

**Step 4(b)—Deductions Worksheet** *(Keep for your records.)*

<b>1</b>	Enter an estimate of your 2025 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . .	<b>1</b>	\$							
<b>2</b>	Enter: <table><tr><td rowspan="3">{</td><td>• \$30,000 if you're married filing jointly or a qualifying surviving spouse</td><td rowspan="3">}</td><td rowspan="3">. . . . .</td></tr><tr><td>• \$22,500 if you're head of household</td></tr><tr><td>• \$15,000 if you're single or married filing separately</td></tr></table>	{	• \$30,000 if you're married filing jointly or a qualifying surviving spouse	}	. . . . .	• \$22,500 if you're head of household	• \$15,000 if you're single or married filing separately	<b>2</b>	\$	
{	• \$30,000 if you're married filing jointly or a qualifying surviving spouse		}			. . . . .				
	• \$22,500 if you're head of household									
	• \$15,000 if you're single or married filing separately									
<b>3</b>	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" . . . . .	<b>3</b>	\$							
<b>4</b>	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . .	<b>4</b>	\$							
<b>5</b>	<b>Add</b> lines 3 and 4. Enter the result here and in <b>Step 4(b)</b> of Form W-4 . . . . .	<b>5</b>	\$							