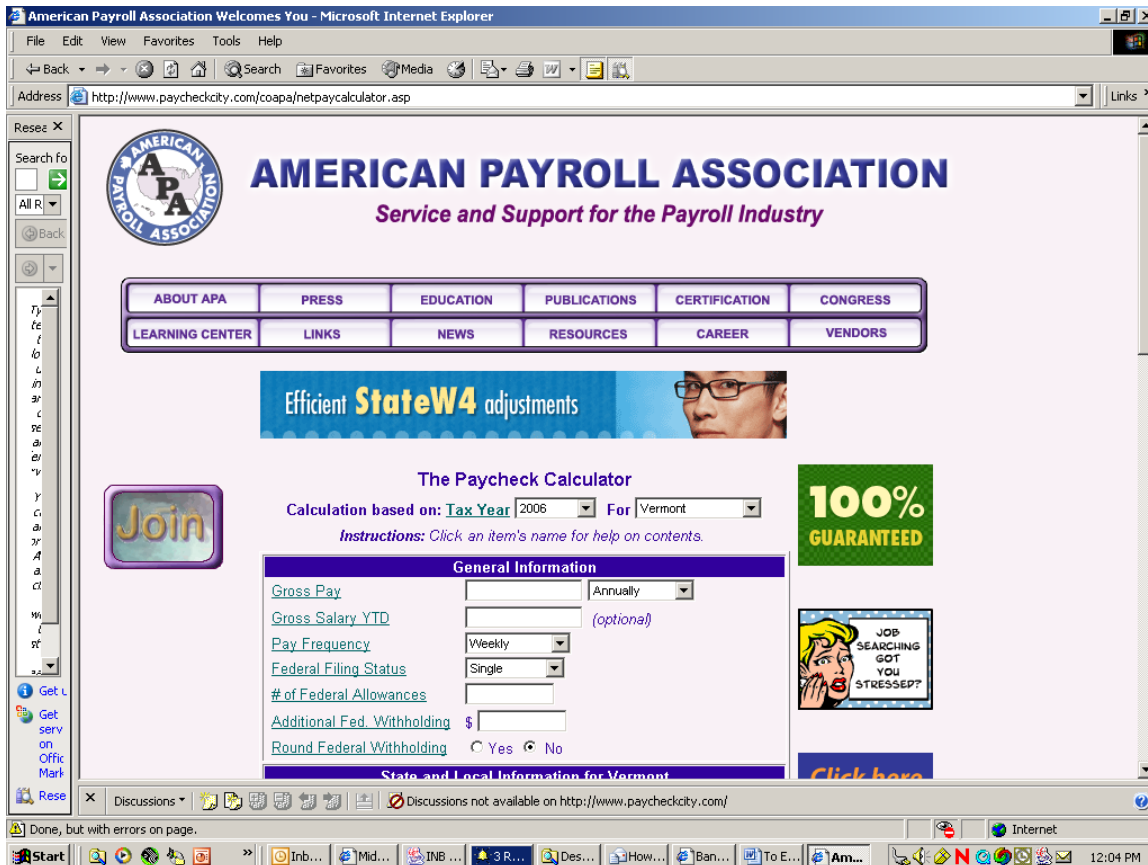


To Estimate Your Take Home Pay

1. Go to this website: <http://www.paycheckcity.com/coapa/netpayCalcResult.asp>



Enter check date (as next one) and Vermont as the state

1. For Gross Pay Enter bi-weekly gross amount you earn from paycheck information
1. Select Per Pay Period option
2. No entry in Gross Salary YTD
3. Pay Frequency, select bi-weekly
4. Federal Withholding: enter what you claim on taxes (this is available on Banner web info at https://ssb1.middlebury.edu/PNTR/bwpkxtxs.P_ViewW4.)
5. Be sure to enter any extra withholding you may have
6. Round Federal Withholding – leave as no
7. Do the same for State taxes
8. Voluntary Deductions will include any deductions from your paycheck. Count them and insert a number in the box. This will create a record for each deduction.

Examples of deductions: Listed on your paystub.

- a) Medical premiums (fixed amount)
- b) Dental premiums (fixed amount)
- c) Vision premiums (fixed amount)
- d) Supplemental Life insurance (fixed amount)

- e) Supplemental AD&D (fixed amount)
- f) Court Ordered Lien (fixed amount)
- g) Rent (fixed amount)
- h) Mortgage (fixed amount)
- i) Core Plan retirement amount (3% if under age 45, 6% if over age 45) Fed, State and FICA pretax
- j) Voluntary retirement % can be found here:
https://ssb1.middlebury.edu/PNTR/bwpkdcmn.P_DispDednCurRet
 (enter percent as a number) Fed and State pretax only
- k) United Way

Use this table to enter deduction exemption as they relate to Federal, State and Fica taxes.

Information you will need to complete the worksheet

Deduction	Exempt from Fed tax	Exempt from State Tax	Exempt from All FICA taxes	Subject to all taxes
Medical premium	X	X	X	
Dental Premium	X	X	X	
Vision Premium	X	X	X	
Flex Account Health Care	X	X	X	
Flex Account Dependent Care	X	X	X	
Liens				X
Supp Life Premium				X
Supp AD &D Premium				X
Rent and Mortgage				X
Core Retirement plan	X	X	X	
Voluntary Retirement Plan	X	X		
United Way				X

When all information is entered, hit Calculate for results. This is only an estimate and Human Resources offers this as a tool for your use.