

MONONA GROVE SCHOOL DISTRICT

Process DOC on How to Read Your Paycheck - Custodians

-----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

DESCRIPTION

EXPLANATION OF DESCRIPTION

BUILDING CHECK

Building Check Pay

HOURLY PAY

Hourly Employee Pay

OVERTIME HRS

Overtime Pay for Hourly Employees Per Handbook

POOL CHECK

Pool Check Pay

RENTAL

Rental 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
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
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 FAMILY POS	Dean Health Family POS Insurance – Pretax
DEAN FAMLY PPO	Dean Health Family PPO Insurance – Pretax
DEAN SINGLE HMO	Dean Health Single HMO Insurance – 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
MASS MUTUAL	Mass Mutual 403b Account – Pretax
MEDICARE	Employee Paid Medicare Taxes
METLIFE INVEST	MetLife 403b Account – Pretax
PREFERED FAMILY	Delta Dental Preferred Family Dental Insurance – Pretax
PREFERED SINGLE	Delta Dental Preferred Single Dental Insurance – Pretax
PREMIER FAMILY	Delta Dental Premier Family Dental Insurance – Pretax

CHECK STUB	EXPLANATION OF DESCRIPTION
DESCRIPTION	
PREMIER SINGLE	Delta Dental Premier Single Dental Insurance – Pretax
QRTZ FAMILY HMO	Quartz Family HMO Health Insurance – Pretax
QRTZ FAMILY POS	Quartz Family POS Health Insurance – Pretax
QRTZ FAMILY PPO	Quartz Family PPO Health Insurance– Pretax
QRTZ SINGLE HMO	Quartz Single HMO Health Insurance – Pretax
QRTZ SINGLE POS	Quartz Single POS Health Insurance – Pretax
QRTZ SINGLE PPO	Quartz Single PPO Health Insurance – 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
STATE FIXED	State Income Tax Additional Amount Requested
STATE INCOME TX	State Income Tax
STD INSURANCE	National Insurance Short Term Disability Insurance
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
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
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	EXPLANATION OF DESCRIPTION
DESCRIPTION	
BASIC LIFE	Minnesota Life Employee Life Insurance Employer Paid
DEAN FAMILY HMO	Dean Health Family HMO Employer Paid
DEAN FAMILY POS	Dean Health Family POS Employer Paid
DEAN FAMILY PPO	Dean Health Family PPO Employer Paid
DEAN SINGLE HMO	Dean Health Single HMO Employer Paid
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
MEDICARE ER	Employer Paid Medicare Taxes
PREFERRED FAMILY	Delta Dental Preferred Family Employer Paid
PREFERRED SINGLE	Delta Dental Preferred Single Employer Paid
PREMIER FAMILY	Delta Dental Premier Family Employer Paid
PREMIER SINGLE	Delta Dental Premier Single Employer Paid
QRTZ FAMILY HMO	Quartz Family HMO Employer Paid
QRTZ FAMILY POS	Quartz Family POS Employer Paid
QRTZ FAMILY PPO	Quartz Family PPO Employer Paid
QRTZ SINGLE HMO	Quartz Single HMO Employer Paid
QRTZ SINGLE POS	Quartz Single POS Employer Paid
QRTZ SINGLE PPO	Quartz Single PPO Employer Paid

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