

Client Update: A Tax Checklist for the Newly Married (05/25/2022)

Federal Tax Updates

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Tax Tip 2022-77 (5/18/2022)

This Client Update points out some things individuals should do tax-wise after getting married.

Name and address changes. Individuals who change their name after marriage should report their name change to the Social Security Administration (SSA) as soon as possible. The name on an individual's tax return must match the name associated with their SSN on file with the SSA. A name and SSN mismatch may delay or prevent processing the individual's return.

Individuals should file [Form SS-5, Application for a Social Security Card](#) to update their information with the SSA.

Individuals will also need to notify the IRS if they change their address after getting married. Individuals should notify the IRS of an address change using [Form 8822, Change of Address](#) .

For more information about how to notify the IRS of an address change, see [Topic 157, Change Your Address - How to Notify the IRS](#) .

Double-check withholding. Newly married couples should check their tax withholding. If both spouses work, they may move into a higher tax bracket or be affected by the [additional Medicare tax](#) . Completing new [Forms W-4, Employee's Withholding Allowance](#) , will allow the couple's employers to withhold the correct amount of federal income tax.

Couples can use the IRS's [Tax Withholding Estimator](#) to help them complete new Forms W-4.

In certain situations, newly married couples must give their employers a new Forms W-4 within 10 days after changing their filing status.

Couples should review [IRS Publication 505, Tax Withholding and Estimated Tax](#) , for more information about completing Form W-4.

Filing status. Married couples can choose to file their federal income taxes jointly or separately each year. For most couples, filing jointly makes the most sense, but each couple should review their own situation.

Note. If a couple is married as of December 31, they are married for the whole year for tax purposes.