

How to Read Your USPS Pay Stub

Earnings Statement – PS Form 1223-B

(Reading a postal pay stub from left to right, top to bottom)

PAYLOC - Your pay location code indicates the station or section where you are assigned to work (Sometimes it is the last two digits of your work location ZIP Code). Ex: 620

FINANCE NO - Finance number for your work location. Ex: 35-9657

EMPLOYEE NAME - that's you!

EMPLOYEE ID NUMBER - Your USPS employee EIN (used in place of your Social Security number for privacy reasons).

PAY PERIOD - This is the pay period and year of the payments (PP-YR or 01-13 would be the first pay period of 2013). Each calendar year is broken up into twenty six pay periods of two weeks each.

SERIAL NUMBER - This is either the serial number of the check issued to the employee or the sequence number of the Earnings Statement issued to the employee when the net pay has been directly deposited to a financial institution.

DETAIL EARNINGS :

This is a general heading for several columns which identify the type and number of hours 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.

WK - This specifies the week, either 1 or 2, of the pay period in which the hours were worked. If an adjustment is being made, the week that the adjustment is made for will be printed on that line.

RSC - This is the Rate Schedule Code for the hours stated. This code will be the same as on your time card. It will either be an "E" or a "Q".

LEV - This is the Grade Level for the hours stated. Cycle floaters are level 02.

RATE - This the Base rate (annual or hourly), including the cost-of-living allowance (COLA) for the hours stated.

CODE - This is the employee's Designation/Activity code. For a Regular Carrier, the code would be 134. For a PTF Carrier, the code would be 434. For a CCA it is 844.

TYP - This is the Type of Hours code. Codes include:

G - Guaranteed straight time &/or guaranteed overtime pay not worked

H - Holiday work hours (at straight pay rate, not worked)

L - Leave hours (either paid leave or leave without pay)

N - Night differential hours (for hours worked between 1800 and 0600)

O - Overtime hours (1.5 times straight pay)

V - Penalty overtime hours (2 times straight pay)

P - Out-of-Schedule Premium (1.5 times straight pay)

S - Sunday Premium (0.25 times straight pay)

W - Straight work hours

HOURS - This space will show the actual hours and hundredths worked for every hour type listed.

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

GROSS TO NET:

This is a general heading for two columns which show the total gross pay, all deductions, and the resulting net pay for the current pay period and the pay year-to-date.

GROSS PAY - This is the gross pay for this pay period and the year-to-date, including COLA.

FED TAX - This is the amount deducted for federal tax this period and year-to-date. Your claimed marital status and number of exemptions will appear next to FED TAX. Ex: M2 would mean married with two exemptions. S0 would mean single with no exemptions.

ST TAX - This is the amount deducted for state tax this period and year-to-date. Again, your claimed marital status and number of exemptions for the state will appear next to ST TAX. Ex: NYMO1 would indicate the taxes were withheld to the State of New York for a person married claiming one exemption.

RETIRE - This is the amount deducted to your retirement account for this pay period and year-to-date. You will see one of the following codes next to RETIRE:

1 CSRS - Civil Service Retirement System

2 FICA - Federal Insurance Contribution Act

5 CSRS Offset - A combination of Civil Service Retirement and Federal Insurance Contribution

Federal Employees Retirement System (FERS) benefits were assigned to all career employees first hired on or after January 1, 1984, and those CSRS employees who chose to convert to FERS. If you are covered by FERS, you will see one of the following codes next to RETIRE:

8 (FERS assigned)

A (FERS converted)

FICA or MEDICARE - This is the amount of FICA or Medicare deductions for this period and year-to date. If you were hired after 1984, your retirement contribution will be smaller and FICA/MED will be higher.

UN L - Union Dues deducted

ALOT would indicate an authorized payroll deduction from your salary that is deducted each pay period for deposit to a financial institution.

LO followed by a 3 digit number indicates local income taxes deducted. The 3 digit number is the locality tax code in your state of residence. Ex: LO588

MBA indicates that you participate in the NALC's Mutual Benefit Association insurance plan.

CPP – pre-tax commuter program deduction

TSP indicates pre-tax withholding for the Thrift Savings Plan. If you participate in the plan, you may see two or more lines regarding the Plan. The first line would indicate either the percentage of withholdings or the dollar amount.

TSP02 indicates a 2% withholding

TSP \$ followed by a dollar amount indicates a regular dollar amount participation.

The following line(s) indicate the percentage of your withholding that is applied to the different "Investment Options":

G080 would indicate that 80% of your total withholding would be distributed into the Government Securities Investment Fund, **F015** would indicate that 15% of your total withholding would be distributed into the Fixed Income Index Investment Fund, and **C005** would show that 5% of

your total withholding would be distributed into the Common Stock Index Investment Fund.

FSA - pre-tax deductions to a Flexible Spending Account

HSA - pre-tax deductions to a Health Savings Account

FDV-V – federal vision insurance program deduction

FDV-D – federal dental insurance program deduction

SOSEC – Social Security Insurance tax

C followed by a number would indicate a deduction to a charity campaign.

C SUP or **CS/SS** indicates child support or alimony payments deducted.

GARN would appear if you had a commercial garnishment levied against you.

HP followed by three letters or numbers would show your pre-tax health benefit plan deduction and enrollment code. Ex: HP322FAM

IN indicates your life insurance choice.

LEVY would show a deduction has been made for outstanding taxes.

OTHER would appear if indebtedness to another Federal agency other than the Postal Service has been taken out. A collection for a loan from the VA for schooling might be an example.

PO DB means that a deduction has been made for some sort of indebtedness to the Postal Service. It might be for a previous overpayment to you, a shortage, a loss of or damage to the mails, loss of or damage to USPS property or vehicles, or perhaps outstanding travel or salary advances.

NET PAY - This is what you have left!

LEAVE STATUS:

This general area identifies the employee's use and balances of Annual and Sick leave, and Leave Without Pay for the pay period and year.

ANNUAL LEAVE:

FROM PREV YR - This is the number of hours carried over from the previous year.

EARNED-THIS YR - This is the number of hours earned to date this leave year.

EARNED-BAL - This is the number of hours carried over from last year plus the hours earned this year.

USED THIS YR - This is the total hours of annual leave used this year to date.

USED THIS PP - This is the total hours of annual leave used in this pay period (including adjustments).

BALANCE - This is the total annual leave available to you now.

SICK LEAVE:

FROM PREV YR - This is the number of hours carried over from last year.

EARNED THIS YR - This is the number of hours of sick leave accumulated this year.

USED THIS YR - This is the total sick leave used to date this year.

USED THIS PP - This is the total sick leave used this pay period (including adjustments).

BALANCE - This is the total sick leave available to you now.

LEAVE WITHOUT PAY:

THIS PP - This is the total hours of LWOP used this pay period.

CUMULATIVE - This is the total LWOP hours accumulated this year. If you accumulate eighty hours of LWOP within a year, your leave credits will be reduced by the amount of leave earned in one pay period.

BOND DATA - This identifies an employee's current bond(s), unapplied bond balance, and the bonds issued this pay period.

UNAPPL BAL - This is the amount applied towards the purchase of the next bond.

NO ISSUED - This is the number of bonds issued this pay period.

USPS RETIREMENT - This is the total amount contributed to the retirement fund as of the close of the prior calendar year.

Other important codes are:

FLSA - The Fair Labor Standards Act (FLSA) is a U.S. law of that establishes requirements for child labor, minimum wages, equal pay, and overtime pay. FLSA work hours and FLSA overtime pay is printed on the earnings statement whenever work hours for one or both weeks of the pay period exceeds forty hours for nonexempt employees.

ADJ FOR PP-YR PROCESSED - means that an adjustment for a specific pay period and year was processed.

GARNISHMENT PAYMENTS COMPL – means the garnishment balance as zero.

GRIEVANCE OR EEO SETTLEMENT – payment from a resolved dispute

INCLUDES BOND REFUND – refund from a canceled bond

MULTI PP ADJS PROCESSED - Shows that adjustments for multiple pay periods were processed.

PERIODIC STEP INCREASE - Self Explanatory

PO INDEBT-PAID-OFF - Shows the indebtedness balance as zero (0).

RETROACTIVE PAYMENT - Shows this is a special check and Earnings Statement for retroactive payment.

RETRO PAY IN YTD AMTS - Shows that retroactive payment amounts have been added to the year-to-date totals.

SCHEDULED COLA INCREASE - Shows that a cost-of-living increase has been added to the base salary effective with the pay period shown at the top of the E&D.

SCHEDULED CONTRACTUAL INCREASE - Shows that it is now reflected in the base salary.

UPDT YTD BAL CANCEL CHK - An adjustment for a cancelled check was processed that updated the year-to-date earnings balance, affecting only the year-to-date fields.

UPDT YTD BK PAY AWD - An adjustment for a back pay award was processed, affecting only the year-to-date fields.

INSURANCE INCOME - Premiums paid by an employer for employee life insurance coverage in excess of \$50,000 are subject to income tax as 'imputed income'. Tax is not withheld from this imputed income during the course of the year, but imputed income is included in the employee's gross income at the end of the year and is printed on Form W-2.

By the Way:

Despite USPS' claim on the back of our paychecks, our compensation does not come "From Our Customers". It comes from our unionized *labor*. Postal patrons receive a service for their payment. We receive our contractually negotiated wages from selling our *ability to work*. In the history of USPS, we have never been paid the full dollar value that our labor creates.