


How to Read Your Earnings Statement


To help take the mystery out of reading your Earnings Statement, the sample presented here includes a key to the various types of earnings and deductions that may apply to you. If you need further assistance with understanding your Earnings Statement, contact the payroll administrator in your department.



UNIVERSITY OF CALIFORNIA, SAN FRANCISCO
ACCOUNTING OFFICE
SAN FRANCISCO, CA 94143-0812

EARNINGS STATEMENT

IMPORTANT: PLEASE VERIFY ALL INFORMATION CONTAINED IN THIS STATEMENT AND NOTIFY YOUR DEPARTMENT OF ANY ERRORS. RETAIN THIS STATEMENT AS A RECORD OF YOUR EARNINGS AND DEDUCTIONS.



EARNINGS STATEMENT ADDRESS:

A JOE EMPLOYEE
CONTROLLER'S OFFICE
1885 POLSON STREET
SAN FRANCISCO, CA 94143

B EMPLOYEE ID NUMBER: 012345678 **D** FEDERAL WITHHOLDING: SINGLE **E** STATE WITHHOLDING: HEAD OF HOUSEHOLD **F** 015 ALLOWANCES

C HOME DEPARTMENT NUMBER: 012345678 **F** STATE ITEMIZED: **H** 009 ALLOWANCES

G NET EARNINGS OF \$5,734.91 WILL BE AVAILABLE AS OF 11/01/06 IN ACCOUNT 012345XXX AT LOS ANGELES FCU **I**

J GROSS EARNINGS	K FEDERAL TAXABLE EARNINGS	L CALIFORNIA STATE TAXABLE EARNINGS	M TOTAL DEDUCTIONS	N NET EARNINGS
CURRENT YEAR TO DATE	\$8,232.71	\$7,067.25	\$2,497.80	\$5,734.91
	\$96,583.31	\$85,205.65	\$85,205.65	

P PAY TYPE	Q TITLE	R PAY RATE	S TIME	T GROSS	U PERIOD END DATE
REGULAR	ANALYST VI - MSP	8232.71	1.0000 %	8,232.71	10/31/06
* TOTAL EARNINGS *				\$8,232.71	

DEDUCTION/CONTRIBUTION DETAIL				LEAVE BALANCES AS OF 10/31				
V DEDUCTIONS TYPE	W COVERAGE	X AMOUNT	Y AMOUNT TAX-SHELTERED	Z YEAR-TO-DATE AMOUNT	BB SICK	VACATION	COMP TIME	
PACIFICARE	W/CHILDRN	83.14		914.54	BEGIN	632.00	335.00	.00
HCRA		416.67	416.67	4,583.37	ACCRUED	40.00	14.00	.00
DCP REGULAR		145.65		1,529.75	TAKEN	.00	32.00	.00
MEDICARE		112.13		1,317.84				
OASDI		479.43		5,634.89				
TD 405B FLAT		500.00	500.00	4,150.00				
FEDERAL TAX		408.11		7,331.96	FINAL	672.00	317.00	.00
CA STATE TAX		277.81		3,766.00				
SUPPL LIFE	\$ 380,000	36.84						
DEP LIFE INS	DLI-CHILD	36						
SUPPL DIS	30 DAY WAIT	25.97						
ARAG LEGAL	W/CHILDRN	11.67		128.37				
* TOTALS *		\$2,497.80	\$1,145.46					

CONTRIBUTIONS AA		
PACIF CONTR	W/CHILDRN	495.63
DELTA DENTAL	W/CHILDRN	72.98
VISION PLAN	W/CHILDRN	13.47
* TOTALS *		\$582.08

CC CHECK DATE 11-01-06

ADDRESS SECTION

- A** Earnings Statement Address – the employee’s campus address where the Earnings Statement is sent.
- B** Employee ID Number – the employee’s nine digit identification number in the Payroll Personnel System (OLPPS)
- C** Home Department Number – the employee’s home department number which identifies the employee’s department.
- D** Federal Withholding – the employee’s federal withholding status and the number of personal allowances.

- E** State Withholding – the employee’s state withholding status and the number of personal allowances.
- F** State Itemized – the employee’s additional state allowances

BANK INFORMATION SECTION

- G** Net Earnings – total Gross Earnings minus Total Deductions equals the net pay for the current payday.
- H** In Account – the employee’s direct deposit account information with the last four digits displaying as X’s for privacy protection.
- I** Bank Name – the name of the employee’s bank.

EARNINGS SECTION

- J** Gross Earnings – the employee’s current summary of gross earnings. The year to date is the total gross earnings for current calendar year.
- K** Federal Taxable Earnings – the portion of the employee’s gross pay that is taxable for federal withholding purposes. To calculate, take the gross earnings and subtract the total deduction amount under the tax sheltered column. The year to date is the total federal taxable earnings for current calendar year.
- L** California State Taxable Earnings – the portion of the employee’s gross pay that is taxable for state withholding purposes. To calculate, take the gross earnings and subtract the total deduction amount under the tax sheltered column. The year to date is the total state taxable earnings for current calendar year.
- M** Total Deductions – the employee’s total paid deductions.
- N** Net Earnings – the employee’s net pay for the current payday.
- O** Earnings Detail – information about the employee’s pay for the current payday.
- P** Pay Type – the employee’s type of pay included in this payday, such as Regular, Overtime Straight, Overtime Premium, Shift Differential, etc.

- Q** Title – the employee’s title associated with a specific pay type.
- R** Pay Rate – the employee’s pay rate for the type of pay.
- S** Time – the percent or hours the employee is being paid for the type of pay.
- T** Gross – the gross amount paid for the type of pay.
- U** Period End Date – the end date for the pay period for which the employee is paid on the current payday.

DEDUCTIONS SECTION

- V** Type – list the name of each deduction from an employee’s pay such as:

Retirement/Savings – Defined Contribution Plan (DCP) and 403 (b) plan withholding.

A) 2% of monthly gross less \$19.00 for employees coordinated in Social Security. When the Social Security wage base limit is reached by the Retirement Gross the retirement is 4% of monthly gross less \$19.00

B) 3% of monthly gross less \$19.00 for employees not coordinated in Social Security.

C) 7.5% for employees in Safe Harbor up to the wage base limit.

- Social Security* – OASDI tax deducted at 6.2% of gross pay up to the wage base limit and Medicare tax deducted at 1.45% of gross pay. Medicare does not have a wage base limit.
- Taxes* – federal and state taxes withholdings.
- Insurance* – various insurance coverage’s for Medical premiums, life insurance, AD&D, Supplemental disability, etc.
- Other* – various voluntary (e.g. Parking, Dependent Care, Credit Union) and mandatory (Union Dues, etc).
- W** Coverage – list the coverage the employee selected for insurance.
- X** Amount – the amount of each deduction from the employee’s pay.
- Y** Amount Tax-Sheltered – the amount of each deduction that reduces the employee’s taxable gross
- Z** Year-To-Date Amount – the year-to-date total of certain deductions.
- AA** Contributions – list the amount paid by the University for the employee (e.g. Medical, Dental, Vision).
- BB** Leave Balances – Reflects balances as of the pay cycle end date.

- Accrued* is for the current month.
- Taken* reflects usage for prior month.
- Formula: Begin Balance PLUS Current Accruals (+/-) Adjustments MINUS Prior Month Usage (+/-) Adjustments EQUALS Final Balance
- CC** Check Date – the date the net pay is available in the employee’s bank account.