

Paycheck Analysis Report

Prepared for
SAMPLE

Prepared by
SMARTMap Financial Wellness
May 21, 2025



Paycheck Comparison

Calculations

Tax Filing Information

Federal Withholdings

Federal Status/Allow

M/3

M/3

M/3

Additional Federal Tax

\$97.38

\$97.38

\$97.38

State Withholding

State Status/Allow

/0

/0

/0

Gross Income per Paycheck

\$2,780.00

\$2,780.00

\$2,780.00

Pre-Tax Withdrawals

401(k)

\$83.40

\$139.00

\$166.80

3%

5%

6%

Employer Contrib.

\$83.40

\$139.00

\$166.80

Pension

\$0.00

\$0.00

\$0.00

Total Taxable

\$2,696.60

\$2,641.00

\$2,613.20

Taxation

Federal Taxes

\$251.10

\$244.42

\$241.09

State Taxes

\$0.00

\$0.00

\$0.00

FICA

\$172.36

\$172.36

\$172.36

Medicare

\$40.31

\$40.31

\$40.31

Marginal Tax Bracket

12%

12%

12%

Tax Savings

\$6.68

\$10.01

Total Withholding Taxes

\$463.77

\$457.09

\$453.76

401(k) Roth

\$0.00

\$0.00

\$0.00

0%

0%

0%

After-Tax Deductions

\$0.00

\$0.00

\$0.00

Net Pay

\$2,232.83

\$2,183.91

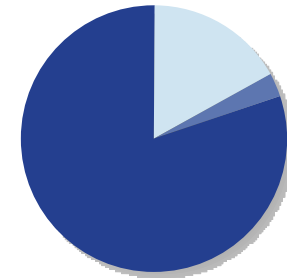
\$2,159.44

Change in Take Home Pay

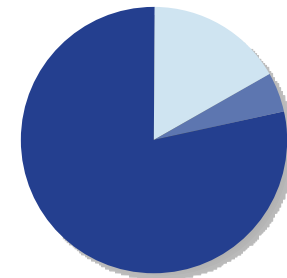
(\$48.92)

(\$73.39)

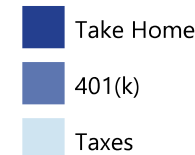
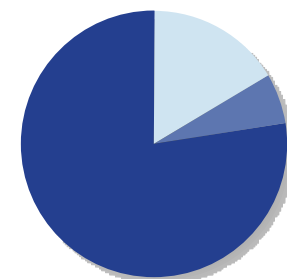
Current



Proposed #1



Proposed #2



The federal withholding taxes are calculated using the tables for the Form W-4 filed prior to 2020.

Values in parentheses represent negative values. "Quick Max" is an estimate of the maximum allowable contribution per-paycheck to a retirement plan on an annual basis and does not take in to consideration year-to-date contributions For illustrative purposes only. No representation or warranty as to the accuracy of the figures provided in this report has been made. None of the information in this document should be considered tax or legal advice. Consult your tax or legal advisor for information concerning your individual situation before investing.

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