

2025 Colorado Employee Withholding Certificate

This Certificate Is Optional for Employees

If you do not complete this certificate, then your employer will calculate your Colorado withholding based on your IRS Form W-4. That calculation is designed to withhold the required Colorado income tax due on your wages throughout the year, and it will generally result in a refund when you file your Colorado income tax return.

Reasons to Complete This Certificate

Complete this certificate if you want to adjust your Colorado withholding for the following reasons:

1. You expect to claim federal itemized deductions or Colorado tax credits,
2. You (and your spouse, if filing jointly) earn most of your income from one job, or
3. You expect significant income from other sources.

For most taxpayers, completing this certificate will likely increase your take-home pay, reduce your Colorado withholding, and reduce your refund when you file your Colorado income tax return. Consider the amounts you enter carefully. If too little is withheld, then you will owe tax when you file your return, and you may owe a penalty.

When to Complete a New Certificate

You may adjust your withholding at any time. Consider completing a new certificate for the following reasons:

1. You last completed a certificate three or more years ago;
 2. Your wages or other income changes significantly;
 3. Your number of jobs changes;
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2025 Colorado Employee Withholding Certificate

1. Personal Information

Last Name

First Name

Middle Initial

Mailing Address

SSN or ITIN

Table 1: Standard Allowance

Go down the first column to your expected filing status from IRS Form W-4 Step 1(c). Then go across that row to the column with the number of jobs that you (and your spouse, if filing jointly) currently have.

Filing Status from IRS Form W-4 Step 1(c)	Allowance for 1 Job	Allowance for 2 Jobs	Allowance for 3 Jobs	Allowance for 4 or More Jobs
Single or Married Filing Separately	\$12,500	\$6,500	\$4,000	\$3,000
Head of Household	\$20,000	\$10,000	\$6,500	\$5,000
Married Filing Jointly or Qualifying Surviving Spouse	\$27,500	\$14,000	\$9,000	\$7,000

Worksheet 1: Withholding Allowance

This worksheet is optional. Complete this worksheet only if you want to adjust your Colorado withholding for the following reasons:

- You expect to claim additional federal deductions or Colorado tax credits, including the Family Affordability portion of the Child Tax Credit, the Earned Income Tax Credit (EITC), or the new care worker credit; or
- You (and your spouse, if filing jointly) have multiple jobs but earn most of your income from one job.

You (and your spouse, if filing jointly) only need to complete this worksheet once regardless of your number of jobs. However, you will need to give a separate Colorado Employee Withholding Certificate to each of your employers. Do not give this worksheet to your employers.

For an electronic version of this worksheet, see the DR 0004 Withholding Calculator at [Tax.Colorado.gov/DR0004](https://tax.colorado.gov/DR0004). For more information, go to [Tax.Colorado.gov/Income-Tax-Credits](https://tax.colorado.gov/Income-Tax-Credits), or go to [IRS.gov](https://www.irs.gov) and search for Topic No. 501 about itemized deductions.

- Enter the amount of income you (and your spouse, if filing jointly) expect to receive this year from all sources..... \$
- Enter your Standard Allowance, based on your expected filing status from IRS Form W-4 Step 1(c):
 - \$12,500 if single or married filing separately;
 - \$20,000 if head of household; or
 - \$27,500 if married filing jointly or qualifying surviving spouse..... \$
- Enter the amount from IRS Form W-4 Step 4(b), which is your estimated federal deductions that exceed the standard deduction.. \$
- Enter your Child Tax Credit Allowance from Table 2, if you want to reduce your withholding for the Colorado child tax credit..... \$

5. Enter the amount of any other Colorado income tax credits that you expect to claim and for which you want to reduce your withholding.... \$

6. Add Lines 2 through 5. This is your Total Withholding Allowance..... \$

7. Enter the number of jobs that you (and your spouse, if filing jointly) currently have.....

8. Divide Line 6 by Line 7. This is your Annual Withholding Allowance for each job divided evenly..... \$
 - a. If you (and your spouse, if filing jointly) have multiple jobs but earn most of your income from one job, you may want to divide the Total Withholding Allowance on Line 5 unevenly between your jobs. For example, if you earn 75% of your income from one job, you could use 75% of Line 5 for that job and the remaining 25% of Line 5 for your other job(s). If you choose to divide Line 5 unevenly, you will need to complete a separate Colorado Employee Withholding Certificate for each job.

 - b. If you want a greater amount withheld, you may use a smaller allowance than your calculation. Enter the amount you choose on Line 2 of your Colorado Employee Withholding Certificate.

Table 2: Child Tax Credit Allowance

Go down the first column to your expected filing status from IRS Form W-4 Step 1(c). Then select the corresponding row in the second column with your expected income from Line 1 of Worksheet 1. Finally, go across that row to the column with your number of qualifying children who will be age 5 or younger as of December 31 of this year.

Filing Status from IRS Form W-4 Step 1(c)	Income from Line 1 of Worksheet 1	Allowance for 1 Child	Allowance for 2 Children	Allowance for 3 or More Children
Single, Married Filing Separately, or Head of Household	\$0 - \$25,000	\$25,000	\$25,000	\$25,000
	\$25,001 - \$50,000	\$11,500	\$22,500	\$34,000
	\$50,001 - \$75,000	\$2,500	\$5,000	\$7,000
	\$75,001 or more	\$0	\$0	\$0
Married Filing Jointly or Qualifying Surviving Spouse	\$0 - \$35,000	\$25,000	\$35,000	\$35,000
	\$35,001 - \$60,000	\$11,500	\$22,500	\$34,000
	\$60,001 - \$85,000	\$2,500	\$5,000	\$7,000
	\$85,001 or more	\$0	\$0	\$0

Worksheet 2: Additional Withholding

This worksheet is optional. Complete this worksheet only if you would like to calculate additional wage withholding to cover other types of taxable income that you (and your spouse, if filing jointly) expect to receive this year. This may include interest, dividends, retirement income, rental income, or income from self-employment or as an independent contractor.

Complete a separate copy of this worksheet for each job to which you would like to add withholding. Do not give this worksheet to your employer.

Alternatively, you may use form DR 0104EP to submit estimated tax payments for any non-wage income that you receive. If you do not have enough withholding and estimated tax payments, then you will owe tax when you file your return, and you may owe a penalty.

For an electronic version of this worksheet, see the DR 0004 Withholding Calculator at Tax.Colorado.gov/DR0004. For more information:

- Go to IRS.gov and search for Publication 525 about taxable and nontaxable income; or
- Go to Tax.Colorado.gov/Individual-Income-Tax-Guidance-Publications and click on:
 - Colorado Individual Income Tax Guide, Parts 6 and 7, about withholding and estimated tax payments; or
 - Social Security, Pensions, and Annuities in the alphabetical list.

1. Enter the amount from IRS Form W-4 Step 4(a), which is your estimated non-business income for this year..... \$
2. Enter any other non-wage income that you (and your spouse, if filing jointly) expect to receive this year, but is not included in the amount from IRS Form W-4 Step 4(a). This may include income from self-employment or as an independent contractor..... \$
3. Add Lines 1 and 2. This is your Total Additional Income..... \$
4. Multiply Line 3 by 4.40% (0.044). This is your Total Additional Withholding..... \$
5. Divide Line 4 by the number of jobs to which you would like to add withholding. This is your Additional Withholding Per Job..... \$
6. Divide Line 5 by the number of pay periods during the year for this job (see Table 3 below). This is your Additional Withholding Per Pay Period..... \$

Enter this amount on Line 3 of your Colorado Employee Withholding Certificate.

Table 3: Pay Periods During the Year

Semimonthly means twice a month, usually on the 15th and 30th. Biweekly means every other week, usually on Fridays, regardless of the month.

Annually	Semiannually	Quarterly	Monthly	Semimonthly	Biweekly	Weekly	Daily
1	2	4	12	24	26	52	260