

2024 Form MW-4 and Withholding Tax Tables



BUSINESS &
INCOME TAXES
DIVISION
MONTANA

Reasons to file a new Form MW-4



•Income tax simplification

- No more allowances (dependents and MT standard/itemized deductions)
- Lower tax rate (5.9% beginning with tax year 2024)
- Tax rate is based on filing status

•Change in job or financial situation

- New job
- Multiple jobs
- Marriage/divorce
- Large raise

•Request an exemption from MT wage withholding

- Enrolled tribal member
- National Guard member working under USC Title 10 orders
- North Dakota reciprocity
- Nonresident spouse of active-duty military member

New Form MW-4



Montana Employee's Withholding and Exemption Certificate

MW-4
V4 10/2023

Employee's first name and middle initial	Last name	Social Security Number
Physical address		
City	State	ZIP Code

Complete Form MW-4 so that your employer can withhold the correct Montana income tax from your pay. See **Employee Instructions** on the back of this form before completing this form.

1. Federal filing status

- a. Single or married filing separately (If you have multiple jobs, complete the Multiple Jobs Worksheet.)
- b. Married filing jointly or qualifying widower (If you and your spouse have multiple jobs, see line 2.)
- c. Head of household

- 2. Married Filing Jointly with Both Spouses Working.** If you are married and you and your spouse are both working and earn similar incomes, mark the box. If you and your spouse have multiple jobs, and your spouse earns significantly more or less than you, do not mark this box. Instead, mark box 1b, then complete the Multiple Jobs Worksheet on page 2 and enter the result on line 3.

- 3. Extra withholding.** Enter any additional tax you want withheld from each pay period, including any amount you want withheld from retirement distributions. **3.** _____

- 4. Reduced withholding.** If you expect to report large federal adjustments, federal itemized deductions, Montana subtractions, and/or Montana tax credits, you can direct your employer to withhold the amount you report on this line. (*Caution:* Requesting a reduced amount of withholding may result in a tax due when you file your tax return.) **4.** _____

5. Exemptions for Tax Year

- You may be entitled to claim an exemption from Montana income tax withholding if your income is exempt from Montana income tax. Mark the box to indicate the reason you believe you are exempt from Montana income tax.
- a. I am exempt because I am an enrolled member of a registered tribe, I live on the reservation of that tribe, and I earn wages from work performed on that reservation. (You must complete line 1 or 2.)
 - b. I am exempt because I am a member of the Reserve or National Guard and my compensation is earned under U.S.C. Title 10. (You must complete line 1 or 2.)
 - c. I am exempt because I am a North Dakota resident.
 - d. I am exempt because I am a resident of another state living in Montana solely to be with my spouse, who is a resident of the same state and a member of the U.S. armed forces assigned to a military location in Montana.

Under penalty of false swearing, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete. (This form is not valid unless you sign it.)

Employee's Signature _____ Date _____

Employer Information

Name	Federal Employer Identification Number
Mailing Address	MT Withholding Account ID
City	State ZIP Code

How to complete the New Form MW-4

- Complete top section with name, PHYSICAL address, city, state and zip.



Montana Employee's Withholding and Exemption Certificate

MW-4
V4 10/2023

Employee's first name and middle initial	Last name	Social Security Number										
		<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Physical address												
City	State	ZIP Code										



How to complete the New Form MW-4 Continued...

- **Question 1: Filing Status.**
 - Single or married filing separately (even with more than 1 job)
 - Married filing jointly or qualified widower
 - Head of household

1. Federal filing status

- a. Single or married filing separately (If you have multiple jobs, complete the Multiple Jobs Worksheet.)
 - b. Married filing jointly or qualifying widower (If you and your spouse have multiple jobs, see line 2.)
 - c. Head of household
-

How to complete the New Form MW-4 Continued...

- **Question 2: Married filing jointly with both spouses working.**
 - Similar income for both spouses check this box.
 - If the spouses have a significant difference, (\$10,000 or more) mark box 1b (married filing jointly) and complete multiple jobs worksheet.

2. **Married Filing Jointly with Both Spouses Working.** If you are married and you and your spouse are both working and earn similar incomes, mark the box. If you and your spouse have multiple jobs, and your spouse earns significantly more or less than you, do not mark this box. Instead, mark box 1b, then complete the Multiple Jobs Worksheet on page 2 and enter the result on line 3.

How to complete the New Form MW-4 Continued...

- **Question 3: Extra Withholding.**
 - Enter the additional tax you want withheld from each pay period. This will be in addition to the tax withheld due to your filing status. This is also the section used for multiple jobs.
 - Retirees for 1099-R withholding
 - Unemployment payments on 1099-G

3. Extra withholding. Enter any additional tax you want withheld from each pay period, including any amount you want withheld from retirement distributions.

3. _____

How to complete the New Form MW-4 Continued...

- **Question 4: Reduced Withholding**
 - This allows you to give your employer a direct amount of tax to withhold.
Caution: Requesting a reduced amount of withholding may result in tax due.
 - DO NOT enter zero. Leave line blank if it does not apply to you.

4. Reduced withholding. If you expect to report large federal adjustments, federal itemized deductions, Montana subtractions, and/or Montana tax credits, you can direct your employer to withhold the amount you report on this line. (*Caution:* Requesting a reduced amount of withholding may result in a tax due when you file your tax return.)

4. _____

Multiple Job Worksheet



BUSINESS &
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DIVISION
MONTANA

Multiple Jobs Worksheet

Complete this worksheet if you have multiple jobs, or if you are married filing jointly with both spouses working. This worksheet calculates the total extra withholding for all jobs. Complete this worksheet on the Form MW-4 for the highest paying job for the most accurate results. The amount on line 4 is the additional amount to withhold from your wages.

- 1. Two jobs.** If you have two jobs or you are married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 5 or 6. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value here. 1. _____
- 2. Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.

 - 2a.** Find the amount from the appropriate table on page 5 or 6 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value here. 2a. _____
 - 2b.** Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 5 or 6 and enter this amount on line 2b. 2b. _____
 - 2c.** Add lines 2a and 2b. 2c. _____
- 3.** Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52. If it pays every other week, enter 26. If it pays monthly, enter 12. 3. _____
- 4.** Divide the annual amount on line 1 or line 2c by the amount of pay periods on line 3. Enter this amount here and on Form MW-4, line 3 of the Form MW-4 for the highest paying job (along with any other additional amount you want withheld). 4. _____

Multiple Jobs Worksheet Example

- Single taxpayer 2 jobs. First job income is \$70,000. Second Job income is \$20,000.
- Divide \$1,046 by 26 (every other week)
- Enter \$41 on line 3 of Form MW-4.
- Employer will withhold this amount in addition to the standard deduction amount.
- Enter additional amount on the MW-4 of the highest paying job.

		Single or Joint			
Higher Paying Job		\$0 - \$9,999	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999
\$0	\$9,999	\$254	\$470	\$529	\$590
\$10,000	\$19,999	\$470	\$745	\$865	\$926
\$20,000	\$29,999	\$529	\$865	\$985	\$1,046
\$30,000	\$39,999	\$590	\$926	\$1,046	\$1,046
\$40,000	\$49,999	\$590	\$926	\$1,046	\$1,046
\$50,000	\$59,999	\$590	\$926	\$1,046	\$1,046
\$60,000	\$69,999	\$590	\$926	\$1,046	\$1,046
\$70,000	\$79,999	\$590	\$926	\$1,046	\$1,046
\$80,000	\$89,999	\$590	\$926	\$1,046	\$1,046
\$90,000	\$99,999	\$590	\$926	\$1,046	\$1,046

Example one

Bi-Weekly		Withholding Equals:				
Net Taxable Earnings		A	plus	B	of NTE over	C
At least	But Less Than					
\$0	\$562	\$0	plus	0.0%	\$ -	\$562
\$562	\$1,350	\$0	plus	4.7%	\$ 37.00	\$788
\$1,350		\$37	plus	5.9%	\$ 125.00	\$2,113
					\$ 162.00	\$3,463

	Federal Standard Deduction	2024
Single		\$14,600
HOH		\$21,900
Joint		\$29,200

TP Bi-Weekly Wage \$2,693 (Total Annual Wage \$70,000)

TP 2nd Job Bi-Weekly Wage \$770 (Total Annual Wage \$20,000)

Total Wages \$3,463 (Total Annual Wage \$90,000)

Tax Calculation: $\$37 + (.059 * (\$3,463 - \$1,350)) = \162

Total Tax Due Bi-Weekly = \$162

Withholding Calculation

Tax Table Annual Single Multiple Jobs = \$117

Tax Table Annual Single Multiple Jobs = \$12

Total Tax Due Bi-Weekly = \$129

Definitions:

Montana Withholding Tax Formula:

$$W = A + (B \times (G - C))$$

G = Gross Earnings for the payroll period

W = Withholding tax for the payroll period

\$700	\$800	800	\$12	\$0	\$0	\$12
\$800	\$900	900	\$16	\$0	\$3	\$16
\$900	\$1,000	1000	\$21	\$0	\$8	\$21
\$1,000	\$1,100	1100	\$26	\$0	\$13	\$26
\$1,100	\$1,200	1200	\$31	\$4	\$17	\$31
\$1,200	\$1,300	1300	\$35	\$9	\$22	\$35
\$1,300	\$1,400	1400	\$41	\$14	\$27	\$41
\$1,400	\$1,500	1500	\$46	\$18	\$31	\$46
\$1,500	\$1,600	1600	\$52	\$23	\$36	\$52
\$1,600	\$1,700	1700	\$58	\$28	\$41	\$58
\$1,700	\$1,800	1800	\$64	\$32	\$46	\$64
\$1,800	\$1,900	1900	\$70	\$37	\$50	\$70
\$1,900	\$2,000	2000	\$76	\$42	\$55	\$76
\$2,000	\$2,100	2100	\$82	\$46	\$61	\$82
\$2,100	\$2,200	2200	\$88	\$51	\$66	\$88
\$2,200	\$2,300	2300	\$94	\$56	\$72	\$94
\$2,300	\$2,400	2400	\$100	\$61	\$78	\$100
\$2,400	\$2,500	2500	\$105	\$65	\$84	\$105
\$2,500	\$2,600	2600	\$111	\$70	\$90	\$111
\$2,600	\$2,700	2700	\$117	\$75	\$96	\$117

Multiple Jobs Worksheet Example

- Married filing jointly with significant difference in pay. Spouse A makes \$100,000. Spouse B makes \$60,000.
- Divide \$2,212 by 52 (weekly)
- Enter \$43 (round up) on line 3 of the Form MW-4.
- Employer will withhold this amount in addition to standard deduction amount.

		Married Filing Jointly or Qualifying Widower						
Higher Paying Job		Lower Paying Job						
		\$0 - \$9,999	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999
\$0	\$9,999	\$0	\$38	\$470	\$470	\$470	\$470	\$588
\$10,000	\$19,999	\$38	\$508	\$940	\$940	\$940	\$1,058	\$1,178
\$20,000	\$29,999	\$470	\$940	\$1,372	\$1,372	\$1,490	\$1,610	\$1,730
\$30,000	\$39,999	\$470	\$940	\$1,372	\$1,490	\$1,610	\$1,730	\$1,850
\$40,000	\$49,999	\$470	\$940	\$1,490	\$1,610	\$1,730	\$1,850	\$1,970
\$50,000	\$59,999	\$470	\$1,058	\$1,610	\$1,730	\$1,850	\$1,970	\$2,090
\$60,000	\$69,999	\$588	\$1,178	\$1,730	\$1,850	\$1,970	\$2,090	\$2,210
\$70,000	\$79,999	\$590	\$1,180	\$1,732	\$1,852	\$1,972	\$2,092	\$2,212
\$80,000	\$89,999	\$590	\$1,180	\$1,732	\$1,852	\$1,972	\$2,092	\$2,212
\$90,000	\$99,999	\$590	\$1,180	\$1,732	\$1,852	\$1,972	\$2,092	\$2,212
\$100,000	\$149,999	\$590	\$1,180	\$1,732	\$1,852	\$1,972	\$2,092	\$2,212

Example two

Weekly Net Taxable Earnings		Withholding Equals:				
At least	But Less Than	A	plus	B	of NTE over	C
\$0	\$562	\$0	plus	0.0%	\$ -	\$562
\$562	\$1,350	\$0	plus	4.7%	\$ 37.00	\$788
\$1,350		\$37	plus	5.9%	\$ 102.00	\$1,728
					\$ 139.00	\$3,078

	Federal Standard Deduction	2024
Single		\$14,600
HOH		\$21,900
Joint		\$29,200

Spouse A Weekly Wage = \$1,924 (Total Annual Wage \$100,000)

Spouse B Weekly Wage = \$1,154 (Total Annual Wage \$60,000)

Total Spouse Wages = \$3,078 (\$1,924 + \$1,154)

Weekly Tax Calculation: $\$37 + (.059 * (\$3,078 - \$1,350)) = \139

Withholding Calculation

Spouse A Weekly Withholding = \$76

Spouse B Weekly Withholding = \$31

Total Weekly Withholding = \$107

\$800	\$900	900	\$32	\$16	\$23
\$900	\$1,000	1000	\$38	\$21	\$28
\$1,000	\$1,100	1100	\$44	\$26	\$33
\$1,100	\$1,200	1200	\$50	\$31	\$39
\$1,200	\$1,300	1300	\$56	\$35	\$45
\$1,300	\$1,400	1400	\$62	\$41	\$51
\$1,400	\$1,500	1500	\$68	\$46	\$57
\$1,500	\$1,600	1600	\$74	\$52	\$63
\$1,600	\$1,700	1700	\$80	\$58	\$69
\$1,700	\$1,800	1800	\$85	\$64	\$75
\$1,800	\$1,900	1900	\$91	\$70	\$81
\$1,900	\$2,000	2000	\$97	\$76	\$87

How to complete the New Form MW-4 Continued...

5. Exemptions for Tax Year

You may be entitled to claim an exemption from Montana income tax withholding if your income is exempt from Montana income tax. Mark the box to indicate the reason you believe you are exempt from Montana income tax.

- a. I am exempt because I am an enrolled member of a registered tribe, I live on the reservation of that tribe, and I earn wages from work performed on that reservation. (You must complete line 1 or 2.)
- b. I am exempt because I am a member of the Reserve or National Guard and my compensation is earned under U.S.C. Title 10. (You must complete line 1 or 2.)
- c. I am exempt because I am a North Dakota resident.
- d. I am exempt because I am a resident of another state living in Montana solely to be with my spouse, who is a resident of the same state and a member of the U.S. armed forces assigned to a military location in Montana.

- **Question 5: Exemptions for current tax year**
 - No change to the current Montana exemptions.
 - Employer must submit the request for exemptions annually for approval.
 - If physical address is not provided, may be denied.
 - No longer sending denial letter to employee.
 - Exemption request must be submitted via TAP.

How to complete the New Form MW-4 Continued...

- Complete Employer information at the bottom of the page and make sure it is signed by the employee.
- Please keep on file. May be requested during an audit.

Under penalty of false swearing, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete. (This form is not valid unless you sign it.)

Employee's Signature

Date

Employer Information

Name	Federal Employer Identification Number	
Mailing Address	MT Withholding Account ID	
City	State	ZIP Code

