

# Indiana Legal Services, Inc

Using the law to fight poverty, empower clients, and improve access to justice.

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Getting married?

## Getting married?

Congratulations! You have tied the knot and cut the cake. Here are some simple steps to make your first joint income tax return less stressful.

**Step 1:** Marriage can mean a change in name. Make sure that the names you enter on your first tax return match the names and Social Security numbers on file with the Social Security Administration. For example, if the wife is taking the husband's surname, she should notify SSA of the change in her name.

**Step 2:** No matter when you get married, even on Dec. 31, the IRS considers you to have been married for the entire year for tax purposes. To make sure you are having enough taxes taken out of your paychecks, check your withholding. If both you and your spouse 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 when it's time to file your tax return. Use Form W-4, Employee's Withholding Allowance Certificate, to make the needed adjustments and give the form to your employer.

**Step 3:** Let the IRS know your new address by completing Form 8822, Change of Address. Mail the completed change of address form to the address listed on Page 2 of the form.

**Step 4:** The U.S. postmaster will also want to make sure the post office has your correct address. So, don't forget to notify the U.S. Postal Service when you move so it can forward any IRS correspondence or refunds.

**Step 5:** Just in case you forgot to invite your employer to the wedding, make sure you let them know about any name and address changes. This will ensure that you receive your Form W-2, Wage and Tax Statement, after the end of the year. Make sure banks or other payers that may send you year-end tax statements have your updated name and address as well.

**Step 6:** If you purchased insurance coverage from the Health Insurance Marketplace and have advance payments of the premium tax credit made directly to your insurer, it's important that you report changes in circumstances, such as changes in your income or family size, to your Marketplace. You should also notify the Marketplace when you move out of the area covered by

your current Marketplace plan. Reporting changes will help you get the proper type and amount of financial assistance so you can avoid getting too much or too little in advance.

**Step 7:** Select the right tax form. Choosing the right individual income tax form can help save money. Newly married taxpayers may find that they now have enough deductions to itemize on their tax returns. You must claim itemized deductions on a Form 1040, not a 1040A or 1040EZ.

**Step 8:** Choose the best filing status. A person's marital status on Dec. 31 determines whether the person is considered married for that year. Generally, the tax law allows married couples to choose to file their federal income tax return either jointly or separately in any given year. Figuring the tax both ways can determine which filing status will result in the lowest tax, but usually filing jointly is more beneficial.

*Note for same-sex married couples:* If you are legally married in a state or country that recognizes same-sex marriage, you generally must file as married on your federal tax return. This is true even if you and your spouse later live in a state or country that does not recognize same-sex marriage. See IRS.gov for more information on this topic.

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**Links:**

[Indiana Marriage Requirements](#)

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