

## DTA Pay Stub Audit Guide (with percentages & calculations)\*

This audit guide was created to help every Certificated member, working in Davis Joint Unified School District, to understand their pay stub\*\* and calculate the amounts which appear on your stub. We highly recommend that you confirm your September check amounts at the beginning of each school year and periodically throughout the year.

\* Some percentages/calculations will vary by calendar year.

\*\*...actually a pay warrant, which is a payment backed by the state of California. If your bank/financial institution puts a hold on this check, you can lawfully request that they waive their hold for this warrant.

[Fiscal/Payroll Services video link](#) (highly recommended to watch first)

DAVIS JOINT UNIFIED						Statement of Earnings and Deductions		
A Pay Site 0000		NO SITE		B Retirement Code 01		Period Ending 09/30/19		
Employee Name [REDACTED]				Soc. Sec. No. XXX-XX-[REDACTED]		Warrant No. 01735638		Warrant Date 09/30/19
	Normal Gross	Reductions	Additions	Other	Gross			
Current	7,633.90	0.00	0.00	246.00	C	7,879.90		
YTD	***	***	***	***	D	57,158.85		
	E Retirement	F Tax Shelter Annuities	G Earned Income Credit	H Non-Taxable	I Taxable Gross			
Current	782.47	0.00	0.00	1,161.14	6,718.76			
YTD	5,828.29	0.00	0.00	8,036.54	49,122.31			
	J Federal Tax	K State Tax	L FICA/Medicare	M Vol. Deds	N SDI/Survivor Benefit	O NET PAY		
Current	1,063.34	398.04	108.77	1,335.94	0.00	4,191.34		
YTD	7,395.32	2,640.05	796.06	857.14	0.00	39,641.99		
	Vacation Balance	Sick Leave Balance	Personal Business	Family Non-Deduct	Federal Exempt Marit		State Exempt Marit	
	0.000	8.000			00 / 5		00 / 5	
BALANCES ARE FOR THE END OF PRIOR MONTH						Per W-4 completed by Employee		
Voluntary Deductions and Annuities								
Code	Amount	Code	Amount	Type	Unit	No. of Units	Rate	Earnings
EMPLOYEE		EMPLOYER						
CTA DUES	91.60	SECT125	5.94	NML	M			7,633.90
PERS125	378.67	PERS125	519.37	PROF	H	6.00	41.00	246.00
DUES	19.00	DENTAL	52.72					
DISABLT	41.03	125-VISN	9.98					
SUM DED	805.64							
P		Q						R
								Total Gross = \$7,879.90

Please follow the steps below to calculate each amount:

**Box:**

C - Gross pay (current gross pay)

→ Sum all Earnings (far right column) in box R

D - Gross pay (year to date gross pay)

→ Sum all current gross pay (box C) from regular and supplemental pay stubs up to that pay stub in the same calendar year

E - Retirement (CalSTRS [for most, different for prior CalPERS employees])

$$\rightarrow \text{Box E} = (\text{Total salaried earnings in Box R}) \times 0.1025 + (\text{Supplemental earnings in Box R}) \times 0.08328$$

F - Tax Sheltered Annuities (403b and 457 voluntary deduction plans):

$\rightarrow$  NO CALCULATION, this is a set amount, elected by the employee

G - Earned Income Credit (Tax benefit for low income families):

$\rightarrow$  [EIC Tax Credit Tables](#)

H - Sum of Non-taxable items:

$$\rightarrow \text{Box H} = \text{Box E} + \text{Box F} + \text{Box G} + \text{EMPLOYEE PERS125}$$

I - Taxable Gross (gross wage subject to income tax):

$$\rightarrow \text{Box I} = \text{Box C} - \text{Box H}$$

J - Federal Tax (DJUSD Federal tax is automatically calculated in Payroll's computer software):

$\rightarrow$  [Marginal Tax Rate Explanation](#) (explains how to calculate marginal tax rates)

$\rightarrow$  [2023 Federal Tax Brackets](#)

$\rightarrow$  [Federal & State Tax Estimator](#) (less exact, plug-in, & calculate)

K - State Tax (DJUSD State tax is automatically calculated in Payroll's computer software):

$\rightarrow$  [Marginal Tax Rate Explanation](#) (explains how to calculate marginal tax rates)

$\rightarrow$  [CA Tax Brackets](#)

$\rightarrow$  [Federal & State Tax Estimator](#) (less exact, plug-in, & calculate)

L - FICA/Medicare (Social Security [6.2%] & Medicare [1.45%] deduction):

$\rightarrow$  Certificated/CalSTRS

$$\text{Box L} = [(\text{Box C}) - (\text{EMPLOYEE PERS125} + \text{DENTAL} + \text{VISION}) - (\text{Box F})] \times 0.0145$$

$\rightarrow$  Certificated/CalPERS

$$\text{Box L} = [(\text{Box C}) - (\text{EMPLOYEE PERS125} + \text{DENTAL} + \text{VISION}) - (\text{Box F})] \times 0.0765$$

M - Vol Deds (Voluntary Deductions):

$\rightarrow$  Sum ("add up") all of Box P items

N - SDI/Survivor Benefit (State disability insurance)

$\rightarrow$  Uncommon to have an amount >\$0

O - NET PAY (Pay after taxes and deductions, i.e. "take home pay")

$$\rightarrow \text{Box O} = \text{Box I} - \text{Box J} - \text{Box K} - \text{Box L} - (\text{Box M} - \text{EMPLOYEE PERS125}) - \text{Box N}$$

P - EMPLOYEE

CTA DUES

$\rightarrow$  Employee [60% or more]:  $(\text{NEA yearly dues} + \text{CTA yearly dues})/10$

→ Employee [ $< 60\%$ ]: ( $[see\ category]NEA\ yearly\ dues + [see\ category]CTA\ yearly\ dues$ )/10

PERS125 (healthcare, employee portion):

$(3 \times (Fall\ monthly\ premium) + 9 \times (Spring\ monthly\ premium))/10 - ((District\ medical\ contribution)/10)$

DUES (local/DTA dues):

→ Employee [60% FTE or more]:  $(DTA\ local\ yearly\ dues)/10$

→ Employee [ $< 60\%$  FTE]:  $(DTA\ local\ yearly\ dues)/10$

→ Currently \$19/mo [60% FTE or more] or \$9.50/mo [ $< 60\%$  FTE]

DISABILITY (disability insurance, opt-in): calculated individually by The Standard

SUM DED (Summer deduction): monthly deduction from September to June paychecks to fund Summer refund to continue regular pay for July and August paychecks

→ If all 10 months are the same amount, *multiply by 10, then divide by 2 to determine your July or August SUMREF*

SUMREF (Summer refund): exact monthly payout [no deduction, no taxes] in July and August for Summer deduction taken throughout 10 months of the work year

R - Payment Detail (by pay-type, or type of work completed)

- ADD FIT (Additional Federal Income Tax withholding)
- ADD SIT (Additional State Income Tax withholding)
- AMFIDINS (American Fidelity Insurance)
- ARR (Arrears)
- BEN (Cash in-lieu for benefits)
- COA (Coach)
- DCK (Pay dock)
- DPHD (Department head stipends)
- DIF (Differential pay)
- EXD (Extra duty pay)
- HOME (Home instruction)
- HRLY (Hourly)
- MNTR (Mentor for induction)
- NML (Normal contract pay... normal monthly gross earnings, minus voluntary deductions for Summer pay [for payment over 12 months])
- ONML (Overnormal contract pay)
- OT (Overtime)
- OTP (One time pay)
- PHD (PHD stipend)
- PHNE (Cell phone stipend)
- PROF (Professional development)
- RET (Retroactive pay)

- SICK (Substitute sick leave)
- STPD (Stipend)
- SUB (Substitute pay)
- SUBL (Long term substitute)
- UCD (UC Davis tutors)
- VSA (Variable service agreement)