



# COMPTROLLER *of* MARYLAND

*Serving the People*

## Central Payroll Bureau

Employee Self Service Portal – POSC

&

Net Pay Calculator



*Dhiren Shah*  
*Director*

# Agenda

- ▶ Overview of CPB
- ▶ POSC – Employee portal
- ▶ Net Pay Calculator
- ▶ What-if Scenarios
- ▶ Questions



# CPB Functions & Responsibilities

- ▶ We pay 100,000 plus employees on a biweekly basis with a minor exception of Judges & legislators who are paid monthly
- ▶ Our employees are spread over 280 State agencies
- ▶ Yearly payroll of over 7.2 Billion dollars in gross pay, and over 10.1 Billion dollars including state subsidies
- ▶ We maintain three separate payroll systems – Regular, Contractual, and University of Maryland payroll





“If you are perfect in the Olympics, you earn a Gold Medal. If you are perfect in the Payroll Department, it’s just another day at the office.”



# POSC (Payroll Online Service Center)

- ▶ Secured access
- ▶ Online pay stub history (12 rolling months)
- ▶ Up to 5 years history of year-end pay stub information
- ▶ Retrieve / print W2 information (3 years history)
- ▶ W-4 & MW507/D-4/WV IT-104 Withholding changes
- ▶ Direct Deposit authorization changes
- ▶ Signup/Modify W-2 Web only access
- ▶ View SPS Employee ID



[www.marylandtaxes.gov](http://www.marylandtaxes.gov) home page:

The screenshot shows the homepage of the Maryland Comptroller of Maryland. At the top left is the logo for the Comptroller of Maryland, featuring the state flag and the text "COMPTROLLER of MARYLAND Serving the People". To the right of the logo is the title "COMPTROLLER of MARYLAND". Below this is a navigation menu with links for Home, Nonprofits, File, Pay, Forms, News, Security, About the Agency, Locations, and Join Our Team. A search bar is located below the navigation menu. The main content area features three large banners: a landscape image with the text "Maryland Revenue Estimates FY 2024 and 2025", a portrait of Brooke E. Lierman, Comptroller of Maryland, with the text "Brooke E. Lierman Comptroller of Maryland", and a graphic with the text "Fiscal Year 2023 Closeout Report". Below these banners is a blue bar with the text "FY 2024 Strategic Goals". Underneath this bar are five buttons: "Newsletter Signup", "Individual Tax", "Business Tax", "Tax Pros", and "Get Involved". Below these buttons is a section titled "Frequently Visited Links" containing six white buttons: "Get Help", "[Where's My Refund](#)", "Tax Credits", "Unclaimed Property", "Vendor Services", and "Reports". At the bottom of the page are three links: "Maryland State Employees" (with a red arrow pointing to it), "State Agency Accounting", and "Human Trafficking HELP" (with an external link icon). Below the "Human Trafficking HELP" link is the text "Maryland Department of Health - Coronavirus Disease 2019 (COVID-19) Information" (with an external link icon).

Selecting the “Maryland State Employees” link in the bottom left corner of the Marylandtaxes.gov web page will take you to this screen:

Contact Us 1-800 MDTAXES Governor's Office Translate Select Language

COMPTRROLLER of MARYLAND

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Serving the People

Home Nonprofits File Pay Forms News Security About the Agency Locations Join Our Team

Search

Breaking News

is rapidly approaching on September 15, 2023. Learn more about this significant tax credit today!

Home State Payroll Services

## Payroll Services for State Agencies

Important News effective July 1, 2023 (Fiscal Year 2024)

Thank You

Dhiren Shah, Director

Links for State Payroll Services

- Employees
- Payroll Officers
- Salary Scales
- Online Services
- Vendor Deductions
- State Agency Deductions
- Internal Contact List
- FAQ
- Forms

Selecting “Employees” will bring you to a page with many useful links as seen on the next slide.





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- [Nonprofits](#)
- [File](#)
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- [News](#)
- [Security](#)
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Breaking News

ent Loan Debt Relief Tax Credit deadline is rapidly approaching on September 15, 2023. Learn more about this significant tax credit today!

[Home](#) [State Payroll Services](#) [Employees](#)

## Employees



Important News effective July 1, 2023 (Fiscal Year 2024)

Thank You

Dhiren Shah, Director

CPB Important Links +

CPB Employee Forms +

POSC +

Memos +

Paydates +

State Holidays +

W2's +

W4 / Address +

Direct Deposit +

Paychecks +

Salary Advances +

Federal Tax Levies / State Tax Liens +

Important Links +





# POSC link:

<https://interactive.marylandtaxes.gov/Extranet/cpb/POSC/User/Start.aspx>



## POSC Start Page

---

As a matter of SECURITY, All users will be REQUIRED to change their Password every 4 months.

---

- **First time users**, please read the (**Help Topics**) listed in the left menu.
- For concerns not addressed in a specific (**Help Topic**) use **General Help**
- A link for **Feedback / Suggestions** will be provided after successful logon
- For assistance with POSC, please email [POSHELP@marylandtaxes.gov](mailto:POSHELP@marylandtaxes.gov).
- If you have forgotten your LogonID or Password please use the [Recover LogonID](#) / [Reset Forgotten Password](#) process.

<a href="#">Sign Up</a>	First time using the POSC? Use this process to create a LogonID and Password.
<a href="#">Logon</a>	Access the POSC using your LogonID and Password.





[CPB Home](#)

User Options

- [Logoff](#)
- [Modify User Logon](#)
- [POSCHELP@marylandtaxes.gov](mailto:POSCHELP@marylandtaxes.gov)

Help Topics

[POSC Options](#)

[Use of POSC by Active Employees](#)

[Use of POSC by Terminated Employees](#)

[Update Direct Deposit](#)

[FAQs for Electronic W-2 consent](#)

[General Help](#)

You have successfully logged on and updated your password. For security purposes, please remember to Logoff when you are finished using the POSC



POSC Home Page  
Welcome [REDACTED]

- I am an employee and I want to access my payroll information  
 I am a Payroll Representative and I want to access agency payroll information

Please choose one of the following options:

- [Current Year Pay Stubs](#)
- [Update Address / W4 \(Tax Withholding\)](#)
- [Prior Year Pay Stubs](#)
- [Update Direct Deposit](#)
- [View / Print Duplicate W-2](#)
- [Signup / Modify W-2 Web Only Access](#)
- [View SPS Employee ID](#)



[CPB Home](#)
[POSC Home](#)

#### User Options

- [Logoff](#)
- [Modify User Logon](#)
- [POSHELP@marylandtaxes.gov](mailto:POSHELP@marylandtaxes.gov)

#### Help Topics

[Unable to display pay stub information](#)

[Deposit is listed but is not showing up in bank account](#)

[What time on Monday are paystubs available](#)

[FAQs for Electronic W-2 consent](#)

[General Help](#)

## Current Year Pay Stubs (Rolling 12 months)

Direct Deposits are viewable via this system up to two days **prior** to pay day. However, your money is **NOT** posted to your bank account until pay day.

System	Pay Period End Date	Pay Day	Agency		
RG	09/05/2023	09/13/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	08/22/2023	08/30/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	08/08/2023	08/16/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	07/25/2023	08/02/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	07/11/2023	07/19/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	06/27/2023	07/05/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	06/13/2023	06/21/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	05/30/2023	06/07/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	05/16/2023	05/24/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	05/02/2023	05/10/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	04/18/2023	04/26/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	04/04/2023	04/12/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	03/21/2023	03/29/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	03/07/2023	03/15/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	02/21/2023	03/01/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	02/07/2023	02/15/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	01/24/2023	02/01/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	01/10/2023	01/18/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/27/2022	01/04/2023	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/13/2022	12/21/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	11/29/2022	12/07/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	11/15/2022	11/23/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	11/01/2022	11/09/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	10/18/2022	10/26/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	10/04/2022	10/12/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	09/20/2022	09/28/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	09/06/2022	09/14/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>



[CPB Home](#)

User Options

- [Logoff](#)
- [Modify User Logon](#)
- [POSCHHELP@marylandtaxes.gov](mailto:POSCHHELP@marylandtaxes.gov)

Help Topics

[POSC Options](#)

[Use of POSC by Active Employees](#)

[Use of POSC by Terminated Employees](#)

[Update Direct Deposit](#)

[FAQs for Electronic W-2 consent](#)

[General Help](#)

You have successfully logged on and updated your password. For security purposes, please remember to Logoff when you are finished using the POSC



POSC Home Page  
Welcome [REDACTED]

- I am an employee and I want to access my payroll information  
 I am a Payroll Representative and I want to access agency payroll information

Please choose one of the following options:

- [Current Year Pay Stubs](#)
- [Update Address / W4 \(Tax Withholding\)](#)
- [Prior Year Pay Stubs](#)
- [Update Direct Deposit](#)
- [View / Print Duplicate W-2](#)
- [Signup / Modify W-2 Web Only Access](#)
- [View SPS Employee ID](#)

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[CPB Home](#)

[POSC Home](#)

User Options

- [Logoff](#)
- [Modify User Logon](#)
- [POSCHHELP@marylandtaxes.gov](mailto:POSCHHELP@marylandtaxes.gov)

Help Topics

[How many Prior years will be displayed](#)

[FAQs for Electronic W-2 consent](#)

[General Help](#)

## Year-End Pay Stubs (Prior Years)

System	Pay Period End Date	Pay Day	Agency		
RG	12/13/2022	12/21/2022	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/14/2021	12/22/2021	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/15/2020	12/23/2020	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/17/2019	12/24/2019	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/18/2018	12/26/2018	240109	<a href="#">Text</a>	<a href="#">PDF</a>
RG	01/30/2018	02/07/2018	240101	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/19/2017	12/27/2017	240101	<a href="#">Text</a>	<a href="#">PDF</a>
RG	12/20/2016	12/28/2016	240101	<a href="#">Text</a>	<a href="#">PDF</a>



- I am an employee and I want to access my
- I am a Payroll Representative and I want to

Please choose one of the following options:

- [Current Year Pay Stubs](#)
- [Prior Year Pay Stubs](#)
- [View / Print Duplicate W-2](#)
- [View SPS Employee ID](#)



# Central Payroll Bureau


[Maryland's Money](#)   [Comptroller of Maryland](#)   [Media Services](#)   [Online Services](#)   [Search](#)

**NOTE:** Pop-up blockers may prevent the W-2 from displaying properly. If you have installed a pop-up blocker please add the Comptroller's web site to your exclusion list.

W-2's for employees of the State of Maryland are mailed in January. For detailed information explaining the source of the figures on your W-2 please see our website listing [Your 2022 W-2 What you need to know.](#)

**NOTE:** [www.marylandtaxes.gov](http://www.marylandtaxes.gov) - FILE STATE TAX RETURN FREE USING iFile

## Select How To View W-2

- Text** This is the faster print option and is supported by most browsers except Netscape 7.x. If you are using Netscape 7.x please chose the PDF option below.
- PDF** Please be aware that if your internet connection is a dial-up this option may take up to several minutes to load. To use the PDF format you will need the latest version of Adobe Acrobat Reader. 

## Select Year To View

Select year to view:

[Next](#)

After printing your 2022 W-2 replacement, you are advised to print the following [description of the information on your 2022 W-2.](#)





- I am an employee and I want to access my payroll information
- I am a Payroll Representative and I want to access agency payroll information

Please choose one of the following options:

- Current Year Pay Stubs**
- Update Address / W4 (Tax Withholding)**
- Prior Year Pay Stubs**
- Update Direct Deposit**
- View / Print Duplicate W-2**
- Signup / Modify Web Only Access**
- View SPS Employee ID**

Current W-4 / MW507 Information	
Payroll System: *	<input type="text" value="Regular"/>
Agency Code: *	<input type="text" value="240109"/>
Address Section	
Current Address:	<input type="text"/>
Federal Section	
<b>Current Federal Withholding:</b>	
Marital Status:	Married filing jointly or qualifying widow(er)
Step 2c (two total jobs):	No
Step 3 (claim dependents amt):	0
Step 4a (other income):	0
Step 4b (deductions):	0
Additional Amt Withheld:	0
State Section	
<b>Current Maryland Withholding:</b>	
Marital Status:	Married (surviving spouse or unmarried Head of Household)
Number of exemptions:	0
Additional Amt Withheld:	0
<input type="button" value="Change W-4 / MW507 Information"/> <input type="button" value="No Changes"/>	


IF YOU ARE A NON-RESIDENT ALIEN, YOU MAY NOT USE THIS APPLICATION. PLEASE MAIL A COMPLETED, SIGNED [FORM](#) TO CENTRAL PAYROLL BUREAU

FOR INSTRUCTIONS HOW TO FILL OUT FORM W-4 PLEASE CLICK [HERE](#)



- I am an employee and I want to access my payroll information  
 I am a Payroll Representative and I want to access agency payroll information

Please choose one of the following options:

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Current Year Pay Stubs</b>     | <input type="checkbox"/> <b>Update Address / W4 (Tax Withholding)</b> |
| <input type="checkbox"/> <b>Prior Year Pay Stubs</b>       | <input type="checkbox"/> <b>Update Direct Deposit</b>                 |
| <input type="checkbox"/> <b>View / Print Duplicate W-2</b> | <input type="checkbox"/> <b>Signup / Modify W-2 Web Only Access</b>   |
| <input type="checkbox"/> <b>View SPS Employee ID</b>       |   |
- 

## Employees are able to opt-in for electronic delivery of their form W2 using POSC

- Access your W2 in a secured environment
- Eliminate paper W2 delivery issues by US mail – lost or misdirected mail
- Protect your sensitive information
- Employees can revert to paper delivery if they want to



We encourage you to **Sign Up for Web Only Access** for your W-2 information. By doing so, you can experience the following benefits:

- View and print your W-2 from anywhere you have internet access
- You will have immediate online access once your W-2 is available. You will not have to wait until January 31 when paper W-2s are mailed.
- Increase the privacy of your payment/tax information and protect against identity theft by reducing the number of people that have access to your payment information  
(Please note, employees who are Nonresident Aliens (NRA), have multi-state W-2s, or more than 4 box 12 W-2 items will not be able to access Form W-2 electronically)

### Sign Up For Web Only Access To W-2

**YES**      I consent to receive Form W-2 in an electronic format. I understand that I will not receive a paper copy of my W-2. I may revoke my consent at any time. I understand that it may take 2 weeks for Central Payroll Bureau to make the change. For current year, the consent must be received by December 23.

**NO**      I do not wish to sign up for W-2 Web Only Access at this time, or I am revoking my prior consent. I understand that it may take 2 weeks for Central Payroll Bureau to make the change. I understand that my Form W-2 will be mailed on January 31 to the address on file at Central Payroll Bureau as of December 31.

Next





- I am an employee and I want to access my  
 I am a Payroll Representative and I want to

Please choose one of the following options:

- [Current Year Pay Stubs](#)
- [Prior Year Pay Stubs](#)
- [View / Print Duplicate W-2](#)
- [View SPS Employee ID](#)

Your Employee ID is:



Use your Employee ID as your USERNAME when you log into The HUB (Learning Management System).

This will also be your username for the Workday Statewide Personnel System (SPS).

You can access The Hub by clicking here: [The Hub](#)

You can access The SPS workday by clicking here: [SPS](#)

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# Net Pay Calculator

- ▶ The Net Pay Calculator is a useful tool to help you determine the effect any deductions will have on your net income.
- ▶ It can assist you in determining how much to contribute to your supplemental retirement plan.
- ▶ The Net Pay Calculator is found on the Comptroller of Maryland's website at [www.marylandtaxes.gov](http://www.marylandtaxes.gov)
- ▶ From there you will select the "Maryland State Employees" link on the bottom left of the page.
- ▶ On the Payroll Services for State Agencies page you will select the "Employees" link.
- ▶ You will select the bar that says "Paychecks" which will expand to show the links beneath it.
- ▶ You will then select "Net Pay Calculator"





## Net Pay Calculator Selection

The net pay calculator can be used for **estimating taxes and net pay**.

**Due to changes** to the Federal W-4 form in 2020, there are now **two versions** of the Net Pay Calculator available.

Please answer the questions below so that you can be redirected to the version that best suits your inquiry.

What is your year range of interest?  2020 or after  2019 or before

Have you filed Federal W-4 form **in 2020 or later**?  Yes  No

[Take me to Net Pay Calculator](#)

- ▶ The Net Pay Calculator considers which year's Federal W-4 you have used and will calculate your choices accordingly.
- ▶ After selecting the appropriate radio buttons you will click on the "Take me to Net Pay Calculator" button.



# This is the Net Pay Calculator for employees with a 2019 or earlier W-4

## Net Pay Calculator

**This version of Net Pay Calculator should be used to estimate net pay for years prior to 2020 or by those who have not submitted Federal W-4 in 2020 or later.**

This net pay calculator can be used for **estimating** taxes and net pay. This is only an **approximation**. Be aware that deduction changes or deductions not taken in a particular pay will have an impact on your net pay. Small variations may also occur in tax calculations due to rounding.

Before you begin, be sure to have a copy of your pay stub for reference. Located at the bottom of this screen is a HELP function that offers more details about the input fields. Fields with \* are required.

Year, Residence and County			
Year	2020	<input type="checkbox"/> Apply Leap Year Factor	
Residence	Maryland	*County	Select County
Earnings			
*Regular Pay (Subject to retirement)		Pay Frequency	Bi-weekly
Adjustment To Pay			
Exemptions			
Federal Marital Status	Single	<input type="checkbox"/> Married Filing Separate for DC	
*State Marital Status		<input type="checkbox"/> One Earner/One Job lower rate for WV	
Federal Exemptions		Additional Federal Withholding	
State Exemptions		Additional State Withholding	
Pre-tax Deductions			
Medical		Health Care Spending	
Pharmacy		Dependent Care Spending	
Dental		Term Life Insurance (50,000 or under)	
Other			
Retirement Deduction			
Retirement Percent	7%	Fixed \$ Amount	
Select Retirement System Percent or Select Fixed \$ Amount and Enter a fixed dollar amount			
Supplemental Retirement Deductions			
457 Def Comp		Roth 401K	
401k		Roth 457B	
403b		SRA	
Other Deductions			
MD Charity		St Emp Credit Union	
Other		Other	
Other		Other	
Note: You must estimate your deduction for Tax Lien, Child Support and Wage Garnishment			
Segmentations (CPB Use)			
Number of Segments			

CALCULATE RESET HELP

PRINT PAGE

If Print Page button does not function, use your browser's print function. The Print Page button works best with Google Chrome with JavaScript and cookies enabled.

# This is the Net Pay Calculator for employees with a 2020 or newer W-4

## Net Pay Calculator with Updated W-4

**This version of Net Pay Calculator should be used by those who submitted Federal W-4 in 2020 or later.**

This net pay calculator can be used for **estimating** taxes and net pay. This is only an **approximation**. Be aware that deduction changes or deductions not taken in a particular pay will have an impact on your net pay. Small variations may also occur in tax calculations due to rounding.

Before you begin, be sure to have a copy of your pay stub for reference. Located at the bottom of this screen is a HELP function that offers more details about the input fields. Fields with \* are required.

Year, Residence and County			
Year	2020	<input type="checkbox"/> Apply Leap Year Factor	
Residence	Maryland	*County	Select County
Earnings			
*Regular Pay (Subject to retirement)		Pay Frequency	Bi-weekly
Adjustment To Pay			
Exemptions			
Federal Marital Status	Single or Married Filing Separately		
*State Marital Status		<input type="checkbox"/> Married Filing Separate for DC	
Additional Federal Withholding		<input type="checkbox"/> One Earner/One Job lower rate for WV	
State Exemptions		Additional State Withholding	
For Steps 3, 4a and 4b below, enter <b>annual</b> amounts from your Federal W-4 form.			
Step 2c (two total jobs)	No	Step 4a (other income)	
Step 3 (dependents amt)		Step 4b (deductions)	
Pre-tax Deductions			
Medical		Health Care Spending	
Pharmacy		Dependent Care Spending	
Dental		Term Life Insurance (50,000 or under)	
Other			
Retirement Deduction			
Retirement Percent	7%	Fixed \$ Amount	
Select Retirement System Percent or Select Fixed \$ Amount and Enter a fixed dollar amount			
Supplemental Retirement Deductions			
457 Def Comp		Roth 401K	
401k		Roth 457B	
403b		SRA	
Other Deductions			
MD Charity		St Emp Credit Union	
Other	Other	Other	Other
Other	Other	Other	Other
Note: You must estimate your deduction for Tax Lien, Child Support and Wage Garnishment			
Segmentations (CPB Use)			
Number of Segments			

CALCULATE RESET HELP

PRINT PAGE

If Print Page button does not function, use your browser's print function. The Print Page button works best with Google Chrome with JavaScript and cookies enabled.

Using someone who has a normal pay stub as seen below and is using the 2019 W-4:

000	Mar. Stat.	Fed. Ex.	Additional Fed. Tax	St. Ex.	Additional St. Tax	County Code
	M	0		0		AA
MD FILING STATUS: MARRIED						

EARNINGS		HOURS	CURRENT	YEAR TO DATE	TAXES/DEDUCTIONS		CURRENT	YEAR TO DATE
REGULAR		80 0	2321 09	40369 49	FEDERAL TAX		174 01	3013 62
*ST PD BENEFITS					FICA/MED		168 11	2936 85
FICA SUBSIDY			168 11	2936 85	STATE TAXES		160 27	2796 95
PHARMACY SUB			149 61	2393 76	PHARMACY PLAN		37 40	598 40
DENTAL SUBSIDY			11 64	186 24	UCC DENTL DPPO		11 63	186 08
RET/PEN SUB			482 02	8072 25	AD & D PLAN		2 30	36 80
UNEMPL INS SUB			0 00	76 35	TERM LIFE INS		3 25	52 00
HEALTH INS SUB			404 77	6476 32	ST EMP ALT PEN		162 92	2758 56
					DIR/DEP-CHKNG		1529 77	26847 35
					CF BCBS EPO		71 43	1142 88

	Earnings		Taxes		Deductions		Net Pay
Current	2321 09	-	502 39	-	288 93	=	1529 77

This employee wants to add \$100.00 per paycheck to their supplemental retirement 457 deferred comp plan.

The following page shows the result after adding the \$100.00

# Net Pay

Before you make any significant changes to your withholding allowances, you may wish to consult a tax professional. For information about federal withholding allowances, call the IRS info line at 1-800-829-1040 or visit the IRS web site at [www.irs.gov](http://www.irs.gov). For information on State withholding allowances, call 1-800 MD TAXES. Remember: you could be subject to a penalty and/or civil and criminal liability for filing an incorrect withholding statement (Form W-4) or for failing to file a corrected statement after you realized you should increase the amount of tax to be withheld from your pay.

Earnings	Taxes	Deductions	Net Pay
2,321.09	482.16	388.93	1,450.00

## Net Pay Calculation Criteria

TaxYear	2020
For	Maryland ANNE ARUNDEL
Regular Pay	2,321.09
Additional Pay	0.00
Pay Frequency	Bi-weekly
Marital Status	Married
State Marital Status	Married
# Federal Exemptions	0
# State Exemptions	0
Federal Tax	161.74
Social Security/Medicare	167.92
State Tax	152.50
Medical	71.43
Pharmacy	37.40
Dental	11.63
Term Life Insurance	3.25
Other Pre-Tax Deduction	2.30
Retirement: 7%	162.92
457 Deferred Comp	100.00

[BACK](#)[NEW CALCULATION](#)[PRINT PAGE](#)

- ▶ The original net pay per pay period was \$1,529.77. After filling in the Net Pay Calculator with the \$100.00 to the 457 plan, the resulting net pay is \$1,450.00, with a difference of \$79.77 less rather than \$100.00 less. This is a benefit of \$20.23 to the employee.



# What-if Scenarios

- ▶ The net pay calculator is a very useful tool to allow the employee to determine exactly what the burden and benefit will be for any proposed deductions or changes to current deductions.
- ▶ This tool is useful in figuring out any impact on your federal and state taxes withholdings based on changes to personal exemptions etc.
- ▶ Understanding the financial implication before deciding on a deduction is a useful tool for budgeting, as well as not being blindsided by how much it affects your net pay.



# Questions?

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