



## Understanding Your Paycheck

A paycheck summarizes how your total earnings were distributed. The information on a paystub indicates how much was paid on your behalf for taxes, how much was deducted for benefits, and the total amount that was paid to you after taxes and deductions were withheld.

### Paychecks are divided into sections:

- #1: Personal and Check Information
- #2: Earnings
- #3: Deductions & Withholdings
- #4: Summarized Information

### #1: Personal and Check Information:

- Dist. No.: 56 is the County Office of Education P-BVUSD's District number.
- Employee Name: Name of record
- Emp Reference Number: District Employee Identification Number
- Period End: Date indicating the month worked
- Date Paid: Date indicating pay date
  - Mid A: Paid on or before the 10<sup>th</sup> of each month
  - Mid B: Paid on or before the 15<sup>th</sup> of each month
  - EOM: Paid on or before the last day of each month
- Warrant No.: Paycheck or Direct Deposit record number
- Vacation: Available vacation hours as of payroll processing
- Sick Leave: Available sick leave hours as of payroll processing
  - Both Vacation and Sick Leave balances are current as of the date that payroll processing begins. For most current balances, please refer to the online Frontline system, which can be accessed from the District webpage.
- Pay Location: Primary location of record for each position.
  - This determines where paychecks will be sent if they are not mailed directly to the employee.
- Exemptions: State and Federal filing status and number of dependents being claimed.

### #2: Earnings:

- Earnings Information: The total of each of the four types of reportable income
  - Normal Gross: Total regular salary earnings
  - Reductions: Total of earning deductions, including any garnishments

- Additions: Not used - Refer to the “Type” line to the right of this box
- Overtime: Not used - Refer to the “Type” line to the right of this box
- Earning Total
  - Non-Taxable Gross: Total of all earnings that are not subject to Federal & State income taxes
  - Taxable Gross: Total of all earnings that are subject to Federal & State income taxes
  - Year to Date: Total of each type of earnings from January through current month
- Type: Type of earning (Base, Split Shift, Vacation, Overtime, Stipends)
- Unit: How earnings are calculated (Hourly, Daily)
- # of Units: Total number of hours or days for each pay type
- Rate: Hourly or Daily rate for each type of pay
- Earnings: Total earnings for each pay type (Hours/Days x Rate)

### **#3: Deductions & Withholdings:**

- Deductions, Annuities, and Employer Paid Benefits
  - These are specific deductions for the employee and the District. Totals in each column indicate amount paid by the Employee or the Employer
    - Withholding and contribution rates are dependent on the employee and position and not all deductions are applicable for all employees.
  - The most common deductions are:
    - FICA: Social Security
    - MEDI: Medicare
    - SDI: State Disability Insurance
    - STRS: State Teacher Retirement System
      - STRS CLASSIC / STRS PEPPRA indicates employee status with STRS
    - PERS: Public Employee Retirement System
      - PERS CLASSIC / PERS PEPPRA indicates employee status with PERS
    - SISC DEF BEN: SISC Defined Benefit
    - SISC III – POP: Employee paid insurance deduction
    - TSA: Tax Shelter Annuity
    - FED TAX: Federal income taxes
    - ST TAX: State income taxes
    - SUI: State Unemployment Insurance
    - WORK COMP: Workers’ Compensation Insurance
    - BLUE CROSS: District provided Medical Insurance premium
    - DENTAL: District provided Dental Insurance premium
    - VISION: District provided Vision Insurance premium
    - BASIC LIFE: District provided Life Insurance premium
    - HOLDBACK: Amount held-back from monthly earnings to be repaid during June and/or July depending on the position

- NET PAY: Total earnings after all deductions and contributions are withheld

#### **#4: Summarized Information:**

- Statutory & Other Deductions
  - This is a summary of the combined Current and Year to Date withholdings and deductions based on the employee and employer amounts.
  - Net Pay: Total amount of money you take home in your paycheck after taxes and deductions.
  - YTD Net Pay: Total amount of net pay received from the beginning of the calendar year.

Dist. No.	Employee Name	Emp Reference Num	Period End	Date Paid	Ret Code	Warrant No.
56	1	1	1	1	1	1

Vacation	1	Sick Leave	1	<b>Exemptions</b>
Pay Location	1	Pay Code	1	
				State
				1
				Federal
				1

Earnings Information		Current	Year to Date
Normal Gross		2	
Reductions			
Additions Overtime			
<b>EARNINGS TOTAL</b>			
Non-Taxable Gross		2	2
Taxable Gross			

Type	Unit	# of Units	Rate	Earnings
2	2	2	2	2

Deductions, Annuities, and Employer Paid Benefits	Employee	Employer
3	3	3
<b>TOTAL</b>	<b>3</b>	<b>3</b>

Statutory & Other Deductions	Current	Year to Date
4	4	4
<b>NET PAY</b>		<b>4</b>
<b>YTD NET PAY</b>		<b>4</b>

PANAMA-BUENA VISTA USD