requested for each box. Be sure to double check your data entry for accuracy.

- First name and Middle Initial
- Last Name
- Address
- City
- State
- Zip Code

Section (b)

- Social Security Number

Section (c)

- Select ONE box that best describes your Federal tax filing status
 - Single or Married filing jointly
 - Married filing jointly (please read green tip info box at the top of this page as additional steps may apply)
 - Head of Household (see instructions before selecting this box)

Steps 2, 3, and 4 below are optional but may be helpful depending on your tax situation. Select only items that apply to you to help our system better estimate your federal tax withholding amount. **SEE THE GREEN TIP BOX ABOVE FOR MORE HELPFUL TIPS!** If the below additional options do not apply, proceed to Step 5: Signature

Step 2: Multiple Jobs or Spouse Works

Step 2: Multiple Jobs or Spouse Works	<p>Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.</p> <p>Do only one of the following.</p> <p>(a) Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3–4); or</p> <p>(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or</p> <p>(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld <input checked="" type="checkbox"/></p> <p>TIP: To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.</p> <p>Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)</p>
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- If you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works, you may choose to check box (c) if there are two jobs total for your household and if those jobs are similar in pay. Otherwise, you may elect to leave this box unchecked.
- Note: Reliant cannot advise you on this selection so please make sure you read the instructions carefully and seek outside professional tax assistance if needed.

Step 3: Claim Dependents:



If claiming dependents, the W4 deducts a \$2000 credit from your total tax withholding for each child. Therefore, if the desired outcome is to have your paychecks withhold federal taxes, you may choose not to elect this dependent credit on your W4 form as it could result in little to no federal taxes withheld. Not claiming dependents on your W4 does not affect your ability to claim your dependents and receive those credits on your yearly tax filing.

Step 3:	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
Claim Dependents	Multiply the number of qualifying children under age 17 by \$2,000 ▶	\$ 2000	
	Multiply the number of other dependents by \$500 ▶	\$ 500	
	Add the amounts above and enter the total here	3	\$ 2500

- **Multiply the Number of qualifying children under age 17 by \$2,000**
 - See example above, 1 child = \$2,000
- **Multiply the number of other dependents by \$500**
 - See example, enter \$500 for a spouse that you claim (spouse doesn't work outside of the home) or for an older dependent like a special needs adult living in your household
- **Add the amounts from both boxes above and enter the total on line 3**

Step 4: Other Adjustments

Step 4 (optional): Other Adjustments	(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income	4(a)	\$ 1200
	(b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here	4(b)	\$ 5000
	(c) Extra withholding. Enter any additional tax you want withheld each pay period	4(c)	\$ 500

- **4(a) Other Income (not from jobs)**
 - This box may be used to indicate additional withholding you want withheld annually to cover other sources of income on which you will pay taxes, such as retirement income or investment income.
 - See example above, if I expect to have \$1200 in Capital Gains on which I'll owe taxes for the year, you may want to enter that amount in this 4(a) box.
- **4(b) Deductions**
 - This box may be used to indicate deductions that you anticipate in excess of the standard deduction amount.
 - See example above, if I expect to have itemized deductions that exceed the standard deduction amount by \$5,000, I would enter \$5,000 in this 4(b) box.
 - Note: If you anticipate taking the standard deduction when filing your taxes, leave this box blank.
- **4(c) Extra Withholding**
 - This box may be used to enter additional tax you want withheld each **pay period**
 - Note: Reliant pays monthly so these extra withholding taxes would be withheld every month, in addition to your normal taxes for that paycheck.
 - **Commissioned/Ordained Ministers** may choose to utilize this box to indicate an amount they want withheld as extra Federal taxes that they will use to cover their 15.3% SECA (Social Security/Medicare) obligation, since Reliant does not withhold FICA taxes for these employees. See [Paying SECA Taxes](#).

Requesting EXEMPTION from Federal Tax Withholding

Step 4 (optional): Other Adjustments	(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income	4(a) \$	<input type="text"/>
	(b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here	4(b) \$	<input type="text"/>
	(c) Extra withholding. Enter any additional tax you want withheld each pay period	4(c) \$	<input type="text" value="EXEMPT"/>

Step 5: Sign Here Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. 6/1/2020

- To claim exemption from federal tax withholding due to [Foreign Earned Income Exclusion](#) or other qualified reasons, the W-4 instructions say write "Exempt" in the space below Step 4(c). Then, ensure you have completed Steps 1a, 1b, and 5. There is an "Optional" Box on the form for you to indicate this EXEMPT selection.
- See example above, please Type in "EXEMPT" to elect this tax setting.
- Do not complete Steps 2-4 on the form if claiming exemption.

Step 5: Sign Here

Step 5: Sign Here	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. 6/1/2020
	<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> Employee's signature (This form is not valid unless you sign it.) </div> <div style="border-bottom: 1px solid black; padding-bottom: 5px; text-align: right;"> Date </div>

- See example above, by selecting "sign" and entering a digital signature this will complete your acknowledgement/submission of this form.

If an employee has a change in marital status (don't forget to also complete the [Newly Married Checklist!](#)) or just wants to change the options chosen on the W4 to adjust the amount of monthly Federal Tax withheld, the employee needs to complete a new Form W4. A new W4 can be submitted at any time; however, the W4 needs to be received by the last day of any given month in order to affect the following month's paycheck.

Use the button below to submit a new W4 form.



State Tax Form

If you live in a state with income taxes to withhold, Reliant will send you a state W4 to complete. Reliant will usually default to using the home address of the employee as the working address for state and local income tax withholding. However, in the case of those in a fixed term residency/internship, it is assumed that the employee will spend most of their time working at the church/ministry partner location (rather than working from home), so the city and state of that church/ministry partner will be used for tax withholding purposes.

If an employee moves to a new state or plans to work in another state for more than a month, the employee bears full responsibility to notify Reliant of a move or change in tax withholding location within 2 weeks of the move. If the employee does not report their address change within 2 weeks, causing an incorrect tax location to be used with payroll, the employee will be personally responsible to correct and file their reported wages and taxes to the proper states/local areas on their annual tax filing and pay all associated taxes, penalties, and fees for the corrections.

The employee must complete a new State Withholding Allowance Certificate if the new state requires such a certificate. To notify Reliant of a move or change in tax working location, please complete the [Contact Info Change Form - US](#). or [Contact Info Change Form - International](#) and the payroll team will reach out with any required state or local forms based on your new address.

If you are not moving but need to update your state tax form to adjust marital status, etc. please email payroll@reliant.org with your request and payroll will email you a link to a new state tax form.

Some states also have local taxes for municipalities and school districts as well as other types of state taxes such as transit taxes, paid leave, or unemployment taxes. Reliant only withholds local taxes when the local jurisdiction or state requires employers to withhold. Local taxes that are optional for the employer to withhold will not be withheld by Reliant and are the responsibility of the employee to report and file on their own behalf.

One-Time Tax Adjustments

In the case that an employee wants to make a one-time Federal tax change to a certain paycheck (without making a permanent change to their federal withholdings), the employee may send an email to payroll@reliant.org by the last day of any given month in order to affect the following month's paycheck. The email should be from the employee's @reliant.org email account and must clearly state how much money the employee would like withheld for the specific pay date. This one-time time adjustment option can be helpful to use when an employee is receiving a bonus that will increase their tax threshold for the month.

For example, an employee could send an email stating "From my XX/XX/XXXX (Month/Day/Year) paycheck, please withhold \$X (specify the dollar amount) in Federal taxes".

*State and local taxes are based on a percentage of the employee wages, so the amounts are typically not adjusted.

End of Year W-2s and Tax Documents

- W-2's are sent according to IRS deadlines each year. They are delivered by mail and online through a third-party platform. See [W2 Access](#) for more details.
- [1095-B and 1095-C Forms](#)
- [1099-SA and 5498-SA Forms - Domestic Medical Insurance](#)