

Understanding Your Paycheck Statement

Check Detail Information

Check Date - the date the wages are paid on (every other Thursday)

Check Number - a number assigned by the system for tracking purposes

Check Type - this should always state regular, meaning it is a normal payroll check

Gross Wages - the total of your check before any deductions are taken. If you are hourly, this is your hourly rate multiplied by total hours worked; if you prorate or are a contracted staff member, this is your total bi-weekly pay. (Contract/Salary amount divided by the number of times you are paid a year (26/21))

Net Amount - The amount going into your “net pay” bank account is the check amount that is left after all other deductions.

Check Detail Information

Check Date: 04/03/2025	Gross Wages: 1,049.77
Check Number: 900333242	Net Amount: 867.45
Check Type: Regular	

Taxable Wage Information Section Explained:

Gross Wages - the total of your check before any deductions are taken. If you are hourly, this is your hourly rate multiplied by total hours worked; if you prorate or are a contracted staff member, this is your total bi-weekly pay. (Contract amount divided by the number of times you are paid a year (26/21))

Minus Deductions that Decrease Tax - these are pre-tax deductions, for example, insurance and retirement.

Plus Taxable Benefits - imputed income, also known as the taxable life insurance, charged annually per the IRS regulations

Taxable Gross Wages - the gross wages minus the deductions that decrease tax are your taxable wages. [Click here](#) for information on how to adjust your tax withholdings

YTD Taxable Gross Wages - Your Calendar Year to Date Total Wages Paid

Taxable Wage Information

	Federal	State	FICA	Medicare
Gross Wages:	1,049.77	1,049.77	1,049.77	1,049.77
Minus Deductions that Decrease Tax:	72.96	72.96		
Plus Taxable Benefits:				
Taxable Gross Wages:	976.81	976.81	1,049.77	1,049.77
YTD Taxable Gross Wages:	6,025.02	6,025.02	6,475.03	6,475.03

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Explanation of Deduction and Benefit Section

Deductions are the amounts you are paying as the employee (what is being deducted from your check).

Benefits are what CFSD is paying on your behalf as a benefit. Below is an example of many different deductions or benefits you may see on your pay statement.

Deductions					Benefits				
--Decrease Tax--					-----Taxable-----				
Description	Amount	Fed	St	F/M	Description	Amount	Fed	St	F/M
Add Federal Tax	75.88				Disability	14.47			
American Funds	200.00	Y	Y		FICA	222.27			
Basic Life Ins	3.04				Health Savings	96.45			
Checking #1	170.00				Life Insurance	0.61			
Federal Tax	362.99				Medical Family	702.50			
FICA	222.27				Medicare	51.98			
Health Savings	240.55	Y	Y	Y	WRS Non-Teacher	272.93			
Life Ins-Addtl	9.12				Total:	1,361.21			
Life-Spouse/Dep	1.60								
Medical Family	101.50	Y	Y	Y					
Medicare	51.98								
MISC									
Savings #1	50.00								
Savings #2	245.00								
Savings #3	50.00								
Savings #4	392.00								
WI Add Tax	50.00								
WI Post Tax	100.00								
WI State Tax	153.14								
WRS Non-Teacher	272.93	Y	Y						
Total:	2,752.00								

Deduction Codes Explained:

Add Federal Tax - additional federal tax the individual requests to have withheld on their W 4 form [Click here](#) for information on how to adjust your tax withholdings

American Funds - a pre-tax post-employment/retirement savings option

Basic Life Ins - basic life insurance plan

Checking #1- is an additional checking account that the employee is putting money into

Federal Tax - Federal Tax [Click here](#) for information on how to adjust your tax withholdings

FICA - Social Security Tax

Health Savings - The employee's HSA contribution to their HSA account

Life Ins-Addtl - Additional unit(s) of life insurance

Life-Spouse/Dep - Spouse and Dependent life insurance coverage

Medical Family - Health Insurance Premiums

Medicare - Medicare tax

Misc - this code is not normally used and would only be used for miscellaneous fees

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Savings # 1-4 - Additional savings accounts. The employee is directing funds to anyone who can set up additional funds to save for things through their financial institution.

WI Add Tax - Additional State Tax being withheld at the request of the employee as indicated on their state W4 form [Click here](#) for information on how to adjust your tax withholdings

WI Post Tax - The employee is participating in the Wisconsin Deferred Compensation Post-Tax savings plan. A pre-tax plan is also offered through Wisconsin Deferred Compensation.

[Enrolling in Wisconsin Deferred Compensation](#)

WI State Tax - State Tax Withholding [Click here](#) for information on how to adjust your tax withholdings

WRS Non-Teacher - Wisconsin Retirement System Withholdings

Benefit Codes Explained: *(Benefits CFSD pays on your behalf)*

Disability - Long-Term Disability Insurance Premium

FICA - Social Security Tax that CFSD pays on your behalf

Health Savings - the contribution that CFSD makes to your HSA account at Northwestern Bank

Life Insurance - the portion of the life insurance that CFSD pays on your behalf

Medical Family - the portion of the health insurance that CFSD pays for you to have the insurance

Medicare - medicare Tax that CFSD pays on your behalf

Post - Post-Employment Benefits for certified staff hired before 2009 that CFSD pays on your behalf for your post-employment benefits

MidAmerica - the Post Employment Benefit paid to certified staff hired after 2009, MidAmerica accounts by CFSD each year in June.

WRS Non-Teacher - the half of the WRS that CFSD pays on your behalf

Explanation of Pay for Contracted Staff

The contract pay should be your annual contract divided by 26 or 21 checks a year depending on the option you selected.

Description - is the pay code you were working under or are being paid under. Your contract pay is the contracted amount divided over the 26 or 21 checks in the year you chose to be paid over. Athletics, subbing, co-curriculars etc, will show up here accordingly.

Factor/Hours - is the number of times you are being paid that rate.

Current - is the factor/hours multiplied by the rate.

YTD- year to date is the total amount paid so far this calendar year

Retire Hours - the number of WRS hours that you are being credited for this is your calendar-scheduled hours divided by the number of pay periods we are crediting the hours over. (September - December and January - the first check in June)

Period End - the last day of the pay period. Our pay periods run Monday through Sunday for the prior two weeks.

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Pays					
Description	Rate	Factor/Hours	Amount	Retire Hours	Period End
CONTRACT PAY	2,423.08	1.00	2,423.08	70.67	03/02/2025
HS GYMNASTICS	15.00	5.00	75.00	5.00	03/02/2025
HS MENS B-BALL	15.00	2.25	33.75	2.25	03/02/2025
HS WOMENS B-BAL	15.00	3.25	48.75	3.25	03/02/2025
MS BOYS SWIM	15.00	1.50	22.50	1.50	03/02/2025
Substitute Pay	28.50	1.00	28.50	1.00	03/02/2025
Total:			2,631.58	83.67	

Explanation for Support Staff Who Do Not Prorate

The **pays** section for hourly staff who do not prorate will show your Hourly Pay and any other types of pay for example overtime or longevity. The rate multiplied by the factor/hours equal your current gross pay, and the YTD (year-to-date) will show your total gross wages earned. The retirement hours are the hours you are being credited for your retirement hours.

*Remember 1,904 hours equals one year of WRS service.

Description - is the pay code you were working under or are being paid under. Your contract pay is the contracted amount divided over the 26 or 21 checks in the year you chose to be paid over. Athletics, subbing, co-curriculars etc... will show up here accordingly.

Factor/Hours - is the number of times you are being paid that rate.

Current - is the factor/hours multiplied by the rate.

YTD- year to date is the total amount paid so far this calendar year

Retire Hours - the number of WRS hours that you are being credited for this is your calendar-scheduled hours divided by the number of pay periods we are crediting the hours over. (September - December and January - the first check in June)

Period End - the last day of the pay period. Our pay periods run Monday through Sunday for the prior two weeks.

Pays						
Description	Rate	Factor/Hours	Current	YTD	Retire Hours	Period End
HOURLY PAY	17.90	80.00	1,432.00	7,240.55	80.00	03/30/2025
LONGEVITY				247.38		
Total:			1,432.00	7,487.93	80.00	

Explanation of Pays for Support Staff Who DO Prorate [Click here](#) to learn how proration works.

The **pays** section for prorated staff will show a Salary amount. This is the amount calculated for your bi-weekly pay, your total predicted wages for the year divided over 26 checks. The Hourly pay indicates if you worked more than the predicted/scheduled hours that pay period, and the unpaid hours indicate if you worked fewer than the predicted/scheduled hours.

Description - is the pay code you were working under or are being paid under

Factor/Hours - is the number of times you are being paid that rate.

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Current - is the factor/hours multiplied by the rate.

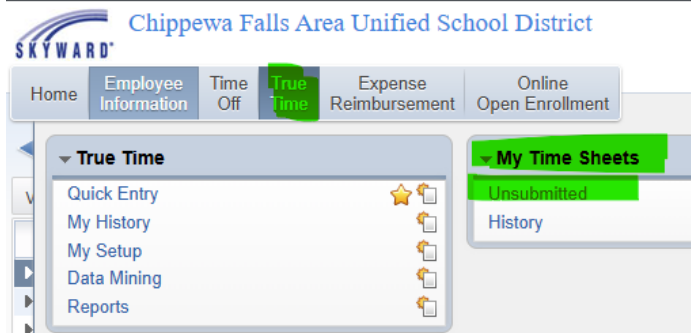
YTD- year to date is the total amount paid so far this calendar year

Retire Hours - the number of WRS hours that you are being credited for the salary, this is the estimated total for September - December or January through the first check in June, divided by the pay periods in that time frame. *Remember, 1,904 hours equals one year of WRS service.

Period End - the last day of the pay period. Our pay periods run Monday through Sunday for the prior two weeks.

Pays						
Description	Rate	Factor/Hours	Current	YTD	Retire Hours	Period End
HOURLY PAY				152.72		
SALARY	1,064.09	1.00	1,064.09	7,448.63	67.17	03/30/2025
UNPAID HOURS	19.09	-0.75	-14.32	-1,126.32	-0.75	03/30/2025
Total:			1,049.77	6,475.03	66.42	

You can go to your True Time Button, then to My Time Sheets, then to History to review your timesheets for the pay period to verify the overages (hourly pay) or the deficit (unpaid hours).



- [Click here](#) to learn about how proration works.
- [View Paycheck Stub](#)
- [Click here](#) for information on how to adjust your tax withholdings