

ANN ARBOR PUBLIC SCHOOLS
LEAD. CARE. INSPIRE.



AAPS
Payroll and Finance
Guide:

- New Hires**
- Returning Employees**
- Payment Processes**
- Contact Information**



CONTRACTUAL AND HOURLY

Contract (spread pay) Employee Payment Process:

- Contract employees are hired at a specific **GRADE** and **STEP** which defines the annual contract amount to be paid. Questions or concerns with amounts please contact Human Resources.
- Contract employees work a specific number of days in a school year - according to a bargaining unit's contract. There are several bargaining units in the Ann Arbor district and the length of contract varies.
- Pay day is **every 2 weeks and always on Friday**. Pay days are **ONLY** shifted for Federal holidays.
- Contract employees must complete a **PERMANENT PAY FORM** at hire. One of two options must be chosen. Once this pay choice is made, it **CANNOT** be altered (per IRS regulations) in the current school year!
- Choice #1: Spread pay over the **SCHOOL YEAR ONLY**
- Choice #2: Spread pay over the **SCHOOL YEAR AND SUMMER BREAK**
- **ALL** employees are paid via direct deposit only.

If your hire date is after the official contract start date-PAY IS PRORATED:

Example of Proration:

\$25,000	Full contract amount/year
÷ 180	Days in job
\$138.89	Daily rate
X (-30)	Missed days on Contract
(\$4,166.70)	Unearned Pay
\$25,000	Full contract amount
(\$4,166.70)	Unearned Pay
\$20,833.30	Earned PRORATED amount
÷ # of pays	

EXAMPLE

Calculation for contract employee ending

employment **BEFORE** last contractual day

Example:

\$25,000	Full contract amount/year
÷ 180	Contractually paid days
\$138.89	Daily rate
X 100	Days worked
\$13,889.00	Current amount earned
\$25,000	
(\$13,889.00)	
\$11,111.00	Amount left on contract
\$13,889.00	Amount earned
(\$11,111.00)	Amount left on contract
	DIFFERENCE either owed to you or owed to the district
\$2,778.00	

EXAMPLE

Hourly Employee Payment Process:

- Hourly employees are paid a specific hourly rate for every hour worked
- Hours **MUST BE** submitted on an official time sheet to the building OP in order to be paid for hours worked.

ANN ARBOR PUBLIC SCHOOLS				HOURLY EMPLOYEE TIME SHEET							
FULL NAME (PRINT ONLY): _____				PAY PERIOD: _____							
EMPLOYEE ID (SIX DIGITS): _____				WORK SITE: _____							
DATES WORKED:											
JOB NUMBER	SUN.	MON.	TUES.	WED.	THUR.	FRI.	SAT.	TOTAL HOURS	PAY RATE	AMOUNT	
G/L ACCOUNT CODE: _____				_____							
JOB/PROJECT TITLE: _____				_____							
EMPLOYEE SIGNATURE _____				APPROVER NAME (PRINT ONLY) _____							
DEPARTMENT _____				APPROVER SIGNATURE _____							
SCAN TO PAYROLL FIRST, THEN MAIL SIGNED ORIGINALS TO PAYROLL DEPT.											

- Please consult the payroll calendar to see when your 1st pay will be based on the 1st actual workday.
- Pay day is every 2 weeks and always on Friday. Pay days are ONLY shifted for Federal holidays.
- **MEMORIZE YOUR EMPLOYEE ID** This number is used to pay the correct employee and not someone else
- **ALL** hourly employees are paid via direct deposit or U.S. Bank Card only.

*****These are General Statements - variations and adjustments may occur. *****

Returning Teachers and Teacher Assistants

- Permanent Pay form- FOR CHANGES ONLY
- Go to: www.a2schools.org
- Click on “For Staff”
- Click on “AAPS Payroll Forms and Documents”
- Click on “Permanent Pay Form”
- Complete and return to Balas Building-Finance Department
- Forms MUST BE received NO LATER THAN AUGUST 1st, 2019
- Forms received after this deadline can NOT be processed for the
- 2019-2020 school year and your current pay schedule will remain in effect.
- **First pay for all Teachers and Teacher Assistants for the 19/20 school year: August 30, 2019**

Payroll questions/inquiries:

All questions regarding payroll should be emailed to the following email address:
finpayroll@aaps.k12.mi.us

This email is monitored daily by payroll staff. When submitting an email please provide the following information:

- Name
- Work location
- Job duty
- Identifier-i.e. D.O.B or last 4 of SSN
- Detailed question

Finance/Payroll Dept. Contact Info:

Main Ph.: 734-994-2256

Karen Taylor: Contractual Staff . 51249

Shantae Townsel: Hourly Staff x. 51259

Laura Branham: Fringes Benefits/Cost .

51254 Dawn Magee: Assistant Director,

Payroll

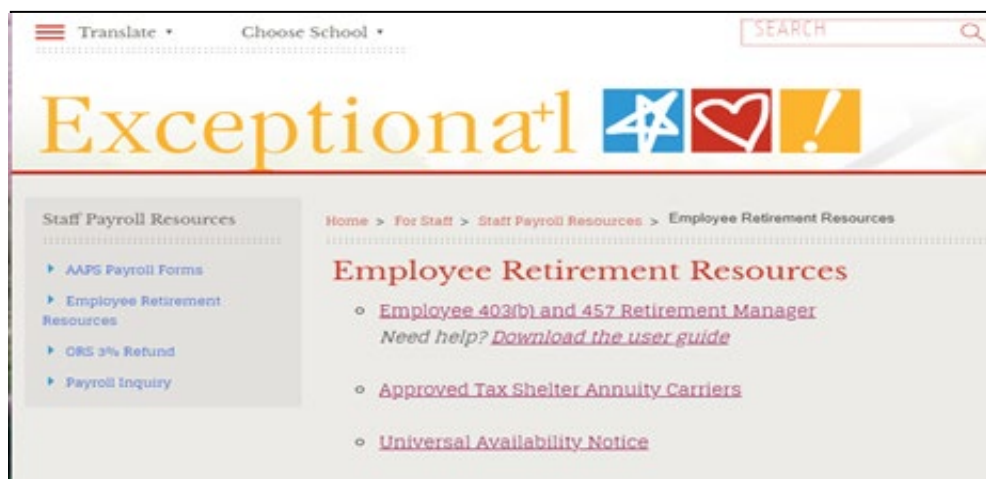
eSuite Access:

eSuite (pronounced 'e-sweet') is the employee portal that allows you to do the following:

- View/print pay stubs
- View/print W2s
- Address changes

First-Time User:

- www.a2schools.org



- Click on “For Staff”
- Click on “Payroll Inquiry-eSuite”
- Click on “Click here to access the NWS eSuite HR Portal”



- First time user? Click on “Activate your account”
- an email will be sent to the email on file with instructions on setting up your account.

Forgot Username or Password:

- Click on the question’s link that applies to you and follow the instructions.

Common Error Messages:

- “No email address”: contact payroll with an active email address so it can be entered into the system.
- “Locked Out”: Contact Payroll for assistance.

****NOTE: payroll DOES NOT automatically set up accounts in eSuite for employees. This can only be done by the employee.****

eSuite FAQs

How do I reset my Username and Password?

- Click on “Reset Password” Link on the HR Portal login page
- Type in your username
- Close out eSuite site before opening the link sent to your email
- Follow instructions to reset
- Any questions please direct to: finpayroll@aaps.k12.mi.us

What is being deducted from my check?

- State and Federal taxes every pay
- ORS (Office of Retirement Services) mandatory retirement deduction every pay
- Insurance (if eligible) every pay
- Electives include: HSA, FSA, 403B, 457 deductions would be taken every pay

Why doesn't the position date match my hire date?

- The effective date for a position is reflective of the pay period for the purposes of payroll. Employee hire dates are stored in HR/Payroll system, but not in eSuite.

Why does my pay fluctuate sometimes?

- Contracted positions are divided by the number of pays per school year (21, 22, 26 pays). However, if you have missed days, unpaid days, or adjustments to your contract can affect your pay but will not be seen in the Positions and Pay Rate section of eSuite.
- The hourly rate calculation in eSuite **IS NOT CORRECT** due to embedded software programming that cannot be altered (it assumes everyone works all year & 8 hrs./day).
- Here's how to calculate your hourly rate:

Full Contract Amount / # of days worked per school year/ # hours per day

Example:

Contact Amount: \$20,000/yr.

of days compensated days in contract: 260

of hours per day: 7 hours

$\$20,000/260/7 =$ **\$10.98/hr**

What are Accruals?

- Accruals are: sick days, personal business days, or vacations days **(IF APPLICABLE)**
- Accruals can be viewed on the 'Accrual' page in eSuite
- They are displayed as CALENDAR YEAR information, **not** school year
- Typically, 2-4 weeks behind the current date to reflect time used or earned during a pay period
- Sick and Personal Business (PB) accruals are received on the first pay of the contract. Vacation (IF APPLICABLE) is earned as the year progresses.
- Accrual balances are prorated upon termination to remove unearned time.

How do I make changes to information on-line:

- Name, address, phone numbers can be updated in eSuite
- Direct Deposit changes **MUST** be made **in person** in the finance department at the Balas building. This is for your security! You **MUST** bring picture I.D.
- Tax withholding changes must be made in person, or through inter-office mail to the finance department.



RETIREMENT CONTACT INFORMATION



PLEASE NOTE:

The contact information provided is strictly for informational purposes. Ann Arbor Public Schools **cannot advise or direct employee decisions** regarding retirement activities outside of those regulated by law. Please contact your financial advisor with questions and inquiries regarding your specific retirement plans. Thank you.

ORS – OFFICE OF RETIREMENT SERVICES (Phone: 517-322-5103):

****Contact ORS within 3 months of the intended date of retirement****

Mailing Address: Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909-7671

Pension Plus members Website: www.michigan.gov/orsmiaccount

Pension Plus members Website: <http://www.mipensionplus.org/publicschools>

MIP, MIP-Plus, Basic members Website: www.michigan.gov/orsschools

MIP, MIP-Plus, Basic members Website: <https://ssprd.state.mi.us/wss/security/login> Website: www.michigan.gov/ors

Phone-Outside of Lansing: 1-800-381-5111

Hours: Monday through Friday; 8:30 a.m. to 5:00 p.m. EST

VOYA FINANCIAL (ORS) Website: <https://stateofmi.voya.com/eportal/welcome.do>

RETIREMENT MANAGER:

www.myretirementmanager.com

Participant Call-Center Phone:

1-866-294-7950 (Monday through Friday; 7:00 a.m. to 6:00 p.m. CST)

****Specific company info for investments is available on request****

AAPS RESOURCES:

www.a2schools.org

Human Resources:

Phone: 1-734-994-2240

Hours: Monday through Friday; 8:00 a.m. – 4:30 p.m. EST

Payroll/Finance:

Phone: 1-734-994-2256

Hours: Monday through Friday; 8:00 a.m. – 4:30 p.m. EST

OTHER RETIREMENT RESOURCES:

AARP: Retiree resources such as tips for making the most of your money in retirement, leisure activities, politics, and more: www.aarp.org

Social Security: The official website of the U.S. Social Security Administration :
www.ssa.gov

MiSeniors: Tips for living the good life in retirement: www.ssa.gov

MyMoney: Money advice from numerous federal departments: www.MyMoney.gov

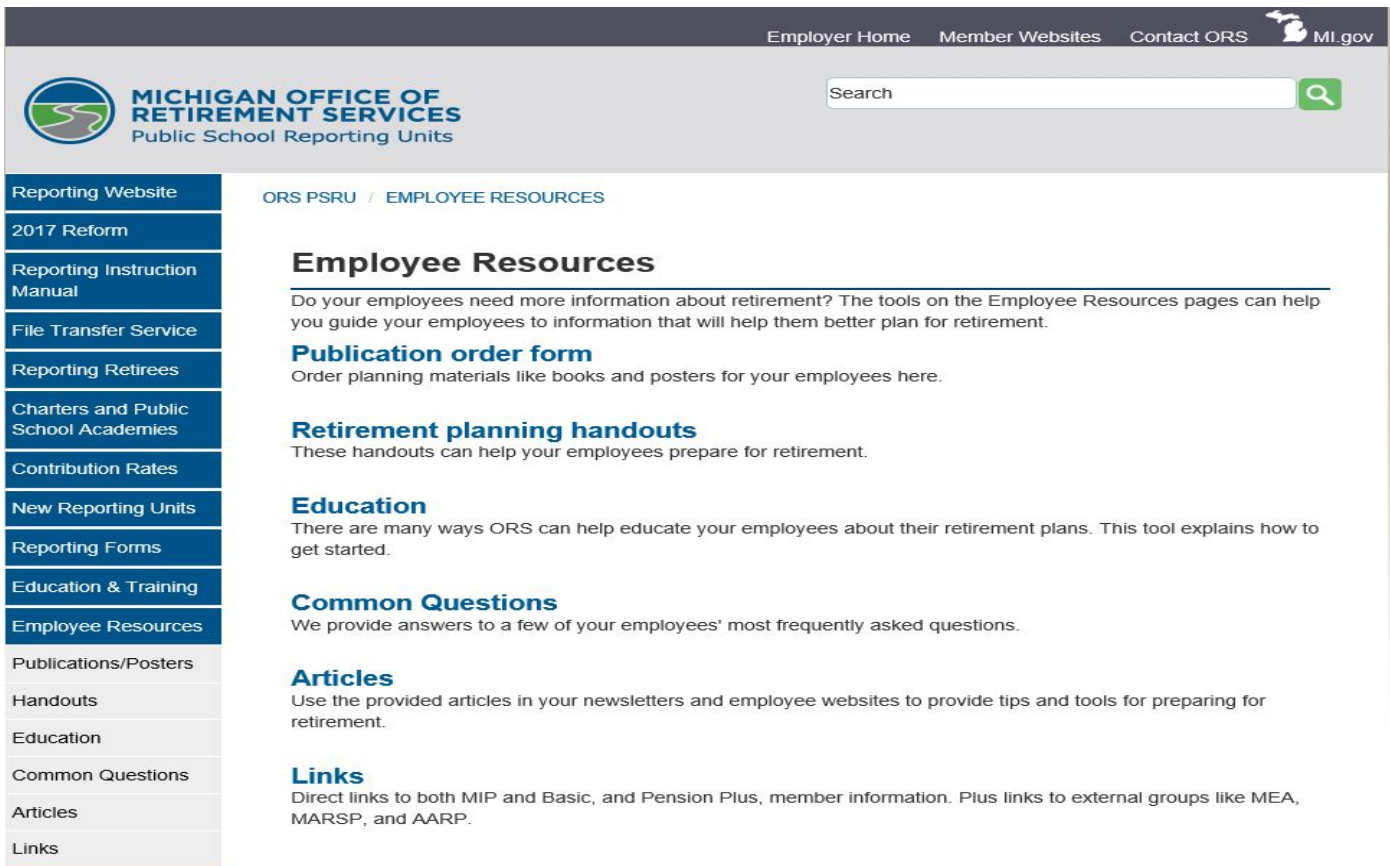
National Institute on Retirement Security (NIRS): A non-profit group dedicated to creating a deep understanding of the value of retirement security to employees, employers, and the economy: www.nirsonline.org

National Association of State Retirement Administrators (NASRA): Research and Resources about issues facing public pensions: www.nasra.org

*****IMPORTANT [New Hire](#) Retirement Plan Information:**

If this is your first public school district in Michigan, please note the following important information:

- **AFTER** your 1st pay: you **MUST** go to the following site: www.michigan.gov
- then click on the "Employee Resources" link
- **You MUST CHOOSE the "DC" or "PENSION PLUS 2"**



The screenshot shows the Michigan Office of Retirement Services (MORS) website. The header includes links for 'Employer Home', 'Member Websites', 'Contact ORS', and a search bar. The MORS logo is prominently displayed. A left-hand navigation menu lists various resources, with 'Employee Resources' currently selected. The main content area, titled 'Employee Resources', provides information on retirement planning, including links to a 'Publication order form', 'Retirement planning handouts', 'Education', 'Common Questions', 'Articles', and 'Links'. The page is designed to help employers and employees navigate retirement options in Michigan.

This choice must be made within **75 DAYS** of the first pay; this is the **ONLY TIME** you can choose a "pension" option. After 75 days, choice is forfeited and a default plan will be chosen for you by the state.



Retirement Plan Decision Guide

Welcome to the Michigan Public Schools Retirement System. You may be thinking it's too soon to be talking about retirement, but taking the time now to learn about your options can make a big difference when you're retired.

You have the choice between two options: the **Pension Plus 2** plan or the **Defined Contribution** plan. Which retirement plan should you choose? There's no right or wrong answer. Everyone's situation is different.



This guide is a companion sheet to the *Retirement Plan Election Guide (R0606C)*.

Which Retirement Plan Is Best For You?

This activity is a tool to help you pick your retirement plan. Once you make your decision, wait for your welcome letter with your Member ID, then log in to miAccount and make your election.

1. How confident are you that you'll retire within the next 10 years?
2. How confident are you that you'll leave Michigan public school employment within the next 10 years?
3. How confident are you that you can handle risk in your investment strategy?
4. How confident do you feel in managing your retirement investments?
5. How confident are you in managing how much and when to withdraw money from your retirement account?

Not confident			Very confident
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Now examine your score: Consider the number of selections you have in the first two columns and the last two columns. Now read the corresponding boxes below to figure out which path might be right for you.



Total number
selected from the
first two columns



Total number
selected from the
last two columns

If you have more selections in the first two columns, then you might consider the:

Pension Plus 2 plan which pairs a pension with a savings plan.

If you have more selections in the last two columns, then you might consider:

Defined Contribution plan which is a savings plan only.

If you want to know why these questions matter when choosing your retirement plan, then review the rationale on the next page.

Retirement Plan Activity Rationale

Pension Plus 2 plan:

1: You qualify for a full pension after 10 years of service. You keep all of your employer's contributions to your retirement savings accounts after four years of service.

2: All 10 years of service must be with a Michigan public school employer. If you leave Michigan public school employment, you can receive your pension contributions back, with interest. Your retirement savings accounts go with you.

3, 4, and 5: Office of Retirement Services (ORS) manages your pension and you manage your retirement savings accounts. Pension payments are determined by a set formula and aren't affected by market fluctuations.

Defined Contribution plan:

1: You keep all of your employer's contributions to your retirement savings accounts after four years of service.

2: If you leave Michigan public school employment, your savings accounts go with you.

3, 4, and 5: You manage how you invest your retirement savings accounts. You also decide how much and when you'll receive your payments during retirement.

What To Expect Next

First Week of Work

Receive retirement information from your employer.

10–15 Days After First Paycheck

Receive your welcome letter from ORS with your Member ID that you'll use to register for miAccount.

Log in to miAccount and make your retirement election.



Make Your Election

You can make your election as soon as you receive your welcome letter with your miAccount Member ID.

Although you have 75 days to make your retirement plan election, it's important to make your choice as early as possible so you don't run out of time.

Your 75-day countdown begins when you receive your first paycheck.

25–50 Days After First Paycheck

If you make your election: Receive your plan confirmation letter from ORS.

Process Completed

If you don't make your election: Receive two reminder letters from ORS.

You're running out of time to make your election, so don't delay.

Process Continues

75 Days After First Paycheck

If you didn't make your election by the deadline: You'll be automatically enrolled in the Defined Contribution plan and receive a confirmation letter from ORS.

This is considered your choice and can't be changed.

Process Completed

Need more information? Visit **PickMiPlan.org** or call **800-748-6128**.



Retirement Plan Election Guide



Pension Plus 2 Plan

Pension

Savings Plan

- This is a plan that pairs a pension with a savings plan.
- The savings plan enrolls you in State of Michigan 401(k) and 457 Plans. A pension guarantees you a monthly benefit for life after you meet age and service requirements.

- Pension payments are not affected by market fluctuations.
- The retirement system manages your pension; you manage your 401(k) and 457 Plans.

This plan may be best for you if...

- You plan on working for 10 years or longer in the public school system to receive a guaranteed benefit.
- You are less comfortable with risk and want a guaranteed monthly benefit for life in retirement.

The Choice Is Yours

Your retirement journey begins with an important first step—electing your retirement plan. You have two options: the Pension Plus 2 plan or the Defined Contribution plan.

Read this guide and visit pickmiplan.org to learn more about the plans. Then go to miAccount at michigan.gov/orsmiaccount and make your election.

Defined Contribution Plan

Savings Plan

- This is a savings plan only.
- The Defined Contribution option enrolls you in State of Michigan 401(k) and 457 Plans.
- Retirement income will depend on contributions to your 401(k) and 457 Plans and investment performance.
- Investment returns aren't guaranteed. Retirement income ends when your accounts are depleted.
- You manage your 401(k) and 457 Plans.

This plan may be best for you if...

- You plan on working less than 10 years and want your retirement savings to go with you.
- You are comfortable with your monthly retirement income being determined by your employee and employer contributions and your investment returns.

Personal Healthcare Fund

In either plan you are placed in a Personal Healthcare Fund (PHF). Contributions from you and your employer are deposited into your State of Michigan 401(k) and 457 Plans. This can be used to pay for health insurance or other expenses when you retire.

REMEMBER YOU HAVE:



COMPARE YOUR OPTIONS

	Pension Plus 2 Plan			Defined Contribution Plan																																
Plan overview	Pension plus savings: You get a pension and retirement savings in your 401(k) and 457 Plans.			Savings: You do not get a pension. You save for retirement in your 401(k) and 457 Plans.																																
How long you have to work to qualify for the benefit	Pension: You're vested after 10 years of full-time public school employment. If you never vest, you'll receive your contributions toward your pension back, with interest. Savings in 401(k) and 457 Plans: You always keep 100 percent of your contributions. After two years, you keep 50 percent of your employer's contributions; after three years, 75 percent; and after four years, 100 percent.			Savings in 401(k) and 457 Plans: You always keep 100 percent of your contributions. After two years, you keep 50 percent of your employer's contributions; after three years, 75 percent; and after four years, 100 percent.																																
Income when you retire	Pension: To calculate your annual pension amount, the Office of Retirement Services multiplies the average of your five highest consecutive years of earnings by your years of service, times 1.5 percent. PLUS Savings: Retirement income is based on your contributions, your employer's contributions, and investment performance in your 401(k) and 457 Plans.			Savings: Retirement income is based on your contributions, your employer's contributions, and investment performance in your 401(k) and 457 Plans.																																
The money you and your employer put in	<table><tr><th></th><th>You</th><th>Employer</th></tr><tr><td>SAVINGS</td><td></td><td></td></tr><tr><td>PHF</td><td>2%</td><td>2% match</td></tr><tr><td>401(k), 457</td><td>2%</td><td>1% match</td></tr><tr><td>PENSION</td><td>6.2%*</td><td>6.2%*</td></tr></table>				You	Employer	SAVINGS			PHF	2%	2% match	401(k), 457	2%	1% match	PENSION	6.2%*	6.2%*	<table><tr><th></th><th>You</th><th>Employer</th></tr><tr><td>SAVINGS</td><td></td><td></td></tr><tr><td>PHF</td><td>2%</td><td>2% match</td></tr><tr><td>401(k), 457</td><td>3%</td><td>3% match 4% mandatory</td></tr><tr><td>PENSION</td><td>N/A</td><td>N/A</td></tr></table>				You	Employer	SAVINGS			PHF	2%	2% match	401(k), 457	3%	3% match 4% mandatory	PENSION	N/A	N/A
		You	Employer																																	
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PENSION	6.2%*	6.2%*																																		
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SAVINGS																																				
PHF	2%	2% match																																		
401(k), 457	3%	3% match 4% mandatory																																		
PENSION	N/A	N/A																																		
<p>*This rate could change each year.</p> <p>For example, Bobby makes \$25,000 a year and works 30 years for a public school. He contributes 6.2 percent toward his pension and 4 percent to his savings account. His employer contributes 6.2 percent toward his pension and 3 percent toward his savings. His pension income will be \$937.50 a month or \$11,250 a year. Plus, his potential retirement income from his savings will be \$332 per month or \$142,302 total in his savings account.</p>				<p>You do not get a pension.</p> <p>For example, Susan makes \$25,000 a year and works 30 years for a public school. She contributes 5 percent and her employer contributes 9 percent to her savings account. Her potential retirement income from her savings account will be \$665 per month or \$284,065 total in her savings account.</p>																																

This is a hypothetical example for illustrative purposes only and does not represent the performance of an actual investment. It assumes an annual salary of \$25,000, pre-tax contributions, contributing regularly at age 30 until retiring at age 60, 26 pay periods per year, a 6 percent annual rate of return and reinvestment of earnings. Investments are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more or less than the original investment. In addition, these figures do not reflect any adjustment for pay raises, inflation, taxes or any fees, expenses or charges of any investment product. Taxes are generally due upon withdrawal of tax-deferred assets.

Need more information? Visit PickMiPlan.org or call 800-748-6128.

RO606C Rev. 1/19

2019 - 2020 PAYROLL SCHEDULE

PAY DAY CALENDAR

ATTENDANCE and HOURLY PAY revised 7/31/19

		TIMESHEETS	
		Due	
TO BE PAID		by Noon to	FOR TIME WORKED
ON:		Building OP	FROM - TO:
		MON	
July 5, 2019		June 24	June 9 - June 22
July 19, 2019		July 8	June 23 - July 6
August 2, 2019		July 22	July 7 - July 20
August 16, 2019	*	August 5	July 21 - August 3
August 30, 2019	**	August 19	August 4 - August 17
September 13, 2019		September 2	August 18 - August 31
September 27, 2019		September 16	September 1 - September 14
October 11, 2019		September 30	September 15 - September 28
October 25, 2019		October 14	September 29 - October 12
November 8, 2019		October 28	October 13 - October 26
November 22, 2019		November 11	October 27 - November 9
December 6, 2019		November 25	November 10 - November 23
December 20, 2019		December 7	November 24 - December 7
January 3, 2020		December 14	December 8 - December 21
January 17, 2020		January 6	December 22 - January 4
January 31, 2020		January 20	January 5 - January 18
February 14, 2020		February 3	January 19 - February 1
February 28, 2020		February 17	February 2 - February 15
March 13, 2020		March 2	February 16 - February 29
March 27, 2020		March 16	March 1 - March 14
April 10, 2020		March 30	March 15 - March 28
April 24, 2020		April 13	March 29 - April 11
May 8, 2020		April 27	April 12 - April 25
May 22, 2020		May 11	April 26 - May 9
June 5, 2020		May 25	May 10 - May 23
June 19, 2020	○	June 8	May 24 - June 6
July 3, 2020		June 22	June 7 - June 20
July 17, 2020		July 6	June 21 - July 4
July 31, 2020		July 20	July 5 - July 18
August 14, 2020	⊙*	August 3	July 19 - August 1
August 28, 2020	○ ○	August 17	August 2 - August 15
September 11, 2020		August 31	August 16 - August 29

CUT-OFF DEADLINES - ALL ARE SUBJECT TO CHANGE
CALL - 994-2256 FOR ASSISTANCE

* First pay - August pay start (Most Principals and OP 10+)

** First Pay - Sept. pay start (Teachers, TA's and 9&10 month OP's)

○ Last pay Aug and Sept **for those not spreading through the Summer**

Last pay ⊙* Aug and ○ ○ Sept **for those with Summer spread**