

EXPLANATION OF PAYSTUB ITEMS FOR THE BELGRADE SCHOOL DISTRICT

Note: Individual pay stubs will vary. Therefore, not all items in this list will relate to every pay stub.

PAYMENT or DEDUCTION TYPE	EXPLANATION	Pre-tax dedcution
125 Medical	Flex, pre taxed money set aside for medical purposes, elected by employee.	Y
125 Must	Health Insurance	Y
Action Collection Agency	Garnishment Company	N
ADD'L Pay	Additional pay for stipends	N/A
AFLAC After-tax	Supplemental Health Insurance-after taxes	N
AFLAC Pretax	Supplemental Health Insurance-before taxes	Y
American Funds	Annuity	Y
Ameriprise	Annuity	Y
Aspire	Annuity	Y
Assurant	Life Insurance	N
BEA Dues	Teacher Union Dues	N
BEA Fair Share	Representation fee for teachers that are not members of the Union	N
BEA Student Scholarship Fund	Employee elects to donate to the scholarship	N
CBO Collection Agency	Garnishment Company	N
Child Support	State required child support payment	N
Childcare	Employee elects to have a set amount of money taken out of their paycheck for childcare - pretax	Y
Civil Process	Garnishment Company	N
Clifford & Associates	Garnishment Company	N
Credit Union - Savings	Savings deduction	N
CSED	Montana Child Support Enforcement	N
DD-"bank name"	DD = direct deposit. Only relevant for those using direct deposit.	N/A
Equity Management	Garnishment Company	N
First Rate Service	Garnishment Company	N
FIT	Taxes withheld from employees pay for Federal Income Taxes owed by the employee. The amount of "FIT" is determined by information employee puts on their W-4 form such as a martial status & number of deductions.	N/A
FIT/SIT Base	Amount at which Federal and State Income taxes are calculated.	N/A
Gross Pay	Monthly pay rate before any and all deductions.	N/A
Horace Mann	Annuity	Y
Horace Mann Life Insurance	Life Insurance	N
Internal Revenue Service	Garnishment Company	N
IRS ACS Support	Garnishment Company	N
Kiwanis Scholar	Employee elects to donate to the scholarship	N
Larsen Law Firm	Garnishment Company	N
MEA-MFT	Donation for ongoing political education efforts to support candidates and ballot issues.	N
MPEA Dues	Custodian Union Dues	N
MT Dept of Rev	State Tax Garnishments	N
MUST/REG	Health insurance deduction	N
Medicare	Health Insurance coverage for those 65 and older or those who meet special criteria.	Y
Medicare Base	Wage amount at which medicare taxes are calculated.	N/A

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NEA FCPE/AFT	Donation for ongoing political education efforts to support candidates and ballot issues.	N
Net Pay	Actual cash amount received after any and all deductions.	N/A
P.E.R.S.	Public employees retirement system for non-certified employees. 6.9% of employees gross earning are withheld and employer contributes at a rate of 6.8%	Y
PERS Base	Wage amount at which public employees retirement amount is calculated.	N/A
PERS Leave	Certified Staff personal leave - given in total at beginning of School Year.	N/A
Pacific Life	Annuity	Y
Putnam Investor	Annuity	Y
Regular Time	Line item showing monthly gross wage amount.	N/A
Ridge Athletic	Upon request employees dues are taken out of paycheck and mailed to the Ridge for membership fees.	N
Security Benefit	Annuity	Y
Self Insurance REG 1	Non-pre tax health insurance deduction.	N
Self Insurance Revised Plan 1 Self Insurance Revised Plan 2 Self Insurance Revised Plan 3	The school district has adopted a self insurance plan. A percentage of your medical deductions goes to the districts "pool" to help cover costs on medical bills incurred by employees. SELF INS = Self insurance. REV = Revised.	Y
Sick Time Earned	Classified - Sick time earned during current pay period.	N/A
Sick Time Earned - Total	Classified - Remaining sick hours after current month earned and taken.	N/A
Sick Time Used	Classified - Sick time taken during prior pay period.	N/A
SIT	State income tax withholdings. Tax amount derived from W-4.	N/A
Standard Life	Life Insurance Company	N
Social Security	Social Insurance Program that is funded through payroll taxes	N
Social Security - Base	Amount at which social security taxes are calculated.	N/A
T. Rowe Price Trust Com	Annuity	Y
Thrivent	Annuity	Y
TRS	Teacher Retirement System. 7.15% of employees gross earning are withheld, employer contributes at a rate of 7.47%.	Y
TRS Base	Wage amount at which certified retirement amount is calculated.	N/A
US Treasury	Garnishment Company	N
US Treasury Tax	Federal Tax Garnishment	N
Vacation Earned	Classified - Vacation earned during current pay period.	N/A
Vacation Earned - Total	Classified - Remaining vacation hours after current month earned and taken	N/A
Vacation Used	Classified - Vacation taken during prior pay period.	N/A
Valley Executions	Garnishment Company	N
Vanguard	Annuity	Y
Waddell & Reed	Annuity	Y
Williams Investigations	Garnishment Company	N
YTD	Year-to-Date total for a given line item. NOTE: THIS IS A CALENDAR YEAR TO DATE, NOT SCHOOL YEAR.	N/A