



ePayStub

- Employee and Retiree Service Center
- Montgomery County Public Schools
- Rockville, Maryland

AS A MONTGOMERY COUNTY PUBLIC SCHOOLS (MCPS) EMPLOYEE, you receive access to your electronic pay statement, or ePaystub, early in the week prior to each payday via the Employee Self-Service web page. ePaystub contains important information about your compensation, tax withholdings, and contributions for the many benefits provided to you as an eligible employee.

If you are one of the few employees who does not participate in direct deposit, you receive a paper pay statement with your paycheck in the mail on payday in addition to ePaystub access earlier in the week. MCPS does not provide paper pay statements for employees who use direct deposit. In the explanations that follow, ePaystub will refer to both online ePaystubs and paper pay statements.

Direct deposit is mandatory for all permanent employees hired on or after February 1, 2001. All temporary part time (TPT) and substitute teachers must participate in direct deposit, regardless of hire date. Direct deposit ensures that your pay will be in your bank or credit union account on the morning of the pay date.

The address listed on your ePaystub also is used for your Internal Revenue Service (IRS) forms W-2 and 1095-C at calendar year end, as well as for other important mailings from MCPS. For that reason, it is important to provide updated address and other changes in personal information to the Employee and Retiree Service Center (ERSC) as soon as possible after changes are made.



THIS DOCUMENT IS INTENDED to help you understand the data contained on your ePaystub and make personal financial decisions.

1. On pages 8 through 10, you will find a sample ePaystub. The circled numbers on the sample correspond to explanations that appear on pages 2 through 5.
2. Supplemental Explanations and a Glossary of Terms, on pages 5 and 6, provide definitions for ePaystub terms and other helpful information.

YOUR EPAYSTUB IS AVAILABLE ONLINE via the Employee Self-Service web page and can be accessed and printed from any MCPS or personal computer.

If you have questions about ePaystub, contact ERSC at 301-517-8100 or via e-mail at ERSC@mcpsmd.org.

QUESTIONS TO ASK YOURSELF

BE SURE TO READ THE FOLLOWING INFORMATION CAREFULLY. Then, review your ePaystub to check for the following:

- **Am I having the proper amount of federal and state income taxes withheld?**

Depending on your personal financial circumstances, you may want to have less or more tax withheld from your pay. To change the amount withheld, complete [MCPS Form W4-MW-507, Employee's Withholding Allowance Certificate](#) (W-4 form) and remit to ERSC at 45 West Gude Drive, Suite 1200, Rockville.

- **Am I having state tax withheld for the proper jurisdiction?**

MCPS withholds tax for Maryland, Virginia, the District of Columbia, West Virginia, and Pennsylvania residents. If you have recently relocated, please confirm that taxes are being withheld and remitted to the proper authority. For information on counties in Maryland, see item number 14 below.

- **Are the deductions for my share of benefits being deducted as I intend?**

Your benefits are an important part of your compensation as an MCPS employee. In most cases, you may change your selections annually during Employee Benefits Open Enrollment. Your ePaystub details your employee contributions for each benefit plan in which you are enrolled. Plans include medical, prescription drug, dental, vision, medical and dependent care flexible spending accounts, life insurance, dependent life insurance, pension, and retirement savings accounts.

EXPLANATION OF MCPS EPAYSTUB (or paper statement for those who do not participate in direct deposit)

1. **EMPLOYEE IDENTIFICATION NUMBER:** A unique employee ID number is used by the system to connect all of the information related to each employee. You should memorize your ID, as it is requested on MCPS forms, used by ERSC to identify employees, and is required to access individual ePaystubs online.
2. **EMPLOYEE NAME:** An employee's legal name must be used on his/her ePaystub. This is the name reported to federal and state agencies, as well as to insurance plans. This name must match the name on file with the United States Social Security Administration.

Explanation of MCPS ePaystub

3. **DISTRIBUTION LOCATION:** The employee's mail distribution location number. If you do not have a regular work location (e.g., substitute teachers), the location number will be indicated by 00000.
4. **SICK LEAVE BANK MEMBERSHIP:** If you are a member of a sick leave bank through your employee association, the name of that sick leave bank is included in this space. The word "Excluded" means you are a member of the excluded sick leave bank for those who are not members of an association. If you are not a member, "Non-member" will be displayed.
5. **PAYMENT [CHECK] NO.:** System-generated payment number for checks and direct deposit statements.
6. **FEDERAL, STATE, AND COUNTY TAX WITHHOLDING INFORMATION:** Income tax withholding information that is based on an employee's W-4 (Withholding Allowance Certificate). The number of allowances (dependents) declared is displayed. Supplemental withholding of taxes will show in the Additional Federal Tax and Additional State Tax boxes. This amount is part of the Federal and State Tax and is included in the Taxes and Other Deductions section of your statement.
7. **1990 ADVANCE OWED TO MCPS UPON TERMINATION/RETIREMENT:** If you are in this group of employees, a dollar amount will be displayed in this location. The amount shown in this section will be deducted from your final paycheck upon termination or retirement from MCPS. See page 5 for details.
8. **DESCRIPTION:** The types of earnings include, but are not limited to, hours worked (regular), absences, overtime, adjustments, and noncash income, such as excess life insurance. IRS regulations require that the value of employer-paid life insurance above \$50,000 be added to taxable income. This amount listed on the Exs Life line is added to your taxable income.
Note: Overtime (Prem OT), Extracurricular Activities (ECA), and Summer Employment (SSE) also are displayed in this box. Prem OT refers to those hours paid at a higher rate than regular pay for those employees eligible for overtime pay.
9. **HOURS:** The hours to be paid as reported by the timekeeper. If you believe there is an error in the number of hours, please consult your timekeeper. If you have multiple positions, you can visit ePaystub and view the time reported for multiple assignments and positions. If the hours on your time sheet do not match the hours on your ePaystub, or if the hours on your time sheet match the hours on your ePaystub but the information is not correct, please have your timekeeper complete and forward the PACS correction form (MCPS Form 280-7) to ERSC.

Explanation of MCPS ePaystub

10. **RATE:** Rate for hourly paid employees (SEIU Local 500). For salaried employees (MCEA, MCBOA, and MCAAP), this section will be blank.
11. **AMOUNT:** The amount of pay for each specific type of earning in the current pay period.
12. **CALENDAR YEAR-TO-DATE [CYTD]:** This column lists total earnings for the calendar year.
13. **FEDERAL TAXABLE:** Current and calendar year-to-date federal taxable income totals. The calendar year-to-date [CYTD] federal taxable total is the amount that will be reported to the IRS on your W-2 at the end of the year. Federal taxable total is the amount on which your federal withholding tax is based. It is your total earnings minus your pretax deductions.
14. **STATE AND COUNTY TAXES:** Residents of Maryland, Virginia, the District of Columbia, West Virginia, and Pennsylvania are taxed according to their individual state tax rate. State of Maryland county taxes are listed separately.
15. **PENSION/RETIREMENT CONTRIBUTIONS:** Generally, all permanent MCPS employees are members of both a core retirement plan and a supplemental pension plan. The contributions you make are shown separately for each plan. See page 5 for further explanation of the codes.
16. **HEALTH CARRIERS:** All your medical, vision, dental, and prescription drug carriers are listed individually in this column with your costs associated with each plan. These pretax deductions are based on your plan enrollment as of the pay period end date. The pretax deductions reduce your income for federal, state, social security, and Medicare taxes.
17. **PRETAX ACCOUNTS:** Any amount you set aside in a flexible spending account (FSA) or into a 403(b) or 457(b) retirement savings plan. Each of your plans is listed on a separate line. The pretax deductions reduce your income for federal and state income tax.
18. **ASSOCIATION DUES:** Deduction for association (SEIU Local 500, MCBOA, MCAAP, or MCEA) dues or fees are displayed here.
19. **WAGE GARNISHMENT:** A legal procedure whereby a percentage of “disposable earnings”—the amount of earnings left after legally required deductions (e.g., federal, state, and local taxes; social security; unemployment insurance; and state employee retirement contributions)—are withheld by an employer by court order for payment of debts such as child support or student loans.

Explanation of MCPS ePaystub

20. **LIFE INSURANCE:** If you are enrolled in life insurance, your premium deduction is listed here. While most of your employee benefit contributions are made on a pretax basis, federal law does not permit life insurance to be deducted on a pretax basis.
21. **GROSS PAY:** These figures represent the gross to net reconciliation of the current payment. This is the gross pay you earn minus pretax deductions, taxes, and other deductions to arrive at the net amount of your check or direct deposit.
- 22a. **AVAILABLE LEAVE:** These figures represent available leave hours for use by you during the year. See box below for a detailed description.
- 22b. **EARNED LEAVE:** These figures represent hours you have earned as of the pay period shown. See box below for a detailed description.
23. **BANKING/CREDIT UNION DEPOSIT:** This is the amount deposited directly into your account if you participate in direct deposit. Deposits to any bank or credit union are listed here.
24. **DOLLAR AMOUNT OF THE CHECK:** Shown in this location if you do not participate in direct deposit.

Supplemental Explanations

- **1990 ADVANCE OWED TO MCPS UPON TERMINATION/RETIREMENT [No. 7]:** This only applies to 12-month employees hired prior to January 1990. MCPS changed from a one-week to a two-week processing period and advanced one-week's pay. If you are in this group of employees, a dollar amount will be displayed in this location. The amount shown in this section will be deducted from your final paycheck upon termination or retirement from MCPS.
- **RETIREMENT/PENSION CONTRIBUTIONS [No. 15]:** On the MCPS Earnings and Deductions statement, employees eligible for retirement or pension coverage will see the following codes displayed on their ePaystub:
 - Base Ret = Retirement System, ("old plan") Core Benefit Plan
 - Supl Ret = Retirement System, ("old plan") Supplemental Benefit Plan
 - Base Pen = Pension or Reformed Pension System, Core Benefit Plan
 - Supl Pen = Pension or Reformed Pension System, Supplemental Benefit Plan

Supplemental Explanations

- **AVAILABLE LEAVE [No. 22a]:** These figures are the combination of leave that was carried over from prior fiscal years, plus the new fiscal year (July 1 to June 30) advance given to all eligible employees, minus any leave that has been used during the year. The amount of leave shown is available for use during the year.
- **EARNED LEAVE [No. 22b]:** These figures are the combination of leave that was carried over from prior years, plus leave actually earned so far this year, minus leave used during the year. If this balance is a negative, the employee has used more leave than he/she has earned and will owe MCPS the dollar value of those hours upon termination or retirement from MCPS. A negative balance could adjust to a positive balance over subsequent pay periods as the employee earns additional leave hours. If the balance is positive and the employee is eligible for a leave payoff, this balance is the starting point for the calculation.

Glossary

EXS LIFE (EXCESS LIFE INSURANCE): This item applies only to employees who are enrolled in the life insurance program and whose salary is above \$25,000. IRS regulations require that the value of employer-paid life insurance above \$50,000 be added to taxable income. The amount of this additional noncash income (listed on the Excess Life line) is added to your taxable income.

PRETAX DEDUCTIONS: A pretax deduction is a deduction that reduces the amount of earnings subject to income, social security, and Medicare taxes. Flexible spending accounts, retirement savings accounts, certain pension contributions, and health care (medical, dental, vision, and prescription premiums) are considered pretax deductions. While deductions reduce the amount of income subject to these taxes, they also may reduce future benefits, such as social security, that are calculated based on income. This does not affect your MCPS or state pension benefits.

Resources

CONSULT YOUR TIMEKEEPER: Employees should check ePaystub and review reported hours relating to the type of pay or hours reported on their time sheet. If you have a question, please check with the timekeeper at your work site. You can view the reported attendance from each work location online.

Note: Timekeepers are not expected to respond to questions about deductions, calculations, or other pay issues. Questions can be directed to ERSC at 301-517-8100 or via e-mail at ERSC@mcpsmd.org.

REMINDER

You should review your personal deductions on a regular basis to be sure the choices you made reflect your current needs with respect to—

- federal tax withholding,
- state and county tax withholdings, and
- contributions to 403(b) and 457(b) plans.

MCPS ePaystub Sample

Reported Attendance:

| Position | Pay Code | Date | Hours / Amount |
|--------------------|----------|----------|----------------|
| 35102937500 | HOL | 04/26/16 | 8.00 |
| Job Title | REG | 04/18/16 | 8.00 |
| School/Office Name | | 04/19/16 | 8.00 |
| | | 04/20/16 | 8.00 |
| | | 04/21/16 | 8.00 |
| | | 04/25/16 | 8.00 |
| | | 04/27/16 | 8.00 |
| | | 04/28/16 | 8.00 |
| | | 04/29/16 | 8.00 |
| | SCK | 04/22/16 | 8.00 |

| Position | Pay Code | Date | Hours / Amount |
|----------|----------|------|----------------|
| | | | |

| EMPLOYEE NUMBER | EMPLOYEE NAME | PAYMENT NUMBER |
|-----------------|---------------|----------------|
| 000000111 | Employee Name | 01234567 |

MCPS ePaystub Sample

Association Dues / Fees and Garnishment Deduction Detail

18

19

| Deduction Code | Description 1 | Description 2 | Amount |
|----------------|----------------------|-----------------------|----------|
| 2MCC | SEIU Dues | | \$26.00 |
| 3CSP | Child Support - Flat | Custodial Parent Name | \$403.85 |

| EMPLOYEE NUMBER | EMPLOYEE NAME | PAYMENT NUMBER |
|-----------------|---------------|----------------|
| 000000111 | Employee Name | 01234567 |