

*How to read one's
pay slip*



INTERTWINE
PAYE & CONSEILS

The components of a pay slip

A pay slip consists mainly of 6 large parts :

Identification data

Items subject to contributions

Items of contribution

Items not subject to contributions and not taxable

Taxable items and net to pay

*Periodicity- Units of Paid vacation/ compensatory time off
entitlements- additional information*

How to read one's pay slip

Identification data

Employer identification data

- Address
- Business identification n°
- Business code
- Social security identification n°

NOM DE LA SOCIETE
128 RUE DE LA BOETIE 75008 PARIS

Siret : XXXXXXXXXXXX Code Naf : 7021Z
Urssaf/Msa : 11700000XXXXXXXXXX

BULLETIN DE SALAIRE

Période : Février 2021

Matricule : **00001**
N° SS :

Emploi : **formateur**
Statut professionnel : **Employé**
Coefficient : **175**

Monsieur EDOUARD PAUL

Entrée : **09/03/2017**
Ancienneté : **3 ans** - **09/03/2017**

Convention collective : **Esthétique-cosmétique et enseignement associé**

Other items of contractual information appear :

- Collective bargaining agreement (CBA) applied for the company (this information can be placed at the top or the bottom of the pay slip).

Employee identification data

To the right :

- Employee registration number in the company
- Social security n°
- Job
- Status
- Collective Bargaining agreement position
- Hiring date
- Seniority date

To the left :

- Address

Items subject to contributions

Éléments de paie	Base	Taux	A déduire	A payer	Charges patronales
Salaire de base	130.00	15.0000		1 950.00	
Prime d'ancienneté				32.57	
Salaire brut				1 982.57	

The items subject to contributions, which constitute the gross salary, appear at the top of the pay slip:

- Basis salary
- Overtime
- Leaves
- Allowance/Bonus/...
- Benefits in kind

The basis salary is that which is defined in the employment contract, it can be for :

- Full time (35 hours a week)
- Full time + extra hours (39 hours a week)
- Part time (less than 35 hours)

The other items are then added or deducted in order to constitute the gross salary.

Items of contribution

The employee contributions are mandatory. They are deducted from the gross salary to determine the taxable net amount and the net amount to be paid.

They vary from 21% to 23% according to the gross salary that determines the brackets of payroll contributions, the employee status (Executive/ Non executive) and any options that might be related to health care insurance,

The brackets of contributions are defined by law or contractually and are broken down as follows:

For Provident

- Bracket A
- Bracket B
- Bracket C

For Pension fund :

- Bracket 1
- Bracket 2

As a reminder, the social security ceiling (SSC) in 2021 is € 3 428 monthly.

The brackets of contributions are calculated on the cumulated annual gross salaries month by month, which entails variations in the brackets of contributions

Eléments de paie	Base	Taux	A déduire	A payer	Charges patronales	
Santé						
Sécurité Sociale - Mal. Mat. Inval. Décès					1 982.57	7.0000 138.78
Complémentaire - Incap. Inval. Décès	1 982.57	0.3350	6.64		1 982.57	0.4650 9.22
Complémentaire - Santé	3 428.00	0.5100	17.48		3 428.00	0.5100 17.48
Accidents du travail & mal. professionnelles						
Retraite						
Sécurité Sociale plafonnée	2 938.22	6.9000	202.74		2 938.22	8.5500 251.22
Sécurité Sociale déplafonnée	1 982.57	0.4000	7.93		1 982.57	1.9000 37.67
Complémentaire Tranche 1	2 938.22	4.1500	121.93		2 938.22	6.2200 182.75
Complémentaire Tranche 2	- 955.65	9.8600	- 94.23		- 955.65	4.7800 - 141.25
Famille						
Assurance chômage						
Cot. statutaires ou prévues par la conv. coll.						
Financement paritarisme					1 982.57	0.0500 0.99
Développement du paritarisme					1 982.57	0.0400 0.79
Autres contributions dues par l'employeur						
Autres contributions dues par l'employeur					1 982.57	1.5960 31.65
Autres contributions dues par l'employeur					2 938.22	0.1000 2.94
CSG déduct. de l'impôt sur le revenu	1 971.50	6.8000	134.06			
CSG/CRDS non déduct. de l'impôt sur le revenu	1 971.50	2.9000	57.17			
Exonérations de cotisations employeur						
						- 68.81
Total des cotisations et contributions			453.72			666.64

The employer contributions follow the same principle as the employee contributions. They vary from 44% to 46% according to the brackets of contributions.

Unlike the employee contributions, they are not deducted from the gross salary and, therefore, represent an additional charge for the Company.

The employer may have its contributions reduced under certain conditions, such as the General reduction (named FILLON in the past), the reduction for Urban tax-free Zones, the reduction under the Labour, Employment and Purchasing Power Act

Items of contribution

How functions Brackets :

As explained, the brackets of contributions are calculated on annual cumulated gross salaries, month per month and can have different name according the organism.

URSSAF (social security) :

For URSSAF we speak about ceiling bracket and total bracket

- Ceiling bracket : from 0 € to 3 428 € of gross salary per month
- Total bracket : on total gross salary

PENSION :

- Bracket 1 - 1* SSC : from 0 € to 3 428 € of gross salary per month
- Bracket 2 - until 8* SSC : from 3 428,01 € to 27 424 € of gross salary per month

PROVIDENT :

- Bracket A - 1* SSC : from 0 € to 3 428 € of gross salary per month
- Bracket B - until 4* SSC : from 3 428,01 € to 13 712 € of gross salary per month
- Bracket C - until 8* SSC : from 13 712,01 € to 27 424 € of gross salary per month

HEALTH CARE INSURANCE :

Usually it is applied on a flat rate based on Monthly SSC (3 428 € x rate), or on fixed amount. It depends to the organism and contract subscribe by the company.

Those information are for the full time contracts without absences.

The SSC can be different in case of part time contract or in case of absences without maintain salary.

For instance if an employee is in part time contract for 130 hours per month the SSC will be $3\,428 / 151,67 * 130 = 2\,938,22$ €

For the health care insurance, even if the employee has a part time contract, the basis calculation will be the same as full time contract (3 428 € for basis or fixed amount)

So, in case of part time for example on pension the basis will be :

- Bracket 1 - 1* SSC : from 0 € to 2 938,22 € of gross salary per month
- Bracket 2 - until 8* SSC : from 2 938,23 € to 23 505,76€ of gross salary per month

Items of contribution

How functions Brackets (suite) :

If the employee is in full time contract with absences without maintain salary the SSC will be reduced regarding the number of *calendar* days of absences.

For instance :

- An employee gets 3 days of unjustified absences from Tuesday to Thursday in July:
The monthly SSC will be $3\,428/31$ calendar days in July * 28 days worked = 3 096,26 €
- An employee gets 3 days of sick leave with maintain salary from Tuesday to Thursday in July, as there is maintain salary the monthly SSC will for 3 428 €.
- An employee gets 6 days of sick leave without maintain salary from Tuesday to Monday in September:
The monthly SSC will be $3\,428/30$ calendar days in September * 24 days worked = 2 742,40 €

If the employee is in part time contract for 130 hours with absences without maintain salary the SSC will be reduced regarding the number of calendar days of absences.

- An employee gets 3 days of unjustified absences from Tuesday to Thursday in July:
The monthly SSC will be $(3\,428/151,67 * 130)/31$ calendar days in July * 28 days worked = 2 653,88 €

Example:

Mr X gets 3 200 € of gross salary in full time (hire the 1st of June)

June : no absences

SSC : 3 428 €

Bracket 1 : 3 200 €

July : 3 days of unjustified absences from Tuesday to Thursday

SSC : $3\,428/31 * 28 = 3\,096,26$ €

Bracket 1 : 3 200 € (on cumulated gross salary)

Mr Y gets 3 400 € of gross salary in full time (hire the 1st of June)

June : no absences

SSC : 3 428 €

Bracket 1 : 3 400 €

July : 3 days of unjustified absences from Tuesday to Thursday

SSC : $3\,428/31 * 28 = 3\,096,26$ €

Bracket 1 : 3 124,26 € (on cumulated gross salary)

Bracket 2 : 275,74 € (on cumulated gross salary)

For the examples, we consider that the employee received an allowance to get the same gross salary each month (to understand the bracket system)

Items of contribution

The payroll contributions to which employees are subject are divided into 3 large categories: Social Security (known in France as URSSAF) & Unemployment/Pension Fund/Provident & Health expenses.

With changes due to simplify pay slip, it appears more difficult to read and understand his pay slip and to know which row correspond to any social contribution. Let's see separately!

SOCIAL SECURITY CONTRIBUTIONS – ‘URSSAF’

With simplify pay slip, the legislature decided to compile some contributions and classify it by category.

Designation could create some misunderstanding with categories which compile on the same group some of social security contribution and those of other bodies.

The social security contributions finance the social advantages to which taxpayers are entitled, pursuant to the pooling principle, in the following situations:

Next contributions are took in consideration :

1. Illness – Maternity – Disability
2. Occupational
3. Legal pension contribution (including complementary pension fund)
4. Family Allowance
5. Unemployment
6. *Statutory and CBA contributions (extra contributions due to sector of activity not related to social security)*
7. Are considered here
 - CSA
 - Labor relation
 - FNAL
 - Transportation
 - “Forfait social 8%” ...

As other information not related to URSSAF services

 - *Apprenticeship tax/Professional training tax*
 - *Construction allowance*
8. CSG/CRDS
 - One part deductible of the net taxable salary
 - One part non-deductible of the net taxable salary

1	Santé							
	Sécurité Sociale - Mal. Mat. Inval. Décès				1 982.57	7.0000	138.78	
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	Complémentaire - Santé	3 428.00	0.5100	17.48	3 428.00	0.5100	17.48	
2	Accidents du travail & mal. professionnelles				1 982.57	0.8000	15.86	
	Retraite							
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	Complémentaire Tranche 2	- 955.65	9.8600	- 94.23	- 955.65	14.7800	- 141.25	
4	Famille				1 982.57	5.2500	104.09	
	Assurance chômage				1 982.57	4.2000	83.26	
5								
6	Col. statutaires ou prévues par la conv. coll.							
	Financement paritarisme				1 982.57	0.0500	0.99	
	Développement du paritarisme				1 982.57	0.0400	0.79	
7	Autres contributions dues par l'employeur							
	Autres contributions dues par l'employeur				1 982.57	1.5960	31.65	
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	Exonérations de cotisations employeur							- 68.81
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Pension Fund/Provident/ Health expenses

The Provident and Health Expense contributions cover the risks related to illness and supplementary health expenses.

Mandatory collective provident: Covers the risks of occupational inability (Illness/Occupational Injury/Maternity), disability, etc. It enables the employee to receive payments supplementary to the daily social security allowances when the employer's obligation of maintenance terminates.

Mandatory collective health care: Covers the expenses related to the employee's expenses (reimbursement of medications, spectacles, practitioners' fees...)

The contributions include the portability system, which occurs upon the employee's departure – i.e. the advantage acquired by the contributions may continue according to the contract's initial duration (a maximum of 12 months, subject to being entitled to unemployment benefits) after the employee's departure from the company.

The Pension Fund contributions are paid to these national funds with which the Company is affiliated .

They finance the complementary pensions paid to retired taxpayers pursuant to the pooling principle.

Pension Fund contributions are composed by :

- Basic complementary Pension contribution (on Bracket 1 and 2)
- Balance general contribution (on Bracket 1 and 2)
- Balance technical contribution (applicable only if the gross salary is greater than SSC – on Bracket 1 and 2)
- APEC (applicable only for executives employees on Bracket A and B – this contribution line is an exception regarding the Bracket not 1 and 2 as other pension fund contributions)

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Total des cotisations et contributions						453.72	666.64

Items not subject to contributions and not taxable

Total des cotisations et contributions			432.69		632.56
Forfait mensuel NAVIGO Toutes Zones	75.20	50.0000		37.60	
Réintégration fiscale	17.48				
Net à payer avant impôt sur le revenu				1 554.91	

Some elements can be paid to the employee in addition to the gross salary. These may not be submitted to contributions and not submitted to withholding tax.

We could mention :

- Meal Voucher in “-”
- Meal indemnity in “+”
- Public transport reimbursement in “+”
- Expenses in “+”
- Advances in “-”
- ...

Taxable items and net to pay

As previously stated, one line of contributions are not deductible from the net taxable amount- i.e. the non-deductible CSG and the non-deductible CRDS. Both of them are also paid to the social security office.
The CSG instituted in 1991 and the CRDS in 1996 are social debts instituted by the State.

CSG déduct. de l'impôt sur le revenu	1 939.40	6.8000	131.88	
CSG/CRDS non déduct. de l'impôt sur le revenu	1 939.40	2.9000	56.24	
Exonérations de cotisations employeur				- 86.19

The net to pay before the withholding tax must be noticed on the pay slip. It correspond to :
Gross salary - all employee charges (deductible and non-deductibles) + expenses and other reimbursement like public transportation for example - advances.

Net à payer avant impôt sur le revenu dont évolution de la rémunération liée à la suppression des cotisations chômage et maladie				
	28.46			1 554.91
Impôt sur le revenu prélevé à la source - PAS Taux non personnalisé	1 591.03	- 2.1000	33.41	

The net taxable amount is the gross salary less the deductible payroll contributions – i.e. all of the payroll contributions except for the non-deductible supplementary social security tax contribution [known in France as CSG] and the non-deductible social debt reimbursement contribution [known in France as CRDS], to which is added the employer part contribution of the Health care insurance (mandatory since the 2014 Finance Act retroactive to 2013).
Other social items that are not subject to payroll contributions but are taxable may be added, such as the daily contingency allowances (employee share), or profit sharing that is paid to the employee directly (held and available in a corporate savings, intercorporate savings or collective pension savings plan),...

Rate used for payment of withholding tax. This rate can be personalized if the Income tax services noticed it to the payroll services. If this rate is not communicated, the company must apply the common rate.

The withholding tax amount will be deduct of the net salary and paid directly by the company to Income tax services.

Taxable items and net to pay

	Congés N-1	Congés N					
Acquis	11.00	16.67					Net payé : 1 521.50 euros
Pris	5.00						

The net payable amount is the final item of the pay slip; it is the amount that the employee will receive at the end of the month.

It is therefore calculated as follows:

Gross salary

- All of the payroll contributions (deductible and not deductible from the taxable amount)
- The advances
- The employee contribution for Meal vouchers
- + The reimbursements for public transportation
- + The reimbursements for business expenses
- + other benefits not subject to contributions and not taxable
- Employee withholding tax

Periodicity - Units of Paid vacation/compensatory time off entitlements- Additional information

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128 RUE DE LA BOETIE 75008 PARIS

Siret : XXXXXXXXXX Code Naf : 7021Z
Urssaf/Msa : 11700000XXXXXXXXXX

Matricule : 00001
N° SS :

Emploi : **formateur**
Statut professionnel : **Employé**
Coefficient : 175

Entrée : 09/03/2017
Ancienneté : 3 ans 09/03/2017

Convention collective : **Esthétique-cosmétique et enseignement associé**

BULLETTIN DE SALAIRE

Période : **Février 2021**

Monsieur EDOUARD PAUL
18 AVENUE FAUCHON
75017 PARIS

Indicates the pay month corresponding to the pay slips

	Congés N-1	Congés N					
Acquis	11.00	16.67					Net payé : 1 521.50 euros
Pris	5.00						

Units of Paid Time Off (PTO) entitlements appear on a pay slip. Employees who are entitled to compensatory time off may also have a unit. These units may also appear at the top or bottom of the pay slip. They enable a monitoring of the number of days that are acquired, taken and remain to be taken. They may be presented in two ways: :

N-1 PTO corresponds to the preceding period of acquisition. For example, assume we are on 31 January 2020, the N-1 PTO then corresponds to the days acquired from 1 June 2018 to 31 May 2019.

N-1 PTO may also be called acquired paid vacations (not to be confused with the line « acquired », which corresponds to the total number of days that the employee has acquired or is in the process of acquiring)

N PTO corresponds to the present period of acquisition. For example, assume we are on 31 January 2020, the N PTO then corresponds to the days acquired from 1 June 2019 to 31 January 2020. They will continue to change until 31/05/2020 before becoming N-1 PTO as of 1 June 2020.

N PTO may also be called PTO in progress.



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Thanks