

How To Read Your Paycheck

Your Pay Stub

Your pay stub is important for both current and cumulative information.

I. Important information about you

- Your name and address
- Your social security number (You will only see the last 4 digits for your security. If you would like to confirm it, please see your manager.)
- Your direct deposit information (if applicable) (You will only see the last 4 digits of your account number for your security. If you would like to confirm it, please see your manager.)
- Please be sure to keep this information current. If you need to change anything, please see your manager.

II. Gross pay itemized

- This area will show each earning type and their specific amounts.
- Your total gross pay will be totaled at the bottom of the column.

III. Taxes

- FICA – Federal Insurance Contributions Act – This is your Social Security Tax. (6.2% of your gross earnings)
- MEDFICA – This is your Medicare tax. (1.45% of your gross earnings)
- FED WTH – This is your Federal Withholding Tax. (This tax is calculated based on how you filled out your W-4 form.)
- AZ – This is your Arizona State Withholding Tax. (This tax is calculated based on how you filled out your A-4 form. It is a percentage of your federal withholding.)

IV. Deductions

- This area itemizes your paycheck deductions.
- It is very important to verify that these are correct.
- Some of these deductions may be taken before taxes are calculated, others will be after.

V. Year To Date

- This area totals all of your earnings, deductions and taxes for the year.

Employee # 0035	Company Name DEMO			MOLLY A. BAHR	
Co.# Div.# DTEC	Dept.# 2000	Clock #	Sec.Sec.# XXX-XX-1234	5010 E CHEYENE #2068 MESA, AZ 85000	
Period Start JUL 1,2006	Period Ending JUL 1,2006	Check Date JUL 20,2006	FW= S 02 ST= S 02	Check No. 0000082	NET PAY *****687.57
Bank T/R# 122100024		Bank Account # xxxx0000	Deposit Amount 687.57	Description NET PAY	

EARNINGS			TAXES		DEDUCTIONS		YEAR TO DATE	
DESCRIPTION	HOURS	RATE	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
SALARY		1000.00	FICA	55.67	MED 125	102.00	GROSS	9000.00
			MEDFICA	13.02	DENTAL	12.00	FICA	501.08
			FED WTH	61.58	LOAN GL	50.00	MEDFICA	117.19
			AZ	6.16	UNIFORM	12.00	FED WTH	554.22
							STATE	55.44
							MED 125	918.00
							DENTAL	108.00
							LOAN GL	850.00
							UNIFORM	108.00
							SICKBAL	8.35
GROSS PAY \$ 1000.00			TOTAL	\$ 136.43	TOTAL	\$ 176.00		