



# Do You Understand Your Pay Stub?



The codes and abbreviations can be overwhelming when studying your pay stub. Items marked *Deductions* are coming out of your pay after taxes (CTA Income Protection Insurance, Dues) while *Contributions* are paid by the employer (dental, vision, life insurance) *Reductions* come out of your pay before taxes (TSAs, STRS, Section 125 Plans, out-of-paycheck contributions, CalPERS medical plans.)

You may also be interested to note:

- ◆ Bargaining Unit members are paid on the first working day of the calendar month. Supplementary checks may be paid on the 10th of each month.
- ◆ Bargaining Unit members are paid the first business day of October through the first business day of July with the following exceptions:
  - ◆ Bargaining Unit members on a 12 month pay warrant cycle since June 30, 2010 and continuously employed by the District continue on the 12 month cycle.
  - ◆ Support staff Bargaining Unit members whose regular work year includes July and August are paid on a 12 month cycle August through June. If the Bargaining Unit member has begun the 12 pay check assignment after June 30, 2010 and the assignment changes to no longer including July and August, the Bargaining Unit member will have a full year to transition to a 10 month cycle.
  - ◆ Bargaining Unit members may opt for the V-12 (or voluntary 12 month cycle) through the Payroll Department. The District works with a third party administrator to deduct post tax funds from the October through July warrants. The Bargaining Unit member receives a direct deposited check August 1 and September 1.
  - ◆ Bargaining Unit members on a 10 month cycle will receive 11 pay warrants any year in which work begins during the month of August.
- ◆ Pay checks are drafted and delivered by Los Angeles County on the 1st working day of the month. Credit Unions and Banks post the funds according to their guidelines so long as funds are posted by midnight of the date of the warrant.
- ◆ Contact Payroll to initiate or change your direct deposit prior to the 15th of the month, otherwise your funds may be transferred to your former institution or held in limbo if the account no longer exists.
- ◆ If you participate in direct deposit, your pay stub will be distributed by your site secretary. Your pay stubs are valuable records for conducting personal financial business (i.e. applying for loans, etc.). *Remember to collect your pay stub!*
- ◆ Always check your pay stub for accuracy. State law requires the District to correct any errors in pay. That means that even if it is the District's fault you could be legally bound to return money if you are overpaid and the error is discovered within a 3-year period. Similarly, if the District underpaid and discovered the error more than 3-years later, you will not receive the retroactive pay.
- ◆ Warrants are legal for 6 months. If not deposited, the bank may not honor the warrant. If you lose your check contact payroll as soon as possible to sign an affidavit and receive a new check.
- ◆ All the monies that are contained in one check are taxed at the same rate. Bargaining Unit members may change their deductions at any time. Changes must be made by the 15th of the month to be reflected on the following warrant.

SCHOOL DISTRICT OF LOS ANGELES COUNTY				PAY LOCATION	PAY CYCLE	ISSUE DATE	ADVISE NUMBER		
64808 MONTEBELLO UNIFIED				340	C1B	10-01-2013	2643289		
EMPLOYEE NAME		EMPLOYEE ID	FEDERAL STATUS/ALLOWANCES	STATE STATUS/ALLOWANCES	ADDITIONAL STATE ALLOWANCES				
DOE, JANE		AB1234567	S / 00	S / 00	00				
EARNINGS - COMPENSATION				DEDUCTIONS - TAXES/MISC					
BASIS	DESCRIPTION	END DATE	RATE	UNITS	AMOUNT	EMPLOYEE DEDUCTIONS	CURRENT AMOUNT	YTD TOTALS	
CM	REGULAR	09-30-2013	7,632.73	5.00	7,632.73	PRE-TAX DEDUCTIONS			
						STRS RED	613.17	4292.19	
						CALPERSKSD	20.00	140.00	
EMPLOYEE DEDUCTIONS									
						MEDCAR DED	112.57	787.99	
						FWT	1146.01	8022.07	
						SWT	420.04	2940.28	
						PAC EDUC	60.90	426.30	
						MTA	229.20	1439.40	
EMPLOYER CONTRIBUTIONS									
						STRS CON	640.86	4486.02	
						MEDCAR CON	112.57	787.99	
						SUI	23.30	163.10	
						WORK COMP	186.43	1305.01	
						FORTD CON	10.33	72.31	
						EASE	1.33	9.31	
						TRAV DNTL	134.70	942.90	
**** LEAVE BALANCES ****				CURRENT TAXABLE BALANCES		YTD TAXABLE BALANCES		CURRENT PAY SUMMARY	
VACATION	85.17		FEDERAL	7,632.73	FEDERAL	58,231.26	GROSS PAY	7,632.73	
SICK LEAVE			STATE	7,632.73	STATE	58,231.26	REDUCTIONS	613.17	
AS OF DATE	09-30-2013		MEDI GROSS	7,632.73	MEDI GROSS	58,231.26	TAXES	1,818.73	
			OASDI GROSS		OASDI		DEDUCTIONS		
			CA SDI GROSS		CA SDI GROSS				
			GROSS EARN'S	7,632.73	GROSS EARN'S	58,231.26	NET PAY	5,200.83	
DISTRICT NAME		DISTRICT ADDRESS							
MONTEBELLO UNIFIED		123 S MONTEBELLO BLVD						MONTEBELLO, CA 90640-4729	

## Questions?

Contact **Alonso Ibañez at the MTA office (323) 722-5005** for issues concerning dues.  
 Contact **Payroll at extension 2380** for issues concerning salary, withholding tax status, reductions, and taxes.  
 Contact **Gail Contreras at extension 2302** for issues concerning health insurance deductions.  
 Contact **Eden Longoria at extension 2328** for issues concerning voluntary disability insurance deductions.  
 Contact **Paula Tomaszewski at extension 2314** for issues concerning TSAs.

2015-16 MTA/CTA/NEA Dues Your MTA Dues are broken down into three categories depending on your employment status with the District. Category 1 Members work fulltime. Category 2 Members work 30%-60% of the time & Category 3 members work less than 33% of the time. The amount of dues you pay, depends on the amount of time you work. Our members dues are comprised of 4 basic parts: MTA Dues, CTA Dues, NEA Dues and the Trust Fund. For more information about your dues, email us at <a href="mailto:MTA@montebelloteachers.org">MTA@montebelloteachers.org</a> or visit us at <a href="http://www.montebelloteachers.org/Dues.html">www.montebelloteachers.org/Dues.html</a>	Dues are deducted 10 times per year	MTA	CTA	NEA	Trust Fund	MONTHLY TOTAL
	Cat. 1		\$20.00	\$64.40	\$18.50	\$150.00
Cat. 2		\$10.00	\$33.20	\$10.40	\$150.00	<b>\$203.60</b>
Cat. 2 (no Trust)		\$10.00	\$33.20	\$10.40	None	<b>\$ 53.60</b>
Cat. 3		\$5.00	\$17.60	\$ 6.38	Not Eligible	<b>\$ 28.98</b>