

# How to complete a Paystub / Earnings Statement in Ohio

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

Employers and self-employed individuals use this paystub to document employee gross wages, withholdings, deductions, and net pay for each pay period. Lenders require recent paystubs (typically last two to three months) to verify income stability and calculate debt-to-income ratios during credit underwriting.

## Before you start

- Employee's full legal name, address, Social Security number, and filing status (Single, Married Filing Jointly, etc.)
- Gross wages for the current pay period and year-to-date totals through the most recent payroll cycle
- Federal income tax withholding amounts (reference IRS Publication 15-T and the employee's Form W-4 on file)
- Ohio state income tax withholding based on current Ohio IT 4 withholding certificate and applicable local municipal tax rates
- Itemized pre-tax deductions (health insurance premiums, HSA/FSA contributions, retirement plan deferrals) and post-tax deductions (garnishments, union dues, Roth contributions)
- Employer contribution amounts for benefits such as 401(k) match, health insurance, and employer FICA share
- Company logo file if you want the paystub to include branding

## Step-by-step

1. Enter employee identification details at the top: full legal name, address, Social Security number, hire date, and employee ID if applicable.
2. Input pay period start and end dates, along with the actual payment date for this paystub.
3. Record gross earnings by category: regular hours times hourly rate, overtime hours times overtime rate, bonuses, commissions, or salary amount for salaried employees.
4. Enter all pre-tax deductions that reduce taxable wages, such as health insurance premiums, traditional 401(k) contributions, and flexible spending account allocations.
5. The form will auto-calculate federal income tax withholding based on IRS Publication 15-T tables, FICA (Social Security at 6.2 percent up to the annual wage base and Medicare at 1.45 percent), and Ohio state income tax using current Ohio withholding tables and any applicable local municipal taxes.

6. Add post-tax deductions that come out after tax calculations, including Roth retirement contributions, wage garnishments, or charitable contributions.
7. Input employer-paid contributions such as the employer share of FICA, retirement plan matching, and health insurance subsidies for informational transparency.
8. Verify the net pay calculation (gross wages minus all withholdings and deductions) and confirm year-to-date totals for earnings, taxes, and deductions are cumulative and accurate.
9. Upload your company logo if desired and review the entire paystub for accuracy before saving or printing.

## What lenders look for

- Underwriters scrutinize consistency across multiple paystubs, so ensure pay period dates are sequential, year-to-date figures increase logically, and there are no unexplained gaps in employment or irregular income spikes.
- Large or unusual deductions raise red flags; be prepared to document garnishments, loan repayments, or high benefit costs with supporting paperwork.
- Ohio municipal taxes vary by locality, so double-check that local withholding matches the work location city to avoid discrepancies that delay loan approval.