



## USING A SPREADSHEET TO TRACK YOUR PAY AND BENEFITS

Do you know how many sick days you have left? What is your daily rate of pay? When you retire, how will your sick day accumulation translate into a lump sum payment? How much should you save to cover your summer expenses?

Your paycheck contains much of that information in a form that may not be easy to follow. We can use a computer spreadsheet to track the information and teach you a little about this often under-utilized tool.

A spreadsheet is a computer program that uses columns and rows (tables) to organize information. Although it is often numeric information, text can also be organized. You can perform common math computations such as addition, subtraction, multiplication and division on the numbers you enter, as well as complicated statistical and financial calculations.

You can download a spreadsheet file with everything discussed in this article already set up. At the union website, [www.chtu.org](http://www.chtu.org), click on the Union Technologist link. The spreadsheet is laid out in columns with labels for the various items on the paycheck we will track as well as calculations we will perform. The yellow cells indicate locations into which you must enter values from your paycheck.

Sick days are listed on your paycheck in hours. To convert hours to days you need to divide by the "official" hours in your workday: 7.5. To have the spreadsheet do this, you create a formula that looks

like this: =sick days in hours/7.5. The = sign tells the spreadsheet to perform a calculation. "Sick days in hours" is replaced by the actual hours on your paycheck. The "/" indicates division in this case by 7.5.

Instead of typing the actual sick days in hours into the formula, you can tell the spreadsheet where the value is. This will allow us to reuse the formula as the number of sick days in hours changes with each paycheck. Since the spreadsheet is laid out in a grid with each column and row labeled, we can uniquely refer to any location (cell) using the column letter and row number. For example B5 refers to column "B" row 5 which, in the example, contains the number of Sick Hours—3185.98.

When you open the spreadsheet from the [chtu.org](http://chtu.org) website, you will notice that the Sick Days column contains 0's until you have entered your values. if you

click on one of the cells containing 0's the formula will appear. Cell C5 will show the formula =B5/7.5. Once you type your Sick Hours into cell B5 **and hit the enter key**, cell C5 will display the number of Sick Days. When you copy a formula containing a reference to another cell, the relative reference is adjusted. For example copying the formula in cell C2 (=B2/7.5) into cell C3 adjusts the formula so that it references cell B3 (=B3/7.5)

	A	B	C
1	Salary Sched	\$58,900.00	Days
2	(without extra assignments)		
3	Sick		
4	Pay Ending	Hours	Days
5	11/30/04	3185.98	424.80

### WEBSITES OF INTEREST

- [www.openoffice.org](http://www.openoffice.org)  
Free software to view change or create Microsoft Word, Excel or Powerpoint documents.
- [www.chtu.org](http://www.chtu.org)  
Cleveland Heights Teachers Union

### FREE SOFTWARE (OPEN SOURCE)

You don't have to purchase Microsoft Excel Software to use the spreadsheet file described in this newsletter.

A free spreadsheet is available at [OpenOffice.org](http://OpenOffice.org). This is part of a complete package of software tools that duplicate and add to those in Microsoft Office. It is developed and

supported by the Internet community for the public good.

When you install the software it will ask you whether you want to automatically open Microsoft Office documents using Open Office. This will allow you to double click to open Microsoft Office documents.

The download of Open Office is very large. If you don't have a fast Internet connection, you can borrow a CD installer from the Union Office. Call Monica at 321-0020 or e-mail: [office@chtu.org](mailto:office@chtu.org)

This is part of a growing collection of collaboratively supported software.

TRACKING YOUR PAYCHECK (CONTINUED FROM PAGE 1)

Our contract gives you 1.25 days (x 7.5 = 9.38 hours) of sick leave each month (1.25 x 12 = 15 days for the year). At the beginning of the year, if you do not have at least 10 days of sick leave you may request a credit of 10 days in advance.

To figure out how many personal days you have, the same calculation is used. This is already entered for you in columns E and F.

If you enter each 2 week paycheck into the spreadsheet you will be able to track your income, sick and personal day totals.

To figure your Severance Pay when you retire, the calculation is a little more complicated because it changes depending on the number of sick days you have at retirement. You will get credit for 1/4 of the first 360 days and 1/8 of the next 100 days. These will be paid at your daily rate at the time of retirement. In the example spreadsheet a formula has been entered to account for this difference using an IF statement that checks whether you have more than 360 days of sick leave.

You calculate your daily rate of pay by taking your yearly salary as show on your contract (also on the negotiated salary schedule) and dividing by 190 if you have the typical teacher contract or 200 if you work an extra week at the beginning and end of the school year. This daily rate is also used to pay you for the two independent professional days. The first was paid in your first

December paycheck and the second will be paid in your second March paycheck.

The spreadsheet has a location for you to enter your yearly salary and number of days in your contract. From this, your daily rate of pay can be calculated and your severance pay if

1	Salary Sched	\$58,900.00	Days Per Year	190	Daily Rate	\$310.00	Salary + Prof	\$59,520.00		
2	(without extra assignments)		Estimated Retirement Daily Rate				Gross SUM			
3			Sick	Severance	Personal		\$6,200.00	Take Home		
4	Pay Ending	Hours	Days	Days	Pay Estimate	Hours	Days	Gross	Net	Percent
5	11/30/04	3185.98	424.80	95.60	\$29,635.90	33.75	4.50	\$3,255.00	\$2,189.10	67.25%
6	12/13/04	3195.36	426.05	95.76	\$29,684.36	33.75	4.50	\$2,945.00	\$2,021.60	68.65%

you retired (or died) now can be calculated. The formula referencing this value has a \$ in front of the row and column names to indicate that the reference should not change when you copy the formula to another cell.

Keeping a tally of each paycheck in this spreadsheet allows you to more easily keep track of sick and personal days and identify errors if they ever occur.

It also introduces you to a valuable tool for working with numbers that you can use with your students, regardless of the subject you teach. Next month we will look at how a spreadsheet can also be use to keep track of textual information.

Cleveland Heights / University Heights  
BOARD OF EDUCATION  
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Pay Ending	Check Date	Check Number	
11-30-04	12-10-04	68116	
<b>Deductions</b>			
<b>Description</b>	<b>Current</b>	<b>Year to Date</b>	
Retirement <i>You pay 10% into the State Teachers Retirement System. The BOE pays 12%</i>	325.50		
Federal Tax			
State Tax			
Cleve Hts Tax			
Univ Hts Tax			
Medicare			
Flex Spending			
Garnishee			
Support			
Credit Union			
Union Dues	200.00		
Annuity	33.00		
Hospital	250.00		
Dental	30.00		
Drug/Vision			
Miscellaneous			
Scholarship			
Charity			
<b>Total Deductions</b>			
<b>Sick Personal &amp; Vacation Balances</b>			
<b>Description</b>	<b>Balance (in hours)*</b>		
Includes days taken thru:	To find your balance in days divide by 7.5 ("official" hours in a teacher's day)		
Sick	11-27-04	3185.98	
Personal		33.75	
Vacation		nn	
*To convert to days: divide balance by hours worked per day. REPORT DISCREPANCIES IMMEDIATELY!			
<b>Earnings</b>			
<b>Description</b>	<b>Rate</b>	<b>Units</b>	<b>Amount</b>
TEACHER PROF DAY	310.00	1.00	2945.00
Daily Rate is calculated by dividing annual salary by days worked (either 190 or 200 - includes holidays)			
Amount is your annual salary divided by number of pay periods (20 or 21)			
Flexible Spending Open Enrollment ends today.			
Reminder: Time cards for 11/29-12/10 due today! Time cards for 12/13-12/24 due next Friday, 12/17/04.			
<b>Board Paid Benefits</b>			
Workers Comp			
Disability Insurance			
Hospital			
Dental			
Drug/Vision			
Life Insurance			
Medicare			
Retirement			
Gross is the sum of the earnings listed above - Your paycheck before deductions			
<b>Total Benefits</b>			
<b>Gross</b>	<b>YTD Gross</b>	<b>Net Pay</b>	
3255.00			
<b>Contract</b>			<b>YTD Contract</b>
Contract includes base salary, 2 professional days and supplementals			59520.00

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