

## Extended Pay Questions & Answers

**Q: What is Extended Pay?**

A: Extended Pay is a pay option that provides 10-month Montgomery County Public Schools (MCPS) employees with year-round income flexibility by allowing them to set aside—through payroll deduction—a portion of their paychecks during the school year to be paid to them over the summer.

**Q: How do I calculate my deduction amount so my summer paychecks are the same amount as those from the school year?**

A: We suggest you make your calculation based on—

- your net pay,
- when your deductions will begin, and
- how many pay periods remain from which the deductions will be taken.

Keep in mind that a number of variables can impact net pay, including calendar year changes to benefit and tax deductions. For this reason, the deduction amount you choose will be an approximation.

**Q: If I enroll before the school year begins, how should I calculate my deduction amount?**

A: If you enroll before the school year begins and expect your net pay to be consistent over the 20 pay periods the deductions are made, you may wish to consider deducting 23 percent of your expected net pay, based on a full paycheck. This amount should provide enough funds so your summer paychecks are close to the amount you receive in your paychecks during the school year.

**Q: How do I enroll in Extended Pay?**

A: Follow the instructions found in the [MCPS Hub+ Benefits User Guide: Enroll in Extended Pay](#) in their entirety.

**Q: Are my deductions automatically scheduled after my life event is auto-approved in Hub+?**

A: No. Auto-approve does not refer to an automatic deduction amount. You must continue the enrollment process and enter a deduction amount as explained in the [user guide](#).

**Q: When will my contribution deductions start?**

A: Extended Pay contribution deductions begin the pay period following your enrollment.

**Q: When will I receive my Extended Pay contributions?**

A: Extended Pay will be paid on each of the six summer pay dates that do not have 10-month miscellaneous deductions. The pay dates for summer 2026 will be—

- Friday, June 26, 2026
- Friday, July 10, 2026
- Friday, July 24, 2026
- Friday, August 7, 2026
- Friday, August 21, 2026
- Friday, September 4, 2026

**Q: Are Extended Pay contributions pretax deductions? Or are they taxed when paid to the employee in the summer?**

A: Extended Pay contributions are a post-tax deduction when withdrawn. The amount disbursed in the summer is not subject to additional taxes.

**Q: Where can I find the Extended Pay deduction on my Pay Statement?**

A: You will find the deduction under “Other” on the right side of your Pay Statement.

**Q: Where can I see how much I have paid into Extended Pay so far?**

A: The Year-to-Date amount reserved in your Extended Pay escrow account is found under “Other” on the right side of your Pay Statement.

**Q: How do I cancel my Extended Pay enrollment or change my contribution amount?**

A: Refer to item 12 in the [user guide](#) for instructions to cancel your enrollment or change your contribution amount.