

Mid-Year Tax Withholding Review Checklist

Know Before You Owe

Complete this free self-assessment to determine whether your current federal income tax withholding is keeping pace with your 2026 tax situation.

Employment Changes

- Started a new job
- Changed employers
- Received a raise
- Received a bonus
- Working overtime
- Working two or more jobs

Family Changes

- Married
- Divorced
- Had a baby
- Adopted a child
- Dependent status changed

Income Changes

- Started a side business
- Gig work
- Investment income
- Rental income
- Retirement withdrawals

Tax Situation

- Owed taxes last year
- Received a large refund
- Changed my W-4
- Bought or sold a home
- Paid childcare expenses

Bring These Documents

- Current pay stub
- 2025 Form 1040
- W-2(s) if job changed
- Other income information
- Current W-4 (if available)

Tax Readiness Score

0–3 checks: You appear to be on track.

4–7 checks: A withholding review is recommended.

8+ checks: Your withholding may need to be updated before year-end.

Schedule Your Mid-Year Review

QR Code Here

Learn the Rules • Play the Game • Gain the Wealth

Before pursuing funding, build your financial structure first.