

Understanding Your Pay Stub in Self Service Banner

I. **Employee Personal Information:** Always check to ensure this information is accurate.

- ID
- Name
- Address
- Pay Period: The length of time for which an employee’s wages are calculated.

ID:	G01234567
Name:	Employee Name
Address:	1234 Fruitvale Ave San Jose California 95124
Pay Period:	05/01/2023 to 05/31/2023

II. **Payment Summary**

- **Gross:** Total amount of money earned during a pay period before deductions.
 - If an employee is on deferred or annualized pay (10-mo and 11-mo), the gross is the annual salary divided by 12 months.
 - Hourly employees calculate gross amount by multiplying the number of hours worked by the hourly rate.
- **Total Personal Deductions:** Total amount of all taxes and deductions withheld from employee’s wages during the pay period.
- **Net:** The amount of money left after all deductions have been withheld from the gross pay earned in the pay period.
- **Employer Contributions:** Total amount of all taxes and deductions that the employer contributed during the pay period.

III. **Earnings:** Wages paid to employees in return for labor or services.

Pay Date: 05/31/2023		
Type	Current	YTD
Gross	\$21,226.98	\$107,058.69
Total Personal Deductions	\$6,839.06	\$32,358.13
Net	\$14,387.92	\$74,700.56
Employer Contributions	\$7,225.83	\$36,313.34

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- **Title:** Employee’s position
- **Earnings:** Identifies which type of earnings are being paid during the pay period.
- **Hours or Units:** Time submitted via time sheet.
- **Rate:** Hourly rate of pay
- **Amount:** Gross wages
- **YTD:** Total amount of wages paid during calendar year.

Please refer to the link below for more about the earn codes and deduction codes and payroll calendars.

Please just copy and paste the link below to your browser.

District Payroll Information

🏠 Downloads ▶ Payroll ▶ Shared Documents ▶ District Payroll Information

<https://downloads.smccd.edu/browse/payroll?fo=%2Fsites%2Fdownloads%2FPayroll%2FShared%20Documents%2FDistrict%20Payroll%20Information&n=District%20Payroll%20Information>

Title	Earnings	Shift	Hours or Units	Rate	Amount	YTD
Professor	Pay Adjustment	1	1.00		\$7,173.00	\$1,793.25
	Regular Pay	1				\$19,128.00
				Total:	\$7,173.00	\$20,921.25
Non-cash Earnings						
Professor	Reduce Pay	1				\$9,564.00

IV. Benefits, Deductions, and Taxes: The amount of money subtracted from the gross pay earned for mandatory taxes, employee medical/dental benefits, and/or retirement benefits.

- **Deductions before Federal Tax:** Deductions in this category are pre-tax withholdings.
 - Insurance: Medical, Dental, Vision
 - Retirement: PERS, STRS DB & CB
 - Supplemental Retirement Plans: 403(b) and/or 457 plan
 - Flexible Spend

Benefits, Deductions, and Taxes							
Benefit or Deduction	Employee	Employee YTD	Employer	Employer YTD	Applicable Gross	Applicable Gross YTD	
Deductions before Federal Tax							
Basic Life Insurance	\$0.00	\$0.00	\$4.47	\$22.35	\$16,102.36	\$80,511.80	
Delta Dental PPO	\$115.49	\$577.45	\$0.00	\$0.00	\$16,102.36	\$80,511.80	
PERS Platinum PPO Region 1	\$248.98	\$1,244.90	\$2,749.09	\$13,745.45	\$16,102.36	\$80,511.80	
STRS (Classic)	\$2,313.30	\$11,661.19	\$3,818.65	\$19,249.55	\$22,568.84	\$113,767.99	
STRS Defined Benefit Sup.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
STRS Ordered Adjustment	\$0.00	\$0.00	\$0.00	\$0.00	\$22,568.84	\$113,767.99	
UNUM Long-Term Disab PreTax	\$0.00	\$0.00	\$24.55	\$122.75	\$16,102.36	\$80,511.80	
VSP Vision Plan	\$16.35	\$81.75	\$0.00	\$0.00	\$16,102.36	\$80,511.80	

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- FICA Medicare: Mandatory payroll tax of 1.45% applied to the gross income, with the employer matching the contribution made by employee.
- Additional Medicare: An extra 0.9% tax on earned income exceeding \$200,000.00.
- CA State Tax: Tax imposed by the state of California that is withheld by the employer from employee's earned wages.
- CA Unemployment Insurance: Tax paid by employer to provide temporary assistance to qualify unemployed workers.
- Federal Withholding Tax: Tax imposed by the federal government that is withheld from employee's earned wages. The amount withheld depends on two factors: the amount of money earned, and the information provided on Form W-4.
- FICA Old-Age, Survivors, and Disability Insurance tax also known as Social Security Tax of 6.2% applied to the gross income, with the employer matching the contribution made by the employee.

Taxes						
Additional Medicare	\$0.00	\$0.00	\$0.00	\$0.00	\$20,846.16	\$105,154.59
CA State Tax	\$1,205.32	\$5,435.88	\$0.00	\$0.00	\$18,532.86	\$93,493.40
CA Unemployment Insurance	\$0.00	\$0.00	\$104.23	\$525.78	\$20,846.16	\$105,154.59
Federal Tax	\$2,398.90	\$10,630.73	\$0.00	\$0.00	\$18,532.86	\$93,493.40
Medicare	\$302.27	\$1,524.74	\$302.27	\$1,524.74	\$20,846.16	\$105,154.59

- **Deductions after Federal Tax:** Deductions in this category are post-tax withholdings.
 - Child Support & Garnishments
 - Roth 457 & 403b
 - Member union due fees
 - Voluntary Deductions
 - Worker's Compensation: Insurance paid by the employer that provides cash benefits and/or medical care for workers who are injured due to a work-related accident.

Deductions after Federal Tax						
Faculty Assoc. of CA-CC	\$19.09	\$95.45	\$0.00	\$0.00	\$14,760.50	\$73,802.50
MetLife Voluntary Accidental Death and Dismemberment (ADD) Family	\$7.09	\$35.45	\$0.00	\$0.00	\$16,102.36	\$80,511.80
WWMFT Dues	\$212.27	\$1,070.59	\$0.00	\$0.00	\$21,226.98	\$107,058.69
Workers' Compensation	\$0.00	\$0.00	\$222.57	\$1,122.72	\$20,846.16	\$105,154.59
Total:	\$6,839.06	\$32,358.13	\$7,225.83	\$36,313.34		

- V. **Check or Direct Deposit:** Identifies type of payment made to employee and the financial institution information.

Check or Direct Deposit					
Number	Document Type	Bank Name	Account Type	Amount	
12345	Direct Deposit	BANK NAME	Checking	\$14,387.92	