



How to Use a Pay Stub Generator: A Step-by-Step Checklist

Go from an empty template to an accurate, professional pay stub —
with clear guidance for every field, option, and calculation.



Overview

At first glance, a pay stub generator may appear to be complex, with dropdown menus, tick boxes, dollar signs scattered across various parts of the tool. This guide breaks down the interface into sections so anyone reading it will be able to go from an empty template to an accurate pay stub.

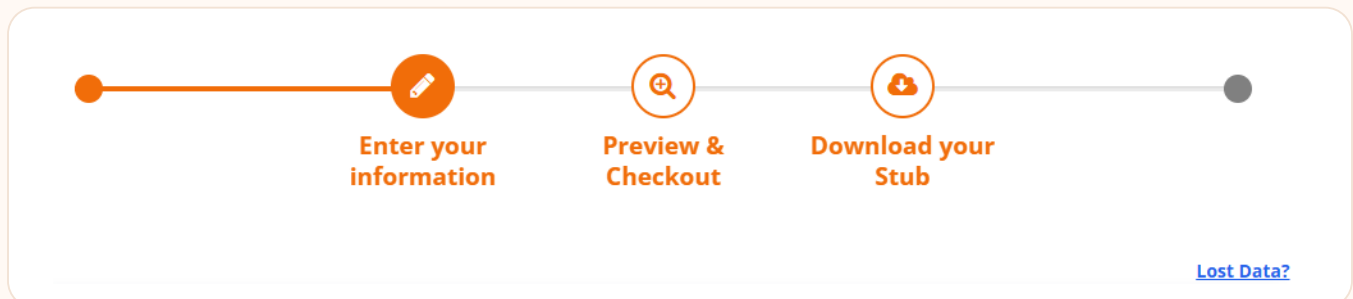
Quick heads-up before you get started!

If you want to create a pay stub online, you can use our [pay stub generator](#) to enter your employment and pay information — **no sign-up, no credit card**, and it's delivered instantly. It's a quick way to try the tool out before deciding on a template for your full run of stubs.

PART 1

Getting Started

StubCreator works through these three steps. Before entering any fields of information, check the heading bar to see where you are in the process.



Step 1 – Input	Input the information, which is the stage where most of the work takes place.
Step 2 – Preview	Preview the paystub & make payment for the final product.
Step 3 – Download	Download the final paystub without a watermark.

Note that if you click the “Lost Data?” link, you will be able to recover this session if you accidentally leave the page.

PART 2

Set Up Employment & Pay Details

This part defines how math is computed within the stub, so being accurate is critical on this front.

Select State
Alabama

Marital Status
Single

How are you paid?
Weekly

Hourly

Salary

*Hourly Rate
10

*Total Hours:
40

Pay Period YTD
Auto

Template
Standard Silver (\$4.99)

Company Logo

Select State

This field shows which state taxation applies to the deduction section. Because tax calculations can vary by state, you can also review our [state paycheck guides](#) for more information.

Marital Status

It influences federal/state tax withholding calculation. Select the option that reflects your current filing status:

- **Single** – For unmarried, divorced, or legally separated individuals; typically has the highest withholding rate.
- **Married** – For legally married individuals filing jointly (or separately); usually results in a lower withholding rate.
- **Head of Household** – For unmarried individuals supporting a qualifying dependent; offers a more favourable withholding rate than Single.

How are you paid?

Details how often one's pay is disbursed (weekly, bi-weekly, monthly, etc.) to provide a basis for the "Reporting Period."

Hourly or Salary

Make sure the data reflects the correct compensation method, whether it's hourly or salary-based.

- **If Hourly is selected – Hourly Rate***: Enter the employee's pay rate per hour.
- **If Hourly is selected – Total Hours***: Enter the number of hours worked within the reporting period.
- **If Salary is selected – Annual Salary***: Enter the employee's total yearly salary amount.

Pay Period YTD

This field tells the system how many pay periods have already occurred this year, so totals are calculated correctly.

- **Auto** – The system automatically calculates the count starting from January of the current year, based on your selected pay frequency (e.g., weekly, biweekly, monthly).
- **Number (1, 2, 3...)** – Select a specific number if you want to manually indicate how many pay periods have already been paid out this year. For example, selecting 5 means the employee has already received 5 pay periods' worth of pay in the current year.

Template

Choose the visual design/format for your final pay stub. Each template has an associated price, and you can preview any template using the eye icon before purchasing.

Templates range from simple to better designs (e.g., Standard Silver, Standard Midnight, Standard Snow) to more customizable options. For example, Standard Multicolor lets you set your own color scheme instead of using a fixed template color, giving you more control over the stub's appearance. Prices vary by template style, starting at \$4.99.

You can also [explore our pay stub templates](#) to compare different layouts and designs.

Company Logo

Upload your company logo here. We suggest using a portrait (vertical) logo for the best display on the pay stub.

Reader tip: Any field marked with * is required. The pay stub won't generate correctly until all starred fields are filled.

PART 3

Understand the Optional Add-Ons (Checkboxes)

The majority of the generators offer extra options through selection. One must understand the meaning of the options to make the right selections.

☐ Contractor

☐ Tax Exemptions

☐ Deposit Slip (\$2)

☐ Edit Label (+\$2)

☐ Hired in 2026 ?

☐ Advance Tool(\$2)

☐ Add Last YTD(\$2)

☐ Edit taxes (+\$2)

Company Name
Select ▼

+

Employee Name
Select ▼

+

Contractor

Removes all automatic tax withholdings from the pay stub since self-employed workers handle their own taxes.

STATUTORY DEDUCTIONS

FICA-MEDICARE	0.00	0.00
FICA SOCIAL SECURITY	0.00	0.00
FEDERAL TAX	0.00	0.00
STATE TAX	0.00	0.00

Tax Exemptions

Makes changes to tax withholding that you want to add or remove on the pay stub.

☐ Contractor ☒ Tax Exemptions

- ☐ FICA-MEDICARE
- ☐ FICA SOCIAL SECURITY
- ☐ FEDERAL TAX
- ☐ STATE TAX

Deposit Slip (+\$2)

Places the direct deposit slip on the stub.

PAY **341** DOLLARS AND **13** CENTS	CHECK DATE 09/15/2026	CHECK NUMBER 6464
TO THE ORDER OF: \$341.13 USD Jorden Ortiz Nesciunt ipsum magn Minima itaque adipis	THIS IS NOT A CHECK NON NEGOTIABLE VOID	

Edit Label (+\$2)

Enables renaming the titles found on the pay stub.

*Company Name					
*Address Line 1					
Address Line 2					
Earnings Statement					
EMPLOYEE NAME / ADDRESS		SSN	PAY DATE	REPORTING PERIOD	# 6960
*Employee Name		XXXX	09/16/2026	09/09/2026 - 09/15/2026	Employee #
*Employee Address					
Employee Address Line 2					
INCOME	RATE	HOURS	CURRENT PAY	DEDUCTIONS	TOTAL
GROSS EARNING\$	10	40	400.00	STATUTORY DEDUCTIONS	
				FICA-MEDICARE	5.80
				FICA SOCIAL SECURITY	24.80
				FEDERAL TAX	9.04
				STATE TAX	19.23
					220.40
					942.40
					343.44
					730.74
THIS WATERMARK WILL BE REMOVED AFTER PURCHASE					
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	TOTAL	DEDUCTIONS	NET PAY
15200.00	2236.98	12963.02	400.00	58.87	341.13

Hired in [Year]?

Check this box if the employee was hired during the current year and you're unsure which YTD (Pay Period YTD) value to select. When checked, the system will automatically calculate and set the correct YTD number based on the Hire Date you enter, so you don't have to figure it out manually.

☒ Hired in 2026 ? Hire date 09/15/2026

Advance Tool (+\$2)

Add or remove benefits and deductions as per your preference. Each addition or deduction includes the following fields:

- **Description*** – Enter the name of the addition or deduction (e.g., “Overtime,” “Bonus,” “Health Insurance,” “401k”).
- **Current Pay** – Enter the amount for this addition or deduction for the current pay period.
- **Select Stub** – Choose which stub(s) this addition or deduction should apply to. Select Apply to all if it should be included on every stub you’re generating, or select a specific stub if it only applies to one.
- **Last YTD** – Enter the year-to-date amount for this addition or deduction as of the previous pay period. This ensures the YTD total on the stub stays accurate once the current pay period is included. As noted by the info (i) icon, leave this field blank if you want the Last YTD amount calculated automatically.

Use **Remove** to delete an addition or deduction you no longer need.

☒ Advance Tool(\$2) ☐ Add Last YTD(\$2) ☐ Edit taxes (+\$2)

Company Name
Select

+

Employee Name
Select

+

Add Additions (bonus, overtime etc)

*Description

*Rate

*Current Pay

Select Stub
Apply to all

*Hours

Last YTD

Remove

Add Addition

Add Deductions (taxes, donations etc)

*Description

*Current Pay

Select Stub
Apply to all

Last YTD

Remove

Add Deduction

Add Last YTD (+\$2)

Lets you include prior year-to-date totals so they’re factored into the YTD calculations. You have two ways to add this information:

- **Select from dropdown** – Use the Select Last YTD dropdown to choose from previously saved YTD records, if available.
- **Enter manually** – Fill in the individual fields yourself: Last YTD Gross, Last FICA Medicare, Last FICA Social Security, Last Federal Tax, and Last State Tax.

Example: If an employee's prior YTD Gross was \$10,000 and their current pay stub adds \$1,000, the new stub's YTD Gross will correctly show \$11,000; since the old amount is carried forward and included in the calculation.

☐ Advance Tool(\$2) ☒ Add Last YTD(\$2) ☐ Edit taxes (+\$2)

Company Name
Select

+

Employee Name
Select

+

Select Last YTD
Select

LAST YTD GROSS

LAST FICA MEDICARE

LAST FICA SOCIAL SECURITY

LAST FEDERAL TAX

LAST STATE TAX

Edit Taxes (+\$2)

Lets you manually override the automatically calculated tax amounts (e.g., FICA-Medicare, FICA Social Security, Federal Tax, State Tax).

Once enabled, automatic tax calculation stops; you'll need to manually manage and enter the correct Total and YTD Total for each tax line on every pay stub. You can also add your own custom deductions or remove existing ones using the (+) and (-) icons under Statutory Deductions.

GROSS EARNINGS			10	40	400.00	STATUTORY DEDUCTIONS		
						FICA-MEDICARE	5.80	220.40
						FICA SOCIAL SECURITY	24.80	942.40
						FEDERAL TAX	9.04	343.44
						STATE TAX	19.23	730.74
YTD GROSS			YTD DEDUCTIONS		YTD NET PAY	TOTAL		DEDUCTIONS
15200.00			2236.98		12963.02	400.00		58.87
								341.13

Saved Company/Employee profiles (+ button)

Save time by storing your company and employee details as a profile. Once saved, you can simply select the company and employee from the dropdown for future pay stubs instead of re-entering the information each time, making it quick and easy to reuse the same details when creating new pay stubs.

Reader tip: Paid add-ons are optional and not mandatory. Use them only if your specific requirements call for it.

PART 4

Fill In Company & Employee Information

*Company Name
*Address Line 1
Address Line 2
EMPLOYEE NAME / ADDRESS
*Employee Name
*Employee Address
Employee Address Line 2

*Company Name	Compulsory required.
*Address Line 1	Compulsory required.
Address Line 2	Optional (suite/unit number).
*Employee Name	Compulsory required.
*Employee Address	Compulsory required.
Employee Address Line 2	Optional.

Read the Earnings Statement Itself

This is the actual pay stub preview; the part readers most need help decoding.

EARNINGS STATEMENT			
SSN	PAY DATE 	REPORTING PERIOD	# 7282
XXXX	09/08/2026	09/01/2026 - 09/07/2026	Employee #

1 Header row

Earnings Statement	Title confirms the document type.
SSN	Enter your SSN. For security, only the last 4 digits will be shown on your pay stub.
Pay Date	Select the most recent (latest) date on which the payment is issued, using the calendar picker. For example, if today is 09/11/2026 and you're generating a stub for the current period, select 09/11/2026 as the Pay Date rather than a past or future date.
Reporting Period	The date range the pay stub covers. By default, this is auto-adjusted based on your selected pay frequency (e.g., weekly, biweekly, monthly). However, you can also manually set your own custom reporting period if needed.
Stub/Document #	A unique reference number for record-keeping.
Employee number	Add employee number information.

2 Income Table

Income type	(e.g., "Gross Earnings").
Rate	Pay rate used for this line (you need to add).
Hours	Hours applied to this line (you need to add).
Current Pay	Rate × Hours for hourly, or Annual Salary ÷ Pay Periods for salary (automated calculation).

3

Deductions Table (Statutory Deductions)

<u>FICA – Medicare</u>	Current period + YTD total.
<u>FICA – Social Security</u>	Current period + YTD total.
<u>Federal Tax</u>	Current period + YTD total.
<u>State Tax</u>	Current period + YTD total.

4

Bottom Summary Row

<u>YTD Gross</u>	Total earnings for the year so far. (Automatic Calculated)
<u>YTD Deductions</u>	Total withheld for the year so far. (Automatic Calculated)
<u>YTD Net Pay</u>	Take-home pay for the year so far. (Automatic Calculated)
<u>Total</u>	Gross pay for this specific period. (Automatic Calculated)
<u>Deductions</u>	Total withheld for this specific period. (Automatic Calculated)
<u>Net Pay</u>	Take-home amount for this period (Total – Deductions). (Automatic Calculated)

PART 6

Finalize Before Checkout

How many stub periods do you want?

1

*Your Email...

Preview

A copy of your stub will be emailed to this address! We do not share this information with third parties.

“How many stub periods do you want?”	Choose the number of stubs you wish to create.
Email area (marked *)	Please add your email address carefully to ensure you receive your final pay stub.
Preview key	The last thing to do before proceeding to final payment. Check each pay stub carefully before purchase, and click Edit if you need to make any corrections.
Thank You page	Where the user can download the pay stub and also email it; the user can get feedback too.

Managing Your Account

Once you've created an account, everything related to your stubs – past, pending, and in-progress – lives in the “My account” area. This section breaks that dashboard into its six parts.

1 The Account Menu

Clicking your name in the top-right corner opens a short dropdown with 4 options.

My account	Takes you to the main dashboard (Downloads, Pending Orders, Completed Orders, Account Details, Billing Addresses).
Manage Company	Where saved company profiles are edited.
Pending Orders	A shortcut straight to unpaid or unfinished paystub orders.
Sign Out	Logs you out of the account.

2 My Account – Downloads

This tab lists every paystub order grouped by date, with each entry expandable to show the full detail.

Paystub Information	Each row shows the order date, employee name, company name, and the email the order was placed under.
Other Details	Expanding a row shows the Company Information and Employee Information used on the paystub, along with the Total Paystubs in that order, the template used, and a masked SSN.
Send email	You can resend the finished stub to the email on file.
Reuse info	Create new paystubs using the same company and employee details, without re-typing everything.
Download	Downloads the finished, watermark-free file.

Reader tip: “Reuse info” is the fastest way to generate other paystubs; no need to re-enter company or employee details from scratch.

3 Pending Orders

Orders that have been started but not yet paid for show up here instead of Downloads. Each entry shows the same order details as Downloads; company info, employee info, template, masked SSN but with a different set of actions.

Preview	Preview the stub before paying.
Pay Now	Complete checkout for this order.
Modify Paystub	Go back into the tool dashboard and change any details before paying.

Reader tip: An order only moves from Pending to Downloads; however, if a finished paystub isn't showing up in Downloads, check here first.

4 Completed Orders

This tab is the billing history of completed orders; every paid order, independent of the paystub details themselves.

Main list	The main list shows Order #, Date, Status, Total, and a View button per row, with pagination ("Next") for accounts with a longer history.
Confirm email address	A "Confirm email address" banner may appear, prompting you to verify your email so past orders can be linked to the account.
View	Clicking View on an order opens its full Order details – product lines (e.g., "Pay Stub," "Edit Auto Calculation"), subtotal, and total; plus the billing address used for that order.

5 Account Details

This is where core profile information is managed.

First name, Last name, and Display name	The display name is what shows on the account and in reviews.
Email address	The account's login and contact email.
Password change	Requires the current password to make any change; both new password fields must match.
Mobile No	Add or update mobile number.
Save changes	Required to apply any edits made on this page.

6 Billing Addresses

Billing addresses are saved separately from company/employee info and are used automatically at checkout.

No address yet

If no address has been added yet, the page shows “You have not set up this type of address yet” with an Add link.

Address form

The billing address form covers First name, Last name, Company name (optional), Country/Region, Street address, Apartment/suite/unit (optional), Town/City, State, ZIP Code, Phone, and Email address.

Saving

You can store the address for future checkouts, so it doesn’t need to be re-entered on every order.

Quick Reference: The 7-Point Reader Checklist

1

Verify your position in the tripartite progress bar.

2

Populate the pay setup details (choose state, status, frequency, payment rate, and hours worked).

3

Determine whether the paid add-ons are needed.

4

Fill in the company information as well as the employees’ personal details.

5

Double-check the calculations in the earnings statement ($\text{Rate} \times \text{Hours} = \text{Current Pay}$; $\text{Gross} - \text{Deductions} = \text{Net Pay}$).

6

Make sure that the watermark appears, which shows that it is still in the preview stage.

7

Put in your email address and click on Preview before proceeding with checkout.

Want to estimate your take-home pay before reviewing your pay stub? [Try our paycheck calculator.](#)

Common Paystub Knowledge

How to Read a Paystub

A pay stub can look like a flood of numbers if you don't know what you're looking at, but once you know the complete breakdown, it takes about thirty seconds to check.

The header	It indicates the name of the employee and their address, along with the name of the company and its address, as well as the date on which the employee received the paycheck and the period when the services were rendered.
The earnings section	It presents the information about the income earned in a particular period. Those employees who work on an hourly basis usually receive the information about their rate and the number of hours worked, along with the income earned during this particular period of time. Salaried workers receive one line that gives their earnings for a specific period of time.
The deductions section	This section captures the deductions that happen before the employee sees the money. The statutory deductions that should be made as a condition of law include Social Security and Medicare (FICA), federal income tax, and state income tax, if applicable.
The summary	Gross pay is everything earned before deductions have been made. Total deductions are everything that was deducted. The net pay is what remains – the amount that goes to the bank account. Most stubs also provide details of the year-to-date totals of each of them.

The formula to memorise is:

$$\text{Net Pay} = \text{Gross Pay} - \text{Total Deductions}$$

If this formula does not apply to the stub you are viewing, there must have been some mistake somewhere upstream.

Employee vs Employer Information

Every pay stub contains two distinct identities. Misunderstanding of those identities is probably one of the more frequent entry errors.

The first identity: the employer

This identity contains the employer's legal name and address. An employer's logo may be included too, mainly for marketing purposes; it does not change any of the calculations.

The second identity: the employee

Employee name and address are required in almost all formats of pay stubs. Social Security Number is generally blurred out in the preview in order to protect some level of privacy, as the pay stub is going to be passed via email or handed to a landlord or a loan officer with no use for the full number.

It's important to distinguish the difference because of tax withholding and mandatory entries depending on employee vs. employer information (for example, which state the employee resides in or which state's payroll laws are used by the employer).

Why Pay Stubs Matter (Proof of Income)

A pay stub is considered one of the most frequently requested documents used to prove legitimate income.

Renting an apartment

Pay stubs are always required for a rental application, typically at least the last two or three pay stubs as [proof of income for a rental apartment](#).

Loans

When applying for a mortgage loan, an auto loan, or a personal loan, one must provide proof of his or her salary and employment status via a pay stub.

Government services

Proof of income may be required when applying for a visa, going through certain legal procedures, or getting benefits from the government. The pay stub is among the acceptable documents in all these cases.

Personal use

Finally, pay stubs can come in handy even when no one asks for them; one may use them for payroll error spotting, record keeping, year-to-date earnings checks, etc.

Learn more about using a [pay stub for income verification](#)

Paystub for Self-Employed / Freelancers

For traditional employees, a paystub is provided by the employer, or the employee can issue a paystub on every payday through their payroll system. In the case of self-employed individuals or freelancers, the absence of a pay stub is common unless the individual issues it.

It becomes quite an issue when the landlord or bank or any organization asks for “your last two pay stubs”, and the individual does not have any stubs to show.

In such cases, a self-made pay stub will help you bridge the gap, and this can be made based on your invoices, contracts or even bank statements and not through the payroll system of a company.

Here are some things you need to maintain consistency in:

Name & address	You should always use the same name and address on all pay stubs as on your invoice or business registration details.
Tax withholdings	Accurately reflect the tax withholdings – Freelancers are known to pay quarterly estimates rather than withholdings on every paycheck.
Numbers	Consistency in numbers as reflected in tax filing.

This is what the “Contractor” option of the pay stub generator aims at providing you; it changes the format to suit 1099 income.

Learn more about [self-employed pay stub](#).

1099 vs W-2 Paystub

W-2 paystub	1099 paystub
The W-2 paystub is issued to employees. Taxes are withheld from the paycheck by the employer, which includes federal income tax, state income tax where required, and FICA. All of those are listed in the deductions section, and the end-of-year tax form will be a W-2.	On the other hand, the 1099 stub is issued to independent contractors and freelancers. As this business is not considered an employer for the contractor/freelancer in question, it does not withhold any payroll taxes as it would with an employee. The contractor pays taxes themselves, often on a quarterly basis. A 1099-style paystub will only include gross payments without any statutory withholdings. The corresponding year-end tax form will be a 1099-NEC (sometimes 1099-MISC).

Choosing the wrong one while making a pay stub will affect what the deductions section means.

Common Paystub Mistakes to Avoid While Making Paystubs

Dates of pay periods are out of order	Dates of pay periods should match the date range, and the next stubs should be in line.
YTD figures that don't add up	YTD figures need to get higher with every stub.
Bad math	Rate times hours with the Current Pay, and Gross minus deductions equals the Net Pay; it might be wrong if you used the wrong equation.
The chosen state is wrong	Calculations differ by state, and if you choose the wrong state, then your deductions are going to be different.
Required fields (*) are missing	Without required fields, the paystub won't be made.

Before creating your next pay stub, double-check your dates, YTD figures, state selection, and calculations using our [pay stub generator](#).

Paystub vs Payslip

The two terms essentially denote the same thing; their differentiation is mainly regional.

"Paystub"	(sometimes also called "paycheck stub") is the most frequently employed term in the United States and Canada.
"Pay slip"	Is the more commonly used term in the United Kingdom, Ireland, Australia, and in other regions around the world where English is spoken.

Both denote the document that is issued to an employee with information about his/her earnings, deductions, and net pay during a certain period of time.

There may be slight variations in the format and/or terminology of the pay stub based on regional differences (for instance, line items indicating the tax deduction would be different for each country, as it depends on its taxation system; FICA and Federal/State Tax in the US vs. PAYE and National Insurance in the UK).

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