



Employee's Withholding Allowance Certificate

IT-2104

New York State • New York City • Yonkers

Print or type	First name and middle initial	Last name	Your social security number
	Permanent home address (number and street or rural route)		Apartment number
	City, village, or post office	State	ZIP code

Single or Head of household Married

Married, but withhold at higher single rate

Note: If married but legally separated, mark an **X** in the *Single or Head of household* box.

Are you a resident of New York City? Yes No

Are you a resident of Yonkers? Yes No

Complete the worksheet on page 3 before making any entries.

1 Total number of allowances you are claiming for New York State and Yonkers, if applicable (from line 19) **1.** _____

2 Total number of allowances for New York City (from line 28) **2.** _____

Use lines 3, 4, and 5 below to have additional withholding per pay period under special agreement with your employer.

3 New York State amount **3.** _____

4 New York City amount **4.** _____

5 Yonkers amount **5.** _____

I certify that I am entitled to the number of withholding allowances claimed on this certificate.

Employee's signature	Date
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Penalty — A penalty of \$500 may be imposed for any false statement you make that decreases the amount of money you have withheld from your wages. You may also be subject to criminal penalties.

Employee: detach this page and give it to your employer.

Employer's name and address (Employer: complete this section only if you must send a copy of this form to the NYS Tax Department.)	Employer identification number
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Employers only: Please mark an **X** in the appropriate box(es) to indicate why you are sending a copy of this form to New York State:

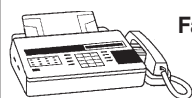
Employee is a new hire Employee claimed more than 14 exemption allowances for New York State

Need help?



Internet access: www.nystax.gov

Access our Answer Center for answers to frequently asked questions; check your refund status; check your estimated tax account; download forms, publications; get tax updates and other information.



Fax-on-demand forms: Forms are

available 24 hours a day,
7 days a week. 1 800 748-3676



Telephone assistance is available from 8:00 A.M. to

5:00 P.M. (eastern time), Monday through Friday.

Refund status: 1 800 443-3200

(Automated service for refund status is available
24 hours a day, 7 days a week.)

To order forms and publications: 1 800 462-8100

Personal Income Tax Information Center: 1 800 225-5829

From areas outside the U.S. and outside Canada: (518) 485-6800

Hearing and speech impaired: (telecommunications device for the deaf (TDD) callers only): 1 800 634-2110



Persons with disabilities: In compliance with the Americans with Disabilities Act, we will ensure that our lobbies, offices, meeting rooms, and other facilities are accessible to persons with disabilities. If you have

questions about special accommodations for persons with disabilities, please call 1 800 225-5829.

Privacy notification

The Commissioner of Taxation and Finance may collect and maintain personal information pursuant to the New York State Tax Law, including but not limited to, sections 171, 171-a, 287, 308, 429, 475, 505, 697, 1096, 1142, and 1415 of that Law; and may require disclosure of social security numbers pursuant to 42 USC 405(c)(2)(C)(i).

This information will be used to determine and administer tax liabilities and, when authorized by law, for certain tax offset and exchange of tax information programs as well as for any other lawful purpose.

Information concerning quarterly wages paid to employees is provided to certain state agencies for purposes of fraud prevention, support enforcement, evaluation of the effectiveness of certain employment and training programs and other purposes authorized by law.

Failure to provide the required information may subject you to civil or criminal penalties, or both, under the Tax Law.

This information is maintained by the Director of Records Management and Data Entry, NYS Tax Department, W A Harriman Campus, Albany NY 12227; telephone 1 800 225-5829. From areas outside the United States and outside Canada, call (518) 485-6800.

Instructions

Changes for 2006

The chart in Part 4, used to compute your withholding allowances or to enter an additional dollar amount on lines 3, 4, or 5 on Form IT-2104, has been revised for tax year 2006. If you filed a 2005 Form IT-2104 and used a chart on page 4 of the 2005 form, you should complete a new 2006 Form IT-2104 and give it to your employer.

Who should file this form

This certificate, Form IT-2104, is completed by an employee and given to the employer to instruct the employer how much New York State (and New York City and Yonkers) tax to withhold from the employee's pay. The more allowances claimed, the lower the amount of tax withheld.

If you do not file Form IT-2104, your employer may use the same number of allowances you claimed on federal Form W-4. Due to differences in tax law, this may result in the wrong amount of tax withheld for New York State, New York City, and Yonkers. Complete Form IT-2104 each year and file it with your employer if the number of allowances you may claim is different from federal Form W-4 or has changed. Common reasons for completing a new Form IT-2104 each year include the following:

- You started a new job.
- You are no longer a dependent.
- Your individual circumstances may have changed (for example, you were married or have an additional child).
- You itemize your deductions on your personal income tax return.
- You claim allowances for New York State credits.
- You owed tax or received a large refund when you filed your personal income tax return for the past year.
- Your wages have increased and you expect to earn \$100,000 or more during the tax year.
- The total income of you and your spouse has increased to \$100,000 or more for the tax year.
- You have significantly more or less income from other sources or from another job.
- You no longer qualify for exemption from withholding.
- You have been advised by the Internal Revenue Service that you are entitled to fewer allowances than claimed on your original federal Form W-4, and the disallowed allowances were claimed on your original Form IT-2104.

Employee: detach and give page 1 to your employer; keep page 3 for your records.

Exemption from withholding

You cannot use Form IT-2104 to claim exemption from withholding. To claim exemption from income tax withholding, you **must** file Form IT-2104-E, *Certificate of Exemption from Withholding*, with your employer. You must file a new certificate each year that you qualify for exemption. This exemption from withholding is allowable only if you had no New York income tax liability in the prior year, you expect none in the current year, **and** you are over 65 years of age, under 18, or a full-time student under 25. If you are a dependent who is under 18 or a full-time student, you may owe tax if your income is more than \$3,000.

Withholding allowances

You may **not** claim a withholding allowance for yourself or, if married, your spouse. Claim the number of withholding allowances you compute in Part 1 and Part 3 on page 3 of this form. If you want more tax withheld, you may

claim fewer allowances. **If you claim more than 14 allowances**, your employer **must send** a copy of your **Form IT-2104** to the New York State Tax Department. You may then be asked to verify your allowances. If you arrive at negative allowances (less than zero) on lines 1, 2, 19, or 28, and your employer cannot accommodate negative allowances, **enter 0** and see *Additional dollar amount(s)* below.

Income from sources other than wages — If you have more than \$1,000 of income from sources other than wages (such as interest, dividends, or alimony received), reduce the number of allowances claimed on line 1 and line 2 (if applicable) of the IT-2104 certificate by one for each \$1,000 of nonwage income. If you arrive at negative allowances (less than zero), see *Withholding allowances* above. You may also consider filing estimated tax, especially if you have significant amounts of nonwage income. Estimated tax requires that payments be made by the employee directly to the Tax Department on a quarterly basis. For more information, see the instructions for Form IT-2105, *Estimated Income Tax Payment Voucher for Individuals*, or see *Need help?* on page 1.

Other credits (Worksheet line 12) — If you will be eligible to claim any credits other than the credits listed, such as an investment tax credit, you may claim additional allowances as follows:

- If you expect your New York adjusted gross income to be less than \$50,000, divide the amount of the expected credit by 60 and enter the result (round to the nearest whole number) on line 12.
- If you expect your New York adjusted gross income to be more than \$50,000, divide the amount of the expected credit by 70 and enter the result (round to the nearest whole number) on line 12.

Example: *You expect your New York adjusted gross income to exceed \$50,000. In addition, you expect to receive a flow-through of an investment tax credit from the S corporation of which you are a shareholder. The investment tax credit will be \$160. Divide the expected credit by 70. $160/70 = 2.2857$. The additional withholding allowance(s) would be 2. Enter 2 on line 12.*

Married couples with both spouses working

— If you and your spouse both work, you should each file a separate IT-2104 certificate with your respective employers. You should each mark an **X** in the box *Married, but withhold at higher single rate* on the certificate front, and divide the total number of allowances that you compute on line 19 and line 28 (if applicable) between you and your working spouse. Your withholding will better match your total tax if the higher wage-earning spouse claims all of the couple's allowances and the lower wage-earning spouse claims zero allowances. **Do not** claim more total allowances than you are entitled to. If you and your spouse's combined income is between \$100,000 and \$150,000, use the chart in Part 4 to compute the number of allowances to transfer to Part 1, line 18.

Taxpayers with more than one job — If you have more than one job, file a separate IT-2104 certificate with each of your employers. Be sure to claim only the total number of allowances that you are entitled to. Your withholding will better match your total tax if you claim all of your allowances at your higher-paying job and zero allowances at the lower-paying job. In addition, to make sure that you have enough tax withheld, if you are a single taxpayer or head of household with two or more jobs, reduce the number of allowances by six on line 1 and line 2 (if applicable) on the certificate you file with your higher-paying job employer. If you arrive at negative allowances (less than zero), see *Withholding allowances* above.

Single taxpayers or heads of household — If you are a single taxpayer or head of household and your total income is between \$100,000 and \$150,000, use the chart in Part 4 to compute the number of allowances to transfer to Part 1, line 18. Substitute the words *Highest paying job for Higher earner's wages* within the chart.

Dependents — If you are a dependent of another taxpayer and expect your income to exceed \$3,000, you should reduce your withholding allowances by one for each \$1,000 of income over \$2,500. This will ensure that your employer withholds enough tax.

Following the above instructions will help to ensure that you will not owe additional tax when you file your return.

Heads of households with only one job — If you will use the head-of-household filing status on your state income tax return, mark the *Single or Head of household* box on the front of the certificate. If you have only one job, you may also wish to claim two additional withholding allowances on Part 1, line 13.

Married couples with only one spouse working — If your spouse does not work and has no income subject to state income tax, mark the *Married* box on the front of the certificate. You may also wish to claim two additional allowances on Part 1, line 14.

Additional dollar amount(s)

You may ask your employer to withhold an additional dollar amount each pay period by completing lines 3, 4, and 5 on Form IT-2104. In most instances, if you compute a negative number of allowances using the worksheets on page 3 and your employer cannot accommodate a negative number, for each negative allowance claimed you should have an additional \$1.50 of tax withheld per week for New York State withholding on line 3, and an additional \$0.80 of tax withheld per week for New York City withholding on line 4. Yonkers residents should use 10% (.10) of the New York State amount for additional withholding for Yonkers on line 5.

Note: If you are requesting your employer withhold an additional dollar amount on lines 3, 4, or 5 of this allowance certificate, the additional dollar amount, as determined by these instructions or by using the chart in Part 4, is accurate for a weekly payroll. Therefore, if you are paid other than weekly, you will need to adjust the dollar amount(s) that you compute. For example, if you are paid biweekly, you must double the dollar amount(s) computed using the worksheet(s) on page 3.

Avoid underwithholding

Form IT-2104, together with your employer's withholding tables, is designed to ensure that the correct amount of tax is withheld from your pay. If you fail to have enough tax withheld during the entire year, you may owe a large tax liability when you file your return. The Tax Department must assess interest and may impose penalties in certain situations in addition to the tax liability. Even if you do not file a return, we may determine that you owe personal income tax, and we may assess interest and penalties on the amount of tax that you should have paid during the year.

Worksheet

Employee: keep this page for your records.

Part 1 — Complete this part to compute your withholding allowances for New York State and Yonkers (line 1).

6 Enter the number of dependents that you will claim on your state return (*do not include yourself or, if married, your spouse*) ... 6. _____

For lines 7, 8, and 9, enter 1 for each credit you expect to claim on your state return.

7 College tuition credit 7. _____

8 New York State household credit 8. _____

9 Real property tax credit..... 9. _____

For lines 10 and 11, enter 3 for each credit you expect to claim on your state return.

10 Child and dependent care credit..... 10. _____

11 Earned income credit 11. _____

12 Other credits (*see instructions*) 12. _____

For lines 13 and 14, enter 2 if either situation applies.

13 Head of household status **and** only one job 13. _____

14 Married couples with only **one** spouse working **and** only one job 14. _____

15 Enter an estimate of your federal adjustments to income, such as alimony you will pay for the tax year and deductible IRA contributions you will make for the tax year. Total estimate \$ _____ .
Divide this estimate by \$1,000. Drop any fraction and enter the number 15. _____

16 If you expect to itemize deductions on your state tax return, complete Part 2 below and enter the number from line 25.
All others enter **0** 16. _____

17 Add lines 6 through 16 17. _____

18 If you are single or head of household, or married with both spouses working, and your total income is between \$100,000 and \$150,000, enter the appropriate number from the chart in Part 4. All others enter **0** 18. _____

19 Subtract line 18 from line 17. Enter the result, including negative amounts, here and on line 1. If your employer cannot accommodate negative allowances, enter **0** here and on line 1 and see *Additional dollar amounts* in the instructions. (If you have more than one job, or if you and your spouse both work, see instructions.) 19. _____

Part 2 — Complete this part only if you expect to itemize deductions on your state return.

20 Enter your estimated federal itemized deductions for the tax year 20. _____

21 Enter your estimated state, local, and foreign income taxes included on line 20 21. _____

22 Subtract line 21 from line 20 22. _____

23 Based on your federal filing status, enter the applicable amount from the table below 23. _____

Standard deduction table

Single (cannot be claimed as a dependent) ...	\$ 7,500	Qualifying widow(er)	\$14,600
Single (can be claimed as a dependent)	\$ 3,000	Married filing jointly	\$14,600
Head of household.....	\$10,500	Married filing separate returns.....	\$ 6,500

24 Subtract line 23 from line 22 (*if line 23 is larger than line 22, enter 0 here and on line 16 above*) 24. _____

25 Divide line 24 by \$1,000. Drop any fraction and enter the result here and on line 16 above 25. _____

Part 3 — Complete this part to figure your withholding allowances for New York City (line 2).

26 Enter the amount from line 6 above 26. _____

27 Add lines 13 through 16 above and enter total here 27. _____

28 Add lines 26 and 27. Enter the result here and on line 2. 28. _____

Part 4 — This chart is for married couples with both spouses working, and single taxpayers or heads of household, with a combined income between \$100,000 and \$150,000. All others do not have to use this chart.

Enter the number of allowances (top number) on Part 1, line 18; or the additional withholding (bottom dollar amount) on line 3.

Higher earner's wages ↓	Total income									
	\$100,000 to 105,000	\$105,000 to 110,000	\$110,000 to 115,000	\$115,000 to 120,000	\$120,000 to 125,000	\$125,000 to 130,000	\$130,000 to 135,000	\$135,000 to 140,000	\$140,000 to 145,000	\$145,000 to 150,000
under \$90,000	1 \$1.50	2 \$3.00	3 \$4.50	5 \$6.00	6 \$7.50	7 \$9.00	8 \$10.50	9 \$12.00	10 \$13.50	11 \$15.00
\$90,000 – \$100,000		1 \$1.50	2 \$3.00	3 \$4.50	4 \$6.00	5 \$7.50	6 \$9.00	7 \$10.50	8 \$12.00	9 \$13.50
\$100,000 – \$110,000		1 \$1.50	1 \$1.50	2 \$3.00	3 \$4.50	4 \$6.00	5 \$7.50	6 \$9.00	7 \$10.50	8 \$12.00
\$110,000 – \$120,000			1 \$1.50	2 \$3.00	2 \$3.00	3 \$4.50	4 \$6.00	5 \$7.50	6 \$9.00	7 \$10.50
\$120,000 – \$130,000					2 \$3.00	3 \$4.50	3 \$4.50	4 \$6.00	5 \$7.50	6 \$9.00
\$130,000 – \$140,000							3 \$4.50	4 \$6.00	4 \$6.00	5 \$7.50
\$140,000 – \$150,000									4 \$6.00	5 \$7.50