

# How to Read Your Paystub

Paystubs can be tricky, especially for our certificated staff, so after receiving questions on what items mean, we're offering this information to demystify paystubs! We're still happy to answer questions, and hope you find this helpful!

Check Detail Information				
Check Date:	05/31/2019	Gross Wages:	11,899.27	Wages before deductions
Check Number:	[REDACTED]	Net Amount:	8,018.45	Wages after deductions, also called "take home"
Check Type:	Regular			

  

Taxable Wage Information				
	Federal	State	FICA	Medicare
Gross Wages:	11,899.27	11,899.27	11,899.27	11,899.27
Minus Deductions that Decrease Tax:	800.44	18.78	55.47	55.47
Plus Taxable Benefits:				
Taxable Gross Wages:	11,098.83	11,880.49	11,843.80	11,843.80

IF we had state income tax, this number might be different than federal. See next page. Tax exempt deductions, i.e., retirement, annuity, etc.

All hours worked and reported to retirement; these are usually the same number.

Pays								
	Description	Rate	Factor/Hours	Amount	Retire Hours	WC Hours	Work Hours	Period End
A	ASST TRACK	3,305.00	1.00	3,305.00				05/31/2019
B	BASIC EDUC	7,449.92	0.60	4,469.95	92.40	66.40	92.40	05/31/2019
	BASIC EDUC	7,449.92	0.40	2,979.97	61.60	44.26	61.60	05/31/2019
C	CERCOVERAGE	47.50	0.50	23.75	0.50	0.36	0.50	05/31/2019
D	COMM ED	40.00	12.50	500.00	12.50	8.98	12.50	05/31/2019
E	IEP MEETINGS	102.41	1.00	102.41				05/31/2019
F	LONG STIPEND	250.00	0.60	150.00				05/31/2019
	LONG STIPEND	250.00	0.40	100.00				05/31/2019
G	TRI CONTRACT	268.19	0.60	160.91				05/31/2019
	TRI CONTRACT	268.19	0.40	107.28				05/31/2019
	<b>Total:</b>			<b>11,899.27</b>	<b>167.00</b>	<b>120.00</b>	<b>167.00</b>	

Workers' Comp, based on rates associated with the level of risk, i.e., a welder's rate would be higher.

- A—This employee coaches track; this is a supplemental contract, typically issued in October.
- B—You see two "BASIC EDUC" contracts for this employee because her contract is split. Note the "Factor/Hours" column showing .6 and .4, indicating two budget codes.
- C—"CERCOVERAGE" indicates this employee covered for a fellow teacher's absence.
- D—"COMM ED" indicates this employee taught a class for our Community Education.
- E—This employee attended two IEP meetings, indicated by the 1.00 under "Factor/Hours."
- F—This employee receives our longevity stipend, which is again split between two account codes. These stipends are paid October through August.
- G—This is our Time, Responsibility, & Incentive (TRI) pay, split between two account codes. These stipends are paid October through August.

Please note color coding; some items appear under both *employee* and *employer*.

Deductions ← <i>Employee pays</i>				Benefits ← <i>Our district pays</i>					
Description	Amount	--Decrease Tax--			Description	Amount	-----Taxable-----		
		Fed	St	F/M			Fed	St	F/M
H 125 KAISER	36.69	Y		Y	H 125 KAISER	883.27			
I 125 KAISER MIN	18.78	Y	Y	Y	H DENTAL-WEA-APA	109.69			
I ANNUITY-AXA EQU	150.00	Y			M FICA	734.32			
J C/W COM-CAMAS-W	5.00				T HEALTH -HEALTHC	71.08			
K COMM OUTREACH	1.00				P Medicare	171.74			
H DENTAL-WEA-APA					R TRS Plan 3	1,833.67			
L Fed Inc Tax	2,018.26				U Unemployment 00	22.31			
M FICA	734.32				H VISION	16.47			
N FIT Add Amount	50.00				S Workers' Comp	31.28			
O LOCAL .51-1.0	21.48								
P Medicare	171.74								
O NEA .51-1.0 FTE	16.00								
Q NEA/FCPE	1.00								
R TRS Plan 3	594.97	Y							
O UNI .76-1.0 FTE	16.67								
H VISION-WEA-APA									
O WEA .76-1.0 FTE	35.92								
Q WEA-PAC	2.25								
S Workers' Comp	6.74								
	<b>Total: 3,880.82</b>					<b>Total: 3,873.83</b>			

"Y" means "Yes, these items are decreasing federal income tax."

- H—These items are health insurance, some the employee pays, and some our district pays.
- I— This employee has an annuity deducted; note it is exempt from federal taxes under column "Fed."
- J—"C/W COM-CAMAS-W" represents a donation to the Camas-Washougal Community Chest.
- K—This employee is making an optional contribution to union communication outreach.
- L— Federal income tax, based on gross wages.
- M—"FICA" is the Federal Insurance Contributions Act, a mandatory payroll deduction for Social Security retirement and Medicare benefits. Our district matches the employee's deduction.
- N—"FIT" means this employee has chosen to have an additional sum taken for federal income tax payment.
- O—These are union dues, whether local (CEA), state (WEA), or national (NEA).
- P—This is a deduction for the state's Medicare benefits pool. Our district matches the employee's deduction.
- Q—These two items are optional union contributions. "NEA-FCPE" is Fund for Children and Public Education; "WEA-PAC" is Political Action Committee.
- R—"TRS Plan 3" is Teachers' Retirement Service, Plan 3. The employee pays part, our district the remainder.
- S—"Workers' Comp" is a fund employees and employers pay into to fund workplace accident payments.
- T—"HEALTH-HEALTHC" is district paid for state Health Care Authority. This will expire 12/31/19.
- U—This is for the state unemployment pool, and is based on gross wages.