


# Employee Tax Elections FAQ Navigator

State of Maryland - Central Payroll Bureau

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# Getting Started / Navigation



**Can I complete this on my phone, or do I need a computer?**

The linked forms portal is designed to work on both desktop and mobile browsers, so you can complete it on a phone or tablet. For reviewing multiple forms at once, a computer may be easier.

**Do I need to complete every form (federal, state, local) at once, or can I do them separately?**

You are required to make a tax election for Federal withholding, and State/Local jurisdictions that are applicable to you. This is determined by where you live and where you work. To update your tax elections in In Workday, go to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals or click the Federal Withholding Elections or State/Local Withholding Elections buttons to make changes to tax elections.

**Do I need to do anything if I don't want to change my current withholding?**

No. If you're satisfied with your current withholding, no action is required — your existing elections carry over and remain in effect. Self-service simply gives you the option to make changes whenever you want.

**How can I navigate to make a change to my exemptions on workday?**

In Workday, go to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals or click the Federal Withholding Elections or State/Local Withholding Elections buttons to make changes to tax elections.

**How do I know my submission went through?**

After making tax election changes Navigate back to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals

**How do I update an existing election vs. submitting a brand-new one?**

You cannot update existing tax elections, you can only create a new one that is either effective the day you make the tax election, or a date in the future that you enter.

**NON SPS Agency - Who do I need to contact to change my address? How do I know that I am a Non-SPS agency?**

Non-SPS (non-SPMS) agency employees don't update their address directly in Workday self-service — that change must go through your agency's HR/Personnel office, which submits it to Central Payroll Bureau via the File Maintenance process. If you're unsure whether your agency uses SPS Workday for self-service, ask your agency HR/Personnel office; only SPMS agencies and some CPB Independent Agencies use SPS Workday for these transactions.

**What happens if I don't submit anything — will something be withheld by default?**

If you already have a valid election on file, that continues to apply. If you've never submitted a withholding form (e.g., a new hire), Federal and State rules require withholding at the highest default rate — For example this could be Single filing status with no adjustments/exemptions, and Maryland's maximum local tax rate

### What's the difference between "Submit Available Forms" and "Current Forms"?

Submit Available Forms is for completing a tax form for the first time. "Current Forms" shows elections you already have on file — select Resubmit next to a form there to change an existing election.

### Where do I go to update my tax withholding elections?

In Workday, go to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals or click the Federal Withholding Elections or State/Local Withholding Elections buttons to make changes to tax elections.

# Knowing Your Elections

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**Can Payroll or HR tell me what to elect, or is that my own decision?**

Payroll and HR can show you how to submit your elections in the system, but choosing what to elect (filing status, dependents, additional withholding) is a personal tax decision they can't advise on for your specific situation. Consider the IRS/CPB calculators or a tax advisor instead.

**Is my previous election carrying over as a default, or do I have to resubmit everything from scratch?**

Your previous election carries over automatically as your default in the new self-service system — you only need to submit a new form if you want to make a change.

**Is there a tool or calculator to help me estimate the right withholding amount?**

Yes — use the IRS Tax Withholding Estimator (irs.gov) for federal withholding and Central Payroll Bureau's Net Pay Calculator for Maryland state/local withholding; both let you model changes using your most recent pay stub.

**Should I talk to a tax advisor before making this decision?**

It's not required, but if your situation is complex — multiple jobs, significant outside income, major life changes — a tax advisor or the IRS/CPB withholding calculators can help you avoid under- or over-withholding.

**What happens if I get it wrong — will I owe money or get penalized at tax time?**

If too little is withheld throughout the year, you could owe additional tax and, in some cases, an underpayment penalty when you file. If too much is withheld, you'll receive a larger refund. You can correct your election at any time going forward.

# Understanding State & Local Elections

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**What happens if my state or local tax elections do not match my work address?**

Maryland state and local (county) withholding is based on your county of residence (home address) on Form MWH, not your work address, except where reciprocity/nonresident rules apply. If your address on file doesn't match your election, contact Payroll/HR to correct it — a mismatch can cause the wrong local tax rate to be withheld. If your address is incorrect in Workday and your home/work state is outside of Maryland, do the tax election in that state and contact your agency to get your address changed.

# Timing and Effective Dates

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**Can I make changes at any time during the year, or only during open enrollment?**

Tax withholding elections can be updated at any time during the year — unlike benefits elections, they are not restricted to open enrollment or a qualifying life event.

**How long does it take for a submitted change to be processed?**

Submissions are typically applied within one payroll processing cycle, though exact timing depends on when in the pay period you submit relative to Payroll's cutoff.

**Is there a deadline to make these elections before the new self-service option opens?**

There isn't a requirement to change anything before go-live for your elections to carry over — your current elections transfer automatically. If a specific cutover date exists for the last day the legacy system will accept changes that will be communicated separately by CPB; check with your agency or CPB for that date.

**Is there a limitation to how many times I can update my tax elections?**

No — you can update your federal, state, and local withholding elections as many times as needed throughout the year. Each new submission replaces the prior one for future paychecks; it does not apply retroactively to checks already processed.

**What happens if I do not update my tax elections prior to go live?**

You don't need to do anything for your existing elections to carry forward, however we strongly encourage you to validate that your current elections are correct and make any necessary changes to your tax elections. — your current federal, state, and local withholding on file with Central Payroll Bureau transfers automatically into the new self-service system. If you've never had a valid withholding form on file, IRS/Maryland rules require the default (highest) withholding rate until you submit one, so it's worth confirming your elections are accurate.

**What happens to my election if I don't touch it at all — does my old one just carry over?**

Yes — if you don't make any changes, your current election on file carries forward unchanged into the new self-service system.

# Paycheck and Payroll Impact

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### Can I change my election again if my first paycheck doesn't look right?

Yes — you can resubmit your election in self-service as many times as needed; each new submission simply replaces the prior one for future paychecks. Changes to a tax election only changes tax calculation from the date you submitted going forward.

### If I already had a paycheck processed, can those taxes be refunded or adjusted?

No — once a paycheck has been processed and paid, the withholding on that check is final and cannot be adjusted retroactively. Any over- or under-withholding is reconciled when you file your tax return.

### When will these changes show up in my paycheck?

Changes generally take effect for the next payroll cycle processed after submission, though the exact cutoff depends on Payroll's processing calendar. Once a paycheck has already been calculated and paid, the taxes withheld on that check are final and can't be changed retroactively.

### Will changing my withholding change my net (take-home) pay amount, and by how much?

Yes, changing your filing status, exemptions/allowances, or additional withholding amount will change how much tax is withheld and therefore your take-home pay — but the exact dollar impact depends on your individual pay and elections. Use the CPB Net Pay Calculator with your most recent pay stub to model a specific change before submitting it.

### Will this affect my very next paycheck or the one after?

It depends on when you submit relative to the payroll processing cutoff — submit before the cutoff and it typically applies to your very next paycheck; submit after, and it applies starting with the following one. Check with Payroll for the exact cutoff schedule.

# Life Events

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**How often should I be reviewing this, even if nothing major changed?**

There's no formal requirement, but many employees find it helpful to review withholding at least once a year (for example, mid-year or at tax time) to confirm it still fits their situation, since standard deductions, exemption values, and tax brackets can change annually.

**I got a raise, bonus, or second job — should I revisit my elections?**

Yes — significant income changes can push you into a different tax bracket or create additional liability your current withholding doesn't cover, so re-run the IRS estimator or CPB Net Pay Calculator whenever your income changes materially.

**I got married/divorced — should I update my withholding?**

Yes — a change in marital status affects your federal filing status and may affect your Maryland filing status as well, so it's a good time to review and, if needed, resubmit your W-4 and MWH.

**I had a child or gained a dependent — does that change anything here?**

Yes — gaining a dependent may qualify you for the federal Child Tax Credit/Credit for Other Dependents (Step 3 of the W-4) and may add a personal exemption on your Maryland MWH, both of which can reduce your withholding.

**I moved to a new home address — do I need to redo my state/local forms?**

Yes — since Maryland's local tax rate is based on your county of residence, moving (even within Maryland) can change your local tax rate, so update your address and resubmit your MWH promptly after a move.

# Multi-State, Remote Work, and Multiple Jobs



**I work remotely from a different state than my employer's office — which state's taxes apply?**

If you live in a state outside of MD, and commute to work, fill out out a tax election form in both states. If you live AND work from a state outside of MD your work location is your resident address. In this instance you only need to fill out a state tax form in the state you live and work in. Contact payroll if your work address shows as Maryland and not your home address when you live and work from home.

**Will this change automatically if I relocate later in the year?**

No — elections don't update automatically when you move. You'll need to update your home address and resubmit the applicable state/local withholding form yourself as soon as your address changes.

# Errors, Corrections, and Troubleshooting

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**Can someone from HR/Payroll submit this on my behalf if I'm having trouble?**

In most cases, tax withholding elections must be submitted directly by the employee since they require your certification/signature. If you're having technical trouble, contact Payroll/HR for help with troubleshooting rather than having them submit on your behalf.

**I don't see my new election reflected anywhere — who do I contact?**

First check tax elections in WDAY to confirm the submission went through and allow one payroll cycle for it to take effect. If it still isn't reflected, contact Central Payroll Bureau (or your agency HR/Personnel office for Non-SPS agencies) for help.

**I made a mistake on my form — how do I fix it?**

To update your tax elections in In Workday, go to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals or click the Federal Withholding Elections or State/Local Withholding Elections buttons to make changes to tax elections.

**I submitted the form but need to resubmit it. How do I do that?**

To update your tax elections in In Workday, go to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals or click the Federal Withholding Elections or State/Local Withholding Elections buttons to make changes to tax elections.

**The system won't let me submit — what could be wrong?**

Check the Red Critical error given by Workday.

**Will there be dedicated CPB resources to field employee concerns?**

Resources will be available to assist workers with questions by email and phone.

The email address to send questions is CPB-WORKDAY@marylandtaxes.gov . **IMPORTANT NOTE: In the subject line, please be sure to include the following information in this order: Worker W#, Workers Agency Number and/or Full Name, the area where assistance is needed.  Example: W#1234567, DBM, CPB-Tax Elections

The phone number to call for assistance is 410-260-7401.

# Security, Privacy, and Record Keeping

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**Can I download or print a copy of what I submitted for my records?**

Yes — after submitting, you can typically download or print a confirmation/copy of the completed form from the Withholding section of the Benefits and Pay Hub.

**How do I view my past/historical elections?**

To update or view your tax elections in In Workday, go to Personal > Benefits & Pay > Tax Withholding Forms (or search "Withholding Elections"). Scroll down to see current tax elections for Federal/State/Locals or click the Federal Withholding Elections or State/Local Withholding Elections buttons to make changes to tax elections.

**Is my personal and tax information secure in this portal?**

Yes — the self-service system and its integrated forms portal use secure, encrypted connections and access controls consistent with how your other HR and payroll data is protected in Workday.

**Who else can see my tax elections (manager, HR, Payroll)?**

Your tax withholding elections are visible to authorized Payroll staff who need them to process your pay (such as Central Payroll Bureau) — not to your manager. Access is limited to those with a legitimate payroll processing need.

# Special Situations

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### I have court-ordered withholding (garnishment) — does that interact with this?

Garnishments and other court-ordered deductions are separate from your tax withholding elections and are processed independently by Payroll in legally mandated priority order; changing your tax election does not affect an existing garnishment.

### I'm a nonresident alien — does this process apply to me the same way?

Nonresident aliens generally complete a modified version of the federal W-4 (per IRS Notice 1392 instructions), and Maryland applies a separate flat nonresident withholding rate in place of the graduated resident local tax. If this applies to you, consult Payroll or a tax advisor to make sure the correct version is completed.

### I'm claiming exemption from withholding — how do I indicate that?

For federal exemption, check the box above the signature line (it must be renewed each calendar year). For Maryland, exemption from state and/or local withholding is claimed on specific lines of Form MWH (e.g., reciprocity-based exemptions); some Maryland exemption claims require an original signed form submitted directly to Central Payroll rather than through self-service.

### What if my work state doesn't have income tax — do I still need to submit a form?

You'll still need to complete the federal W-4 regardless of state. Whether a state form is needed depends on your state of residence's rules — Maryland residents still owe county tax and should submit an MWH regardless of their work state's tax rules. If neither your resident nor work state has income tax, no state withholding form is needed there.