

**MONTCLAIR STATE UNIVERSITY – PAYROLL DEPARTMENT  
PAY STUB INFORMATION – REGULAR STAFF**

Earnings are listed on the left side:

|                    |   |
|--------------------|---|
| <b>REG BIWKLY</b>  | = BIWEEKLY SALARY   |
| <b>OVERTIME</b>    | = OVERTIME EARNED IN ADDITION TO BIWEEKLY SALARY                      |
| <b>HOLIDAY</b>     | = HOLIDAY PAY SEPARATED FROM BIWEEKLY SALARY                          |
| <b>ACT W/OPAY</b>  | = SUMMER DESIGNATION FOR 10-MONTH EMPLOYEES                           |
| <b>CLOTH ALLOW</b> | = ALLOWANCE FOR CLOTHING FOR CERTAIN PERSONNEL                        |
| <b>BONUS</b>       | = BONUS IF APPLICABLE   |
| <b>OTHER EARN</b>  | = A YEAR-TO-DATE NUMBER FOR EARNINGS PAID ON THE SUPPLEMENTAL PAYROLL |
| <b>FURLOUGH</b>    | = HOURS NOT PAID DUE TO FURLOUGH                                      |
| <b>INTERUNAUT</b>  | = HOURS NOT PAID DUE TO DOCKING ACTIONS                               |
| <b>UNPD LEAVE</b>  | = HOURS NOT PAID DUE TO LEAVE TIME                                    |

Taxes and Deductions are listed on the right side:

|                   |   |
|-------------------|---|
| <b>FICA/SS</b>    | = SOCIAL SECURITY TAXES 6.2% OF EARNINGS              |
| <b>FICA/MED</b>   | = SOCIAL SECURITY MEDICARE TAXES 1.45% OF EARNINGS    |
| <b>FED W/H</b>    | = FEDERAL WITHHOLDING TAXES                           |
| <b>NJ ST TAX</b>  | = NEW JERSEY STATE INCOME TAXES                       |
| <b>NJ/TDI</b>     | = NEW JERSEY STATE TEMPORARY DISABILITY INSURANCE TAX |
| <b>NJ/UNEMP</b>   | = NEW JERSEY STATE UNEMPLOYMENT TAX                   |
| <b>NJ/HLCRSUB</b> | = NEW JERSEY HEALTH CARE SUBSIDY TAX                  |
| <b>NJ/WKFCDEV</b> | = NEW JERSEY WORKFORCE DEVELOPMENT TAX                |

**Health plans and dental plans are listed next. There are many plans and the abbreviations are comprehensible. The New Jersey Plus Health Plan is not listed on the pay stub.**

Employees are enrolled in one of the following Pension Plans:

|                    |  |
|--------------------|--|
| <b>ABP/GRA</b>     | = ALTERNATE BENEFITS PLAN/GROUP RETIREMENT ANNUITY   |
| <b>ABP/GSRA</b>    | = ALTERNATE BENEFITS PLAN/GROUP SUPPLEMENTAL RETIREMENT ANNUITY  |
| <b>PERS MANDA</b>  | = PUBLIC EMPLOYEES RETIREMENT SYSTEM MANDATORY CONTRIBUTION FOR CLASSIFIED EMPLOYEES   |
| <b>PERS CONT</b>   | = PUBLIC EMPLOYEES RETIREMENT SYSTEM CONTRIBUTORY INSURANCE FOR CLASSIFIED EMPLOYEES<br>This is the employee's portion for life insurance. |
| <b>PFERS MANDA</b> | = POLICE AND FIREMANS RETIREMENT SYSTEM MANDATORY CONTRIBUTION   |
| <b>TPAF MANDA</b>  | = TEACHERS PENSION AND ANNUITY FUND MANDATORY CONTRIBUTION   |
| <b>TPAF CONIN</b>  | = TEACHERS PENSION AND ANNUITY FUN CONTRIBUTORY INS.   |

Other pension related listings follow if applicable to the employee.

Union listings:

|                    |  |
|--------------------|--|
| <b>AFT</b>         | = AMERICAN FEDERATION OF TEACHERS                                  |
| <b>AFT/ADJUNCT</b> | = ADJUNCT UNION  |
| <b>PBA</b>         | = POLICE BENEVOLENT ASSOCIATION                                    |
| <b>IFPTE</b>       | = INTERNATIONAL FEDERATION OF PROFESSIONAL AND TECHNICAL ENGINEERS |
| <b>AFSCME</b>      | = AMERICAN FEDERATION OF STATE, COUNTY AND MUNICIPAL EMPLOYEES     |
| <b>CWA</b>         | = COMMUNICATIONS WORKERS OF AMERICA                                |

Other deductions are optional employee selections:

|                   |  |
|-------------------|--|
| <b>UNITED WAY</b> | = NEW JERSEY STATE CHARITABLE ORGANIZATION       |
| <b>ACTS</b>       | = ADDITIONAL CONTRIBUTIONS TAX-SHELTERED PROGRAM |
| <b>DEF COM</b>    | = DEFERRED COMPENSATION State Program            |
| <b>SAV BONDS</b>  | = SAVINGS BONDS                                  |
| <b>CRED UNION</b> | = NORTH JERSEY FEDERAL CREDIT UNION              |
| <b>MSU FNDTN</b>  | = MONTCLAIR STATE UNIVERSITY FOUNDATION          |

**NET PAY is listed on the far right side of the check stub at the bottom.**

**DIRECT DEPOSIT is printed on a white Advise of Deposit with a zero amount.**

The amount deposited is shown on the far right side of the stub near the bottom next to "Bank Deposits."