

West Valley-Mission Community College District

Understanding Your Pay Stub in Self Service Banner (SSB)

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.

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

- **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.

Earnings						
Title	Earnings	Shift	Hours or Units	Rate	Amount	YTD
FT-Coun-	Normal Pay	1			\$14,760.50	\$73,802.50
W Counseling Inst PT	Arrears Pay	1				\$11,085.40
W Counseling Inst PT	Overload Pay	1	1.00	\$2,771.350000	\$2,771.35	\$11,085.40
W Counseling Inst PT	Overload Pay	1	1.00	\$3,695.130000	\$3,695.13	\$11,085.39
Total:					\$21,226.98	\$107,058.69
Non-cash Earnings						
FT-Coun-	Deferred Withholding	1	1.00		\$1,341.86	\$6,709.30

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, or APPLE.
 - Supplemental Retirement Plans: 403(b) and/or 457 plan

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	

- **Taxes**
 - 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.

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- CA Unemployment Insurance: Tax paid by employer to provide temporary assistance to qualify unemployed workers.
- Federal 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.
- OASDI: 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.
 - Foundation donations
 - United Way donations
 - 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