



Brandeis University

Paychecks: Voluntary and Involuntary Deductions/Garnishments

Policy Statement

Deductions from an employee's or student's wages will be in accordance with applicable law and with the individual's consent unless the deduction is as a result of a court or government order.

Applicability

This policy applies to all faculty, staff, post docs, temporary employees and students paid by the University.

Guidelines

Voluntary Deductions

Voluntary paycheck deductions are taken for programs in which individuals participate voluntarily ; e.g., health insurance, dental insurance, retirement, etc. Participation in these programs may require that the individual complete a written salary reduction agreement authorizing payroll deductions.

Involuntary Deductions

Deductions from wages are made in accordance with applicable law:

FICA – Federal Insurance Contribution Act

Deductions are made each pay period as a contribution to Social Security and are based on a percentage of an individual's salary as determined by the federal government. The University also contributes an equal amount to FICA on behalf of the individual. Medicare deductions are made each pay period as a contribution to Medicare and are based on a percentage of an individual's salary as determined by the federal government. The University also contributes an equal amount to Medicare on behalf of the individual.

Federal Income Tax Withholding

Deductions are made each pay period for federal income tax. The amount is based on the individual's salary and the exemptions the individual claims on his/her W -4 federal tax form. By law, failure to submit a Form W-4 to the Payroll Office will result in the maximum amount of federal tax withholding.

Massachusetts Income Tax Withholding

Deductions are made each pay period for state income tax. The amount is based on the individual's salary and the exemptions the individual claims on his/her M -4 state tax form. By law, failure to submit a Form M-4 to the Payroll Office will result in the maximum amount of state tax withholding.

Legally Mandated Garnishments

Legally mandated involuntary deductions are sometimes referred to as garnishments. They may be required to pay unpaid taxes, child support orders, creditors, bankruptcy orders and unpaid student loans.

In general, an involuntary deduction amount is calculated against an individual's disposable earnings. Disposable earnings are calculated by taking the individual's gross earnings less mandatory tax deductions and other voluntary deductions such as retirement. Statutes limit the amount of wages which can be garnished. The Payroll Office is responsible for determining the amount and the priority of garnishments according to federal and state regulations.

Garnishment Disputes

When the University receives a garnishment order issued by a court or government agency, it is bound to comply with the order to withhold and remit the amount demanded up to the maximum amount allowed by law. The University may not cease withholding until it either receives a new order from the court or government agency, or satisfies the order in its entirety. If the employee disputes the garnishment through the courts and it is revised, the employee should request that a revised order be sent to the Payroll Office.

Employee Notification of Garnishments

In nearly all cases, the employee has been notified of a pending garnishment by the court or government agency. Some garnishment orders require the University to also notify the employee of receipt of a garnishment order while others do not. The Payroll Office complies with the applicable regulations and will notify the employee as required.

Contact Information

Employees should contact the Office of Human Resources with any questions related to deductions for employee benefits such as health and dental insurance.

Questions related to FICA, Medicare, State and Federal income tax, or legally mandated garnishments, should be directed to the Payroll Office.

This policy is for general guidance only. It does not create an employment contract or any right to continued employment at Brandeis University. Brandeis University reserves the right to modify, revoke, suspend, terminate and/or change any and all policies and procedures at any time, with or without notice.

Office of Human Resources
01/2018