

HOW TO READ YOUR PAY STUB



When looking at your pay stub, the Enrollers will check to see your total **Gross Pay**, which is the total amount you earned before any taxes or withholdings have been taken from your paycheck, or the **Year to Date (YTD)** amount, which shows the total amount you have earned so far in the year.

Here is a quick summary of how to read your Pay Stub:

The image shows a sample pay stub with the following sections and callouts:

- 1. Employer's Name:** ABC Company, 123 Spring St, San Francisco CA 94104
- 2. Pay Period:** Pay Begin Date: 01/02/2022, Pay End Date: 01/16/2022, Check Date: 01/16/2022
- 3. Earnings Statement:** ABC
- 4. Employee Information:** Pat Lee, 123 Sample St, San Francisco CA 94104
- 5. Year to Date Earnings:** YTD amount shown in the right column.
- 6. Gross Pay:** Amount of employee earnings before taxes and other deductions.
- 7. Deductions:** Withholdings from employees' pay, such as taxes and other optional contributions.
- 8. Net Pay:** Amount employee receives, computed by subtracting deductions and contributions from Gross Pay.

1. Employer's Name: The name of the employer. Typically, this is the name of the company where you are working, and sometimes this section will also contain the mailing address and phone number of your employer.

2. Pay Period: The pay beginning and ending dates show the time frame in which employees worked and accrued their earnings. Pay periods are fixed, and most often they will be recurring on weekly, bi-weekly, semi-monthly, or monthly schedules.

3. Check Date: Also known as "payday," this is the date on which employees are paid and checks are distributed.

4. Employee's Information: The full name and address of the person who is receiving the payment.

5. Year to Date Earnings: The YTD (Year-to-Date) amount shows the exact amount earned from the beginning of the current calendar year to the present time.

6. Gross Pay: Amount of employee earnings before taxes and other deductions are taken from the paycheck. For salaried employees, the Gross Wages will equal their annual salary. Hourly employees determine Gross Wages by multiplying their number of hours worked by their hourly wages.

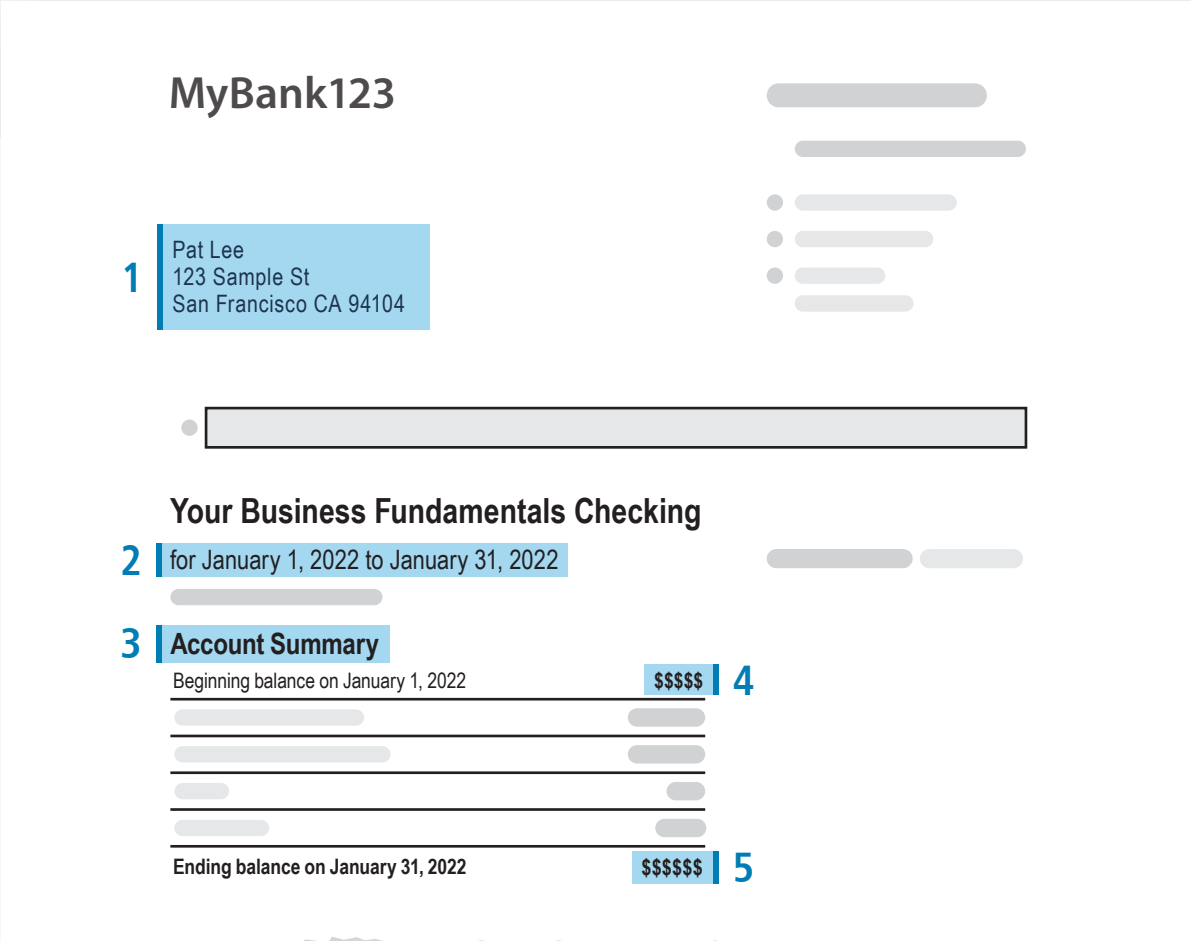
7. Deductions: Withholdings from employees' pay, such as taxes and other optional contributions (retirement funds, health care savings accounts, or other benefits).

8. Net Pay: Amount employee receives. This is computed by subtracting deductions and contributions from Gross Pay.

HOW TO READ YOUR BANK STATEMENT

When looking at your most recent bank statement, the Enrollers will check the **Ending Balance** for each account you have (Checking and Savings). The **Ending Balance** of your account(s) may be included in the income calculation depending on the program you may be eligible for.

Here is a quick summary of how to read your Bank Statement:



MyBank123

1 Pat Lee
123 Sample St
San Francisco CA 94104

2 for January 1, 2022 to January 31, 2022

3 **Account Summary**

Beginning balance on January 1, 2022	4 \$4000
Ending balance on January 31, 2022	5 \$5000

1. **Personal Information:** The full name and address of the account holder.
2. **Statement Period:** These are the dates during which the transactions occur, usually a month-long period.
3. **Account Summary:** A summary of your transactions for the month, including deposits and withdrawals.
4. **Beginning Balance:** The amount of funds in your account(s) at the beginning of the bank statement period.
5. **Ending Balance:** The amount of funds in your account(s) at the end of the bank statement period.