

## **How to Read your Paycheck (for Full-Time Faculty)** **By Patricia Dudley. College of Alameda**

It pays (really!) to check your paycheck and make sure that you are receiving the money you think you should. The information below applies to full-time faculty; my apologies that there is not enough space to describe part-time pay also.

When full-time faculty are hired, they are asked if they want 10 payments or 12. You are generally hired for a 10 month contract (the 10 payments), but it is convenient to get checks every month, so your pay can be divided up and disbursed every month. For those who chose the 12 month option, an exception occurs in the summer months, when you receive two checks at the end of June, and nothing at the end of July.

The first thing you should check is the "grade" and "step" listed at the top of your paycheck, in the center (1). Your salary grade should range from 001-005, equivalent to columns A-E in the contract, and your step will range from 1-25. Read the contract carefully to make sure you are started at the correct grade and step. You have a very small window of time when you first start when you can complain and hopefully get an adjusted the grade/step. The column does not change frequently, but once a year your step should increase. The PFT contract includes ways you can advance your column – you should take advantage of this if you are not in column E (Grade 005).

The second section (2) on the page contains identifying data; check to make sure it is correct.

The third section (3) contains your yearly wage, divided by either 10 or 12, depending on how frequently you have chosen to be paid. Required taxes are noted at the end of this section. State employees do not pay into social security, so you will see that there is no deduction for that. You are required to pay into Medicare (Fed MED/EE).

Section 4 (4) starts with before–tax deductions. These are subtracted from your monthly pay before you are assessed for your tax rate. You can save a surprising amount in taxes by taking these pre-tax deductions. On the example paycheck, "Flexible Spending – Healthcare" is for a pre-tax deduction that is put into an (no interest) account and paid back to you for health-related expenses. STRS Defined Benefit is the state retirement plan. The next part of section 4 is after-tax deductions. You have paid your taxes already, and these things come out from that amount. "LTD" means long term disability. Peralta Fed Teachers Dues are different from Peralta Fed Teachers Fees. Dues means you are a member of the union; fees means you are not. Everyone in the "bargaining unit" (all faculty) are required to pay either dues or fees, as all faculty are equally represented by the union. The final part of this section is what the employer pays – it does not come out of your check. These are obligatory expenses that PCCD pays on your behalf. They are regulated by law or the PFT contract. Your health and dental insurance premiums, life and disability premiums and the Employee Assistance Program are listed here.

Section 5 (5) summaries your expenditures for this check and lists totals for the year. Compare your end of the year W-2 form to these amounts. The difference in the "Total Gross" and the "Fed Taxable Gross" is the amount from the first part of section 4 (the pre-tax deductions) subtracted from the earnings. These totals are for the January to December year, not the Peralta fiscal year.

Section 6 (6) refers to sick and vacation time. Faculty does not receive vacation hours as classified employees do. 80 hours of sick time is given to you once a year, and if you use it, it is taken in 8 hours/per day increments. The time is structured to give you two weeks of sick time (40 hours per week/8 hours per day = 80 hours); that is why if you call in sick for the day, you are charged the day rate (8 hours).

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This basic information is intended only to give you some guidance as to whether or not there are serious errors on your paycheck. If you need further explanations, please check with your campus PFT representative.

Peralta Community College District  
 333 East 8th Street  
 Oakland, CA 94606

(1)

Sal Plan: PFTF  
 Sal Grade: 005  
 Step: 24

Pay Group: P10-10 Month Faculty  
 Pay Begin Date: 01/01/2010  
 Pay End Date: 01/31/2010

Business Unit: PCCD1  
 Advice #: [REDACTED]  
 Advice Date: 01/29/20

(2)

|            |                              |                        |          |
|------------|------------------------------|------------------------|----------|
| [REDACTED] | Employee ID: [REDACTED]      | TAX DATA: Federal      | CA State |
| [REDACTED] | Department: [REDACTED]       | Marital Status: Single | Married  |
| [REDACTED] | Location: [REDACTED]         | Allowances: 10         | 0        |
| [REDACTED] | Job Title: [REDACTED]        | Addl. Pct.:            |          |
| [REDACTED] | Pay Rate: [REDACTED] Monthly | Addl. Amt.:            |          |

(3)

| HOURS AND EARNINGS |      |         |          |       | TAXES    |                 |         |        |
|--------------------|------|---------|----------|-------|----------|-----------------|---------|--------|
| Description        | Rate | Current |          | YTD   |          | Description     | Current | YTD    |
|                    |      | Hours   | Earnings | Hours | Earnings |                 |         |        |
| Regular            |      |         |          | 63.00 |          | Fed Withholding | 694.90  | 694.90 |
|                    |      |         |          |       |          | Fed MED/EE      | 118.80  | 118.80 |
|                    |      |         |          |       |          | CA Withholding  | 279.90  | 279.90 |

(4)

| Total:                         |            | 8,280.24   | 63.00                       | 8,280.24 | Total: | 1,093.60                       | 1,093.60 |        |
|--------------------------------|------------|------------|-----------------------------|----------|--------|--------------------------------|----------|--------|
| BEFORE-TAX DEDUCTIONS          |            |            | AFTER-TAX DEDUCTIONS        |          |        | EMPLOYER PAID BENEFITS         |          |        |
| Description                    | Current    | YTD        | Description                 | Current  | YTD    | Description                    | Current  | YTD    |
| Flexible Spending - Healthcare | [REDACTED] | [REDACTED] | Alameda Faculty Senate      | 2.00     | 2.00   | Core Source Medical - Academic | 535.22   | 535.22 |
| STRS Defined Benefit           | 794.90     | 794.90     | LTD Gross Up Deduction      | 26.91    | 26.91  | Delta Dental - Academic        | 65.04    | 65.04  |
|                                |            |            | Peralta Fed Teachers Dues   | 123.62   | 123.62 | Hartford Life - Academic       | 29.50    | 29.50  |
|                                |            |            | Political Action Comm (PFT) | 5.00     | 5.00   | Hartford Life - Academic*      | 33.00    | 33.00  |
|                                |            |            |                             |          |        | Hartford AD & D - Academic     | 2.00     | 2.00   |
|                                |            |            |                             |          |        | EAP                            | 2.24     | 2.24   |

(5)

| Total:      | 914.90     | 914.90            | Total:     | 157.53      | 157.53     | * Taxable        |            |            |            |
|-------------|------------|-------------------|------------|-------------|------------|------------------|------------|------------|------------|
| TOTAL GROSS |            | FED TAXABLE GROSS |            | TOTAL TAXES |            | TOTAL DEDUCTIONS |            | NET PAY    |            |
| Current:    | [REDACTED] | [REDACTED]        | [REDACTED] | [REDACTED]  | [REDACTED] | [REDACTED]       | [REDACTED] | [REDACTED] | [REDACTED] |
| YTD:        | [REDACTED] | [REDACTED]        | [REDACTED] | [REDACTED]  | [REDACTED] | [REDACTED]       | [REDACTED] | [REDACTED] | [REDACTED] |

(6)

| VAC HOURS      | YTD | SICK HOURS     | YTD   | VCO HOURS      | YTD | FHL HOURS      | YTD | NET PAY DISTRIBUTION |            |
|----------------|-----|----------------|-------|----------------|-----|----------------|-----|----------------------|------------|
| Start Balance: | 0.0 | Start Balance: | 651.8 | Start Balance: | 0.0 | Start Balance: | 0.0 | [REDACTED]           | [REDACTED] |
| + Earned:      |     | + Earned:      | 80.0  | + Earned:      |     | + Earned:      |     | [REDACTED]           | [REDACTED] |
| - Taken:       |     | - Taken:       | 8.0   | - Taken:       |     | - Taken:       |     | [REDACTED]           | [REDACTED] |
| + Adjustments: |     | + Adjustments: |       | + Adjustments: |     | + Adjustments: |     | [REDACTED]           | [REDACTED] |
| End Balance:   | 0.0 | End Balance:   | 723.8 | End Balance:   | 0.0 | End Balance:   | 0.0 | Total:               | [REDACTED] |

Peralta Full-Time Faculty Plan

MESSAGE: