

UNDERSTANDING YOUR PAYCHECK

Company Information: Maricopa Community Colleges

Pay Begin Date: MM/DD/YYYY

Pay End Date: MM/DD/YYYY

- **Paycheck Number** - To locate your Paycheck Number, look at the bottom of the Self-Serve statement under Net Pay Distribution and the box in the upper right corner.
- **Advice Number** - To locate your Advice Number, look at the bottom of the Self-Serve statement under Net Pay Distribution and the box in the upper right corner.
- **Check or Advice Date** - Date you are paid.

General Information	Tax Data Information (Example is for Arizona resident)
<p>This is information about your pay rate, work location and your home department.</p> <p>Name: First Last Current Mailing Address: Employee ID Number: Department: Location: Job Title: Pay Rate:</p>	<p>This information is used to calculate your paycheck.</p> <p>Federal Marital Status from your W-4 Form Federal Allowances from your W-4 Form Additional Percent if requested on your W-4 Form Additional Amount if requested on you W-4 Form AZ Percent Tax Gross – for example, 2.7% AZ Additional Amount will appear as \$\$.\$\$</p>
Hours and Earnings	Taxes
<p>Both Current and YTD Hours and Earnings are listed here side by side. (YTD is cumulative)</p> <p>Here are a few of the most commonly seen earning types with an explanation of how they are paid.</p> <p>Vacation Leave Used Hours are displayed.</p> <p>Sick Leave/Employee Hours are displayed.</p> <p>Holiday Pay Hours are displayed for employees who are eligible and have been paid for the holiday.</p> <p>Substitute Pay Hours and earnings amount are displayed.</p> <p>Overtime Hours, base rate and paid amount, calculated at 1.5 x base rate, are displayed for hourly paid employees.</p> <p>Regular Earnings Hours, rate and amount are displayed for hourly paid</p>	<p>Federal and Arizona state taxes are displayed here that have been deducted from your paycheck. (YTD is cumulative)</p> <p>Fed Withholding (Federal Income Tax)</p> <p>AZ Withholding (State Income Tax)</p> <p>Fed MED/EE (Medicare Tax)</p> <p>Fed OASDI/EE (Social Security) also known as Old Age Survivors Disability Insurance or FICA</p> <p>The EE means withheld from you, the employee.</p>

employees. The bi-weekly pay displays the gross per pay period for Salaried employees.

Contract Pay

Contract Earnings for Faculty and Adjuncts. Hours listed come from the Job Hire Documents, not actual hours worked.

FLEX Credits

Each benefit eligible employee is allocated flex credits to spend on options that meet the employees' needs. Any unused amount is returned to the employee as taxable income.

FLEX Credits

Flex credits are allocated on a monthly basis and are determined by the tier of medical coverage purchased. The per pay period amount is determined by your pay calendar.

Before-tax Deductions

Here are a few of the most commonly seen before-tax benefits deduction types: (YTD is cumulative)

- ***403B** – Tax Sheltered Annuity
- Arizona State Retirement - ASRS**
- ***Medical** –Medical Insurance
- ***Dental** – Dental Insurance
- ***Supplemental Life** – Additional Life Insurance
- ***FSA Health Care**– Flex Spending - Healthcare
- ***Short Term Disability** – Disability Insurance
- ***Family AD&D** - Family Accidental Death Insurance

***Plans Depend on Employee Elections**

After-tax Deductions

Here are a few of the most commonly seen after-tax deduction types: (YTD is cumulative)

- ***Dependent Life** – Dependent Life Insurance
- ***Foundation** – MCCCCD Foundation Contribution
- ***United Fund - Phoenix** – United Way Donation
- ASRS LTD** - Long-term Disability
- ***Supplemental Life** – Over \$30,000 Life Insurance
Premiums in excess of \$30,000 are taxed as imputed income per IRS regulations.

***Plans Depend on Employee Elections**

Employer-Paid Benefits

The descriptions and amounts in this section display MCCC's contribution toward your benefits. These are for informational purposes. They do not affect your annual taxable wages. However, the district does contribute these funds on your behalf. Here are a few of the most commonly seen employer-paid benefits types: (YTD is cumulative)

- Arizona State Retirement System - ASRS**
- Basic Life** - \$20,000 Basic Life Insurance
- Employee Assistance Plan** – Mental Health Plan
- Basic AD&D** – Employee Accidental Death Insurance
- Mid-Term Disability** – 3 to 6 month Disability Ins
- ASRS LTD** - Long-term Disability
- Workers Comp** - On-the-job Accident Insurance

Leave Balances

Reflects the sick, vacation, banked vacation and personal time YTD balances.

Summary	Net Pay Distribution
<p>Total Gross The summary displays your current and year-to-date total earnings before non-taxable items are subtracted to adjust the wages down to the total federal taxable wage amount.</p> <p>Fed Taxable Gross The summary displays your current and year-to-date taxable wages, on which you pay taxes.</p> <p>Total Taxes The summary displays the total of all federal and state taxes withheld for the current paycheck and year-to-date.</p> <p>Total Deductions The summary displays the total of all deductions excluding tax withholdings.</p> <p>Net Pay The summary displays the total Net Pay/cash paid to you. The Net Pay amount represents the total money due you.</p> <p>NOTE: If you have elected Direct Deposit amounts to your checking or savings, you will find these amounts are located under Net Pay Distribution at the bottom of your paycheck statement.</p>	<p>The Paycheck or Advice Number is displayed with the following information:</p> <p>Payment Type Identified as a Checking, Savings or both if you elected to have your net pay deposited in multiple account types.</p> <p>Check number if paid by check.</p> <p>Account Type Identifies how the funds were paid, Direct Deposit or Check Issued.</p> <p>Account Number Identifies where the funds were deposited for Direct Deposit.</p> <p>Amount or Deposit Amount The amount of your Check or Direct Deposit.</p>