



Wedding season is in full swing!

Congratulations! You have tied the knot and cut the cake... Now what? Although next year's tax day seems far away, it will be here before you know it. Here are four simple steps you can take soon after tying the knot to make your first joint income tax return less stressful.

Step 1: Marriage can mean a change in name. Ensure the names you will enter on your first tax return match the names and Social Security numbers on file with the Social Security Administration. Make the change with SSA as soon as possible if there is a spousal name change.

Step 2: Even if you get married on Dec. 31, 2011, you are considered to have been married for the entire year. Check your withholding to be sure you are having enough taxes taken out of your paychecks. If you both 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 next year. Use Form W-4, *Employee's Withholding Allowance Certificate*, to make the needed adjustments and give the form to your employer.

Step 3: Make sure the IRS knows of your correct mailing address. Either you can notify the [US Postal Service](#) or you can complete and mail an [IRS Form 8822](#), *Change of Address* form, to the address listed on page 2 of the form.

Step 4: Just in case you forgot to invite your employers to the wedding, let them know about any name and address changes as soon as possible. This will ensure that you receive your Form W-2, *Wage and Tax Statement*, at the right time to file.

Step 5: Also, ensure other payers, such as banks and investment companies, have your updated name and address as well.

You may be wondering how being married will affect your taxes. When you file your return, you will be able to choose between filing jointly with your spouse (which may lower your combined tax) or using the filing status called married and filing separately (which will most likely reduce your deductions and increase your combined tax).

Several states have enacted laws allowing for same-sex marriage and tax filing within those states. The Federal and state laws regarding income tax reporting for same-sex marriage are evolving and are complex. Seek expert advice – contact us!

When it comes to wedding planning, details are important. So take these steps now to ensure your first tax season as married goes as smoothly as your wedding.

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