



Understanding Your Pay Check

Below is a breakdown of how to read your pay stub. Please note that in sections 6 – 10, both the current amount and year-to-date amounts are listed. Current = This paycheck; YTD = Jan 1 – Dec 31 totals.

1. This box includes the pay period begin & end dates. Any hours worked between these two dates are included on your paycheck (if the hours were submitted to payroll by the deadline).
2. This box includes the paycheck date.
3. This box includes your name and address.
4. This box includes your employee ID, department code, location, job title, grade/step, and pay rate – either hourly or annual.
5. This box includes the federal and state tax withholding elections that are applied to this paycheck.
6. HOURS AND EARNINGS – This section shows all gross earnings included on the paycheck. Some bargaining groups have “flex credits” which are applied as earnings and then deducted for insurance benefits. Other union groups do not have flex credits and see the district contribution listed in box 10 instead.
7. TAXES – This section shows how much is being deducted for Social Security (OASDI), Medicare (MED), and federal and state withholding taxes.
8. BEFORE-TAX DEDUCTIONS – This section shows what is being deducted from your gross wages on a pre-tax basis. Medical and dental insurance are deducted before Social Security, Medicare, federal, and state. Pension and Tax Sheltered Accounts are deducted after Social Security and Medicare, but before federal and state withholding.
9. AFTER-TAX DEDUCTIONS – This section shows what is being deducted from your gross wages after taxes. This includes 26-pay (or summer pay) plan deductions, union dues, and charitable contributions.
10. EMPLOYER PAID BENEFITS – This section shows district contribution towards your pension, 403(b) or 457 plan if eligible, and insurance benefits (for groups that do not receive flex dollars listed in section 6.)
11. TOTAL GROSS – Shows current and YTD gross, and federal taxable gross (which is what is listed in box 1 of the W-2 tax form.)
12. NET PAY – Shows current and YTD net pay. Net is the amount that you receive.
13. VACATION / SICK LEAVE / COMP LEAVE – This shows your current balance and any time off that was applied during this pay period.
14. NET PAY DISTRIBUTION – If you split your net pay into multiple bank accounts, the split of how much in each is displayed here.

Saint Paul Public Schools #625 360 Colborne Street St. Paul, MN 55102		Pay Group: L10-Lag 10 Month Pay Begin Date: 11/11/2017 Pay End Date: 11/24/2017		Business Unit: STDBU Advice #: 00000001 Advice Date: 12/08/2017				
Employee Name Street Address City, State, Zip		Employee ID: Department: GEN210XXV-General Education Location: Central Senior High Job Title: Tchr - Mathematics Grade: 008 Step: 14 Pay Rate: \$72,756.00 Annual		TAX DATA: Federal MN State Marital Status: Single Single, or Married but le Allowances: 0 0 Addl. Percent: 5 Addl. Amount:				
HOURS AND EARNINGS				TAXES				
Description		Rate	Hours	Earnings	Description	Current	YTD	
Medical Credit ACA				243.50	Fed Withholding	568.14	11,331.41	
Flex Credits Pay				149.00	Fed MED/EE	51.67	1,034.94	
Regular Pay		80.00	3,464.57	1,584.00	Fed OASDI/EE	220.93	4,425.27	
Dance Chaperone		4.00	94.60	8.00	MN Withholding	196.89	3,923.32	
Prep Hour Compensation		1.00	35.35	3.00				
Medical Credit Summer ACA				0.00				
Curriculum Writing Pay				0.00				
Extra Curricular Pay				0.00				
Flex Summer Credits Pay				0.00				
Sick Leave Pay				0.00				
Workshop Attendance Pay				0.00				
TOTAL:		85.00	3,987.02	1,640.00	TOTAL:	1,037.63	20,714.94	
BEFORE-TAX DEDUCTIONS		AFTER-TAX DEDUCTIONS		EMPLOYER PAID BENEFITS				
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
St. Paul TRA Coordinated Plan	269.59	5,370.45	Long-Term Disability	9.10	172.38	St. Paul TRA Coordinated Plan	371.67	7,287.85
Medical Insurance	243.50	4,626.50	Short-Term Disability	18.75	356.25	VOYA FT Match - Formerly ING	0.00	1,000.00
Dental Insurance	15.45	293.55	Optional Life - Employee	4.00	76.00			
Health Savings Account	161.91	3,238.10	SPFT Dues Full Share TCHR	43.45	859.90			
Basic Life Premium	0.28	5.32	Pension Political Action Cmte	2.00	20.00			
Additional Life	2.52	47.88	Greater Twin Cities United Way	3.00	60.00			
VOYA - Formerly ING	100.00	2,000.00	Deduction for 26 Pay Plan	415.17	-617.51			
Insurance Summer Deposits	0.00	1,047.12	Insurance Summer Deposits	0.00	127.32			
TOTAL:	793.25	16,628.92	TOTAL:	495.47	1,054.34	*TAXABLE		
TOTAL GROSS		FED TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY
Current	3,987.02	3,193.77	1,037.63	1,288.72	1,660.67			
YTD	80,633.75	64,004.83	20,714.94	17,683.26	42,235.55			
YEAR-TO-DATE	VACATION	SICK LEAVE	COMP LEAVE	NET PAY DISTRIBUTION				
Start Balance	0.0	649.00	0.0	Account Type		Deposit Amount		
→ Earned	0.0	96.00	0.0	Advice #000000	Checking	1,660.67		
→ Bought	0.0	0.0	0.0					
- Taken	0.0	16.00	0.0					
- Sold	0.0	0.0	0.0					
→ Adjustments	0.0	0.0	0.0					
End Balance	0.0	729.00	0.0	TOTAL:		1,660.67		

PLEASE NOTE: Employees are expected to review their paychecks for accuracy every payday. While payroll strives for 100% accuracy, mistakes do occur, and many factors/sources contribute to what is on the actual paycheck each payday.