

The W-4 Form

— Your Paycheck to the Pentagon Pipeline —

Controlling Federal Income Tax Withholding Using W-4 RESISTANCE

Knowing their money is being used for policies they don't support, many people would like to oppose militarism by refusing to pay federal income taxes. Yet they believe they are unable to engage in war tax resistance because taxes are withheld from their salary or wages.

This obstacle can be overcome by nearly everyone. Thousands of war tax resisters have stopped the withholding of federal income taxes that would be used for military spending by **claiming additional deductions** or exemption from withholding on their W-4 forms. Even if you usually receive a refund at the end of the year, this method can stop that interest-free loan to the U.S. government. This flyer explains how people reduce or eliminate withholding and some of the possible consequences. (It does not apply to Social Security/FICA taxes.)

Legal Consequences of W-4 RESISTANCE

Besides feeling good about taking back power over where your money goes, the most likely consequence of this form of **civil disobedience** is that if the IRS concludes your withholding is too low, they may require your employer to change your deductions. The IRS usually calculates this figure by comparing the W-2 forms submitted by your employer in January each year and your own tax filing (you will have a chance to appeal this process). The IRS could also impose a civil penalty of \$500, although as far as war tax resisters know, this fine has not been applied in decades.

Far less likely are criminal charges with possible penalties of one year in jail and a fine of up to \$100,000 (the highest we know for war tax resistance was a \$5,000 fine in 1971) for "willfully supplying false or fraudulent information" on a W-4 form. Since the 1970s, only one war tax resister has been prosecuted for this, and he was found guilty and given a sentence of 8 hours per week of community service in 1980. Trials such as these featured widespread support for the resister and publicity about the issue of being forced to pay for war.



HOW TO RESIST INCOME TAX WITHHOLDING

The following is a quick, though not exhaustive, explanation of the W-4 tax resistance method. Please consult a war tax resistance (wtr) counselor if you intend to use this method. Contact info is listed below. Speaking to counselors can be anonymous and is always free.

W-4 DEDUCTIONS

1. The W-4 is an IRS form that most employees must fill out when they begin a job. The employer uses it to determine the amount of federal income tax to be subtracted from each paycheck. You may fill out a new W-4 at any time.

2. The deductions taken on Deductions Line 4(b) are supposed to mimic the deductions and tax credits one takes on their tax returns (e.g., medical bills, mortgage interest, charitable gifts, child care costs, alimony payments, retirement contributions). Employees are responsible for the number of deductions they claim on their W-4 forms. Employees are not required to justify their deductions to employers.

3. It is a good idea to look at the W-4 Form on the IRS website or take it home to look over. Remember: The law requires only that the W-4 form (Page 1) itself be filed; you should not return the worksheet (Page 3) to the employer.

The **easiest** way to determine your deductions is to use the "Wage Bracket" Tables in IRS Pub. 15-T, [irs.gov/pub/irs-pdf/p15t.pdf](https://www.irs.gov/pub/irs-pdf/p15t.pdf), set up by filing status and frequency of payroll. The Tables start at approximately page 7.

You can also use (and adjust) the formula below to calculate a number of deductions to reduce withholding. You might have pre-tax deductions and tax credits that also reduce your taxable income.

THE FORMULA FOR CALCULATING DEDUCTIONS

The formula can be used so that you can withhold 100%, 50%, or whatever amount of tax you feel is appropriate to have withheld.

In 2020, the first \$12,400 of a single person's (or married filing separately), \$18,650 of a head of household's, or \$24,800 of a married person's jointly filed annual income is exempt from withholding. Each qualifying child under seventeen exempts another \$2,000 of one's annual income from withholding. And each qualifying dependent not under seventeen exempts another \$500. To resist war taxes, claim additional deductions on Deductions Line 4(b).

AN EXAMPLE FOR 2020

SINGLE PERSON without children **RESISTING 50%**

one job with annual wages = \$40,000
single person "standard deduction" = \$12,400
Total legal deductions = \$12,400
(This number is not put on the form, but automatic when you mark "Single")
To calculate your **estimated taxable income**, subtract that amount from your annual wages (\$40,000 - \$12,400) = \$27,600
Halve the taxable income to resist 50%: \$27,600 x .50 = \$13,800
Put \$13,800 on **Deductions Line 4(b)**
To resist 100%, put \$27,600 on **Deductions Line 4(b)**

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) \$

(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) \$

(c) Extra withholding. Enter any additional tax you want withheld each pay period 4(c) \$

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

FOR MORE INFORMATION

Please check out the booklet "Practical War Tax Resistance #1: Controlling Federal Tax Withholding" at nwtrcc.org, click on Resources/Pamphlets. We always recommend speaking with a WTR counselor before taking this action; click on **Who We Are/Contacts and Counselors** on the website to find a counselor near you.

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