The Illinois State University Gross-to-Net Calculator is an interactive tool which allows employees to enter and select employee-specific information and estimate net payment based upon defined criteria.

The calculator is provided and designed to provide general guidance and estimates. It should not be relied upon for accuracy, the amounts may vary slightly from the actual pay calculation. Neither the calculator nor the providers or affiliates are providing tax are legal advice. A professional advisor or tax specialist should be consulted for any specific requirements or concerns.

For special circumstances (i.e., Civil Union Insurance, Medicare Gross Exceeding $200,000, and Non-U.S. Citizens), it is recommended you contact the University Payroll Office for assistance.

The Gross-to-Net Calculator only computes the Federal and the State of Illinois tax withholdings.

**Steps:**

Personal Data:

1. Enter your pay frequency (i.e., Monthly, Semi-Monthly).
* Hourly and Civil Service Exempt employees are paid semi-monthly.
* Faculty and Academic Salaried employees are paid monthly.
1. If you are a Police Officer enrolled in either a Traditional or Portable plan, enter ‘YES’. Otherwise, enter ‘NO’.
2. Enter ‘YES’ if you are a State Universities Retirement System (SURS) participant. If you are not a SURS participant or a ‘Rehired Annuitant’, enter ‘NO’.
3. If you are subject to Medicare tax withholding, enter ‘YES’. By default, each employee is subject to Medicare tax withholding. Exemptions apply for the following employees:
* A non-U.S. citizen present on an F-1 or J-1 immigration status considered a nonresident alien for tax purposes.
* A student enrolled and regularly attending classes in pursuit of a course of study. Typically, an undergraduate must be enrolled in six (6) credit hours and a graduate five (5) credit hours.
* A SURS participant hired prior to April 1, 1986, with no break in service who did not elect to be covered by Medicare during the one-time election referendum.
1. If you are subject to OASDI tax withholding, enter ‘YES’. By default, each employee is subject to OASDI tax withholding. Exemptions apply for the following employees:
* A non-U.S. citizen present on an F-1 or J-1 immigration status considered a nonresident alien for tax purposes.
* A student enrolled and regularly attending classes in pursuit of a course of study. Typically, an undergraduate must be enrolled in six (6) credit hours and a graduate five (5) credit hours.
* A SURS participant.

Federal Income Tax:

1. Enter your filing status.
* Single
* Married
* Married, but withhold at Single Rate
1. Enter the number of allowances you are claiming. To determine the correct number of allowance you should claim on your [Federal Form W-4](https://www.irs.gov/pub/irs-pdf/fw4.pdf), complete the Personal Allowance Worksheet provided by the Internal Revenue Service (IRS). The IRS provides an [IRS Personal Withholding Calculator](https://www.irs.gov/individuals/irs-withholding-calculator) to assist individuals in determining the number of allowance to be claimed.
2. Enter any additional amount of tax withholding to occur each pay period.
3. If you are a nonresident alien for tax purposes, enter ‘YES’. The U.S. tax withholding and reporting rules governing payments to non-U.S. citizens are different from those governing U.S. citizens and permanent residents (green card holders). For U.S. tax purposes, non-U.S. citizens are considered to be either resident aliens (RA) or nonresident aliens (NRA).
4. If you are claiming ‘EXEMPT’ from Federal Income tax withholding, enter ‘YES’. To claim ‘EXEMPT’, an employee must certify they had a right to a refund of all federal income tax withheld because they had no tax liability last year, and this year the employee expects a refund of all federal income tax withheld because there will be no tax liability.

State Income Tax:

1. Enter the number of allowances you are claiming. To determine the correct number of allowances you should claim on your state [Form IL-W-4](http://payroll.illinoisstate.edu/downloads/IL-W-4.pdf), complete the worksheet on the back of the form to figure the correct number of allowances you are entitled to claim.
2. Enter any additional amount of tax withholding to occur each pay period.
3. Enter any additional allowances you are claiming.
4. If you are claiming ‘EXEMPT’ from State Income tax withholding, enter ‘YES’. If you claimed exemption form withholding on Federal Form W-4, you may still be required to have Illinois income tax withheld.

Earnings:

1. Enter your monthly/semi-monthly gross pay amount.
2. Enter any taxable fringe benefits you desire to include in calculation. Taxable fringe benefits may include such items as:
* Untimely Travel Reimbursement
* Gift Cards
* Non-Qualified Moving Expense Reimbursements

Before-Tax Deductions:

1. Enter employee health insurance premium.
2. Enter employee dental insurance premium.
3. Enter desired 403(b) contribution rate.
4. Enter desired 457 contribution amount per pay period.
5. Enter MCAP contribution amount per pay period.
6. Enter DCAP contribution amount per pay period.
7. Enter salary reduction agreement amount per pay period for parking.
8. Enter Purchase SURS contract amount per pay period.

After-Tax Deductions:

1. Enter desired 403(b) ROTH contribution rate.
2. Enter desired 457 ROTH contribution amount per pay period.
3. Enter aggregate total of remaining after-tax deductions.

Tax Calculations:

1. If your Medicare Gross Wages have exceeded $200,000 for the year enter ‘Yes’. If you will reach $200,000 on the current payroll please contact Payroll for assistance.

Employer-Paid Benefits:

1. Enter imputed income (taxable fringe benefit) for group-term life insurance.
2. Enter imputed income (taxable fringe benefit) for optional group-term life insurance.
3. Enter imputed income (taxable fringe benefit) for dependent group-term life insurance.
4. Enter imputed income (taxable fringe benefit) for spousal group-term life insurance.

Please note imputed income for group-term life insurance is subject to SURS contributions.

After enter the required information, the Gross-to-Net Calculator will compute your projected total gross pay, federal/state tax withholdings, total deductions, and net pay.

Individual fields may be changed or updated to compute differing scenarios.

Hovering over a box with a red triangle will give additional information on data to enter in that field.

To reset the Gross-to-Net Calculator, utilize the ‘RESET’ button on the right of the screen.