

Using Your Account Statement to Determine Available Balance For Payroll

The steps below outline the process for determining the available balance used towards each payroll following Reliant's [Order of Pay](#). The specific amounts related to each employee can be viewed in their Account Statement section of Toolbox and shown in amounts for both month and year to date. The specific location on the Account Statement outlining each **amount type** is highlighted with details below.

Initial Adjustments to Fund Balance

- **Donations** are given towards the MTD fund, but the full amount of that donation is not what is used for each paycheck.
 - Amount can be viewed under Giving and Fees: Restricted Giving
- **Admin fees** are deducted from the donations.
 - Amount can be viewed under Giving and Fees: Administrative Fees
- If a donation was given via credit card there are **credit card fees** to deduct as well.
 - Amount can be viewed under Other Expenses: Bank and Credit Card Charges

Other items that could increase the balance in the MTD fund:

- Some employees may receive a **subsidy**.
 - Amount can be viewed under Payroll Expense: Salary Subsidies (positive amount)
- Some employees may receive a **transfer** from another fund.
 - Amount can be viewed under transfers: Transfers In (positive amount)

Order of Pay

Reliant's [Order of Pay](#) determines how the remaining balance is used to process payroll and employment costs.

- First, **insurance and benefit costs** are paid. This would include medical, dental, applicable employment taxes (paid leave, disability, unemployment, etc.), Reliant's employment insurance (which is around 1% of each employee's salary and is used to cover Reliant's employer liability insurances as well as the employee's life and disability insurance and HSA (employer contributions)). These charges can sometimes take the MTD fund negative as they are guaranteed paid expenses regardless of the fund balance. In extreme cases of ongoing monthly MTD fund deficits, where guaranteeing these items continues to take the account negative, the employee may be moved to a part-time status (changing their eligibility for receiving insurance and benefits) if the MTD fund balance is insufficient to cover the recurring charges.
 - Amount can be viewed under Payroll Expenses: Medical and Employment Insurance
- Next, in the order of pay are the direct charges to the MTD fund such as costs for Reliant **training and coaching**. These expenses are directly charged to the MTD fund when incurred and will lower the balance remaining available for payroll.
 - Amount can be viewed under Transfers: International Event Charges (for trainings)
 - Amount can be viewed under Payroll Expenses: Salary Subsidies (negative amount) for coaching charges
- Payroll expenses are deducted next. Some payroll expenses have employer portions that are deducted directly from the MTD fund for which you are responsible. These include **employer portions of 403B retirement and FICA taxes**. The employer portions are estimated first to ensure the MTD fund can cover them and that estimated deduction is then used to create a final available fund balance to use towards the paycheck.
 - Amount can be viewed under Payroll Expenses: FICA (Employer Portion)
 - Amount can be viewed under Payroll Expenses: 403b (Employer Portion)

Your Paycheck Items

- The remaining amount in the MTD fund is used towards **paycheck items** (earnings, deductions, and taxes). As a reminder, earnings can be shorted if the balance is not sufficient to cover the full amount. The earnings amount is all that is visible on the account statement of Toolbox.
 - Amount can be viewed under Payroll Expenses: Wages, Salaries & Parsonage
 - Deductions and taxes (FICA employee portion (Social Security and Medicare), Federal/state/local withholding, etc.) withheld from the paycheck are not shown in the Toolbox view since they do not affect the balance in the MTD fund, only the amount of netpay received on the paycheck. Those deductions and taxes can be seen in line item detail on the [paystub](#). As a reminder, some deductions can be reduced if there is not enough taxable income to deduct from. (See [Order of Pay](#))
- The optional **cell phone bonus** is unique. It is a recurring reimbursement but it is added to the paycheck as a non-taxable earning. Because of this, instead of being included in the wages, salaries and parsonage section on Toolbox, it is included with the other reimbursement expenses on the account statement.
 - Amount can be viewed under Other Expenses: Phone and Internet
- You can also request an **advance** on your net pay or an advance on an expected reimbursement expense.
 - Amount can be viewed under Advances: Salary Advance, Expense Advance
- Whatever portion of your pay that you do not receive that month because it was shorted then becomes eligible to be received in a future month through what we call **backpay**. We keep track of this eligible outstanding backpay, and if in a future month you have enough for your full paycheck, and still have money left over in the MTD fund you are responsible for, we will then pay that outstanding backpay, giving you additional pay for that month. Backpay remains eligible for payout for up to three years. There is an order of pay for how the backpay will be paid out between primary, spouse, and each applicable backpay year. (See [Backpay](#) for more details.)
 - Outstanding backpay amounts can be found on the Toolbox dashboard under the Account Balance History. It will show the Account balance as of the end of the specific month as well as showing the outstanding eligible (current year, last year, and 2 years prior to the

current year) backpay available to be paid for each month. Toolbox only shows the total backpay outstanding for the MTD fund. It does not distinguish between Primary backpay and Spouse backpay when two employees are paid out of the same fund. If you would like to know the amount of backpay eligible for each primary and spouse please reach out to payroll@reliant.org.

Account Balance History

Month	Account Balance	Outstanding Backpay			
		Total	Current Year	Last Year	2nd Year

Remaining Available Funds

- If you have no outstanding backpay and the MTD fund still has a remaining balance, then that balance can be used to pay any submitted **reimbursements**.
 - Reimbursement expense amounts will be shown under Other Expenses: then listed under the type of expense that was submitted
- If you still have remaining funds you are allowed to request an **MTD transfer** to come out of the MTD fund. (See [MTD Fund Transfer](#) for details.)
 - Amount can be viewed under transfers: Transfers Out (negative amount)
- The **ending balance** shown under Balance on the account statement will be the balance remaining in the fund as of the last time that Toolbox was updated. Toolbox is not updated in real time, so it may not be showing all income and expenses. The account statement will be updated in Toolbox on the night of each pay date. As a reminder, after the paycheck is finalized then the employer portions are deducted from the MTD fund for which you are responsible. Because those employer portions were originally estimated when determining available balances for payroll, the MTD fund will typically not have a \$0 balance as the estimates are not usually exact but we try to ensure that they are fairly close.