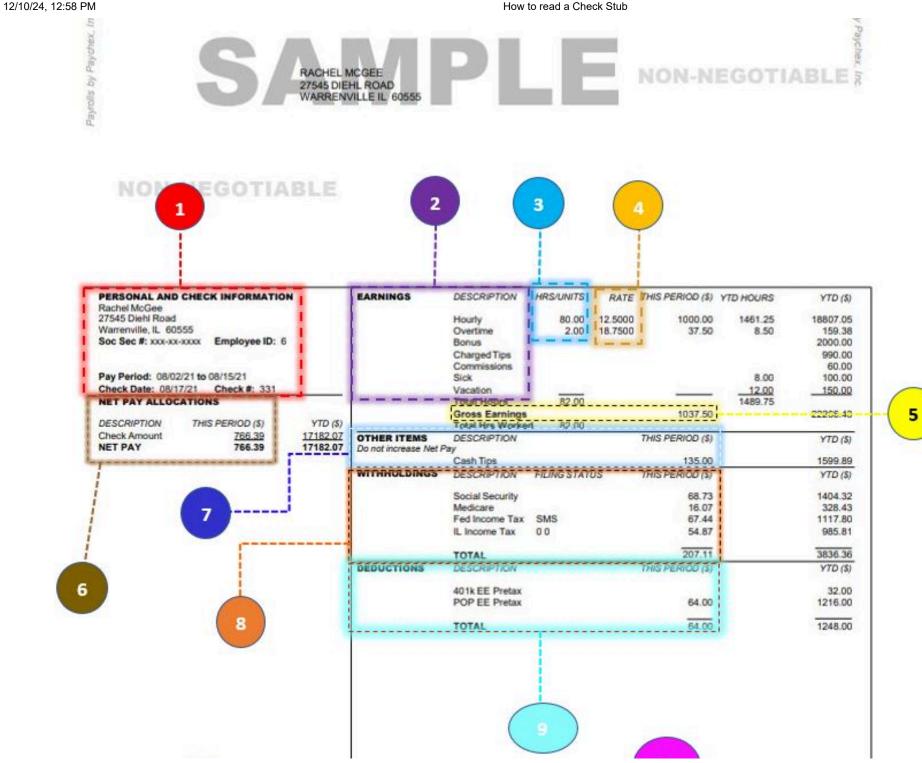
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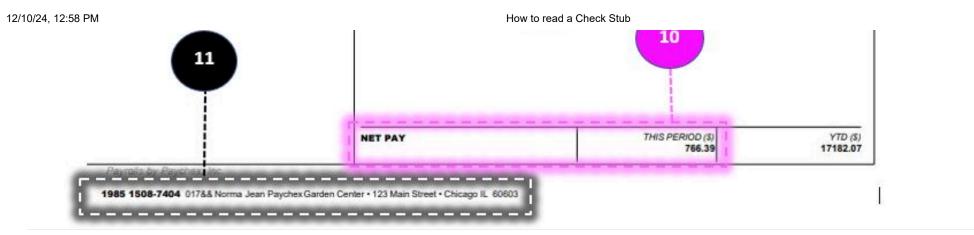
How to read a Check Stub

Summary

Example of Check Stub and how to interpret the Check Stub's information provided to the employee for a pay period.



https://paychex.rightanswers.com/portal/app/portlets/results/viewsolution.jsp?solutionid=210824101034110&view=print



Overview

- 1. **Personal and Check Information** Employee's personal information, Pay Period (defined date range) and expected date to receive check. Update: As of 8/17/23, from APR0148284, SSN's on the check stub are suppressed now.
- 2. Earnings This section provides breakdown for employee's various payitems that all total to employee's gross pay.

3. Hours/Units - This shows the time worked in the defined pay period. Note: For overtime reporting purposes as defined by the US Federal Department of Labor, the total line will be an accumulative total of all hours paid by hourly rate.

- 4. Rate This shows employee's hourly wages and salary
- 5. Gross Earnings This section shows the total dollar amount an employee gets paid before subtracting deductions or what a worker makes "pre-tax" or "before taxes."
- 6. Net Pay Allocations This shows the employee's net pay or total after taxes being distributed or deposited for the check.
- 7. Misc. Items- Any expense reimbursements or other payments that are non-taxed (401k ER Contribution) and do not effect net pay.
- 8. Withholdings These deductions refer to income, federal, state, and state unemployment taxes

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9. **Deductions** - Deductions are any amount removed from an employee's paycheck for tax or other purposes

(https://quickbooks.intuit.com/r/payroll/deductions/). Common deductions include payroll taxes, payroll withholdings, wage garnishments, and benefit deductions.

10. Net Pay - "Take home pay" or what an employee receives from subtracting all deductions & withholdings.

11. Employer Info - Client information



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