

## **Reserve Net Pay Option: Instructions**

### **Enrollment for 10-Month and 11-Month Employees to Reserve Net Pay for the Summer Months following the School Year**

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Employees working a traditional 10- or 11-month work year may enroll in the option to have a portion of their net pay set aside each month to be returned to the employee in June, or June and July immediately following the work year. Enrolled participants authorize a specified deduction of their net pay from each of the ten monthly pay warrants they will receive from August through May. The reserved net pay is then returned to the employee in June or in two equal payments in June and July immediately following the school year.

**Enrollment in this program must be resubmitted for each year that an employee wishes to participate. A new form must be submitted each year by July 31 for deductions to occur in the following school year.**

Enrollments may be accepted after the July 31 deadline. However, this may cause the number of pay warrants from which these deductions can occur to be reduced, resulting in an equivalent reduction of net pay returned in June and/or July.

- **Ten-month employees** will have deductions taken from their pay warrants issued from August through May of the school year. Half of the funds set aside will be repaid each at the end of the June and July following the school year.
- **Eleven-month employees** will have deductions taken from their pay warrants issued from August through May of the school year. The entire amount set aside will be repaid at the end of the June following the school year.

**Participation in this program is required for an entire school year and is irrevocable during the school year for which it is selected.** Changes to the monthly deduction amount can only occur at the beginning of each school year. If you believe you may need access to your money at any time during the year, you should not choose this option. Instead, you might consider making regular contributions to a bank or credit union account from which you can withdrawal at any time.

**The money you have elected to set aside for payment earns no interest while the district holds it.** It is also important to note that the amount withheld from your check is an after tax deduction. This means that your pay is taxed when it is earned, and before it is set aside, not when it is returned in the summer months.

**The Payroll Department cannot assist you in determining the monthly amount to be deducted.** Advice on this matter might be gained from your personal financial advisor.



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**Employees in the SDEA bargaining unit are also eligible for a different program, the Voluntary 12-Pay Option**, where they can opt to spread payment of their contract salary over 12 months (July to June). An SDEA unit member who has already enrolled in the 12-Pay Option does *not* need to enroll in the Reserve Net Pay Option as their pay is already spread over 12 months. Further information regarding the Voluntary 12-Pay Option for SDEA members is available on the Payroll Department web site at:

[www.sandiegounified.org](http://www.sandiegounified.org) >Staff Portal >Departments >Payroll >Pay Options.

**Employees who have already enrolled in the Classified School Employees Summer Assistance Program (CSESAP) do not need to apply for the Reserve Net Pay option**, unless they choose to set aside more than 10% of their pay.

To enroll in the Reserve Net Pay Option, please complete the enrollment form found on the Payroll Department's web site. Send your completed Reserve Net Pay Option form electronically to: [payroll@sandi.net](mailto:payroll@sandi.net).

If you are unable to submit your form electronically, you may mail it to:

San Diego Unified School District Payroll Department  
4100 Normal Street, Room 1150  
San Diego, CA 92103

**The Reserve Net Pay Option enrollment deadline is July 31 of each year.**