

Lansing Community College  
Understanding Your Pay Check/Stub

Pay Check/Stub Example:



Lansing Community College  
PO Box 40010  
Lansing, Michigan 48901  
5174831870

**Banner ID:** X00123456 **1** **Pay Date:** Sep 15, 2017  
**Employee:** Doe, Jane **Pay Period:** Aug 27, 2017-Sep 09, 2017  
**Address:** 5555 Mockingbird Lane  
Lansing, MI 48933

[Summary](#) [Earnings](#) [Benefits, Deductions and Taxes](#) [Check or Direct Deposit](#)

**Payment Summary** **2**

Type	Current Period	YTD Amount
Gross Amount:	\$325.81	\$4,398.36
Total Personal Deductions:	\$61.36	\$799.37
Net Amount:	\$264.45	\$3,598.99
Total Employer Contributions:	\$113.20	\$1,528.00

**Earnings** **3**

Job	Earnings	Shift	Hours or Units	Rate	Amount	YTD Amount
Writing Assistant	Paid Time Off Prescheduled	1				\$188.98
	Regular Pay	1	31.00	\$10.510000	\$325.81	\$4,209.38
<b>Total:</b>					<b>\$325.81</b>	<b>\$4,398.36</b>

**Benefits, Deductions and Taxes** **4**

Benefits and Deductions	Employee	Employee YTD	Employer	Employer YTD	Applicable Gross	Applicable Gross YTD
<b>Deductions before Federal Tax</b>						
MPSERS - Retirement - Pension Plus	\$9.77	\$131.95	\$78.49	\$1,059.54		
Retirement - Defined Contribution	\$6.52	\$88.00	\$3.26	\$43.98		
Retirement - Personal Healthcare Fund	\$6.52	\$88.00	\$6.52	\$88.00		
<b>Taxes</b>						
IRS Federal Income Tax	\$5.88	\$63.62	\$0.00	\$0.00		
City of Lansing Income Tax	\$1.40	\$18.49	\$0.00	\$0.00		
FICA Medicare Add'l Tax 0.9%	\$0.00	\$0.00	\$0.00	\$0.00		
FICA Medicare Tax	\$4.73	\$63.78	\$4.73	\$63.78		
FICA Social Security	\$20.20	\$272.70	\$20.20	\$272.70		
Michigan Income Tax	\$6.34	\$72.83	\$0.00	\$0.00		
<b>Total:</b>	<b>\$61.36</b>	<b>\$799.37</b>	<b>\$113.20</b>	<b>\$1,528.00</b>		

**Check or Direct Deposit** **5**

Number	Document Type	Bank Name	Account Type	Amount
55555555	Direct Deposit	Chase Bank	Checking	\$264.45

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A Pay Check/Stub is a document an employer provides to an employee, which outlines all wage and deduction data.

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[Summary](#) [Earnings](#) [Benefits, Deductions and Taxes](#) [Check or Direct Deposit](#)

① **Demographics**

Always check to ensure this information is accurate.

1. Banner ID
2. Name
3. Address
4. Pay Date
5. Pay Period Dates
  - The length of time for which an employee’s wages are calculated.

Payment Summary 2

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② **Payment Summary**

1. Gross Amount
  - The total amount of money earned during a pay period before deductions.
  - Hourly employees calculate gross amount by multiplying the number of hours worked by the hourly rate.
  - If employee is on salary, it is the total salary divided by a specific number of pays in year.
2. Total Personal Deductions
  - Total amount of all taxes and deductions withheld from employee’s wages during the pay period.
3. Net Pay
  - The amount of money left after all deductions have been withheld from the gross pay earned in the pay period.
4. Total Employer Contributions
  - Total amount of all taxes and deductions that the employer contributed during the pay period.

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**Earnings** 3

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3 **Earnings**

Wages paid to employee in return for labor or services.

1. Employee’s position
2. Earn Code
  - Identifies which type of earnings are being paid during pay period.
    - Example: Regular, PTO, Sick, etc.
3. Hours
  - Time submitted via timesheet or timesheet adjustment.
4. Rate
  - Hourly rate of pay per offer letter or bargaining unit contract.
5. Amount
  - Gross wages
6. Year To Date Amount
  - Total amount of wages paid during calendar year.
  - Restarts every January 1<sup>st</sup>.

**Benefits, Deductions and Taxes** 4

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4 **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.

1. Deductions before Federal Tax
  - Deductions in this category are pre-tax withholdings.
    - a. Insurance
      - Medical, Dental, Vision
    - b. Retirement
      - Michigan Public School Employee Retirement System contributions.
      - Optional Retirement Plan member contributions.
      - Voluntary contributions to a 403(b) and/or 457 plan.

④ **Benefits, Deductions, and Taxes (Continued)**

2. Taxes

- a. IRS Federal Income Tax
    - The amount required by law for employers to withhold from earned wages to pay taxes. The amount withheld depends on two items: the amount of money earned and the information provided on the Form W-4.
  - b. City of Lansing Income Tax
    - The amount required by law for employers to withhold from earned wages to pay taxes. The amount will vary based on whether or not employee lives and/or works within the city limits.
  - c. FICA Medicare Additional Tax 0.9%
    - The amount required by law for employers to withhold from earned wages greater than \$200,000.00.
  - d. FICA Medicare Tax
    - Nation’s health care program for the elderly and disabled provides hospital and medical insurance to those who qualify at age 65.
    - Based upon a percentage (1.45%) of gross income, employer matches the contribution made by employee.
  - e. FICA Social Security Tax
    - Nation’s retirement program that helps provide retirement income for elderly and pays disability benefits.
    - Based upon a percentage (6.2%) of gross income, employer matches the contribution made by the employee.
  - f. Michigan Income Tax
    - The amount required by law for employers to withhold from earned wages to pay taxes.
    - Based upon a percentage (4.25%) of gross income.
3. Deductions after Federal Tax
- Deductions in this category are post-tax withholdings.
    - a. Foundation donations
    - b. United Way donations
    - c. Member union due fees

Check or Direct Deposit **5**

Number	Document Type	Bank Name	Account Type	Amount
55555555	Direct Deposit	Chase Bank	Checking	\$264.45

⑤ **Check or Direct Deposit**

Identifies type of payment made to employee and the financial institution information.

*If you have questions regarding your pay check/stub, please contact the Payroll Department at [FS-Payroll@lcc.edu](mailto:FS-Payroll@lcc.edu) or Extension 1799.*