RUTGERS UNIVERSITY
Finance and Administration

2025 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.

Box #1 Wages, Tips, Other Compensation (YTD Federal Taxable Gross Income)	
This is the year-to-date (YTD) Federal Taxable Gross Income.	Q: What if the total YTD Earnings amount on my last paycheck does not match the amount in Box #1? 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. Q: Why is my annual salary different from my YTD earnings? 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.

Box #3 Social Security Wages	
The Social Security wage base for 2025 is $176,100. The amount in this box will never be more than $176,100.	Q: What if I paid excess social security tax because I worked for more than one employer in 2025? A: You can request a refund for the excess when filing your Federal tax return.

Box #10 Dependent Care Benefits	
The amount in this box reports the Family Care Reimbursement Account Contributions deducted from your paycheck.	Q: Can I deduct this amount on my tax return? A: This amount has already been deducted on a before-tax basis. Consult your tax advisor for more details.

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

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

Box #17 (Bottom) FLI Tax	
NJFLI - NJ Family Leave Insurance Withholding Maximum withholding for 2025 is $545.82 **This is 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.**	**Q: What if I paid excess NJFLI because I worked for more than one employer in 2025?** **A: You can request a refund for the excess when filing your NJ State Income tax return.**

Box #19 Local Tax	
UI/WF/S/DI – **NJ Unemployment Insurance (UI)** **Maximum withholding for 2025 is $165.62** **NJ Supplemental Workforce Assessment Fund (WF)** **Maximum withholding for 2025 is $7.58 and** **NJ Workforce Development Partnership Fund (S)** **Maximum withholding for 2025 is $10.83** **NJ Disability Insurance (DI)** **Maximum withholding for 2025 is 380.42** **These taxes are State of NJ employment taxes and should not be reported as income taxes paid on your NJ income tax return. We are allowed to report these amounts in this box because of limited space in Box 14 of our Form W-2. When using a 3rd party tax return preparation program, you you may be instructed to report these tax type amounts in in Box 14**	**Q: What do I do if I paid excess SUI/TDI because I worked for more than one employer in 2025?** **A: You can request a refund for the excess when filing your NJ State Income tax return.**

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

   Note: 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.

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

   A: 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.

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

   A: 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.

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

Gross Pay from your last Paystub	10,100.00	10,100.00	10,100.00	10,100.00
Less:				
Expense & Travel Reimbursement	(100.00)	(100.00)	(100.00)	(100.00)
Sub-Total Wages	10,000.00	10,000.00	10,000.00	10,000.00
Less: Pre-tax Deductions				
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
Sub-Pre-tax Deductions	(1,310.00)	(610.00)	(610.00)	0.00
Sub-Total	8,690.00	9,390.00	9,390.00	10,000.00
Plus: GTL (C-Box 12)	10.00	10.00	10.00	10.00
Reported W-2 Wages	8,700.00	9,400.00	9,400.00	10,010.00
	Wages, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2 (max = 128,400.00)	Medicare Wages Box 5 of W-2	NJ State Wages, other compensation Box 16 of W-2

For questions, contact:

University Tax Department – tax@payroll.rutgers.edu (848) 445-2284