COMMON W-2 QUESTIONS

1. **What are the paycheck dates covered by W-2's?**
W-2's cover a full calendar year for all paychecks with a pay date within that calendar year. Any paycheck paid from 1/1/xx - 12/31/xx will be covered by that year's W-2. Some of the dates paid could be worked in the previous calendar year.

2. **Will I receive separate W-2s for my position as an SEA and MSCR?**
No. MMSD and MSCR are not separate entities. One W-2, issued from MMSD covers everything the employee is paid for through payroll. This includes TERP, MSCR, LTE, Coaching, etc.
The WRS pension payments come from a third party, which is ETF. They will send you any necessary tax information.

Form W-2 Questions

3. **Why are my Federal/State taxable wages in Box 1 different from my Social Security/Medicare wages in Box 3?**
The amount of the employee contribution (Box 14) to the Wisconsin Retirement System is taken on a pre-tax basis and reduces your federal and state wages. Federal and state wages are also reduced when an employee contributes money to a 403(b) plan. Contributions to a pre-tax 403(b) plan reduce federal and state taxable wages but not Social Security and Medicare. You'll find the amount contributed to a 403(b) plan in Box 12E.

4. **When I add up all my earnings on my paycheck it doesn't equal the earnings in Box 1 on my W-2.**
You are figuring your gross pay when you add up all of your earnings on your paycheck. Gross pay and taxable pay are two different things. Some items that would be included in gross pay but are NOT included in taxable pay are:

   a. pre-tax WRS contributions,
   b. health, dental and vision insurance premiums paid on a pretax basis,
   c. medical flexible spending deductions,
   d. dependent care flexible spending deductions, and
   e. 403(b) retirement plan contribution amounts.

   Group Term Life insurance, the amount listed in Box 12C, is not cash earnings but is considered part of your taxable income.

5. **What is the information in Box 10?**
If you choose to have pretax amounts withheld from your check for dependent care expenses, the amount is in this box.

6. **What is the information in Box 12?**
You may need this information to complete your tax return. Your W-2 has a list explaining each of the codes shown in Box 12.

   a. **C -** An employee's taxable benefit for Group Term Life insurance over $50,000. This is considered taxable income based on the amount of Group Term Life insurance coverage an employee has. Not every employee with life insurance through the district will have an amount in this box. The amount is already included as part your taxable wages in Boxes 1, 3, and 5.
   b. **E -** Contributions to a 403(b) retirement plan.

c. **M -** Uncollected social security tax on taxable cost of group-term life insurance over $50,000 (for former employees or retirees of the district).
d. **N -** Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (for former employees or retirees of the district).
e. **BB -** Roth contributions to a 403(b) retirement plan.
f. **DD -** Reports the cost of health insurance provided by the District. This coverage amount is not taxable to the employee but is reported on Form W-2 for information to the employee.

7. **Why is the Box 13 Retirement Plan box checked on my W-2?**
   a. This box is checked if you contribute to a 403(b) plan or if you are an active member of the Wisconsin Retirement System.

8. **What is the information in Box 14?**
   a. 14Y - WRS - The dollar amount in Box 14 represents your contribution to the Wisconsin Retirement System. The amount in this box is not reported to the IRS and is for informational purposes only.
   b. 14T - Taxable Tuition - If MMSD paid more than $5,250 in tuition on your behalf, the amount is taxable and is included in the income amount reported in Box 1.
   c. 14R - Overtime Premium- This dollar amount reports the qualified overtime compensation for hourly employees that earned overtime through FSLA. This is new as of July 2025 and expected to extend through 2028. For tax year 2026 and beyond, the overtime will be reported in Box 12 using the new code “TT”.

How to Access W-2

9. **Do you need to reprint your W-2? Login to our Employee Access site for current employees and Community Access for separated employees.** (ESS is no longer used and Employee Access replaces it)
   Start with this document> Employee Guide to Employee Access and Community Access
   a. Tax documents are available on the first screen when logging in, and
   b. When in either version of the software, look for My Pay and then Pay & Tax Information.
   c. Find Tax documents and then select the appropriate year in the Year field. Most recent year defaults.
   d. Select the PDF
   e. Print, email, or save as needed.

10. **Choose to receive future W-2 forms electronically.**
    a. Navigate to Employee Access (not able to do this on Community Access)
    b. My Pay
    c. Pay & Tax Information
    d. Tax Form Delivery
    e. Click the pencil icon
    f. Make the selection and submit.
    g. Remember this stays in effect until you email Payroll and request otherwise.

11. **Use Employee Access to update your W4 for State or Federal taxes at any time throughout the year.**

COMMON W-2 QUESTIONS

Salary Comparison to W-2

12. The salary on my contract does not match the W-2.

The W-2 is for a full calendar year and the salary paid to teachers, administrators, professional-instructional and non-union professionals is based on a fiscal year starting on July 1 - June 30. This is two calendar years and would be covered by two different W-2.

The W-2 would cover January - June of one contract year when a lower salary was earned and then July - December for the next contract year when a higher salary is earned.

Each fiscal year, there is movement on the respective salary tables and there may be a Board of Education cost of living salary table increase.

13. Where can I find how much I was paid and compare it to my W-2?

Review your last pay stub of the calendar year. This can be found on Employee Access. In this example the employee has various pre-tax deductions such as insurance and WRS.

W-2, box 1:

With Employee's
l.

1 Wages, tips, other comp.
81552.32

Last Pay Stub of the Calendar Year:

Advice Totals		
Type	Current	YTD
Gross Pay	3,392.40	88,435.36
Taxable Pay	3,124.26	81,552.32
Deductions	1,280.54	33,289.00
Net Pay	2,100.64	54,862.56

W-2, boxes 3 & 5:

3 Social security wages
87678.82

5 Medicare wages and tips
87678.82

Last Pay Stub; subtract Pre-Tax deductions from gross

Deductions	Current	YTD
Pre-Tax Deductions:		
HEALTH	27.79	628.86
VISION	3.31	79.44
DENTAL	2.05	48.24

Wisconsin Retirement System (WRS)

14. Is the amount in box 1 or 3 the amount I should use as one of my three highest years of pay for WRS pension calculations?

No. W-2 is based on the calendar year and WRS is not. Additionally, the employee's entire gross earnings are reported to WRS and the W-2 does not display that amount. Remember there are pre-tax deductions that reduce the earnings the employee pays taxes on.

15. I'm receiving a pension and working for MMSD part time. Is my pension on the MMSD W-2?

No. The WRS pension payments come from a third party, which is ETF. They will send you any necessary tax information.

If you receive TERP payments (some qualified, retired teachers) and are working for MMSD, everything is on one combined W-2.

COMMON W-2 QUESTIONS

Questions on your W-2? Email payroll@madison.k12.wi.us