

How to Spot a Fake Pay Stub During Tenant Screening

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Most rental application fraud does not look dramatic. It looks like a clean, professional pay stub that happens to be fake. Forged income documents have become the most common type of rental application fraud, and the free stub generators floating around online make it easy for an applicant to produce a document that lists whatever salary they think you want to see. The good news is that fake pay stubs almost always leave clues. Here is what to look for before you take an applicant's income at face value.

Check the Math

Start with a calculator, because forged stubs often fall apart on the numbers. Gross pay minus taxes and deductions should equal the net pay printed at the bottom. Add up the year-to-date figures and confirm they make sense for the pay period and the stated hourly or salary rate. Be suspicious of numbers that are too clean. Real paychecks rarely land on round figures like exactly \$2,000.00 after taxes, so a stub full of even numbers deserves a second look. If an applicant hands you two or three stubs, the year-to-date totals should climb by the same amount each period. When they don't line up, you are usually looking at a document that was edited by hand.

Look Closely at the Details

Legitimate payroll software produces consistent, professional formatting, and fakes tend to slip on the small stuff. Watch for the letter "O" used in place of a zero, columns that don't line up, fonts that change partway down the page, and spacing that looks off. A real stub also carries specifics: the employer's full name and address, the pay period dates, and standard withholdings such as Social Security, Medicare, and federal and state tax. If those deductions are missing, oddly rounded, or labeled vaguely, the stub may have come from a template instead of a real payroll system. A misspelled company name or a generic logo is another common giveaway.

Cross-Check Against Other Documents

A pay stub should never be the only thing you rely on. Ask for recent bank statements and confirm that the net pay actually shows up as regular deposits. The size and timing of those deposits should match what the stub claims the applicant earns. Then compare the income on the stub to the figure the applicant wrote on the rental application and to the name on their photo ID. Small inconsistencies, like a slightly different spelling of the employer or deposits that don't match the stated pay, are often the first sign that something was altered.

Verify With the Employer Directly

When something feels off, go straight to the source. Look up the employer's main phone number yourself rather than calling the number printed on the stub, which could route right back to the applicant or a friend doing them a favor. Ask a simple question: can you confirm this person works here and that their pay falls in this range. Be cautious if the only contact an applicant will give you is a personal cell number for a "manager," or if the business has no verifiable presence online at all. A short phone call settles the question faster than anything else.

No single check is foolproof, so the best approach is layering a few of them together. Require at least two or three recent pay stubs, compare them against bank statements, and pick up the phone when the numbers don't add up. If a stub doesn't hold up, write down what you found and ask for additional proof before moving forward. Keep in mind that income is only one part of the picture. Pairing income verification with a full credit, criminal, and eviction background check from Tenant Background Search gives you a much more complete view of who you are handing the keys to.