WORKSHEET W-3

Overtime check figure (estimate)

ESTIMATE to compare with your W-2 code TT. Not your deduction.

Use one copy per employer. If you have two jobs, fill a separate copy for each one and never add their hours together. Bring the totals from your monthly overtime log (the pages after this worksheet).

PAGE 1 OF 3 Am I covered, and what is my regular rate?

Employer name _____ Year: 2026

1	Am I FLSA nonexempt? (circle) Yes / No / Asked HR on ____/____/____ Who told me	_____
2	My workweek starts on (day and time) _____ (or 8/80 14-day period starts ____/____/____)	
3	Base hourly rate	$_____
4	Shift differential per hour (night or other) +	$_____
5	Nondiscretionary bonus per hour (bonus $_____ / hours in the bonus period _____) +	$_____
6	Other pay payroll says belongs in my regular rate +	$_____
7	Regular rate (add lines 3 through 6)	$_____
8	Half of my regular rate (line 7 x 1/2)	$_____
9	Pay for holidays I did not work is NOT included above. (check) ☐ Yes, left out	

Weekly table (copy from your log; one row per workweek; use extra rows on page 2 if needed)

Week ending	Total hours worked	Hours over 40	x line 8 (half rate)	Half-time premium (estimate)
			$	$
			$	$
			$	$
			$	$
			$	$
			$	$
			$	$
			$	$

10	Page 1 subtotal of half-time premium	$_____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

PAGE 2 OF 3 Special cases

Double time or other premium rates

11 Overtime hours paid at double time (or more) this year _____

12 Line 11 x line 8 (half rate only, not the rate you were paid) $ _____

Example: $20/hr, 10 hours at double time: 10 x $10 = $100 (not $400).

Hospital or residential-care 8/80 schedule

13 Overtime hours under 8/80 (over 8 in a day or over 80 in the 14-day period) _____

14 Line 13 x line 8 $ _____

Fire or police schedule

15 FLSA overtime hours under my department's work period (ask payroll) _____

16 Line 15 x line 8 $ _____

Comp time (state and local government)

17 Comp-time hours paid out or used this year (not just earned) _____

18 Line 17 x line 7 (full regular rate) / 3 $ _____

Two jobs

19 Do I have another job? (circle) Yes / No. If yes, fill a separate W-3 for it. Hours from two employers are never added together.

20 Joint-employer question for a tax professional? (circle) Yes / No. See CB-6.

21 Page 2 subtotal (lines 12 + 14 + 16 + 18) $ _____

Do not count the same hours twice. If an hour is already in the weekly table on page 1, leave it out here.

PAGE 3 OF 3 My check figure vs. my W-2

22	Page 1 subtotal (line 10, plus any extra weekly pages)	$ _____
23	Page 2 subtotal (line 21)	$ _____
24	**My check figure for this employer (line 22 + line 23)**	$ _____
25	My W-2 from this employer, box 12 code TT $ _____ (blank? write 0)	
26	Difference (line 24 minus line 25)	$ _____
27	What I will do (check one):	
	☐ Close enough. No action.	
	☐ TT is too low or blank. Ask payroll for a W-2c (use Worksheet W-2 and the request script). Date asked ____/____/	_____
	☐ TT is too high. I will use the true amount:	$ _____
28	Any 1099 overtime from this payer (1099-NEC box 1d or 1099-MISC box 14)? $ _____ See CB-14.	

Cap reminder: the deduction is capped at $12,500 ($25,000 joint), and it shrinks if income is over $150,000 ($300,000 joint). Enter your full TT anyway. Schedule 1-A applies the cap.

Pay-stub reminder: for 2026 your W-2 code TT is the number you claim. Pay-stub methods were for 2025 only.

ESTIMATE ONLY - compare with your W-2 box 12 code TT

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 1 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 2 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

OVERTIME LOG

Sheet 3 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
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from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 4 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

OVERTIME LOG

Sheet 5 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
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from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 6 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

OVERTIME LOG

Sheet 7 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 8 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
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from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

OVERTIME LOG

Sheet 9 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 10 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

OVERTIME LOG

Sheet 11 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
from *to*													
from *to*													
from *to*													
from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

OVERTIME LOG

Sheet 12 of 12

Your record. Your W-2 code TT controls for 2026.

Month: _____ Employer: _____ ☐ 8/80 schedule

Regular rate this month $ _____ Half rate $ _____ Workweek starts _____

1 Week start / end	**2** Sun	**3** Mon	**4** Tue	**5** Wed	**6** Thu	**7** Fri	**8** Sat	**9** Total hours worked	**10** Hours over 40 or 8/80 OT hours	**11** OT rate paid 1.5x / 2x / other	**12** Half-time premium (est.) col. 10 x half rate	**13** Pay-stub OT $ 2025-style only	**14** Notes bonus, differential, holiday, comp time
from *to*													
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from *to*													
Month total											**$**	**$**	

Month total hours over 40 _____ Month total half-time premium (estimate) $ _____

Comp-time hours used or paid out this month _____ Notes _____

WORKSHEET W-1

Is my job on the list? Occupation-code match vs. box 14b

Organizer, not a ruling. Your employer's W-2 and the official list decide.

Fill in page 1 now, using the list in this chapter. Fill in page 2 in February 2027, when your W-2s arrive. Use one row per tipped job. If you have more than three tipped jobs, copy the page.

PAGE 1 OF 2 My tipped jobs and their codes (fill in now)

Year: 2026

Job A

1 Employer name _____

2 My job in my own words (what I actually do) _____

3 Matching occupation on the list (official name) _____

4 Occupation code (3 digits) _____ (not on the list? write "none")

5 Did I check the official description at IRS.gov/TippedOccupations? (circle) Yes / No

Job B

6 Employer name _____

7 My job in my own words _____

8 Matching occupation on the list _____

9 Occupation code _____

10 Checked the official description? (circle) Yes / No

Job C

11 Employer name _____

12 My job in my own words _____

13 Matching occupation on the list _____

14 Occupation code _____

15 Checked the official description? (circle) Yes / No

PAGE 1 OF 2 (CONTINUED)

Quick checks for every job (tick any that apply; Chapter 4 explains each one)

16 ☐ Customers can choose to leave nothing, so my tips are voluntary.

17 ☐ Some of my "tips" are really service charges or automatic gratuities. I keep those in their own column in my tip log.

18 ☐ I get tips through a tip pool or tip-out. I count what I actually keep.

19 ☐ I am a manager or supervisor who gets a share of a tip pool. (That share does not count.)

20 ☐ I own part of the business that pays me. (See CB-3 in Chapter 4.)

21 ☐ My employer is in health, law, accounting, performing arts, athletics, consulting or financial services. (See CB-2.)

PAGE 2 OF 2 Does my W-2 match? (fill in February 2027)

	Job A	Job B	Job C
22. Code I expect (from page 1)			
23. W-2 box 14b code(s) shown			
24. Match? (Yes / No)			
25. "000" shown? (Yes / No)			
26. W-2 box 12 code TP amount	$	$	$
27. My tip log total for the year (tips kept)	$	$	$
28. Difference (line 27 minus line 26)	$	$	$

If line 24 is "No," line 25 is "Yes," or line 28 is not zero:

29 Date I asked payroll ____/____/____ How (email / in person / phone) _____

30 Who I asked _____

31 Their answer _____

32 Corrected W-2 (W-2c) requested? (circle) Yes / No Received on ____/____/ _____

33 Tips I earned but never reported to this employer (these go on Form 4137; see Chapter 5) $_____

Contractor tips: if a 1099 shows tips, write the code from 1099-NEC box 1c or 1099-MISC box 13b here _____ and see Chapter 11.

Cap reminder: qualified tips are capped at $25,000 per return, even on a joint return, and the cap shrinks if income is over $150,000 ($300,000 joint).

ORGANIZER ONLY - your W-2 box 12 code TP, box 14b and the official list decide

TIP LOG

Sheet 1 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

TIP LOG

Sheet 2 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

TIP LOG

Sheet 3 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

TIP LOG

Sheet 4 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

TIP LOG

Sheet 5 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

TIP LOG

Sheet 6 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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31							
Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

TIP LOG

Sheet 7 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

TIP LOG

Sheet 8 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

TIP LOG

Sheet 9 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

TIP LOG

Sheet 10 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

TIP LOG

Sheet 11 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

TIP LOG

Sheet 12 of 12

Your record. Only tips on your W-2, 1099 or Form 4137 can be deducted.

Month: _____ Employer: _____

My job: _____ Occupation code (3 digits): _____

1 **Date**	**2** **Cash tips** cash, checks, gift cards, chips	**3** **Card / app tips**	**4** **Tip-pool share received** and tip-outs received	**5** **Tip-outs paid to others**	**6** **Tips kept** 2 + 3 + 4 - 5	**7** **Service charges / auto-grat.** NOT tips	**8** **Note**
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Total	**$**	**$**	**$**	**$**	**$**	**$**	

Month total tips kept $ _____

Reported to employer on ____/____/_____ (by the 10th of next month)

Amount reported $ _____ Unreported amount (goes on Form 4137) $ _____

Month total service charges / auto-gratuities (NOT tips) $ _____

WORKSHEET W-2

W-2 box reader and W-2c request script

Checklist to compare your forms. It does not calculate your deduction.

Use one column per employer. If you had more than two employers, copy page 1. Fill it in the day each W-2 arrives, and bring it to your tax software or your appointment.

PAGE 1 OF 3 **Read the boxes**

Line	Employer A	Employer B
1. Employer name		
2. Employer EIN (box b)		
3. Date W-2 received	____/____/____	____/____/____
4. Box 1 wages	$	$
5. Box 7 Social Security tips (for comparison only)	$	$
6. Box 12 code TP (tips reported)	$	$
7. Box 12 code TT (qualified overtime)	$	$
8. Box 14a (write what it says)		
9. Box 14b code(s)	/	/

Compare with my records

Line	Employer A	Employer B
10. Tips I reported, from my tip log or Worksheet W-1 line 27	$	$
11. Difference (line 10 minus line 6)	$	$
12. My overtime check figure, Worksheet W-3 line 24	$	$
13. Difference (line 12 minus line 7)	$	$
14. Code I expected in box 14b (Worksheet W-1)		

PAGE 2 OF 3 Mismatch checklist (check any that apply)

15 ☐ TP is lower than the tips I reported (line 11 is more than a few dollars)

16 ☐ TP is blank, but I reported tips to this employer

17 ☐ TT is blank, but I am FLSA nonexempt and worked over 40 hours in a week

18 ☐ TT is much lower than my check figure (line 13)

19 ☐ TT is higher than my check figure, or looks like my total overtime pay. If TT is too high, I will use the true amount: $ _____

20 ☐ Box 14b is blank, shows the wrong code, or shows "000" (see CB-12). Split payroll gave me: listed job $ _____ / non-listed job $ _____

21 ☐ I have tips I never reported to this employer. Amount for Form 4137 (Chapter 5) $ _____

Any 1099s?

22 Payer name _____ 1099-NEC box 1b tips $ _____ box 1c code(s) _____ box 1d overtime $ _____

23 Payer name _____ 1099-MISC box 13a tips $ _____ box 13b code(s) _____ box 14 overtime $ _____

24 Payer name _____ 1099-K box 1(c) tips (per the June 2026 draft Schedule 1-A) $ _____

If you checked any box on lines 15 to 20, go to page 3.

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PAGE 3 OF 3 Ask for a fix

Request script (copy it into an email, or read it out loud and then send it in writing):

> Hi [name],
>
> I'm checking my 2026 W-2 before I file. Box [12 code TT / 12 code TP / 14b] shows [$____ / code ____], but my records show [$____ / code ____] because [I worked ____ overtime hours / I reported $____ in tips / my job is ____]. Could you please check it and, if it needs fixing, issue a corrected W-2c?
>
> I can send my records if that helps. Thank you for your help.
>
> [Your name, employee ID, phone]

Request log

Line	Employer A	Employer B
25. Date I asked	____/____/____	____/____/____
26. How (email / in person / phone)		
27. Who I asked		
28. Their reply		
29. Follow-up date	____/____/____	____/____/____
30. W-2c received on	____/____/____	____/____/____
31. Corrected TT / TP / 14b on the W-2c		

Remember: if your employer will not correct code TT, the overtime they did not report cannot be claimed, and Form 4852 does not work (FS-2026-13, Q22-Q23, as of November 2026). Tips you never reported to your employer can go on Form 4137.

ORGANIZER ONLY - your W-2 or W-2c and your 1099s decide

WORKSHEET W-4

Phase-out estimator (estimate)

ESTIMATE. Schedule 1-A or your tax software gives the final number.

You only need this worksheet if your MAGI may be over $150,000 ($300,000 joint). If it is under that, your deduction is simply your total after the cap, and you can skip to Chapter 8.

PAGE 1 OF 2 **My numbers**

1	Filing status (circle): Single or other non-joint / Married filing jointly (Married filing separately: stop. These deductions are zero on a separate return.)	
2	Estimated MAGI (usually your AGI; see Chapter 7, Part I)	$ _____
3	Threshold: $150,000 (non-joint) or $300,000 (joint)	$ _____
4	Amount over the threshold (line 2 minus line 3; if zero or less, write 0 and skip to line 8)	$ _____
5	Full $1,000s in line 4 (drop anything left over; rounded down, per the June 2026 draft)	_____
6	Line 5 x $100 = reduction	$ _____
7	Note: the same line 6 reduction is taken from tips and, separately, from overtime.	

Tips

8	Total qualified tips (W-2 code TP or Form 4137 for each employer, plus 1099 tips)	$ _____
9	Smaller of line 8 or $25,000 (one cap per return, even joint)	$ _____
10	**Tips deduction estimate:** line 9 minus line 6 (not below 0)	$ _____

Overtime

11	Total code TT from all W-2s and W-2cs, plus 1099 overtime	$ _____
12	Smaller of line 11 or $12,500 (non-joint) / $25,000 (joint)	$ _____
13	**Overtime deduction estimate:** line 12 minus line 6 (not below 0)	$ _____
14	**Total estimate (line 10 + line 13)** $ _____ Take this to Worksheet W-5 in Chapter 8.	

PAGE 2 OF 2 Check my work

Worked line (single filer): MAGI $160,000. Line 4 = $10,000. Line 5 = 10. Line 6 = $1,000. Overtime code TT $14,000, so line 12 = $12,500. Line 13 = $12,500 - $1,000 = **$11,500.**

Where a full-cap deduction is gone:

Deduction at its cap	Starts to shrink	Fully gone
Tips $25,000, single	$150,000	$400,000
Tips $25,000, joint	$300,000	$550,000
Overtime $12,500, single	$150,000	$275,000
Overtime $25,000, joint	$300,000	$550,000

Where my deduction ends:

15 Tips: line 9 / $100 = _____ x $1,000 = $_____ + line 3 = $_____

16 Overtime: line 12 / $100 = _____ x $1,000 = $_____ + line 3 = $_____

17 After filing: Schedule 1-A tips deduction (per the June 2026 draft, line 15) $_____ overtime (line 27) $_____ Close to lines 10 and 13? (circle) Yes / No. If no, recheck your entries.

Reminder: the caps and thresholds are not adjusted for inflation. The final 2026 Schedule 1-A may change the line numbers or the rounding rule. Check it before you file.

ESTIMATE ONLY - Schedule 1-A or your tax software gives the final number

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

WORKSHEET W-5

Savings estimator by bracket (estimate)

ESTIMATE of federal income tax only. Does not change Social Security or Medicare.

PAGE 1 OF 2 **My estimate**

1	Tips deduction estimate (Worksheet W-4, line 10; if you skipped W-4, the smaller of your tips or $25,000)	$ _____
2	Overtime deduction estimate (Worksheet W-4, line 13; if you skipped W-4, the smaller of your code TT total or $12,500 / $25,000 joint)	$ _____
3	**Total deduction estimate** (line 1 + line 2; should match Worksheet W-4, line 14)	$ _____
4	My top federal tax bracket (from last year's return, my software or my preparer)	_____ %
	Where I found it: _____	
5	**Estimated federal income tax saved** (line 3 x line 4)	$ _____

Range check (if you are not sure of your bracket):

6	Line 3 x the next lower bracket _____ % =	$ _____
7	Line 3 x the next higher bracket _____ % =	$ _____
	My estimate is somewhere between line 6 and line 7.	

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PAGE 2 OF 2 **Reality check**

Tick each box that applies.

8 ☐ My federal income tax before this deduction is smaller than line 5. Then my saving is no more than that tax: $_____

9 ☐ Line 3 is large, and my income sits near the bottom of my bracket. Part of the deduction may save at the lower rate. Use line 6 as a floor.

10 ☐ My MAGI may be over $150,000 ($300,000 joint). I used the smaller numbers from Worksheet W-4.

11 ☐ I already filed a new W-4 to lower my withholding (Chapter 10). Some of the saving already came in my paychecks, so my refund may not grow by line 5.

12 ☐ I understand this does not lower my Social Security or Medicare tax, and my state may not follow it.

Reference copy of the savings table:

Deduction	10%	12%	22%	24%
$2,000	$200	$240	$440	$480
$5,000	$500	$600	$1,100	$1,200
$10,000	$1,000	$1,200	$2,200	$2,400
$15,000	$1,500	$1,800	$3,300	$3,600
$25,000	$2,500	$3,000	$5,500	$6,000

13 After filing: the change in my federal income tax that my software or preparer showed $ _____ Close to line 5? (circle) Yes / No. If no, see the four reasons in Chapter 8.

ESTIMATE ONLY - your tax return, figured with the final 2026 forms, gives the real number

WORKSHEET W-8

Form 1040-X amend checklist (2025 return)

Checklist. Your software or preparer completes the actual forms.

PAGE 1 OF 2 **Do I qualify, and is there still time?**

1 In 2025, did I earn tips in a job on the list (Chapter 3)? (circle) Yes / No

2 In 2025, was I FLSA nonexempt and did I work over 40 hours in any workweek? (circle) Yes / No

(If both are No, stop. There is nothing to amend for these deductions.)

3 Did my 2025 return already include a Schedule 1-A? (circle) Yes / No If yes, amount claimed: tips $_____ overtime $_____

4 Married in 2025? (circle) Yes / No If yes, did we file jointly? (circle) Yes / No

(Married filing separately: these deductions were not available on that return.)

5 SSN valid for work for each person claiming? (circle) Yes / No

6 Date I filed my 2025 return _____ (if filed early, use April 15, 2026)

7 Date I paid the 2025 tax _____

8 **My estimated last day to amend:** the later of line 6 + 3 years, or line 7 + 2 years _____

(On-time filers: about April 15, 2029. Disasters and special cases can change this. Ask if unsure.)

2025 records gathered (tick each):

9 ☐ 2025 W-2s from every employer (box 7 Social Security tips; any tips or overtime in box 14)

10 ☐ 2025 1099s, if any

11 ☐ Monthly tip reports or my tip log for 2025

12 ☐ Form 4137 from my 2025 return, if I filed one (line 4)

13 ☐ Pay stubs or separate statements showing overtime

14 ☐ My original 2025 return

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

PAGE 2 OF 2 My numbers and the filing

Overtime (2025 methods only; see Chapter 9):

Employer	Method used (A to G)	Amount from stub	Fraction (1/3, 1/2, 1/4 or other)	2025 overtime estimate
		$		$
		$		$

15 Total 2025 overtime estimate $_____ (cap: $12,500, or $25,000 joint)

16 Total 2025 qualified tips (from lines 9, 11 or 12) $_____ (cap: $25,000 per return)

17 Minus what I already claimed (line 3) $_____

18 **Extra deduction to claim** $_____

19 Rough value: line 18 x my 2025 bracket _____% = $_____ (estimate; see Chapter 8)

Filing:

20 ☐ 2025 Schedule 1-A filled in and attached

21 ☐ Form 1040-X line 4b filled in

22 How I filed: (circle) E-file / Mail Date filed _____

23 Direct deposit chosen? (circle) Yes / No

24 Refund or notice received: date _____ amount $_____

25 ☐ Copies of the amendment, the stubs and the method I used stored with my 2026 papers. Where: _____

ORGANIZER ONLY - your software or preparer completes Form 1040-X and Schedule 1-A

WORKSHEET W-9

Questions to ask your tax preparer (or your software)

Questions to ask, not answers. Every situation is different.

 The questions

Write the answer you get on the line under each question. If you use software, look for the screen that answers it.

1 Is my job on the list, and is my box 14b occupation code right? (Worksheet W-1)

Answer: _____

2 Is my code TT right, and should I ask my employer for a W-2c? (Worksheet W-2, Worksheet W-3)

Answer: _____

3 Do any of my tips need Form 4137? If so, how much Social Security and Medicare tax will that add?

Answer: _____

4 Are any of my "tips" really service charges or automatic gratuities?

Answer: _____

5 My box 14b shows "000." How were my tips split between jobs?

Answer: _____

6 Does the phase-out reduce my deduction? My MAGI estimate is $_____ (Worksheet W-4)

Answer: _____

7 We are married. Have you compared filing jointly with filing separately, knowing that separate returns get zero for these deductions?

Answer: _____

8 Is every SSN on my return valid for work?

Answer: _____

9 I am self-employed for some tips. What is my net-income limit? (Chapter 11)

Answer: _____

10 Could the SSTB rule affect my job or my employer's type of business?

Answer: _____

PAGE 1 OF 2 (CONTINUED)

11 Does my state allow anything similar for 2026?

Answer: _____

12 Should I amend my 2025 return for these deductions? (Worksheet W-8)

Answer: _____

13 Should I update my W-4 for 2027? Can we check it with the IRS Tax Withholding Estimator?

Answer: _____

14 Can I see the finished Schedule 1-A before I sign?

Answer: _____

General information, not tax advice. Not affiliated with the IRS. Check IRS.gov or a tax professional.

PAGE 2 OF 2 My own questions and what I brought

My own questions:

15 _____

Answer: _____

16 _____

Answer: _____

17 _____

Answer: _____

18 _____

Answer: _____

Documents I brought (tick each):

19 ☐ Every 2026 W-2 (one per employer) and any W-2c

20 ☐ Every 1099-NEC, 1099-MISC and 1099-K

21 ☐ My tip log totals and monthly tip reports

22 ☐ My overtime log and Worksheet W-3 check figure

23 ☐ Worksheets W-1, W-2, W-4 and W-5

24 ☐ Copies of any W-2c requests and replies

25 ☐ Social Security cards (or numbers) for everyone on the return

26 ☐ My 2025 return, if I may amend it

27 ☐ Photo ID, and bank details for direct deposit

After the appointment:

28 Deduction shown on the finished Schedule 1-A: tips $_____ overtime $_____

29 Matches my W-2s and worksheets? (circle) Yes / No If no, why: _____

ORGANIZER ONLY - your preparer or software and the final 2026 forms decide

WORKSHEET W-10

Year-end checklist

Checklist. Check the final 2026 forms before you file.

PAGE 1 OF 2 Collect your documents

Key dates:

- February 1, 2027: employers must send your 2026 W-2s by this date.
- Late January 2027 (not confirmed): filing season may open; the IRS has not announced the date (CB-9).
- April 15, 2027: your 2026 return is due (October 15, 2027 with an extension).
- About April 15, 2029: generally the last day to amend an on-time 2025 return (Chapter 9).

W-2s (one row per employer):

Employer	W-2 received (date)	TP checked	TT checked	14b checked	W-2c needed? Asked (date) / received (date)
		☐	☐	☐	/
		☐	☐	☐	/
		☐	☐	☐	/

1 ☐ Every 1099-NEC, 1099-MISC and 1099-K received. Count: _____

2 ☐ Each W-2 compared on Worksheet W-2

3 ☐ Tip log: twelve monthly totals added. Total tips kept $_____

4 ☐ Overtime log: check figure on Worksheet W-3 $_____

5 Tips I never reported to my employer: $_____ Form 4137 needed? (circle) Yes / No

6 ☐ Any service charges or automatic gratuities taken out of my tip total

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PAGE 2 OF 2 Decide, check and store

7	Filing status: _____ (married -> must file jointly to claim)
8	☐ SSN valid for work for each person claiming
9	MAGI estimate (Worksheet W-4, line 2) $_____ Over $150,000 / $300,000 joint? (circle) Yes / No
10	Estimated deduction (Worksheet W-4, line 14) $_____ Estimated saving (Worksheet W-5, line 5) $_____
11	☐ Final 2026 Schedule 1-A posted? Checked our updates page on (date) _____
12	☐ Free help booked (VITA or TCE) on (date) _____, or software chosen: _____
13	☐ Worksheet W-9 questions ready
14	2025 amendment needed? (circle) Yes / No If yes, Worksheet W-8 started on (date) _____
15	New W-4 for 2027? (circle) Yes / No Date given to employer _____
16	☐ State rules checked with my state's tax agency for 2026
17	☐ Return filed on (date) _____ Schedule 1-A amounts match my W-2s? (circle) Yes / No
18	☐ Copies stored: W-2s, W-2c, 1099s, logs, worksheets, return. Where: _____
19	☐ New tip log and overtime log started for 2027

ORGANIZER ONLY - your W-2s, 1099s and the final 2026 forms decide