

MONONA GROVE SCHOOL DISTRICT

Process DOC on How to Read Your Paycheck – Administrative Assistants

-----EMPLOYEE----- **1**

Name: **LAST NAME, FIRST NAME MI**

-----CHECK DETAIL INFORMATION----- **2**

Check Date: **05/03/2013** Gross Wages: **1,440.00**
 Check Number: **900178955** Net Amount: **962.72**
 Check Type: **Regular**

-----TAXABLE WAGE INFORMATION----- **3**

| | <u>FEDERAL</u> | <u>STATE</u> | <u>FICA</u> | <u>MEDICARE</u> |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|
| Gross Wages: | 1,440.00 | 1,440.00 | 1,440.00 | 1,440.00 |
| Minus Deductions that Decrease Tax: | 115.03 | 115.03 | 19.27 | 19.27 |
| Plus Taxable Benefits: | 0.00 | 0.00 | 0.00 | 0.00 |
| Taxable Gross Wages: | 1,324.97 | 1,324.97 | 1,420.73 | 1,420.73 |

-----PAYS----- **4**

| <u>DESCRIPTION</u> | <u>RATE</u> | <u>FACTOR/HOURS</u> | <u>AMOUNT</u> | <u>RETIRE HOURS</u> | <u>PERIOD END</u> |
|--------------------|-------------|---------------------|---------------|---------------------|-------------------|
| HOURLY PAY | 18.00 | 80.00 | 1,440.00 | 80.00 | 04/27/2013 |

5 -----DEDUCTIONS-----

| <u>DESCRIPTION</u> | <u>AMOUNT</u> | <u>--DECREASE TAX--</u> | | |
|--------------------|---------------|-------------------------|-----------|------------|
| | | <u>FED</u> | <u>ST</u> | <u>F/M</u> |
| ADDITIONAL LIFE | 0.88 | | | |
| BASIC LIFE | 2.66 | | | |
| FEDERAL INC TAX | 168.89 | | | |
| FICA EMPLOYEE | 88.09 | | | |
| GENERAL EE WRS | 95.76 | Y | Y | |
| MEDICARE | 20.60 | | | |
| PP SINGLE HMO | 3.75 | Y | Y | Y |
| PREMIER FAMILY | 15.52 | Y | Y | Y |
| SPOUSE&DEP LIFE | 5.32 | | | |
| STATE INCOME TX | 73.81 | | | |
| UNITED WAY | 2.00 | | | |
| Total: | 477.28 | | | |

6 -----BENEFITS-----

| <u>DESCRIPTION</u> | <u>AMOUNT</u> | <u>---TAXABLE---</u> | | |
|--------------------|---------------|----------------------|-----------|------------|
| | | <u>FED</u> | <u>ST</u> | <u>F/M</u> |
| BASIC LIFE | 0.53 | | | |
| FICA EMPLOYER | 88.09 | | | |
| GENERAL ER WRS | 95.76 | | | |
| LTD INSURANCE | 3.90 | | | |
| MEDICARE ER | 20.60 | | | |
| PP SINGLE HMO | 248.31 | | | |
| PREMIER FAMILY | 62.09 | | | |
| Total: | 519.28 | | | |

*****End of Report*****

SECTION 1 - EMPLOYEE

Your name on file with the District Office.

SECTION 2 - CHECK DETAIL INFORMATION

- Check Date — Date of Paycheck
- Check Number — Paycheck Check Number
- Check Type — Check Type (Regular = bi-weekly paycheck)
- Gross Wages — The amount you earned based on your hourly or salary pay before any taxes and/or other deductions have been taken out.
- Net Amount — The amount you earned based on your hourly or salary pay after all taxes and/or other deductions have been taken out. This amount will equal the amount of your direct deposit.

SECTION 3 - TAXABLE WAGE INFORMATION

Your taxable **Gross Wages** are broken down for Federal, State, FICA and Medicare. Total gross wages for this paycheck are listed first. **Gross Wages** are lowered by any pre-tax deductions listed under **Minus Deductions that Decrease Tax**; for example health insurance premiums, dental insurance premiums, vision insurance premiums and pretax 403b plans. **Plus Taxable Benefits** add to your gross wages and examples of this would be taxable health insurance benefits and/or taxable life insurance benefits. If you take the gross wages, minus deductions that decrease tax, plus taxable benefits, this will equal the **Taxable Gross Wages** for this paycheck.

SECTION 4 - PAYS

- Rate — The hourly rate or the gross contract amount for the description of work you performed.
- Factor/Hours — Equals the total amount of hours worked for the last two weeks or will equal 1, if the description of work performed is contract pay.
- Amount — Gross amount for this paycheck.
- Retire Hours — Equals the total hours worked for an hourly employee. For a contracted employee, this number will reflect total hours expected to work that contract year divided by how many paychecks the employee is to receive. For example, a fulltime teacher is expected to work 1,425 hours and if they have 26 paychecks, total retire hours per paycheck would be 54.81. Employee Trust Funds uses retire hours to calculate WI retirement service years.
- Period End — Last date for hours worked to be included on this paycheck.

You may have one or more descriptions depending on work performed in the last two weeks. The following is a list of possible check description payment codes:

| CHECK STUB | EXPLANATION OF DESCRIPTION |
|---------------|--|
| CLERICAL SUB | Clerical Substitute Pay |
| HOURLY PAY | Hourly Employee Pay |
| LOVE & LOGIC | Love and Logic Pay |
| NVCI TRAINING | NVCI Training Pay |
| OVERTIME HRS | Overtime Pay for Hourly Employees Per Handbook |
| TEACHER SUB | Teacher Substitute Pay |

SECTION 5 - DEDUCTIONS

This section lists all applicable deductions that pertain to your payroll taxes and your benefit elections. The following is a list of possible deduction codes and their descriptions:

| CHECK STUB DESCRIPTION | EXPLANATION OF DESCRIPTION |
|-----------------------------------|--|
| ACCIDENT PRETAX | American Fidelity Accident Insurance – Pretax |
| ADDITIONAL LIFE | Minnesota Life Additional Employee Life Insurance |
| ADD LIFE PREPAY | Minnesota Life Additional Employee Life Insurance Prepay |
| AMERICAN FUNDS | American Funds 403b Account – Pretax |
| AMERICAN FUND % | Percent of All Wages into American Funds 403b Account – Pretax |
| ASPIRE 403B | Aspire 403b Account – Pretax |
| ASPIRE% | Percent of All Wages into Aspire 403b Account – Pretax |
| AUTO1-WEA | WEA Trust Auto Insurance Policy #1 |
| AUTO2-WEA | WEA Trust Auto Insurance Policy #2 |
| AXA EQUITABLE | AXA Equitable 403b Account – Pretax |
| AXA EQUIT ROTH | AXA Equitable Roth 403b Account |
| AXA ROTH % | Percent of All Wages into AXA Equitable Roth Account |
| BASIC LIFE | Minnesota Life Employee Life Insurance |
| BASIC LIFE PRPY | Minnesota Life Employee Life Insurance Prepay |
| CANCER-AFTER-AF | American Fidelity Cancer Insurance |
| CANCER-PRE-AF | American Fidelity Cancer Insurance – Pretax |
| CRITICAL-AF | American Fidelity Critical Insurance |
| DEAN FAMILY HMO | Dean Health Family HMO Insurance – Pretax |
| DEAN FAM HMO PP | Dean Health Family HMO Insurance Prepay – Pretax |
| DEAN FAMILY POS | Dean Health Family POS Insurance – Pretax |
| DEAN FAM POS PP | Dean Health Family POS Insurance Prepay – Pretax |
| DEAN FAMLY PPO | Dean Health Family PPO Insurance – Pretax |
| DEAN SINGLE HMO | Dean Health Single HMO Insurance – Pretax |
| DEAN SGLE HMOPP | Dean Health Single HMO Insurance Prepay – Pretax |
| DEAN SINGLE POS | Dean Health Single POS Insurance – Pretax |
| DEAN SINGLE PPO | Dean Health Single PPO Insurance – Pretax |
| DREYFUS TRUST | Dreyfus 403b Account – Pretax |
| FEDERAL FIXED | Federal Income Tax Additional Amount Requested |
| FEDERAL INC TAX | Federal Income Tax |
| FICA EMPLOYEE | Employee Paid FICA Taxes |
| FLEX DEP CARE | Section 125 Flexible Benefit-Dependent Care through American Fidelity – Pretax |
| FLEX MEDICAL | Section 125 Flexible Benefit-Medical through American Fidelity – Pretax |
| GARNISHMENT | Garnishment |
| GARN DISPOSABLE | Garnishment |
| GENERAL EE WRS | WRS Support Staff Required Contribution – Pretax |
| HOME1 | WEA Trust Home Insurance Policy #1 |
| HOME2 | WEA Trust Home Insurance Policy #2 |
| LIFE-AF | American Fidelity Life Insurance |
| LINCOLN NATION | Lincoln 403b Account – Pretax |
| LONG TERM CARE | Unum Long Term Care Insurance |
| LONG TERM PP | Unum Long Term Care Insurance Prepay |
| MASS MUTUAL | Mass Mutual 403b Account – Pretax |

| CHECK STUB DESCRIPTION | EXPLANATION OF DESCRIPTION |
|-----------------------------------|--|
| MEDICARE | Employee Paid Medicare Taxes |
| METLIFE INVEST | MetLife 403b Account – Pretax |
| PREFERED FAMILY | Delta Dental Preferred Family Dental Insurance – Pretax |
| PREF FAM PREPAY | Delta Dental Preferred Family Dental Insurance Prepay –Pretax |
| PREFERED SINGLE | Delta Dental Preferred Single Dental Insurance – Pretax |
| PREF SING PRPAY | Delta Dental Preferred Single Dental Insurance Prepay –Pretax |
| PREMIER FAMILY | Delta Dental Premier Family Dental Insurance – Pretax |
| PREM FAM PREPAY | Delta Dental Premier Family Dental Insurance Prepay –Pretax |
| PREMIER SINGLE | Delta Dental Premier Single Dental Insurance – Pretax |
| PREM SING PRPAY | Delta Dental Premier Single Dental Health Insurance Prepay –Pretax |
| QRTZ FAMILY HMO | Physicians Plus Family HMO Health Insurance – Pretax |
| QZ FAM HMO PP | Physicians Plus Family HMO Health Insurance Prepay – Pretax |
| QRTZ FAMILY POS | Physicians Plus Family POS Health Insurance – Pretax |
| QZ FAM POS PP | Physicians Plus Family POS Health Insurance Prepay – Pretax |
| QRTZ FAMILY PPO | Physicians Plus Family PPO Health Insurance– Pretax |
| QZ FAM PPO PP | Physicians Plus Family PPO Health Insurance Prepay – Pretax |
| QRTZ SINGLE HMO | Physicians Plus Single HMO Health Insurance – Pretax |
| QZ SNGLE HMO PP | Physicians Plus Single HMO Health Insurance Prepay – Pretax |
| QRTZ SINGLE POS | Physicians Plus Single POS Health Insurance – Pretax |
| QZ SNGLE POS PP | Physicians Plus Single POS Health Insurance Prepay – Pretax |
| QRTZ SINGLE PPO | Physicians Plus Single PPO Health Insurance – Pretax |
| QZ SNGLE PPO PP | Physicians Plus Single PPO Health Insurance Prepay – Pretax |
| ROTH 403B | WEA Trust Roth 403b Account |
| 403B TSA ROTH% | Percent of All Wages into WEA Trust Roth 403b Account |
| ROTH-IRA | WEA Trust Roth-IRA Account |
| ROTH 403B VAN | Vanguard Roth 403b Account |
| SAVINGS DED -1 | Savings Account Deduction #1-Flat Amount Deducted From Total Net |
| SAVINGS DED | Savings Account Deduction #2-Flat Amount Deducted From Total Net |
| 3RD SAVINGS | Savings Account Deduction #3-Flat Amount Deducted From Total Net |
| SAVINGS PERCENT | Savings Account Deduction #1-Percent of Total Net |
| SAVINGS % 2ND | Savings Account Deduction #2-Percent of Total Net |
| SHORT TERM-AF | American Fidelity Short Term Disability Insurance |
| SPOUSE&DEP LIFE | Minnesota Life Spouse & Dependent Life Insurance |
| SP/DEP LIFE PP | Minnesota Life Spouse & Dependent Life Insurance Prepay |
| STATE FIXED | State Income Tax Additional Amount Requested |
| STATE INCOME TX | State Income Tax |
| STD INSURANCE | National Insurance Short Term Disability Insurance |
| STD PREPAY | National Insurance Short Term Disability Insurance Prepay |
| SUPPORT | Child Support Payment |
| TEXAS LIFE – AF | American Fidelity Texas Life Insurance |
| THRIVENT | Thrivent 403b Account – Pretax |
| % THRIVENT | Percent of All Wages into Thrivent 403b Account – Pretax |

| CHECK STUB DESCRIPTION | EXPLANATION OF DESCRIPTION |
|-----------------------------------|---|
| UMBR-WEA | WEA Trust Umbrella Insurance Policy #1 |
| UMBRELLA 2 | WEA Trust Umbrella Insurance Policy #2 |
| UNITED WAY | United Way Contribution |
| VALIC | Valic 403b Account – Pretax |
| VANGUARD | Vanguard 403b Account – Pretax |
| VANGUARD% | Percent of All Wages into Vanguard 403b Account – Pretax |
| VISION EMPLOYEE | DeltaVision Employee Coverage – Pretax |
| VISION EE/CHILD | DeltaVision Employee and Children Coverage – Pretax |
| VISION EE/SPOUS | DeltaVision Employee and Spouse Coverage – Pretax |
| VISION FAMILY | DeltaVision Whole Family Coverage – Pretax |
| VISION PREPAY | DeltaVision Coverage Prepay – Pretax |
| WEATSA ANNUITY | WEA Trust 403b Account – Pretax |
| WEATSA% | Percent of All Wages into WEA Trust 403b Account – Pretax |

Each deduction description will have an amount that was deducted from each paycheck and a “Y” indicator if that particular deduction decreased your Federal, State and/or FICA/Medicare taxes.

SECTION 6 - BENEFITS

This section lists all benefits paid by the Monona Grove School District for the current pay period. The following is a list of possible benefit codes and their descriptions:

| CHECK STUB DESCRIPTION | EXPLANATION OF DESCRIPTION |
|-----------------------------------|--|
| BASIC LIFE | Minnesota Life Employee Life Insurance Employer Paid |
| BASIC LIFE PRPY | Minnesota Life Employee Life Insurance Employer Paid Prepay |
| DEAN FAMILY HMO | Dean Health Family HMO Employer Paid |
| DEAN FAM HMO PP | Dean Health Family HMO Employer Paid Prepay |
| DEAN FAMILY POS | Dean Health Family POS Employer Paid |
| DEAN FAMILY POS PP | Dean Health Family POS Employer Paid Prepay |
| DEAN FAMILY PPO | Dean Health Family PPO Employer Paid |
| DEAN SINGLE HMO | Dean Health Single HMO Employer Paid |
| DEAN SGLE HMOPP | Dean Health Single HMO Employer Paid Prepay |
| DEAN SINGLE POS | Dean Health Single POS Employer Paid |
| DEAN SINGLE PPO | Dean Health Single PPO Employer Paid |
| FICA EMPLOYER | Employer Paid FICA Taxes |
| GENERAL ER WRS | WRS Employer Portion |
| LTD INSURANCE | National Insurance Long Term Disability Insurance Employer Paid |
| LONG TERM PRPAY | National Insurance Long Term Disability Insurance Employer Paid Prepay |
| MEDICARE ER | Employer Paid Medicare Taxes |
| PREFERRED FAMILY | Delta Dental Preferred Family Employer Paid |
| PREFRRED FAM PP | Delta Dental Preferred Family Employer Paid Prepay |
| PREFERRED SINGLE | Delta Dental Preferred Single Employer Paid |
| PREFRRD SING PP | Delta Dental Preferred Single Employer Paid Prepay |

**CHECK STUB
DESCRIPTION**

EXPLANATION OF DESCRIPTION

| | |
|-----------------|--|
| PREMIER FAMILY | Delta Dental Premier Family Employer Paid |
| PREMIER FAM PP | Delta Dental Premier Family Employer Paid Prepay |
| PREMIER SINGLE | Delta Dental Premier Single Employer Paid |
| PREMIER SING PP | Delta Dental Premier Single Employer Paid Prepay |
| QRTZ FAMILY HMO | Quartz Family HMO Employer Paid |
| QZ FAM HMO PP | Quartz Family HMO Employer Paid Prepay |
| QRTZ FAMILY POS | Quartz Family POS Employer Paid |
| QZ FAM POS PP | Quartz Family POS Employer Paid Prepay |
| QRTZ FAMILY PPO | Quartz Family PPO Employer Paid |
| QZ FAM PPO PP | Quartz Family PPO Employer Paid Prepay |
| QRTZ SINGLE HMO | Quartz Single HMO Employer Paid |
| QZ SNGLE HMO PP | Quartz Single HMO Employer Paid Prepay |
| QRTZ SINGLE POS | Quartz Single POS Employer Paid |
| QZ SNGLE POS PP | Quartz Single POS Employer Paid Prepay |
| QRTZ SINGLE PPO | Quartz Single PPO Employer Paid |
| QZ SNGLE PPO PP | Quartz Single PPO Employer Paid Prepay |

Each benefit description will have an amount that the District paid on your behalf and a “Y” indicator if that particular benefit increased your Federal, State and/or FICA/Medicare taxes.

If you have any questions, please email payroll@mgschools.net