

		Allowances	
1	Grayline Electric	Angela Smith	Federal 1
	SSN	234-56-7890	State 1
	Employee ID	56789	
	Pay Period	8/1/15 to 8/28/15	2
	Pay Date	9/3/15	

Earnings			
		This Period	YTD
5	Regular Pay	\$4,125.00	\$8,250.00
6	Vacation	\$0.00	\$0.00
	Total Income/Pay	\$4,125.00	\$8,250.00

Before Tax Deductions			
		This Period	YTD
7	Medical Insurance	\$90.00	\$180.00
8	Retirement [401(k)]	\$247.50	\$495.00
	Total Before Tax Deductions	\$337.50	\$675.00

Taxes			
		This Period	YTD
9	Federal income Tax	\$598.87	\$1,197.74
11	Social Security Tax (FICA)	\$255.75	\$511.50
12	Medicare Tax (FICA)	\$59.81	\$119.62
10	Total	\$914.43	\$1,828.86

		This Period	YTD
5	Gross Pay	\$4,125.00	\$8,250.00
	Total Deductions	\$1,251.93	\$2,503.86
13	Net Pay	\$2,873.07	\$5,746.14

1. Personal Information	Your full name and social security number (and usually your address, though this does not appear on this sample pay stub).
2. Pay Period	The length of time for which your wages have been calculated. Pay periods can be weekly, bi-weekly, twice a month (like the 15th and 30th of every month), or monthly.
3. This Period and Year-to-Date (YTD)	You will see two sections on your pay stub: what you've earned and paid in taxes for this pay period and what you've earned and paid in taxes for the year
4. Allowances	You will fill out a W-4 Form when you start a new job. This will determine how much tax is withheld from your paycheck based on the number of allowances you claim on this form. An allowance is what you select on your tax form to determine how much money is taken out now from your paycheck versus how much you have to pay at the end of the year in taxes.
5. Regular Pay/Gross Pay	What you earn before any withholdings are taken out.
6. Vacation	This is the amount of vacation time you have earned, if your employer offers paid vacation.
7. Insurance Deductions	Payments taken out by your employer for health, dental, vision or life insurance coverage (dependent on benefits offered by your employer and your enrollment in those plans).
8. Retirement Plan Contributions	The percentage of your paycheck that you have chosen to contribute to a retirement plan (dependent on the plan being offered by your employer and your enrollment in that plan).
9. Federal Tax (Fed Tax, FT or FWT)	The amount of federal tax withheld from your paycheck. This is based on what you filled out on your W-4 form.
10. State Tax (St Tax, ST, or SWT: sometimes you'll see the state abbreviation)	This is the amount of state tax withheld from your paycheck. This is based on what you filled out on your W-4 form (state tax does not appear on this sample pay stub).
11. Social Security (FICA, SS, SSWT or OASDI)	The federal government requires that every employee have a percentage of his or her pay withheld for the Social Security fund.
12. Medicare (MT or Med.)	The amount withheld for Medicare. This amount is withheld to ensure you can receive Medicare coverage when you turn 65.
13. Net Pay	The money remaining after your withholdings and deductions are taken out - your take home pay.