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## **Double Check Your Paycheck: Mistakes Can Happen to You** *Symmetry Software Explains How Employees & Employers Can Protect Themselves*

**SCOTTSDALE, Ariz. (Sept. 22, 2006)**... Paycheck stubs are often thrown away, filed or forgotten. Not only does this overlooked piece of paper contain valuable information that determines how much cash you bring home, it also may clue you in to costly errors.

“Errors in the payroll process can cost workers a lot of money. Errors can mean employees are shorted, or they may also be overpaid. It’s not free money. If an employee is overpaid, most often, that employee will be held liable for the repayment of those funds,” said Sam Kerch, senior tax research analyst for Symmetry Software, which operates [www.paycheckcity.com](http://www.paycheckcity.com). This “must visit” site allows all types of employees to double check their company’s payroll with a free online calculator. You only need the information listed on your pay stub or W-4 form.

Kerch says errors in withholding taxes, underpayments, overpayments and similar costly payroll mistakes happen more often than you might think.

For example, in 2000, about 150 employees of the Nevada Department of Motor Vehicles and Public Safety were forced under law to repay \$23,000 in overpayments – the result of human error in the payroll department.

In 2004, the federal Government Accountability Office reported that widespread payroll problems with the Army Reserve resulted in paycheck errors in 95 percent of cases examined by Congressional auditors. Many soldiers who were sent to Iraq and Afghanistan spent more than a year straightening out problems with their paychecks, allowances and tax benefits.

The majority of the Army Reserve payroll problems involved overpayments, for which the soldiers are ultimately responsible. Troops who didn’t acknowledge the extra pay took major financial hits. In fact, the agency recommended a criminal investigation for one soldier who did not report \$36,000 in overpayments.

Kerch says many of these instances could have been prevented and thousands of dollars saved, simply by double checking paychecks and acting to fix the problem quickly.

“The payroll process is complex. Errors can occur anywhere from the point of time card approval all the way to the check calculation point. Fortunately, with careful planning and follow-up, errors can be fixed or identified quickly before any monetary damage occurs,” he said.

Kerch has three tips that will help keep your payroll on track:

- **Getting Your Fair Pay** – Human error can result in underpayments, withholding errors and more. If you discover that you are underpaid for any reason, report it immediately. Most employers will cut an additional check as soon as an underpayment error is revealed. An error in your withholding could mean a nasty surprise at tax time. If an employer accidentally overpays, they may require employees to repay overpayments. They may take the overpayment back all at once, or in some kind of payment plan.
- **Maintain Confidentiality** – If you discover a paycheck mistake, do not disclose the error to anyone outside the payroll department or a senior manager. Discussing salary or payment information with co-workers can foster a negative office environment. In many companies, such public disclosure can violate employment policies and lead to discipline or even dismissal.
- **Keep Checking Up** – Marriage, divorce, children and sizable pay bonuses or raises are all instances when you should update your W-4 form. Once you complete the paperwork, check subsequent pay stubs to ensure your employer correctly updated your tax information. If not, immediately catching this error can prevent a future payroll headache.

In addition to employees, Kerch adds that payroll departments at corporations and small businesses can also use [www.paycheckcity.com](http://www.paycheckcity.com) to provide an important verification on calculations. Many companies include Symmetry's specialized tools for payroll departments on their own employee Web sites. Smaller businesses may consider informing employees about the Web site and suggesting that they regularly check the accuracy of their paychecks free of charge. The site offers advanced and specialized tools for payroll departments that help eliminate human error on both sides. Offering these tools may actually limit liability for employers who may otherwise be accused of negligence in extreme cases.

### **About Symmetry Software**

Founded in 1984, Symmetry Software specializes in payroll and payroll-related withholding tax software applications for the Internet and corporate intranets. Based in Scottsdale, Ariz., Symmetry runs three payroll-related Web sites:

[www.PaycheckCity.com](http://www.PaycheckCity.com): Symmetry's most popular Web site receives more than 2.5 million page views each month. As one of the most-visited payroll support sites on the Internet, this Web site offers employees self-service tools for paycheck management including free personal finance calculators. Individuals can model "what-if" scenarios using their wages and other paycheck figures to determine the impact on "take-home pay" when they adjust their withholding, add the impact of voluntary savings programs and retirement plans, note the tax advantage of cafeteria benefit plans, change marital status or have a baby.

[www.StateW4.com](http://www.StateW4.com): Making one's way through the maze of state withholding requirements and forms is a challenge for the most experienced HR professional. Symmetry's [www.StateW4.com](http://www.StateW4.com) is a "must-have" tool for companies with employees in multiple states. Using the site's online form-preparation process for federal, state and local withholding forms, which includes built-in error correction and data validation, can ensure that HR departments have access to the latest reciprocity information and forms.

[www.payroll-taxes.com](http://www.payroll-taxes.com): This Web site has a payroll research library for industry professionals that also includes free paycheck calculators and a paycheck community message board

For more information please visit [www.symmetry.com](http://www.symmetry.com) or call (480) 596-1500.

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