



State PTO Payout & Final Paycheck Requirements by State (HR Compliance Guide)

Managing multi-state payroll compliance can feel overwhelming, especially when it comes to final paycheck deadlines and PTO payout rules. Each state sets its own requirements for when terminated employees must receive their last paycheck, whether unused PTO must be paid out, and what separation notices are required.

This state-by-state HR compliance guide outlines final paycheck requirements for both voluntary and involuntary terminations, PTO payout laws, and required separation notices. Whether you manage payroll internally, use an HCM system, or support M&A transitions, this resource helps reduce risk and prevent costly penalties.

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Disclaimer: This information is provided for general informational purposes only and does not constitute legal advice. Always confirm requirements directly with state labor agencies or qualified counsel.

[Access our website for the latest version of this guide.](#)

State-by-State Final Paycheck & PTO Requirements

Below is a comprehensive reference table outlining:

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State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Alabama	AL	The state of Alabama does not have a law for when the final paycheck is due upon termination.	The state of Alabama does not have a law for when the final paycheck is due upon termination.	No payout unless company policy	No required state forms
Alaska	AK	Employers are required to pay within 3 working days after the date of termination (does not include weekends or holidays). (Source)	Employers must pay the final paycheck by the next regular payday that is at least 3 days after the final day which employee worked. (Source)	No payout unless company policy (Source)	No required state forms
Arizona	AZ	Employer must pay No later than 7 working days or the next regular paycheck (The one which is sooner) (Source)	The employer is required to pay in the usual manner, no later than the regular payday. If requested by the employee wages may be paid by mail. (Source)	No payout unless company policy	Required state forms
Arkansas	AK	The employer is required to pay the final paycheck by the next regular payday. (Source)	The employer is required to pay the final paycheck by the next regular payday. (Source)	No payout unless company policy. If a policy was established, the employer must compensate the employee for accrued but unused vacation time upon termination. (Source)	Required state forms

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
California	CA	The employer is required to pay the final paycheck at the time and place of termination. (Source)	If the employee quits without notice or gives less than 72 hours advanced notice, pay is due within 72 hours (includes weekends) from the time the employee quit or gave notice. If the employee gave 72 hours or more notice, pay is due on the date which the employee indicated would be their last. *Note: An employee who quits without giving 72 hours notice can request that the payment be mailed to his or her designated address instead. (Source)	When an employee is terminated, any vested vacation time must be paid to the individual at their final rate as it becomes earned wages, unless otherwise provided by a collective bargaining agreement. California does not permit use it or lose it vacation policies". *Note: At termination, employers are then required to include the monetary value of accrued paid vacation time in employee wage statements. (Source)	Notice of all continuation, disability extension, and conversion coverage options under all employer-sponsored plans for which the employee may be eligible after termination. (Source)

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Colorado	CO	If the employee is terminated before payroll is closed then pay the employee immediately. If payroll has been closed pay the employee no later than 6 hours after the start of that department's next regular workday. If payroll is offsite then the employer has 24 hours from the start of the payroll department's next regular workday to deliver a check to the employee. If the employee fails to pick up their check within 60 days, the employer must mail the paycheck to the last known mailing address. (Source)	Employer must pay the final paycheck by the next regular payday by the same method or by mail. If the employee fails to pick up their check within 60 days, the employer must mail the check to the employee's last known address. (Source)	Employers are required to payout any unused accrued vacation that is considered earned and determinable must be paid when the employment ends. (Source)	Unemployment Compensation Separation Notice of Employees. Notice to workers. Employers must provide, within 10 calendar days notice to the employee that the employer is deducting from their wages an amount that or the value of property that the employee failed to pay properly or return to the employer. The notice must include the specific amount of money or specific property, the replacement value, and when the money or property was provided to the employee and when the employer believes the employee should have paid or returned it to the employer.
Connecticut	CT	Employers must pay by the end of the next business day. (Source)	Employers must pay the final check by the next regular payday, either through the normal method or by mail. (Source)	No payout unless company policy	Connecticut DOL Unemployment Separation Packet. Termination letter must include notification of appeal that will remain in the personnel files.

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Delaware	DE	Employers are required to pay the final paycheck by the next regular payday or three business days after the last day of employee worked, the later of the two. Payment must through the usual pay channels or by mail upon the employee's request to the address provided by the employee. (Source)	Employers are required to pay the final paycheck by the next regular payday or three business days after the last day of employee worked, the later of the two. Payment must through the usual pay channels or by mail upon the employee's request to the address provided by the employee. (Source)	No payout unless company policy. If a policy was established the employer has to pay out within 30 days. (Source)	No state required forms. Notice to separated employees Unemployment Insurance.
Florida	FL	Florida does not have a law addressing payment of wages upon termination of employment It is recommended that final wages be paid by the next regular payday.	Florida does not have a law addressing payment of wages upon termination of employment It is recommended that final wages be paid by the next regular payday.	No payout unless company policy	No state required forms. Notice to separated employees Unemployment Insurance.
Georgia	GA	Georgia does not have a law addressing payment of wages upon termination of employment It is recommended that final wages be paid by the next regular payday.	Georgia does not have a law addressing payment of wages upon termination of employment It is recommended that final wages be paid by the next regular payday.	No payout unless company policy	Georgia DOL Separation Notice
Hawaii	HI	Employer must pay the final check immediately otherwise, by the next workday. (Source)	If the employee has given one pay periods notice of resignation, must be paid at the time of quitting. Otherwise, next regular payday either through the regular pay channels or by mail if requested by the employee. (Source)	No payout unless company policy	No state required forms. Notice to separated employees Unemployment Insurance.

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Idaho	ID	Employers are required to pay the final paycheck by the next regular payday or 10 days, the earlier of the two. (Excludes holidays and weekends). If the employee requests earlier payments in writing, it must be provided within 48 hours (excluding holidays and weekends). (Source)	Employers are required to pay the final paycheck by the next regular payday or 10 days, the earlier of the two. (Excludes holidays and weekends). If the employee requests earlier payments in writing, it must be provided within 48 hours (excluding holidays and weekends). (Source)	No payout unless company policy	No state required forms. Notice to separated employees Unemployment Insurance.
Illinois	IL	Employer must pay the final check immediately, if possible, otherwise, by the next regular payday. Payment must be through regular pay channels or by mail if requested by the employee. (Source)	Employer must pay the final check immediately, if possible, otherwise, by the next regular payday. Payment must be through regular pay channels or by mail if requested by the employee. (Source)	Employers are required to payout any unused accrued vacation if the employee has not taken out or otherwise been compensated for it. Employers may not adopt policies or employment contracts that require an employee to forfeit earned vacation time upon separation. (Source)	Unemployment Compensation Unemployment Insurance poster.

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Indiana	IN	The employer is required to pay the final paycheck by the next regular payday. (Source)	The employer is required to pay the final paycheck by the next regular payday. (Source)	All unused, accrued vacation must be paid when employment ends. However the employee can place conditions that must be met before accrued vacation will be paid. (Source)	Letter of Separation (must be provided if requested by employee) Unemployment Compensation Unemployment Poster: An employer must give the employee a letter that states whether the employee quit or was involuntarily discharged from employment if requested by that former employee. (An employer that does not require written recommendations or written applications is exempt from this provision.)
Iowa	IA	Employers must pay final check by the next regular payday. Note: If any of these wages are the difference between a credit against commissions and the wages earned on a commission basis, the employer must pay that difference within 30 days of termination. (Source)	Employers must pay final check by the next regular payday. Note: If any of these wages are the difference between a credit against commissions and the wages earned on a commission basis, the employer must pay that difference within 30 days of termination. (Source)	No payout unless company policy	Required Separation Notices

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Kansas	KS	Employers are required to pay the final check by the next regular payday. Payment must be through regular pay channels or by mail if requested by the employee. (Source)	Employers are required to pay the final check by the next regular payday. Payment must be through regular pay channels or by mail if requested by the employee. (Source)	No payout unless company policy	Unemployment Insurance poster. Unemployment Compensation.
Kentucky	KY	Employers must pay the final check by the next payday or 114 days after termination, the one which is later. (Source)	Employers must pay the final check by the next payday or 114 days after termination, the one which is later. (Source)	No payout unless company policy	Unemployment Insurance poster. Unemployment Compensation.
Louisiana	LA	Employers must pay the final check by the next regular payday or 15 days after termination, the one which occurs first. (Source)	Employers must pay the final check by the next regular payday or 15 days after termination, the one which occurs first. (Source)	Employers are required to payout any unused accrued vacation if the employee has not taken out or otherwise been compensated for it. (Source)	Unemployment Insurance form. Printed Unemployment Benefits Notice.
Maine	ME	Employers are required to pay the final check by the next regular payday. (Source)	Employers are required to pay the final check by the next regular payday. (Source)	Employers who employ at least 11 employees are required to pay employees, on the cessation of employment, all unused paid vacation accrued pursuant to the employer's vacation policy on and after January 1, 2023 (Source)	Letter of Separation (must be provided if requested by employee) Unemployment Compensation. Unemployment Compensation Maine
Maryland	MD	Employers are required to pay the final check on or before what would have been the employee's next regular payday. (Source)	Employers are required to pay the final check on or before what would have been the employee's next regular payday. (Source)	Accrued vacation must be paid out at termination unless there is an agreement. (Source)	Unemployment Compensation Separation Notice of Employees. No required state forms.

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Massachusetts	MA	Employers are required to pay the final check on the day of discharge. (Source)	Employers must pay the final paycheck by the next regular payday. (If there is not a regular payday) the following Sunday. (Source)	The employer must compensate the employee for accrued but unused vacation time upon termination. (Source)	Notice of Termination of Insurance: How to apply for Unemployment
Michigan	MI	Employers are required to pay the final check by the next regular payday. (Source)	Employers are required to pay the final check by the next regular payday. (Source)	No payout unless company policy	Unemployment Benefits Notice
Minnesota	MN	Employer is required to pay the final paycheck within 24 hours upon the employee's written demand for wages. If the employee was entrusted with money or property then 10 days from the termination date. IF the employee does not make a demand for final wages, then they must be paid within 20 calendar days of seperation. (Source)	Employer is required to pay the final paycheck by the next regular payday, except if the next scheduled payday is in less than 5 calendar days, if so the employer may have until the 2nd payday as long as it is not longer than 20 calendar days after the final day of employment. (Source)	No payout unless company policy	Letter of Separation (must be provided if requested by employee) Unemployment Compensation
Mississippi	MS	State does not have a law which addresses payment of wages upon termination of employment. It is recommended that final wages be paid by the next day.	State does not have a law which addresses payment of wages upon termination of employment. It is recommended that final wages be paid by the next day.	Accrued vacation must be paid out at termination unless there is an agreement.	Unemployment Compensation Unemployment Insurance.
Missouri	MO	Employers must pay the final paycheck on the employee's final day. (Source)	Employers must pay the final paycheck by the next regular payday, or within 7 days of the employee's written demand for payment, whichever is earlier. (Source)	No payout unless company policy. (Source)	Letter of Dismissal (must be provided within 90 days if requested by employee). Employers must provide employees with a statement listing any deductions taken from the employees' pay.

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Montana	MT	Employers must pay the final paycheck immediately upon separation unless the employer has a written personnel policy. (Extends the final payment to next payday or within 15 days of separation, whichever occurs first). (Source)	Employers must pay the final paycheck by the next payday or 7 days after resignation, whichever is earlier. (Source)	Employer must payout all accrued vacation when the employment ends. "Use it or lose it" policies are not permitted in Montana. (Source)	Statement of reasons for termination (must be provided if requested by employee). Statement of reasons for termination (must be provided if requested by employee).
Nebraska	NE	Employer is required to pay the final paycheck by the next regular or within 2 weeks of termination, whichever is earlier. (Source)	Employer is required to pay the final paycheck by the next regular or within 2 weeks of termination, whichever is earlier. (Source)	All unused, accrued vacation must be paid when employment ends for employees who have worked for at least 1 complete year. Or unless there is a company policy. (Source)	Unemployment Insurance Advisement of Benefit Rights Poster. No required state forms.
Nevada	NV	Employers must pay the final paycheck immediately. (Source)	Employers must pay the final paycheck by the next payday or 7 days after resignation, whichever is earlier. (Source)	No payout unless company policy. (Source)	Notice of Separation (must be provided if requested by employee). Termination letter must provide notification that Group health policies can convert to individual policies.
New Hampshire	NH	Employers are required to pay the final check within 72 hours of discharge. (Source)	Employers must pay the final paycheck by the next regular payday Unless employee gives at least 1 pay period's notice of resignation, then within 72 hours. (Source)	Employer must payout all accrued vacation when the employment ends. Unless the employer has a policy or agreement that states otherwise. (Source)	Unemployment Compensation Unemployment Insurance.
New Jersey	NJ	Employers are required to pay by the next regular payday. (Source)	Employers are required to pay by the next regular payday. (Source)	No payout unless company policy	Required state forms

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New Mexico	NM	Employer must pay the final paycheck immediately upon the demand and the employer must pay such wages within five days of the discharge. (Source)	Employer must pay the final paycheck by the next regular payday. (Source)	If an employer allows an employee to accrue vacation, the employer must pay out accrued but unused vacation time at termination. (Source)	Unemployment Compensation Unemployment Insurance
New York	NY	Employer is required to pay the final paycheck by the next regular payday. (If requested by the employee in written request, the employer must mail the final paycheck through trackable mail). (Source)	Employer must pay the final paycheck by the next regular payday (Source)	No payout unless company policy (Source)	Termination Letter must provide the exact date of termination and cancellation of benefits within five days of termination.
North Carolina	NC	Employer is required to pay the final paycheck by the next regular payday. (If requested by the employee in written request, the employer must mail the final paycheck through trackable mail). (Source)	Employer is required to pay the final paycheck by the next regular payday. (If requested by the employee in written request, the employer must mail the final paycheck through trackable mail). (Source)	No payout unless company policy. (Source)	Must provide wage and hour notice
North Dakota	ND	Employer must pay the final paycheck by the next regular payday. (Source)	Employer must pay the final paycheck by the next regular payday. (Source)	No payout unless company policy. (Source)	No required state forms (Source)
Ohio	OH	Employers must pay the final paycheck by the next regular payday. (Source)	Employers must pay the final paycheck by the next regular payday. (Source)	No payout unless company policy	Required state forms

State	Abbreviation	Final Paycheck Due – Involuntary	Final Paycheck Due – Voluntary	PTO Payout Required?	Required Separation Notices
Oklahoma	OK	Employers are required to pay on the next regular payday. Upon request the employer must mail the final wages to the employee by certified mail. (Source)	Employers are required to pay on the next regular payday. Upon request the employer must mail the final wages to the employee by certified mail. (Source)	No payout unless company policy	Employers are required to provide wage and hour notices at termination if there is a “bona fide disagreement” over the amount owed to an employee at termination.
Oregon	OR	Employers are required to pay the final check by the end of the business day. (Source)	If the employee provides a notice of at least 48 hours the final pay is due immediately (excluding weekends and holidays) otherwise 5 days or next regular payday, whichever comes first. *Note: If no notice is given and the employee's time records are needed to determine wages, the employer shall pay at least an estimate of what is due and payable within 5 days of resignation, then within 5 days after the employee submits the time records. (Source)	No payout unless company policy. (Source)	Noncompetition Agreements and Other resources
Pennsylvania	PA	Employers are required to pay on the next regular payday. Upon request the employer must mail the final wages to the employee by certified mail. (Source)	Employers are required to pay on the next regular payday. Upon request the employer must mail the final wages to the employee by certified mail. (Source)	No payout unless company policy	Unemployment Compensation Benefits and Unemployment Compensation

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Rhode Island	RI	Employers must pay the final paycheck by the next regular payday. (Source)	Employers must pay the final paycheck by the next regular payday. (Source)	All unused, accrued vacation must be paid when employment ends for employees who have worked for at least 1 complete year. Or unless there is a company policy. (Source)	Required state forms
South Carolina	SC	Employers are required to pay within 48 hours or next regular payday. (Cannot exceed 30 days). (Source)	Employers are required to pay within 48 hours or next regular payday. (Cannot exceed 30 days). (Source)	No payout unless company policy	Required state forms
South Dakota	SD	Employers must pay the final paycheck by the regular payday. *Note: Employers may withhold the final pay if until all company property is returned. (Consult with an HR professional before doing this). (Source)	Employers must pay the final paycheck by the regular payday. *Note: Employers may withhold the final pay if until all company property is returned. (Consult with an HR professional before doing this). (Source)	No payout unless company policy (Source)	Required state forms
Tennessee	TN	The employer has 21 calendar days from the date of termination to provide the final paycheck. (Source)	The employer has 21 calendar days from the date of termination to provide the final paycheck. (Source)	No payout unless company policy (Source)	Required state forms
Texas	TX	The employer has until the 6th day after termination. (Source)	The employer must pay on the next regular payday to provide the final paycheck. (Source)	No payout unless company policy (Source)	Required state forms

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Utah	UT	The employer has 24 hours from the termination to provide the final paycheck. (It is satisfied if the employer mails the wages of the employee, the envelope must contain the date as well, direct deposited into the account, or handed to the employee) (Source)	The employer must pay on the next regular payday to provide the final paycheck. (Source)	No payout unless company policy (Source)	Required state forms
Vermont	VT	The employer has 72 hours from the termination to provide the final paycheck. (Source)	The employer must pay the final paycheck the next regular payday or the following Friday if there is no set pay day. (Source)	No payout unless company policy	Required state forms
Virginia	VA	The employer has until the next regular payday to provide the final paycheck. (Source)	The employer has to pay the final paycheck by the next regular payday. (Source)	No payout unless company policy	Required state forms
Washington	WA	The employer has until on or before the regular payday to deliver the final paycheck. (Source)	The employer has until on or before the regular payday to deliver the final paycheck. (Source)	No payout unless company policy (Source)	Required state forms and Unemployment Benefitd poster
West Virginia	WV	Employer must pay the final paycheck on or before the next payday. (Source)	Employer must pay the final paycheck by the next regular payday. (Source)	No payout unless company policy (Source)	No state required forms
Wisconsin	WI	Employer must pay no later than the next regular payday or date not more than 31 days after the employee earned his or her wages. (Source)	Employer must pay no later than the next regular payday or date not more than 31 days after the employee earned his or her wages. (Source)	No payout unless company policy (Source)	State required forms (Source)
Wyoming	WY	Employer must pay the final paycheck by the next regular payday. (Source)	Employer must pay the final paycheck by the next regular payday. (Source)	No payout unless company policy (Source)	No state required forms