

An Introduction to Getting Paid by New York State

How to Understand Your Payroll Documents
Produced by the Office of the State Comptroller



A Message From Comptroller Thomas P. DiNapoli

Welcome to your new position in State government or with the State University or City University of New York! 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 career.

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.

For more information, check these websites or contact your agency Human Resources or Payroll Office.



www.osc.state.ny.us

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 eight 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. 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.

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MAILDROP

Your Agency Address

98765432 D 02000 D0000001 58500

JOHN Q. PUBLIC
123 Main St
ANYTOWN, NY 12345

2. Direct Deposit Advice

May 24, 2007

Advice No. 98765432

Deposited in the Account(s) of JOHN Q. PUBLIC

| Transit # | Account Type | Account Number | Deposit |
|------------------------|---------------------|----------------|--------------------|
| 021383463 221375378 | Savings Checking | | 300.00 1,411.34 |
| Total | | | 1,711.34 |

identifies the financial institution to which the deposit is made

type of account, (e.g. checking or savings)

amount deposited

2

NON-NEGOTIABLE

| NET DISTRIBUTIONS | |
|-------------------|----------|
| Advice # 98765432 | 1,711.34 |
| Check # | |
| Total | 1,711.34 |

Direct Deposit electronically transfers wages and salary into your bank account. Contact your Payroll Office to take advantage of this fast, convenient and secure 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 Pay Stub Description - The stub provides details about your current and year-to-date pay. Each section is described below.

| | | | | | |
|---|-----------------------------|-------------------------|----------------------------|----------------------------------|------------------------------------|
| Thomas P. DiNapoli State Comptroller | | JOHN Q. PUBLIC | | Total Gross Fed Taxable Gross | |
| | | | | Current | 2,582.20 2,415.31 |
| | | | | YTD | 33,911.16 31,896.26 |
| Advice # 98765432 | Pay Start Date 04/26/2007 | Negotiating Unit 05 | Net Pay 1,711.34 | | |
| Advice Date 05/24/2007 | Pay End Date 05/09/2007 | Retirement System ERS | | | |
| Department ID 02000 | | | | Pay Rate | 50,987.00 |
| EARNINGS | | Current | YTD | TAX DATA | |
| | Hrs/Days | Earnings | Hrs/Days | Earnings | Federal State NYC Yonkers |
| Regular Pay Salary Employee | | 1,950.30 | | 21,250.66 | |
| Geographic Pay | | 172.13 | | 1,897.19 | |
| Inconvenience Pay - Full | | 21.04 | | 231.92 | |
| Shift Differential | | 267.76 | | 2,951.20 | |
| OT Meals \$5.50 - MAN CON/PEF | 1.00 | 5.50 | 34.00 | 187.00 | |
| OT for Annals (04/20-04/20) | 3.50 | 185.47 | 132.50 | 6,199.65 | |
| Holiday Pay 1.5 | | | 2.00 | 716.14 | |
| Holiday Pay | | | 2.00 | 477.42 | |
| | | | | TAXES | |
| | | | | Current | YTD |
| | | | | Fed Withholding | 286.62 4,263.53 |
| | | | | Medicare | 36.15 477.17 |
| | | | | Social Security | 154.55 2,040.30 |
| | | | | NY Withholding | 135.78 1,869.60 |
| | | | | | |
| BEFORE TAX DEDUCTIONS | | Current | YTD | AFTER TAX DEDUCTIONS | |
| | | | | Current | YTD |
| ERS Retirement Before Tax | | 77.30 | 1,011.73 | SEFA of Broome/Chenango/Tioga | 10.00 110.00 |
| Regular Before Tax Health | | 89.59 | 910.65 | Disability Insurance PEF | 24.61 270.71 |
| Special Before Tax Health Adj | | | 92.54 | Life Insurance PEF | 21.82 240.02 |
| | | | | PEF Long Term Disability | 12.74 138.22 |
| | | | | Public Employees Federation | 21.70 236.94 |

Heading : identifies the employee by name.

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. This amount equals the amount of the check received or direct deposit(s) made.

Department ID : the 5-digit agency or facility code.

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 additional withholding amounts 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 the Employees Retirement System. In those cases, the benefit will be listed with no amount.