

# How to Read Your Paycheck

By Laura Finco; SRVEA Vice President

Gross pay is determined by your placement on the salary schedule. The SRVUSD Salary schedule can be found online at [www.srvusd.k12.ca.us](http://www.srvusd.k12.ca.us) under Certificated Employees. The salary schedule is based upon your number of years of service to SRVUSD (with a limited amount of service credit for work outside of the district) and the number of units you have beyond your bachelor's degree. Salary is also based upon your number of workdays be it 186-day work year for credentialed teachers up to 195-day work year for special services.

Most certificated personnel are paid on an 11-month cycle. To be sure that you are being paid correctly based upon your contract, take the amount of your gross pay and multiply it by 11 (or 12 if you are paid on a 12-month cycle). Then check the online salary schedules. The numbers should match to where you believe your placement on the salary schedule should be. In addition to the base pay, certificated personnel with Master's degrees or are Nationally Board Certified receive a stipend that is also divided equally throughout the year. Other stipends such as for coaching or extra pay are often paid in a separate paycheck sent out mid-month.

It is suggested that employees keep paycheck stubs as a record in case there ever are any questions regarding a deduction or how something was reported. In fact, any documents (including email) that relates to your salary should be kept safe. Documents such as transcripts, including the dates submitted to the district for salary increases, are very important.

In the September paycheck stubs, certificated employees were provided with the total number of accumulated days that can be used for leaves as well as the balance of the discretionary leave days for this year. Remember, the discretionary days do not rollover. They can only be used this year and may not be used on Teacher Work Days or Staff Development Days.

Starting in the 2019-2020 school year, certificated personnel may use an additional two days of Personal Necessity Leave for "compelling personal business." These days do not require advanced approval nor does a reason need to be provided. These days will increase to three in 2020-2021 and four days in 2021-2022. This is a pilot program that must be renewed after reviewing the impact these days have on employee attendance.

The paycheck stub also indicates the date your TB test is due, the type of credential each employee holds and when the credential expires. The stub may also indicate any special credential or clearances an employee holds. This year our salary schedule level and step were also record on the August stub. This information can also be found in the ESS system through the SRVUSD website.

In the Deductions section of the paycheck stub, you will find deductions for Federal Tax, State Tax, and California Teachers Assoc. dues (which also includes SRVEA dues). These are deductions that each employee pays directly from gross pay and are noted under "Employee Current." The Federal tax and State tax are also compiled for a YTD (Year to Date) record. A percentage of SRVEA dues and CTA dues are tax deductible (look for future Signal articles for the amount).

Benefits are also listed and are indicated by Employer contribution and in some cases, Employee contribution. If an employee subscribes to Kaiser as their healthcare provider, there will be no Employee Current contribution. If an employee subscribes to WHA or United Healthcare (either HMO or PPO), the amount of Employee monthly contribution is indicated. It is also noted what type of health coverage (single, single + one, or family). If an employee doesn't take benefits, they would see Cash Back as a description and the amount. If they have a domestic partner on their benefits, they will see a description that reads domestic partner. This would be the amount of the benefit that is taxable.

The District covers EAP Medical (mental health) and Standard Life Insurance. Both the District and the Employee contribute to STRS (State Teacher Retirement System) and Medicare. If an employee is a non-STRS member, they would have OASDI which is Social Security. The District also contributes to SUI (State Unemployment Insurance) and W/CMP (Workers Compensation).

Employees can opt for some voluntary programs such as The Standard. This is a form of disability insurance that goes beyond what is covered in district offered programs. Employees will also be making a \$20 contribution to programs offered by CTA such as the GLBT Scholarship grants, Cesar Chavez and Martin Luther King, Jr Scholarship programs, and various other funds to assist CTA members in crisis.

SRVEA membership dues includes a \$1/month contribution to a Political Action Committee fund. Any member who does not want this portion of their dues to go into the PAC fund must make a formal request. Information has been provided to each school site. Non-PAC contributors do not get that portion of their paycheck back. Those monies remain in the general fund.