

PAYCHECK STUB ABBREVIATIONS

Complete Reference Guide — All Common Pay Stub Codes Explained

*Abbreviations vary by payroll provider.
Exact wording on your stub may differ slightly*

EARNINGS		
Abbreviation	Full Form	Meaning
REG	Regular Pay	Standard wages earned for normal working hours during the pay period.
OT	Overtime	Additional pay, generally 1.5 times the employee's regular rate for qualifying overtime hours.
OT HR	Overtime Hourly	Overtime earnings calculated on an hourly basis.
DT	Double Time	Pay calculated at twice the employee's regular rate of pay (2x) for qualifying hours worked.
BON	Bonus	Extra compensation awarded for performance, milestones, or incentives. Bonuses are generally taxable.
COMM	Commission	Earnings based on sales or performance, commonly used in sales roles.
TIPS	Tips / Gratuities	Payments employees receive from customers for services. Reported tips are generally subject to applicable taxes.
PTO	Paid Time Off	Paid leave for vacation, personal time, illness, or other approved absences.
RETRO	Retroactive Pay	Additional pay owed for work performed in a previous pay period.
VAC / VAC PAY	Vacation Pay	Wages paid while an employee is on approved vacation leave.
SICK / SICK PAY	Sick Pay	Compensation provided for time off due to illness.
AWD	Award	A bonus or other reward given to an employee. Tax treatment depends on the type of award.
PRZ	Prize	Cash or cash-equivalent prizes from events or promotions, which are generally taxable.
ALLOWANCE	Allowance	Additional payment provided for specific expenses or purposes.
REIMB	Reimbursement	Payment that repays an employee for eligible work-related expenses.
SHIFT DIFF	Shift Differential	Extra pay for working less desirable or special shifts.
GROSS	Gross Pay	Total earnings before taxes and deductions are applied.

FEDERAL TAX		
Abbreviation	Full Form	Meaning
FIT / FITW	Federal Income Tax Withholding	Federal income tax withheld from an employee's wages based on the employee's Form W-4 information.
SIT	State Income Tax	State income tax withheld from an employee's wages based on applicable state withholding rules.
FICA	Federal Insurance Contributions Act	Payroll taxes that fund Social Security and Medicare.

Abbreviation	Full Form	Meaning
SS	Social Security Tax	The Social Security portion of FICA withheld from an employee's wages to fund Social Security benefits, including retirement, disability, and survivor benefits.
MED / MEDI	Medicare Tax	The Medicare portion of FICA withheld from an employee's wages to fund Medicare.
FUTA	Federal Unemployment Tax Act	Federal unemployment tax generally paid by employers; it is not normally deducted from an employee's paycheck.
FIT ADDL	Additional Federal Income Tax Withholding	Extra federal income tax withheld from an employee's wages beyond the standard withholding amount, as elected on Form W-4, Step 4(c).

STATE TAX

Abbreviation	Full Form	Meaning
SIT / SWT	State Income Tax Withholding	State income tax withheld from an employee's wages based on applicable state rules.
SDI	State Disability Insurance	Employee-funded state disability insurance withholding in applicable states.
SUI / SUTA	State Unemployment Insurance / State Unemployment Tax Act	State unemployment tax, generally an employer-paid payroll tax.
LIT / LWT	Local Income Tax / Local Wage Tax	Local income or wage tax imposed by a city, county, or school district.
TRANSIT	Local Transit Tax	Local tax or surcharge that helps fund public transportation.
CITY TAX	City Wage Tax	Local wage or income tax imposed by certain cities.

PRE-TAX DEDUCTIONS

Abbreviation	Full Form	Meaning
401K / 401(k)	401(k) Retirement Contribution	Employee retirement contributions made through an employer-sponsored 401(k) plan, which may be pre-tax or Roth (after-tax).
ROTH / R401(k) / Roth 401(k)	Roth 401(k) Contribution	After-tax retirement contributions that generally do not reduce current federal taxable wages.
403B / 403(b)	403(b) Retirement Contribution	Employee contributions to a retirement plan generally available to employees of public schools and certain tax-exempt organizations; contributions may be pre-tax or Roth.
457 / 457(b)	457(b) Deferred Compensation Plan	Retirement contributions to an eligible governmental or tax-exempt organization's deferred compensation plan; contributions may be pre-tax or Roth, depending on the plan.
HLTH / HINS	Health Insurance	Employee payroll deductions for employer-sponsored health insurance coverage.
DENT	Dental Insurance	Payroll deductions for employer-sponsored dental coverage.
VIS	Vision Insurance	Payroll deductions for employer-sponsored vision coverage.
HSA	Health Savings Account	Employee contributions to an HSA, which may be made on a pre-tax basis when made through a qualifying employer arrangement.
FSA / HCFSAs	Flexible Spending Account / Health Care FSA	Pre-tax employee contributions used for eligible health care expenses.
DCFSA / DEPCARE	Dependent Care FSA	Pre-tax employee contributions used for eligible dependent care expenses.
LIFE / GTL	Group Term Life Insurance	Employer-provided group-term life insurance. The cost of coverage above \$50,000 may result in taxable imputed income.

Abbreviation	Full Form	Meaning
STD / LTD	Short-Term / Long-Term Disability	Employee deductions for short-term or long-term disability insurance coverage. Tax treatment depends on how the coverage is funded and applicable rules.
PARKING	Pre-Tax Parking Benefit	Employee contributions for eligible qualified parking benefits made through a pre-tax arrangement.
TRANSIT BEN	Pre-Tax Transit Benefit	Employee contributions for eligible mass-transit or commuter transportation benefits through a pre-tax arrangement.
CAFETERIA / SEC. 125	Cafeteria Plan	Employer benefit plan that allows employees to choose among certain benefits, some of which may be provided on a pre-tax basis.

POST-TAX DEDUCTIONS

Abbreviation	Full Form	Meaning
ROTH CATCH	Roth Catch-Up Contribution	Additional after-tax Roth retirement contribution for an eligible employee who qualifies for a catch-up contribution.
UNION	Union Dues	Employee-paid dues or membership fees for a labor union.
GARNISH	Wage Garnishment	Legally required withholding from an employee's wages, typically based on a court or administrative order.
CHILD SUP	Child Support	Legally required withholding from wages to satisfy a child support obligation.
LEVY	Tax Levy	Legal withholding from wages to collect unpaid taxes.
CHARITY	Charitable Contribution	Employee-authorized payroll deduction for charitable giving.
EE LOAN	Employee Loan Repayment	Repayment of an employer loan, salary advance, or other employee debt through payroll deductions.
SUPP LIFE	Supplemental Life Insurance	Employee-paid premium for additional voluntary life insurance coverage.
PET INS	Pet Insurance	Employee-paid premium for voluntary pet insurance coverage.
LEGAL	Legal Insurance	Employee-paid premium for a legal services or legal insurance benefit.

EMPLOYER CONTRIBUTIONS

Abbreviation	Full Form	Meaning
ER 401K	Employer 401(k) Contribution	Employer contribution or matching contribution made to an employee's 401(k) plan.
ER MED	Employer Medical Premium	Employer-paid share of an employee's group health insurance premium.
ER HSA	Employer HSA Contribution	Employer contribution to an employee's Health Savings Account.
ER PENSION	Employer Pension Contribution	Employer contribution to an employee's pension or retirement plan.
ER LIFE	Employer Basic Life Insurance	Employer-paid basic group-term life insurance coverage.
FICA-ER	Employer FICA Contribution	Employer's share of Social Security and Medicare taxes.
FUTA-ER	Employer FUTA	Federal unemployment tax paid by the employer.

PAY SUMMARY FIELDS

Abbreviation	Full Form	Meaning
GROSS PAY	Gross Pay	Total earnings before taxes and deductions.
TAXABLE WAGES	Taxable Wages	Wages subject to a particular tax after applicable exclusions and adjustments.

Abbreviation	Full Form	Meaning
NET PAY	Net Pay	Amount remaining after applicable taxes and deductions are subtracted from gross pay.
YTD	Year-to-Date	Running total from the beginning of the year through the current pay period.
QTD	Quarter-to-Date	Running total for the current calendar quarter.
MTD	Month-to-Date	Running total for the current month.
CUR / CURRENT	Current Period	Amount earned, withheld, or deducted during the current pay period.
HRS / HOURS	Hours Worked	Total hours worked or paid during the pay period.
RATE	Pay Rate	Employee's hourly rate, salary rate, or other applicable rate of pay.
PAY DATE	Payment Date	Date on which the employee receives payment.
PAY PERIOD	Pay Period	Start and end dates covered by the pay stub.
CHECK NO.	Check / Voucher Number	Reference number assigned to the employee's payment.
EE ID / EMP ID	Employee ID	Unique internal identifier assigned to an employee.
SSN / LAST 4	Social Security Number	Full or masked Social Security number used for identification and tax reporting.
FILING STATUS	Tax Filing Status	Federal filing-status information used for income tax withholding purposes.
EXEMPTIONS	Withholding Allowances	Legacy withholding allowances used under pre-2020 Forms W-4; current federal Forms W-4 generally use filing status and other withholding information instead.