



# Reading Your Pay Stub

# A Blank Stub

TUOLUMNE COUNTY SUPERINTENDANT OF SCHOOLS			STATEMENT OF EARNINGS AND DEDUCTIONS – NOTICE OF DEPOSIT				
DISTRICT		EMPLOYEE NAME		SOCIAL SECURITY NUMBER	CHECK NUMBER	CHECK DATE	
<b>CURRENT</b>	NORMAL	DEDUCTIONS	ADDITIONS	OVERTIME	GROSS		
YEAR TO DATE							
<b>CURRENT</b>	NON TAXABLE	TAX SHELTER ANNUITIES	EARNED INCOME CREDIT	RETIREMENT	TAXABLE GROSS		
YEAR TO DATE							
<b>CURRENT</b>	FEDERAL TAX	STATE TAX	MEDICARE	SOCIAL SECURITY	SDI		
YEAR TO DATE							
<b>CURRENT</b>	VOLUNTARY DEDUCTIONS				<b>NET PAY</b>		
YEAR TO DATE							
<b>CURRENT</b>	STATE EXEMPT	FEDERAL EXEMPT	VACATION	SICK LEAVE			
YEAR TO DATE							
EMPLOYEE VOLUNTARY DEDUCTIONS		EMPLOYER CONTRIBUTION		EARNINGS DETAIL			
CODE	AMOUNT	CODE	AMOUNT	TYPE	UNITS	RATE	EARNINGS

NOT NEGOTIABLE-RETAIN FOR YOUR RECORDS



# Identifying the Sections-Part 1

## District and Employee Information

- ▶ District
  - ▶ Ours will be: 12 Summerville Union High School District
- ▶ Employee Name
- ▶ Social Security Number
  - ▶ Only displays the last 4 digits
- ▶ Check Number
- ▶ Check Date
  - ▶ The last business day of the month



# Identifying the Sections-Part 2

- ▶ Current
  - ▶ Will have the current pay period information
- ▶ Year to Date
  - ▶ Will have a running total for the **Calendar** Year
- ▶ Normal
  - ▶ Will be the sum of all your pay: including Normal, Extra, Overtime, Retro, Adjustments, Etc
- ▶ Deductions, Additions, and Overtime will normally be .00
- ▶ Gross is the sum of Normal+Deductions+Additions+Overtime (so basically just the Normal line carried over)



# Identifying the Sections-Part 3

- ▶ Non Taxable
  - ▶ Is the Sum of **YOUR** portion of:
    - ▶ Retirement (PERS or STRS)
    - ▶ Plus Tax Sheltered Annuities
    - ▶ Plus Health Benefits that you have requested to be withheld pretax
- ▶ Tax Sheltered Annuities
  - ▶ Your 403b/457 contributions
- ▶ Earned Income Credit
  - ▶ Allowed prior to 1/2011
- ▶ Retirement
  - ▶ This is your portion of STRS or PERS contributions
- ▶ Taxable Gross will be the SUM of Normal minus Non Taxable



# Identifying the Sections-Part 4

- ▶ Federal Tax
  - ▶ Amounts will vary depending on your W4 and earnings
- ▶ State Tax
  - ▶ Amounts will vary depending on your DE4 and earnings
- ▶ Medicare
  - ▶ Mandatory contributions 1.45% of earnings
- ▶ Social Security
  - ▶ Most classifications of our employees do not pay into this because we participate in PERS and STRS
  - ▶ If you do contribute it is a mandatory amount of 6.2% of your earnings
- ▶ SDI
  - ▶ State Disability Insurance 1.2% of earnings
  - ▶ Some classifications of our employees do not pay into this (it is dependent upon your bargaining unit and retirement system election if applicable)



# Identifying the Sections-Part 5

- ▶ Voluntary Deductions
  - ▶ The sum of your employee portions of Health benefits
  - ▶ Summer Deferrals
  - ▶ Union Dues
  - ▶ 403b/457
  - ▶ Life Insurance
  - ▶ Etc
- ▶ Net Pay
  - ▶ Your Gross – Your Non Taxable – Your Federal Taxes – Your State Taxes – Your Medicare – Your Social Security – Your SDI – Your retirement contributions.



# Identifying the Sections-Part 6

- ▶ State Exempt
  - ▶ Your withholding status according to your most recent DE4
- ▶ Federal Exempt
  - ▶ Your withholding status according to your most recent W4
- ▶ Vacation
  - ▶ Your vacation leave balance (according to received leave requests)
- ▶ Sick Leave
  - ▶ Your sick leave balance (according to received leave requests)





# Identifying the Sections-Part 7

- ▶ Employee Voluntary Deductions
  - ▶ Will list your portion of health benefits
  - ▶ Any voluntary deduction(s) or wage garnishment(s) will show here
- ▶ Employer Contribution—What Summerville Union High School District pays on your behalf
  - ▶ Health benefits covered by your CAP \$12,000 annually
  - ▶ PERS or STRS Employer contributions
  - ▶ SUI – State Unemployment Insurance - mandatory
  - ▶ Work Comp - Workers Compensation - mandatory
  - ▶ Medicare – mandatory
  - ▶ Social Security – dependent on employee classification if participating it is mandatory
- ▶ Earnings Detail – will break down your Normal pay into the different pay types and rates you have earned in the pay period



# Employee Withholdings

- ▶ Retirement
  - ▶ Some Positions are not required to participate in STRS or PERS, however once membership is elected it is Non-Revocable
  - ▶ STRS Classic Member employee contribution rate is 10.25%
  - ▶ STRS Pepra Member employee contribution rate is 10.205%
  - ▶ PERS Classic Member employee contribution rate is 7%
  - ▶ PERS Pepra Member employee contribution rate is 8%
- ▶ Voluntary Deductions – Just to name a few of the common deductions
  - ▶ Union Dues
  - ▶ Summerville High Summ Ins Prem—For 11 month employees with an employee portion of Health Benefits
    - ▶ It will break down your portion of health benefit costs for August, because July is not a regular payroll run and is either just summer deferred or Extra Duty pay
  - ▶ Additional Insurance Coverages (such as life, accident, cancer, etc)
  - ▶ Additional Retirement Accounts



# Employee Withholdings Voluntary?

- ▶ Another Item that will show up in Voluntary Deductions is any Wage Garnishment
  - ▶ You do not have a choice in complying with a garnishment order
    - ▶ However, you can contact the issuing agency to obtain clarification or to make payment arrangements that may lessen your burden
  - ▶ You will receive a copy of any garnishment as directed by the issuing entity
    - ▶ The issuing agency's contact information is contained within these copies
  - ▶ For questions regarding these mandatory garnishments you may contact,
    - ▶ By email: [dmoore@summbears.net](mailto:dmoore@summbears.net)
    - ▶ By phone: (209) 928-3498 ext 6295



# Employer Contributions

- ▶ Retirement Contributions
  - ▶ For STRS Members the Employer contribution rate is 19.1%
  - ▶ For PERS Members the Employer contribution rate is 27.05%
- ▶ Health Benefits if your position qualifies for a CAP
  - ▶ SUI rate is 0.05%
  - ▶ Worker's Comp rate is 1.531%
  - ▶ Medicare rate is 1.45% (matches employee rate)
  - ▶ Social Security rate is 6.2% (matches employee rate)

# Earnings Detail – Just to Name a Few

- ▶ NML is your Normal or Contracted Rate/Salary
- ▶ UNIT is your additional unit pay
- ▶ MSTR is the pay for your Masters
- ▶ EXP is extra duty pay (hours worked outside of contract or in addition to)
- ▶ PREP is pay for substituting for a teacher during your prep period
- ▶ CDIF is unused insurance cap that is due to you (depends on your position and your health benefit elections)
- ▶ OTR, OTB, OT you may see these depending on your overtime
- ▶ ADJ is an adjustment to your pay for that period (may be positive or negative)
- ▶ DOCK is a negative pay line, usually subtracting pay (for lack of leave, for SDI benefits, Work Comp, or other)
- ▶ ARR is an arrears line paying for earnings from a prior pay period
- ▶ DIFF is a differential pay line, deducting substitute pay
- ▶ STI for stipend payments
- ▶ COA for coaching pay