

How to complete a Paystub / Earnings Statement in California

Bank-ready pay stub with automatic federal (IRS Pub 15-T), FICA, and state withholding, YTD totals, pre/post-tax deductions, employer contributions, and logo upload.

What this form is for

This form generates bank-compliant pay stubs for California employees, showing gross pay, all withholdings, net pay, and year-to-date totals. Lenders require recent pay stubs to verify income when underwriting business loans, lines of credit, or SBA applications for sole proprietors and small-business owners who pay themselves wages.

Before you start

- Current pay period start and end dates, plus pay date
- Employee's gross wages for this period (hourly rate and hours worked, or salary amount)
- Federal Form W-4 withholding elections (filing status, dependents, additional withholding amounts)
- California DE 4 withholding allowances and any additional state withholding requested
- Year-to-date totals for gross pay, federal tax withheld, Social Security, Medicare, state tax, and any pre-tax or post-tax deductions (health insurance, retirement contributions, garnishments)
- Company logo file if you want the stub to display your business branding

Step-by-step

1. Upload your company logo and enter your business legal name, address, and EIN at the top of the form.
2. Fill in employee details: full legal name, address, Social Security number, and hire date.
3. Enter the pay period dates and the actual payment date. These must match your payroll calendar and cannot overlap prior periods already submitted to lenders.
4. Input gross earnings for the period. If hourly, enter the rate and hours worked; the form calculates regular and overtime automatically using California rules (overtime over 8 hours per day or 40 per week, double-time over 12 hours per day). Salaried employees enter the period amount directly.
5. Review the auto-calculated federal income tax withholding based on IRS Publication 15-T tables and the employee's W-4 elections. The form applies current-year rates.
6. Confirm California state income tax withholding, which the system calculates using the employee's DE 4 and current FTB wage bracket tables.
7. Check the automatic FICA calculations: Social Security at 6.2 percent up to the annual wage base and Medicare at 1.45 percent with no cap (plus 0.9 percent additional Medicare on wages above the threshold).

8. Add any pre-tax deductions (health premiums, 401k contributions, HSA) and post-tax deductions (garnishments, union dues). The form recalculates net pay and adjusts taxable wages accordingly.
9. Enter all year-to-date totals for every line item. These must reconcile with prior stubs and your payroll records.
10. Download the final PDF. Print or save it with your other loan-application financial documents.

What lenders look for

- Underwriters will cross-check your YTD totals against prior months, so ensure every stub in a series shows cumulative increases that match the current period's additions.
- California requires itemized pay stubs with all hours, rates, and deductions listed separately. Missing any mandated field (like paid sick leave balance) can trigger a rejection or request for re-submission.
- Banks flag pay stubs with round-number withholdings or YTD figures that do not align with current-year tax tables, signaling potential fabrication.