I. Institutional Regulations

Only payroll deductions authorized by the College shall be withheld from employee paychecks. The College shall not approve payroll deductions that impose unreasonable restrictions and/or excessive administrative expense, such as those having small enrollments (less than 10 employees) or those which would require the College to act in a continuing fiduciary capacity.

II. Procedure

A. Voluntary Deductions

1. All authorizations for voluntary deductions must reach payroll no later than 5 working days before the pay date on which the deduction is to be effective.

2. Regular employees may participate in any of the optional programs listed below:

   a. Insurance - Information on insurance coverages and authorizations for insurance deductions is available from Human Resources.

   b. Tax Deferred or Roth 403(b) Retirement Plans – See HR 3530 Retirement Contributions for information on 403(b) or 457(b) tax deferred or Roth 403(b) retirement plans.

   c. Combined Charitable Campaigns - Campaign deductions shall be made on a calendar year basis. Authorizations for deductions shall be distributed annually. The first deduction shall be taken from the first January pay. An employee must notify Payroll in writing to stop a deduction.

   d. DMACC Bargaining Units - Deduction authorizations for DMACC bargaining unit employees are available from their respective association. ESA dues are withheld from September through August. HEA dues are withheld from September through June. An employee must notify Payroll in writing to stop a bargaining unit deduction.

   e. DMACC Foundation - Deductions shall be made on a calendar year basis. Authorizations for deductions shall be distributed annually. The first deduction shall be taken from the first January pay. An employee must notify Payroll in writing to stop a deduction.

   g. DMACC Alumni Association - Deductions shall be made on a calendar year basis. Authorizations for deductions shall be distributed annually. The first deduction shall be taken from the first January pay. An employee must notify Payroll in writing to stop a deduction.

3. Temporary and adjunct employees may participate in any of the optional programs listed below:

   a. Tax Deferred or Roth 403(b) Retirement Plans – Adjunct and Temporary employees may participate in a tax deferred or Roth 403(b) retirement plan with a minimum contribution of $25 per pay. See HR 3530 Retirement Contributions for information on 403(b) or 457(b) tax deferred or Roth 403(b) retirement plans.

   b. DMACC Foundation - Deductions shall be made on a calendar year basis. Authorizations for deductions shall be distributed annually. The first deduction shall be taken from the first January pay. An employee must notify Payroll in writing to stop a deduction.

   c. DMACC Alumni Association - Deductions shall be made on a calendar year basis. Authorizations for deductions shall be distributed annually. The first deduction shall be taken from the first January pay. An employee must notify Payroll in writing to stop a deduction.
B. Mandatory Deductions

1. Federal and State Income Tax Withholding - New employees must complete a Federal W-4 (Employee's Withholding Allowance Certificate) and a State W-4 on or before the first day of employment. The name and social security number must be given exactly as they appear on the employee's social security card. Any changes to the original W-4 shall be made by completing a new W-4 and submitting it to Payroll.

2. FICA (Federal Insurance Contributions Act-Social Security) - FICA shall be withheld from all employees' wages, except DMACC Student employees, as required by federal law.

3. Retirement - An eligible employee must participate in either IPERS or TIAA. See HR 3530 Retirement Contributions for retirement plan participation information.