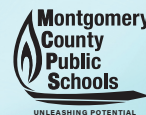




■ UNDERSTANDING YOUR

Pay Statement



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

2025

AS A MONTGOMERY COUNTY PUBLIC SCHOOLS

(MCPS) EMPLOYEE, you receive access to your Pay Statement early in the week prior to each payday via [MCPS Hub+](#). Your Pay Statement contains important information about your compensation, tax withholdings, and contributions for the many benefits provided to you as an eligible employee.

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 your 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 Pay Statement is also 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 your updated address and other changes in personal information to the Employee and Retiree Service Center (ERSC) via [Hub+](#) as soon as possible after the changes are made. After logging into Hub+, select the **Personal Information** tile found under the **Me** tab, followed by the applicable tile(s) on the next screen.



THIS DOCUMENT IS INTENDED

to help you understand the data contained on your Pay Statement so you can make informed personal financial decisions.

1. On pages 7 & 8, you will find a sample Pay Statement. The circled numbers on the sample correspond to explanations that appear on pages 2 through 4.
2. Supplemental Explanations, a Glossary, and additional Resources on pages 4 and 5 provide definitions for Pay Statement terms and other helpful information.

YOUR PAY STATEMENT IS AVAILABLE ONLINE

via the [Hub+](#) Pay Statements tile and can be accessed and printed from any MCPS or personal computer. If you have questions about your Pay Statement, contact ERSC at 240-740-8100 or by [email](#).

QUESTIONS TO ASK YOURSELF

BE SURE TO READ THE FOLLOWING INFORMATION CAREFULLY. Then, review your Pay Statement 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, visit [Hub+](#) and select the **Direct Deposit & W4** tile under the **Me** tab. Log in using your MCPS username and password and follow the on-screen instructions. After submitting your changes, you will receive an email confirmation.

■ **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. If they are not, ensure that you have updated your address in [Hub+](#) via the **Personal Information** tile. State of Maryland county taxes are included in Maryland State Income Tax (MDSIT).

■ **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 Pay Statement 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 PAY STATEMENT (KEY)

1. **EMPLOYEE IDENTIFICATION NUMBER:** A unique employee ID number used by the system to connect information related to each employee. You should memorize your ID, as it is requested on MCPS forms, and is used by ERSC to identify employees.
2. **ADVICE DATE:** The date of the check.
3. **ADVICE NUMBER:** A system-generated payment number for checks and direct deposit statements.
4. **EMPLOYEE NAME:** An employee's legal name must be used on their Pay Statement. 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 Pay Statement

5. **EARNINGS:** The types of pay include, but are not limited to, hours worked (Regular), absences, overtime, and adjustments.
Note: Overtime, Temporary Part-Time, Extracurricular Activities (ECA), and Summer Supplemental Employment (SSE) also are displayed in this box.
6. **RATE:** Rate for hourly paid employees (SEIU Local 500 and non-affiliates). This section will be blank for salaried employees (MCEA, MCBOA, and MCAAP).
7. **HOURS/UNITS:** The hours to be paid as you have reported. If you believe there is an error in the number of hours, please consult your timekeeper. If you have multiple positions, view the time reported for multiple assignments and positions in this section of your Pay Statement. If the hours on your time card do not match the hours on your Pay Statement, or if the hours on your time card match the hours on your Pay Statement but the information is not correct, please make the correction in Hub+ as soon as possible. If the hours are for an assignment reported through the Substitute Employee Management System (SEMS), your timekeeper must make the correction in the SEMS system. SEMS hours cannot be directly updated in Hub+.
8. **THIS PERIOD:** The amount of pay for each specific type of earnings in the current pay period.
9. **YEAR-TO-DATE:** This column lists the total pay for each specific type of earnings for the calendar year.
10. **TAX WITHHOLDING:** Current and calendar year-to-date Federal Income Tax (FIT), State Income Tax (SIT), Social Security, and Medicare totals. The calendar year-to-date federal income tax total is the amount that will be reported to the IRS on your W-2 at the end of the year. 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 included in the Maryland State Income Tax (MDSIT) total.
11. **DEDUCTIONS:** All of your medical, vision, dental, and prescription drug carriers are listed individually in this section 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. Deductions for association (SEIU Local 500, MCBOA, MCAAP, or MCEA) dues or fees are also displayed here.
12. **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 plan is listed on a separate line. The pretax deductions reduce your income for federal and state income tax in most states.
13. **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.
14. **ASSOCIATION DUES:** Deduction for association (SEIU Local 500, MCBOA, MCAAP, or MCEA) dues or fees. MCEA dues include three parts, which are listed separately as MCEA, MSEA, and NEA.
15. **BASIC TERM 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.

Explanation of MCPS Pay Statement

16. **IMPUTED INCOME:** Includes non-cash income, such as excess life insurance (EXS Life). IRS regulations require that the value of employer-paid life insurance above \$50,000 be added to taxable income. The amount listed on the EXS Life line is added to your taxable income.
17. **COMPANY-PAID DEDUCTIONS:** These amounts reflect the portion of benefit and pension costs paid by MCPS for this pay period and year to date.
18. **ABSENCE BALANCES:** These figures represent available leave hours for use by you during the year.
19. **DIRECT DEPOSITS:** This is the amount deposited directly into your account(s) if you participate in direct deposit. Deposits to any bank or credit union are listed here.
20. **FEDERAL TAXABLE WAGES:** Federal taxable income totals for the current pay period. The total federal taxable wages for the calendar year will be reported to the IRS on your W-2 at the end of the year. Federal taxable wages are the amount on which your federal tax withholding is based. It is your total earnings minus your pretax deductions.
21. **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.
22. **BANKING/CREDIT UNION DEPOSIT/MAILED PAYCHECK:** 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. If you do not participate in direct deposit, this is the amount of the paycheck mailed to you.
23. **NET PAY:** These amounts represent the gross pay you earn less pretax deductions, taxes, and deductions for the current pay period and year to date.

Supplemental Explanations

- **RETIREMENT/PENSION CONTRIBUTIONS [NO. 14]:** On the Deduction section of your Pay Statement, eligible employees enrolled in retirement, pension, or reformed pension plan will see the following codes:

• Retirement Cty Core EE	=	MCPS Core Retirement Plan
• Retirement Cty Supp EE	=	MCPS Supplement Retirement Plan
• Retirement State Core EE	=	Maryland State Teacher’s Retirement Plan
• Pension Cty Core EE	=	MCPS Core Pension Plan
• Pension Cty Supp EE	=	MCPS Supplement Pension Plan
• Pension State Core EE	=	Maryland State Teacher’s Pension Plan
• Reformed Pension Cty Core EE	=	MCPS Core Reformed Pension Plan
• Reformed Pension Cty Supp EE	=	MCPS Reformed Supplement Pension Plan
• Reformed Pension State Core EE	=	Maryland State Teacher’s Reformed Pension Plan

- **AVAILABLE LEAVE [No. 13]:** These figures are the combination of leave that was carried over from prior fiscal years, plus the current 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.

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 their Pay Statement 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 240-740-8100 or via email 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 Pay Statement Sample



CO 000000-000000
L10

After 5 days return to:
Employee and Retiree Service Center
Montgomery County Public Schools
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850-1159

Earnings Statement

Employee ID 00000
Page 001 of 002
Period Beg/End: 05/17/2025 - 05/30/2025
Advice Date: 06/13/2025
Advice Number: 0000000000
Batch Number: 000000000000

Employee name
1 Street Address
Apt #1
Rockville MD 20850

For questions please call: 240-740-8100
Total Hours Worked: 68.50
Basis of Pay: Hourly

5 Earnings	6 Rate	7 Hour Units	8 This Period	9 Year-to-Date
Annual			0.00	3131.21
EmerLeave			0.00	1595.52
Holiday	49.8600	8.00	398.88	3191.04
Personal	49.8600	2.50	124.65	1291.37
Regular	49.8600	68.50	3415.41	33755.23
Sick	49.8600	1.00	49.86	3186.05
SysWdClos			0.00	1595.52
Gross Pay			3988.80	47745.94
10 Taxes				
FIT			459.04	5354.22
Medicare Employee			57.17	675.92
Social Security Employee			244.46	2890.14
MDSIT			258.55	3063.80
Total Taxes			1019.22	11984.08
11 Deductions				
*Dental EE			2.58	30.96
*FSA-Medical			63.91	571.56
*Medical EE			55.54	1277.42
*Pension Cty Core EE			364.38	4372.56
*Pension Cty Supp EE			26.03	312.36
*Prescription EE			15.11	347.20
*Vision EE			0.13	1.56
SEIU American Fidelity Ins			0.00	373.98
SEIU Dues			26.00	312.00
Basic Term Life Insurance EE			1.11	13.32
Optional Term Life Ins EE			26.02	312.24
Total Deductions			580.81	7925.16

16 Other	This Period	Year-to-Date
Imputed Income		
Exs Life	91.50	1098.00
17 Company-Paid Deds		
Basic Term Dep Li	0.20	2.40
Basic Term Life I	5.42	65.04
Dental ER	14.61	175.32
Medical ER	314.72	7238.45
Pension Cty Core	318.57	3822.84
Pension Cty Supp	165.01	1980.12
Prescription ER	85.62	1967.28
Vision ER	0.72	8.64
Workers Comp Frin	16.32	195.36
Absence Balances		Balance
Annual Avail		173.20
Sick Avail		13.20
Personal		12.10
MD Safe&Sick		0.00
19 Direct Deposits		
Checking	XXXXXX	2388.77

20 Your Federal taxable wages for this period are: \$3,552.62

*Excluded from taxable wages

21 Wage Garnishment (if EE has it)

© 2002 AutomaticData Processing (PCBPVO)



Montgomery County Public Schools
45 W. Gude Drive, Suite 1200
Rockville, MD 20850-1159

Advice Number: 0000000000
Advice Date: 06/13/2025

22 Deposited to the account of	Account Number	Transit	ABA	Amount
Employee Name	XXXXXX	000000000		\$2388.77

MCPS Pay Statement Sample



After 5 days return to:
Employee and Retiree Service Center
Montgomery County Public Schools
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850-1159

000000-000000

Earnings Statement

2

Period Beg/End:

Page 002 of 002

05/17/2025 - 05/30/2025

3

Advice Date:

06/13/2025

Advice Number:

0000000000

Batch Number:

000000000000

4

Employee name

1 Street Address

Apt #1

Rockville, MD 20850

For questions please call: 240-740-8100
Total Hours Worked: 68.50
Basis of Pay: Hourly

23

Earnings	Rate	Hours/ Units	This Period	Year-to-Date
Net Pay			2388.77	27836.70

Other	This Period	Year-to-Date
-------	----------------	--------------

Your Federal taxable wages for this period are: \$3,552.62

*Excluded from taxable wages

© 2002 AutomaticData Processing (PCBPVO)



THIS IS NOT A CHECK