

# How to complete a Paystub / Earnings Statement in Georgia

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 earnings statement documents employee compensation, deductions, and tax withholdings for a single pay period and year-to-date totals. Lenders require recent paystubs to verify income when evaluating loan applications, and business owners use them to satisfy employee wage documentation and compliance requirements.

## Before you start

- Employee's full legal name, Social Security number, address, filing status, and W-4 allowances
- Current pay period dates, pay date, and year-to-date totals from your payroll records or previous stub
- Gross wages for this period broken out by regular hours, overtime, bonuses, or commissions
- All pre-tax deductions such as health insurance premiums, retirement contributions, HSA, and FSA amounts
- Your business name, address, EIN, and logo file if you want it on the stub

## Step-by-step

1. Enter your company information at the top including legal business name, address, and federal Employer Identification Number. Upload your logo if the form allows.
2. Fill in the employee section with full legal name matching their Social Security card, complete address, SSN, and filing status from their most recent W-4.
3. Input the pay period start and end dates and the actual payment date. Banks verify these align with your stated pay frequency.
4. Record gross earnings by category such as regular wages, overtime at time-and-a-half, salary, bonuses, or commission. The form should auto-calculate total gross pay.
5. Enter all pre-tax deductions that reduce taxable income including 401k contributions, health insurance premiums, dental, vision, HSA, or dependent care. These subtract before tax calculations.
6. Review the auto-calculated federal income tax withholding based on IRS Publication 15-T tables, Social Security at 6.2 percent, Medicare at 1.45 percent, and Georgia state income tax. Verify these match your payroll system.
7. Add any post-tax deductions such as garnishments, Roth IRA contributions, union dues, or charitable contributions that come out after taxes.

8. Confirm the net pay calculation which should equal gross pay minus all deductions and taxes. This is the actual take-home amount.
9. Complete the year-to-date columns showing cumulative totals for gross pay, each deduction, each tax, and net pay from January 1 through this pay period.
10. Include employer contribution amounts for matching 401k, health insurance, or other benefits in the designated section if shown separately.

## What lenders look for

- Underwriters compare your year-to-date gross income against stated annual earnings, so inconsistencies between current pay rate and YTD totals relative to pay periods elapsed raise red flags.
- Missing or incorrect employer EIN, mismatched business names, or paystubs that skip sequential pay periods trigger fraud reviews and delay approvals.
- Georgia requires accurate state withholding calculations, and lenders verify tax withholdings look reasonable for the income level and filing status shown.