

Dissect-A-Check

Your employer has to give you a written statement, telling you what's been taken out of your check each week.

Make sure that your deductions are the right amount, so that you bring home what's yours each week!

The total amount you've earned in this pay period

The share you pay for health coverage. Many part-time and temporary jobs don't have this deduction.

The amount withheld for Social Security & Medicare. Your employer is paying an equal amount. When you retire, how much you make will determine the size of your monthly Social Security check.

Amounts withheld for state and federal taxes. The percentage is determined by what you fill out on your W-2s.

Union dues are often paid directly through a payroll deduction.

You may have other deductions, depending on your contract and workplace.

What you take home after deductions.

ACME INDUSTRIES, ANYWHERE, USA												
GROSS PAY				DEDUCTIONS						NET PAY		PERIOD ENDING
TOTAL HOURS	REGULAR	OVERTIME	TOTAL	FICA	FEDERAL TAX	STATE TAX	HEALTH INSURANCE	UNION DUES	OTHER			
40	170.00	--	170.00	13.01	14.45	6.89	6.00	3.00	1.50	125.15	7/15/05	
DETACH AND RETAIN												
PAYROLL CHECK			ACME INDUSTRIES ANYWHERE, USA						010776		15-55 540	
PAY			To the order of Sarah Smith								20 05	
** One hundred twenty-five dollars and fifteen cents **										\$ 125.15		