

## **2025 Form W-2 FAQs**

### **1. I am having trouble accessing my W-2 in Employee Self-Service upon reaching the “W-2 Confirm SSN” webpage. Why is this?**

Please use one of the following browsers to view your electronic W-2: **Chrome, Firefox, Internet Explorer, or Safari**. Internet Explorer must be at least version 11. Safari and Firefox should be updated to their latest versions. **Please note that you will need to turn off your browser's pop-up blocker.** To do so, please follow the instructions below.

#### **Chrome:**

- Launch your browser
- Select the 3-dots menu in the upper right-hand corner
- Select “settings” towards the bottom of the menu
- On the left-hand side menu, select “Privacy and Security”
- Then, select “Site Settings”
- Then scroll down and select “Pop-ups and redirects” at the very bottom
- Under “Default behavior,” select the option “Sites can send pop-ups and use redirects”

#### **Firefox:**

- Launch your browser
- Select the 3-bar hamburger menu in the upper right-hand corner
- Select “settings” towards the bottom of the menu
- On the left-hand side menu, select “Privacy and Security”
- Scroll down to the Permissions section and uncheck the box next to “Block pop-up windows” to turn off the pop-up blocker

#### **Microsoft Edge:**

- Launch your browser
- Select the 3-dots menu in the upper right-hand corner
- Select “settings” towards the bottom of the menu
- On the left-hand side menu, select “Privacy, search, and services”
- Select “Site permissions”
- Select “All permissions”
- Then select “Pop-ups and redirects”
- Toggle off the “Block (recommended)” switch to turn off pop-up blockers

#### **Safari (On laptops or desktop devices only):**

- Open a Safari browser window
- Select the “Safari” menu, and then select “Preferences” from the drop-down menu
- The preference pane will open, and then select “Security” on the top row
- Uncheck the checkbox “Block pop-up windows”
- Close the Preferences window

#### **Safari (From your tablet or iPhone):**

- Open the Settings app on your device
- Click on Apps (only for iPhone)
- Select “Safari”
- Under “General”, locate “Block Pop-ups” and slide the button to the disabled position to allow pop-ups

## 2. When will I receive my W-2 form?

If you have opted to receive an electronic W-2 form, your W-2 will be available through Employee Self-Service on or before February 02, 2026. If you requested that a copy of the W-2 be mailed to you, you can expect to receive the form after February 02, 2026, as it is required to be postmarked by that date. The copy will be mailed to the address on file in your [myRutgers portal](#) under “Personal Information.”

## 3. Why do the wages reported on my W-2 not match my year-to-date (YTD) earnings on my last paycheck of the year?

If your wages do not match your year-to-date earnings amount, then your before-tax deductions may not be included in your taxable wages. Conversely, your YTD Earnings amount does not include the taxable portion of items such as your Group Term Life Insurance benefit, NJ Wellness, and third-party sick pay.

## 4. Why is my annual salary different from my YTD earnings?

There are several reasons why these amounts may differ. For example, your pay rate may have changed during the year, or you may have received overtime or other compensation.

Additionally, your annual salary is paid on a fiscal year basis, from June 1 to July 31. Your W-2 statement reflects all the wages you received for the calendar year, from January to December.

## 5. Why are there four wage amounts listed on my W-2 form, and why are they different amounts?

Government regulations determine how each type of wage is reported and taxed by the various federal and state agencies. Your W-2 will show one or more of the following types of wages:

- Box 1 – Wages, Tips, Other Compensation  
Wages that are subject to Federal income tax.

Your gross wages for Federal income tax are reduced by “pre-tax” payroll deductions for pension, health insurance, dental insurance, vision insurance, accidental death, and disability insurance, and for pre-tax parking.

- Box 3 – Social Security Wages  
Wages that are subject to Social Security tax.

- Box 5 – Medicare Wages and Tips  
Wages that are subject to Medicare taxes.

Your gross wages for Social Security and Medicare are reduced by “pre-tax” payroll deductions for health insurance, dental insurance, vision insurance, accidental death, and disability insurance, and for pre-tax parking. If your Social Security wages exceeded \$176,100, Social Security tax was withheld on the first \$176,100 of wages. This is the maximum amount from which social security taxes can be withheld for 2025. Medicare has no maximum.

- Box 16 – State Wages, Tips, Etc.

For NJ residents, the total wages that are subject to State income tax include the “Imputed Group Term Life and Health” amount.

For PA residents, the total wages are reduced by the “pre-tax” payroll deductions for health and dental insurance, and do not include the “Imputed Group Term Life and Health” amount.

## 6. What do the letters “D”, “E”, “G”, “AA”, and “BB” in Box 12 reflect?

Rutgers employees may participate in five types of tax-deferred annuity programs – Code Section 401(a), 403(b), Roth 403(b), 457, and Roth 457. IRS codes are explained on the back of the W-2 Form “Copy 2 (File with State, City, and local taxes) and C (Employee’s Record). Other important information is also documented there.

If you choose to print your Form W-2 via [myRutgers portal](#), the filing information on the back of the printed Form W-2 is located at the link titled “Filing Instructions.”

**7. What is the amount reported with the letter “C” in Box 12 of the W-2 Form?**

Code “C” is reporting the taxable cost of the group-term life insurance over \$50,000. This amount is taxable and is included in boxes 1, 3, 5, and 16 of your W-2.

**8. What is the amount reported with the letter “DD” in Box 12 of my W-2 Form?**

Code “DD” indicates the amount of employer-paid health coverage under our employer-sponsored health plan. This amount is not taxable. The purpose is to provide employees with useful and comparable consumer information on the cost of their health care coverage.

**9. What are the items in boxes 17, 19, and 20 used for?**

- Box 17 – FLI

This amount represents the employee portion of NJ family leave insurance based on a taxable wage base of \$165,400.00 for calendar year 2025. The maximum yearly dollar limit for calendar year 2025 is \$545.82, calculated by multiplying the 2025 taxable wage base of \$165,400 by the 2025 FLI tax rate of 0.33%.

This amount may be deductible as other taxes paid when filing your federal income tax return. **The amount should not be combined with the State income tax in Box 17 when filing your NJ Income Tax Return.**

- Box 19 – Local income tax

The amounts represent the employee portion of NJ UI (state unemployment insurance), NJ WF (SWAF, supplemental workforce assessment fund), NJ S (WDPF, workforce development partnership fund), and NJ DI (temporary disability insurance), and are calculated as follows:

The 2025 maximum yearly dollar limit of \$165.62 for SUI is calculated by multiplying the 2025 taxable wage base of \$43,300.00 by the 2025 SUI tax rate of 0.3825%.

The 2025 maximum yearly dollar limit of \$7.58 for SWAF is calculated by multiplying the 2025 taxable wage base of \$43,300.00 by the 2025 SWAF tax rate of 0.0175%.

The 2025 maximum yearly dollar limit of \$10.83 for WDPF is calculated by multiplying the 2025 taxable wage base of \$43,300.00 by the 2025 WDPF tax rate of 0.0250%.

The 2025 maximum yearly dollar limit of \$380.42 for DI is calculated by multiplying the 2025 taxable wage base of \$165,400.00 by the 2025 DI tax rate of 0.2300%.

**These amounts do not represent local income tax and should not be combined with State income tax in Box 17 when filing your NJ Income Tax Return.** These amounts may be deductible as other taxes paid when filing your federal income tax return.

**Please note that many third-party income tax return preparation software providers will request that you provide local wages shown in Box 18 because of the taxes shown in Box 19. As you can see, there are no local wage amounts to report in Box 18. The reason for this is that NJ does not have a local wage or tax filing requirement. Therefore, when prompted to add an amount, you should not enter anything relating to local taxes in Box 18 and remove any information in Box 19.**

- Box 20 – Local Name

These names, “UI/WF/S and DI,” do not relate to any local wages or taxes.

**10. If I worked more than one job at Rutgers this year, do I get a W-2 form for each job that I was paid for during the past calendar year?**

No, you will receive a single W-2 that includes the combined wages and taxes for all jobs paid through Rutgers Payroll Services.

**11. What do I need to do if my name and/or Social Security number are listed incorrectly on my W-2?**

Please contact the [OneSource Rutgers Faculty and Staff Service Center](#) at (732) 745-7378.

If a W-2C is prepared to correct your name and/or social security number, Rutgers is required by law to submit a W-2C to federal and state government agencies (Social Security Administration, Internal Revenue Service, and your State of residence). **You will need to include the W-2C and your original W-2 when you file your tax return.**

**12. What should I do if I lose my W-2?**

If you have lost your Form W-2 or did not receive it, and you are currently employed by Rutgers, you can print an original copy from your [myRutgers portal](#). Located in the “My Paycheck” panel, select “View W-2,” then “Year End Form.”

If you are no longer employed by Rutgers and require a copy of your W-2, please contact the Rutgers [OneSource Faculty and Staff Service Center](#) at (732) 745-7378.

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

Please contact the [OneSource Rutgers Faculty and Staff Service Center](#) at (732) 745-7378 and be prepared to discuss which box you believe is incorrect and why.

**14. What should I do if the address listed for me on my W-2 is incorrect?**

You may submit a W-2 that has an incorrect address with your tax return. The Tax Department does not re-issue or issue an amended form (i.e., W-2C – Corrected Wage and Tax Statement) due to an incorrect address.

It is recommended that you update your address in your [myRutgers portal](#) tab under “Personal Information.” If you need assistance, please contact the [Rutgers OneSource Faculty and Staff Service Center](#) at (732) 745-7378.

**15. Can you fax my W-2 to me?**

No, due to the confidential nature of a W-2, we do not fax W-2s.

**16. Whom should I contact if I have questions related to Foreign National Employees or Students with Nonresident Tax Status, Form 1099-MISC, Form 1099-NEC, Form 1098-T, and Form 1098-E?**

**1) Foreign National Employees or Students with Nonresident Tax Status:**

If a Foreign National employee or student with nonresident tax status received a scholarship/fellowship from Rutgers University or used a tax treaty to exempt some or all their wages from federal withholding taxes, these amounts will be reported on a Form 1042-S, “Foreign Person’s U.S. Source Income Subject to Withholding.” The individual will receive a Form 1042-S wage/tax statement from the Tax Department before March 15, 2026. Some individuals will receive both Forms W-2 and 1042-S. For questions related to Foreign Nationals, please contact the Tax Department at [tax@payroll.rutgers.edu](mailto:tax@payroll.rutgers.edu) or (848) 445-2284.

**2) Form 1099-MISC and 1099-NEC:**

All questions concerning Forms 1099-MISC and 1099-NEC (for non-payroll related payments paid to individuals through Accounts Payable) should be addressed to the Tax Department at [tax@finance.rutgers.edu](mailto:tax@finance.rutgers.edu) or (848) 445-2284.

**3) Form 1098-T:**

All questions about Form 1098-T (Education-related expenses paid by students to the Student Account) should be addressed to [Student ABC Services](#). For more information, you can visit <http://studentabc.rutgers.edu/tax-information> or <https://studentabcweb.rutgers.edu/taxstatements/>.

**4) Form 1098-E:**

All questions about Form 1098-E (Student Loan interest paid by student borrowers to the University Cashier) should be addressed to [Student ABC Services](#). For more information, you can visit <https://finance.rutgers.edu/student-abc/tax-information/1098-e-form>.

### **17. When will I receive my Form 1095-C?**

Under the provisions of the Affordable Care Act (ACA), employers are required to issue Form 1095-C Employer-Provided Health Insurance Offer and Coverage. For tax year 2025, the University must issue these forms to employees by March 15, 2026. For additional information about this form, please contact the [Rutgers OneSource Faculty and Staff Service Center](#) at (732) 745-7378.

### **18. If I did not have any taxes withheld last year, do I still need to file an income tax return?**

The amount of taxes withheld does not determine whether you should file a tax return. The requirement to file a return is based primarily on the amount earned, citizenship status, dependency status, and age. Refer to the section titled “Do You Have to File?” in the federal tax Form 1040, Form 1040EZ, or Form 1040NR instructions for information.

The forms are available at your local IRS and NJ Division of Taxation offices and on their websites, shown below. The University does not stock these individual tax forms. You may also call the Internal Revenue Service (IRS) at 1-800-829-1040 from 7 a.m. until 10 p.m. in all local time zones for help in determining your filing status.

### **19. Where can I get information about income taxation or request tax return forms?**

- IRS Information: (800) 829-1040
- IRS Forms: (800) 829-3676
- IRS Website: <https://www.irs.gov/>
- NJ Division of Taxation Information: (609) 292-5033
- NJ Division of Taxation Website: <https://www.state.nj.us/treasury/taxation/>

### **20. What is the EIC, and how do I find out if I qualify?**

EIC is an acronym for Earned Income Credit. You may also see it referred to as the ‘EITC’ for Earned Income Tax Credit. EIC is a refundable federal tax credit for working individuals with lower incomes. If eligible, the tax credit can be claimed when you file your income tax return. The EIC is not available to non-resident alien individuals or to students who are exempt from social security taxes.

For more detailed information on the EIC:

- Use the interactive EITC Assistant at <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit> to show you if you qualify.
- Call the IRS toll-free at 1-800-TAX-1040.
- Visit a Volunteer Income Tax Assistance site for free help and tax preparation.
- Access Publication 962 on the IRS website. (Both English and Spanish editions are available.)

If you have any additional questions, please contact the Tax Department at [tax@payroll.rutgers.edu](mailto:tax@payroll.rutgers.edu) or (848) 445-2284.