

# Form CT-W4

## Employee's Withholding Certificate

Complete this form so your employer can withhold the correct amount of **Connecticut** income tax from your wages.

**Instructions:**

- Go to the chart below that describes the filing status you expect to report on your federal income tax return. (Armed Forces Personnel and Veterans, see *Special Instructions for Armed Forces Personnel and Veterans*, Page 2)
- Choose the statement that best describes your income. (Gross income means income from all sources.) Enter the *Withholding Code* in Step 2, Line 1.
- Complete Step 2. Sign, make a copy for yourself, and return the original to your employer.
- For more information, see *Employee Instructions* on Page 2.

**Step 1 - Determine your Withholding Code.**

Married Filing Jointly	Withholding Code	Single	Withholding Code
Our expected combined annual gross income is <b>less</b> than or equal to \$24,000 and no withholding is necessary	E	My expected annual gross income is <b>less</b> than or equal to \$12,625 and no withholding is necessary	E
Our expected combined annual gross income is <b>greater</b> than \$24,000 and less than or equal to \$100,500 (See <i>Special Rules for Certain Married Individuals</i> , Page 2)	A	My expected annual gross income is <b>greater</b> than \$12,625	F
My spouse is <b>not</b> employed and our expected combined annual gross income is <b>greater</b> than \$24,000	C	I have significant nonwage income and wish to avoid having too little tax withheld	D
My spouse is employed and our expected combined annual gross income is <b>greater</b> than \$100,500	D	I am a nonresident of Connecticut with substantial other income	D
I have significant nonwage income and wish to avoid having too little tax withheld	D	<b>Head of Household</b>	
I am a nonresident of Connecticut with substantial other income	D	My expected annual gross income is <b>less</b> than or equal to \$19,000 and no withholding is necessary	E
		My expected annual gross income is <b>greater</b> than \$19,000	B
		I have significant nonwage income and wish to avoid having too little tax withheld	D
		I am a nonresident of Connecticut with substantial other income	D

  

Married Filing Separately	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$12,000 and no withholding is necessary	E
My expected annual gross income is <b>greater</b> than \$12,000	A
I have significant nonwage income and wish to avoid having too little tax withheld	D
I am a nonresident of Connecticut with substantial other income	D

**Step 2 - Complete Lines 1 through 11.**

**Please Print Clearly**

1. Withholding Code (Enter *Withholding Code* letter chosen from Step 1 above): ..... 1.

2. Additional withholding amount per pay period, if any (See instructions on Page 3): ..... 2.  **.00**

3. Reduced withholding amount per pay period, if any (See instructions on Page 3): ..... 3.  **.00**

4. First Name  MI  Last Name

5. Home Address

6. Your Social Security Number  -  -

7. City/Town  8. State  9. Zip Code  -

**I declare under penalty of law that I have examined this certificate and, to the best of my knowledge and belief, it is true, complete, and correct. I understand that the penalty for reporting false information is a fine of not more than \$5,000, or imprisonment for not more than five years, or both.**

10. Employee's Signature

11. Date        
M M D D Y Y

**Employers Must Complete Items 12 through 21.** Please print clearly.

12. Is this a new or rehired employee? Yes  No  If yes, provide the date of hire        
M M D D Y Y

13. Employer's Business Name

14. Connecticut Tax Registration Number  -

15. Employer's Business Address

16. Federal Employer Identification Number  -

17. City/Town  18. State  19. Zip Code  -

20. Contact Person

21. Telephone Number  -  -

**Purpose:** Form CT-W4 provides your employer with the necessary information to withhold the correct amount of Connecticut income tax from your wages to ensure that you will not be underwithheld or overwithheld. In order for your employer to withhold Connecticut income tax from your wages, you must complete Form CT-W4, and provide it to your employer(s). You are expected to pay Connecticut income tax as income is earned or received during the year. You should complete a new Form CT-W4 at least once a year or if your tax situation changes.

## EMPLOYEE INSTRUCTIONS

**Gross Income:** For Form CT-W4 purposes, **gross income** means all income received in the form of money, goods, property, and services that is not exempt from federal income tax, and any additions to income from *Schedule 1* of Form CT-1040 or Form CT-1040NR/PY.

**Filing Status:** Generally, the filing status you expect to report on your Connecticut income tax return is the same as the filing status you expect to report on your federal income tax return. However, special rules apply to married individuals who file a joint federal return, but have a different residency status. Nonresidents and part year residents should see the instructions to Form CT-1040NR/PY.

**General Instructions:** Complete the certificate on Page 1, Lines 1 through 11, sign it, and return it to your employer. Keep a copy for your records.

**Check Your Withholding:** You could be underwithheld if any of the following apply:

- You have more than one job;
- You qualify under the *Special Rules for Certain Married Individuals* and do not use the *Supplemental Table* on Pages 3 and 4; or
- You have substantial nonwage income.

If during the taxable year your circumstances change, such as, you receive a bonus or your filing status changes, you must furnish your employer with a new Form CT-W4 within 10 days of the change to avoid underwithholding. If you could be underwithheld, you should consider adjusting your withholding or making estimated payments on Form CT-1040ES, *Estimated Connecticut Income Tax Payment Coupon for Individuals*. You may also wish to select *Withholding Code* "D" to elect the highest level of withholding. If you owe \$1,000 or more in Connecticut income tax over and above what has been withheld from your income for the prior taxable year, you may be subject to interest on the underpayment at the rate of 1% per month or fraction of a month. **Informational Publication 2005(1), *Is My Connecticut Withholding Correct?***, will help you determine if you have enough withholding.

### Nonresident Employees Working Partly Within and Partly Outside of Connecticut

If you work partly within and partly outside of Connecticut for the same employer, you should also complete Form CT-W4NA, *Employee's Withholding or Exemption Certificate - Nonresident Apportionment*, and provide it to your employer. The information on Form CT-W4NA together with the information on Form CT-W4 will help your employer determine how much to withhold from your wages for services performed within Connecticut. Form CT-W4NA is available from your employer or from the Department of Revenue Services (DRS) at [www.ct.gov/DRS](http://www.ct.gov/DRS)

### Special Rules for Certain Married Individuals

If you are a married individual filing jointly and you and your spouse both select *Withholding Code* "A", you may have too much or too little Connecticut income tax withheld from your pay. This is because the phaseout of the personal exemption and credit is based on your combined incomes. The withholding tables cannot reflect your exact withholding requirement without considering your spouse's income.

To minimize this problem, use the *Supplemental Table* on Pages 3 and 4 to adjust your withholding. You are not required to use this table.

**Note: Do not** use the supplemental table to adjust your withholding if you use the worksheet in **Informational Publication 2005(1)**.

### Special Instructions for Armed Forces Personnel and Veterans

If you are a Connecticut resident, your Armed Forces pay is subject to Connecticut income tax withholding unless you qualify as a nonresident for Connecticut income tax purposes. See **Informational Publication 2004(15), *Connecticut Income Tax Information for Armed Forces Personnel and Veterans*** for that criteria. If you do not meet the criteria, complete Form CT-W4 following the instructions on Page 1. If you meet the nonresident criteria, you may request that no Connecticut income tax be withheld from your Armed Forces pay by entering Withholding Code "E" on Form CT-W4, Line 1 and filing the form with your Armed Forces finance officer.

## EMPLOYER INSTRUCTIONS

For any employee who does not complete Form CT-W4, you are required to withhold at the highest rate.

You are required to keep a Form CT-W4 in your files for each employee. See *Connecticut Circular CT, Employer's Tax Guide*, for complete instructions.

You must also file copies of Form CT-W4 with DRS and the Department of Labor (DOL) for certain employees as listed below:

### Report Certain Employees Claiming Exemption From Withholding to DRS

Employers are required to file copies of Form CT-W4 with DRS for certain employees claiming "E" (no withholding is necessary). See *Connecticut Circular CT, Employer's Tax Guide*, for further information. Mail copies of Forms CT-W4 meeting the conditions listed in *Connecticut Circular CT, Employer's Tax Guide* with Form CT-941, *Connecticut Quarterly Reconciliation of Withholding*, to DRS.

### Report New and Rehired Employees to DOL

New employees are defined as workers not previously employed by your business, as well as workers who are hired after having been separated from your business for a period of more than six months.

Conn. Gen. Stat. §31-254(b) requires employers with offices in Connecticut or transacting business in Connecticut to report names, addresses, and Social Security Numbers of new employees to DOL within 20 days from the date of hire to assist in the enforcement of child support obligations. Mail copies of Form CT-W4 for those employees only to DOL at the address listed below or FAX to the number listed below.

DOL may use information reported on this form in a manner consistent with its governmental powers and duties. For more information on DOL requirements or for alternate reporting options, call DOL at 860-263-6310 or visit the DOL Web site at [www.ctdol.state.ct.us](http://www.ctdol.state.ct.us)

For new or rehired employees; send or fax Form CT-W4 to:

**CT Department of Labor, Office of Research, Form CT-W4  
200 Folly Brook Boulevard, Wethersfield CT 06109; or  
Fax: 1-800-816-1108.**

To report via the Internet, visit [www.ctnewhires.com](http://www.ctnewhires.com)

## FOR FURTHER INFORMATION

Call DRS Monday through Friday:

**1-800-382-9463** (in-state), or **860-297-5962** (from anywhere)

**TTY, TDD, and Text Telephone users only** may transmit inquiries 24 hours a day by calling 860-297-4911.

**Forms and Publications:** Forms and publications are available anytime by:

- **Internet:** Preview and download forms and publications from the DRS Web site at [www.ct.gov/DRS](http://www.ct.gov/DRS)
- **DRS TAX-FAX:** Call **860-297-5698** from the handset attached to your fax machine and select from the menu. Only forms (not publications) are available through TAX-FAX
- **Telephone:** Call **860-297-4753** (from anywhere), or **1-800-382-9463** (in-state) and select **Option 2** from a touch-tone phone.

**SUPPLEMENTAL TABLE FOR MARRIED COUPLES FILING JOINTLY - EFFECTIVE JANUARY 1, 2005**  
 For married couples who both select *Withholding Code "A"* on Form CT-W4 (combined income is \$100,500 or less).

**INSTRUCTIONS**

1. Reading across the top of the table select one spouse's approximate annual wage income. Reading down the left column select other spouse's approximate annual wage income. See Page 4 for the continuation of this table.
2. At the intersection of the two numbers is an adjustment amount. THIS IS A YEARLY ADJUSTMENT AMOUNT.
3. To calculate the adjustment for each pay period, complete the following worksheet.

PAY PERIOD TABLE	
If you are paid:	Pay periods in a year:
Weekly .....	52
Biweekly .....	26
Semi-monthly .....	24
Monthly .....	12

A. Adjustment amount 3A. \_\_\_\_\_

B. Pay periods in a year (See pay period table) 3B. \_\_\_\_\_

C. Pay period adjustment (Divide Line 3A by Line 3B) 3C. \_\_\_\_\_

4. If the adjustment is positive, enter the adjustment amount from Line 3C, on Line 2 of one spouse's Form CT-W4. If the adjustment is negative, enter the adjustment amount in brackets from Line 3C, on Line 3 of one spouse's Form CT-W4.

Annual Salary	2,000	4,000	6,000	8,000	10,000	12,000	14,000	16,000	18,000	20,000	22,000	24,000	26,000
3,000	0	0	0	0	0	0	(15)	0	(42)	(99)	(248)	(318)	(485)
6,000	0	0	0	0	0	0	(6)	(42)	(99)	(141)	(225)	(295)	(414)
9,000	0	0	0	0	0	0	(3)	(35)	(77)	(119)	(182)	(192)	(308)
12,000	0	0	0	0	0	0	0	(12)	(54)	(48)	(60)	(106)	(249)
15,000	(23)	(23)	(23)	(23)	(15)	0	0	9	27	36	(24)	(70)	(162)
18,000	(99)	(99)	(99)	(84)	(69)	(54)	(6)	54	36	18	(42)	20	(111)
21,000	(203)	(195)	(180)	(165)	(129)	(54)	(3)	9	(9)	24	27	10	(87)
24,000	(325)	(310)	(295)	(232)	(145)	(106)	(82)	(70)	20	14	0	0	(12)
27,000	(586)	(550)	(475)	(409)	(370)	(331)	(256)	(181)	(170)	(142)	(113)	(6)	25
30,000	(792)	(705)	(666)	(627)	(588)	(441)	(405)	(347)	(319)	(206)	(87)	20	18
33,000	(956)	(917)	(878)	(788)	(686)	(618)	(548)	(447)	(312)	(156)	(75)	20	18
36,000	(1,167)	(1,128)	(981)	(930)	(845)	(760)	(605)	(414)	(279)	(156)	(75)	20	18
39,000	(1,193)	(1,091)	(1,023)	(938)	(810)	(618)	(420)	(267)	(144)	(21)	60	155	153
42,000	(1,208)	(1,115)	(1,030)	(860)	(642)	(450)	(285)	(132)	(9)	114	195	290	288
45,000	(1,208)	(1,080)	(888)	(675)	(495)	(315)	(150)	3	126	249	330	425	423
48,000	(1,130)	(912)	(720)	(540)	(360)	(180)	(15)	138	261	384	465	560	468
51,000	(1,086)	(906)	(726)	(546)	(366)	(186)	(21)	132	255	378	414	419	327
54,000	(1,060)	(880)	(700)	(520)	(340)	(160)	5	158	281	314	305	310	218
57,000	(940)	(760)	(580)	(400)	(220)	(40)	125	233	266	299	290	295	203
60,000	(820)	(640)	(460)	(280)	(100)	80	155	218	251	284	275	280	188
63,000	(700)	(520)	(340)	(160)	(25)	65	140	203	236	269	260	265	173
66,000	(580)	(400)	(220)	(130)	(40)	50	125	188	221	254	245	250	158
69,000	(460)	(325)	(235)	(145)	(55)	35	110	173	206	239	230	235	143
72,000	(430)	(340)	(250)	(160)	(70)	20	95	158	191	224	215	220	308
75,000	(445)	(355)	(265)	(175)	(85)	5	80	143	176	209	289	478	578
78,000	(460)	(370)	(280)	(190)	(100)	(10)	65	128	161	374	553	660	
81,000	(475)	(385)	(295)	(205)	(115)	(25)	50	202	419	644			
84,000	(490)	(400)	(310)	(220)	(130)	(40)	215	466	601				
87,000	(505)	(415)	(325)	(235)	(56)	218	485						
90,000	(520)	(430)	(340)	(70)	208	400							
93,000	(535)	(356)	(82)	200									
96,000	(370)	(92)	100										
99,000	(100)												

This table joins the table on Page 4.

**SUPPLEMENTAL TABLE FOR MARRIED COUPLES FILING JOINTLY - EFFECTIVE JANUARY 1, 2005**  
 For married couples who both select *Withholding Code "A"* on Form CT-W4 (combined income is \$100,500 or less).

Annual Salary	28,000	30,000	32,000	34,000	36,000	38,000	40,000	42,000	44,000	46,000	48,000	50,000	52,000
<b>3,000</b>	(647)	(752)	(866)	(1,007)	(1,148)	(1,148)	(1,136)	(1,158)	(1,163)	(1,125)	(1,023)	(992)	(1,002)
<b>6,000</b>	(525)	(666)	(807)	(948)	(981)	(1,020)	(1,025)	(1,030)	(950)	(822)	(720)	(722)	(732)
<b>9,000</b>	(467)	(608)	(698)	(776)	(888)	(893)	(855)	(753)	(630)	(540)	(450)	(452)	(462)
<b>12,000</b>	(408)	(441)	(570)	(665)	(760)	(680)	(552)	(450)	(360)	(270)	(180)	(182)	(192)
<b>15,000</b>	(258)	(370)	(465)	(518)	(506)	(383)	(293)	(203)	(113)	(23)	68	66	56
<b>18,000</b>	(224)	(319)	(329)	(291)	(279)	(189)	(99)	(9)	81	171	261	259	249
<b>21,000</b>	(158)	(146)	(113)	(113)	(113)	(23)	68	158	248	338	428	426	371
<b>24,000</b>	8	20	20	20	20	110	200	290	380	470	560	468	368
<b>27,000</b>	7	7	7	7	7	97	187	277	367	412	412	320	220
<b>30,000</b>	0	0	0	0	0	90	180	270	270	270	270	178	78
<b>33,000</b>	0	0	0	0	0	90	135	135	135	135	135	43	(57)
<b>36,000</b>	0	0	0	0	0	0	0	0	0	0	0	(92)	(192)
<b>39,000</b>	135	135	135	90	0	0	0	0	0	0	0	(92)	(192)
<b>42,000</b>	270	270	180	90	0	0	0	0	0	0	0	(92)	(192)
<b>45,000</b>	360	270	180	90	0	0	0	0	0	0	0	(92)	(103)
<b>48,000</b>	360	270	180	90	0	0	0	0	0	0	0	88	176
<b>51,000</b>	219	129	39	(51)	(141)	(141)	(141)	(141)	(141)	(52)	132	232	
<b>54,000</b>	110	20	(70)	(160)	(250)	(250)	(250)	(250)	(70)	118	220		
<b>57,000</b>	95	5	(85)	(175)	(265)	(265)	(176)	8	200				
<b>60,000</b>	80	(10)	(100)	(190)	(280)	(100)	88	190					
<b>63,000</b>	65	(25)	(115)	(116)	(22)	170							
<b>66,000</b>	50	(40)	50	148	160								
<b>69,000</b>	124	218	320										
<b>72,000</b>	388	400											

**This table joins the table on Page 3.**

(Rev. 1/05)