



*This project has been supported by an  
American Council on Education –  
Alfred P. Sloan Foundation  
Faculty Retirement Transition award to  
San José State University*



# Financial Literacy

## Module II – Paystub and Benefits

# Overview

- Paystub
- Benefits
- CSU and SJSU Resources

# Paystub

- Wages
  - Gross Wages
  - FICA taxes
    - Social Security tax 6.2% and Medicare tax 1.45%
- Federal and CA Taxation
  - <http://taxfoundation.org/blog/2013-tax-brackets>
  - [https://www.ftb.ca.gov/forms/2013\\_California\\_Tax\\_Rates\\_and\\_Exemptions.shtml](https://www.ftb.ca.gov/forms/2013_California_Tax_Rates_and_Exemptions.shtml)

# STATE OF CALIFORNIA

DIRECT DEPOSIT ADVICE

DIRECT DEPOSIT NUMBER

REV. 03/08  
8/15/2009A

AMOUNT DEPOSITED

DOLLARS	CENTS
\$3474	.02

TO ● [REDACTED]

260-075  
AGENCY UNIT

*NOT  
NEGOTIABLE*



**JOHN CHIANG**  
CALIFORNIA STATE CONTROLLER

When changing accounts or financial institutions, notify your personnel office immediately.  
Do not close your old account until you have received your first payment in your new account.

STATE OF CALIFORNIA STATEMENT OF EARNINGS AND DEDUCTIONS OFFICE OF STATE CONTROLLER

AGY/UNIT 260-075 PAY PERIOD 06/13 DIRECT DEP # 6393  
TAX YEAR 13 ISSUE DATE 07/01/13 BANK TRANSIT [REDACTED]  
TAX STATUS FED M-01 STATE M-01

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	4762.00	4415.99	1287.98	3474.02
YEAR-TO-DATE <sup>1</sup>	33556.00			

EARNINGS	DAYS	HOURS	GROSS	DEDUCTIONS	AMOUNT
REGULAR			4762.00	FEDERAL TAX	435.52
				STATE TAX	92.21
				*RETIREMENT	212.45
				SOC SEC	286.96
				MEDICARE	67.11
				*F PERSCHSE	135.56
				DELTA II	.00
				VIS-VSP	.00
				LTDSTANDARD	.00
				FLEX ADMIN	.17
				LIFE INS	.00
				DUESCFA	60.00

EMPLOYER CONTRIBUTIONS (current and adjustments)

RETIREMNT	SOC SEC	HLTH/FLEX
976.35	286.96	1515.00
MEDICARE	DENTAL	VISION
67.11	166.03	7.50
LIFE INS	LTD INS	
7.50	4.17	

\*BUILDING CODES FOR BUILDING SAFETY. THE 2013 CALIFORNIA BUILDING STANDARDS CODE, TRIENNIAL EDITION, IS NOW AVAILABLE AND BECOMES EFFECTIVE JANUARY 1, 2014. GO TO WWW.BSC.CA.GOV FOR DETAILS.  
\*CALIFORNIA STATE FAIR 7/12-7/28  
GET YOUR DISCOUNT TICKETS NOW THRU 7/11 AT BIGFUN.ORG  
DON'T MISS OUT ON 17 DAYS OF FOOD\*FAMILY\*FUN @STATEFAIRCA

[REDACTED]

6393

AGY/UNIT 260-075

PAY PERIOD 06/13

DIRECT DEP # [REDACTED]

TAX YEAR 13

ISSUE DATE 07/01/13

BANK TRANSIT [REDACTED]

TAX STATUS FED M-01 STATE M-01

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	4762.00	4415.99	1287.98	3474.02
YEAR-TO-DATE <sup>1</sup>	53534.00			

EARNINGS	DAYS	HOURS	GROSS	DEDUCTIONS	AMOUNT
REGULAR			4762.00	FEDERAL TAX	435.52
				STATE TAX	92.21
				RETIREMENT	212.68
				SOC SEC	286.96
				MEDICARE	67.11
				HF PERSCHSE	133.56
				DELTA II	.00
				VIS-VSP	.00
				LTDSTANDARD	.00
				FLEX ADMIN	.17
				LIFE INS	.00
				DUESCFA	60.00

EMPLOYER CONTRIBUTIONS (and adjustments)		
RETIREMENT	SOC SEC	HLTH/FLEX
	286.96	1515.00
MEDICARE	DENTAL	VISION
67.11	166.03	7.50
LIFE INS	LTD INS	
7.50	4.17	

$$\begin{aligned} Soc\ Sec &= (\$4,762 - \$133.56) \times 6.2\% \\ &= \$286.96 \end{aligned}$$

$$\begin{aligned} Medicare &= (\$4,762 - \$133.56) \times 1.45\% \\ &= \$67.11 \end{aligned}$$

# Health Benefits: CalPERS Plan Rates

- Health Plans
  - CSU pays 100% of the weighted average premium for an individual employee and 90% of the weighted average for dependent family members.
  - Costs above CSU contribution are paid by employees (pre-tax).
- Dental Plan and CSU Vision Plan
  - Paid by employer.

6395

AGY/UNIT 260-075 PAY PERIOD 06/13  
TAX YEAR 13 ISSUE DATE 07/01/13  
TAX STATUS FED M-01 STATE M-01

DIRECT DEP # [REDACTED]  
BANK TRANSIT [REDACTED]

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	4762.00	4415.99	1287.98	3474.02
YEAR-TO-DATE <sup>1</sup>	53334.00			

EARNINGS	DAYS	HOURS	GROSS	DEDUCTIONS	AMOUNT
REGULAR			4762.00	FEDERAL TAX	435.52
				STATE TAX	92.21
				RETIREMENT	212.45
				SOC SEC	286.96
				HEALTH CARE	67.11
				MF PERSCHSE	135.56
				BETA 11	7.50
				VIS-VSP	.00
				LTDSTANDARD	.00
				FLEX ADMIN	.17
				LIFE INS	.00
				DUESCFA	60.00

EMPLOYER CONTRIBUTIONS (current pay period)

RETIREMNT	SOC SEC	HLTH/FLEX
976.35	286.96	1515.00
MEDICARE	DENTAL	VISION
67.11	166.05	7.50
LIFE INS	LTD INS	
7.50	4.17	



2013 CalPERS Health Benefits Program  
Basic Plan Rates

HEALTH PLAN	Enrolled Employee & Eligible Dependents	Plan	All employee groups except Unit 8				Unit 8	
			Total Mo. Premium	Total Mo. Premium Increase	Amount Paid by C&U	Amount Paid by Employee	Amount Paid by C&U	Amount Paid by Employee
BLUE SHIELD ACCESS+ (HMO)	Employee Only	2051	\$676.11	8.54%	\$622	\$64.11	\$627.00	\$48.11
	Employee + 1 Dependent	2052	\$1,352.22	8.54%	\$1,183	\$189.22	\$1,193.00	\$168.22
	Employee + 2 or more	2053	\$1,757.89	8.54%	\$1,515	\$242.88	\$1,535.00	\$222.88
BLUE SHIELD ACCESS+ ADVANTAGE (HMO)	Employee Only	1411	\$676.11	8.54%	\$622	\$64.11	\$627.00	\$48.11
	Employee + 1 Dependent	1412	\$1,352.22	8.54%	\$1,183	\$189.22	\$1,193.00	\$168.22
	Employee + 2 or more	1413	\$1,757.89	8.54%	\$1,515	\$242.88	\$1,535.00	\$222.88
BLUE SHIELD NETVALUE (HMO)	Employee Only	0421	\$577.52	7.80%	\$577.52	\$0.00	\$577.52	\$0.00
	Employee + 1 Dependent	0422	\$1,155.04	7.80%	\$1,155.04	\$0.00	\$1,155.04	\$0.00
	Employee + 2 or more	0423	\$1,501.55	7.80%	\$1,501.55	\$0.00	\$1,501.55	\$0.00
BLUE SHIELD NETVALUE ADVANTAGE (HMO)	Employee Only	1461	\$577.52	7.80%	\$577.52	\$0.00	\$577.52	\$0.00
	Employee + 1 Dependent	1462	\$1,155.04	7.80%	\$1,155.04	\$0.00	\$1,155.04	\$0.00
	Employee + 2 or more	1463	\$1,501.55	7.80%	\$1,501.55	\$0.00	\$1,501.55	\$0.00
KAISER PERMANENTE (HMO)	Employee Only	561	\$609.34	8.98%	\$609.34	\$0.00	\$609.34	\$0.00
	Employee + 1 Dependent	562	\$1,218.68	8.98%	\$1,183	\$36.88	\$1,193.00	\$26.88
	Employee + 2 or more	563	\$1,584.28	8.98%	\$1,515	\$89.28	\$1,535.00	\$49.28
PERS-CARE (PPO)	Employee Only	2781	\$1,029.57	5.28%	\$622	\$407.67	\$627.00	\$402.67
	Employee + 1 Dependent	2782	\$2,059.14	5.28%	\$1,183	\$878.14	\$1,193.00	\$888.14
	Employee + 2 or more	2783	\$2,676.88	5.28%	\$1,515	\$1,181.88	\$1,535.00	\$1,141.88
PERS CHOICE (PPO)	Employee Only	2221	\$634.06	16.22%	\$622	\$12.08	\$627.00	\$7.08
	Employee + 1 Dependent	2222	\$1,268.12	16.22%	\$1,183	\$85.12	\$1,193.00	\$76.12
	Employee + 2 or more	2223	\$1,648.56	16.22%	\$1,515	\$133.68	\$1,535.00	\$113.68
PERS SELECT (PPO)	Employee Only	0451	\$463.12	0.00%	\$463.12	\$0.00	\$463.12	\$0.00
	Employee + 1 Dependent	0452	\$926.24	0.00%	\$926.24	\$0.00	\$926.24	\$0.00
	Employee + 2 or more	0453	\$1,204.11	0.00%	\$1,204.11	\$0.00	\$1,204.11	\$0.00
PORAC* (PPO)	Employee Only	2071	\$581.00	4.48%	\$581.00	\$0.00		
	Employee + 1 Dependent	2072	\$1,088.00	4.48%	\$1,088.00	\$0.00		
	Employee + 2 or more	2073	\$1,382.00	4.48%	\$1,382.00	\$0.00		
KAISER - OUT OF STATE (HMO)	Employee Only	Codes	\$876.46	7.35%	\$622	\$264.48	\$627.00	\$248.48
	Employee + 1 Dependent	vary by region	\$1,752.92	7.35%	\$1,183	\$688.92	\$1,193.00	\$668.92
	Employee + 2 or more		\$2,278.80	7.35%	\$1,515	\$783.80	\$1,535.00	\$743.80

\*This plan is restricted to employees in Unit 8, State University Police Association (SUPA) and requires membership.

## 2014 CalPERS Health Benefits Program

### BASIC PLAN RATES

HEALTH PLAN	Enrolled Employee and Eligible Dependents	Plan Number	Total Monthly Premium	All Employee Groups (except Unit 6)		Unit 6	
				Amount Paid by CSU	Amount Paid by Employee	Amount Paid by CSU	Amount Paid by Employee
<b>ANTHEM BLUE CROSS SELECT HMO CALIFORNIA</b>	Employee Only	181	\$622.53	\$622.53	<b>\$0.00</b>	\$622.53	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,245.06	\$1,218.00	<b>\$27.06</b>	\$1,228.00	<b>\$17.06</b>
	Employee + 2 or more		\$1,618.58	\$1,559.00	<b>\$59.58</b>	\$1,579.00	<b>\$39.58</b>
<b>ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA</b>	Employee Only	180	\$670.36	\$642.00	<b>\$28.36</b>	\$647.00	<b>\$23.36</b>
	Employee + 1 Dependent		\$1,340.72	\$1,218.00	<b>\$122.72</b>	\$1,228.00	<b>\$112.72</b>
	Employee + 2 or more		\$1,742.94	\$1,559.00	<b>\$183.94</b>	\$1,579.00	<b>\$163.94</b>
<b>BLUE SHIELD ACCESS+ CALIFORNIA</b>	Employee Only	141	\$655.02	\$642.00	<b>\$13.02</b>	\$647.00	<b>\$8.02</b>
	Employee + 1 Dependent		\$1,310.04	\$1,218.00	<b>\$92.04</b>	\$1,228.00	<b>\$82.04</b>
	Employee + 2 or more		\$1,703.05	\$1,559.00	<b>\$144.05</b>	\$1,579.00	<b>\$124.05</b>
<b>BLUE SHIELD ACCESS+ EPO CALIFORNIA</b>	Employee Only	191	\$655.02	\$642.00	<b>\$13.02</b>	\$647.00	<b>\$8.02</b>
	Employee + 1 Dependent		\$1,310.04	\$1,218.00	<b>\$92.04</b>	\$1,228.00	<b>\$82.04</b>
	Employee + 2 or more		\$1,703.05	\$1,559.00	<b>\$144.05</b>	\$1,579.00	<b>\$124.05</b>
<b>BLUE SHIELD NETVALUE CALIFORNIA</b>	Employee Only	042	\$575.78	\$575.78	<b>\$0.00</b>	\$575.78	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,151.56	\$1,151.56	<b>\$0.00</b>	\$1,151.56	<b>\$0.00</b>
	Employee + 2 or more		\$1,497.03	\$1,497.03	<b>\$0.00</b>	\$1,497.03	<b>\$0.00</b>
<b>HEALTH NET SALUD Y MAS CALIFORNIA</b>	Employee Only	184	\$515.87	\$515.87	<b>\$0.00</b>	\$515.87	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,031.74	\$1,031.74	<b>\$0.00</b>	\$1,031.74	<b>\$0.00</b>
	Employee + 2 or more		\$1,341.26	\$1,341.26	<b>\$0.00</b>	\$1,341.26	<b>\$0.00</b>
<b>HEALTH NET SMARTCARE CALIFORNIA</b>	Employee Only	185	\$632.38	\$632.38	<b>\$0.00</b>	\$632.38	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,264.76	\$1,218.00	<b>\$46.76</b>	\$1,228.00	<b>\$36.76</b>
	Employee + 2 or more		\$1,644.19	\$1,559.00	<b>\$85.19</b>	\$1,579.00	<b>\$65.19</b>

## 2014 CalPERS Health Benefits Program

### BASIC PLAN RATES

HEALTH PLAN	Enrolled Employee and Eligible Dependents	Plan Number	Total Monthly Premium	All Employee Groups (except Unit 6)		Unit 6	
				Amount Paid by CSU	Amount Paid by Employee	Amount Paid by CSU	Amount Paid by Employee
KAISER PERMANENTE CALIFORNIA	Employee Only	056	\$661.61	\$642.00	<b>\$19.61</b>	\$647.00	<b>\$14.61</b>
	Employee + 1 Dependent		\$1,323.22	\$1,218.00	<b>\$105.22</b>	\$1,228.00	<b>\$95.22</b>
	Employee + 2 or more		\$1,720.19	\$1,559.00	<b>\$161.19</b>	\$1,579.00	<b>\$141.19</b>
KAISER PERMANENTE—OUT OF STATE	Employee Only	Codes vary by region	\$917.20	\$642.00	<b>\$275.20</b>	\$647.00	<b>\$270.20</b>
	Employee + 1 Dependent		\$1,834.40	\$1,218.00	<b>\$616.40</b>	\$1,228.00	<b>\$606.40</b>
	Employee + 2 or more		\$2,384.72	\$1,559.00	<b>\$825.72</b>	\$1,579.00	<b>\$805.72</b>
PERS CARE	Employee Only	278	\$698.73	\$642.00	<b>\$56.73</b>	\$647.00	<b>\$51.73</b>
	Employee + 1 Dependent		\$1,397.46	\$1,218.00	<b>\$179.46</b>	\$1,228.00	<b>\$169.46</b>
	Employee + 2 or more		\$1,816.70	\$1,559.00	<b>\$257.70</b>	\$1,579.00	<b>\$237.70</b>
PERS CHOICE	Employee Only	222	\$643.53	\$642.00	<b>\$1.53</b>	\$643.53	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,287.06	\$1,218.00	<b>\$69.06</b>	\$1,228.00	<b>\$59.06</b>
	Employee + 2 or more		\$1,673.18	\$1,559.00	<b>\$114.18</b>	\$1,579.00	<b>\$94.18</b>
PERS SELECT CALIFORNIA	Employee Only	045	\$594.95	\$594.95	<b>\$0.00</b>	\$594.95	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,189.90	\$1,189.90	<b>\$0.00</b>	\$1,189.90	<b>\$0.00</b>
	Employee + 2 or more		\$1,546.87	\$1,546.87	<b>\$0.00</b>	\$1,546.87	<b>\$0.00</b>
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	207	\$634.00	\$634.00	<b>\$0.00</b>	N/A	<b>N/A</b>
	Employee + 1 Dependent		\$1,186.00	\$1,186.00	<b>\$0.00</b>		
	Employee + 2 or more		\$1,507.00	\$1,507.00	<b>\$0.00</b>		
SHARP PERFORMANCE PLUS CALIFORNIA	Employee Only	189	\$562.14	\$562.14	<b>\$0.00</b>	\$562.14	<b>\$0.00</b>
	Employee + 1 Dependent		\$1,124.28	\$1,124.28	<b>\$0.00</b>	\$1,124.28	<b>\$0.00</b>
	Employee + 2 or more		\$1,461.56	\$1,461.56	<b>\$0.00</b>	\$1,461.56	<b>\$0.00</b>
UNITEDHEALTHCARE ALLIANCE HMO CALIFORNIA	Employee Only	187	\$652.08	\$642.00	<b>\$10.08</b>	\$647.00	<b>\$5.08</b>
	Employee + 1 Dependent		\$1,304.16	\$1,218.00	<b>\$86.16</b>	\$1,228.00	<b>\$76.16</b>
	Employee + 2 or more		\$1,695.41	\$1,559.00	<b>\$136.41</b>	\$1,579.00	<b>\$116.41</b>

\*This plan is restricted to employees in Unit 8, State University Police Association (SUPA) and requires membership.

# Health Plan Benefits

- [http://www.sjsu.edu/hr/benefits/health\\_benefit\\_programs/](http://www.sjsu.edu/hr/benefits/health_benefit_programs/)
- [http://www.calstate.edu/benefits/carrier.materials/2013\\_HealthPlanRates.pdf](http://www.calstate.edu/benefits/carrier.materials/2013_HealthPlanRates.pdf)

# Flexible Spending Benefits

- Dependent Care Reimbursement Account (Pre-tax)
  - Maximum monthly deduction: \$416.66
    - [http://www.sjsu.edu/hr/benefits/flexible\\_spending\\_benefit\\_programs/dependent\\_care\\_reimbursement\\_account/index.html](http://www.sjsu.edu/hr/benefits/flexible_spending_benefit_programs/dependent_care_reimbursement_account/index.html)
- Health Care Reimbursement Account (Pre-tax)
  - Maximum monthly deduction: \$208.33
    - [http://www.sjsu.edu/hr/benefits/flexible\\_spending\\_benefit\\_programs/health\\_care\\_reimbursement\\_account/index.html](http://www.sjsu.edu/hr/benefits/flexible_spending_benefit_programs/health_care_reimbursement_account/index.html)
- Parking deduction plan (Pre-Tax)
  - [http://www.sjsu.edu/hr/benefits/flexible\\_spending\\_benefit\\_programs/pre-tax\\_parking\\_deduction\\_plan/index.html](http://www.sjsu.edu/hr/benefits/flexible_spending_benefit_programs/pre-tax_parking_deduction_plan/index.html)
  - <http://www.sjsu.edu/parking/permits/employee/>

# Insurance Benefits

- Life, AD&D and LT Disability Insurance
  - Employer provided:
    - Basic Life and AD&D Insurance: \$50,000
      - [http://www.standard.com/eforms/9367\\_603267c.pdf](http://www.standard.com/eforms/9367_603267c.pdf)
    - LT Disability
      - [http://www.standard.com/eforms/7644\\_642920a.pdf](http://www.standard.com/eforms/7644_642920a.pdf)
  - Voluntary coverage (Post-tax)
    - Maximum Insurance Coverage
      - \$1,500,000 employee, \$700,000 spouse and \$20,000 dependent children
    - Guarantee issue
      - [http://www.standard.com/eforms/8561\\_101770.pdf](http://www.standard.com/eforms/8561_101770.pdf)

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				SOC SEC	286.96
				MEDICARE	67.11
				RF PERSCHSE	133.56
				DELTA II	.00
				VIS-VSP	.00
				LTDSTANDARD	.00
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EMPLOYER CONTRIBUTIONS (current and adjustments)

RETIREMENT	SOC SEC	HLTH/FLEX
976.35	286.96	1515.00
MEDICARE	DENTAL	VISION
67.11	116.08	7.50
LIFE INS	LTD INS	
7.50	4.17	

# CalPERS Retirement and Supplemental Saving Programs

- CalPERS retirement program
  - Employee contribution (Pre-tax)
    - Contribution Formula:
      - Adjusted Gross Income x 5%
      - Adjusted Gross Income = Gross Income - \$513
- Supplemental Savings Programs
  - Defined Contribution Plans (Pre-tax)
    - Tax Sheltered Annuity 403(b)
    - Savings Plus Programs 401(k) & 457
    - College Saving Trust
    - [http://www.sjsu.edu/hr/benefits/supplemental\\_savings\\_programs/](http://www.sjsu.edu/hr/benefits/supplemental_savings_programs/)



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6393

AGY/UNIT 260-075 PAY PERIOD 06/13

DIRECT DEP # [REDACTED]

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				DELTA II	.00
				VIS-VSP	.00
				LTDSTANDARD	.00
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				LIFE INS	.00
				DUESCFA	60.00

## EMPLOYEE CONTRIBUTIONS (current and adjustments)

RETIREMENT	SOC SEC	HLTH/FLEX
974.35	286.96	1515.00
MEDICARE	DENTAL	VISION
67.11	166.03	7.50
LIFE INS	LTD INS	
7.50	4.17	

Retirement Contribution

$$= (\$4,762 - \$513) \times 5\% = \$212.45$$

# Additional Information

- CSU Total Compensation Calculator
  - [http://www.calstate.edu/Benefits/Compensation/Compensation\\_Calculator.aspx](http://www.calstate.edu/Benefits/Compensation/Compensation_Calculator.aspx)
- CSU Benefit Taxability Chart
  - [http://www.calstate.edu/Benefits/carrier.materials/Taxability\\_Chart.pdf](http://www.calstate.edu/Benefits/carrier.materials/Taxability_Chart.pdf)



*This project has been supported by an  
American Council on Education –  
Alfred P. Sloan Foundation  
Faculty Retirement Transition award to  
San José State University*