## An Introduction to Getting Paid by New York State

### How to Understand your Payroll Documents

**Produced by the Office of the State Comptroller** 

# A Message From Comptroller Alan G. Hevesi



Welcome to your new position in State government or with the University! This brochure will introduce you to your payroll documents and some of the optional programs offered to benefit employees paid by New York State.

We work closely with your agency to ensure that your pay is accurate and issued on time. If you have a problem or concern about your paycheck or direct deposit, please contact your agency payroll office. We will work together to resolve any difficulties.

I'd like to take this opportunity to encourage you to take advantage of the convenience of direct deposit — a safer, faster, and smarter way to get your pay. You can also participate in several programs to help save for a child's education or your own retirement.

I wish you much satisfaction and success in your public service role.

#### **Save Through Payroll Deduction**

The State of New York offers employees the opportunity to participate in several savings programs that offer tax benefits and are flexible and convenient to use. Contributions to these accounts can be deducted directly from your paycheck. Savings may be used for education, retirement, vacations and various other purposes.

For more information, check these Web sites or contact your agency Human Resources or Payroll Office.



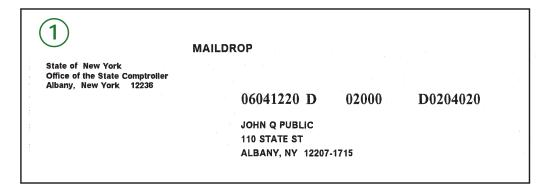
www.osc.state.ny.us

#### Getting Paid by New York State

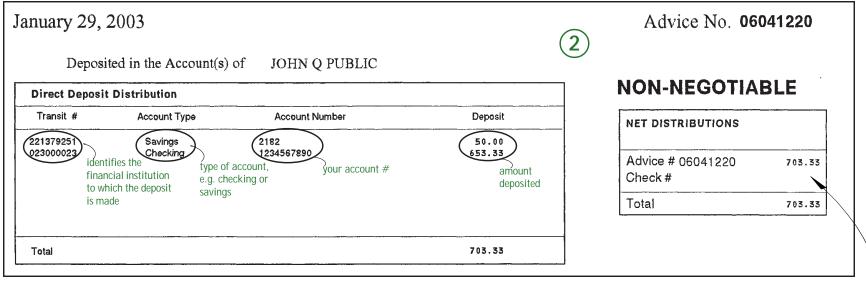
New York State pays employees bi-weekly. Employees may choose to have some or all of their pay electronically transferred through direct deposit to up to seven different accounts at banks or other financial institutions. Whether you are paid by check or direct deposit, you will receive a sealed document with three parts:

- 1. Address Information
- 2. Paycheck or Direct Deposit Advice
- 3. Pay Stub

1. Address Information – This information appears on the outside of your pay document, which is sealed for your privacy. Please read the instructions for opening it and follow them with care.



#### 2. Direct Deposit Advice



Direct Deposit electronically transfers wages and salary into your bank account. Contact your Payroll Office to take advantage of this fast, easy and convenient service.

This box summarizes the total direct deposit distribu-

This box summarizes the total direct deposit distributions and check amount received (if any) by an employee. John Q. Public uses direct deposit for the full amount of his net pay.

3. Paycheck/Direct Deposit Paystub Description – The stub provides details about your current and year-to-date pay. Each section is described below.

Alan G. Hevesi New York State Comptroller		JOHN Q PUBLIC					Total Gross Fed Taxable Gross		
							Current YTD	1,225.28 2,450.56	901.41 1,802.82
Advice # Advice Date	06041220 01/29/2003	Pay Start Date Pay End Date	01/02/2003 01/15/2003	Negotiating Retirement			Net Pay	70	3.33
Department ID	02000			1			Pay Rate	31,945.00	)
EARNINGS	Hrs/Days	Current Earnings	Y Hrs/Days	FD Earnings	TAX DATA	Federal	State	NYC	Yonkers
Regular Pay Salary Location Pay	Employee	1,179.25	46.03	2,404.50 92.06	Marital Status Allowances Addl. Amt.	M 0			
					TAXES			Current	YTD
	3)				Fed Withholding			74.92	149.84
					Medicare Social Security			14.29 61.11	28.58 122.22
					NY Withholding			31.56	63.12
BEFORE TAX DEDUCTIONS		Curren	nt \	TD AFTER	TAX DEDUCTIONS		<del></del>	Current	YTD
Health Care Spending Account		8.33 16.66						15.20	30.40
Deferred Comp Dependent Care		47.4 166.6			y Clinton and Essex			1.00	2.00
Regular Before Tax Health ERS Retirement Before Tax NY Dependant Care Contribution		64.6							
		36.7							
197 Dependant Care	Contribution		500.	"					
l									



**Heading** - identifies the employee by name.

Advice Number or Check Number - a unique number that identifies the document.

Advice Date or Check Date – date of payment.

Pay Start Date and Pay End Date - identifies the period for which the employee is being paid.

Negotiating Unit - the code indicating the union that represents the employee.

**Retirement System** - represents the plan that the employee belongs to.

Current Total Gross - gross earnings paid this pay period.

**Current Federal Taxable Gross** - gross earnings paid this pay period and any amounts paid by voucher that are subject to federal income tax.

YTD Total Gross – gross earnings paid to date for the calendar year.

YTD Federal Taxable Gross - gross earnings paid for the calendar year that are subject to federal income tax.

**Net Pay** - earnings paid for this pay period after all taxes and deductions. For most employees, this amount will equal the amount of the check received or direct deposit(s) made. For employees who receive both a check and direct deposit stub, net pay will equal the total of the check amount and direct deposit amount(s).

**Department ID**- the 5-digit agency or facility code.

Pay Rate - for annual-salaried employees, an annual amount; for hourly employees, an hourly rate.

**Earnings** - all types of earnings for the current pay period and year-to-date.

Current Earnings - amount paid this pay period.

**Current and YTD Hrs/Days** - identifies number of units on which certain earnings are based, for example overtime hours, holiday days, or overtime meals.

YTD Earnings - earnings by type, for the calendar year.

**Tax Data** - a summary of federal, state and local tax status data, as identified by the employee. This section identifies marital status (single or married), number of exemptions (allowances), and any additional withholding amount requested by the employee.

**Taxes** - withholdings for the current pay period and calendar year-to-date for each tax category. This includes federal income tax, medicare, social security, and state and local income taxes.

**Before Tax Deductions** – deductions which reduce taxable gross salary.

**Current Deductions** - deduction amounts, by type, for this pay period.

YTD Deductions - deduction amounts, by type, for the calendar year.

**After Tax Deductions** – deductions which are included in taxable gross (e.g. union dues, union-sponsored insurances, and SEFA contributions) for the current pay period and year-to-date.

**Note:** Benefits may also be listed for which no employee contribution is made, such as non-contributory membership in ERS. In those cases, the benefit will be listed with no amount.