



How to Read My Pay Check Stub

The following example illustrates how to read your pay check stubs:

- To view your pay check stub, you may log into WebSmart's Employee Portal. If you do not have Employee Portal access, please contact your Payroll contact in the business office.

Earnings Statement Pay Period

Employee Name
Location: Campus
Street Name
City, State Zip

Period Beginning: 9/1/2015
Period Ending: 9/30/2015 Pay Date
Pay Date: 9/30/2015
Net Pay: \$2,545.08

Social Security Number: *** ** 9999
Taxable Marital Status: Married
Federal Exemptions: 4

Earnings	Rate	Units	This Period	Statutory Deductions	This Period	Year To Date
Teacher Salary			\$3,333.33	Federal Income Tax	\$59.93	\$175.34
Coach Stipend			\$125.00	Medicare Tax	\$38.42	\$84.88
				Social Security Tax	\$0.00	\$0.00
Gross Pay			\$3,458.33			

Non-Statutory Deductions

C125 BCBS Medical S609 Emp Child (ren)	\$205.87	\$205.87
C125 Dental Select Vol Co-Pay Plan	\$31.64	\$31.64
C125 HSA - Avidia	\$300.00	\$300.00
TRS - Care	\$22.48	\$44.96
TRS - Reg	\$249.00	\$480.71
Unum - Voluntary Employee	\$2.38	\$2.38
Unum - Voluntary Spouse	\$1.53	\$3.53

Messages
Your federal taxable wages this period are \$2,649.34
Your year-to-date gross earnings are \$6,916.66

Available Leave:
Local: 1.50 Unit(s)
Personal: 5.00 Unit(s)

Callout Explanations:

- Includes your take home pay after all withholdings have been deducted. This is the amount of your direct deposit to the bank.** (Points to Net Pay)
- Includes income for the pay period before taxes.** (Points to Gross Pay)
- The amount of Federal Income tax withheld is based upon your W-4 information.** (Points to Federal Income Tax)
- Medicare is a mandatory 1.45% of your taxable wages.** (Points to Medicare Tax)
- TRS - Regular deductions are mandatory pre-tax retirement contributions of 7.2% of your salary in lieu of contributions to Social Security. TRS - Care is a mandatory deduction for TRS retiree health insurance of .65%.** (Points to TRS - Care and TRS - Reg)
- C125 Deductions are pre-tax deductions listed by pay period and the amount deducted year to date. Other deductions are after tax.** (Points to Non-Statutory Deductions)
- Indicates your Year to date taxable wages and gross wages.** (Points to Gross Pay)
- Indicates your available leave balances.** (Points to Available Leave)

Pay

- Gross Pay – includes your income before any taxes or other withholdings are deducted.
- Net Pay – Includes your take home pay after all withholdings have been deducted from your salary for the pay period. This is the amount of your direct deposit to the bank from your employer.

Statutory Deductions

- Federal Income Tax – The amount of federal income tax withheld is based upon the W-4 form submitted in your new hire packet. If you wish to

change your Federal Income Tax amount, please contact the Payroll person in the Business Office to request a new W-4 form.

- Medicare Tax – Medicare tax is a mandatory 1.5% of taxable wages.
- Social Security Tax – School employees contribute to TRS in lieu of Social Security taxes; however, substitutes and/or temporary employees are not eligible to participate into TRS; therefore, substitutes and/or temporary employees must contribute 6.2% of their taxable wages to Social Security.

Non-Statutory Deductions

TRS – Regular – TRS deductions are mandatory pre-tax retirement contributions of 7.2% of your salary in lieu of contributions to Social Security.

TRS – Care – TRS – Care is a mandatory .65% deduction for TRS retiree health insurance.

C125 Deductions – If your deductions are prefixed with C125, this indicates the deduction/premium is considered a pre-tax benefit. Examples of such deductions would be the following:

- C125 BCBS Medical
- C125 Dental
- C125 Vision

AT or Other Deductions – if your deductions are prefixed with AT or nothing at all, this indicates the deduction/premium is considered after-tax. Examples of such deductions would be the following:

- Unum – Voluntary Life
- Unum – Voluntary Child
- Child Support
- Student Loan

Messages

This section indicates your year to date taxable wages and gross earnings.

Available Leave

This section indicates your available leave balances accrued for the school year.