

# Chelsea Public Schools/City of Chelsea

## New Paystub Detail Explanations

This guide is designed to help you understand the details of your paycheck voucher. Each section provides specific information about your earnings, deductions, leave balances, and other important payroll details that are contained on the paycheck voucher/advice. By familiarizing yourself with this information, you can ensure that your pay and benefits are accurate and transparent.

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## Paycheck Voucher Sections

### Top Section

#### Section 1: Employee Information

This section identifies key information about you as an employee:

- **EMP NO:** Your unique employee ID number, assigned when hired. This number replaces your Social Security number for identification within Chelsea Public Schools and/or the City of Chelsea, ensuring your personal security.
- **EMPLOYEE NAME:** Your full name as it appears in the payroll system.
- **DEPARTMENT:** The department or location where you work.
- **TYPE:** Indicates your payroll classification (e.g., full-time, part-time, hourly, or salaried).
- **ADVICE DATE:** The date when you receive your payment (pay date).
- **PERIOD:** The start and end dates of the pay period covered in this payment.
- **ADVICE NO:** A system-generated number that uniquely identifies this payment.

#### Section 2: Hours, Earnings, and Rate of Pay

This section details your earnings for the pay period:

- **Rate of Pay:** Your hourly or salary rate.
- **Hours Paid/Worked:** The total hours you worked or were paid for during the period.
- **Earnings:** Lists your earnings for the current pay period and your year-to-date (YTD) totals.
- **Common Earning types:**
  - **Regular Salary:** Standard pay for your position.
  - **Overtime:** Pay for hours worked beyond your regular schedule.
  - **Stipend:** Additional pay for specific responsibilities.
  - **Vacation, Sick, Holiday Pay:** Paid time off.
  - **Longevity:** Compensation for extended service.

### Section 3: Deductions

This section explains amounts withheld from your gross pay:

- **Required Deductions:** Mandated by law or employment status, such as:
  - **FIT (Federal Tax Withheld):** Federal income tax.
  - **SIT (State Tax Withheld):** State income tax.
  - **MDCR (Medicare):** A 1.45% federal deduction for Medicare.
  - **RETP/SRTP:** Contributions to the City's pension system.
  - **VOYA OBRA:** A mandatory defined contribution plan for part-time, seasonal, or short-term employees.
- **Optional Deductions:** Based on your elected benefits, including:
  - **Health Insurance:** Individual or family plans.
  - **Dental and Vision Plans:** Employee-selected coverage.
  - **Life Insurance:** Whole or term life policies.
  - **Disability Insurance:** Short-term and long-term options.
  - **Retirement Plans:** Contributions to 403b or 457 deferred compensation plans.

### Section 4: Deposits

This section shows where your net pay is deposited:

- The bank name and account information for your direct deposit.
- The amount deposited into each account, if you use multiple accounts for your payroll distribution.

### Section 5: W-4 Information

Reflects your tax withholding preferences:

- Federal filing status (e.g., single, married).
  - Number of exemptions you claim.
  - Any additional amounts withheld.
  - To update, submit a new W-4 form to Human Resources.
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## Middle Section

### Section 6: Explanation Box Above Leave Section

Contains notes or special messages related to your payroll, such as clarifications or reminders about changes to your pay or benefits.

### Section 7: Leave Section

Displays the status of your accrued time off:

- **YTD EARNED:** Total accrued leave for the fiscal year (for school employees) or calendar year (for city employees).
- **YTD USED:** Total leave taken so far this year.

- **BEGINNING:** Leave balance at the start of the pay period.
- **EARNED:** Leave accrued during the pay period.
- **USED:** Leave taken during the pay period.
- **BALANCE:** Leave remaining at the end of the pay period.

### **Section 8: Withholding Allowances**

Shows the details you provided for Federal and State tax withholding:

- **Filing Status:** Your filing category (e.g., single or married).
- **Exemptions:** The number of exemptions you claim.
- **Extra Amount Withheld:** Any additional amounts you opted to withhold for taxes.

### **Section 9: Advice Totals**

Summarizes your pay and deductions:

- **Taxable Pay:** The portion of your income subject to tax.
  - **Gross Pay:** Total earnings before deductions.
  - **Total Deductions:** Combined required and optional deductions.
  - **Net Pay:** The amount deposited into your account(s).
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## **Bottom Section**

### **Section 10: Voucher Advice**

Includes the final details of your paycheck voucher:

- The City of Chelsea or Chelsea Public Schools logo and address.
  - Advice date and number for reference.
  - Net pay amount displayed in words and numbers.
  - "Pay to the Order Of" information, showing your name and address as listed in the system.
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If you have questions about your paystub, please contact one of the following emails for assistance.

School Employee: [personnel@chelseaschools.com](mailto:personnel@chelseaschools.com)

City Employee: [payroll@chelseama.gov](mailto:payroll@chelseama.gov)

EMP NO	EMPLOYEE NAME	DEPARTMENT	TYPE	ADVICE DATE	PERIOD	ADVICE NO
131683	JOHN SMITH	YOUR DEPARTMENT	CITY P/R	01/22/2025	01/13/2025 - 01/19/2025	1071981

EARNINGS	RATE	DAYS/HRS	CURRENT	YTD	DEDUCTIONS	CURRENT	YTD
REG SALARY	\$96.68	35.00	\$3,383.65	\$6,767.30	MEDICARE	\$48.14	\$96.32
					FEDERAL W/H	\$503.39	\$1,007.49
					STATE W/H	\$161.76	\$323.66
					HCHP IND.TFW	\$49.67	\$99.34
					DENTAL INDTF	\$11.28	\$22.56
					RETP 9% CITY	\$304.53	\$609.06
					RETP2 CITY	\$56.13	\$112.26
					LIFE/TF	\$2.95	\$2.95
					OPTIONAL LIF	\$17.00	\$17.00
					TOTAL	\$1,154.85	\$2,290.64

  

DEPOSITS	CURRENT	YTD
BANK OF AMERICA	\$2,228.80	

  

W4	MULTIPLE JOBS	DEPENDENTS	OTHER INCOME	DEDUCTIONS
Federal	N	\$0.00	\$0.00	\$0.00

YTD EARNED COLUMN SHOWS THE TIME ELIGIBLE FOR THE CURRENT YEAR. REFER TO THE EMPLOYEE CONTRACT OR HANBOOK FOR HOW TIME IS ACCRUED.

LEAVE	BEGINNING	EARNED	USED	BALANCE	YTD EARNED	YTD USED
SICK	0.0000	0.0000	0.0000	152.0000	105.0000	0.0000
PERSONAL	0.0000	0.0000	0.0000	21.0000	21.0000	0.0000
VACATION	0.0000	0.0000	0.0000	175.0000	140.0000	0.0000

  

WITHHOLDING ALLOWANCES			
FILING STATUS	EXEMPTIONS	EXTRA AMOUNT	
Federal	S	0	\$0.00
State	S	1	\$0.00

  

ADVICE TOTALS		
TYPE	CURRENT	YTD
Taxable Pay	\$2,959.09	\$5,921.13
Gross Pay	\$3,383.65	\$6,767.30
Deductions	\$1,154.85	\$2,290.64
Net Pay	\$0.00	\$4,476.66

City of Chelsea  
500 Broadway  
Chelsea, MA 02150

Advice Date: 01/08/2025  
Advice Number: 1071981

\*\*\* Zero Dollars And Zero Cents \*\*\*

# TEST

\$0.00

Pay To  
The  
Order Of

155  
JOHN SMITH  
123 MAIN ST.  
ANYWHERE, MA 99999

DIRECT DEPOSIT  
NON-NEGOTIABLE