



## 2022 W-2 GUIDE

This guide provides some explanations about the information on your W-2. It covers the seven main W-2 boxes – boxes 1, 3, 10, 12, 17 and 19. A General Q&A section can be found at the bottom of this document.

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| <b>Box #1 Wages, Tips, Other Compensation (YTD Federal Taxable Gross Income)</b>                                       |  |
| <p>This is the year-to-date (YTD) Federal Taxable Gross Income.</p>  | <p><b>Q: What if the total YTD Earnings amount on my last paycheck does not match the amount in Box #1?</b></p> <p><b>A: This may be the case because your before-tax deductions are not included in your taxable wages. Conversely, your YTD Earnings amount does not include the taxable portion of your Group Term Life Insurance benefit.</b></p> <p><b>Q: Why is my annual salary different from my YTD earnings?</b></p> <p><b>A: There are a few reasons why these amounts may be different. For example, your pay rate may have changed during the year or you may have received overtime or other compensation.</b></p> |
| <b>Box #3 Social Security Wages</b>  |  |
| <p>The Social Security wage base for 2022 is \$147,000. The amount in this box will never be more than \$147,000.</p>  | <p><b>Q: What if I paid excess social security tax because I worked for more than one employer in 2022?</b></p> <p><b>A: You can request a refund for the excess when filing your Federal tax return.</b></p>  |
| <b>Box #10 Dependent Care Benefits</b>   |  |
| <p>The amount in this box reports the Family Care Reimbursement Account Contributions deducted from your paycheck.</p> | <p><b>Q: Can I deduct this amount on my tax return?</b></p> <p><b>A: This amount has already been deducted on a before-tax basis. Consult your tax advisor for more details.</b></p>   |

| Box #12 See Instructions for Box 12 (IRS Codes)  |  |
|--|--|
| <p>IRS codes that may be applicable for Rutgers employees:</p> <p><b>C</b> - Imputed Income for basic &amp; supplemental life insurance (included in box 1, 3 (up to social security wage base), 5 and 16.</p> <p><b>E</b> - Elective deferrals under section 403(b) salary reduction agreement.</p> <p><b>G</b> - Elective deferrals and employer contributions (including non-elective deferrals) to a section 457(b) deferred compensation plan.</p> <p><b>DD</b>- Cost of employer-sponsored health coverage. This amount is not taxable and is for informational purposes only.</p> | <p><b>Q:</b> What is Imputed Income for life insurance?</p> <p><b>A:</b> Imputed income is the method of taxing you on the portion of your life insurance premium that is for coverage in excess of \$50,000.</p> <p><b>Q:</b> Can I deduct these amounts on my tax return?</p> <p><b>A:</b> Any amounts that have been deducted on a before-tax basis generally may not be deducted again. Consult your tax advisor for more details.</p> |

| Box #14 Other (Employer Information)  |   |
|---|---|
| <p>May contain the following codes:</p> <p><b>414H</b> – Contributions (mandatory) to retirement plan</p> <p><b>PT MED-FSA</b> – This amount is a combination of your health, dental, drug as well as any flexible spending account you may have</p> <p><b>Pkg- MTRAN</b> – This amount is parking expense and / or mass transit expense</p> <p><b>Please note all of these items are for informational purposes and should not be used as part of your federal or state income tax return filings.</b></p> | <p><b>Q:</b> What is the 414H plan amount reported?</p> <p><b>A:</b> This represents the mandatory retirement plan contributions amount deducted from your salary on a before-tax basis.</p> <p><b>Q:</b> Can I deduct this amount on my tax return?</p> <p><b>A:</b> Any amounts that have been deducted on a before-tax basis generally may not be deducted again. Consult your tax advisor for more details.</p> |

| Box #17 (Bottom) FLI Tax   |  |
|--|--|
| <p><b>NJFLI</b> - NJ Family Leave Insurance Withholding<br/>Maximum withholding for 2022 is \$212.66</p> <p><b>This is actually a State of NJ tax that is acceptably reported in this box due to limited space in Form W-2 box 14 and may be required to be entered in box 14 when using a 3 party tax return preparation program.</b></p> | <p><b>Q:</b> What if I paid excess NJFLI because I worked for more than one employer in 2022?</p> <p><b>A:</b> You can request a refund for the excess when filing your NJ State Income tax return</p> |

|   |   |
|---|---|
| <b>Box #19 Local Tax</b>  |   |
| <p>SUI NJ - NJ Unemployment Insurance Withholding<br/>Maximum withholding for 2022 is \$152.24</p> <p>TDI NJ - NJ Disability Insurance Withholding<br/>Maximum withholding for 2022 is \$212.66</p> <p><b>These taxes are actually State of NJ taxes which are acceptably reported in this box due to limited space in Form W-2 box 14 and may be required to be entered in box 14 when using a 3rd party tax return preparation program.</b></p> | <p><b>Q: What do I do if I paid excess SUI/TDI because I worked for more than one employer in 2022?</b></p> <p><b>A: You can request a refund for the excess when filing your NJ State Income tax return.</b></p> |

## **GENERAL Q&A**

1. **Q: What do I need to do if my name and/or social security number are listed incorrectly on my W-2?**

**A: You must first contact the Human Resources Department. Secondly, contact Payroll Services (see contact info below) so that a W-2C (corrected W-2) can be issued to you.**

**Note: Rutgers is required by law to submit a W-2C to federal and state government agencies (SSA/IRS/NJ or PA). Do not discard your original W-2. You will need to file it with your tax return.**

2. **Q: What should I do if I have lost my W-2?**

**A: If you have lost your W-2, you can obtain an electronic copy by logging on to the [myRutgers Portal](#). Once in the portal, you should open the “Employee Self Service” tab under “Payroll and Compensation” and go to the “View W-2” link. This link will produce a printable PDF form for your use. You can also obtain a copy from the contact info below.**

3. **Q: What should I do if I believe the earnings or taxes listed on my W-2 are incorrect?**

**A: Contact Payroll Services (see contact info below). Please be prepared to discuss which box you believe is incorrect and why.**

**Sample of Pay Stub Gross Pay adjusted to your W-2 Statement**

|   |   |  |  |   |
|---|---|--|--|---|
| <b>Gross Pay from your last Paystub</b> | 10,100.00   | 10,100.00  | 10,100.00                              | 10,100.00   |
| <b>Less:</b>                            |   |  |  |   |
| Expense & Travel Reimbursement          | (100.00)  | (100.00)   | (100.00)                               | (100.00)  |
| <b>Sub-Total Wages</b>                  | <b>10,000.00</b>                                      | <b>10,000.00</b>   | <b>10,000.00</b>                       | <b>10,000.00</b>  |
| <b>Less: Pre-tax Deductions</b>         |   |  |  |   |
| 403-B (E-Box 12)                        | (100.00)  | N/A  | N/A                                    | N/A   |
| 457-B (G-Box 12)                        | (100.00)  | N/A  | N/A                                    | N/A   |
| Pre-Tax Medical                         | (300.00)  | (300.00)   | (300.00)                               | N/A   |
| Pre-Tax Dental                          | (200.00)  | (200.00)   | (200.00)                               | N/A   |
| Pre-Tax Parking                         | (50.00)   | (50.00)  | (50.00)                                | N/A   |
| Pre-Tax Retirement                      | (500.00)  | N/A  | N/A                                    | N/A   |
| Other Pre-Tax Deductions                | (60.00)   | (60.00)  | (60.00)                                | N/A   |
| <b>Sub-Pre-tax Deductions</b>           | <b>(1,310.00)</b>                                     | <b>(610.00)</b>  | <b>(610.00)</b>                        | <b>0.00</b>   |
| <b>Sub-Total</b>                        | <b>8,690.00</b>                                       | <b>9,390.00</b>  | <b>9,390.00</b>                        | <b>10,000.00</b>  |
| <b>Plus: GTL (C-Box 12)</b>             | 10.00   | 10.00  | 10.00                                  | 10.00   |
| <b>Reported W-2 Wages</b>               | <b>8,700.00</b>                                       | <b>9,400.00</b>  | <b>9,400.00</b>                        | <b>10,010.00</b>  |
|   | <b>Wages, other<br/>Compensation<br/>Box 1 of W-2</b> | <b>Social Security Wages<br/>Box 3 of W-2 (max =<br/>128,400.00)</b> | <b>Medicare Wages<br/>Box 5 of W-2</b> | <b>NJ State Wages,<br/>other compensation<br/>Box 16 of W-2</b> |

**Payroll Services Contact Information**

Payroll Tax Department – [tax@payroll.rutgers.edu](mailto:tax@payroll.rutgers.edu) (848) 445-2284