

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 Biweekly		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.					
HOURS AND EARNINGS -----Current Pay Period----- Description Rate Hours Earnings Regular 30.280 67.500 2043.93 Sick 7.500 227.10			LEAVE BALANCES -----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		
DEDUCTIONS 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			DIRECT DEPOSIT DISTRIBUTION Type Acct. Num. Amount CHECK 1200.00 CHECK 228.34		
TOTAL Description Current YTD Gross 2271.03 55468.14 Taxes 373.47 9210.89 Deduct 469.22 Net Pay 1428.34					

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- 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/>