

# Increase Your Take-Home Pay With The W-4 Strategy

Create an immediate increase in your take-home pay and get next year's income tax refund this year.

The amount of money withheld from your paycheck for income taxes by your employer is determined not by how much you make but by how you complete your W-4 form. If you have been getting a refund you can give yourself an immediate tax-free raise of \$50 to \$300 per month in take-home pay by reducing the amount being withheld from your paycheck.

If you received a tax refund from the IRS this year or any year, you're having too much tax withheld. Your objective is to get the use of your next year's refund now to invest, improve your lifestyle (spend it) or to pay off some debt.

A personal exemption is not the same as an allowance. Most people incorrectly believe that they are allowed to claim only one allowance for each dependent. Each dependent is worth one allowance, but you may also claim extra allowances that will allow you to break even with IRS at the end of the year.

You can also add an additional allowance to your W-4 form for each \$3,400 tax deduction you create. Complete the W-4 form now and turn it in to your personnel office tomorrow morning!

Download the W-4 form at [www.irs.gov](http://www.irs.gov) <http://www.irs.gov/pub/irs-pdf/fw4.pdf>