
Refresher Email Template

Subject: Quick Refresher: Understanding Form W-2 vs. Form 1099

Hello Team,

As we move into filing season, here's a quick refresher on the difference between **Form W-2** and **Form 1099**, two key documents used for tax reporting:

- **Form W-2** is for **employees**. It reports wages paid and taxes withheld (including Social Security and Medicare). Employers submit this to the Social Security Administration (SSA) and provide copies to employees by **January 31**.
- **Form 1099** is for **non-employees**, such as **independent contractors or freelancers**. It reports total payments made during the year, and recipients are responsible for paying their own self-employment taxes.

In short:

- **W-2 = Employee income (taxes withheld)**
- **1099 = Contractor payments (no taxes withheld)**

If you're unsure whether someone should receive a W-2 or 1099, remember: **employees have a consistent role and receive benefits; contractors work independently on specific projects without employee benefits.**

Thanks for taking a moment to review. Understanding these differences helps keep our reporting compliant and efficient.

Best,

[Your Name]