

How to complete a Paystub / Earnings Statement in Texas

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 a compliant earnings statement for your employees that satisfies lender requirements when you or your team members apply for business or personal credit. Banks use pay stubs to verify income, employment status, and payroll tax compliance.

Before you start

- Employee's full legal name, Social Security number, home address, hire date, and current pay period dates
- Gross wages for the current pay period and year-to-date totals, including hourly rate or salary and hours worked
- All pre-tax deductions such as health insurance premiums, retirement plan contributions (401k, IRA), HSA contributions, and any Section 125 cafeteria plan withholdings
- All post-tax deductions including wage garnishments, union dues, charitable contributions, or loan repayments
- Employer contribution amounts for benefits like matching retirement funds, health insurance employer portions, and life insurance premiums

Step-by-step

1. Enter employee identification information at the top including full name, address, Social Security number, and employee ID number if your business uses one.
2. Upload your business logo and confirm your company name, address, and employer identification number (EIN) appear correctly in the employer section.
3. Input the pay period start and end dates, then enter the check date and check number if issuing a physical or electronic payment.
4. Record the employee's wage information including pay rate, hours worked for hourly employees or salary amount, and any overtime, bonus, or commission earned this period.
5. Enter all pre-tax deductions in the appropriate fields so the system calculates taxable income correctly before applying federal and FICA withholding.
6. Review the auto-calculated federal income tax withholding based on the employee's W-4 elections and IRS Publication 15-T tables, Social Security (6.2 percent up to the annual wage base), and Medicare (1.45

percent with additional 0.9 percent on wages exceeding threshold). Texas has no state income tax, so that section will show zero.

7. Add any post-tax deductions that reduce net pay but do not affect tax calculations.

8. Input employer-paid contributions for benefits in the designated area so the stub shows total compensation beyond gross wages.

9. Verify that year-to-date totals for all earnings, deductions, and taxes update automatically and match your payroll records.

10. Review net pay calculation, print or download the PDF, and retain copies in both employee files and your business records for at least four years.

What lenders look for

- Underwriters compare year-to-date figures across multiple pay stubs to verify consistency, so ensure your quarterly totals reconcile and match your 941 filings and W-2 data.
- Missing employer information, mismatched Social Security numbers, or pay stubs that appear altered raise immediate red flags and delay loan decisions.
- Banks expect to see standard withholdings; pay stubs showing zero federal tax or FICA for employees earning regular wages suggest misclassification or cash-pay arrangements that disqualify the income.