

# IP 2015(7)

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IP 2015(7)  
Income Tax Withholding  
Issued: 02/26/2015  
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# Connecticut Income Tax Withholding Requirements for Connecticut Employees

*Effective January 1, 2015, through December 31, 2015.*

# Is My Connecticut Withholding Correct?



Taxpayer information is available on our website at  
[www.ct.gov/DRS](http://www.ct.gov/DRS)

## Purpose

This publication helps you check your Connecticut income tax withholding and, if necessary, adjust your withholding. You should check your withholding once a year or if your tax situation changes to ensure you have the correct amount of Connecticut income tax withheld from your wages.

See **Announcement 2012(1)**, *Information for Married Individuals Who Are Both Employed and File a Joint Connecticut Income Tax Return*.

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## Why I Should Check My Withholding

In general, your employer withholds Connecticut income tax from your wages according to the information you provided in completing **Form CT-W4**, *Employee's Withholding Certificate*. If the information you provided is no longer accurate, your employer may be withholding too much or too little Connecticut income tax from your wages. If too much tax is withheld, you lose the use of money that may not be returned to you until you file a return showing you overpaid the tax. If too little tax is withheld, you may be subject to interest in addition to any tax due even if you file your return and pay the tax you report on time. You may adjust your withholding at any time by completing and filing a new Form CT-W4 with your employer.

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## When to Check My Withholding

You should check your withholding early in the year and compare the total tax to be withheld from your pay for the year with what you expect your Connecticut income tax liability will be for the year. You should check your withholding again during the year if the tax laws change or if any of the following apply to you:

- Your Withholding Code changes;
- Your filing status is filing jointly and both you and your spouse work. See below;
- You have more than one job at a time; **or**
- You have income not subject to Connecticut income tax withholding such as nonwage income including interest, dividends, and capital gains.

A taxpayer with an annual income between \$200,000 and \$700,000 who files jointly can choose either Withholding Code "C" or "D." If the taxpayer chooses Withholding Code "D," overwithholding might occur. Use Worksheet 1 and 2 in this publication to help you determine if you need to adjust your withholding amount.

Spouses who are both employed and select Withholding Code "A" on Form CT-W4 may refer to the supplemental tables on Pages 13 and 14 for a quick and easy guide on how to adjust their withholding. For a more precise calculation, follow the directions provided in the following sections.

## How to Check My Withholding

You need a pay statement for a full pay period showing the amount of Connecticut income tax withheld **and** a copy of your most recently filed Form CT-W4. Your employer has your Form CT-W4 on file and can provide you with a copy. Once you have these documents:

1. Refer to Line 1 of your most recently filed Form CT-W4 to review your current Withholding Code.
  - a. If your Withholding Code for 2015 remains the same, see "2" below.
  - b. If your Withholding Code is **different**, complete a new Form CT-W4 using your correct Withholding Code.

Read all instructions for Form CT-W4 carefully to ensure your withholding is correct. File this form with your employer. It is **not** necessary to go on to "2" below.
2. Complete Worksheet 1 on Page 5 to estimate your total 2015 Connecticut income tax liability. Then complete Worksheet 2 to compare your projected total 2015 Connecticut income tax liability with your projected 2015 Connecticut income tax withholding.

## Filing Jointly

If your filing status is filing jointly, you must combine your income with your spouse's income and combine your withholding with your spouse's withholding when completing the worksheets. See Form CT-W4 and instructions included in this publication.

## New Hires

Contact your employer's payroll department to obtain the amount of Connecticut income tax to be withheld from your wages based on your Withholding Code.

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## Nonwage Income or Income Not Subject to Withholding

If you have nonwage income or income not subject to withholding, you may wish to make estimated income tax payments instead of increasing your withholding. **Informational Publication 2011(26)**, *Estimated Connecticut Income Taxes*, explains this option. Estimated income tax payments are made using **Form CT-1040ES**, *2015 Estimated Connecticut Income Tax Payment Coupon for Individuals*.

### Caution

If you owe \$1,000 or more in Connecticut income tax after subtracting Connecticut income tax withheld, you may be subject to interest on the underpaid amount. Generally, if you do not prepay in **timely** estimated tax payments or withholding, or both, **the lesser of 100% of the income tax shown on your 2014 Connecticut income tax return**, if you filed a 2014 Connecticut income tax return that covered a 12 month period, **or 90% of the income tax shown on your 2015 Connecticut income tax return**, you may owe interest at the rate of 1% per month or fraction of a month on the underpaid amount. To avoid interest charges, be sure your withholding is as accurate as possible.

### How to Increase My Withholding

Before you complete Form CT-W4 on Page 11, you should complete Worksheets 1 and 2 on Page 5 to help you determine if you need to change your withholding. Then complete the following steps to fill out your Form CT-W4:

1. Enter your Withholding Code on Line 1 of the new Form CT-W4;
2. Enter the amount from Line 8b of Worksheet 2 on Line 2 of the new Form CT-W4;
  - a. If there was an amount on Line 2 of your most recently filed Form CT-W4, add that amount to the amount on Line 8b of Worksheet 2 and enter the total on Line 2 of your new Form CT-W4.
  - b. If there was an amount on Line 3 of your most recently filed Form CT-W4, subtract that amount from the amount on Line 8b of Worksheet 2 and enter the new amount on Line 2 if a positive amount **or** on Line 3 if a negative amount.
3. Enter all other required information on Form CT-W4; **and**
4. Give the new Form CT-W4 to your employer. Keep a copy for yourself.

**Example 1:** If your previously-filed Form CT-W4 showed \$3 on Line 2, and Line 8b of Worksheet 2 shows you should increase your current withholding by \$5, enter \$8 on Line 2 of your **new** Form CT-W4.

### More Than One Job

If you have more than one job, or your filing status is filing jointly and your spouse also works, you can adjust your withholding for one or more of the jobs. Apply the amount on Line 7b of Worksheet 2 to only one job or divide it between the jobs any way you wish. Divide the amount you apply to a job by the number of paydays remaining in 2015 for that job. This will give you the additional amount to enter on Line 2, or Line 3 for a reduced amount, of the new Form CT-W4 you will file for that job.

### How to Decrease My Withholding

Before decreasing the amount to be withheld, be sure you have enough Connecticut income tax withheld to meet your projected Connecticut income tax liability. Underwithholding may result in interest charges. See IP 2011(26).

Before you complete Form CT-W4 on Page 11, you should complete Worksheets 1 and 2 on Page 5 to help you determine if you need to change your withholding. Then complete the following steps to fill out your Form CT-W4:

1. Enter your Withholding Code on Line 1 of the new Form CT-W4;
2. Enter the amount from Line 8b of Worksheet 2 on Line 3 of the new Form CT-W4;
  - a. If there was an amount on Line 2 of your most recently filed Form CT-W4, subtract that amount from the amount on Line 8b of Worksheet 2 and enter the difference on Line 2 if a positive amount **or** on Line 3 if a negative amount.
  - b. If there was an amount on Line 3 of your most recently filed Form CT-W4, add that amount to the amount on Line 8b of Worksheet 2 and enter the total on Line 3 of your new Form CT-W4.
3. Enter all other required information on Form CT-W4; **and**
4. Give the new Form CT-W4 to your employer. Keep a copy for yourself.

**Example 2:** If your previously-filed Form CT-W4 showed \$3 on Line 2, and Line 8b of Worksheet 2 shows you should decrease your current withholding by \$5, enter \$2 on Line 3 of your **new** Form CT-W4.

If too much Connecticut income tax is withheld in 2015, your overpayment of Connecticut income tax may be refunded to you when you file your 2015 Connecticut income tax return.

### Exempt From Connecticut Withholding

You are exempt from Connecticut withholding if you expect to have no Connecticut income tax liability for the taxable year. You have no Connecticut income tax liability if your annual **gross income** is:

- \$12,000 or less and your filing status is filing separately;
- \$15,000 or less and your filing status is single;
- \$19,000 or less and your filing status is head of household; **or**
- \$24,000 or less and your filing status is filing jointly, or qualifying widow(er) with dependent child.

**Gross Income** means all income received in the form of money, goods, property, and services not exempt from federal income tax and any additions to income required to be reported on **Form CT-1040**, *Connecticut Resident Income Tax Return*, or **Form CT-1040NR/PY**, *Connecticut Nonresident and Part-Year Resident Income Tax Return, Schedule 1, Modifications to Federal Adjusted Gross Income*.

To claim exemption from Connecticut withholding, you must enter Withholding Code "E" on Form CT-W4, Line 1.

Income for services performed by a military servicemember's spouse who is in Connecticut solely to be with the servicemember serving in compliance with military orders is not deemed to be income from or connected with Connecticut sources unless the spouse's state of residence is Connecticut. A military servicemember's spouse claiming exemption under the Military Spouses Residency Relief Act must claim the exemption on Form CT-W4. See **Informational**

**Publication 2012(15)**, *Connecticut Income Tax Information for Armed Forces Personnel and Veterans*.

### When Will My New Form CT-W4 Go Into Effect

If the change is for the current year, your employer must withhold on the basis of your new Form CT-W4 no later than the start of the first payroll period ending on or after the 30th day following the day on which you give your employer your new Form CT-W4. If the change is for next year, your new Form CT-W4 will not take effect until next year.

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## Income Tax Worksheet 1 - Instructions

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**Line 1:** Enter the amount of federal adjusted gross income you expect in 2015. You may use federal Form 1040ES, Estimated Tax for Individuals, as a worksheet to determine your federal adjusted gross income.

**Line 2:** Enter your total estimated allowable Connecticut additions. See Form CT-1040 or Form CT-1040NR/PY, *Schedule 1, Modifications to Federal Adjusted Gross Income*, for information about allowable Connecticut modifications.

**Line 4:** Enter your total estimated allowable Connecticut subtractions. See Form CT-1040 or Form CT-1040NR/PY, *Schedule 1*, for information about allowable Connecticut modifications.

**Line 5: Nonresidents and Part-Year Residents Only:** If your Connecticut-sourced income is greater than your Connecticut adjusted gross income, enter your Connecticut-sourced income. See the instructions for Form CT-1040NR/PY for more information on Connecticut-sourced income.

**Line 6:** To calculate your estimated Connecticut income tax, complete the 2015 Tax Calculation Schedule on Page 5.

**Line 7: Nonresidents and Part-Year Residents Only:** If your Connecticut-sourced income is greater than or equal to your Connecticut adjusted gross income, enter 1.0000. If your Connecticut-sourced income is **less than** your Connecticut adjusted gross income, complete the following calculation and enter the result on Line 7.

$$\frac{\text{Connecticut-Sourced Income}}{\text{Connecticut Adjusted Gross Income}} = \text{Line 7}$$

(Line 5 of Worksheet 1)

**Do not** enter a number less than zero or greater than 1. If the result is less than zero, enter "0;" if greater than 1, enter 1.0000. Round to four decimal places.

**Line 9: Residents and Part-Year Residents Only:** Enter estimated allowable credit for income taxes paid to other jurisdictions. Enter "0" if not applicable. See the instructions for Form CT-1040 or Form CT-1040NR/PY, *Schedule 2, Credit for Income Taxes Paid to Qualifying Jurisdictions*.

**Line 11:** If you expect to owe federal alternative minimum tax in 2015, you may also owe Connecticut alternative minimum tax. Enter your estimated Connecticut alternative minimum tax liability. See instructions for **Form CT-6251**, *Connecticut Alternative Minimum Tax Return - Individuals*.

**Line 13:** Enter estimated allowable Connecticut income tax credit(s). Enter "0" if you are not entitled to a credit. (Credit for a prior year alternative minimum tax is not allowed if you entered an amount on Line 11.) See instructions for **Schedule CT-IT Credit**, *Income Tax Credit Summary*.

**Line 14:** Subtract Line 13 from Line 12. Use this amount to complete Worksheet 2.



## Worksheet 1

<b>Projected Income Tax Liability for 2015</b>		
Enter combined amounts if you expect your 2015 Connecticut income tax filing status to be filing jointly. See Page 4 for instructions.		
1. Federal adjusted gross income (AGI) you expect in 2015: To determine this you may want to start with federal AGI on your last year's return and add or subtract your expected changes.	1.	
2. Allowable Connecticut additions: See <i>Income Tax Worksheet 1 - Instructions</i> , Page 4.	2.	
3. Add Line 1 and Line 2.	3.	
4. Allowable Connecticut subtractions: See <i>Income Tax Worksheet 1 - Instructions</i> , Page 4.	4.	
5. Connecticut adjusted gross income: Subtract Line 4 from Line 3. <b>Nonresidents and part-year residents:</b> Enter your income from Connecticut sources if greater than your Connecticut adjusted gross income.	5.	
6. Connecticut income tax: Complete Tax Calculation Schedule below.	6.	
7. Nonresidents and part-year residents only: See <i>Income Tax Worksheet 1 - Instructions</i> , Page 4. Residents enter 1.0000.	7.	
8. Multiply Line 7 by Line 6.	8.	
9. Credit for income taxes paid to other jurisdictions: See <i>Income Tax Worksheet 1 - Instructions</i> , Page 4.	9.	
10. Subtract Line 9 from Line 8.	10.	
11. Estimated Connecticut alternative minimum tax: See <i>Income Tax Worksheet 1 - Instructions</i> , Page 4.	11.	
12. Add Line 10 and Line 11.	12.	
13. Estimated allowable credits from Schedule CT-IT Credit: See <i>Income Tax Worksheet 1 - Instructions</i> , Page 4.	13.	
14. Subtract Line 13 from Line 12. This is your <b>projected Connecticut income tax liability for 2015</b> . Enter here and on Worksheet 2, Line 1b.	14.	

## 2015 Tax Calculation Schedule

1a. Enter the amount from Worksheet 1, Line 5.	1a.	00
2a. Enter exemption amount from <i>Table A - Personal Exemptions</i> , on Page 6. If zero, enter "0."	2a.	00
3a. Connecticut taxable income: Subtract Line 2a from Line 1a. If less than zero, enter "0."	3a.	00
4a. Tax calculation: See <i>Table B - Tax Calculation</i> , on Page 7.	4a.	00
5a. Enter the phase-out amount from <i>Table C - 3% Tax Rate Phase-Out</i> , on Page 8. If zero, enter "0."	5a.	00
6a. Enter the recapture amount from <i>Table D - Tax Recapture</i> , Page 9. If zero, enter "0."	6a.	00
7a. Connecticut income tax: Add Line 4a, Line 5a, and Line 6a.	7a.	00
8a. Enter decimal amount from <i>Table E - Personal Tax Credits</i> , on Page 10. If zero, enter "0."	8a.	00
9a. Multiply the amount on Line 7a by the decimal amount on Line 8a.	9a.	00
10a. Connecticut Income Tax: Subtract Line 9a from Line 7a. Enter this amount on Line 6 of Worksheet 1.	10a.	00

## Worksheet 2

<b>Projected Income Tax Withholding and Estimated Payments for 2015</b>		
Enter combined amounts if you expect your 2015 Connecticut filing status to be filing jointly.		
1b. Enter your <b>projected Connecticut income tax liability for 2015</b> from Worksheet 1, Line 14.	1b.	
2b. Total Connecticut income tax withheld to date during 2015 from all of your jobs: You should be able to find your withholding to date on your last pay statement.	2b.	
3b. Connecticut income tax withholding expected for the rest of 2015: For each job, multiply the amount of Connecticut income tax now being withheld each payday by the number of paydays remaining in 2015 and enter the combined amount for all jobs. <b>New hires:</b> Multiply the amount of Connecticut income tax to be withheld for each payday by the number of paydays remaining in 2015.	3b.	
4b. Total projected Connecticut income tax withholding for all paydays in 2015: Add Line 2b and Line 3b.	4b.	
5b. Enter estimated Connecticut income tax paid or expected to be paid for 2015 with Form CT-1040ES and any overpayment applied from your 2014 Connecticut income tax return.	5b.	
6b. Total Connecticut withholding and estimated payments: Add Line 4b and Line 5b.	6b.	
7b. Subtract Line 6b from Line 1b.	7b.	
8b. Divide the amount on Line 7b by the number of paydays remaining in 2015 and enter the result. If the amount on Line 7b is a positive amount, you may be underwithheld. See <i>How to Increase My Withholding</i> on Page 3. If the amount on Line 7b is a negative amount, you may be overwithheld. See <i>How to Decrease My Withholding</i> on Page 3.	8b.	

## Table A - Personal Exemptions for 2015 Taxable Year

Enter the personal exemption amount on the *Tax Calculation Schedule*, Line 2a.

Use the filing status you expect to report on your 2015 Connecticut income tax return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1a) to determine your personal exemption.

Single			Married Filing Jointly or Qualified Widow(er)			Married Filing Separately			Head of Household		
Connecticut AGI *		Exemption	Connecticut AGI *		Exemption	Connecticut AGI *		Exemption	Connecticut AGI *		Exemption
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$30,000	\$15,000	\$ 0	\$48,000	\$24,000	\$ 0	\$24,000	\$12,000	\$ 0	\$38,000	\$19,000
\$30,000	\$31,000	\$14,000	\$48,000	\$49,000	\$23,000	\$24,000	\$25,000	\$11,000	\$38,000	\$39,000	\$18,000
\$31,000	\$32,000	\$13,000	\$49,000	\$50,000	\$22,000	\$25,000	\$26,000	\$10,000	\$39,000	\$40,000	\$17,000
\$32,000	\$33,000	\$12,000	\$50,000	\$51,000	\$21,000	\$26,000	\$27,000	\$ 9,000	\$40,000	\$41,000	\$16,000
\$33,000	\$34,000	\$11,000	\$51,000	\$52,000	\$20,000	\$27,000	\$28,000	\$ 8,000	\$41,000	\$42,000	\$15,000
\$34,000	\$35,000	\$10,000	\$52,000	\$53,000	\$19,000	\$28,000	\$29,000	\$ 7,000	\$42,000	\$43,000	\$14,000
\$35,000	\$36,000	\$ 9,000	\$53,000	\$54,000	\$18,000	\$29,000	\$30,000	\$ 6,000	\$43,000	\$44,000	\$13,000
\$36,000	\$37,000	\$ 8,000	\$54,000	\$55,000	\$17,000	\$30,000	\$31,000	\$ 5,000	\$44,000	\$45,000	\$12,000
\$37,000	\$38,000	\$ 7,000	\$55,000	\$56,000	\$16,000	\$31,000	\$32,000	\$ 4,000	\$45,000	\$46,000	\$11,000
\$38,000	\$39,000	\$ 6,000	\$56,000	\$57,000	\$15,000	\$32,000	\$33,000	\$ 3,000	\$46,000	\$47,000	\$10,000
\$39,000	\$40,000	\$ 5,000	\$57,000	\$58,000	\$14,000	\$33,000	\$34,000	\$ 2,000	\$47,000	\$48,000	\$ 9,000
\$40,000	\$41,000	\$ 4,000	\$58,000	\$59,000	\$13,000	\$34,000	\$35,000	\$ 1,000	\$48,000	\$49,000	\$ 8,000
\$41,000	\$42,000	\$ 3,000	\$59,000	\$60,000	\$12,000	\$35,000	and up	\$ 0	\$49,000	\$50,000	\$ 7,000
\$42,000	\$43,000	\$ 2,000	\$60,000	\$61,000	\$11,000				\$50,000	\$51,000	\$ 6,000
\$43,000	\$44,000	\$ 1,000	\$61,000	\$62,000	\$10,000				\$51,000	\$52,000	\$ 5,000
\$44,000	and up	\$ 0	\$62,000	\$63,000	\$ 9,000				\$52,000	\$53,000	\$ 4,000
			\$63,000	\$64,000	\$ 8,000				\$53,000	\$54,000	\$ 3,000
			\$64,000	\$65,000	\$ 7,000				\$54,000	\$55,000	\$ 2,000
			\$65,000	\$66,000	\$ 6,000				\$55,000	\$56,000	\$ 1,000
			\$66,000	\$67,000	\$ 5,000				\$56,000	and up	\$ 0
			\$67,000	\$68,000	\$ 4,000						
			\$68,000	\$69,000	\$ 3,000						
			\$69,000	\$70,000	\$ 2,000						
			\$70,000	\$71,000	\$ 1,000						
			\$71,000	and up	\$ 0						

## Table B - Tax Calculation for 2015 Taxable Year

Enter the tax calculation amount on the *Tax Calculation Schedule*, Line 4a.

Use the filing status you expect to report on your 2015 Connecticut income tax return. This is the initial tax calculation of your tax liability. It does not include personal tax credits, the 3% phase-out or tax recapture.

### Single or Married Filing Separately

If the amount on line 3a of the Tax Calculation Schedule is:

Less than or equal to:.....	\$ 10,000.....	3.00%
More than \$10,000, but less than or equal to.....	\$ 50,000.....	\$300 plus 5.0% of the excess over \$10,000
More than \$50,000, but less than or equal to.....	\$100,000.....	\$2,300 plus 5.5% of the excess over \$50,000
More than \$100,000, but less than or equal to.....	\$200,000.....	\$5,050 plus 6.0% of the excess over \$100,000
More than \$200,000, but less than or equal to.....	\$250,000.....	\$11,050 plus 6.5% of the excess over \$200,000
More than \$250,000 .....		\$14,300 plus 6.7% of the excess over \$250,000

#### Single or Married Filing Separately Examples:

Line 3a is \$13,000, Line 4a is \$450

$$\begin{aligned} &\mathbf{\$13,000 - \$10,000} &= &\mathbf{\$3,000} \\ &\mathbf{\$3,000 \times .05} &= &\mathbf{\$150} \\ &\mathbf{\$300 + \$150} &= &\mathbf{\$450} \end{aligned}$$

Line 3a is \$525,000, Line 4a is \$32,725

$$\begin{aligned} &\mathbf{\$525,000 - \$250,000} &= &\mathbf{\$275,000} \\ &\mathbf{\$275,000 \times .067} &= &\mathbf{\$18,425} \\ &\mathbf{\$14,300 + \$18,425} &= &\mathbf{\$32,725} \end{aligned}$$

### Married Filing Jointly/Qualifying Widow(er)

If the amount on line 3a of the Tax Calculation Schedule is:

Less than or equal to:.....	\$ 20,000.....	3.00%
More than \$20,000, but less than or equal to.....	\$100,000.....	\$600 plus 5.0% of the excess over \$20,000
More than \$100,000, but less than or equal to.....	\$200,000.....	\$4,600 plus 5.5% of the excess over \$100,000
More than \$200,000, but less than or equal to.....	\$400,000.....	\$10,100 plus 6.0% of the excess over \$200,000
More than \$400,000, but less than or equal to.....	\$500,000.....	\$22,100 plus 6.5% of the excess over \$400,000
More than \$500,000 .....		\$28,600 plus 6.7% of the excess over \$500,000

#### Married Filing Jointly/Qualifying Widow(er) Examples:

Line 3a is \$22,500, Line 4a is \$725

$$\begin{aligned} &\mathbf{\$22,500 - \$20,000} &= &\mathbf{\$2,500} \\ &\mathbf{\$2,500 \times .05} &= &\mathbf{\$125} \\ &\mathbf{\$600 + \$125} &= &\mathbf{\$725} \end{aligned}$$

Line 3a is \$1,100,000, Line 4a is \$68,800

$$\begin{aligned} &\mathbf{\$1,100,000 - \$500,000} &= &\mathbf{\$600,000} \\ &\mathbf{\$600,000 \times .067} &= &\mathbf{\$40,200} \\ &\mathbf{\$28,600 + \$40,200} &= &\mathbf{\$68,800} \end{aligned}$$

### Head of Household

If the amount on line 3a of the Tax Calculation Schedule is:

Less than or equal to:.....	\$ 16,000.....	3.00%
More than \$16,000, but less than or equal to.....	\$ 80,000.....	\$480 plus 5.0% of the excess over \$16,000
More than \$80,000, but less than or equal to.....	\$160,000.....	\$3,680 plus 5.5% of the excess over \$80,000
More than \$160,000, but less than or equal to.....	\$320,000.....	\$8,080 plus 6.0% of the excess over \$160,000
More than \$320,000, but less than or equal to.....	\$400,000.....	\$17,680 plus 6.5% of the excess over \$320,000
More than \$400,000 .....		\$22,880 plus 6.7% of the excess over \$400,000

#### Head of Household Examples:

Line 3a is \$20,000, Line 4a is \$680

$$\begin{aligned} &\mathbf{\$20,000 - \$16,000} &= &\mathbf{\$4,000} \\ &\mathbf{\$4,000 \times .05} &= &\mathbf{\$200} \\ &\mathbf{\$480 + \$200} &= &\mathbf{\$680} \end{aligned}$$

Line 3a is \$825,000, Line 4a is \$51,355

$$\begin{aligned} &\mathbf{\$825,000 - \$400,000} &= &\mathbf{\$425,000} \\ &\mathbf{\$425,000 \times .067} &= &\mathbf{\$28,475} \\ &\mathbf{\$22,880 + \$28,475} &= &\mathbf{\$51,355} \end{aligned}$$

## Table C - 3% Tax Rate Phase-Out Add-Back

Enter the add-back amount on the *Tax Calculation Schedule*, Line 5a.

Use the filing status you expect to report on your 2015 Connecticut income tax return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1a) to determine your phase-out level and the additional amount of tax you are required to include in your tax calculation.

Single			Married Filing Jointly or Qualified Widow(er)			Married Filing Separately			Head of Household		
Connecticut AGI		3% Phase-Out	Connecticut AGI		3% Phase-Out	Connecticut AGI		3% Phase-Out	Connecticut AGI		3% Phase-Out
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$ 56,500	<b>\$ 0</b>	\$ 0	\$100,500	<b>\$ 0</b>	\$ 0	\$50,250	<b>\$ 0</b>	\$ 0	\$ 78,500	<b>\$ 0</b>
\$ 56,500	\$ 61,500	<b>\$ 20</b>	\$100,500	\$105,500	<b>\$ 40</b>	\$50,250	\$52,750	<b>\$ 20</b>	\$ 78,500	\$ 82,500	<b>\$ 32</b>
\$ 61,500	\$ 66,500	<b>\$ 40</b>	\$105,500	\$110,500	<b>\$ 80</b>	\$52,750	\$55,250	<b>\$ 40</b>	\$ 82,500	\$ 86,500	<b>\$ 64</b>
\$ 66,500	\$ 71,500	<b>\$ 60</b>	\$110,500	\$115,500	<b>\$120</b>	\$55,250	\$57,750	<b>\$ 60</b>	\$ 86,500	\$ 90,500	<b>\$ 96</b>
\$ 71,500	\$ 76,500	<b>\$ 80</b>	\$115,500	\$120,500	<b>\$160</b>	\$57,750	\$60,250	<b>\$ 80</b>	\$ 90,500	\$ 94,500	<b>\$128</b>
\$ 76,500	\$ 81,500	<b>\$100</b>	\$120,500	\$125,500	<b>\$200</b>	\$60,250	\$62,750	<b>\$100</b>	\$ 94,500	\$ 98,500	<b>\$160</b>
\$ 81,500	\$ 86,500	<b>\$120</b>	\$125,500	\$130,500	<b>\$240</b>	\$62,750	\$65,250	<b>\$120</b>	\$ 98,500	\$102,500	<b>\$192</b>
\$ 86,500	\$ 91,500	<b>\$140</b>	\$130,500	\$135,500	<b>\$280</b>	\$65,250	\$67,750	<b>\$140</b>	\$102,500	\$106,500	<b>\$224</b>
\$ 91,500	\$ 96,500	<b>\$160</b>	\$135,500	\$140,500	<b>\$320</b>	\$67,750	\$70,250	<b>\$160</b>	\$106,500	\$110,500	<b>\$256</b>
\$ 96,500	\$101,500	<b>\$180</b>	\$140,500	\$145,500	<b>\$360</b>	\$70,250	\$72,750	<b>\$180</b>	\$110,500	\$114,500	<b>\$288</b>
\$101,500	and up	<b>\$200</b>	\$145,500	and up	<b>\$400</b>	\$72,750	and up	<b>\$200</b>	\$114,500	and up	<b>\$320</b>



## Table D - Tax Recapture

Enter the recapture amount on the *Tax Calculation Schedule*, Line 6a.

Use the filing status you expect to report on your 2015 Connecticut income tax return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1a) to determine your recapture amount.

Single or Married Filing Separately			Married Filing Jointly or Qualified Widow(er)			Head of Household		
Connecticut AGI		Recapture Amount	Connecticut AGI		Recapture Amount	Connecticut AGI		Recapture Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$200,000	\$ 0	\$ 0	\$400,000	\$ 0	\$ 0	\$320,000	\$ 0
\$200,000	\$205,000	\$ 75	\$400,000	\$410,000	\$ 150	\$320,000	\$328,000	\$ 120
\$205,000	\$210,000	\$ 150	\$410,000	\$420,000	\$ 300	\$328,000	\$336,000	\$ 240
\$210,000	\$215,000	\$ 225	\$420,000	\$430,000	\$ 450	\$336,000	\$344,000	\$ 360
\$215,000	\$220,000	\$ 300	\$430,000	\$440,000	\$ 600	\$344,000	\$352,000	\$ 480
\$220,000	\$225,000	\$ 375	\$440,000	\$450,000	\$ 750	\$352,000	\$360,000	\$ 600
\$225,000	\$230,000	\$ 450	\$450,000	\$460,000	\$ 900	\$360,000	\$368,000	\$ 720
\$230,000	\$235,000	\$ 525	\$460,000	\$470,000	\$1,050	\$368,000	\$376,000	\$ 840
\$235,000	\$240,000	\$ 600	\$470,000	\$480,000	\$1,200	\$376,000	\$384,000	\$ 960
\$240,000	\$245,000	\$ 675	\$480,000	\$490,000	\$1,350	\$384,000	\$392,000	\$1,080
\$245,000	\$250,000	\$ 750	\$490,000	\$500,000	\$1,500	\$392,000	\$400,000	\$1,200
\$250,000	\$255,000	\$ 825	\$500,000	\$510,000	\$1,650	\$400,000	\$408,000	\$1,320
\$255,000	\$260,000	\$ 900	\$510,000	\$520,000	\$1,800	\$408,000	\$416,000	\$1,440
\$260,000	\$265,000	\$ 975	\$520,000	\$530,000	\$1,950	\$416,000	\$424,000	\$1,560
\$265,000	\$270,000	\$1,050	\$530,000	\$540,000	\$2,100	\$424,000	\$432,000	\$1,680
\$270,000	\$275,000	\$1,125	\$540,000	\$550,000	\$2,250	\$432,000	\$440,000	\$1,800
\$275,000	\$280,000	\$1,200	\$550,000	\$560,000	\$2,400	\$440,000	\$448,000	\$1,920
\$280,000	\$285,000	\$1,275	\$560,000	\$570,000	\$2,550	\$448,000	\$456,000	\$2,040
\$285,000	\$290,000	\$1,350	\$570,000	\$580,000	\$2,700	\$456,000	\$464,000	\$2,160
\$290,000	\$295,000	\$1,425	\$580,000	\$590,000	\$2,850	\$464,000	\$472,000	\$2,280
\$295,000	\$300,000	\$1,500	\$590,000	\$600,000	\$3,000	\$472,000	\$480,000	\$2,400
\$300,000	\$305,000	\$1,575	\$600,000	\$610,000	\$3,150	\$480,000	\$488,000	\$2,520
\$305,000	\$310,000	\$1,650	\$610,000	\$620,000	\$3,300	\$488,000	\$496,000	\$2,640
\$310,000	\$315,000	\$1,725	\$620,000	\$630,000	\$3,450	\$496,000	\$504,000	\$2,760
\$315,000	\$320,000	\$1,800	\$630,000	\$640,000	\$3,600	\$504,000	\$512,000	\$2,880
\$320,000	\$325,000	\$1,875	\$640,000	\$650,000	\$3,750	\$512,000	\$520,000	\$3,000
\$325,000	\$330,000	\$1,950	\$650,000	\$660,000	\$3,900	\$520,000	\$528,000	\$3,120
\$330,000	\$335,000	\$2,025	\$660,000	\$670,000	\$4,050	\$528,000	\$536,000	\$3,240
\$335,000	\$340,000	\$2,100	\$670,000	\$680,000	\$4,200	\$536,000	\$544,000	\$3,360
\$340,000	\$345,000	\$2,175	\$680,000	\$690,000	\$4,350	\$544,000	\$552,000	\$3,480
\$345,000	and up	\$2,250	\$690,000	and up	\$4,500	\$552,000	and up	\$3,600

## Table E - Personal Tax Credits for 2015 Taxable Year

Enter the personal credit decimal amount on the *Tax Calculation Schedule*, Line 8a.

Use the filing status you expect to report on your 2015 Connecticut income tax return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1a) to determine your personal credit decimal amount.

Single			Married Filing Jointly or Qualified Widow(er)			Married Filing Separately			Head of Household		
Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$15,000	\$18,800	.75	\$24,000	\$30,000	.75	\$12,000	\$15,000	.75	\$19,000	\$24,000	.75
\$18,800	\$19,300	.70	\$30,000	\$30,500	.70	\$15,000	\$15,500	.70	\$24,000	\$24,500	.70
\$19,300	\$19,800	.65	\$30,500	\$31,000	.65	\$15,500	\$16,000	.65	\$24,500	\$25,000	.65
\$19,800	\$20,300	.60	\$31,000	\$31,500	.60	\$16,000	\$16,500	.60	\$25,000	\$25,500	.60
\$20,300	\$20,800	.55	\$31,500	\$32,000	.55	\$16,500	\$17,000	.55	\$25,500	\$26,000	.55
\$20,800	\$21,300	.50	\$32,000	\$32,500	.50	\$17,000	\$17,500	.50	\$26,000	\$26,500	.50
\$21,300	\$21,800	.45	\$32,500	\$33,000	.45	\$17,500	\$18,000	.45	\$26,500	\$27,000	.45
\$21,800	\$22,300	.40	\$33,000	\$33,500	.40	\$18,000	\$18,500	.40	\$27,000	\$27,500	.40
\$22,300	\$22,800	.35	\$33,500	\$34,000	.35	\$18,500	\$19,000	.35	\$27,500	\$28,000	.35
\$22,800	\$23,300	.30	\$34,000	\$34,500	.30	\$19,000	\$19,500	.30	\$28,000	\$28,500	.30
\$23,300	\$23,800	.25	\$34,500	\$35,000	.25	\$19,500	\$20,000	.25	\$28,500	\$29,000	.25
\$23,800	\$24,300	.20	\$35,000	\$35,500	.20	\$20,000	\$20,500	.20	\$29,000	\$29,500	.20
\$24,300	\$24,800	.15	\$35,500	\$36,000	.15	\$20,500	\$21,000	.15	\$29,500	\$30,000	.15
\$24,800	\$25,300	.10	\$36,000	\$36,500	.10	\$21,000	\$21,500	.10	\$30,000	\$30,500	.10
\$25,300	\$25,800	.05	\$36,500	\$37,000	.05	\$21,500	\$22,000	.05	\$30,500	\$31,000	.05
\$25,800	\$26,300	.00	\$37,000	\$37,500	.00	\$22,000	\$22,500	.00	\$31,000	\$31,500	.00
\$26,300	\$26,800	.00	\$37,500	\$38,000	.00	\$22,500	\$23,000	.00	\$31,500	\$32,000	.00
\$26,800	\$27,300	.00	\$38,000	\$38,500	.00	\$23,000	\$23,500	.00	\$32,000	\$32,500	.00
\$27,300	\$27,800	.00	\$38,500	\$39,000	.00	\$23,500	\$24,000	.00	\$32,500	\$33,000	.00
\$27,800	\$28,300	.00	\$39,000	\$39,500	.00	\$24,000	\$24,500	.00	\$33,000	\$33,500	.00
\$28,300	\$28,800	.00	\$39,500	\$40,000	.00	\$24,500	\$25,000	.00	\$33,500	\$34,000	.00
\$28,800	\$29,300	.00	\$40,000	\$40,500	.00	\$25,000	\$25,500	.00	\$34,000	\$34,500	.00
\$29,300	\$29,800	.00	\$40,500	\$41,000	.00	\$25,500	\$26,000	.00	\$34,500	\$35,000	.00
\$29,800	\$30,300	.00	\$41,000	\$41,500	.00	\$26,000	\$26,500	.00	\$35,000	\$35,500	.00
\$30,300	\$30,800	.00	\$41,500	\$42,000	.00	\$26,500	\$27,000	.00	\$35,500	\$36,000	.00
\$30,800	\$31,300	.00	\$42,000	\$42,500	.00	\$27,000	\$27,500	.00	\$36,000	\$36,500	.00
\$31,300	\$31,800	.00	\$42,500	\$43,000	.00	\$27,500	\$28,000	.00	\$36,500	\$37,000	.00
\$31,800	\$32,300	.00	\$43,000	\$43,500	.00	\$28,000	\$28,500	.00	\$37,000	\$37,500	.00
\$32,300	\$32,800	.00	\$43,500	\$44,000	.00	\$28,500	\$29,000	.00	\$37,500	\$38,000	.00
\$32,800	\$33,300	.00	\$44,000	\$44,500	.00	\$29,000	\$29,500	.00	\$38,000	\$38,500	.00
\$33,300	\$33,800	.00	\$44,500	\$45,000	.00	\$29,500	\$30,000	.00	\$38,500	\$39,000	.00
\$33,800	\$34,300	.00	\$45,000	\$45,500	.00	\$30,000	\$30,500	.00	\$39,000	\$39,500	.00
\$34,300	\$34,800	.00	\$45,500	\$46,000	.00	\$30,500	\$31,000	.00	\$39,500	\$40,000	.00
\$34,800	\$35,300	.00	\$46,000	\$46,500	.00	\$31,000	\$31,500	.00	\$40,000	\$40,500	.00
\$35,300	\$35,800	.00	\$46,500	\$47,000	.00	\$31,500	\$32,000	.00	\$40,500	\$41,000	.00
\$35,800	\$36,300	.00	\$47,000	\$47,500	.00	\$32,000	\$32,500	.00	\$41,000	\$41,500	.00
\$36,300	\$36,800	.00	\$47,500	\$48,000	.00	\$32,500	\$33,000	.00	\$41,500	\$42,000	.00
\$36,800	\$37,300	.00	\$48,000	\$48,500	.00	\$33,000	\$33,500	.00	\$42,000	\$42,500	.00
\$37,300	\$37,800	.00	\$48,500	\$49,000	.00	\$33,500	\$34,000	.00	\$42,500	\$43,000	.00
\$37,800	\$38,300	.00	\$49,000	\$49,500	.00	\$34,000	\$34,500	.00	\$43,000	\$43,500	.00
\$38,300	\$38,800	.00	\$49,500	\$50,000	.00	\$34,500	\$35,000	.00	\$43,500	\$44,000	.00
\$38,800	\$39,300	.00	\$50,000	\$50,500	.00	\$35,000	\$35,500	.00	\$44,000	\$44,500	.00
\$39,300	\$39,800	.00	\$50,500	\$51,000	.00	\$35,500	\$36,000	.00	\$44,500	\$45,000	.00
\$39,800	\$40,300	.00	\$51,000	\$51,500	.00	\$36,000	\$36,500	.00	\$45,000	\$45,500	.00
\$40,300	\$40,800	.00	\$51,500	\$52,000	.00	\$36,500	\$37,000	.00	\$45,500	\$46,000	.00
\$40,800	\$41,300	.00	\$52,000	\$52,500	.00	\$37,000	\$37,500	.00	\$46,000	\$46,500	.00
\$41,300	\$41,800	.00	\$52,500	\$53,000	.00	\$37,500	\$38,000	.00	\$46,500	\$47,000	.00
\$41,800	\$42,300	.00	\$53,000	\$53,500	.00	\$38,000	\$38,500	.00	\$47,000	\$47,500	.00
\$42,300	\$42,800	.00	\$53,500	\$54,000	.00	\$38,500	\$39,000	.00	\$47,500	\$48,000	.00
\$42,800	\$43,300	.00	\$54,000	\$54,500	.00	\$39,000	\$39,500	.00	\$48,000	\$48,500	.00
\$43,300	\$43,800	.00	\$54,500	\$55,000	.00	\$39,500	\$40,000	.00	\$48,500	\$49,000	.00
\$43,800	\$44,300	.00	\$55,000	\$55,500	.00	\$40,000	\$40,500	.00	\$49,000	\$49,500	.00
\$44,300	\$44,800	.00	\$55,500	\$56,000	.00	\$40,500	\$41,000	.00	\$49,500	\$50,000	.00
\$44,800	\$45,300	.00	\$56,000	\$56,500	.00	\$41,000	\$41,500	.00	\$50,000	\$50,500	.00
\$45,300	\$45,800	.00	\$56,500	\$57,000	.00	\$41,500	\$42,000	.00	\$50,500	\$51,000	.00
\$45,800	\$46,300	.00	\$57,000	\$57,500	.00	\$42,000	\$42,500	.00	\$51,000	\$51,500	.00
\$46,300	\$46,800	.00	\$57,500	\$58,000	.00	\$42,500	\$43,000	.00	\$51,500	\$52,000	.00
\$46,800	\$47,300	.00	\$58,000	\$58,500	.00	\$43,000	\$43,500	.00	\$52,000	\$52,500	.00
\$47,300	\$47,800	.00	\$58,500	\$59,000	.00	\$43,500	\$44,000	.00	\$52,500	\$53,000	.00
\$47,800	\$48,300	.00	\$59,000	\$59,500	.00	\$44,000	\$44,500	.00	\$53,000	\$53,500	.00
\$48,300	\$48,800	.00	\$59,500	\$60,000	.00	\$44,500	\$45,000	.00	\$53,500	\$54,000	.00
\$48,800	\$49,300	.00	\$60,000	\$60,500	.00	\$45,000	\$45,500	.00	\$54,000	\$54,500	.00
\$49,300	\$49,800	.00	\$60,500	\$61,000	.00	\$45,500	\$46,000	.00	\$54,500	\$55,000	.00
\$49,800	\$50,300	.00	\$61,000	\$61,500	.00	\$46,000	\$46,500	.00	\$55,000	\$55,500	.00
\$50,300	\$50,800	.00	\$61,500	\$62,000	.00	\$46,500	\$47,000	.00	\$55,500	\$56,000	.00
\$50,800	\$51,300	.00	\$62,000	\$62,500	.00	\$47,000	\$47,500	.00	\$56,000	\$56,500	.00
\$51,300	\$51,800	.00	\$62,500	\$63,000	.00	\$47,500	\$48,000	.00	\$56,500	\$57,000	.00
\$51,800	\$52,300	.00	\$63,000	\$63,500	.00	\$48,000	\$48,500	.00	\$57,000	\$57,500	.00
\$52,300	\$52,800	.00	\$63,500	\$64,000	.00	\$48,500	\$49,000	.00	\$57,500	\$58,000	.00
\$52,800	\$53,300	.00	\$64,000	\$64,500	.00	\$49,000	\$49,500	.00	\$58,000	\$58,500	.00
\$53,300	\$53,800	.00	\$64,500	\$65,000	.00	\$49,500	\$50,000	.00	\$58,500	\$59,000	.00
\$53,800	\$54,300	.00	\$65,000	\$65,500	.00	\$50,000	\$50,500	.00	\$59,000	\$59,500	.00
\$54,300	\$54,800	.00	\$65,500	\$66,000	.00	\$50,500	\$51,000	.00	\$59,500	\$60,000	.00
\$54,800	\$55,300	.00	\$66,000	\$66,500	.00	\$51,000	\$51,500	.00	\$60,000	\$60,500	.00
\$55,300	\$55,800	.00	\$66,500	\$67,000	.00	\$51,500	\$52,000	.00	\$60,500	\$61,000	.00
\$55,800	\$56,300	.00	\$67,000	\$67,500	.00	\$52,000	\$52,500	.00	\$61,000	\$61,500	.00
\$56,300	\$56,800	.00	\$67,500	\$68,000	.00	\$52,500	\$53,000	.00	\$61,500	\$62,000	.00
\$56,800	\$57,300	.00	\$68,000	\$68,500	.00	\$53,000	\$53,500	.00	\$62,000	\$62,500	.00
\$57,300	\$57,800	.00	\$68,500	\$69,000	.00	\$53,500	\$54,000	.00	\$62,500	\$63,000	.00
\$57,800	\$58,300	.00	\$69,000	\$69,500	.00	\$54,000	\$54,500	.00	\$63,000	\$63,500	.00
\$58,300	\$58,800	.00	\$69,500	\$70,000	.00	\$54,500	\$55,000	.00	\$63,500	\$64,000	.00
\$58,800	\$59,300	.00	\$70,000	\$70,500	.00	\$55,000	\$55,500	.00	\$64,000	\$64,500	.00
\$59,300	\$59,800	.00	\$70,500	\$71,000	.00	\$55,500	\$56,000	.00	\$64,500	\$65,000	.00
\$59,800	\$60,300	.00	\$71,000	\$71,500	.00	\$56,000	\$56,500	.00	\$65,000	\$65,500	.00
\$60,300	\$60,800	.00	\$71,500	\$72,000	.00	\$56,500	\$57,000	.00	\$65,500	\$66,000	.00
\$60,800	\$61,300	.00	\$72,000	\$72,500	.00	\$57,000	\$57,500	.00	\$66,000	\$66,500	.00
\$61,300	\$61,800	.00	\$72,500	\$73,000	.00	\$57,500	\$58,000	.00	\$66,500	\$67,000	.00
\$61,800	\$62,300	.00	\$73,000	\$73,500	.00	\$58,000	\$58,500	.00	\$67,000	\$67,500	.00
\$62,300	\$62,800	.00	\$73,500	\$74,000	.00	\$58,500	\$59,000	.00	\$67,500	\$68,000	.00
\$62,800	\$63,300	.00	\$74,000	\$74,500	.00	\$59,000	\$59,500	.00	\$68,000	\$68,500	.00
\$63,300	\$63,800	.00	\$74,500	\$75,000	.00	\$59,500	\$60,000	.00	\$68,500	\$69,000	.00
\$63,800	\$64,300	.00	\$75,000	\$75,500	.00	\$60,000	\$60,500	.00	\$69,000	\$69,500	.00
\$64,300	\$64,800	.00	\$75,500	\$76,000	.00	\$60,500	\$61,000	.00	\$69,500	\$70,000	.00
\$64,800	\$65,300	.00	\$76,000	\$76,500	.00	\$61,000	\$61,500	.00	\$70,000	\$70,500	.00
\$65,300	\$65,800	.00	\$76,500	\$77,000	.00	\$61,500	\$62,000	.00	\$70,500	\$71,000	.00
\$65,800	\$66,300	.00	\$77,000	\$77,500	.00	\$62,000	\$62,500	.00	\$71,000	\$71,500	.00
\$66,300	\$66,800	.00	\$77,500	\$78,000	.00	\$62,500	\$63,000	.00	\$71,500	\$72,000	.00
\$66,800	\$67,300	.00	\$78,000	\$78,500	.00	\$63,000	\$63,500	.00	\$72,000	\$72,500	.00
\$67,300	\$67										

# Form CT-W4

## Employee's Withholding Certificate

Effective January 1, 2015

Complete this form in blue or black ink only.

**Employee Instructions**

- Read instructions on Page 2 before completing this form.
- Select the filing status you expect to report on your Connecticut income tax return. See instructions.

- Choose the statement that best describes your gross income.
- Enter the *Withholding Code* on Line 1 below.

Married Filing Jointly	Withholding Code
Our expected combined annual gross income is <b>less</b> than or equal to \$24,000 or I am claiming exemption under the Military Spouses Residency Relief Act (MSRRA)* and no withholding is necessary.	<b>E</b>
My spouse <b>is</b> employed and our expected combined annual gross income is <b>greater</b> than \$24,000 and less than or equal to \$100,500. See <i>Certain Married Individuals</i> , Page 2.	<b>A</b>
My spouse <b>is not</b> employed and our expected combined annual gross income is <b>greater</b> than \$24,000.	<b>C</b>
My spouse <b>is</b> employed and our expected combined annual gross income is <b>greater</b> than \$100,500.	<b>D</b>
I have significant nonwage income and wish to avoid having too little tax withheld.	<b>D</b>
I am a nonresident of Connecticut with substantial other income.	<b>D</b>
Qualifying Widow(er) With Dependent Child	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$24,000 or I am claiming exemption under the MSRRA* and no withholding is necessary.	<b>E</b>
My expected annual gross income is <b>greater</b> than \$24,000.	<b>C</b>
I have significant nonwage income and wish to avoid having too little tax withheld.	<b>D</b>
I am a nonresident of Connecticut with substantial other income.	<b>D</b>

Married Filing Separately	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$12,000 or I am claiming exemption under the MSRRA* and no withholding is necessary.	<b>E</b>
My expected annual gross income is <b>greater</b> than \$12,000.	<b>A</b>
I have significant nonwage income and wish to avoid having too little tax withheld.	<b>D</b>
I am a nonresident of Connecticut with substantial other income.	<b>D</b>
Single	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$15,000 and no withholding is necessary.	<b>E</b>
My expected annual gross income is <b>greater</b> than \$15,000.	<b>F</b>
I have significant nonwage income and wish to avoid having too little tax withheld.	<b>D</b>
I am a nonresident of Connecticut with substantial other income.	<b>D</b>
Head of Household	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$19,000 and no withholding is necessary.	<b>E</b>
My expected annual gross income is <b>greater</b> than \$19,000.	<b>B</b>
I have significant nonwage income and wish to avoid having too little tax withheld.	<b>D</b>
I am a nonresident of Connecticut with substantial other income.	<b>D</b>

\* If you are claiming the Military Spouses Residency Relief Act (MSRRA) exemption, see instructions on Page 2.

**Employees:** See *Employee General Instructions* on Page 2. Sign and return Form CT-W4 to your employer. Keep a copy for your records.

1. Withholding Code: Enter *Withholding Code* letter chosen from above. .... 1. \_\_\_\_\_  Check if you are claiming the MSRRA exemption and enter state of legal residence/domicile: \_\_\_\_\_
2. Additional withholding amount per pay period: If any, see Page 3 instructions. .... 2. \$ \_\_\_\_\_
3. Reduced withholding amount per pay period: If any, see Page 3 instructions. .... 3. \$ \_\_\_\_\_

First name	MI	Last name	Social Security Number
Home address (number and street, apartment number, suite number, PO Box)			
City/town	State	ZIP code	

**Declaration:** 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 the penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.

Employee's signature	Date
----------------------	------

**Employers:** See *Employer Instructions* on Page 2.

Is this a new or rehired employee?  No  Yes Enter date hired: \_\_\_\_\_  
mm/dd/yyyy

Employer's business name	Federal Employer Identification Number
Employer's business address	
City/town	State ZIP code
Contact person	Telephone number ( )

## Employee General Instructions

**Form CT-W4**, *Employee's Withholding Certificate*, 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.

You are required 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.

If 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 ten days of the change.

### Gross Income

For Form CT-W4 purposes, **gross income** means all income from all sources, whether received in the form of money, goods, property, or services, not exempt from federal income tax, and includes any additions to income from *Schedule 1* of **Form CT-1040**, *Connecticut Resident Income Tax Return* or **Form CT-1040NR/PY**, *Connecticut Nonresident and Part-Year Resident Return*.

### 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.

### Check Your Withholding

You may be underwithheld if any of the following apply:

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

If you are underwithheld, you should consider adjusting your withholding or making estimated payments using **Form CT-1040ES**, *Estimated Connecticut Income Tax Payment Coupon for Individuals*. You may also 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.

You may be overwithheld if your combined annual income is more than \$200,000 but less than \$700,000 and your Connecticut filing status is filing jointly. To help determine if your withholding is correct, see **Informational Publication 2015(7)**, *Is My Connecticut Withholding Correct?*

### 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 and Form CT-W4 will help your employer determine how much to withhold from your wages for services performed within Connecticut. To obtain Form CT-W4NA, visit the Department of Revenue Services (DRS) website at [www.ct.gov/DRS](http://www.ct.gov/DRS) or request the form from your employer. Any nonresident who expects to have no Connecticut income tax liability should choose *Withholding Code* "E."

### 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 phase-out of the personal exemption and credit is based on your combined incomes. The withholding tables cannot reflect your exact withholding requirement without considering the income of your spouse.

To minimize this problem, use the *Supplemental Table* on Page 3 and Page 4 to adjust your withholding. You are not required to use this table. **Do not** use the supplemental table to adjust your withholding if you use the worksheet in IP 2015(7).

### 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. If you qualify as a nonresident, you may request that no Connecticut income tax be withheld from your armed forces pay by entering *Withholding Code* "E" on Line 1.

### Military Spouses Residency Relief Act (MSRRA)

If you are claiming an exemption from Connecticut income tax under the MSRRA, you must provide your employer with a copy of your military spouse's Leave and Earnings Statement (LES) and a copy of your military dependent ID card.

See **Informational Publication 2012(15)**, *Connecticut Income Tax Information for Armed Forces Personnel and Veterans*.

### Employer Instructions

For any employee who does not complete Form CT-W4, you are required to withhold at the highest marginal rate of 6.7% without allowance for exemption. You are required to keep Form CT-W4 in your files for each employee. See **Informational Publication 2015(1)**, *Connecticut Employer's Tax Guide, Circular CT*, for complete instructions.

### 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 IP 2015(1). Mail copies of Forms CT-W4 meeting the conditions listed in IP 2015(1) under *Reporting Certain Employees to:*

Department of Revenue Services  
PO Box 2931  
Hartford CT 06104-2931

### Report New and Rehired Employees to the Department of Labor

**New employees** are workers not previously employed by your business, or workers rehired after having been separated from your business for more than sixty consecutive days.

Employers with offices in Connecticut or transacting business in Connecticut are required to report new hires to the Department of Labor (DOL) within 20 days of the date of hire.

New hires can be reported by:

- Using the Connecticut New Hire Reporting website at [www.ctnewhires.com](http://www.ctnewhires.com);
- Faxing copies of completed Forms CT-W4 to **800-816-1108**; **or**
- Mailing copies of completed Forms CT-W4 to:

Department of Labor  
Office of Research, Form CT-W4  
200 Folly Brook Boulevard  
Wethersfield CT 06109

For more information on DOL requirements or for alternative reporting options, visit the DOL website at [www.ctdol.state.ct.us](http://www.ctdol.state.ct.us) or call DOL at 860-263-6310.

### For More Information

Call DRS during business hours, Monday through Friday:

- **800-382-9463** (Connecticut calls outside the Greater Hartford calling area only); **or**
- **860-297-5962** (from anywhere).

TTY, TDD, and Text Telephone users **only** may transmit inquiries anytime by calling 860-297-4911.

### Forms and Publications

Visit the DRS website at [www.ct.gov/DRS](http://www.ct.gov/DRS) to download and print Connecticut tax forms and publications.

**Supplemental Table  
Married Couples Filing Jointly - Effective January 1, 2015**

For married couples who both select *Withholding Code "A"* on Form CT-W4 (combined income is \$100,500 or less).

**Instructions**

- Reading across the top of the table, select the approximate annual wage income of one spouse. Reading down the left column, select the approximate annual wage income of the other spouse. See Page 4 for the continuation of this table.
- At the intersection of the two numbers is an adjustment amount. **This is a yearly adjustment amount.**
- To calculate the adjustment for each pay period, complete the following worksheet.
 

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

**Pay Period Table**

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

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)	(42)	(99)	(156)	(248)	(318)	(485)
6,000	0	0	0	0	0	0	(15)	(42)	(99)	(141)	(225)	(295)	(414)
9,000	0	0	0	0	0	0	(15)	(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	(1,200)	(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	(1,110)	(930)	(750)	(570)	(390)	(210)	(45)	108	231	354	390	395	303
54,000	(1,120)	(940)	(760)	(580)	(400)	(220)	(55)	98	221	254	245	250	158
57,000	(1,035)	(855)	(675)	(495)	(315)	(135)	30	138	171	204	195	200	108
60,000	(950)	(770)	(590)	(410)	(230)	(50)	25	88	121	154	145	150	58
63,000	(885)	(705)	(525)	(345)	(210)	(120)	(45)	18	51	84	75	80	(12)
66,000	(800)	(620)	(440)	(350)	(260)	(170)	(95)	(32)	1	34	25	30	(62)
69,000	(715)	(580)	(490)	(400)	(310)	(220)	(145)	(82)	(49)	(16)	(25)	(20)	(112)
72,000	(720)	(630)	(540)	(450)	(360)	(270)	(195)	(132)	(99)	(66)	(75)	(70)	18
75,000	(770)	(680)	(590)	(500)	(410)	(320)	(245)	(182)	(149)	(116)	(36)	153	298
78,000	(800)	(710)	(620)	(530)	(440)	(350)	(275)	(212)	(179)	34	213	370	
81,000	(830)	(740)	(650)	(560)	(470)	(380)	(305)	(153)	64	334			
84,000	(860)	(770)	(680)	(590)	(500)	(410)	(155)	96	281				
87,000	(890)	(800)	(710)	(620)	(441)	(167)	145						
90,000	(920)	(830)	(740)	(470)	(192)	50							
93,000	(950)	(771)	(497)	(170)									
96,000	(800)	(552)	(280)										
99,000	(500)												

**This table joins the table on Page 4.**

(Rev. 01/15)



**Supplemental Table  
Married Couples Filing Jointly - Effective January 1, 2015**

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	
3,000	(647)	(752)	(866)	(1,007)	(1,148)	(1,148)	(1,136)	(1,158)	(1,163)	(1,125)	(1,023)	(992)	(1,031)	
6,000	(525)	(666)	(807)	(948)	(981)	(1,020)	(1,025)	(1,030)	(950)	(822)	(720)	(722)	(761)	
9,000	(467)	(608)	(698)	(776)	(888)	(893)	(855)	(753)	(630)	(540)	(450)	(452)	(491)	
12,000	(408)	(441)	(570)	(665)	(760)	(680)	(552)	(450)	(360)	(270)	(180)	(182)	(221)	
15,000	(258)	(370)	(465)	(518)	(506)	(383)	(293)	(203)	(113)	(23)	68	66	26	
18,000	(224)	(319)	(329)	(291)	(279)	(189)	(99)	(9)	81	171	261	259	220	
21,000	(158)	(146)	(113)	(113)	(113)	(23)	68	158	248	338	428	426	341	
24,000	8	20	20	20	20	110	200	290	380	470	560	468	339	
27,000	7	7	7	7	7	97	187	277	367	412	412	320	191	
30,000	0	0	0	0	0	90	180	270	270	270	270	178	49	
33,000	0	0	0	0	0	90	135	135	135	135	135	43	(86)	
36,000	0	0	0	0	0	0	0	0	0	0	0	(92)	(221)	
39,000	135	135	135	90	90	0	0	0	0	0	0	0	(221)	
42,000	270	270	180	90	90	0	0	0	0	0	0	0	(221)	
45,000	360	270	180	90	90	0	0	0	0	0	0	0	(132)	
48,000	360	270	180	90	90	0	0	0	0	0	0	0	147	
51,000	195	105	15	(75)	(165)	(165)	(165)	(165)	(165)	(76)	108	253		
54,000	50	(40)	(130)	(220)	(310)	(310)	(310)	(310)	(130)	58	210			
57,000	0	(90)	(180)	(270)	(360)	(360)	(271)	(87)	150					
60,000	(50)	(140)	(230)	(320)	(410)	(230)	(42)	110						
63,000	(120)	(210)	(300)	(301)	(207)	30								
66,000	(170)	(260)	(170)	(72)	(10)									
69,000	(131)	(37)	110											
72,000	98	160												
						<b>This table joins the table on Page 3.</b>								

(Rev. 01/15)

**Effect on Other Documents: Informational Publication 2014(7), *Is My Connecticut Withholding Correct?***, is modified and superseded.

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**Effect of This Document:** An Informational Publication issued by the Department of Revenue Services (DRS) addresses frequently-asked questions about a current position, policy, or practice, usually in a less technical question and answer format.

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### **Related Forms and Publications**

**Form CT-1040**, *Connecticut Resident Income Tax Return*

**Form CT-1040NR/PY**, *Connecticut Nonresident and Part-Year Resident Income Tax Return*

**Form CT-1040ES**, *2015 Estimated Connecticut Income Tax Payment Coupon for Individuals*

**Form CT-W4NA**, *Employee's Withholding Certificate - Nonresident Apportionment*

**Informational Publication 2011(26)**, *Estimated Connecticut Income Taxes*

**Informational Publication 2012(15)**, *Connecticut Income Tax Information for Armed Forces Personnel and Veterans*

### **Paperless Filing/Payment Methods (fast, easy, free, and confidential):**

Business and individual taxpayers can use the **Taxpayer Service Center (TSC)** at [www.ct.gov/TSC](http://www.ct.gov/TSC) to file a variety of tax returns, update account information, and make payments online.

**File Electronically:** You can choose first-time filer information and filing assistance or log directly into the **TSC** to file returns and pay taxes.

**Pay Electronically:** You can pay taxes for tax returns that cannot be filed through the **TSC**. Log in and select the *Make Payment Only* option. Designate a payment date up to the due date of the tax and mail a paper return to complete the filing process.








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**DRS E-Alerts Service:** Get connected to the latest news from DRS. Receive notification by email of changes to legislation, policies, and procedures. **DRS E-Alerts** provide information for employer's withholding tax, News – Press Releases, and Top 100 Delinquency List. Visit the DRS website at [www.ct.gov/DRS](http://www.ct.gov/DRS) and select *How Do I?* from the gold navigation bar.



Choose to file returns, pay amounts due, and direct deposit refunds electronically using the *TSC*.

*It's fast and free!*

Internet	<p><b>Tax Information</b></p> <p>The <i>TSC</i> includes a comprehensive <i>FAQ</i> database with more than 600 searchable answers. Search by category, tax type, keyword, or phrase.</p>  <p>TSC FAQ</p>	<p><b>Forms and Publications</b></p> <p>Connecticut forms and publications may be viewed, downloaded, or printed by visiting <a href="http://www.ct.gov/DRS">www.ct.gov/DRS</a> the DRS website.</p>  <p>DRS Website</p>	Internet				
Phone	<p>For telephone assistance, call the Department of Revenue Services (DRS) at <b>800-382-9463</b> (Connecticut calls outside the Greater Hartford calling area only); or <b>860-297-5962</b> (from anywhere).</p>   <p>860-297-5962      800-382-9463</p>	<p><b>800-382-9463</b> (Connecticut calls outside the Greater Hartford calling area only) and select <b>Option 2</b>; or <b>860-297-4753</b> (from anywhere).</p>  <p>860-297-4753</p>	Phone				
E-Mail	<p>Send routine tax questions to <a href="mailto:drs@po.state.ct.us">drs@po.state.ct.us</a> (do not send account-related inquiries). For account-related questions, including bill and refund inquiries, use the <b>Secure Mailbox</b> feature by logging into the <i>TSC</i>.</p>  <p>DRS Email</p>	<p>Email requests, including your name, address (street, city, state, and ZIP code), and the name or number of the tax product to <a href="mailto:ctforms.drs@po.state.ct.us">ctforms.drs@po.state.ct.us</a></p>  <p>DRS Forms Email</p>	E-Mail				
Walk-In	<p>Free personal taxpayer assistance and forms are available by visiting our offices. Walk-in assistance at all DRS locations is available Monday through Friday, 8:30 a.m. to 4:30 p.m. (arrive by 4:00 p.m.). Directions to DRS offices are available using the DRS phone menu or by visiting the DRS website. If you require special accommodations, please advise the DRS representative. All calls are answered at our main office in Hartford, not at the field offices.</p> <table data-bbox="207 1703 1198 1797"> <tr> <td><b>Bridgeport</b> 10 Middle St</td> <td><b>Hartford</b> 25 Sigourney St</td> <td><b>Norwich</b> 401 West Thames St Building 700</td> <td><b>Waterbury</b> 55 West Main St Suite 100</td> </tr> </table>  <p>Directions</p>		<b>Bridgeport</b> 10 Middle St	<b>Hartford</b> 25 Sigourney St	<b>Norwich</b> 401 West Thames St Building 700	<b>Waterbury</b> 55 West Main St Suite 100	Walk-In
<b>Bridgeport</b> 10 Middle St	<b>Hartford</b> 25 Sigourney St	<b>Norwich</b> 401 West Thames St Building 700	<b>Waterbury</b> 55 West Main St Suite 100				
<p><b>Federal Tax Information</b></p> <p>For questions about <b>federal taxes</b>, visit <a href="http://www.irs.gov">www.irs.gov</a> or call the Internal Revenue Service (IRS) at 800-829-1040. To order <b>federal tax forms</b>, call 800-829-3676.</p> 		<p><b>Statewide Services</b></p> <p>Visit the <i>Official State of Connecticut Website</i> at <a href="http://www.ct.gov">www.ct.gov</a> for information on statewide services and programs.</p> 