How to understand your paystub

A. GENERAL INFORMATION

- **Heading**: identifies the employee by name and address.
- **Pay Group**: identifies a group of employees with similar attributes whose paychecks are processed together.
- **Pay Begin Date and Pay End Date**: identifies the period for which the employee is being paid.
- **Negotiating Unit**: the code indicating the union that represents the employee.
- **Retirement System**: represents the retirement system that the employee belongs to.
- **Advice Number or Check Number**: a unique number that identifies the document.
- **Advice Date or Check Date**: date of payment.
- **Employee ID**: a unique number used for identifying the employee.
- **Department and Location**: the 5-digit agency or facility code and name.
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- **Job Title**: the employee’s position.
- **Pay Rate**: for annual salaried employees, an annual amount; for hourly employees, an hourly rate.
- **Tax Data**: a summary of federal, state and local tax status data, as identified by the employee. This section identifies marital status (single or married), number of exemptions (allowances), and additional withholding amounts requested by the employee.

**B. HOURS AND EARNINGS**

- **Current Earnings**: all types of earnings for the current pay period.
- **Current Hours**: identifies number of units on which certain earnings are based; for example, overtime hours, holiday days, or overtime meals for the current pay period.
- **YTD Earnings**: earnings by type, for the calendar year.
- **YTD Hours**: identifies number of units on which certain earnings are based, for the calendar year.

**C. TAXES**

- **Taxes**: withholdings for the current pay period and calendar year-to-date for each tax category. This includes federal income tax, Medicare, Social Security, and state and local income taxes.

**D. DEDUCTIONS**

- **Before Tax Deductions**: deductions which reduce taxable gross salary.
- **After Tax Deductions**: deductions which are included in taxable gross (for example, union dues, union-sponsored insurances and SEFA contributions) for the current pay period and year-to-date.
  
  **NOTE**: Benefits may also be listed for which no employee contribution is made, such as non-contributory membership in the Employees Retirement System. In those cases, the benefit will be listed with no amount.
- **Refund**: deduction amounts, by type, refunded for this pay period.
- **Current Deductions**: deduction amounts, by type, for this pay period.
- **YTD Deductions**: deduction amounts, by type, for the calendar year.
E. PAYCHECK TOTALS

- **Current Total Gross**: gross earnings paid this pay period.
- **Current Federal Taxable Gross**: gross earnings paid this pay period and any amounts paid by voucher that are subject to federal income tax.
- **Current Net Pay**: earnings paid for this pay period after all taxes and deductions. This amount equals the amount of the check received or direct deposits made.
- **YTD Total Gross**: gross earnings paid to date for the calendar year.
- **YTD Federal Taxable Gross**: gross earnings paid for the calendar year that are subject to federal income tax.
- **YTD Net Pay**: total earnings paid to date (after all taxes and deductions) for the calendar year.