



An Introduction to Getting Paid by New York State

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|---------------------------------------|--|---|--|----------------------|
| PAYROLL ACCOUNT | SERIES B July 18, 2001 | State of New York DEPARTMENT OF TAXATION AND FINANCE - DIVISION OF THE TREASURY FLEET BANK | Check No. 04669871 | 51-44 119 |
| | KNOW YOUR ENDORSER | | | |
| | PAY TO THE ORDER OF | JANE EMPLOYEE | | \$*****643.73 |
| | EXACTLY | SIX HUNDRED FORTY-THREE AND 73/100 DOLLARS**** | | |
| | <i>H. Carl McCall</i> H. Carl McCall, State Comptroller | SAMPLE | <i>Arthur J. Roth</i> Arthur J. Roth, Comm. of Taxation and Finance | |
| ⑈046698718⑈ ⑆021300705⑆ 710 00 361 2⑈ | | | | |

How to Understand your Payroll Documents

Produced by the Office of the State Comptroller

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.

| | |
|--|--|
| 1 State of New York Division of the Treasury PO Box 7002 Albany, New York 12225 | MAILDROP 02000 04669871 JANE EMPLOYEE 90 STATE ST ALBANY, NY 12210 |
|--|--|

| October 25, 2000 Deposited in the Account(s) of JOHN Q PUBLIC | 2 Advice No. 06041220 | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|----------------|---------|-----------|----------|------------|--------|--|---|---|----------------|--------------|--|--|---------------|--|-------------------|--|-------------------|--------|---------|--|--------------|---------------|
| Direct Deposit Distribution | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Transit #</th> <th>Account Type</th> <th>Account Number</th> <th>Deposit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">022000020</td> <td style="text-align: center;">Checking</td> <td style="text-align: center;">1234567890</td> <td style="text-align: center;">762.07</td> </tr> <tr> <td></td> <td style="font-size: small;">identifies the financial institution to which the deposit is made</td> <td style="font-size: small;">type of account, e.g. checking or savings</td> <td style="font-size: small;">your account #</td> </tr> <tr> <td colspan="3">Total</td> <td style="text-align: center;">762.07</td> </tr> </tbody> </table> | Transit # | Account Type | Account Number | Deposit | 022000020 | Checking | 1234567890 | 762.07 | | identifies the financial institution to which the deposit is made | type of account, e.g. checking or savings | your account # | Total | | | 762.07 | NON-NEGOTIABLE <table border="1"> <thead> <tr> <th colspan="2">NET DISTRIBUTIONS</th> </tr> </thead> <tbody> <tr> <td>Advice # 06041220</td> <td style="text-align: right;">762.07</td> </tr> <tr> <td>Check #</td> <td></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">762.07</td> </tr> </tbody> </table> | NET DISTRIBUTIONS | | Advice # 06041220 | 762.07 | Check # | | Total | 762.07 |
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| Total | 762.07 | | | | | | | | | | | | | | | | | | | | | | | | |

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 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.

| | | | | | |
|--|---------------------------|--|-------------------------------|-------------------------------|---------------------|
| H. Carl McCall New York State Comptroller | | JANE EMPLOYEE SSN 111-11-1111 | | Total Gross Fed Taxable Gross | |
| | | | | Current | 1,000.78 894.14 |
| | | | | YTD | 21,405.05 19,348.53 |
| Check # 04669871 | Pay Start Date 09/28/2000 | Negotiating Unit 02 | Net Pay 643.73 | | |
| Check Date 10/25/2000 | Pay End Date 10/11/2000 | Retirement System ERS | | | |
| Department ID 02000 | Employee ID 111111111 | Pay Rate 26,092.00 | | | |
| EARNINGS | | TAX DATA | | | |
| | Current | YTD | Federal | State | NYC Yonkers |
| | Hrs/Days Earnings | Hrs/Days Earnings | | | |
| Regular Pay Salary Employee | 1,000.78 | 21,405.05 | | | |
| | | | Marital Status S | S | |
| | | | Allowances 1 | 1 | |
| | | | Add. Amt. | | |
| | | | TAXES | | |
| | | | Current | YTD | |
| | | | Fed Withholding 102.68 | 2,241.72 | |
| | | | Medicare 15.80 | 293.54 | |
| | | | Social Security 59.01 | 1,255.12 | |
| | | | NY Withholding 28.47 | 612.31 | |
| BEFORE TAX DEDUCTIONS | | AFTER TAX DEDUCTIONS | | | |
| | Current | YTD | Current | YTD | |
| Deferred Comp | 27.65 | 253.33 | Civil Service Employees Assoc | 12.63 | 277.86 |
| Regular Before Tax Health | 48.97 | 1,159.11 | CSEA Accident/Health Ins | 9.04 | 198.88 |
| ERS Retirement Before Tax | 30.02 | 642.06 | Jardine CSEA Perm Life | 19.78 | 435.16 |
| | | | SEFA of Northeastern NY | 5.00 | 110.00 |
| | | | ERS Loans | | 710.40 |

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Heading - identifies the employee by name and social security number

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.

Employee ID- numeric code used to identify an employee in the payroll system. For most employees, it will be the same as their social security number.

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.*

A Message From State Comptroller H. Carl McCall



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.

Sincerely,

A handwritten signature in black ink that reads "H. Carl McCall". The signature is written in a cursive, flowing style.

H. Carl McCall
State Comptroller

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.

To enroll, contact your agency Human Resources or Payroll Office.



www.osc.state.ny.us.us