PAYCHECK WORKSHEET 2026: FEDERAL WITHHOLDING, FICA, TAKE-HOME PAY

IRS Pub. 15-T (2026) Worksheet 1A for Forms W-4 from 2020 or later, with Social Security and Medicare from Pub. 15 (2026). Yellow cells are yours.

Pay periods a year (52, 26, 24 or 12)	26
Gross pay this pay period	$3,020.00
Filing status on Form W-4: Single, MFJ or HOH	MFJ
Step 2 box checked: Yes or No	No
Step 3: credits for dependents, per year	$0.00
Step 4(a): other income, per year	$0.00
Step 4(b): deductions, per year	$0.00
Step 4(c): extra withholding per pay period	$0.00
Pre-tax deductions, income tax only (e.g. 401(k))	$0.00
Pre-tax deductions, income tax and FICA (section 125)	$0.00
FICA wages paid to this employee earlier in 2026	$0.00
State income tax estimate, % of taxable wages	0.00

Worksheet 1A and FICA	Amount
Income tax wages this period	$3,020.00
1c-1e. Annualized, plus Step 4(a)	$78,520.00
1f-1h. Step 4(b) plus, if the Step 2 box is not checked, 12,900 (MFJ) or 8,600 (others)	$12,900.00
1i. Adjusted annual wage amount	$65,620.00
2a-2g. Tentative annual withholding (table at right)	$5,062.40
2h-4b. Federal income tax withholding this period	**$194.71**
Social Security 6.2% (2026 wage base $184,500)	$187.24
Medicare 1.45%	$43.79
Additional Medicare 0.9% over $200,000	$0.00
State income tax estimate	$0.00
TAKE-HOME PAY	**$2,594.26**

Single, standard		
$0	$0.00	0%
$7,500	$0.00	10%
$19,900	$1,240.00	12%
$57,900	$5,800.00	22%
$113,200	$17,966.00	24%
$209,275	$41,024.00	32%
$263,725	$58,448.00	35%
$648,100	$192,979.25	37%
MFJ, standard		
$0	$0.00	0%
$19,300	$0.00	10%
$44,100	$2,480.00	12%
$120,100	$11,600.00	22%
$230,700	$35,932.00	24%
$422,850	$82,048.00	32%
$531,750	$116,896.00	35%
$788,000	$206,583.50	37%
HOH, standard		
$0	$0.00	0%
$15,550	$0.00	10%
$33,250	$1,770.00	12%
$83,000	$7,740.00	22%
$121,250	$16,155.00	24%
$217,300	$39,207.00	32%
$271,750	$56,631.00	35%
$656,150	$191,171.00	37%
Single, Step 2 box		
$0	$0.00	0%
$8,050	$0.00	10%
$14,250	$620.00	12%
$33,250	$2,900.00	22%
$60,900	$8,983.00	24%
$108,938	$20,512.00	32%
$136,163	$29,224.00	35%
$328,350	$96,489.63	37%
MFJ, Step 2 box		
$0	$0.00	0%
$16,100	$0.00	10%
$28,500	$1,240.00	12%
$66,500	$5,800.00	22%
$121,800	$17,966.00	24%
$217,875	$41,024.00	32%
$272,325	$58,448.00	35%
$400,450	$103,291.75	37%
HOH, Step 2 box		
$0	$0.00	0%
$12,075	$0.00	10%
$20,925	$885.00	12%
$45,800	$3,870.00	22%
$64,925	$8,077.50	24%
$112,950	$19,603.50	32%
$140,175	$28,315.50	35%
$332,375	$95,585.50	37%

Columns D-F: 2026 Annual Percentage Method tables (at least / tentative amount / percent). Not for Forms W-4 from 2019 or earlier, an employee who claims exempt, or wages paid in 2027: the 2027 Pub. 15-T was only an early-release draft on November 23, 2026.

Rounded once to the dollar from the unrounded tax (not from the cent figure), which Pub. 15-T allows if you round consistently, the result matches the IRS wage bracket tables. 401(k) deferrals reduce income tax wages but not Social Security and Medicare wages; section 125 benefits reduce both. Local taxes and after-tax deductions are not included.