

HOW TO READ YOUR CHECK STUB

Top Section is General Information: This section includes information specific to the pay period and the current withholding status. The federal and state additional withholding will be included in the state and federal deduction in box 3.

Box 1: Hours/Days and Earnings: This section is for Units (hours/days paid), daily or hourly rate, gross earnings and adjustments to gross earnings. For employees who have deferred earnings (work 10 or 11 months, paid 12) the gross will be the annual contract amount divided by the number of months the employee works.

Box 2: Pre-Tax Items: This section shows deductions that reduce employee taxable earnings. Def 10/12 or 11/12 is the deduction taken during the employees work months to compensate for payments made during none work months. Employee paid PERS, STRS and TSA's (Tax Sheltered Annuity) will be in this section and will reduce taxable wages for Federal and State deductions. Any Cafeteria Plan deduction (Dependent Care, Unreimbursed Medical and pre-taxed disability policies, etc) will reduce taxable wages for Federal, State, FICA, Medicare, SDI (State Disability) and UI (Unemployment Insurance).

Box 3: Taxes and Deductions: This section shows the appropriate taxes deducted according to tax status and pre-tax items. Please note that members of STRS (State Teachers Retirement System) do not have FICA deductions. Those STRS members hired before April 1986 will not have Medicare deductions.

Box 4: After Tax Deductions: This section shows the employees voluntary deductions and garnishments that do not reduce taxable earnings. This section also gives information regarding bank account deductions (**set amount only, maximum 2.**).

YTD = Year-To-Date These amounts will accumulate on a calendar year basis (January through December). This information will be helpful in completing year-end tax information. Separate year-end deduction information will no longer be provided, as this information is available on the final December check. When canceling a deduction, no deduction will be in the amount column, the YTD amount will remain until the start of the next calendar year. Please do not be alarmed, this does not mean that the deduction is currently being taken.

District Contributions: This section shows employer paid benefits. For those employees who have FICA and Medicare the employer must make a matching contribution. For those employees who have STRS or PERS (Public Employees Retirement System) the employer must make a contribution, percentage will vary. For the 1998/99 school year PERS employer contribution is zero.

Bank #/Account #: This section will indicate the bank transit routing number and employee account number next to the amount deposited in box 6.

Wage Summary:

Taxable = Total gross earnings minus SDI and Workers Comp. earnings, minus pretax deductions (box 2).

Earned = Total gross earnings (Box 1).

Deferred = Amount deducted each month worked to pay out in summer months not worked. This amount is not taxed until paid in summer months. (For deferred employees only: In the summer months in Box 1 you will see deferred with earnings. In the Wage Summary area you will see negative current deferred earnings for the same amount reducing the YTD deferred total. If no other payment is made with the deferred payment, you will see zero under Earned.

Paid = Total gross amount, minus deferred deduction.

Deds = Box 2, 3 and 4 minus deferred deduction.

Net Pay = Total paid minus deductions (boxes 2, 3 and 4). This amount will match the amount of the check or net EFT.

Leave Record: This section indicates the different types of leave, hours available, hours used and their balances.

Fiscal Year-To-Date Retirement (July-June): This section will show retirement earnings, employee contributions and employer contributions made by the employer on a fiscal year basis.

Important Message: This section is for any message that is necessary information to all employees.

Miscellaneous Information: For those employees who have their **net check** electronically deposited, indicated on the bottom of the check stub is the net amount, the transit routing and account information to which it was deposited.

It is very important that you verify all check stubs for accuracy and that you keep all check stubs for later reference.

If you have any questions, please call your district office.

Butte County Office of Education 6/4/99d)