Earnings are listed on the left side:

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

Taxes and Deductions are listed on the right side:

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

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

Other pension related listings follow if applicable to the employee.

Union listings:

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

Other deductions are optional employee selections:

- **UNITED WAY** = NEW JERSEY STATE CHARITABLE ORGANIZATION
- **ACTS** = ADDITIONAL CONTRIBUTIONS TAX-SHELTERED PROGRAM
- **DEF COM** = DEFERRED COMPENSATION State Program
- **SAV BONDS** = SAVINGS BONDS
- **CRED UNION** = NORTH JERSEY FEDERAL CREDIT UNION
- **MSU FNDTN** = 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.”

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