**2025 NJ Direct 10 Contribution Worksheet Directions**

1. Open the spreadsheet and click your coverage type at the bottom of the page.
2. Enter your salary on the appropriate line.
3. Look in the green box under “Year 3”. That number represents your annual cost. Divide it by 20 if you are a 10-month employee. Divide it by 24 if you are a 24-month employee. That final number represents your per paycheck obligation.