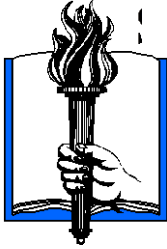


**MURFREESBORO CITY SCHOOLS
ADMINISTRATIVE DIRECTIVES**



Descriptor Term: Payroll Deductions	Descriptor No: AD FM12	Effective Date: 01/24/17
Revised: 7/19		

1 Deductions made from an employee's paycheck not mandated by general law are made only
2 upon proper written authorization of the employee or court order.

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Deductions Required by the Federal Government

- A. Income tax withholding
- B. Social Security
- C. Medicare

Deductions Required by the State

- A. Tennessee Consolidated Retirement (each payday)

Garnishments, Wage Attachments, Wage Assignments and Other Court Ordered Payments

Upon notification from Court, an amount specified by the Court will be deducted from an Employee's check. This amount will be deducted each pay period and sent as directed by the Court until each debt is paid in full by the employee.

Deductions Which May Be Made By Employee

- A. Medical, dental, and vision insurance offered through Murfreesboro City Schools.
- B. USABLE plans
- C. Trustmark voluntary life insurance plans

Tax Sheltered Investment programs

Effective February 1st, 2017, employees who have an existing 403(b) account with an approved vendor may continue to have payroll deductions through MCS for that account.

As of February 1st, 2017, MCS employees who wish to begin a new retirement savings account will utilize the State of Tennessee 401(k) Plan. Payroll deductions will be made by MCS at the election of the employee by either (1) completing an Enrollment Application, (2) speaking with a RetireReadyTN Retirement Plan Counselor, or (3) by calling RetireReadyTN at 800-922-7772.

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These contributions will follow the compliance guidelines set forth in the plan documents as required by the Internal Revenue Service. State law authorizes wage assignment of an employee's earnings for child support and alimony. State law does not allow the employer to use the assignment as a basis for the discharge of the employee or any disciplinary action against the employee. See T.C.A. § 36-5-501(i).

MCS will comply with state and federal laws when an employee's earnings are subject to Garnishment or tax levy.

Board Related Policy 2.802

Legal References:

T.C.A. § 36-5-501(i)

15 U.S.C.A. § 1674