

TIPS for Understanding Your W-2

Verify your name and Social Security Number. If either one is incorrect, contact Human Resources through [Ask-HR](#).

Using your last pay stub from 2023 will help you reconcile your W-2, as noted below.

Please note, unless you are a student, your Annual Rate will most likely not match any box on the W-2 due to pre-tax items as noted in Box 1 and Box 3 descriptions below.

Box 1	Gross wages YTD (from paystub Hours and Earnings section) less all Before-tax deductions YTD plus Imputed Taxable Opt Life Ins* (from paystub Employer Paid Benefits section)
Box 2	Federal Withholding Tax YTD (from paystub Taxes section)
Box 3	Box 1 amount above, plus YTD SC Retirement or Optional Retirement plus Before Tax Ret Purchase plus any annuities (401k, 403b's, 457). Limit of \$160,200.
Box 4	Fed OASDI/EE Tax YTD (from paystub Taxes section)
Box 5	Same as Box 3, but no limit.
Box 6	Fed MED/EE Tax YTD (from paystub Taxes section) (Includes Additional Medicare Tax withheld if taxable gross over \$200,000.)
Box 10	Money Plus Dependent Care YTD (from paystub Before-tax deductions section)
Box 12	Used for Codes A-V as described on the back of Copy C of the W-2, however Clemson only uses Codes C, D, E, G, W, AA, DD & EE as described below:
	Code C Taxable cost of group-term life insurance over \$50,000 (included in boxes 1, 3 (up to social security wage base) and 5). Imputed Taxable Opt Life Ins* (from paystub Employer Paid Benefits section)
	Code D Deductions for 401(k) contributions YTD (from paystub Before-tax deductions section)
	Code E Sum of deductions for all 403(b) contributions YTD (from paystub Before-tax deductions section)
	Code G Deductions for 457 contributions YTD (from paystub Before-tax deductions section)
	Code W Health Spending Account Deductions (Employer Contributions = Employee Directed)
	Code AA Deductions for Roth 401(k) contributions YTD (from paystub After-tax deductions section)
	Code DD Cost of employer-sponsored health coverage (The amount reported with code DD is not taxable.)
	Code EE Deductions for Roth 457(b) contributions YTD (from paystub After-tax deductions section)
Box 13	X in Retirement Plan indicates eligibility (waived) or active participation in retirement
Box 14	<ul style="list-style-type: none"> • Oregon State Transit Tax wages and withholding, if applicable. • Massachusetts Paid Family and Medical Leave deductions, if applicable. • New Jersey Family Life Insurance, Unemployment Tax, Disability Tax, SWAF and WDPF, if applicable. • Non-cash automobile, if applicable.
Box 16	State wages. Should be the same as Box 1 above (unless State is Alaska, Florida, Nevada, Tennessee, Texas, Washington, or Wyoming)
Box 17	State withholding tax YTD (paystub Taxes section)

Box 18	Local wages, if applicable.
Box 19	Local withholding, if applicable.
Box 20	Locality, if applicable.