**New 2020 Federal Form W-4**

Due to the Tax Cuts and Jobs Act of 2017, the Internal Revenue Service (IRS) will release a new version of the federal Form W-4 (Employee Withholding Allowance Certificate) for 2020.

While the final version is not yet available, employees can review the [latest draft form and instructions](https://www.irs.gov/pub/irs-dft/fw4--dft.pdf) to familiarize themselves with upcoming changes.

**Common 2020 W-4 Questions**

[**Will I need to submit a new W-4?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

If you were hired before January 1, 2020, the IRS does not require that you submit a new form.  Your withholding will continue based on your previously submitted W-4.

[**Which form should new employees use?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

* Any new employee hired before January 1, 2020, should continue to use the current (2019) version of the W-4.
* Employees hired on or after January 1, 2020, are required to use the new form.

[**When can I submit a new W-4?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

The IRS has not yet published the final form.  Once it is made available to the public, the new form will be used for withholding changes effective January 1, 2020, or later.

If you wish to make adjustments to your withholding prior to January 1, complete the 2019 paper version of the [Form W-4](https://www.loyola.edu/department/financial-services/payroll/forms).

[**What happens if I don't submit a 2020 form?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

* If you are a current employee with a valid W-4 already on file, your withholding will continue based on your previously submitted form.
* If you are a new employee after January 1, 2020 and you do not submit a valid Form-W 4, taxes will be withheld as if you are a single filer with no adjustments (per IRS regulations).

[**How will Loyola University Maryland handle the new W-4?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

The provider of Loyola’s human resources and payroll system, Ellucian, has committed to releasing a software update necessary for the new Form W-4.

This update requires significant underlying changes to our HR system and payroll processes.  Because the new form is not yet final, we don't expect to receive the update from Ellucian until very late in 2019.  The patch will then be tested and implemented by the Payroll and Technical Support teams.

[**Do these changes affect my state tax withholding?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

The Tax Cuts and Jobs Act does not directly affect state tax withholding, though state tax laws and forms may change from time to time.

[**I have more questions. Where can I get some help?**](https://hr.tulane.edu/payroll/new-2020-federal-form-w-4)

Loyola’s payroll and human resource teams are legally not permitted to provide individual guidance on completion of the new W-4 or any related tax implications.

The IRS has made the following resources available:

* Draft instructions on the posted [draft 2020 Form W-4](https://www.irs.gov/pub/irs-dft/fw4--dft.pdf).
* [IRS 2020 W-4 FAQs webpage](https://www.irs.gov/newsroom/faqs-on-the-draft-2020-form-w-4).
* [IRS Tax Withholding Estimator](https://www.irs.gov/individuals/tax-withholding-estimator) (to be updated for 2020 upon release of the final form).

For additional assistance, we recommend that you contact a tax professional.