Reading Your Pay Stub

It's important to understand the information on your pay stub to ensure that you're getting paid properly. Whether you get a paper check or payment by direct deposit, you receive a pay stub every pay period explaining what you've earned and any deductions from your pay.

At the top of your pay stub are six boxes which list:

1. PAYLOC: Pay Location - This is the number of the work assignment location where you work.

123	12-3456	IM Carrier	12345678	10 13	1234567890
PAYLOC	FINANCE NO.	EMPLOYEE NAME	EMPLOYEE ID	PAY PERIOD	SERIAL NUMBER

DETAIL EARNINGS

WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY
2	O 01	15.00	84-4	W	4000	600.00
2	O 01	15.00	84-4	O	300	67.50
1	O 01	15.00	84-4	W	4000	600.00
1	O 01	15.00	84-4	O	600	135.00
		FLSA			8900	.07

GROSS TO NET

	THIS PERIOD	YEAR-TO-DATE
GROSS PAY	1402.50	4207.50
FED TAXSO	150.89	477.32
ST TAX MSS0	64.52	186.07
SOSEC	85.55	255.13
MEDICARE	14.59	42.69
UN L	23.02	69.06
DNIXO		
ALOI		
ALOI		
HT321	32.71	98.13

NET PAY   1054.53   NT BK

LEAVE STATUS

ANNUAL LEAVE — FROM PREV YR; CARRIED THIS YR 1200, BAL 1200; USED THIS YR/PP; BALANCE 1200

SICK LEAVE — FROM PREV YR; EARNED THIS YR; USED THIS YR/PP; BALANCE

LEAVE WITHOUT PAY — THIS PP; CUMULATIVE .26

USPS RETIREMENT

2. FINANCE NO: The USPS finance number assigned to your work office.

3. EMPLOYEE NAME

4. EMPLOYEE ID: The employee identification number assigned to you when you were hired.

5. PAY PERIOD: The pay period for this earnings statement (first two digits) and the year of payment (second two digits).

6. SERIAL NUMBER: Either the serial number of the check issued to you or the sequence number of the earnings statement issued to you when your net pay has been directly deposited to a financial insti tution.

Below those boxes, your pay stub is composed of three main sections titled "Detail Earnings", "Gross to Net", and "Leave Status."

DETAIL EARNINGS is a general heading for several entries which tell you the type and number of hours you are being compensated for, the week in which those hours occurred, the rate schedule and level, the designation/activity code, and the gross payment amount for the period. Those entries in this sec tion and the meaning of each entry are as follows:

WK: Specifies the week, either 1 or 2, of the pay period in which the hours were worked.

RSC: Stands for Rate Schedule Code for the hours worked. For letter carriers, it will be a "Q". This code, combined with LEV, are significant and deserve special attention.

LEV: This is the grade level for the hours worked. "01" in this column stands for grade level 1 and "02" stands for grade level 2.

RATE: Your hourly base rate of pay for the hours worked. The base rates are printed regularly in *The Postal Record.*

CODE: Your employee designation/activity code. For a city carrier assistant, the code would be 84-4.

TYP: Pay close attention to this column, which indicates the type of hours you earned. The standard type codes are: W–standard hours; O—overtime, for hours worked past eight a day, paid at 1.5 times the regular rate; V—penalty overtime, for hours worked past 10 a day or 56 a week, paid at twice the
regular rate; N—night shift differential, for hours worked between 6 p.m. and 6 a.m.; H—holiday pay; L— leave hours taken; and G—guaranteed time, for daily hours guaranteed by USPS but not worked.

HOURS: This space will show the actual hours and hundredths worked for every hour type listed. If you keep track of your hours worked in a record of your own, you will be able to immediately take steps to correct any errors on your pay stub.

PAY: This space will show the total gross pay for each type of hours worked.

If you worked more than 40 hours a week, at the bottom of this section

your pay stub will show you how many "FLSA" hours you worked. FLSA stands for Fair Labor Standards Act, a federal law that estab lishes requirements for items like overtime pay. It doesn't indicate additional hours you worked.

Add up the pay for each category of hours worked and you have your gross pay. Of course, that's not the final number on your paycheck, since several items will be deducted first. Those items are shown under "Gross to Net."

GROSS TO NET is a general heading for two columns, which show the total gross pay, all deduc tions, and the resulting net pay for the current pay period (**THIS PERIOD**) and for your pay year-to-date (**YEAR-TO-DATE**). They may include taxes withheld, any allotments you have chosen, payments for health or life insurance, charitable donations you have authorized through the Combined Federal Cam paign (CFC) or automatic donations to the NALC's Letter Carrier Political Fund.

At the bottom of the pay stub, **NET PAY** shows the amount you receive after these deductions.

Under the **LEAVE STATUS** section you will see how many hours of leave you earned for the current pay period and how many you have accumulated for the year to date. If you have taken leave without pay, that will be indicated in this section as well.