

# HOW TO READ YOUR PAYSTUB



Company Name 123 Main Street Anywhere, OK 12345			<b>Earnings Statement</b> <b>01/16/2026-01/29/2026</b>			Employee Name ID#: 0129476	
EARNINGS	HOURS	RATE	GROSS PAY	WITHHOLDINGS	CURRENT WITHHOLDINGS	YEAR TO DATE	
Regular Pay <b>2</b>	80.00 <b>3</b>	\$25.00 <b>4</b>	\$2,000.00 <b>5</b>	Federal Tax <b>6</b>	\$124.50 <b>8</b>	\$249.00 <b>9</b>	
				Medicare/SSA	\$29.00	\$58.00	
				OK Tax	\$28.25	\$56.50	
				401(k) <b>7</b>	\$30.00	\$60.00	
<b>GROSS PAY</b> \$2,000.00 <b>5</b>		<b>CURRENT WITHHOLDINGS</b> \$211.75 <b>8</b>		<b>NET PAY</b> \$1,788.25 <b>10</b>	<b>YTD AMOUNT</b> \$4,000.00 <b>11</b>	<b>YTD WITHHOLDINGS</b> \$423.50 <b>9</b>	
					<b>YTD NET PAY</b> \$3,576.50 <b>12</b>		

- Statement Date:** The dates for which you're getting paid
- Earnings:** Regular pay, overtime pay, holiday pay, etc.
- Hours:** How many hours you worked during the pay period
- Rate:** Your hourly rate of pay
- Gross Pay:** How much this total payment is for (hours x rate)
- Withholdings:** Federal and state required taxes
- Voluntary Deductions:** 401(k), HSA, etc.
- Current Withholdings:** How much is being withheld for this check
- Year to Date:** How much has been withheld since the beginning of the year, or start of your employment
- Net Pay:** Gross Pay minus Current Withholding (how much money will show up in your bank account)
- Year to Date Amount:** How much you've made this year, before withholdings
- Year to Date Net Pay:** How much money has been deposited, after withholdings

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