

PAYROLL SOURCE TABLE OF CONTENTS

SECTION 1: THE EMPLOYER-EMPLOYEE RELATIONSHIP

- 1.1 Importance of the Determination..... 1-2
- 1.2 Employee vs. Independent Contractor 1-2
 - 1.2-1 Common Law Test..... 1-3
 - 1.2-2 Reasonable Basis Test 1-6
- 1.3 Employment Status Determined by Law 1-11
 - 1.3-1 Statutory Employees 1-11
 - 1.3-2 Statutory Nonemployees 1-12
- 1.4 Temporary Help Agency Employees..... 1-12
- 1.5 Other Third-Party Arrangements – Leased Employees, PEOs, Statutory Employers, Payer Agents..... 1-13
- 1.6 Employees Under Other Federal and State Laws..... 1-17
 - 1.6-1 Fair Labor Standards Act 1-18
 - 1.6-2 State Wage-Hour Laws 1-21
 - 1.6-3 State Income Tax Withholding Laws..... 1-21
 - 1.6-4 State Unemployment Insurance Laws..... 1-21
 - 1.6-5 State Disability Insurance Laws 1-23
- 1.7 Worker Misclassification: Enforcement and Penalties..... 1-23
 - 1.7-1 IRS Penalties 1-23
 - 1.7-2 IRS Enforcement Efforts 1-24
 - 1.7-3 FLSA Complaints Filed With the Department of Labor..... 1-28
 - 1.7-4 State Unemployment Agencies 1-28
- 1.8 Proof of the Right to Work in the U.S..... 1-28
- 1.9 New Hire Reporting..... 1-44
- 1.10 Review Questions and Exercises 1-56

SECTION 2: FEDERAL AND STATE WAGE-HOUR LAWS

- 2.1 Fair Labor Standards Act 2-3
- 2.2 Federal/State Relationship 2-4
- 2.3 Employer and Employee Coverage..... 2-4
- 2.4 Exempt and Nonexempt Employees 2-5
 - 2.4-1 White Collar Exemption..... 2-5
 - 2.4-2 Retail and Service Industry Exemption..... 2-31
 - 2.4-3 Public Sector Exempt Employees..... 2-33
 - 2.4-4 Other Exempt Employees 2-33

The Payroll Source

2.5	Minimum Wage	2-35
2.5-1	Tips and the Tip Credit	2-38
2.5-2	Equal Pay for Equal Work.....	2-41
2.6	Overtime Pay Requirements.....	2-41
2.6-1	The Workweek.....	2-42
2.6-2	Hours Worked.....	2-44
2.6-3	Regular Rate of Pay.....	2-44
2.6-4	Special Problems in Regular Rate Determinations.....	2-49
2.6-5	Compensatory Time Off.....	2-55
2.7	Compensable Time Issues	2-59
2.7-1	Unauthorized Overtime	2-59
2.7-2	Meal and Rest Periods.....	2-59
2.7-3	Travel Time	2-60
2.7-4	On-Call Time	2-62
2.7-5	Waiting Time	2-64
2.7-6	Time Spent at Meetings and Training Sessions	2-64
2.7-7	Preliminary and Postliminary Activities	2-67
2.7-8	Receiving Medical Attention	2-69
2.8	Child Labor Restrictions.....	2-69
2.9	Enforcement and Penalties.....	2-71
2.10	Public Contracts Laws.....	2-73
2.10-1	Walsh-Healey Public Contracts Act	2-73
2.10-2	Wage Rates for Public Buildings and Works (Davis-Bacon and Related Acts).....	2-73
2.10-3	Contract Work Hours and Safety Standards Act	2-74
2.10-4	Service Contract Act	2-74
2.10-5	Copeland 'Anti-Kickback' Act	2-74
2.11	State Wage-Hour Charts.....	2-75
2.11-1	State Minimum Wage Rates	2-75
2.11-2	State Tip Credits	2-76
2.11-3	State Overtime Pay Requirements	2-77
2.11-4	State Meal and Rest Period Requirements.....	2-79
2.11-5	Directory of State Wage and Hour Agencies	2-82
2.12	Review Questions and Exercises	2-87

SECTION 3: TAXABLE AND NONTAXABLE COMPENSATION

3.1	Gross Income and Wages Under the IRC.....	3-3
3.1-1	Income and Employment Taxes Defined	3-3
3.1-2	Fair Market Value.....	3-4
3.2	Fringe Benefits Under the Internal Revenue Code	3-4
3.2-1	Nontaxable Fringe Benefits	3-5
3.2-2	Personal Use of Employer-Provided Vehicles.....	3-18
3.2-3	Personal Use of Employer-Provided Aircraft	3-25
3.2-4	Free or Discounted Commercial Flights	3-26
3.2-5	Discounts on Property or Services.....	3-26

Table of Contents

3.2-6	Club Memberships.....	3-27
3.2-7	Emergency Responder Benefits.....	3-28
3.3	Additional Employer-Provided Benefits	3-29
3.3-1	Life Insurance.....	3-29
3.3-2	Moving Expenses	3-36
3.3-3	Educational Assistance.....	3-39
3.3-4	Group Legal Services	3-43
3.3-5	Employee Business Travel Expense Reimbursements	3-43
3.3-6	Employer-Provided Meals and Lodging	3-59
3.3-7	Adoption Assistance.....	3-61
3.4	Other Payments.....	3-63
3.4-1	Advances and Overpayments	3-63
3.4-2	Awards and Prizes	3-66
3.4-3	Back Pay Awards	3-67
3.4-4	Bonuses	3-73
3.4-5	Commissions	3-74
3.4-6	Conventions	3-75
3.4-7	Death Benefits.....	3-75
3.4-8	Dependent Care Assistance Programs.....	3-75
3.4-9	Directors' Fees	3-77
3.4-10	Disaster Relief Payments.....	3-77
3.4-11	Employer-Paid Taxes (Grossing-Up)	3-78
3.4-12	Equipment Allowances.....	3-83
3.4-13	Gifts	3-84
3.4-14	Golden Parachute Payments.....	3-85
3.4-15	Guaranteed Wage Payments.....	3-85
3.4-16	Jury Duty Pay	3-85
3.4-17	Leave-Sharing Plans	3-86
3.4-18	Loans to Employees	3-87
3.4-19	Military Pay.....	3-88
3.4-20	Outplacement Services.....	3-90
3.4-21	Retroactive Wage Payments	3-90
3.4-22	Security Provided to Employees.....	3-90
3.4-23	Severance or Dismissal Pay.....	3-91
3.4-24	Stocks and Stock Options	3-91
3.4-25	Strike Benefits	3-98
3.4-26	Supplemental Unemployment Benefits	3-98
3.4-27	Tips	3-99
3.4-28	Uniform Allowances.....	3-105
3.4-29	Vacation Pay	3-105
3.4-30	Wages Paid After Death.....	3-105
3.5	Withholding and Reporting Rules for Employer-Provided Benefits	3-106
3.5-1	Withholding on Cash Fringe Benefits	3-106
3.5-2	Withholding and Reporting on Noncash Fringe Benefits	3-106
3.6	Review Questions and Exercises	3-108

SECTION 4: HEALTH, ACCIDENT, AND RETIREMENT BENEFITS

4.1	Health Insurance	4-3
4.1-1	Affordable Care Act Health Insurance Requirements.....	4-4
4.1-2	Tax Treatment of Contributions and Benefits	4-19
4.1-3	Medical Savings Accounts.....	4-37
4.1-4	Long-Term Care Insurance	4-39
4.1-5	COBRA Health Insurance Continuation	4-39
4.1-6	Health Reimbursement Arrangements.....	4-44
4.1-7	Health Savings Accounts.....	4-51
4.2	Family and Medical Leave Act.....	4-62
4.3	Sick Pay	4-72
4.3-1	Sick Leave Pay.....	4-73
4.3-2	Sick Pay Under a Separate Plan	4-73
4.3-3	Permanent Disability Benefits	4-78
4.4	Workers' Compensation Insurance	4-79
4.4-1	Benefit Payments.....	4-79
4.4-2	Premium Payments.....	4-79
4.5	Cafeteria Plans	4-81
4.5-1	What Benefits Can Be Offered.....	4-82
4.5-2	How Cafeteria Plans Are Funded	4-84
4.5-3	What the Cafeteria Plan Document Must Contain.....	4-85
4.5-4	Benefit Elections	4-86
4.5-5	Who Can Participate in the Plan	4-91
4.5-6	Nondiscrimination Testing.....	4-92
4.5-7	Flexible Spending Arrangements	4-94
4.5-8	Tax Treatment of Cafeteria Plans	4-108
4.5-9	Reporting Requirements	4-109
4.6	Retirement and Deferred Compensation Plans.....	4-111
4.6-1	Qualified Pension and Profit-Sharing Plans (IRC §401(a))	4-111
4.6-2	Cash or Deferred Arrangements (IRC §401(k))	4-118
4.6-3	Tax-Sheltered Annuities (IRC §403(b))	4-131
4.6-4	Deferred Compensation Plans for the Public Sector and Tax-Exempt Groups (IRC §457(b))	4-135
4.6-5	Employee-Funded Plans (IRC §501(c)(18)(D))	4-139
4.6-6	Individual Retirement Accounts.....	4-140
4.6-7	Simplified Employee Pensions (IRC §408(k))	4-143
4.6-8	Savings Incentive Match Plans for Employees of Small Employers (SIMPLE Plans) ...	4-144
4.6-9	Employee Stock Ownership Plans	4-147
4.6-10	Nonqualified Deferred Compensation Plans.....	4-148
4.7	State Taxability of Cafeteria Plan and §401(k) Salary Reductions	4-168
4.8	Review Questions and Exercises	4-171

SECTION 5: PAYING THE EMPLOYEE

5.1 Pay Frequency..... 5-2

5.2 Payment on Termination 5-5

5.3 Payment Methods 5-8

 5.3-1 Cash or Check..... 5-9

 5.3-2 Direct Deposit (Electronic Funds Transfer) 5-9

 5.3-3 Electronic Paycards..... 5-17

5.4 Pay Statements Provided to Employees..... 5-31

5.5 Unclaimed Paychecks 5-34

5.6 Wages Owed Deceased Employees 5-35

5.7 Extra Paydays Caused by the Calendar..... 5-40

5.8 Review Questions and Exercises 5-40

SECTION 6: WITHHOLDING TAXES

6.1 The Principle of Actual or Constructive Payment..... 6-2

6.2 Social Security Numbers 6-3

 6.2-1 Obtaining an Employee’s SSN 6-3

 6.2-2 Verifying Social Security Numbers..... 6-5

6.3 Employee Withholding Allowance Certificates 6-8

 6.3-1 Form W-4 6-8

 6.3-2 Form W-4P 6-16

 6.3-3 Form W-4S 6-16

 6.3-4 State Employee Withholding Allowance Certificates..... 6-16

6.4 Methods of Withholding Federal Income Tax..... 6-18

 6.4-1 Wage-Bracket Method 6-19

 6.4-2 Percentage Method..... 6-21

 6.4-3 Alternative Withholding Methods..... 6-23

 6.4-4 Supplemental Wage Payments 6-25

 6.4-5 Withholding on Pensions and Annuities 6-34

6.5 Backup Withholding 6-38

6.6 Advance Earned Income Credit 6-39

6.7 Social Security and Medicare Taxes..... 6-40

 6.7-1 Social Security and Medicare Tax Rates..... 6-40

 6.7-2 Social Security Wage Base..... 6-42

 6.7-3 Calculating the Withholding Amounts..... 6-43

 6.7-4 Related Corporations and the “Common Paymaster” Option 6-47

 6.7-5 Self-Employment Tax 6-48

 6.7-6 What Wages Are Exempt From Social Security and Medicare Taxes..... 6-48

The Payroll Source

6.7-7	What Types of Employment Are Exempt From Social Security and Medicare Taxes	6-49
6.7-8	Railroad Retirement Tax Act.....	6-49
6.8	State and Local Government Employees	6-51
6.9	Penalties for Failure to Withhold	6-54
6.10	State and Local Income Tax Withholding	6-54
6.11	Review Questions and Exercises	6-58

SECTION 7: UNEMPLOYMENT INSURANCE

7.1	Federal Unemployment Insurance.....	7-2
7.1-1	Who Must Pay FUTA Tax	7-2
7.1-2	What Wages Are Exempt From FUTA Tax	7-2
7.1-3	What Types of Employment Are Exempt From FUTA Tax	7-3
7.1-4	FUTA Tax Rate and Wage Base	7-3
7.1-5	Depositing and Paying FUTA Tax.....	7-4
7.1-6	Calculating the State Credits Against FUTA Tax Liability	7-5
7.1-7	Reporting FUTA Tax on Form 940	7-8
7.1-8	Form 940 Line-by-Line Instructions	7-11
7.1-9	Penalties for FUTA Noncompliance.....	7-21
7.2	State Unemployment Insurance	7-22
7.2-1	The Employment Relationship	7-22
7.2-2	SUI Taxable Wages.....	7-23
7.2-3	Contribution Rates and Experience Rating.....	7-25
7.2-4	Voluntary Contributions.....	7-29
7.2-5	Joint or Combined Accounts.....	7-31
7.2-6	The Unemployment Benefits Process.....	7-31
7.2-7	Reporting Requirements	7-34
7.3	State Disability Insurance.....	7-43
7.4	Directory of State Employment Security Agencies	7-44
7.5	Review Questions and Exercises	7-49

SECTION 8: DEPOSITING AND REPORTING WITHHELD TAXES

8.1	Employer Identification Numbers.....	8-3
8.2	Depositing Withheld Income and Employment Taxes	8-5
8.2-1	Payroll Tax Deposit Rules	8-5
8.2-2	How to Deposit Payroll Taxes	8-12
8.2-3	Penalties for Failure to Deposit on Time.....	8-18
8.3	The Employer's Employment Tax Return—Form 941	8-26
8.3-1	Who Must File Form 941.....	8-26
8.3-2	When and Where to File Form 941.....	8-30
8.3-3	Form 941—Line-by-Line Instructions	8-32

Table of Contents

8.3-4	Schedule B (Form 941)	8-35
8.3-5	Schedule D (Form 941), Report of Discrepancies Caused by Acquisitions, Statutory Mergers, or Consolidations.....	8-41
8.3-6	Schedule R (Form 941), Allocation Schedule for Aggregate Form 941 Filers	8-42
8.3-7	IRS Offers Advice on Avoiding Form 941 Errors.....	8-43
8.4	Annual Reporting of Nonpayroll Withholding—Form 945	8-43
8.5	Other Federal Employment Tax Returns	8-44
8.5-1	Monthly Reporting for Delinquent Employers—Form 941-M.....	8-45
8.5-2	Employers Operating Outside the Continental U.S.—Forms 941-PR and 941-SS	8-45
8.5-3	Employers of Domestic Employees.....	8-45
8.5-4	Annual Reporting by Agricultural Employers—Form 943	8-45
8.5-5	Annual Reporting by Small Employers—Form 944	8-46
8.6	Making Adjustments, Correcting Returns, and Obtaining Refunds and Credits— Forms 941-X and 843.....	8-47
8.7	Penalties for Late Reporting and Paying Tax	8-67
8.8	Information Reporting for Employees—Form W-2	8-70
8.8-1	Employers Must Provide W-2s	8-71
8.8-2	When and Where to Furnish Form W-2	8-74
8.8-3	Box-by-Box Instructions for Form W-2.....	8-78
8.8-4	Substitute Forms W-2	8-88
8.8-5	Miscellaneous Form W-2 Issues.....	8-90
8.9	Providing Wage and Tax Information to the SSA—Form W-3	8-91
8.9-1	When and Where to File Form W-3	8-91
8.9-2	Box-by-Box Instructions for Form W-3.....	8-92
8.10	Correcting Information Statements—Forms W-2c and W-3c.....	8-94
8.11	The Reconciliation Process for Employers	8-99
8.12	Information Returns for Nonemployee Payments—1099 Series.....	8-101
8.12-1	Miscellaneous Payments Made by Businesses—Form 1099-MISC.....	8-102
8.12-2	Pension and Retirement Plan Distributions—Form 1099-R	8-106
8.13	Penalties for Incorrect or Late Information Returns and Statements.....	8-109
8.13-1	Failure to File Information Returns	8-109
8.13-2	Failure to Provide Information Statements to Employees.....	8-113
8.14	Electronic Reporting Requirements	8-115
8.15	Reporting “Special Wage Payments” to the SSA	8-129
8.16	Review Questions and Exercises	8-130

SECTION 9: OTHER DEDUCTIONS FROM PAY

9.1	Involuntary Deductions.....	9-2
9.1-1	Tax Levies	9-2
9.1-2	Child Support Withholding Orders.....	9-10

The Payroll Source

9.1-3	Creditor Garnishments	9-46
9.1-4	Bankruptcy Orders	9-50
9.1-5	Student Loan Collections.....	9-52
9.1-6	Federal Agency Debt Collections.....	9-53
9.1-7	Fair Labor Standards Act Restrictions on Deductions.....	9-55
9.2	Voluntary Deductions.....	9-57
9.2-1	Wage Assignments	9-57
9.2-2	Union Dues	9-59
9.2-3	Credit Union Deductions.....	9-59
9.2-4	U.S. Savings Bonds.....	9-59
9.2-5	Charitable Contributions	9-60
9.3	Review Questions and Exercises	9-62

SECTION 10: RECORDKEEPING AND RECORD RETENTION

10.1	Fair Labor Standards Act	10-2
10.2	Internal Revenue Code.....	10-5
10.3	Federal Employment Laws.....	10-9
10.3-1	Civil Rights Act of 1964 (Title VII)	10-9
10.3-2	Age Discrimination in Employment Act of 1967 (ADEA).....	10-11
10.3-3	Government Contractor Regulations	10-12
10.3-4	Immigration Reform and Control Act (IRCA).....	10-12
10.3-5	Family and Medical Leave Act (FMLA)	10-12
10.3-6	Affordable Care Act	10-14
10.4	State Unemployment Insurance Laws.....	10-14
10.5	State Wage-Hour Laws.....	10-15
10.6	Unclaimed Wages.....	10-17
10.7	Direct Deposit Considerations	10-18
10.8	Record Retention Procedures	10-18
10.8-1	Employee Master File	10-18
10.8-2	Documents Needed From New Employees.....	10-19
10.8-3	Record Retention and Storage Methods	10-19
10.9	Health Insurance Portability and Accountability Act.....	10-22
10.10	Review Questions and Exercises	10-27

SECTION 11: PAYROLL ACCOUNTING

11.1	Accounting Principles.....	11-2
11.1-1	Account Classifications	11-3
11.1-2	Account Balances	11-4

11.2	Journal Entries.....	11-7
11.3	Recording Payroll Transactions	11-8
11.4	Accounting Periods	11-11
11.5	Accruals and Reversals.....	11-11
11.6	Balancing and Reconciling Payroll Accounts	11-14
11.6-1	Periodic Balancing and Reconciliation	11-15
11.6-2	Payroll Bank Account Reconciliation.....	11-16
11.7	Financial Statements and Audits.....	11-17
11.7-1	Balance Sheet	11-17
11.7-2	Income Statement	11-18
11.7-3	Notes to Financial Statements.....	11-19
11.7-4	Auditing Financial Statements.....	11-19
11.8	Internal Controls	11-19
11.9	Controlling Check Fraud	11-24
11.10	Check 21 and Its Impact on Payroll	11-26
11.11	Review Questions and Exercises	11-27

SECTION 12: PAYROLL SYSTEMS AND TECHNOLOGY

12.1	Payroll System Objectives.....	12-2
12.2	Interfacing and Integration.....	12-3
12.2-1	Interfacing—Working With Other Systems and Departments.....	12-3
12.2-2	Integration of Payroll, Benefits, and Human Resource Systems.....	12-4
12.3	Hardware and Software Alternatives—Pros and Cons.....	12-5
12.3-1	Service Providers—Outsourcing the Payroll	12-5
12.3-2	In-House Payroll Systems	12-7
12.4	Selecting a Payroll System	12-8
12.4-1	Build a Project Team	12-9
12.4-2	Analyze What the System Needs to Do.....	12-10
12.4-3	Prepare a Request for Proposal.....	12-11
12.4-4	Select a System.....	12-12
12.4-5	Implement the System	12-14
12.4-6	Evaluate the System’s Performance.....	12-16
12.5	Controls and Security for the Payroll System.....	12-17
12.5-1	Putting Controls Into the Process	12-17
12.5-2	System Documentation	12-18
12.5-3	Providing Security for the System	12-20
12.6	Disaster Recovery and Business Continuity Planning.....	12-21
12.7	Automated Time and Attendance	12-23

The Payroll Source

12.8	The New Wave — Self-Service, the Internet, and Mobile Applications.....	12-27
12.8-1	Employee and Manager Self-Service	12-27
12.8-2	Implementing Internet Technology.....	12-29
12.8-3	Web-Enabled Applications	12-29
12.8-4	Cloud Computing and Software as a Service (SaaS)	12-30
12.8-5	Mobile Applications.....	12-31
12.9	Review Questions and Exercises	12-31

SECTION 13: MANAGING A PAYROLL DEPARTMENT

13.1	Basic Management Theory.....	13-2
13.2	Management Skills.....	13-4
13.2-1	Strategic Planning and Organizing	13-5
13.2-2	Staffing.....	13-6
13.2-3	Directing Employees	13-10
13.2-4	Controlling Performance.....	13-14
13.2-5	Reporting	13-16
13.3	Specific Management Issues.....	13-17
13.3-1	Conducting and Attending Meetings.....	13-17
13.3-2	Keep Written Policies and Procedures.....	13-18
13.3-3	Crisis Management	13-18
13.3-4	Time Management.....	13-20
13.3-5	Team Building.....	13-21
13.3-6	Performance Evaluations.....	13-25
13.3-7	Promoting Quality Customer Service in Payroll	13-26
13.3-8	Providing Customer Service in a Shared Services Environment	13-27
13.4	Research Needs.....	13-28
13.4-1	Tracking Tax Laws and Regulations.....	13-29
13.4-2	Employment Laws and Regulations.....	13-33
13.4-3	Payroll-Related Websites.....	13-34
13.4-4	Company Policies and Procedures.....	13-35
13.4-5	Union Contracts.....	13-35
13.5	Review Questions and Exercises	13-36

SECTION 14: PAYROLL FOR U.S. EMPLOYEES ABROAD AND ALIENS IN THE U.S.

14.1	U.S. Citizens and Resident Aliens Working Abroad	14-2
14.1-1	Federal Income Tax Withholding	14-2
14.1-2	Social Security and Medicare Taxes.....	14-4
14.1-3	Federal Unemployment Tax	14-6
14.1-4	Foreign Earned Income and Housing Cost Exclusions.....	14-6
14.1-5	U.S. Income Tax Treaties	14-17
14.1-6	Employer Tax Reimbursement Policies	14-18
14.1-7	Expatriate State Tax Issues	14-20

14.2 Resident and Nonresident Aliens Working in the U.S. 14-21
14.2-1 Determining Resident/Nonresident Alien Status 14-22
14.2-2 Federal Income Tax Withholding and Employment Taxes for Resident Aliens 14-24
14.2-3 Federal Income Tax Withholding for Nonresident Aliens 14-25
14.2-4 Social Security and Medicare Taxes for Nonresident Aliens 14-36
14.2-5 Federal Unemployment Tax for Nonresident Aliens 14-37
14.2-6 Depositing and Reporting Obligations 14-38
14.2-7 State Tax Issues for Nonresident Aliens 14-41
14.3 Types of Visas..... 14-41
14.4 Review Questions and Answers..... 14-43

SECTION 15: PREPARING FOR THE CPP EXAM

15.1 History and Purpose of Certification 15-3
15.2 Examination Eligibility Requirements 15-4
15.3 Examination Fees 15-5
15.4 Making an Examination Reservation 15-6
15.5 What to Bring to the Examination 15-7
15.6 Testing Center Rules 15-7
15.7 Format of the Examination 15-9
15.8 Electronic Testing..... 15-9
15.9 Possible Study Aids 15-10
15.10 Content of the Certification Examination 15-11
15.11 Test Taking Hints..... 15-12
15.12 How Your Examination Is Scored 15-13
15.12-1 Your Score Report 15-13
15.12-2 How the Passing Score Was Set 15-13
15.12-3 Raw Scores and Scaled Scores 15-14
15.12-4 Examination Results..... 15-14
15.13 Attainment of Certification..... 15-14
15.14 Recertification 15-14
15.14-1 Recertification by Exam 15-15
15.14-2 Recertification by Continuing Education..... 15-15
15.14-3 Recertification Credits for APA Professional Membership..... 15-16
15.15 Benefits of Being a CPP..... 15-16
15.16 Basic Level Certification Available..... 15-16
15.17 American Payroll Association Code of Ethics..... 15-16

The Payroll Source

15.18 Practice Test Number 1 15-17
15.19 Practice Test Number 2 15-22
15.20 Practice Test Number 3 15-26
15.21 Practice Test Number 4 15-31

GLOSSARY OF COMMON PAYROLL TERMS AND ACRONYMS..... G-1

INDEX I-1