Understanding Your Paystub

Beacon City School District

Human Resources Department

Example paystub based on MA Step 1 Salary and 25 Pay Periods

Beacon City School District
10 Education Drive
Beacon, NY 12508

(845) 838-6900

DATE: 10/3/2025

Employee Name	Employee Number	SSN	Building	Ref#
Last, First	1234		Beacon High School	

Earnings	Units	Rate	Current Pay Period	Cal Year To Date	Fis Year To Date
Contract			2,592.00	7,776.00	7,776.00
		Totals	2,592.00	7,776.00	7,776.00

Deductions	Current Pay Period	Cal Year To Date	Fis Year To Date	Deductions	Current Pay Period	Cal Year To Date	Fis Year To Date
FICA	156.78	470.34	470.34	MEDI	36.67	110.01	110.01
FEDERAL	200.21	600.63	600.63	STATE	113.47	340.41	340.41
BTA DUE	41.33	123.99	123.99	EYEMED	3.50	10.50	10.50
HEALTH	164.23	492.69	492.69	TRS	129.60	388.80	388.80
TSA FSC	50.00	150.00	150.00				
				Totals	895.79	2,687.37	2,687.37

Direct Deposit	Current Pay Period	Direct Deposit	Current Pay Period
YOUR BANK	1,696.21		

Attendance As of 2/13/2025	Prior	Accrual	Taken	Balance
Personal	0.000	4.000	0.000	4.000
Sick	0.500	12.000	3.000	9.500

Filing Status	Additional Withholding
FED: S	0.00
STATE: S0	0.00
CITY: 0	0.00

Retirement System	No.	Tier	Contract
TRS	1234567	6	64,800.00

	Gross Pay	Deductions	Net Pay	Direct Deposit	Check Amount
Check Totals	2,592.00	895.79	1,696.21	1,696.21	0.00

**** DIRECT DEPOSIT STUB ONLY ***** Non Negotiable 10/03/2025 $*****.00

FIRST LAST
123 MAIN STREET
ANY TOWN, NY 12345

Section 1: Employee Information & Gross Earnings

Beacon City School District
10 Education Drive
Beacon, NY 12508
(845) 838-6900

DATE: 10/3/2025

Employee Name	Employee Number	SSN	Building	Ref#
Last, First	1234		Beacon High School	

Earnings	Units	Rate	Current Pay Period	Cal Year To Date	Fis Year To Date
Contract			2,592.00	7,776.00	7,776.00
		Totals	2,592.00	7,776.00	7,776.00

1. Example employee is a Teacher at BHS who has selected 25 Pay Periods for the 25-26 School Year.
2. Employee ID number is 4-digit number listed under Employee Number.
3. Your Social Security Number will never be listed on your pay stub.
4. Contract = Gross Pay (total before deductions) based on your contractual step and the number of pay periods selected:
   - MA Step 1 = $64,800
   - $64,800 ÷ 25 pay periods = $2592.00 per pay period
5. Calendar Year to Date = Earnings from January 1 to December 31
6. Fiscal Year to Date = Earning from July 1 to June 30

Section 2: Deductions

Deductions	Current Pay Period	Cal Year To Date	Fis Year To Date	Deductions	Current Pay Period	Cal Year To Date	Fis Year To Date
FICA	156.78	470.34	470.34	MEDI	36.67	110.01	110.01
FEDERAL	200.21	600.63	600.63	STATE	113.47	340.41	340.41
BTA DUE	41.33	123.99	123.99	EYEMED	3.50	10.50	10.50
HEALTH	164.23	492.69	492.69	TRS	129.60	388.80	388.80
TSA FSC	50.00	150.00	150.00				
				Totals	895.79	2,687.37	2,687.37

Glossary for Deductions

FICA - Social Security Tax rate is determined by US Government. As of 2025, this is calculated at 6.2% of your income. Employee and employer each pay the 6.2% tax.

Medi - Medicare Tax rate is determined by US Government. As of 2025, this is calculated at 1.45% of your income. Employee and employer each pay the 1.45% tax.

Federal - This amount is calculated based on your responses on your W-4 form.

State - This amount is calculated based on your responses on your IT-2104 form.

BTA Due - These are your Union Dues.

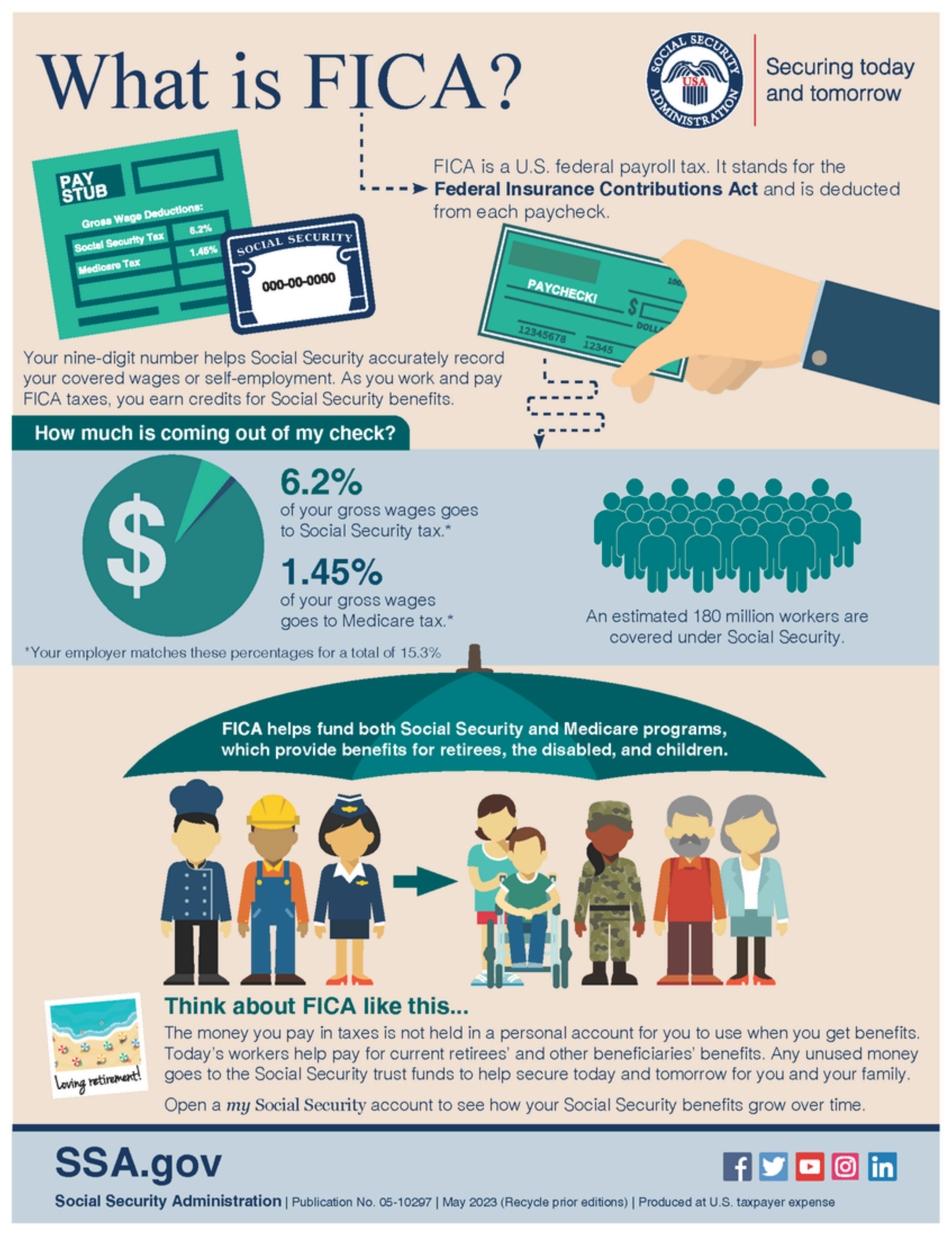
EyeMed - This is the current Individual rate for the EyeMed Vision plan. This information can be found on the current rates sheet.

Health - This is the current Individual rate for NYSHIP - Empire. This information can be found on the BTA Benefits Summary Rate sheet.

TRS - This amount is determined by the NY State Teacher's Retirement System (NYSTRS). By law, members must contribute 3% to 6% based on their earnings.

TSA - TSA deductions are Tax Sheltered or Pre-Tax deductions. This deduction is for a health care spending account with the deduction set at $50 per pay period. Other types of deductions can include deductions for plans/funds offered via our 403(b) plan such as Equitable or Oppenheimer. The amount for these deductions are determined by the employee.

More on Deductions



New York State Teachers' Retirement System

10 Corporate Woods Drive
Albany, New York 12211

800-348-7298
nystrs.org

Contribution Rate Information for Tier 6 Members

Members who joined NYSTRS on or after April 1, 2012

NYSTRS members make contributions as mandated by NYS law to help fund the pension. These 414(h) contributions earn 5% interest but do not provide a separate benefit. Mandatory member contributions are exempt from federal tax when deducted, but subject to NYS tax.

Tier 6 members are required to make member contributions throughout their active membership. Tier 6 features a variable member contribution rate wherein a member's contribution rate is determined by that member's pensionable earnings. This fact sheet will help Tier 6 members understand how their level of compensation determines the contribution rate.

We encourage you to review the *Active Members' Handbook* at nystrs.org to learn more about membership and benefit eligibility.

How to Determine the Contribution Rate

From the Start Through the Third Year of Membership

Projected reportable earnings provided by the member's employer are used to calculate the contribution rate for the first three years of membership. Thereafter, a lookback provision is used, which is discussed in more detail on the next page. Member contribution rates will be determined based on reportable salary in accordance with the following schedule. See the next page for an example with details that apply only to the 2022-23 to 2025-26 school years.

Tier 6 Contribution Chart	
Salary	**Contribution Rate**
$45,000 and less	3.0%
More than $45,000 to $55,000	3.5%
More than $55,000 to $75,000	4.5%
More than $75,000 to $100,000	5.75%
More than $100,000 to maximum of NYS Governor's salary	6.0%

Pensionable Salary Limits and the Governor's Salary

A Tier 6 member's pensionable earnings may not exceed the salary of the New York State governor, which is set by law (see chart below). If the governor's salary changes, the pensionable salary limit would change accordingly.

Governor's Salary	
Effective Date	**Amount**
April 1, 2012	$179,000
January 1, 2019	$200,000
January 1, 2020	$225,000
January 1, 2021 - Current	$250,000

Once the pensionable salary limit is reached, contribution deductions from any wages paid in excess of the salary limit will stop. In other words, member contributions taken on salary in excess of the earnings limit will be refunded. Any wages reported exceeding this limit will not be included in a member's salary base for district billing purposes or in any benefit calculation.

(continued)

NYSTRS

Beginning in the Fourth Year of Membership and Continuing Forward

Starting in the member's fourth year of membership and continuing forward, the two-year lookback begins. The member contribution rate in any given school year will be based on actual salary reported in the second preceding school year. It is NYSTRS' responsibility to determine the applicable member contribution rate for each Tier 6 member and provide the information to the member's employer. Given the effective date of variable member contribution rates for Tier 6 members, the following table is being provided to assist with understanding the employer projection and the two-year lookback provisions. See below for details that apply only to the 2022-2023 and 2025-2026 school years.

Example: Contribution Rate Determination for Member with Date of Membership in 2020-21 School Year		
School Year	**Member's Contribution Rate Determined By**	**Year**
July 1, 2020 - June 30, 2021	Employer Projection	1
July 1, 2021 - June 30, 2022	Employer Projection	2
July 1, 2022 - June 30, 2023	Employer Projection	3
July 1, 2023 - June 30, 2024	NYSTRS, based on member's base salary for 2021-2022*	4
July 1, 2024 - June 30, 2025	NYSTRS, based on member's base salary for 2022-2023*	5
July 1, 2025 - June 30, 2026	NYSTRS, based on member's base salary for 2023-2024*	6

** This two-year lookback begins in member's fourth school year and is typically based on member's full pensionable earnings two school years prior. Under Chapter 56 of the Laws of 2022 (extended in 2024), the Tier 6 member contribution rate for the four school years ending June 30, 2023 through June 30, 2026 is based only on a member's annual base wages from the lookback year. Compensation earned for extracurricular programs or other pensionable earnings will not be included in the contribution rate calculation for those years.*

Note: Other than the school years ending June 30, 2023 through June 30, 2026, the two-year lookback is based on a member's actual wages from the lookback year (i.e., the pensionable earnings posted to a member's account as of the date the report is generated).

Members With Service at Multiple Districts

Contributions: For the first three years of employment when contribution rates are based on projected earnings, the rate for each school year will be established using the projected salary from the first of the member's employers to report salary information to NYSTRS. As demonstrated in the above example, beginning in the fourth year, the two-year lookback begins, and the contribution rate will be based on the total actual earnings the member received two years prior.

Salary and Service: State law limits the amount of salary and service usable in a Tier 6 member's benefit calculation. NYSTRS will collect and process the information for each school year from all employers before making any necessary adjustments. The following guidelines will apply:

- If the member does not work full-time (defined as at least 200 days of service) for any one employer, all salary and service days from the various employers can be factored into the member's pension calculation.
- If the member works for multiple employers and exceeds 200 days of service with any one employer, the combined salaries from no more than two employers can be factored into the pension calculation. The pensionable salary and service will be determined by using the **two highest earnings** within that school year.
- BOCES district superintendents are considered to have multiple employers since their salary comes from both the State Education Department and their BOCES. Therefore, any part-time employment beyond a BOCES superintendent's regular full-time employment will not be reportable to NYSTRS for use in pension calculations.

Additional Guidelines

- In all cases, members may not receive more than one year of service credit per school year (July 1 - June 30), even if they work more than 200 days.
- Only salary considered pensionable is assessed for employer and member contributions.
- NYSTRS will direct employers to refund any contributions deducted from salary deemed not pensionable should be refunded at the end of the school year.

(5/25)

What is FICA?

Securing today and tomorrow

FICA is a U.S. federal payroll tax. It stands for the **Federal Insurance Contributions Act** and is deducted from each paycheck.

Your nine-digit number helps Social Security accurately record your covered wages or self-employment. As you work and pay FICA taxes, you earn credits for Social Security benefits.

How much is coming out of my check?

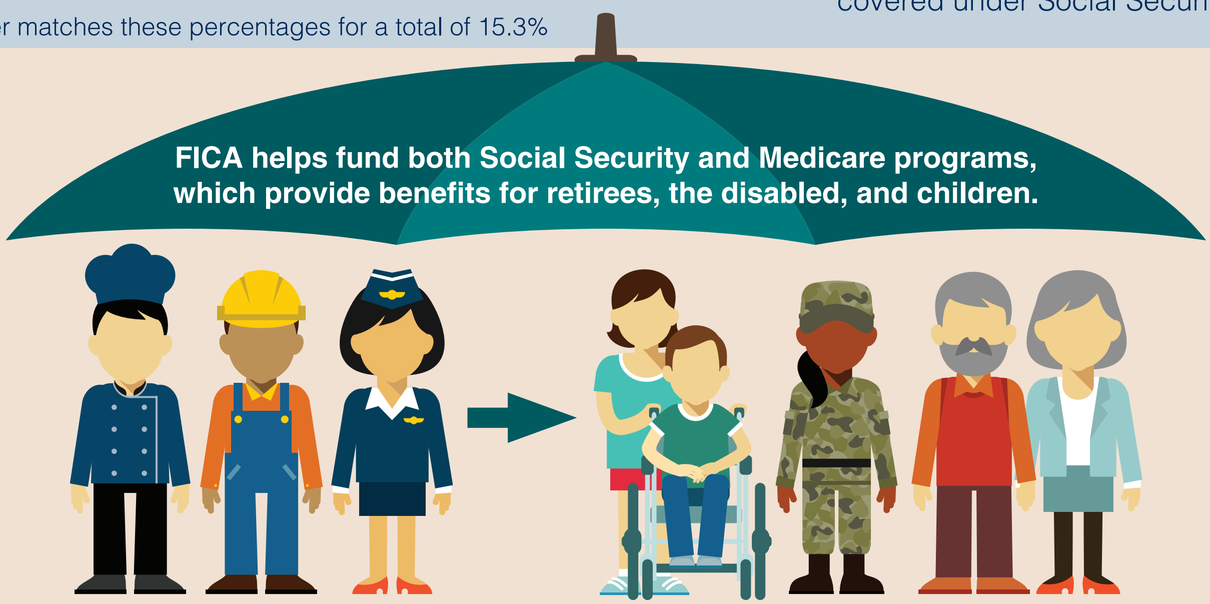
6.2% of your gross wages goes to Social Security tax.*

1.45% of your gross wages goes to Medicare tax.*

*Your employer matches these percentages for a total of 15.3%

An estimated 180 million workers are covered under Social Security.

FICA helps fund both Social Security and Medicare programs, which provide benefits for retirees, the disabled, and children.



Think about FICA like this...

The money you pay in taxes is not held in a personal account for you to use when you get benefits. Today's workers help pay for current retirees' and other beneficiaries' benefits. Any unused money goes to the Social Security trust funds to help secure today and tomorrow for you and your family.

Open a *my* Social Security account to see how your Social Security benefits grow over time.

SSA.gov

Social Security Administration | Publication No. 05-10297 | May 2023 (Recycle prior editions) | Produced at U.S. taxpayer expense

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Additional Guidelines

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- Only salary considered pensionable is assessed for employer and member contributions.
- NYSTRS will direct employers to refund any contributions deducted from salary deemed not pensionable should be refunded at the end of the school year.

Section 3: Direct Deposit/Net Pay

Direct Deposit	Current Pay Period	Direct Deposit	Current Pay Period
YOUR BANK	1,696.21		

1. The Direct Deposit = Gross Pay - Total Deductions
  - $1,696.21 = $2,592.00 - $895.79
2. Your Bank is determined by the Bank Account and Routing information you submitted on your Direct Deposit Form.

Section 4: Attendance, Additional Withholding, Retirement System, and Contract Amount

1

Attendance As of 2/13/2025	Prior	Accrual	Taken	Balance
Personal	0.000	4.000	0.000	4.000
Sick	0.500	12.000	3.000	9.500

2

Filing Status	Additional Withholding
FED: S	0.00
STATE: S0	0.00
CITY: 0	0.00

3

Retirement System	No.	Tier
TRS	1234567	6

4

Contract
64,800.00

1. **Attendance** - shows your attendance totals as of the date of the payroll period.
- Your Personal and Sick time is determined by the BTA Contract and your years in the district.
- Each teacher is allowed four (4) days of Personal Time per year.
- During the first year of employment, BTA members accumulate sick leave at the rate of 1/10 of the yearly allowance per school month.
- The yearly allowance of sick leave is 10 days per year for the first year of service.
- Beginning with the second year of employment, unit members receive their annual allotment of sick leave credited to their account by September 30.
- The Prior column displays any leave balance you carried over from the previous school year.
- The Accrual column displays your accrual for the current school year.
- The Taken column displays any days taken during the current school year.
- The Balance column displays Prior + Accrual - Taken = Balance

2. **Filing Status and Additional Withholding** - Derived from your responses on your W-4 and IT-2104 forms.
- **Codes:** S = Single, M = Married; Digit Following the letter = Number of Allowances (i.e. Single, 0 Allowances)
- Additional Withholding amounts would be any additional money you would like to be withheld from your paycheck as indicated on your W-4 or IT-2014 forms.

3. **Retirement System** - This area displays the retirement system you belong to, your ID number & Tier.
4. **Contract** - This displays your gross contract salary as reported to your retirement system.

Section 5: Check Totals, Personal Information, and Pay Date

1

	Gross Pay	Deductions	Net Pay	Direct Deposit	Check Amount
Check Totals	2,592.00	895.79	1,696.21	1,696.21	0.00

Non Negotiable

**** DIRECT DEPOSIT STUB ONLY *****

3

10/03/2025 $*****.00

2

FIRST LAST
123 MAIN STREET
ANY TOWN, NY 12345

1. **Check Totals** - Gross Pay - Deductions = Net Pay/Direct Deposit
2. **Name and Address** - As on file with Human Resources and Business Office
3. **Date** - Date when Pay Check was issued

Questions?