

# How to Read your Pay Stub

K	K13	53-1234	R C CARRIER			00000011	07 06	00000099				
	PAYLOC	FINANCE NO.	EMPLOYEE NAME			EMPLOYEE ID	PAY PERIOD	SERIAL NUMBER				
DETAIL EARNINGS						GROSS TO NET			LEAVE STATUS			
WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY	THIS PERIOD	YEAR-TO-DATE	ANNUAL LEAVE			
2	K 013	60570	710	X	24 00		GROSS PAY	2463 65	15830 53	FROM PREV YR	3 12	
2	K 013	60570	710	W	38 40	931 84	FED TAX M0	323 59	2158 94	EARNED	THIS YR	6 00
1	K 013	60570	710	2	22	4 85	ST TAX xxM0	131 88	890 01		BAL	9 12
1	K 013	60570	710	F	9 60	117 11	RETIRE 8	18 64	125 65	USED	YR	2 37
1	K 013	60570	710	W	48 00	1169 66	MEDICARE	34 56	327 50	THIS	PP	
				L	8 00	232 96	UN R	15 32	107 24		BALANCE	6 75
			LPA			1 35	HPVR2	78 33	541 92		SICK LEAVE	
			ADJ			10 73	A LOT	15 00	105 00		FROM PREV YR	31 37
					7 31		A LOT	300 00	2100 00		EARNED THIS YR	3 00
					3		TSP15	349 44	7738 25	USED	YR	3 00
2	K 013	2200	E48	T	3 00	66 00	FED	99	ADJUST	THIS	PP	1 00
1	K 013	2200	E48	T	6 00	132 97	STATE	41	ADJUST	BALANCE		31 37
							MEDICARE	16	ADJUST		LEAVE WITHOUT PAY	
							SOSEC	67	ADJUST		THIS PP	
							SOSEC	147 77	947 89		CUMULATIVE	2 00
							NET	1046 89			BOND UNAPPL BAL # ISSUED	
							EM-E	198 97	1295 63		EE	
										I		
											USPS RETIREMENT	
							CONTRACTUAL INCREASE					
							NET PAY	1245.86	NT BK			3834.38

## Regular Rural Carrier Pay Stub

K	K13	53-1234	R C CARRIER			00000011	07 06	00000099		
	PAYLOC	FINANCE NO.	EMPLOYEE NAME			EMPLOYEE ID	PAY PERIOD	SERIAL NUMBER		

**PAYLOC.** Employee's pay location. Will show route type and last two digits of route number for rural carriers.

**FINANCE NO.** Finance number of the employee's office.

**EMPLOYEE NAME.** Employee's name: first initial, middle initial, last name (J P DOE).

**EMPLOYEE ID.** Employee's identification number.

**PAY PERIOD.** Pay period and year of payment (PP YR).

**SERIAL NUMBER.** Serial number of check issued to employee or sequence number of earnings statements for net to bank (NT BK).

DETAIL EARNINGS						
WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY
2	K 013	60570	710	X	24 00	
2	K 013	60570	710	W	38 40	931 84
1	K 013	60570	710	2	22	4 85
1	K 013	60570	710	F	9 60	117 11
1	K 013	60570	710	W	48 00	1169 66
				L	8 00	232 96
		LPA				1 35
		ADJ				10 73
INSURANCE INCOME					7 31	
X DAY BALANCE					3	
2	K 013	2200	E48	T	3 00	66 00
1	K 013	2200	E48	T	6 00	132 97

**DETAIL EARNINGS.** Used to identify type and number of hours compensated for week of work, rate schedule, level, designation/activity, and gross payment amount, as follows:

**WK.** Week, either 1 or 2, of pay period for salary and EMA payments. This space is blank for all adjustments and allowances.

**RSC.** Route type. (H, J K,)

**LEV.** Route number

**RATE.** Base rate (annual or hourly), including cost-of-living allowance (COLA) for hours stated; also shows the equipment maintenance allowance (EMA) rate.

**CODE.** Employee's designation/activity code. Also, for carrier's equipment maintenance payment data: E (for carriers who provide own vehicle), G (for government-owned vehicle), and the two-digit evaluated hours of the route.

**TYP.** Type of work/pay. (See chart)

**HOURS.** Based on TYP code. This space will show the actual hours and hundredths. For rural carriers it will indicate the number of trips each week, followed by two zeroes. (See chart)

**PAY.** Gross amount based on the TYP code. (See chart)

<b>TYP</b>	Type of work/pay
	C Christmas work
	F DACA Code 3
	H Holiday worked
	L Leave
	O Overtime
	W Paid work hours
	X X day taken
	2 Second trip
	T EMA trip
	H EMA hours
	M EMA miles
<b>Hours</b>	Based on TYP Code or EMA Data
	C Evaluated hours of the route
	F Evaluated hours of the route
	H 8 hours for each holiday worked
	L 8 hours for each day of leave
	O OT hours
	W Total evaluated hours for the week or actual work hours
	X 8 hours for each X day taken
2 Second trip time in hours and hundredths (Minutes from PS Form 1314 converted into hours and hundredths)	
<b>Pay</b>	Gross amount based on the TYP Code
	C 150% of the daily evaluated pay
	F 50% of the daily evaluated pay
	H One day's evaluated pay
	L One day's evaluated pay for each day of leave
	O Gross amount for OT
	W One day's evaluated pay for each day worked and for each X day
	X X day displays no gross, dollars included in Code W for the week
	2 Dollars for second trip, dollars are included in TYP W
	T Dollars for EMA trip, dollars include any miles deviation
	H Dollars for EMA hours for auxiliary route or auxiliary assistance
M Dollars for EMA miles for auxiliary route or auxiliary assistance	

**INSURANCE INCOME.** Federal Employees' Group Life Insurance (FGLI) premiums are lower than Internal Revenue Service (IRS) standard life insurance rates and therefore are subject to taxation. The cost of group term life insurance in excess of \$50,000 provided by the Postal is reported in the Life Insurance Premiums section of the Form W-2. This amount is reported to the IRS as part of total gross wages for federal income tax.

**X DAY BALANCE.** Number of whole days the regular carrier has available.

**EMA CODE.** Represents the standard method of computing equipment maintenance allowance. Daily EMA rate is developed for each route based on number of stops in relation to number of miles. Rate cannot fall below the minimum daily trip rate in effect for 40 miles.

GROSS TO NET			
WEEK		THIS PERIOD	YEAR-TO-DATE
		GROSS PAY	2463 65 15830 53
031	84	FED TAX M0	323 59 2158 94
04	85	ST TAX xxM0	131 88 890 01
017	11	RETIRE 8	18 64 125 65
069	66	MEDICARE	34 56 327 50
032	96	UN R	15 32 107 24
01	35	HPVR2	78 33 541 92
010	73	A LOT	15 00 105 00
		A LOT	300 00 2100 00
		TSP15	349 44 7738 25
066	00	FED	99 ADJUST
032	97	STATE	41 ADJUST
		MEDICARE	16 ADJUST
		SOSEC	67 ADJUST
		SOSEC	147 77 947 89
		NET	1046 89
		EM-E	198 97 1295 63
		NET PAY	1245.86 NT BK

**GROSS TO NET.** The total gross pay, deductions, and resulting net pay for the current pay period and the pay year-to-date.

**GROSS PAY.** Gross pay for this period (plus or minus any gross pay resulting from processed adjustments) and year-to-date, including COLA.

**FED TAX.** Amount deducted for federal tax this period and year-to-date. Marital status and withholding allowance will appear next to FED TAX. For example S0 = single/no withholding allowance.

**ST TAX.** Amount deducted for state tax this period and year-to-date. State abbreviation, filing status, and withholding allowance will appear next to ST TAX. For example: MOS0 = Missouri, single, no withholding allowance.

**RETIRE.** Retirement deduction for this period and year-to-date. CSRS (Code 1) is the Civil Service Retirement System. FERS (Code 8) is the Federal Employees Retirement System, which covers most career employees first hired on or after January 1, 1984, and those CSRS employees who converted to FERS. CSRS Offset (Code 5) is a combination of Civil Service Retirement and Federal Insurance Contribution.

**MEDICARE.** Medicare deduction for this period and year-to-date.

**MISCELLANEOUS DEDUCTIONS.** Anything identified below the first MEDICARE line will show the dollar amount both for the pay period and year-to-date.

**UN R:** Indicate that your Union dues to the NRLCA have been withheld.

**HP:** Followed by three (3) letters or numbers would show your health benefit plan enrollment code. HP382 shows that you are paying for NRLCA Health Benefits for yourself and your family.

**A LOT:** Would indicate an authorized payroll deduction from your salary that is deducted each pay period for deposit to a financial institution.

**TSP:** Indicates a withholding for the Thrift Savings Plan. If you do participate in the Plan, you will see two (2) or more lines regarding the Plan. The first line would indicate either the percentage of withholdings or the dollar amount. TSP02: Indicates a two (2) percent withholding TSP \$: Followed by a dollar amount indicates a regular dollar amount participation. The following lines 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.

**C:** Followed by a four (4) digit number would indicate a local charity campaign and where the money is sent.

**C SUP:** Indicates child support or alimony payments.

**GARN:** Would appear if you had a commercial garnishment levied against you.

**IN:** Indicates your life insurance choice.

**LEVY:** Would show a deduction had been made for some sort of outstanding taxes.

**OTHER:** Would appear if an indebtedness to another Federal agency other than the Postal Service had 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, 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.

If an adjustment is processed, the amount will appear in the "this period" column and **Adjust** will print in the year-to-date column. After all deductions have been printed, a Net Earnings line appears. Net Earnings is Gross pay minus deductions plus or minus adjustments equal net earnings. Nontaxable allowances such as 1. Rent, 2. Equipment Maintenance, 3. TCOLA (Territorial Cost of Living Allowance) appear immediately below the net earnings line. If more than 18 detail lines are required, the remaining current period amounts combine and appear on the last detail line as MISC. (The Payroll Journal exhibits all line items that are not listed on the earnings statement.)

**NET PAY.** Net pay refers to the amount of compensation remaining that is due the employee after all payroll deductions and allotments have been taken. It includes EM-E where applicable. Employees may have only one net to bank allotment. The earnings statement will show **NET PAY**, the dollar amount, and **NTBK**.

LEAVE STATUS	
ANNUAL LEAVE	
FROM PREV YR	3 12
EARNED THIS YR	BAL
	6 00
USED THIS YR	PP
	2 37
BALANCE	6 75
SICK LEAVE	
FROM PREV YR	31 37
EARNED THIS YR	3 00
USED THIS YR	PP
	1 00
BALANCE	31 37
LEAVE WITHOUT PAY	
THIS PP	
CUMULATIVE	2 00
BOND UNAPPL BAL # ISSUED	
EE	
USPS RETIREMENT	

3834.38

**LEAVE STATUS.** Used to identify an employee's use of annual leave, sick leave, and leave without pay and the employee's balances for the current leave year. This amount could differ from the balance on the last pay period in a leave year because of maximum carryover limits. Annual leave for rural carriers assigned to regular route is shown in days. Decimals would indicate a partial day balance.

**ANNUAL LEAVE:**

**FROM PREV YR.** The number of hours of annual leave carried over from previous leave year. This amount could differ from the balance on the last pay period in a leave year because of maximum carryover limits. Annual leave for rural carriers assigned to regular route is shown in days.

**EARNED THIS YR.** The number of hours earned to date this leave year.

**BAL.** The number of hours carried over from previous leave year plus annual leave earned this year.

**USED THIS YR.** Total hours of annual leave used to date this year. If the employee donates annual leave to a recipient, this balance will increase

by the amount of annual leave donated.

**USED THIS PP.** Total hours of annual leave used in this pay period, including adjustments.

**BALANCE.** The employee's actual annual leave balance, which includes advanced leave projected through the end of the current year, equals **EARNED BAL** minus **USED THIS YR** plus **ADVANCED**. If the employee donates annual leave to a recipient, the total balance will decrease by the amount of annual leave donated. Employees who use advanced leave and separate before earning the leave must reimburse the Postal Service.

**SICK LEAVE:**

**FROM PREV YR.** The number of hours of sick leave carried over from previous leave year.

**EARNED THIS YR.** The number of hours accumulated this leave year.

**USED THIS YR.** Total sick leave used to date this leave year.

**USED THIS PP.** Sick leave used in this pay period, including adjustments.

**BALANCE.** Current sick leave balance equals hours carried over from previous leave year, plus hours earned, minus hours used.

**LEAVE WITHOUT PAY:**

**THIS PP.** Hours of LWOP used this pay period.

**CUMULATIVE.** Total LWOP hours accumulated this calendar year (from pay period 1 to date). Depending on the route classification, (K, J, or H) each increment of 10, 11, or 12 days of LWOP will result in a reduction of the annual leave advanced during the leave year. For every full pay-period of LWOP you use, you lose the annual and sick leave you would have earned in that pay period because annual and sick leave are not earned while in LWOP status or while using donated leave.

															CUMULATIVE
															BOND UNAPPL BAL # ISSUED
															EE
															I

CONTRACTUAL INCREASE

NET PAY 765.77

USPS RETIREMENT

**BOND DATA.** Identifies an employee's current bond(s) unapplied bond balance, and bonds issued this pay period.

**UNAPPL BAL.** (Unapplied Balance). Amount applied toward purchase of the next bond.

**NO. ISSUED.** Number of bonds issued this pay period.

**USPS RETIREMENT.** Total amount contributed to retirement fund as of the close of the prior calendar year. The amount shown does not include a) deduction during employment at another federal agency or b) deductions already transferred to OPM because of prior separations or application for disability retirement.

**CONTRACTUAL INCREASE.** This space is reserved for earnings statement messages such as an adjustment for a grievance settlement, step increase, contractual increase, etc.

### Leave Replacement Pay Stub

K	K13	53-1234	M REPLACEMENT					00000019	07 06	00000098					
PAYLOC		FINANCE NO.	EMPLOYEE NAME					EMPLOYEE ID	PAY PERIOD	SERIAL NUMBER					
DETAIL EARNINGS			GROSS TO NET						LEAVE STATUS						
WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY	THIS PERIOD		YEAR-TO-DATE	ANNUAL LEAVE					
2	K	013	16 45	780	2	25	2 39	GROSS PAY	878 66	6589 82	FROM PREV				
2	K	013	16 45	780	W	28 80	476 15	FED TAX M0	125 63	842 89	EARNED	THIS YR			
2	J	002	16 45	780	2	8	1 37	ST TAX xxM0	33 84	102 34	BAL				
2	J	002	16 45	780	W	8 60	142 84	RETIRE	0	0	USED	YR			
1	K	015	16 45	780	W	9 60	157 92	MEDICARE	12 74	125 54	THIS	PP			
1	A	020	16 45	780	W	5 00	82 25	SOSEC	54 48	450 87	BALANCE				
1	A	999	16 45	780	W	1 12	18 42	NET	651 97	SICK LEAVE					
							1 08	EM-E	113 80	985 25	FROM PREV YR				
			LPA								EARNED THIS YR				
2	K	013	2200	E48	T	3 00	66 00				USED	YR			
2	J	002	2010	E43	T	1 00	20 10				THIS	PP			
1	K	015	1800	E48	T	1 00	18 00				BALANCE				
1	A	020	485	E30	H	2 00	9 70				LEAVE WITHOUT PAY				
											THIS PP				
											CUMULATIVE				
											BOND UNAPPL BAL # ISSUED				
											EE				
											I				
CONTRACTUAL INCREASE											USPS RETIREMENT				
								NET PAY	765.77						

**PAY LOCATION.** where you worked most of your hours (normally this is the regular route to which you are assigned)

**FINANCE NUMBER.** the office to which you're assigned ("home office"); this earnings statement will include all of your work hours, even those in other offices.

**EMPLOYEE NAME.** Employee's name: first initial, middle initial, last name (J P DOE)

**EMPLOYEE ID.** Employee's identification number.

**PAY PERIOD.** Pay period and year of payment (PP YR).

**SERIAL NUMBER.** Serial number of check issued to employee or sequence number of earnings statements for net to bank (NT BK).

DETAIL EARNINGS						
WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY
2	K 013	16 45	780	2	25	2 39
2	K 013	16 45	780	W	28 80	476 15
2	J 002	16 45	780	2	8	1 37
2	J 002	16 45	780	W	8 60	142 84
1	K 015	16 45	780	W	9 60	157 92
1	A 020	16 45	780	W	5 00	82 25
1	A 999	16 45	780	W	1 12	18 42
		LPA				1 08
2	K 013	2200	E48	T	3 00	66 00
2	J 002	2010	E43	T	1 00	20 10
1	K 015	1800	E48	T	1 00	18 00
1	A 020	485	E30	H	2 00	9 70

**DETAIL EARNINGS.** Used to identify type and number of hours compensated for week of work, rate schedule, level designation/activity, and gross payment amount, as follows:

**WK.** Week, either 1 or 2, of pay period for salary and EMA payments. This space is blank for all adjustments and allowances.

**RSC.** Route type (H, J, K, or A)

**LEV.** Route number or 999/998 for Training or Auxiliary Assistance

**RATE.** Your hourly pay rate, including contractual increases and COLA roll-ins.

**CODE.** Your designation/activity code.

780 =RCA on Regular route

790 = RCA assigned to Aux route

750 = RCR

740 = RCA assigned to/serving vacant Regular route

730 = Substitute Rural Carrier (hired before 7 /21 /81)

770 = Auxiliary Rural Carrier (hired before 7 /21/81)

720 = DES 73 on vacant route

**TYP.** The type of hours for which you are being paid on that line:

W=regular wages

O=Overtime-actual hours worked over 40 in the week paid at 1.5 times the regular hourly wage.

L=Leave (for those leave replacements in a leave-earning capacity)

**HOURS.** For every hour type listed. This space will show the actual hours and hundredths.

**PAY.** Pay amount for hours stated

**EMA (EQUIPMENT MAINTENANCE ALLOWANCE).**

**RATE.** This will be either the current rate per mile, the current rate per hour, or in the case of a regular route, the amount determined by the current EMA Miles/Stops Chart.

**CODE.** The Letter E (for personal vehicle used) followed by the weekly evaluated hours of the route.

**TYP.** Indicates the type of payment for EMA. M indicates paid by the mile. H would indicate the hourly rate. T indicates payment by the trip.

**HOURS.** For payment by the mile, the total miles are indicated. For payment by the hour, the total hours are indicated. For payment by the trip, the total number of trips on that route are indicated.

**PAY.** The numbers of hours, miles or trips multiplied by the rate.

GROSS TO NET		LEAVE STATUS	
THIS PERIOD	YEAR-TO-DATE	ANNUAL LEAVE	
9 GROSS PAY	878 66	6589 82	FROM PREV
5 FED TAX M0	125 63	842 89	EARNED
7 ST TAX xxM0	33 84	102 34	THIS YR
4 RETIRE	0	0	BAL
2 MEDICARE	12 74	125 54	USED
5 SOSEC	54 48	450 87	THIS YR
2 NET	651 97		PP
8 EM-E	113 80	985 25	BALANCE
			SICK LEAVE
			FROM PREV YR
			EARNED THIS YR
			USED
			THIS YR
			PP
			BALANCE
			LEAVE WITHOUT PAY
			THIS PP
			CUMULATIVE
			BOND UNAPPL BAL # ISSUED
			EE
			I
			USPS RETIREMENT

**GROSS TO NET.** See the explanation of this section above under the Regular Carrier Pay Stub.

**LEAVE STATUS:** After 90 calendar days, RCAs assigned to a vacant regular route or an auxiliary route earn annual and sick leave, based on one (1) hour for every 20 hours worked, not to exceed four (4) per pay period. The leave information here will be reflected in days and hundredths. For example: 4.50 equals 4 and a half days for leave replacements assigned to a regular route or 36 hours for leave replacements assigned to an auxiliary route.