



Understanding Your Hawthorne School District Paycheck & Pay Stub

A pay stub, or wage statement, is a document employers give their employees every pay period that explains how their paycheck was calculated. Pay stubs are itemized, and are always provided regardless of whether the wages are paid by check or by direct deposit. If you receive a physical check the pay stub is attached. If you have signed up for direct deposit to a bank or credit union a pay stub is delivered to your work location for you to pick up as well.

Interpreting the content of a pay stub can sometime be confusing. These are the key items that pay stubs typically contain. Read on for more details about the Hawthorne School District pay stub.

1. End Date & Description

The End Date signifies the period that is covered in the pay stub. Classified employees are paid twice each month. Payday occurs on the 25th and 10th of any given month.

The wage statement for Monthly Salaried employees will always have an End Date reflecting the last day of the month. A salary is prorated based on the number of months worked - 10, 11 or 12 months. Monthly Salaried employees receive checks twice each month. The first check, issued on the 25th of the month, is the Earned Salary Advance (ESA) which is a portion of the monthly salary that has already been earned in the month. The second check, issued on the 10th of the following month, is the Regular pay which is the total monthly salary minus the ESA. Salaried employees may be entitled to Longevity, which is an agreement to provide additional compensation to an employee based on the years of service in the District. Longevity will appear as a separate line item with the Regular pay.

Hourly employees will reference an End Date that is mid-month (the 15th of the month) for one paycheck, and the end of the month (last day of the month) for the second paycheck. Therefore, hourly employees are paid for 1st -15th of the month and the 16th - last day of the month. Hourly employees earn an hourly wage multiplied by the number of hours they have worked during the period.

2. Rate

Rate refers to the monthly salary (prorated based on the number of months you work; 10, 11 or 12) or the hourly rate of pay.

3. Units

Units refer to the number of work days in a pay period for a monthly salaried employee, or the number of hours worked for an hourly employee.

4. Gross Pay

Gross pay is the total income earned during the pay period. It is the amount before all deductions. Gross pay is calculated by adding up everything in the AMOUNT column in the Earning-Compensation section of the pay stub.

5. Net Pay

Net pay is the amount you take home after all of the deductions and reductions are removed from the gross pay. This is the amount one should see on their paycheck or in their direct deposit account.

6. Taxes

There are two types of withholding taxes that appear on a pay stub: federal (FWT) and state (SWT).

Federal withholding tax (FWT) is based on the amount you earn and it is deducted from your paycheck regularly. Upon employment, you are required to fill out a W-4 form. This will be used as the basis of your federal tax deduction. Exemptions can lower the amount of tax you have to pay. Employees may choose to complete a new Form W-4 anytime their personal or financial situation changes.

State withholding tax (SWT) is similar to federal income tax in most ways, and it is deducted from your gross pay each time you are paid.

7. Medicare

This is another mandatory deduction required by the government. Medicare offers health insurance for retirees and the disabled. All employees contribute a portion of their gross pay, with the employer matching each employee's contribution.

8. Social Security/OASDI

Social security is a government-mandated retirement fund. OASDI (Old Age, Survivors, and Disability Insurance Program) is the official name for Social Security in the United States. Every employee is required to pay a portion of his or her gross pay as a contribution to the program. The employer is then required to match the contribution of each worker. Social Security aims to provide a reliable monthly pension to each of its retired members.

9. Health Insurance

These pre-tax deductions cover the employee portion of monthly deductions for health care benefits. They may include:

- Blue Cross PPO
- Anthem HMO
- Kaiser
- Delta Dental
- United Concordia
- MES Vision

10. PERS – CalPERS is the California Public Employees Retirement System

CalPERS retirement benefits are for classified employees. They are funded through contributions paid by employees/members, contracting employers, and the earnings from CalPERS investments.

11. Other Retirement or Alternative Savings Program Deductions

Many private or alternative savings plans exist such as the 457(b) or 403(b).

12. Leave Balance

Some Districts may include a leave balance record on the pay stub to inform employees of remaining paid leaves available. In HSD leave balances can be accessed on our Frontline Absence Management System (formerly known as AESOP).

13. Current Taxable Balances

This usually takes up a significant amount of space on the pay stub as it contains a number of details. The Current Taxable Balances portion contains the current pay period taxable wages.

14. Year-to-date Taxable Balances

The Year-to-Date portion contains the updated total amount of taxable income. It can be helpful if you would like to see how much money you have earned to date from the beginning of the calendar year.

15. Employee Deductions (in YTD Totals column)

The Year-to-Date portion contains the updated total amount paid to all the required withholdings. It can be helpful if you would like to see how much money has been withheld (for each deduction) from the beginning of the calendar year.

16. Employer Contributions

Employer Contribution is the portion that the Hawthorne School District pays on your behalf for certain benefits which may include:

- PERS CON – CalPERS contribution toward your retirement
- OASDI CON– Social Security contribution on your behalf
- MEDCAR CON – Medicare contribution
- SUI – State Unemployment Insurance
- WORK COMP – Workers Compensation Insurance
- Contribution to provide insurance for any of the following programs-
 - Blue Cross PPO
 - Anthem HMO
 - Kaiser
 - Delta Dental
 - United Concordia
 - MES Vision

17. Important Acronyms and Abbreviations

Below are some of the acronyms and abbreviations that you might come across when interpreting your pay stub.

Abbreviated Description on Pay Stub	Deduction Name
125 CASH	125 Cash in Lieu of health benefits
ADD FWT	Additional Federal Withholdings
ADD SWT	Additional State Withholdings
ADV COLL	Advance Collection
AF CANCER	American Fidelity Cancer
AF DIS	American Fidelity Disability
AF LIFE	American Fidelity Life
AFL DIS	American Fidelity Disability
AFL RED	American Fidelity Life
AFLAC ACCI	AFLAC Accident Insurance
AFLAC S PL	AFLAC Sickness Plan
AGE	American General Life Company
AGL	American General Life Company

AGS	American General Life Company
BC HMO	Blue Cross HMO 125 Reduction
BC PPO	Blue Cross PPO 125 Reduction
BCH SEL	Anthem Blue Cross Select
BCH VIV	Anthem Blue Cross Vivity
BUY PERS	PERS Buy Back
CCUI DNTL	United Concordia Dental
CFT	California Federation of Teachers
CFT	California Federation of Teachers Credit Union
DD LARISA	Delta Dental Larisa Reduction
DEP CARE	Dep Care Reductions
ESA	ESA (Earned Salary Advance) Collection
FIRST FFCU	First Financial Federal Credit Union
FWT	Federal Withholdings
GARNISH #1	Garnishment #1 (Personal Garnishment)
GARNISH #2	Garnishment #2 (Personal Garnishment)
GARNISH #3	Garnishment #3 (Personal Garnishment)
GARNISH #4	Garnishment #4 (Personal Garnishment)
GARNISH #5	Garnishment #5 (Personal Garnishment)
HEF	Hawthorne Education Foundation
HOSPITAL	Aflac Hospital
INT CARE	AFLAC Intensive Care
KAISER R	KAISER Permanente Reduction
MED REIM R	Medical Reimbursement
MEDCAR CON	Employer Medicare
MEDCAR DED	Employee Medicare
MES 125 PL	Medical Eye Services 125PL
MISC DED	Miscellaneous Deductions
NWOCTFCU	Nationwide OCTFCU (Schools First)
OASDI CON	Employer OASDI
OASDI DED	Employee OASDI
PAC CANCER	Pacific Education Cancer Reduction
PER RECOV	AFLAC Personal Recovery
PERS CON	PERS Employer Contribution
PERS DED	PERS Employee Deduction
PROV LIFE	Provident Life Reduction
RELSTAR LI	Reliastar Life Insurance Company
ROTH 403B	ROTH 403B After Tax
SDI	State Disability Insurance
STAND IP	Standard Income Protection Plan
SUI	State Unemployment Insurance
SUR BEN	Survivors Benefits
SWT	State Withholdings
TAL	The American Legion
THE STAND	The Standard Insurance
TSA #1 RED	Employee TSA (Tax Shelter Annuity) #1 Reduction

UNITED WAY	United Way
WORK COMP	Workers' Compensation
WWP	Wounded Warrior Project
ZAHORIK 3R	ZAHORIK 403 (b)

SCHOOL DISTRICT OF LOS ANGELES COUNTY						PAY LOCATION	PAY CYCLE	ISSUE DATE	ADVICE NUMBER
64592 HAWTHORNE						100	E4E	09-25-2018	1354798
EMPLOYEE NAME				EMPLOYEE ID	FEDERAL STATUS / ALLOWANCES	STATE STATUS / ALLOWANCES	ADDITIONAL STATE ALLOWANCES		
				6	S / 00	S / 00	00		
EARNINGS - COMPENSATION						DEDUCTIONS/TAXES/MISC			
BASIS	DESCRIPTION	END DATE	RATE	UNITS	AMOUNT	EMPLOYEE DEDUCTIONS		CURRENT AMOUNT	YTD TOTALS
N L	ESA	09-30-2018	6,035.20		2,494.00	PRE-TAX REDUCTIONS			
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 10px; width: 40%;"> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">1</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">2</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">3</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">4</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">8</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">6</div> </div> <div style="border: 1px solid black; padding: 10px; width: 40%;"> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">9</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">10</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">11</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">7</div> <div style="text-align: center; font-size: 2em; margin-bottom: 10px;">16</div> </div> </div>									
						OASDI DED		154.63	3,584.27
						MEDCAR DED		36.17	838.26
						FWT		548.68	7,414.48
						SWT		229.47	2,925.97
						EMPLOYER CONTRIBUTIONS			
						OASDI CON		154.63	3,584.27
						MEDCAR CON		36.17	838.26
						SUI		1.25	28.93
						<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 10px; width: 20%; text-align: center;">12</div> <div style="border: 1px solid black; padding: 10px; width: 20%; text-align: center;">13</div> <div style="border: 1px solid black; padding: 10px; width: 20%; text-align: center;">14</div> <div style="border: 1px solid black; padding: 10px; width: 20%; text-align: center;">4</div> </div>			
***** LEAVE BALANCES *****		CURRENT TAXABLE BALANCES		YTD TAXABLE BALANCES		CURRENT PAY SUMMARY			
VACATION		FEDERAL	2,494.00	FEDERAL	49,579.38	GROSS PAY 2,494.00			
SICK LEAVE		STATE	2,494.00	STATE	49,579.38	REDUCTIONS			
AS OF DATE		MEDI GROSS	2,494.00	MEDI GROSS	57,810.84	TAXES 968.95			
		OASDI GROSS	2,494.00	OASDI GROSS	57,810.84	DEDUCTIONS			
		CA SDI GROSS		CA SDI GROSS					
		GROSS EARN'S	2,494.00	GROSS EARN'S	58,035.84	NET PAY 5 \$1,525.05			
DISTRICT NAME		DISTRICT ADDRESS							
HAWTHORNE		14120 S HAWTHORNE BLVD		HAWTHORNE, CA 90250					

HAWTHORNE

NO.1354798

Date Issued 09-25-2018

*ONE THOUSAND FIVE HUNDRED TWENTY-FIVE
AND 05/100 DOLLARS

Amount
\$1,525.05

NOT NEGOTIABLE

LOCATION 100
ACCRUAL DATE
09-30-2018
ESA

NET PAY IN THE AMOUNT OF \$1,525.05
HAS BEEN DEPOSITED TO YOUR ACCOUNT

NET PAY IN THE AMOUNT OF \$2,638.28
HAS BEEN DEPOSITED TO YOUR ACCOUNT.

