

How To Read Your USPS Earnings Statement

Below you will see an example of the earnings statement that you receive from USPS each payday. The exhibit is numbered (red) to allow easy reference of data included on your statement.

Exhibit Purposes Only

USPS Earnings Statement

1		2		Your Name			SS Number		3		4	
PAYLOC		FINANCE NO		EMPLOYEE NAME			SOCIAL SECURITY NO.		PAY PERIOD		SERIAL NUMBER	
5												
DETAIL EARNINGS												
6												
7												
WK	RSC/LEV	RATE	CODE	TYD	HOURS	PAY	GROSS TO NET		LEAVE STATUS			
2	01	44042	134	W	3200	67757	GROSS PAY	206013	616958	FROM PREV YR		
2	01	44042	134	W	884	28077	FED TAXES	36320	109406	EARNED THIS YR		
1	01	44042	134	W	2400	50818	STAXALS	7015	21025	BAL		
1	01	44042	134	0	269	8564	RETIRE 1	11857	35571	USED YR		
				L	2400	50817	MEDICARE	2844	8533	THIS PP		
							INSUR	5380	10590	BALANCE		
							ALOT			SICK LEAVE		
							ALOT			FROM PREV YR		
							TSP 1			EARNED THIS YR	400	
							TSP 1			USED YR		
							FRANK	3846	11538	THIS PP		
							CRSES			BALANCE		
							HP105	6014	16912	LEAVE WITHOUT PAY		
										THIS PP		
										CUMULATIVE		
										BOND UNAPPL BAL ISSUED		
										EE		
										USPS RETIREMENT		
FLSA							4084					
							NET PAY	1208.76	NT BK	53559.12		

Earnings Statement Data Information

- 1. PAYLOC:** Pay Location: This is your work assignment location. Where you work. **2. FINANCE NO:** The USPS finance number for your work office. **3. PAY PERIOD:** The pay period for this earnings statement (first two digits) and the year of payment (second two digits). **4. SERIAL NUMBER:** Either the serial number of the check issued to the employee or the sequence number of the Earnings Statement issued to the employee when the net pay has been directly deposited to a financial institution. **5. DETAIL EARNINGS:** General heading for several entries which tell you the type and number of hours being compensated for, the week in which those hours occurred, the rate schedule and level, the designation/activity code, and the gross payment amount for the period.
 - WK:** Specifies the week, either 1 or 2, of the pay period in which the hours were worked. If an adjustment is being made, the week that the adjustment is made for will be on that line.
 - RSC:** Rate Schedule Code for the hours stated. This code will be the same as on your time card. It will either be a "E" or a "Q". For Carriers, it will be a "Q". This space would remain blank for all adjustments and allowances. This code, combined with LEV next, are significant and deserve special attention.
 - LEV:** This is the Grade Level for the hours stated. Did you perform Level 5 work, or perhaps Level 6?
 - RATE:** Your Base rate of pay (annual or hourly), including the cost-of-living allowance (COLA) for the hours stated. The base rates for the different steps and level are printed regularly in the Postal Record.
 - CODE:** Your employee's Designation/Activity code. For a Regular Carrier, the code would be 134. For a PTF Carrier, the code would be 434.

2. **TYP:** Type of Hours code. Codes that might affect you would be:
G: Guaranteed time or guaranteed overtime hours.
H: Holiday work hours
L: Leave hours (either paid leave or leave without pay)
N: Night differential hours (for hours worked between 6:00 at night and 6:00 in the morning)
O: Overtime hours.
V: Penalty overtime hours.
P: Out-of-Schedule Premium
S: Sunday Premium
W: Straight work hours. This space would remain blank for all adjustments and allowances.
HOURS: This space will show the actual hours and hundredths worked for every hours type listed. If you keep track of your hours worked in a record of your own, you will be able to immediately take steps to correct any errors that the timekeeper may have made.
PAY: This space will show the total gross pay for each type of hours worked.

6. GROSS TO NET

This is a general heading for two columns, which show the total gross pay, all deductions, and the resulting net pay for the current pay period and the pay year-to-date.

GROSS PAY: Your gross pay for this pay period and the year-to-date, including COLA.

FED TAX: The amount deducted for federal tax this period and year-to-date. Your claimed marital status and number of exemptions will appear right next to FED TAX. M2 would mean married with two exemptions. S0 would mean single with no exemptions.

ST TAX: Amount deducted for state tax this period and year-to-date. Again, your claimed marital status and number of exemptions for the state will appear to ST TAX. ALMO1 would indicate the taxes were withheld to the State of Alabama for a person married claiming one exemption.

RETIRE: Amount deducted to your retirement account for this pay period and year-to-date.

You will see one of the following codes next to RETIRE:

1 CSRS: Civil Service Retirement System

2 FICA: Federal Insurance Contribution Act

5 CSRS Offset: A combination of Civil Service Retirement and Federal Insurance Contribution

FICA/MED: Amount of FICA or Medicare deductions for this period and year-to date. If you were hired after 1984, your retirement contribution will be smaller and FICA/MED will be higher.

FERS: The Federal Employees Retirement System covers all career employees first hired on or after January 1, 1984, and those CSRS employees who chose to convert to FERS. If you are covered by FERS, you will see one of the following codes next to FERS:

8 FERS

A FERS (elected)

Anything in the following area will be the **Miscellaneous Deductions**. Anything identified will show the dollar amount both for the pay period and year-to-date.

ALOT: Would indicate an authorized payroll deduction from your salary that is deducted each pay period for deposit to a financial institution.

C: Followed by a four (4) digit number would indicate a local charity campaign and where the money is sent.

C SUP: Indicates child support or alimony payments.

GARN: Would appear if you had a commercial garnishment levied against you.

HP: Followed by three (3) letters or numbers would show your health benefit plan enrollment code. HP322

shows that you are paying for NALC Health Benefits for yourself and your family.

IN: Indicates your life insurance choice.

LEVY: Would show a deduction had been made for some sort of outstanding taxes.

MBA: Indicates that you participate in the NALC's Mutual Benefit Association insurance plan.

NT BK: Shows that after all deductions and allotments have been taken out, the net pay has been directly deposited to a financial institution.

OTHER: Would appear if an indebtedness to another Federal agency other than the Postal Service had been taken out. A collection for a loan from the VA for schooling might be an example.

PO DB: Means that a deduction has been made for some sort of indebtedness to the Postal Service. It might be for a previous overpayment, a shortage, a loss of or damage to the mails, loss of or damage to USPS property or vehicles, or perhaps outstanding travel or salary advances.

TSP: Indicates a withholding for the Thrift Savings Plan. If you do participate in the Plan, you will see two (2) or more lines regarding the Plan. The first line would indicate either the percentage of withholdings or the dollar amount.

TSP02: Indicates a two (2) percent withholding

TSP \$: Followed by a dollar amount indicates a regular dollar amount participation.

The following line's indicate the percentage of your withholding that is applied to the different "Investment Options."

G080: Would indicate that 80% of your total withholding would be distributed into the Government Securities Investment Fund,

F015: Would indicate that 15% of your total withholding would be distributed into the Fixed Income Index Investment Fund, and

C005: Would show that 5% of your total withholding would be distributed into the Common Stock Index Investment Fund.

UN L: Indicate that your Union dues to the NALC have been withheld.

NET PAY: This is what you have left!

7. LEAVE STATUS

This general area identifies the employee's use and balances of Annual and Sick leave, and Leave Without Pay for the pay period and year.

ANNUAL LEAVE

FROM PREV YR: This is the number of hours carried over from the previous year. The amount could differ from the balance on the last pay period in the preceding leave year if you tried to carry over more than the maximum limit. The most that we Carriers can carry over is 240 hours. Hopefully, nobody that we know will ever lose leave hours in this manner.

EARNED-THIS YR: This is the number of hours earned to date this leave year. Between three (3) and fifteen (15) years, we earn one hundred sixty (160) hours per year or six (6) hours per pay period. From fifteen years on, we earn two hundred eight (208) hours per year or eight (8) hours per pay period.

EARNED-BAL: This is the number of hours carried over from last year plus the hours earned this year.

USED THIS YR: This is the total hours of annual leave used this year to date.

USED THIS PP: This is the total hours of annual leave used in this pay period (including adjustments).

BALANCE: This is the total annual leave available to you now.

SICK LEAVE

FROM PREV YR: This is the number of hours carried over from last year.

EARNED THIS YR: This is the number of hours of sick leave accumulated this year. Full time employees earn one hundred four (104) hours per year or four (4) hours each full pay period. Part time employees earn one (1) hour for each twenty (20) hours in a pay period up to a total of one hundred four (104) hours per year.

USED THIS YR: This is the total sick leave used to date this year.

USED THIS PP: This is the total sick leave used this pay period (including adjustments).

BALANCE: This is the total sick leave available to you now.

LEAVE WITHOUT PAY

THIS PP: This is the total hours of LWOP used this pay period.

CUMULATIVE: This is the total LWOP hours accumulated this year. If you accumulate eighty (80) hours of LWOP within a year, your leave credits will be reduced by the amount of leave earned in one (1) pay period.

BOND DATA: This identifies an employee's current bond's), unapplied bond balance, and the bonds issued this pay period.

UNAPPL BAL: This is the amount applied towards the purchase of the next bond.

NO ISSUED: This is the number of bonds issued this pay period.

USPS RETIREMENT: This is the total amount contributed to the retirement fund as of the close of the prior calendar year.

Other important codes are:

FLSA: The Fair Labor Standards Act is a Federal Statute of general application that establishes requirements for child labor, minimum wages, equal pay, and overtime pay. FLSA work hours and FLSA overtime pay is printed on the E&D whenever work hours for one or both weeks of the pay period exceeds forty (40) hours for nonexempt employees — that's us. It seldom, if ever, affects us, even if noted on the E&D. The rare occasion is related to Night differential or Sunday Premiums.

ADJ FOR PP-YR PROCESSED: Shows that an adjustment for a specific pay period and year was processed.

GARNISHMENT PAYMENTS COMPL: Shows the garnishment balance as zero (0).

GRIEVANCE OR EEO SETTLEMENT: Simple.

INCLUDES BOND REFUND: Simple.

MERIT INCREASE: Simple.

MERIT LUMP SUM INCLUDED: Simple.

MULTI PP ADJS PROCESSED: Shows that adjustments for multiple pay periods were processed.

PERIODIC STEP INCREASE: Simple

PO INDEBT-PAID-OFF: Shows the indebtedness balance as zero (0).

RETROACTIVE PAYMENT: Shows this is a special check and Earnings Statement for retroactive payment.

RETRO PAY IN YTD AMTS: Shows that retroactive payment amounts have been added to the year-to-date totals.

SCHEDULED COLA INCREASE: Shows that a cost-of-living increase has been added to the base salary effective with the pay period shown at the top of the E&D.

SCHEDULED CONTRACTUAL INCREASE: Shows that it is now reflected in the base salary.

UPDT YTD BAL CANCEL CHK: An adjustment for a cancelled check was processed that updated the year-to-date earnings balance, affecting only the year-to-date fields.

UPDT YTD BK PAY AWD: An adjustment for a back pay award was processed, affecting only the year-to-date fields. Most of the things that have been discussed here will seldom, if ever, affect you. Of importance to you, however, is that you pay attention to your E&D. You should get paid for the hours that you actually worked, at the rate that you should be paid, and your money should go where you intend it to go. Make sure that the premiums that you intend to be paid are actually paid.