

MANAGING YOUR MONEY



Keep Your Paystub Safe

(NAPSA)—For too many Americans, paystubs quickly travel from wallet or purse to the back-of-the-drawer or shoebox for filing. Then, when it comes time to apply for an apartment or a new loan, people are stuck spending hours searching for their most recent paystubs. With 63 million Americans currently banking online, in addition to being paid with a “digital paycheck” via direct deposit, employees also want the ability to track key information via a “digital paystub.”

Small-business owners can make this happen by letting their employees instantly access and review key payment information using a unique online tool called PayCheckRecords. This new Web site is created by PayCycle, the leading on-demand payroll provider. Employees can log in from anywhere with their own e-mail addresses and passwords, so the system is completely flexible and highly secure. Workers have an easy and safe method to track not only what goes into their bank accounts but how much is deducted from their pay for taxes, health benefits and retirement planning.

Over the past few years, Americans have increasingly elected to receive payment through direct deposit. In fact according to the “Getting Paid in America” survey conducted by the American Payroll Association, 94 percent of the respondents participate in direct deposit, up from 71 percent in an earlier survey. Beyond the benefit of convenience, employees can be certain that payment is deposited even when they are out of town and since the money is trans-

Paycheck
Records

Paystubs ACCOUNT

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Paystub for period: 11/04/2006 - 11/10/2006

The Guide One
300 Poyette Avenue
Folsom, CA 95630

ADVICE OF DEPOSIT Date: 11/17/2006

Net Pay: \$ 551.82

PAY		Hours Rate	Current	YTD	TAXES WITHHELD		Current	YTD	
Salary	-	-	1250.00	49500.00	Federal Income Tax	123.40	4942.40		
Vacation Pay	-	-	0.00	500.00	Social Security	74.28	2973.94		
Reimbursement	-	-	0.00	600.00	Medicare	17.37	625.36		
DEDUCTIONS				Current	YTD	CA Income Tax	99.05	3125.80	
Health Insurance	40.00	1440.00		CA State Disability Ins	9.58	345.02			
Vision Insurance	12.00	432.00							
401K	63.00	2250.00							
BENEFITS				Hours Used	Hours Available	SUMMARY		Current	YTD
Sick	0.00	32.00				Total Pay	\$1,250.00	\$45,600.00	
Vacation	0.00	147.00				Deductions	\$114.50	\$4,122.00	
						Taxes	\$282.68	\$10,312.50	
						Net This Check:	\$551.82		
						Acct# -1111:	\$551.82		

Direct deposit checks require at least a 2 business day lead time. If your funds are not available, check with your Employer for the expected date of deposit.

Printer-Friendly Version

Note: This link opens a new window. For security reasons please remember to close the new window when you are done viewing or printing your paystub.

Tired of searching the shoebox for your old paystubs? If so, the most recent payday innovation, a digital paystub, may be for you.

ferred electronically, direct deposits do not get lost. Employees have greater control of finances since checks clear automatically and can be instantly divided among accounts.

A digital paystub provides another layer of control and access. “Using PayCheckRecords, I was able to immediately provide proof of employment when I was applying for an apartment in the heated rental market of San Francisco,” said Shannon Ames, an employee at Amy Kuschel Bride. “Additionally, I like that I can quickly and easily review my accrued vacation and retirement contributions from any Internet connection.”

By helping employees to truly experience faster, easier paydays and offering access to complete pay records in a few keystrokes, small-business owners can improve employee satisfaction and retention and make it even easier for employees to gain financial control.

You can learn more online at www.paycycle.com.