Your pay stub, line by line

Example: $75,000 salary, paid every two weeks, single filer, Texas, 2026.

Gross pay	**$2,884.62**	Your pay before anything comes out. $75,000 ÷ 26 paychecks.
Federal income tax	**-$295.02**	Based on your W-4 and the IRS tables. Settled when you file your return.
Social Security (6.2%)	**-$178.85**	Paid on wages up to the yearly limit. Your employer pays the same again.
Medicare (1.45%)	**-$41.83**	No wage limit. Extra 0.9% on wages over $200,000.
State income tax	**$0.00**	Texas has none. In most states this line takes another 2% to 5%.
Net pay	**$2,368.92**	What lands in your bank account.

YTD columns

Year-to-date totals. Handy for checking you haven't hit the Social Security limit and for your tax return.

Pre-tax deductions

401(k), HSA and most health premiums come out before income tax, so they lower the tax lines.

Pay period dates

The dates you worked, which can differ from the pay date.

Check it every time

Hours, rate, deductions and your address. Mistakes are easiest to fix early.

Sources: Social Security and Medicare rates: Social Security Administration, 2026; federal tax from the PayrollChecks calculator, tax year 2026. Checked October 2026.
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