

# Understanding your Paycheck



The Commonwealth of Massachusetts  
Department of the State Treasurer

TIMOTHY P. CAHILL  
TREASURER AND RECEIVER GENERAL

Payment Type: HR/CMS PAYROLL Pay Group: CW Normal FLSA 11		Pay Begin Date: 11/27/2005 Pay End Date: 12/10/2005		Advice Number: 361600 Advice Date: 12/16/2005	
John Doe 1 Ashburton Place Boston, MA 02108		EmployeeID: 654321 Department: Office of the State Comptroller Location: Boston-1 Ashburton Place Job Title: Edp Systems Analyst III Pay Rate: 2271.030 Biveekly		Tax Data: Federal: MA State: Tax Status: S S Allowances: 3 1 Addl. Pct. Addl. Amt.	
IN PREPARATION FOR THE MAILING OF W-2S, PLEASE VERIFY YOUR ADDRESS AS IT APPEARS ON THE INSIDE UPPER LEFT HAND CORNER OF YOUR PAY ADVICE. GIVE ANY CHANGES TO YOUR PAYROLL DEPARTMENT NO LATER THAN 12/31/2005.***** THE NEW YEAR BRINGS NEW OPPORTUNITIES TO SAVE MORE OF YOUR SALARY INTO THE 457 SMART PLAN. FOR 2006, THE MAXIMUM NORMAL CONTRIBUTION LIMIT WILL RISE TO \$15,000. HOWEVER, IF YOU TURN AGE 50+ IN 2006 OR YOU'RE NEARING RETIREMENT, YOU MAY QUALIFY TO CONTRIBUTE UP TO \$30,000 WITH "CATCH-UP" CONTRIBUTIONS. TO INCREASE YOUR CONTRIBUTIONS CALL A SMART PLAN REP AT 877-457-1900.					
<b>HOURS AND EARNINGS</b> -----Current Pay Period----- Description Rate Hours Earnings Regular 30.280 67.500 2043.93 Sick 7.500 227.10			<b>LEAVE BALANCES</b> -----YTD----- Description Earned Taken Balance Sick 112.500 42.750 69.750 Vacation 75.000 7.500 80.000 Personal 15.000 26.500 3.500 Comp Bal 0.000 0.000 0.115		
<b>DEDUCTIONS</b> Description Current YTD Description Current YTD MED/EE 30.79 770.68 Fed Tax 231.83 5847.83 MA St Tax 110.85 2592.38 State Ret 226.74 5509.61 Life Ins 1.06 15.69 HealthIns 40.92 1102.77 Union Due 19.50 439.50 MBTA 181.00 2035.00			<b>DIRECT DEPOSIT DISTRIBUTION</b> Type Acct. Num. Amount CHECK 1200.00 CHECK 228.34		
<b>TOTAL</b> Description Current YTD Gross 2271.03 55468.14 Taxes 373.47 9210.89 Deduct 469.22 Net Pay 1428.34					

## Understanding your Paycheck

- 1 Indicates the pay-period for which you are being paid, as well as the date your pay is issued.
- 2 Your name and address prints here. This is the "Home Address" and is used for W2 Mailings as well.
- 3 Contains your Employee ID, Dept and location of employment, job title and pay-rate.
- 4 Identifies your Federal and State tax information as reported on your W-4 form.
- 5 Commonwealth messages for employees, this field is used periodically for major announcements.
- 6 Details your current pay-period earnings as well as year-to-date amounts.
- 7 This section shows your year-to-date earned, used and leave balances.
- 8 Your direct deposit distribution is shown here (note: your bank acct number is not shown here)
- 9 All current and year-to-date deductions are described here as well as balances.
- 10 Your paycheck totals are in this section, including your year-to-date gross and tax amounts.

For more info on payroll deduction schedules, accrual schedules and HRCMS pay calendar please go to HRCMS portal at <http://www.hrcms.state.ma.us/>