

IRS Publication 15-T (2026): Federal Income Tax Withholding Methods — Excerpt, Pages 9–10

[Continuation from page 8:] ...the payee to [IRS.gov/FormW4P](https://www.irs.gov/FormW4P) in addition to the referenced page numbers.

Paper Substitute to Form W-4P

When providing paper substitute forms for Form W-4P, you should generally follow the same guidelines that apply to electronic substitutes to Form W-4P, except where those guidelines apply only in the context of electronic substitutes (for example, instructions concerning pop-ups and hoverboxes). Paper substitute forms must include the instructions and worksheets for Form W-4P rather than providing a web address to the instructions on [IRS.gov](https://www.irs.gov).

How To Treat 2021 and Earlier Forms W-4P as if They Were 2022 or Later Forms W-4P

Payers may use an optional computational bridge to treat 2021 and earlier Forms W-4P as if they were 2022 or later Forms W-4P for purposes of figuring federal income tax withholding. This computational bridge can reduce system complexity by allowing payers to permanently use computational procedures and data fields for a 2022 and later Form W-4P to arrive at the equivalent withholding for a payee that would have applied using the computational procedures and data fields on a 2021 or earlier Form W-4P. You must make up to four adjustments to use this computational bridge, but it will simplify data storage and eliminate some steps in Worksheet 1B.

1. Select the filing status in Step 1(c) of a 2022 or later Form W-4P that most accurately reflects the payee's marital status on line 2 of a 2021 or earlier Form W-4P. Treat the payee as "Single or Married filing separately" on a 2022 or later Form W-4P if the payee selected either "Single" or "Married, but withhold at higher single rate" as their marital status on their 2021 or earlier Form W-4P. Treat the payee as "Married filing jointly" on a 2022 or later Form W-4P if the payee selected "Married" as their marital status on their 2021 or earlier Form W-4P. You can't convert a payee to a filing status of "Head of household" using this computational bridge.
2. Enter an amount in Step 4(a) on a 2022 or later Form W-4P based on the filing status that you determined in (1) above when you converted the payee's marital status on a 2021 or earlier Form W-4P. Enter \$8,600 if the payee's filing status is "Single or Married filing separately" or \$12,900 if the payee's filing status is "Married filing jointly."
3. Multiply the number of allowances claimed on line 2 of a payee's 2021 or earlier Form W-4P by \$4,300 and enter the result in Step 4(b) on a 2022 or later Form W-4P.
4. Enter the additional amount of withholding requested by the payee on line 3 of their 2021 or earlier Form W-4P in Step 4(c) of a 2022 or later Form W-4P.

If you use this computational bridge, you will skip Steps 1(j)–(l) and any other instructions on Worksheet 1B that reference a 2021 or earlier Form W-4P.

Caution: This computational bridge applies only to Forms W-4P (including default elections) that were in effect on or before December 31, 2021, and that continue in effect because a payee didn't submit a 2022 or later Form W-4P. If a payee chooses to submit a new Form W-4P, it doesn't change the general requirement that the payee must use the current year's revision of Form W-4P. Upon putting in effect a new Form W-4P from a payee, you must stop using this computational bridge for the applicable year of the new Form W-4P. If a payer was unable to put the 2022 Form W-4P in place during 2022, the computational bridge can also be applied to 2021 Forms W-4P submitted in 2022.

Rounding

To figure the income tax to withhold, you may reduce the last digit of the wages to zero, or figure the wages to the nearest dollar. You may also round the tax for the pay period to the nearest dollar. If rounding is used, it must be used consistently. Withheld tax amounts should be rounded to the nearest whole dollar by dropping amounts under 50 cents and increasing amounts from 50 to 99 cents to the next dollar. For example, \$2.30 becomes \$2 and \$2.50 becomes \$3.

1. Percentage Method Tables for Automated Payroll Systems and Withholding on Periodic Payments of Pensions and Annuities

If you're an employer with an automated payroll system, use Worksheet 1A and the Percentage Method tables in this section to figure federal income tax withholding. This method works for Forms W-4 for all prior, current, and future years. This method also works for any amount of wages. If the Form W-4 is from 2019 or earlier, this method works for any number of withholding allowances claimed.

If you're a payer making periodic payments of pensions and annuities, use Worksheet 1B and the Percentage Method tables in this section to figure federal income tax withholding. This method works for Forms W-4P for all prior, current, and future years. If a payer is figuring withholding on periodic payments based on a 2021 or earlier Form W-4P, the payer may also figure withholding using the methods described in section 3 and section 5.

Worksheet 1A. Employer's Withholding Worksheet for Percentage Method Tables for Automated Payroll Systems

Keep for Your Records.

Table 3. Number of pay periods per year, by payroll frequency

Semiannually	Quarterly	Monthly	Semi-monthly	Biweekly	Weekly	Daily
2	4	12	24	26	52	260

Step 1. Adjust the employee's payment amount

- 1a — Enter the employee's total taxable wages this payroll period: \$ ____

- 1b — Enter the number of pay periods you have per year (see Table 3): ____
- 1c — Multiply the amount on line 1a by the number on line 1b: \$____

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: \$____
- 1e — Add lines 1c and 1d: \$____
- 1f — Enter the amount from Step 4(b) of the employee's Form W-4: \$____
- 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: \$____
- 1h — Add lines 1f and 1g: \$____
- 1i — Subtract line 1h from line 1e. If zero or less, enter -0-. This is the Adjusted Annual Wage Amount: \$____

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:

- 1k — Multiply line 1j by \$4,300: \$____
- 1l — Subtract line 1k from line 1c. If zero or less, enter -0-. This is the Adjusted Annual Wage Amount: \$____

Step 2. Figure the Tentative Withholding Amount

Figure the Tentative Withholding Amount based on the employee's Adjusted Annual Wage Amount; filing status (Step 1(c) of the 2020 or later 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 or later 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:
\$____
- 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: \$____
- 2c — Enter the amount from column C of that row: \$____
- 2d — Enter the percentage from column D of that row: ____%
- 2e — Subtract line 2b from line 2a: \$____
- 2f — Multiply the amount on line 2e by the percentage on line 2d: \$____
- 2g — Add lines 2c and 2f: \$____
- 2h — Divide the amount on line 2g by the number of pay periods on line 1b. This is the Tentative Withholding Amount: \$____

Step 3. Account for tax credits

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

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 or later form, or line 6 on earlier forms): \$____
- 4b — Add lines 3c and 4a. This is the amount to withhold from the employee's wages this pay period: \$____

[Remediation note: this accessible rendition covers pages 9–10 of Publication 15-T (2026). The print edition's fill-in worksheet lines are rendered as labeled list items; running headers and footers are omitted as artifacts.]