



THE COMPLETE GUIDE TO HOUSEHOLD PAYROLL



**HOW TO PAY YOUR DOMESTIC EMPLOYEES
THE RIGHT WAY**

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Introduction

Payroll. Tax. Insurance. Compliance. It's time consuming and may seem overwhelming.

That's why we've put together this guide that will help you every step of the way.

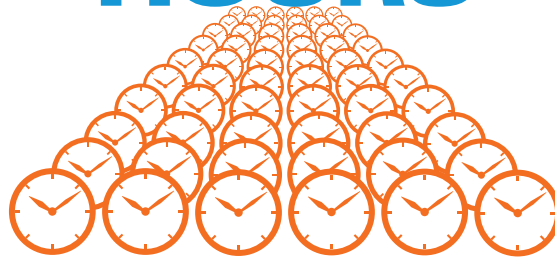
Just what you need to do and why. There's even a handy checklist and payroll calendar at the end of the guide to use as references.

If you'd rather have GTM Payroll Services handle all of the administrative tasks associated with household payroll and taxes, we offer a free, no-obligation consultation to review your specific situation. Call (800) 929-9213.

We'll show how we remove the hassles, worries, and risks of household payroll and give you peace of mind (plus more time in life for the things you enjoy).

The IRS estimates that it
takes a household employer

60
HOURS



each year to comply with all
federal and state tax laws.

14 Steps to Compliance

Mistakes or misinterpretations of the law can mean IRS audits, thousands of dollars in fines and penalties or an employee lawsuit.

1 Obtain household employer tax IDs (federal and state).

8 File and remit quarterly state employment taxes.

2 File a new hire report with your state (if necessary).

9 File and remit quarterly federal taxes using Form 1040-ES.

3 Purchase workers' compensation insurance (if required in your state).

10 Prepare and distribute Form W-2 to your employees by January 31 (for previous year's taxes and wages).

4 Adhere to all applicable tax, wage and labor laws that pertain to household employment such as a Domestic Workers' Bill of Rights.

11 File Copy A of Form W-2 and Form W-3 with the Social Security Administration by January 31.

5 Verify your employee's social security or tax identification number and complete Form I-9 for employment eligibility.

12 Prepare Schedule H and file with your federal income tax return (Form 1040).

6 Calculate employee tax withholdings.

13 Read and respond to government notices and alerts.

7 Prepare and distribute paystubs (even if paying by direct deposit).

14 Monitor changes to tax, wage and labor laws that could potentially affect household employment.

Benefits and Protections for Your Family

Household payroll done right has many benefits for you.

Attract Higher Quality Employees

When you hire a nanny or other household employee, you're bringing a professional on board. They expect the same benefits and protections of being paid legally afforded to those who work in an office, retail store, restaurant or other type of workplace. By doing payroll and taxes the right way, you'll pick from a larger pool of qualified candidates and have a better chance of finding the right fit for your family.

Gain Financial Protection

Even if workers' compensation is not required in your state, it may be a good idea to purchase a policy. It ensures that some of your employee's medical costs and lost wages will be covered if they become ill or are injured on the job. Without it, you could be liable for your employee's medical expenses and lost pay.

Reduce the Risk of an Audit

Once the federal government realizes you haven't been compliant with household employment law, your chances of being audited skyrocket.

Work with a Happier Employee

Your employee will appreciate the benefits and protections of being paid legally even if it means a little less in their paycheck. By treating them like a professional, they have higher job satisfaction. This leads to a happier family (especially the kids if you're hiring a nanny!) and an easier work relationship with your employee.

Avoid State and Federal Fines and Penalties

It's easy to get caught paying under the table. All it takes is your employee filing for unemployment after you part ways and listing you as their previous employer. They'll be denied benefits and you'll come under scrutiny for not paying the proper taxes. Or, your employee is injured on the job and goes to the emergency room. They say they were hurt at work, which triggers an investigation and discovery that you weren't following the law.

Take Advantage of Tax Savings

Your employer's flexible-spending plan or the federal Child and Dependent Care Tax Credit can cover some of the qualified expenses associated with being a household employer.

Enjoy Peace of Mind

All of these benefits lead to one major advantage ... peace of mind. You'll have a solid relationship with your employee and financial protection. You won't have to concern yourself with fines, penalties, audits or lawsuits. Even if you are audited for an unrelated matter, you won't have to worry about household employment raising red flags.

Benefits and Protections for Your Employee

Verifiable Income

If your employee applies for a car loan, student loan, mortgage or even a credit card, they'll need to show that they can pay monthly installments. Being paid legally provides that. If your employee's pay is not documented, they have no way to show that they have income.

Unemployment Benefits

Let's say your nanny has worked for you for a few years. Your children are now school age and no longer need a full-time nanny. Unemployment benefits will partially replace your employee's lost wages for a period of time while they look for a new job.

Workers' Compensation Benefits

With a workers' compensation policy in place, your employee will receive assistance with medical expenses and lost wages if they are injured or become ill on the job. Workers' compensation is required for household employers in many states.

Legal Employment History

Getting paid "on the books" creates a work history. This is also important when your employee applies for a loan, credit or their next job.

Social Security and Medicare Benefits

Money paid by you and your employee into Social Security and Medicare is set aside to help pay for living and medical expenses when your employee retires.

Health Care Subsidy

The Affordable Care Act created a health insurance marketplace to help people find coverage. If your employee buys a policy through this marketplace, they could qualify for a subsidy and cut the costs of their insurance. Provided, of course, they are being paid legally.

Being paid "off the books" may seem attractive to your employee as it means more money in their pay check. They may even ask to be paid this way. For the small cost in taxes, your employee gains important short-term and long-term advantages.

When You Need to Pay Taxes

The IRS defines a household employer as someone who pays an individual \$2,800 or more in 2025 (or \$2,700 in 2024) to work in their home.

If you're considered a household employer by the IRS, then you need to pay Social Security and Medicare taxes on your employee. Your share is 7.65 percent of their wages. Your employee's share is also 7.65 percent, which you can choose to pay yourself or withhold from their wages.

Also, if you paid a household employee \$1,000 or more in any calendar quarter, you must pay federal unemployment tax (six percent of wages) on up to \$7,000 in wages. You may also owe state unemployment tax (about two to five percent in most states).



You do not need to pay Social Security and Medicare taxes on wages you paid to your:

- Spouse
- Children under 21 years of age
- Parent
- Employees under the age of 18

You do not need to pay unemployment taxes on wages paid to your spouse, children under 21 years of age or your parents. However, you do need to pay this tax for employees under the age of 18.



Employee or Independent Contractor?

Big mistake: misclassifying your employee as an independent contractor.

Why is this an important distinction? With an employee, the employer pays taxes as well as the employee. An independent contractor pays both the employee and employer portions of the tax responsibility.

Misclassification is considered tax evasion and the Department of Labor and IRS have increased their enforcement. Families who are hiring a nanny, senior care worker or someone else who will be working in their home should know the differences.

Generally, if you define the work that needs to be done and control how it is done, you are an employer and the person filling this job is your employee.

We have found that nearly all of the time the IRS classifies a nanny as an employee. They should have taxes properly withheld and receive a W-2 at the end of the year.

Employee	Independent Contractor
Takes instruction from the employer.	Is told desired, final results but works under their own conditions.
Schedule is set by the employer.	Sets their own schedule.
Uses tools and equipment provided by the employer.	Uses their own supplies.

Let’s look at how this applies to a nanny and a lawn care service worker.

Nanny	Lawn Care Service Worker
The family tells the nanny what to feed the children; when they should nap; how much TV time they can get; and other parameters on how they want their children to be looked after.	A lawn care service worker uses their own judgement in maintaining the lawn to get the results as desired by the home owner. They may take suggestions from the home owner but ultimately make their own decisions.
The family sets the days and period of time that the nanny should be at the home to care for their children.	A lawn care worker determines when they will start and stop work on a particular day. If it’s raining, they may not work at all.
The family provides toys, diapers, strollers and other items as well as access to their kitchen and utensils to prepare meals for their children.	A lawn care worker uses his own tools and supplies such as a lawn tractor and fertilizer.

Filing to Become an Employer

Becoming a household employer comes with its fair share of paperwork.

Federal Requirements

Form SS-4: Application for Employer Identification Number

Household employers must have an employer identification number (EIN). This gives you a specific tax number, like a Social Security number for employees, for dealing with the IRS and other agencies.

<https://www.irs.gov/pub/irs-pdf/fss4.pdf>

Form W-4: Employee's Withholding Allowance Certificate

This form documents how much income tax is to be withheld from your employee's pay. Withholding income taxes for a household employee is optional but recommended. <https://www.irs.gov/pub/irs-pdf/fw4.pdf>

Form I-9: Employment Eligibility Verification

Household employers must obtain a completed I-9 for every employee hired. This is used to verify the identity and employment eligibility of your domestic workers. Keep this form on file with copies of the documentation your employee provided for employment eligibility.

<https://www.uscis.gov/sites/default/files/files/form/i-9.pdf>

Form W-10: Dependent Care Provider's Identification and Certification

This form collects information about your household employee if you plan to claim a credit for child and/or dependent care expenses on your personal tax filing ([Form 2441, Child and Dependent Care Expenses](#)) or if you receive benefits under your employer's dependent care or flexible spending plan.

<https://www.irs.gov/pub/irs-pdf/fw10.pdf>

Expert Tip

Your employee must have a Social Security number. If they are not a U.S. citizen, they must be authorized to work in the U.S. by the Department of Homeland Security.

Never assume that your employee has a Social Security number and be sure to verify all numbers with the Social Security Administration. This can be done online at <https://www.socialsecurity.gov/employer/ssnv.htm>.

If your employee is a legal U.S. citizen or a noncitizen who is eligible for employment and does not have a Social Security number, they can apply for one by completing Form SS-5 (Application for Social Security Card) at <https://www.ssa.gov/forms/ss-5.pdf>.

Filing to Become an Employer

Individual states also have requirements for household employers.

State Requirements

Unemployment Identification Number

You are required to obtain an unemployment identification number with the state where the physical work will be performed. This is needed to pay state unemployment taxes on a quarterly basis.

Withholding Certificate

If you and your employee decide to withhold state income taxes, then you'll need to complete a withholding certificate through the appropriate state agency. You'll receive an ID number, coupon booklet, and instructions on how to submit withholding taxes.

New Hire Report

You must register any new employee with the state in a certain time frame of the hire date. The report asks for basic identification information for each new employee.

Registration requirements for household employers can vary by state.

Contact your state's department of taxation or revenue to understand your responsibilities.

You may need to file for an unemployment number, withholding certificate and/or a new hire report.

Understanding Tax Laws and What You Need to Pay

Taxes need to be paid through withholdings on your employee's pay or by you as the employer.

Social Security

Provides financial coverage when you are retired from the work force. The employer pays 6.2 percent of their employee's gross salary and withholds the same percentage from their employee's pay for a total contribution of 12.4 percent.

Medicare

Medicare provides basic medical insurance when a person is retired. As with Social Security, the employer and employee contribute the same amount. Both pay 1.45 percent of the employee's gross pay.

Federal Income Tax

Withholding federal income tax from your employee's pay is optional. However, you must withhold income taxes based on your employee's W-4 form. This is an employee-only withholding. You do not contribute to the federal income tax. How much your employee owes in federal income tax depends on their income and filing status.

Federal Unemployment Tax (FUTA)

If you pay your household employee \$1,000 or more during any calendar quarter, then you are responsible for paying federal unemployment taxes. This tax is paid by the employer only. It's six percent on the first \$7,000 of gross wages.

State Unemployment Insurance

State unemployment insurance typically falls between two and five percent on a certain amount of each employee's gross wages. Like FUTA, this is paid by the employer only and is not withheld from an employee's pay.

State Income Tax

As with federal income tax, withholding state income tax is not required unless agreed upon by you and your employee. However, withholding taxes on a regular basis will help your employee distribute their owed income tax over the course of a year, rather than paying it all at once when taxes are due.

Disability Insurance

Five states (California, Hawaii, New Jersey, New York and Rhode Island) require you to withhold additional taxes for disability insurance. These programs are state-mandated and funded through employee payroll deductions. They provide short-term benefits to employees who are unable to work due to a non-work related illness or injury.

Local Income Taxes

A number of cities, towns, counties and school districts across the country levy their own income taxes, which is in addition to any state income taxes.



You may be able to take a credit against your FUTA tax for amounts you paid into state unemployment funds. It could reduce your FUTA rate to 0.6%.

Employer Responsibilities Beyond Tax Obligations

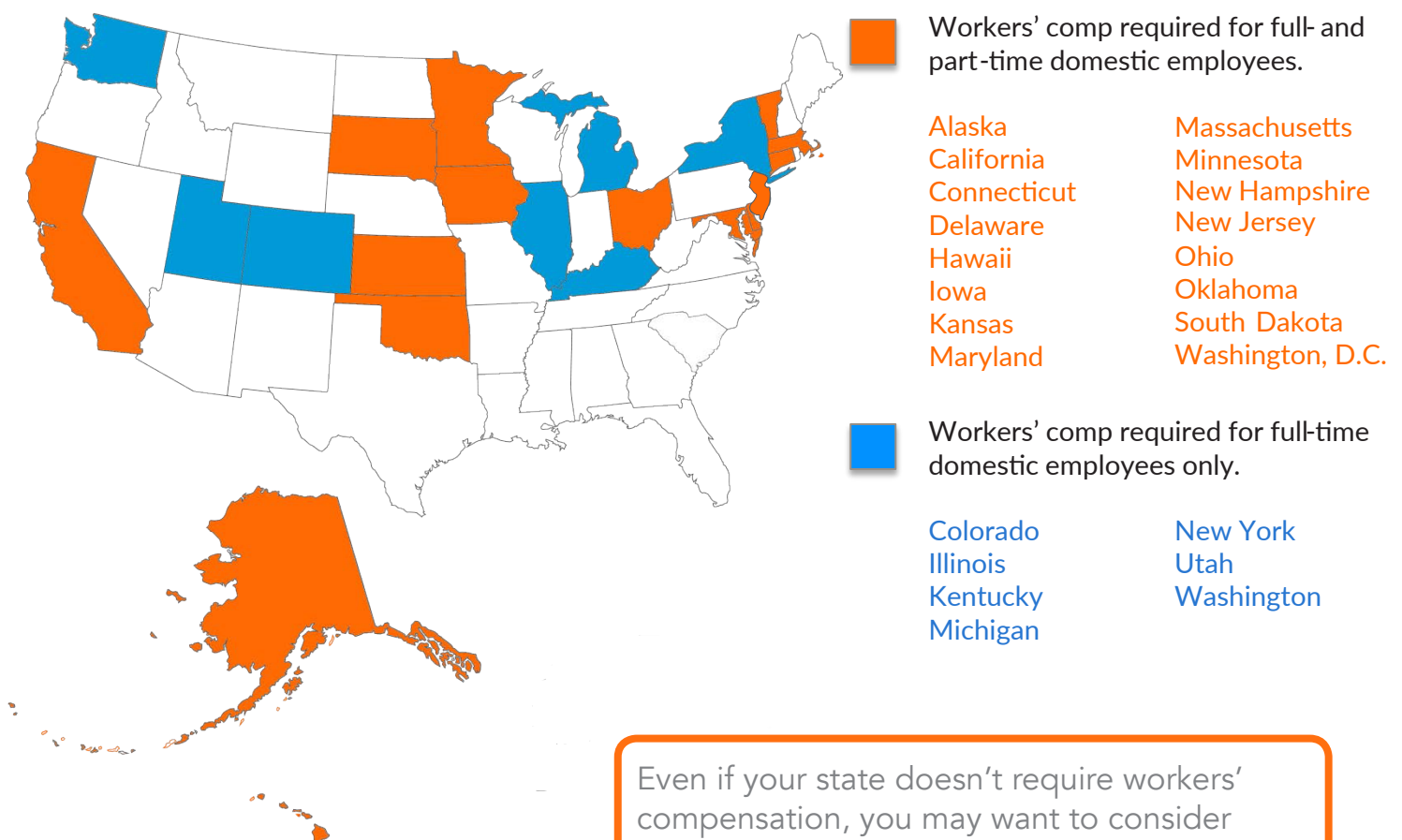
Many states require household employers to carry a workers' compensation insurance policy.

In some states, workers' compensation insurance is needed for just full-time employees and other states include part-time workers.

Workers' compensation helps protect an employee who is injured or becomes ill on the job by covering necessary medical expenses and a portion of lost wages.

Your homeowner's insurance policy may not cover these situations. Without the required – or proper – coverage, you may be liable for thousands of dollars in medical bills or face a costly lawsuit from your employee to recover lost wages.

In states where you are required to carry workers' compensation insurance, fines can be as high as \$5,000 for every 10 days without a policy.



Even if your state doesn't require workers' compensation, you may want to consider having a policy for peace of mind for you and your employee.

Employer Responsibilities Beyond Tax Obligations

Household employers must understand federal, state, and local employment laws that pertain to domestic workers.

Regulations may go beyond just tax obligations.

They could indicate:

- How often an employee should be paid
- Limit on consecutive days worked
- When overtime pay occurs
- Required paid time off
- Detailed pay rate information

And much more.

These regulations are sometimes bundled together as a “Domestic Workers’ Bill of Rights.”

Minimum Wage According to the Fair Labor Standards Act (FLSA), household employees must be paid at least the federal minimum wage or state minimum wage, whichever is higher.

Currently, the federal minimum wage is \$7.25 per hour. Some states have a minimum wage as high as \$15 per hour with some metropolitan areas even higher.

Overtime Pay You are also required to pay overtime of at least one and a half times the regular pay rate. Overtime pay must be paid for work over 40 hours per week.

However, some live-in nannies are exempt from overtime depending on the state in which they are employed. Keep in mind, state and local laws for overtime vary and may supersede the federal FLSA law.

Paid Family and Medical Leave Several states have enacted paid family and medical leave laws that cover all workers including household employees. You and/or your employee may be required to contribute a certain percentage of their pay towards these benefits and follow the guidelines around taking paid leave under the law.









Employer Responsibilities Beyond Tax Obligations

Ten states and two cities have enacted labor laws to protect domestic workers' rights.

The first Domestic Workers' Bill of Rights took effect in New York in 2010. Since then several other states and cities have enacted similar laws to grant basic labor protections to household employees. These laws bundle together domestic worker protections that may:

- Determine days of rest, sick leave, vacation, work hours, maternity leave, pay periods, and pay stub information
- Require written work agreements, notices of termination, and document retention
- Re-establish minimum wage, overtime, workers compensation, and unemployment eligibility requirements
- Provide protections from harassment, discrimination, and retaliation

If you live in one of these states or cities, review the domestic worker protections and make sure you're following the law.

	Domestic Workers' Bill of Rights http://bit.ly/CAdwbr		Domestic Worker Protections http://bit.ly/dwpNewMex
	Domestic Workers' Bill of Rights http://bit.ly/CTdwbr		Domestic Workers' Bill of Rights http://bit.ly/NYdwbr
	Domestic Worker Protections http://bit.ly/Hldwp		Domestic Workers' Protection Act http://bit.ly/OREdwpa
	Domestic Workers' Bill of Rights http://bit.ly/ILdwbr		Philadelphia's Domestic Workers' Bill of Rights http://bit.ly/PHLdwbr
	Domestic Workers' Bill of Rights http://bit.ly/dwbrMASS		Seattle's Domestic Workers Ordinance http://bit.ly/seaDWO
	Domestic Workers' Bill of Rights http://bit.ly/NEVdwbr		Domestic Workers' Bill of Rights https://bit.ly/NJdwbr

Employee Tax Responsibilities

At the start of their employment, you should inform your employee of their payroll tax obligations. This way there are no surprises on the first pay day.

Household employees are liable for four key taxes:

- Social Security (6.2 percent)
- Medicare (1.45 percent)
- Federal income tax
- State income tax (if applicable)

Federal and state income taxes are not required to be withheld unless agreed upon by you and your employee.

Your employee may also be subject to local income tax.

While not required, withholding taxes on a regular basis will benefit your employee.

This way their income tax obligations are distributed throughout the year rather than paying a lump sum at the end of the tax year.

It also helps document their employment history as well as ensure both you and your employee are compliant with the law.



Negotiating a Pay Rate

Before discussing money, understand the difference between gross pay and net pay.

You likely have an hourly rate in mind that you'd be comfortable paying a nanny or other household employee. When determining your budget, keep in mind your tax responsibilities that need to be paid on top of your employee's pay. You may also need to pay for workers' compensation insurance.

According to federal law, household employees are non-exempt, which means they are paid an hourly rate and not a salary.

Gross Pay

This is the pay for your nanny or household employee before taxes are withheld.

Net Pay

Sometimes referred to as "take home" pay, this is the amount of money your employee receives after all taxes have been withheld.

You should be clear with a potential hire whether you're offering gross pay or net pay to avoid any confusion come pay day.

Let's say you live in New York State and would like to pay a nanny \$20/hour for 40 hours of work each week (or \$800 in gross pay per week) to look after one child. There is no overtime involved.

Description	Per Pay Period (Weekly)	Calendar Year
Federal Unemployment	\$4.80	\$42.00
Social Security	\$49.60	\$2,579.00
Medicare	\$11.60	\$603.00
State Unemployment	\$32.80	\$512.50
Employer Tax Responsibility	\$98.80	\$3,736.90
Employee Gross Pay	\$800.00	\$41,600.00
Employer Total Responsibility	\$898.80	\$45,336.90
Estimated Savings with Child & Dependent Care Tax Credit (1 child)		(\$600.00)
Employer Total Responsibility with Tax Savings		\$44,736.90

Employee Pay

On the employee side, their \$800/week gross pay is equal to just about \$650 in take home pay.

Description	Per Pay Period (Weekly)	Calendar Year
Gross Pay	\$800.00	\$41,600.00
Federal Income Tax*	(\$56.80)	(\$2,953.60)
Social Security	(\$49.60)	(\$2,579.20)
Medicare	(\$11.60)	(\$603.20)
State Income Tax	(\$30.88)	(\$1,605.76)
Employee Net (Take Home) Pay	\$651.12	\$33,858.24

*Based on withholding status of single with 0 allowances.

These calculations were determined by using GTM's Tax Calculator for Nannies and Other Household Employees. Visit bit.ly/GTMCALculator (URL is case sensitive) to determine a gross pay and hourly rate for your employee that will generate a specific take-home pay.



Reporting and Filing Payroll Taxes

Federal Taxes

You have the option to file your federal employer taxes annually or quarterly.

Either way, you must report all federal taxes by submitting Schedule H with your personal tax return (Form 1040). Schedule H is an annual reconciliation form that is used to report wages paid to your employee throughout the year.

You may also pay estimated taxes on a quarterly schedule. This can help alleviate your tax burden at the end of the year.

To file quarterly, you will need to submit Form 1040-ES (Estimated Tax for Individuals), which estimates employee federal income tax, employer and employee Social Security and Medicare taxes, and the employer federal unemployment tax.

Another option, if not paying quarterly, is to have additional federal income tax withheld from your own salary.

This may help avoid owing a large amount on your personal federal tax return.

You must also provide your employees with Form W-2 (Wage and Tax Statement) on or before January 31.

This provides a breakdown of all withholding and income throughout the previous calendar year and helps your employee submit their individual income tax returns.

By January 31, you must also file your (employer's) copy of an employee's W-2 and W-3 to the Social Security Administration.

The W-3 is a reconciliation of all W-2s for each employee, even if you have only one domestic worker.



Federal Tax Calendar

Quarter	Due Date*
First (Jan – Mar)	Apr 15
Second (Apr – May)	Jun 15
Third (Jun – Aug)	Sep 15
Fourth (Sep – Dec)	Jan 15

*Quarterly taxes are typically due on the 15th of the month but may be later if the date falls on a Sunday or holiday.



Federal Tax Forms

Schedule H

<https://www.irs.gov/pub/irs-pdf/f1040sh.pdf>

Form 1040-ES

<https://www.irs.gov/pub/irs-pdf/f1040es.pdf>

Form W-3

<https://www.irs.gov/pub/irs-pdf/iw2w3.pdf>

Reporting and Filing Payroll Taxes

State Taxes

Most states require a quarterly filing of state taxes. However, state tax quarters do not align with federal tax quarters. States require taxes to be submitted every three months, typically one month after the quarter ends.

After you are registered as an employer with the state, you'll receive blank quarterly forms with instructions on how and when to file.

Many states now require you to remit your taxes electronically and may penalize you if you pay by check.

Filing State Taxes Calendar

Quarter	Due Date*
First (Jan – Mar)	Apr 30
Second (Apr – Jun)	Jul 31
Third (Jun – Sep)	Oct 31
Fourth (Oct – Dec)	Jan 31

*These dates apply to most states. However, you should confirm with your state tax agency on that state's quarterly filing deadlines.



Reducing Your Tax Burden

Dependent Care Assistance Program/Flexible Spending Account

You can reimburse your dependent care expenses (such as your employer taxes or a portion of your nanny's pay) with pre-tax funds through your employer-sponsored Dependent Care Assistance Program (DCAP) or Flexible Spending Account (FSA).

If your employer offers a plan, you are allowed to set aside up to \$5,000 per year of tax-free money. This helps reduce your taxable income and, depending on your marginal tax rate, can save you up to \$2,300 per year. Check with your company's human resources department to see if there is a program available to you.

Child and Dependent Care Tax Credit

You can take advantage of the [Child and Dependent Care Tax Credit](#) (Form 2441) – regardless of your income level – on your personal income tax return.

You can claim up to \$3,000 of qualifying child care expenses (such as your nanny's salary) paid in a year for one qualifying individual or \$6,000 for two or more qualifying individuals.

The 20 percent credit on these expenses can save you \$600 for families with one child or \$1,200 if you have two or more children.



Household Employment Tax Calendar

Month	Date	Event
JANUARY	15	4th Quarter (Prior Year) Federal Estimated Taxes Due (Form 1040-ES)
	31	4th Quarter (Prior Year) State Income Taxes Due
	31	4th Quarter (Prior Year) Unemployment Taxes Due
	31	W-2 form(s) mailed to employee(s)
	31	Copy A of Form W-2 and Form W-3 submitted to the Social Security Administration
APRIL	15	1st Quarter Federal Estimated Taxes Due (1040-ES)
	15	Federal (Prior Year) Schedule H Due with Form 1040
	30	1st Quarter State Income Taxes Due
	30	1st Quarter State Unemployment Taxes Due
JUNE	15	2nd Quarter Federal Estimated Taxes Due (1040-ES)
JULY	31	2nd Quarter State Income Taxes Due
	31	2nd Quarter State Unemployment Taxes Due
SEPTEMBER	15	3rd Quarter Federal Estimated Taxes Due (1040-ES)
OCTOBER	31	3rd Quarter State Income Taxes Due
	31	3rd Quarter State Unemployment Taxes Due

Download IRS Tax Calendars, Publication 509. (<https://www.irs.gov/forms-pubs/publication-509-tax-calendars>)

Household Payroll and Tax Checklist

BEFORE HIRING

- ☐ Understand federal, state, and local tax, wage, and labor laws including workers' compensation, disability insurance, and domestic workers' bill of rights.
- ☐ Obtain your employer identification number.

AT THE TIME OF HIRE

- ☐ If you are withholding income taxes, provide your employees with Form W-4.
- ☐ Obtain Form I-9 for employee eligibility verification.
- ☐ Apply for a state unemployment ID number.
- ☐ Apply for a state withholding number (if applicable).
- ☐ Apply for a state new hire report .
- ☐ Obtain form 1040-ES for estimated tax payments (if desired).
- ☐ Agree to a regular pay period schedule with your employee following any applicable state laws.

ON PAY DAY

- ☐ Withhold Social Security and Medicare taxes from your employee's gross pay.
- ☐ Withhold federal and state income taxes (if agreed upon) from your employee's gross pay.

ONGOING

- ☐ Pay employer federal, state, and local taxes on time.
- ☐ Keep records in a safe place for at least seven years.

ANNUALLY

- ☐ Provide your employees with Form W-2 (Wage and Tax Statement) on or before January 31.
- ☐ Send Copy A of Form W-2 along with Form W-3 to the Social Security Administration by January 31.
- ☐ File Schedule H with your federal income tax return (Form 1040) by April 15.

Let GTM Handle Your Nanny Taxes

You have better ways to use your time than spending it on the administrative tasks of household tax and payroll. Let us manage your nanny taxes and household payroll with a full range of services including:

Automatic payroll processing with free direct deposit

Set your employee's hours and pay rate once. Make changes only when needed. Direct deposit makes payday even easier.

100% guaranteed on time, every time tax filings

If you receive a notice from the IRS, or any other tax agency, based on a filing that GTM Payroll Services made, we'll work with the agency on your behalf to resolve the issue. If we're at fault, we'll pay all the associated penalties and fines.

Ease of use for you and your employee

Easily make any changes online at your convenience. Download forms, track PTO, export data to Quicken, and much more...all from the convenience of your computer or mobile device. Your employee also has online access to their tax forms and pay stubs.

Online, secure access to your data

Access your account online or with a mobile device and have peace of mind knowing that we employ audited controls and security measures, including two-factor authentication, to prevent identity theft and misuse of data.

Workers' compensation insurance policies

GTM is the only payroll service to offer workers' compensation policies in-house. We'll handle all of your invoices, audits, and claims.

Compliance with tax and labor laws

Our team of household employment experts stays up to date on all changes to laws pertaining to nanny taxes and household employment and will help ensure your compliance.

Additional insurance options

We also provide health, dental, and vision insurance as well as a 401k plan. These types of benefits are affordable and can help you attract and retain top talent.

Concierge level support

Enjoy unlimited guidance and advice from our team of household employment experts, certified payroll professionals, licensed insurance brokers, and CPAs. We think they're the best in the business and you will too. They're just a call, email or web chat away.

Get a free, no-obligation consultation with a household employment expert. We'll review your hiring situation and provide advice on the best way to manage your payroll, tax, and insurance obligations.

Call (800) 929-9213 today!



Why GTM Payroll Services

Trust the professionals at GTM Payroll Services to take care of your nanny taxes and payroll. We can handle any task and answer any question.

Since 1991, GTM Payroll Services has been handling nanny taxes, payroll, benefits, and insurance for tens of thousands of families across the country. We process more than \$1 billion in payroll each year for more than 44,000 employees.

It's what we do. And while we have a national reach, we treat every family we serve as a member of our own community.

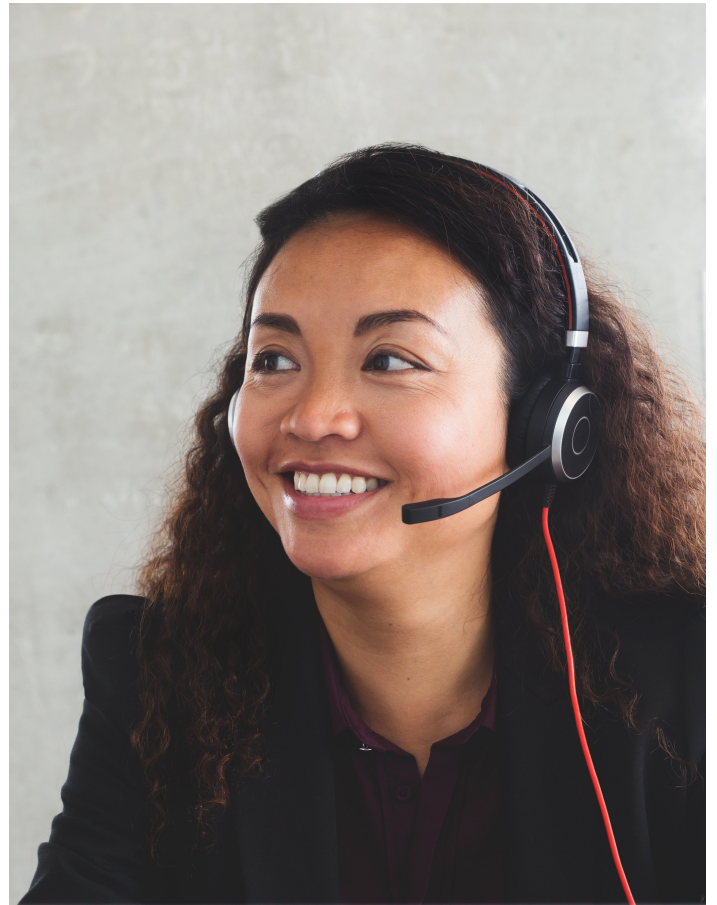
Our team is your team. You're supported by GTM's household employment tax experts, certified payroll professionals, licensed insurance brokers, CPAs, and human resource specialists.

All working to make sure your taxes and payroll are done the right way so there are no risks, hassles, or worries for you.

We're with you every step of the way from setting you up as an employer; to paying your employee on time, every time; to filing your year-end forms with the IRS and other government agencies. And for anything in between. We can help.

It's this **unparalleled, personalized customer care** that drives the best client reviews in the industry. Check them out at bit.ly/gtmreviews.

We're also serious about security. To keep your (and your employee's) information safe, our world-class data hosting center and multi-layered security controls (including two-factor authentication) help prevent improper data usage and identity theft.



Get a free, no-obligation consultation with a household employment expert. We'll review your hiring situation and provide advice on the best way to manage your payroll, tax, and insurance obligations.

Call (800) 929-9213 today!

Resources

HOUSEHOLD EMPLOYER TAX FORMS

[Form 1040-ES – Estimated Tax for Individuals \(with Instructions\)](#)

[Form 2441 – Child and Dependent Care Expenses](#)

[Form 2441 – Child and Dependent Care Expenses Instructions](#)

[Form 8821 – Tax Information Authorization](#)

[Form SS4 – Application for Employer Identification Number](#)

[Form SS8 – Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding](#)

[Form W-10 – Dependent care Provider's Identification and Certification](#)

[Handbook for Employers: Guidance for Completing Form I-9](#)

[Publication 15 – \(Circular E\), Employer's Tax Guide](#)

[Publication 503 – Child and Dependent Care Expenses](#)

[Publication 926 – Household Employer's Tax Guide](#)

[Publication 1779 – Independent Contractor or Employee](#)

HOUSEHOLD EMPLOYEE TAX FORMS

[Form I-9 – Employment Eligibility Verification \(with Instructions\)](#)

[Form W-4 Employee's Withholding Allowance Certificate](#)

[IRS Help with Tax Withholding](#)

[IRS Withholding Calculator](#)

[Social Security Numbers for Noncitizens](#)





Contact Information

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