

The logo consists of a blue and yellow triangle pointing upwards, with the word "ETHICS" written in bold, black, sans-serif capital letters below it.

Rocky Jackson, a friend of yours, just started a new job. He is attempting to fill out Form W-4 and has asked for your help. He would like to receive a large refund when he files his return and would therefore like to claim as few allowances as possible. Even though he is married and has four children, he is planning on claiming no allowances. What would you tell Rocky?