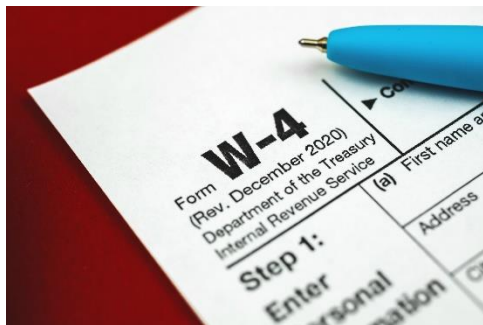


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## Financial Fitness: Keep Up with the New W-4



2020 was a year of change. It included a global pandemic, record high unemployment and the United States presidential election, to name just a few of the major events that peppered the news. But one change may have slipped right under your nose unless you started a new job – the new W-4 form. The IRS updates the W-4, otherwise known as the Employee Withholding Certificate, every year and most people do not notice the minor tweaks on the form. However, a number of major changes were

implemented in 2020 and carried over into 2021 that had employees shaking their heads in confusion. What are some of the standout alterations to the form?

Employees complete a W-4 upon hire to validate the amount of federal tax to collect per paycheck. In prior years, marital status and number of allowances were relied upon to determine an employee's tax withholding. Congress passed the Tax Cuts and Jobs Act in 2017, which increased the standard deduction significantly (raising it to \$12,000 for single filers and \$24,000 for joint filers in 2018), making it more advantageous for many to take the standard deduction instead of itemizing. This change removed the need for allowances to be included on the W-4. It took a few years for Congress to design a new withholding system. As a result, 2020 was the first year where the number of allowances was not used to determine tax withholdings. One option is for employees to use the new marital status box to determine tax withholdings. Another option is to use one of the available tools to estimate withholdings with a higher degree of detail. This is useful for employees who are married, have dependents, or a new job. The IRS provides a number of options to calculate this estimate, including the [IRS tax withholding calculator](#) and the Multiple Jobs Worksheet. The tools and the new W-4 require withholdings to be entered in dollars for more accurate withholdings.

Employees are not required to [complete a new W-4](#) every year but can file a new form at any time. There are a number of situations which should prompt you to revisit your W-4 elections;



for example, if you have been at your current job for a while or if your 2020 tax return was surprising (either with a larger refund or payment than expected). Other good reasons to complete a new W-4 include adding a new job, a change in your marital status (single, married, or head of household), or a change in your dependents. It is a good practice to [review your W-4](#) annually to ensure your finances are in tip-top shape.

This newsletter contains general health and financial wellness information and is not a substitute for your doctor's care. You should consult an appropriate health care professional for your specific needs. Some treatments mentioned in this newsletter may not be covered by your health plan. Please refer to your benefit plan documents for information about coverage.

## Sheet Pan Parmesan “Fried” Chicken with Broccoli and Sweet Potato Wedges

Makes 4 servings

This single pan recipe allows you to prep the food in stages to make most efficient use of your time. As the oven preheats, skin and bread the chicken; when the chicken goes in, prepare the sweet potatoes. Once those go in, get the broccoli ready. To easily skin the drumsticks, use a paper towel to grab an edge of the skin on the fat end, then pull down.

### INGREDIENTS

- 8 (3 1/2-oz.) chicken drumsticks, skinned
- 1 tablespoon fresh lemon juice
- 1 1/8 teaspoons kosher salt, divided
- 1/2 teaspoon poultry seasoning
- 1 teaspoon garlic powder, divided
- 1/8 teaspoon freshly ground black pepper
- 2 large eggs, lightly beaten
- 1 cup panko (Japanese breadcrumbs)
- 1 1/2 ounces Parmesan cheese, grated (about 1/3 cup)
- 1 teaspoon dried oregano
- 1 teaspoon dried parsley flakes (optional)
- Cooking spray
- 2 (7-oz.) sweet potatoes, each cut into 8 wedges
- 2 tablespoons olive oil, divided
- 1/2 teaspoon paprika
- 1/2 teaspoon chili powder
- 7 cups broccoli florets (about 12 oz.)
- 1 garlic clove, crushed or grated
- 5 lemon wedges



### NUTRITIONAL INFORMATION

Calories: 425  
Fat: 17g  
Saturated Fat: 4g  
Carbohydrates: 35g  
Protein: 34g  
Sodium: 902mg  
Fiber: 7g

**Prep Time:** 30 minutes

**Total Time:** 45 minutes



## DIRECTIONS

1. Preheat oven to 425°F.
2. Place chicken in a large bowl. Drizzle with lemon juice, and sprinkle with 3/8 teaspoon salt, poultry seasoning, 1/2 teaspoon garlic powder, and black pepper; toss to combine.
3. Place eggs in a shallow dish. Combine panko, Parmesan, oregano, and parsley, if using, in another shallow dish. Dip each drumstick in eggs then dredge in panko mixture. Place drumsticks on a rimmed baking sheet coated with cooking spray; discard remaining egg and panko mixture. Coat tops of drumsticks with cooking spray. Bake at 425°F for 15 minutes.
4. Combine potatoes, 1 tablespoon oil, remaining 1/2 teaspoon garlic powder, paprika, chili powder, and 3/8 teaspoon salt; toss to coat. Arrange potatoes on one half of another rimmed baking sheet coated with cooking spray. Place in oven with chicken and bake at 425°F for 10 minutes.
5. Combine broccoli, remaining 1 tablespoon oil, garlic clove, and remaining 3/8 teaspoon salt. Remove baking sheet with potatoes from oven; turn potatoes over and add broccoli to other half of pan.
6. Place in oven with chicken and bake at 425°F for 20 minutes or until chicken and potatoes are done. Squeeze 1 lemon wedge over broccoli. Serve remaining lemon wedges with the meal.