

## Sample article for organizations to use to reach customers (802 word count)

*Customize and post the following article on your websites and/or use in other communication vehicles, to inform your customers about simple steps to take regarding taxes after marriage.*

---

### Getting married this summer?

Congratulations! You've tied the knot and cut the cake. Soon, you'll be filing your first joint income tax return. Here are some simple steps to make this event less stressful.

**Step 1:** Marriage can mean a change in name. Make sure that the names you enter on your first tax return match the names and Social Security numbers on file with the [Social Security Administration](#). For example, if you are taking your spouse's surname, you should [notify SSA of the change in your name](#).

**Step 2:** No matter when you get married, even on Dec. 31, the IRS considers you to have been married for the entire year for tax purposes. To make sure you are having enough taxes taken out of your paychecks, check your withholding. If both you and your spouse work, your combined income may place you in a higher tax bracket.

The [IRS Withholding Calculator](#) will help you figure the correct amount of withholding for a married couple. Making a change to your withholding now can eliminate or reduce a tax bill when it's time to file your tax return. Use [Form W-4, Employee's Withholding Allowance Certificate](#), to make the needed adjustments and give the form to your employer.

**Step 3:** Let the IRS know your new address by completing [Form 8822, Change of Address](#). Mail the completed change of address form to the address listed on Page 2 of the form.

**Step 4:** The U.S. postmaster will also want to make sure the post office has your correct address. So, don't forget to notify the [U.S. Postal Service](#) when you move, so it can forward any IRS correspondence or refunds.

**Step 5:** Just in case you forgot to invite your employer to the wedding, make sure you let them know about any name and address changes. This will ensure that you receive your Form W-2, Wage and Tax Statement, after the end of the year. Make sure banks or other payers that may send you year-end tax statements have your updated name and address as well.

**Step 6:** If you receive advance payments of the premium tax credit, you should [report changes in circumstances](#), such as your marriage, to your [Health Insurance Marketplace](#). Other changes that you should report include a change in your income or family size. Advance payments of the Premium Tax Credit provide financial assistance to help you pay for the insurance you buy through the Health Insurance Marketplace. Reporting changes in circumstances will allow the Marketplace to adjust your advance

credit payments. This adjustment will help you avoid getting a smaller refund or owing money that you did not expect to owe on your federal tax return.

If one or both of you received the benefit of advance credit payments for the year, you may be eligible to use an alternative calculation to determine your excess advance credit payments. The alternative calculation can be used to reduce excess advance credit payments, but not to increase your net premium tax credit. See the instructions for [Form 8962, Premium Tax Credit](#), for eligibility. If you're eligible, you need to complete Form 8962, Part 5, Alternative Calculation of Year of Marriage.

**Step 7:** Select the right tax form. Choosing the right individual income tax form can help save money. Newly married taxpayers may find that they now have enough deductions to itemize on their tax returns. You must claim itemized deductions on a [Form 1040, U.S. Individual Income Tax Return](#), not a Form 1040A or Form 1040EZ.

**Step 8:** Choose the best filing status. A person's marital status on Dec. 31 determines whether the person is considered married for that year. Generally, the tax law allows married couples to choose to file their federal income tax return either jointly or separately in any given year. Figuring the tax both ways can determine which filing status will result in the lowest tax, but usually filing jointly is more beneficial.

When it comes to wedding planning, details are important. Why not take these steps now to be sure your first tax season as a married couple goes smoothly.

Date: May 1, 2016

---

**Note to editor:** Below are links to help taxpayers find the information they need.

**IRS YouTube Videos:**

- Getting Married? – [English](#)
- Premium Tax Credit: Changes in Circumstances – [English](#) | [Spanish](#)

**IRS Podcasts:**

- Premium Tax Credit Changes in Circumstances – [English](#) | [Spanish](#)
- IRS Withholding Calculator – [English](#) | [Spanish](#)

**On Twitter? Send this Tweet:**

Bring the #taxes you pay closer to what you owe next year. Check out the #IRS withholding calculator <http://youtu.be/aXCzzk0RYmk>