

# Case 5: Why is my deposit smaller than what I earned?

## Content note

This case explains general rules. It is not legal advice for your situation.

## Overview

Students read a short story in which Gia’s bank deposit is smaller than she expected after 18 hours of café shifts. They read her pay statement and shift log, label gross pay, FICA, withholding and net pay, and find out why three hours are missing. They then write a private question to payroll about any line they cannot explain.

## Before this case

Students should already be able to:

- read a pay statement line by line
- summarize an official source accurately
- write for a workshop audience of new workers

## Objectives

Students will be able to:

- write a workplace question that cites dates and lines without private information
- walk a new worker from gross pay to net pay with the case figures
- separate FICA from income-tax withholding, citing the IRS pages
- state that the practice amounts predict no one’s taxes

## Materials

- This chapter, one copy per participant
- Evidence A and B, with a calendar that shows the pay period
- The IRS employment-tax page, the IRS tutorial on gross and net pay and the Department of Labor’s Young Worker Toolkit
- A line-by-line table of the statement

## The task in this edition

**Task:** Write Gia’s question to payroll about the missing hours. Then write a one-page guide for new student workers that walks through her pay statement line by line. The guide could be used in a campus career office’s first-job workshop.

**Students make:** Payroll question, 50—80 words, plus a guide of 300—400 words

## Pacing

**Opener (page 87):** 4 min. Short on time: 3 min. Summarize What happened in one minute.

**Key terms (pages 88 and 89):** 5 min. Short on time: 3 min. Read the key terms aloud. Skip Who is involved.

**Look at the evidence (pages 93 and 94):** 8 min. Short on time: 6 min. Participants fill in the What it shows boxes only.

## Pacing, continued

**Key idea (pages 95 and 96):** 8 min. Short on time: 6 min. Read the key idea. Skip In the news.

**Sort the evidence (page 97):** 6 min. Short on time: skip.

**Practice (page 98):** 5 min. Short on time: 3 min. Do the choice only. Skip Improve a draft.

**Your task (pages 99 and 100):** 10 min. Short on time: 10 min.

**Your draft (page 101):** 30 min. Short on time: 30 min.

**Check your work (pages 102 and 103):** 6 min. Short on time: 6 min.

**Questions to discuss (pages 104 and 105):** 8 min. Short on time: 8 min.

**Talk about this case at home (page 106):** at home.

**Periods:** full chapter 90 minutes; one period 75 minutes.

## Standards

**Quantitative Literacy VALUE Rubric** AAC&U’s rubric for calculating, interpreting and explaining numbers in everyday situations. In this case: Students follow gross pay to net pay and use pay-period dates to account for the three missing hours (Calculation; Interpretation).

# Case 5 plan, continued

## Standards, continued

**Written Communication VALUE Rubric** AAC&U’s rubric for writing that fits its context and purpose, develops its content and uses sources and evidence. In this case: Students write a workplace question and a guide for new student workers (Context of and Purpose for Writing).

**Information Literacy VALUE Rubric** AAC&U’s rubric for finding, evaluating and using information for a purpose, ethically and legally. In this case: Students check each deduction against the IRS pages before they explain it (Use Information Effectively to Accomplish a Specific Purpose).

**Research as Inquiry** Research is a cycle of asking questions whose answers raise new questions. In this case: Students turn a confusing deposit into specific questions that the statement, the shift log and the IRS pages can answer.

## Codes of ethics

- **PayrollOrg Code of Ethics:** Item 2
- **PayrollOrg Code of Ethics:** Item 5
- **IABC Code of Ethics for Professional Communicators:** “I communicate accurate information”

## Heat map

■□□ **Opener (page 87):** Low

## Heat map, continued

- **Key terms (pages 88 and 89):** Low
- **Look at the evidence (pages 93 and 94):** Low
- **Key idea (pages 95 and 96):** Low
- **Sort the evidence (page 97):** Low
- **Practice (page 98):** Medium
- **Check your work (pages 102 and 103):** Low

## Try it at your school

**Know how to read your first pay statement.**

- Before a first job, ask how and when you’ll be paid and where to see your pay statement
- Keep your own log of hours and shifts
- Look up your state’s minimum wage on its labor department site
- Bring pay questions to a supervisor or payroll, in writing

**Who to ask:** School counselor or career office, a work-permit issuing officer if your state uses them, your supervisor or payroll office

**Safety:** Never post pay statements, Social Security numbers or bank details online. Workers under 18 have limits on hours and jobs; ask a trusted adult to help check them.

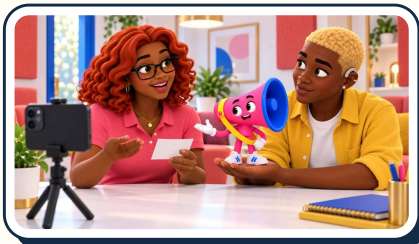
## Sources

- Internal Revenue Service, “Understanding Taxes: gross pay and net pay,” No date listed
- Internal Revenue Service, “Understanding employment taxes,” No date listed
- Internal Revenue Service, “Tax Withholding Estimator,” No date listed
- TBS, “Rachel Gets Her First Paycheck from Central Perk,” No date listed

## Case 5: Why is my deposit smaller than what I earned?

Gia's bank deposit is smaller than the pay she worked out, so she reads her pay statement line by line before asking payroll.

**On your own** Read What happened and underline the two hour totals that do not match. About 4 minutes.



Gia holds a small card and talks beside a phone on a tripod. Jordy holds Voz, one of the crew's companions, on an open hand.

**Your role:** You're the one who adds up Gia's hours before she writes to payroll. **New skill:** Read a pay statement line by line.

### What happened

It is Thursday evening, and it is payday for Gia. She works café shifts around her college classes. She checks her bank account and sees a deposit that is smaller than the pay she worked out. Gia keeps a shift log in her notes app. The log says 18 hours, but her pay statement says 15.

Jordy works event shifts, and their deposit looks different too. Jordy's shifts fall on different dates and hours, so their pay cannot explain Gia's. Jordy asks Gia to name the line that worries her instead of posting her whole statement.

**Your question:** Why is Gia's deposit smaller than her own count, and what should she ask payroll?

Gia's pay statement lists her hours, her hourly rate and four tax lines. She expected the lines for Social Security and Medicare. She does not understand the line for federal income tax. Before she writes to payroll, she wants to know what her own records show.

### ⌚ Pacing

Full chapter: 4 min.

✂ Short on time: 3 min. Summarize What happened in one minute.

### 💬 Say this

"Gia counted 18 hours. Her statement says 15. What are three reasons that could happen?" — List guesses on the board and keep them for the sort page.

### 👁 Watch for

**Misconception:** Students assume payroll cheated Gia.

**Listen for:** "They're ripping her off." **Then:** Ask which document would prove an error. Write "Check the dates first" on the board.

### 📖 Support

- Read What happened aloud while students follow along.
- Write 18 and 15 side by side on the board.

### 🔥 Heat check

■□□ Low.

## Key terms

**On your own** Read each key term and its example, then write your first guess in the box. About 5 minutes.

**Gross pay** Gross pay is the money you earn before any taxes or other deductions are taken out.

En español: salario bruto

**In this case:** Gia's statement pays 15 hours at \$17.00 an hour, so her gross pay is \$255.00.

**Net pay** Net pay is the money left after taxes and other deductions, often called take-home pay.

En español: salario neto

**In this case:** The \$220.99 that reached Gia's bank account is her net pay, not the amount she earned.

**FICA** FICA is the federal payroll tax that funds Social Security and Medicare.

En español: FICA (Seguro Social y Medicare)

**In this case:** On Gia's statement, FICA appears as two lines: Social Security tax, \$15.81, and Medicare tax, \$3.70.

**Withholding** Withholding is money an employer takes out of each paycheck to pay taxes or other costs for the worker.

En español: retención

**In this case:** Federal income tax withheld, \$8.40, is a separate line from FICA. The IRS says its amount depends partly on the W-4.

## Who is involved



**Gia**

Works café shifts and keeps her own shift log

"My notes say 18 hours. The statement says 15. I counted twice, so where did three hours go?"



**Jordy**

Works event shifts on different dates

"Mine is event work. Different dates, different hours. My deposit can't tell Gia anything about hers."

## Case 5 | Key terms | College educator edition

### ⌚ Pacing

Full chapter: 5 min.

✂ Short on time: 3 min. Read the key terms aloud. Skip Who is involved.

### 💬 Say this

"Which number did Gia see in her bank account, gross pay or net pay?" — Wait for "net pay." Then ask what her gross pay was.

### 👁 Watch for

**Misconception:** Students treat FICA and federal income tax as the same tax. **Listen for:** "FICA is just the income tax."

**Then:** FICA is two lines, Social Security and Medicare. Federal income tax is a third line.

### 📖 Support

- Pair students who share a language to explain each term in their own words.
- Draw gross pay at the top and net pay at the bottom, with deductions between them.
- **Cognates:** deduction (deducción), net (neto), total (total), calculate (calcular), period (período), federal (federal), confirm (confirmar), error (error).

### 🌡 Heat check

■□□ Low.

### 🔑 Answer key

Any first guess is fine. Students return to it on the My take page.

Before you look at the evidence, why do you think Gia's deposit is smaller than she expected?

➤ My first guess is that taxes explain part of the gap, but her 18-hour count suggests something else is missing too.

[illegible]

This page continues page 88. The notes for both pages are on the sheet for page 88.

## Reading passage

### Pay statements, payroll taxes and privacy

**On your own** Read the passage. At each Stop and think box, pause and answer the question in your head or with a partner. About 5 minutes.

#### Words to know

- **Gross pay:** Gross pay is the money you earn before any taxes or other deductions are taken out.
- **Net pay:** Net pay is the money left after taxes and other deductions, often called take-home pay.
- **FICA:** FICA is the federal payroll tax that funds Social Security and Medicare.
- **Withholding:** Withholding is money an employer takes out of each paycheck to pay taxes or other costs for the worker.
- **Claim:** A claim is a statement that something is true. You can check a claim with evidence.

#### The story: A discrepancy with two causes

Gia, 21, works café shifts around her college classes and keeps her own record of every shift in a notes app. On payday, a Thursday, her bank deposit is smaller than her estimate. Her log shows five shifts totaling 18 hours. Her pay statement shows 15. The gap between what she expected and what arrived has two separate causes, and the case asks students to separate them before anyone writes to payroll.

Jordy, who works event shifts on different dates, steers the conversation. Comparing their deposits would prove nothing, because the inputs differ. Jordy also sets two privacy boundaries. Gia should not post her whole statement to the group. When Gia writes to payroll, she should leave out Jordy's pay and her own bank account number, which payroll already has. Keep the shift log, lose the bank details.

Your role is to add up Gia's hours before she writes to payroll. For many young workers, a pay statement is the first place they meet labor law and the social insurance system. It is also where an unreviewed assumption, such as "it all went to taxes," can hide a real error.

- ? Stop and think.** Jordy separates two questions: what the deposit shows and what the statement shows. Why does that separation matter?

## ⌚ Pacing

Reading: about 5 min (720 words). Short on time: read it aloud together, pausing at each Stop and think.

## ? Stop and think

### 1. After “The story: A discrepancy with two causes”:

Jordy separates two questions: what the deposit shows and what the statement shows. Why does that separation matter?

### 2. After “Two causes, read line by line”:

What would payroll have to say for the missing hours to count as an error rather than a timing issue?

### 3. After “Institutions behind the statement”:

Jordy's privacy rules mirror a payroll code. Where else should a worker limit what they share about pay?

**Two causes, read line by line**

Gia's hypothesis that payroll shorted her is a **claim**, a statement that something is true that can be checked with evidence. Testing it draws on skills from earlier cases. Case 1 taught you to go to the original source, and Case 4 taught you to read figures carefully and ask what each one assumes.

The first cause is timing. The statement covers the period ending Friday the 12th and pays 15 hours at \$17.00, for \$255.00 in **gross pay**, the money you earn before any taxes or other deductions are taken out. Gia's shifts through the 12th total exactly 15 hours. The 3-hour shift on Saturday the 13th falls in the next period. The evidence strongly suggests a cutoff issue rather than an error, but only payroll can confirm when those hours will be paid.

The second cause is deductions. Social Security tax (\$15.81) and Medicare tax (\$3.70) are the two components of **FICA**, the federal payroll tax that funds Social Security and Medicare. Federal income tax withheld (\$8.40) and state and local income tax withheld (\$6.10) are separate. **Withholding** is money an employer takes out of each paycheck to pay taxes or other costs for the worker. The remainder, \$220.99, is **net pay**, the money left after taxes and other deductions, often called take-home pay.

A careful reader also notes what the statement does not show. It does not explain how the \$8.40 in federal income tax was figured. Gia asks whether the W-4 she completed on her first day is the reason. That is exactly the kind of targeted question payroll can answer.

**❓ Stop and think.** What would payroll have to say for the missing hours to count as an error rather than a timing issue?

**Institutions behind the statement**

The IRS explains that employers withhold federal income tax, Social Security and Medicare from employees' wages, and that the worker's Form W-4 partly determines income-tax withholding (Internal Revenue Service, updated May 1, 2026). Because withholding is credited toward a full year's liability, a single statement cannot reveal what a worker will owe. The IRS Tax Withholding Estimator exists for that check (Internal Revenue Service, updated June 27, 2026). This framework covers employees in the United States. Self-employed workers follow a different process.

The social insurance side is often invisible to new workers. The Peter G. Peterson Foundation explains what payroll taxes fund (May 26, 2026), and NPR's The Indicator explains why the Social Security portion comes out of nearly every paycheck (June 6, 2018). Wage floors shape gross pay before any of this. States can set a minimum above the federal level, and 19 states raised theirs in January 2026 (Money, January 1, 2026).

Professional ethics frames the employer's obligations.

This page continues page 90. The notes for both pages are on the sheet for page 90.

**Institutions behind the statement, continued**

The PayrollOrg code commits members to “perfect compliance, accuracy, and timeliness of all payroll activities” and to “the absolute confidentiality of the payroll within the procedures of the employer” (PayrollOrg Code of Ethics, no date listed). Jordy’s privacy instincts mirror that second commitment from the worker’s side. The U.S. Department of Labor’s Young Worker Toolkit collects federal rules on young workers’ pay and hours for cases where a paycheck does not add up (U.S. Department of Labor, no date listed). Reading the statement line by line is the new skill here, and later cases ask you to read budgets, forms and offers the same way.

**?** **Stop and think.** Jordy’s privacy rules mirror a payroll code. Where else should a worker limit what they share about pay?

**Sources**

**Real source** | Internal Revenue Service | May 1, 2026

**Understanding employment taxes**

**Real source** | Internal Revenue Service | June 27, 2026

**Tax Withholding Estimator**

**Real source** | Peter G. Peterson Foundation | May 26, 2026

**Payroll Taxes: What Are They and What Do They Fund?**

**Real source** | NPR, The Indicator from Planet Money | June 6, 2018

**Social Insecurity**

**Real source** | Money | January 1, 2026

**Minimum-Wage Workers in These 19 States Just Got a Raise**

**Real source** | PayrollOrg | No date listed

**PayrollOrg Code of Ethics**

**Real source** | U.S. Department of Labor, Wage and Hour Division | No date listed

**Young Worker Toolkit**

This page continues page 90. The notes for both pages are on the sheet for page 90.

## Look at the evidence

**On your own** Read the pay statement and the shift log, and fill in both boxes for each one. About 8 minutes.

### Evidence A | Pay statement

#### Gia's pay statement

Pay period ending Friday the 12th, paid the following Thursday. Hours: 15.00 at \$17.00. Gross pay: \$255.00. Social Security tax: \$15.81. Medicare tax: \$3.70. Federal income tax withheld: \$8.40. State and local income tax withheld: \$6.10. Net pay: \$220.99.

**Look closely:** Which line shows gross pay? Which two lines together make up FICA?

#### What it shows

➤ Hours  $\times$  rate matches gross pay.  
Two FICA lines and two income-tax lines leave \$220.99.

#### What it leaves out

➤ Any shift after the 12th, and the W-4 details that partly set the \$8.40 line.

### Evidence B | Notes app

#### Gia's shift log for the last two weeks

Mon the 8th: 4 hrs. Wed the 10th: 4 hrs. Thu the 11th: 3 hrs. Fri the 12th: 4 hrs. Sat the 13th: 3 hrs. My total: 18 hrs.

**Look closely:** Which shift falls outside the pay period? Add the hours inside it.

#### What it shows

➤ 15 of the 18 logged hours fall inside the period. The 3-hour Saturday shift does not.

#### What it leaves out

➤ Which period payroll gives the Saturday shift, and whether it has those hours.

## Case 5 | Look at the evidence | College educator edition

### ⌚ Pacing

Full chapter: 8 min.

✂ Short on time: 6 min. Participants fill in the What it shows boxes only.

### 💬 Say this

“Put your finger on the date the pay period ends. Now find each shift in the log that comes after it.” — Wait for Saturday the 13th.

### 👁 Watch for

**Misconception:** Students expect all 18 hours on this statement. **Listen for:** “She worked 18 hours, so she gets paid for 18.” **Then:** Ask which dates the pay period covers. Only 15 of the 18 hours fall inside it.

### 📎 Support

- Give each document on its own half-page with the dates enlarged.
- Offer calculators and model  $15 \times \$17.00 = \$255.00$ .
- **Cognates:** deduction (deducción), net (neto), total (total), calculate (calcular), period (período), federal (federal), confirm (confirmar), error (error).

### 🔗 Stretch

- Ask which two lines make up FICA, and why the statement lists federal income tax on its own line.

### 🔥 Heat check

■□□ Low.

This page continues page 93. The notes for both pages are on the sheet for page 93.

## Key idea: gross pay and net pay

**On your own** Read the key idea and the code of ethics, then answer the question in the box. About 8 minutes.

A bank deposit shows how much money arrived, but the pay statement shows how the employer figured it. **Gross pay** is the money you earn before any taxes or other deductions are taken out. For an hourly worker, gross pay is the hours worked times the hourly rate, plus any other earnings. **Net pay** is the money left after taxes and other deductions, often called take-home pay. Gia's deposit is her net pay.

Deductions are the lines between those two totals. **FICA** is the federal payroll tax that funds Social Security and Medicare. On Gia's statement, FICA appears as two lines: Social Security tax and Medicare tax.

**Withholding** is money an employer takes out of each paycheck to pay taxes or other costs for the worker. Federal income-tax withholding is a separate line from FICA, and the IRS says its amount depends partly on the worker's Form W-4.

A statement can also list other deductions, such as benefit contributions, so read each line's name before you decide it is income tax. The federal income tax taken from each paycheck counts toward the tax a worker owes for the whole year. One paycheck cannot show what that yearly total will be. This explanation covers employees in the United States. Self-employed workers follow a different tax process.

### Professional standards

**Real source** | PayrollOrg

#### PayrollOrg Code of Ethics: Item 2

"To strive for perfect compliance, accuracy, and timeliness of all payroll activities."

**In plain words:** Payroll professionals who belong to PayrollOrg aim to pay people correctly and on time.

**Question:** Gia worked Saturday the 13th, after the pay period ended. What should payroll confirm about when she gets paid?

## Case 5 | Key idea | College educator edition

### Pacing

Full chapter: 8 min.

 Short on time: 6 min. Read the key idea. Skip In the news.

### Say this

"PayrollOrg members aim for accuracy and timeliness. Which part of Gia's question is about timeliness?" — Wait for the Saturday shift.

### Watch for

**Misconception:** Students treat the PayrollOrg code as a law. **Listen for:** "Payroll could get sued for breaking the code." **Then:** Say: "The code binds PayrollOrg members. Tax and wage laws are separate."

### Support

- Read the quotation aloud. Point out the label: a real source, quoted word for word.

### Stretch

- Read PayrollOrg Item 5 on confidentiality. Ask why Jordy wants Gia to name one line instead of posting her statement.

### Heat check

■□□ Low.

**Professional standards, continued****Your answer**

Payroll should confirm \_\_\_\_\_. This matters because \_\_\_\_\_.

➤ Payroll should confirm that the shift on the 13th falls in the next pay period, and when it will be paid. This matters because Item 2 asks for accuracy and timeliness.

**In the news**

**Real source** | Two Cents, PBS (YouTube) | April 10, 2019

**How Do Your Tax Dollars Get Spent?**

Starts with a first paycheck that's smaller than expected and explains FICA and income tax withholding.



**Real source** | NPR, The Indicator from Planet Money | June 6, 2018

**Social Insecurity**

A short episode on the Social Security part of FICA and why it comes out of nearly every paycheck.

**Notes**

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This page continues page 95. The notes for both pages are on the sheet for page 95.

## Sort the evidence

**On your own** Compare each piece of evidence with each claim and write supports, challenges or neither in each box. About 6 minutes.

Before calling it an error, sort the evidence. Which facts explain the smaller deposit, and which question is still worth asking payroll?

| Evidence                                                                   | Claim 1<br>Payroll shorted Gia's pay.   | Claim 2<br>The missing 3 hours belong on the next statement. |
|----------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------|
| 1 Shift log shows 18 hours; the statement shows 15                         | <input type="text" value="Supports"/>   | <input type="text" value="Neither"/>                         |
| 2 The period ended Friday the 12th; the 3-hour shift was Saturday the 13th | <input type="text" value="Challenges"/> | <input type="text" value="Supports"/>                        |
| 3 Gross pay of \$255.00 matches 15 × \$17.00                               | <input type="text" value="Challenges"/> | <input type="text" value="Neither"/>                         |
| 4 FICA and withholding lines account for the gap between gross and net     | <input type="text" value="Challenges"/> | <input type="text" value="Neither"/>                         |

### Still open

- Will the Saturday shift actually appear next time? Ask payroll.

## Whose perspective is missing?

Whose view is missing from these documents? What would you ask them?

The view that is missing is \_\_\_\_\_. I would ask \_\_\_\_\_.

### Pacing

Full chapter: 6 min.

 Short on time: skip this page.

### Say this

“Which facts explain the smaller deposit, and which question is still open for payroll?” — Model the first row together.

### Watch for

**Misconception:** Students mark the shift log as proof that payroll shorted Gia. **Listen for:** “The log proves she was cheated.” **Then:** On its own, the log supports that claim. The pay-period date challenges it.

### Support

- Let students write S or C in each box before they write sentences.

### Heat check

 Low.

## Practice: choose a response

**On your own** Choose what Gia should do first and explain why, then fix the two marked lines. About 5 minutes.

Gia's deposit is smaller than the pay she worked out. What should she do first?

- ☐ A Compare her deposit with Jordy's.
- ☒ B Check her hours and the pay period, then read each line of her statement.
- ☐ C Treat the whole gap as taxes and let it go.

Why I chose it

➤ B. Gia's own statement and log can separate timing from deductions. A compares a worker with different shifts, and C treats one real cause as the whole explanation.

## Improve a draft

### A student's first draft

Hi, my paycheck is wrong. ① I worked way more hours than what I got paid for and also a lot of money was taken out for taxes which doesn't seem right. I've been working really hard and picking up extra shifts so this is really frustrating. My friend Jordy works similar hours and got more than me. Can you fix it? ② My account number is 4471-xxxx if you need it. Please let me know as soon as possible because I have bills. Thanks, Gia

Rewrite each marked phrase so it says only what the evidence supports.

Rewrite phrase 1

➤ My log shows 18 hours; the statement shows 15. Was my Saturday shift after the cutoff?

Rewrite phrase 2

➤ I can bring my dated shift log to the payroll office if that would help.

## Case 5 | Practice | College educator edition

### ⌚ Pacing

Full chapter: 5 min.

✂ Short on time: 3 min. Do the choice only. Skip Improve a draft.

### 💬 Say this

"Gia just saw the deposit. What should she do first?" — Hold a quick vote before any discussion.

### 👁 Watch for

**Misconception:** Students choose comparing deposits with Jordy. **Listen for:** "Just ask Jordy what they got." **Then:** Ask what Jordy's deposit could prove about Gia's hours. Jordy works different dates.

### 📖 Support

- Read the three options aloud before students choose.

### 🔥 Heat check

■ ■ □ **Medium.** Students may start comparing their own pay or their family's income.

**Cool-down:** Say: "We use only Gia's and Jordy's numbers today." Return to the statement.

### ➤ Answer key

**A revised version:** Hi, I'm checking my pay statement for the period that ended Friday the 12th. My shift log shows 18 hours, and the statement shows 15. I think my Saturday shift on the 13th may fall after the cutoff. Can you confirm whether those 3 hours will appear on my next statement? I also want to understand the federal income-tax withholding line. Is it based on the W-4 I filled out when I started? I can bring my shift log with dates and times to the office if that would help. Thank you, Gia

## College

## Your task

**On your own** Read the steps and fill in the planner boxes before you start your draft. About 10 minutes.

Write Gia's question to payroll about the missing hours. Then write a one-page guide for new student workers that walks through her pay statement line by line. The guide could be used in a campus career office's first-job workshop.

**Use:** Case documents: Gia's pay statement, her shift log, her chat with Jordy and her statement. Real sources: the IRS page on employment taxes, the IRS tutorial on gross and net pay and the Department of Labor's Young Worker Toolkit.

**You'll make:** Payroll question, 50–80 words, plus a guide of 300–400 words

**Time:** 75 minutes

- 1 Reread Evidence A and B, and mark the pay period and the Saturday shift on the calendar.
- 2 Fill in the table, line by line, from gross pay to net pay.
- 3 Write Gia's payroll question, 50 to 80 words, in the Your draft box.
- 4 Draft the guide's walkthrough and its privacy note in the Your draft boxes.
- 5 Finish the guide on lined paper, 300 to 400 words.
- 6 Check both pieces with the questions on the Check your work page.



Prefer typing? Scan to open the online workspace.

## From gross pay to net pay

➡ \$255.00 gross – \$15.81 Social Security – \$3.70 Medicare – \$8.40 federal – \$6.10 state and local = \$220.99 net

## Case 5 | Your task | College educator edition

## ⌚ Pacing

Full chapter: 10 min.

✂ Short on time: 10 min.

## 💬 Say this

“Picture a workshop of new student workers. What do they need to see first on this statement?” — Walk the table once on the board, top to bottom.

## 👁 Watch for

**Misconception:** Guides predict readers' taxes. **Listen for:** “So you'll pay \$8.40 in federal tax too.” **Then:** Point to the note on Evidence A: the amounts are invented for practice.

## 📄 Support

- Line-by-line table: gross pay, Social Security, Medicare, federal withholding, state and local withholding, net pay
- Calendar showing the pay period ending Friday the 12th and the Saturday shift on the 13th
- Model payroll question from the workshop
- Calendar strip: mark Friday the 12th and Saturday the 13th.

## 🔗 Stretch

- Explain that federal income-tax withholding is figured partly from the worker's Form W-4, as the IRS page says, without predicting anyone's taxes.

### The pay period and the Saturday shift

• The period ended Friday the 12th. The 3-hour shift was Saturday the 13th.

## What the IRS says about withholding

➤ Federal income-tax withholding is figured partly from the worker's Form W-4. It is separate from Social Security and Medicare.

## Notes

[illegible]

This page continues page 99.

## Standards

**AAC&U VALUE rubric:** Quantitative Literacy VALUE Rubric; Written Communication VALUE Rubric; Information Literacy VALUE Rubric.

## ACRL Framework: Research as Inquiry.

The Case plan sheet gives each code in plain words.

## 07 Answer key

### A strong response:

- The question names the pay period, the Saturday shift on the 13th and what Gia wants confirmed
- The guide shows  $15 \text{ hours} \times \$17.00 = \$255.00$  and follows it to net pay of \$220.99
- Separates Social Security and Medicare (FICA) from income-tax withholding, citing the IRS pages
- Says the withholding amounts belong to this statement and predict no one's taxes
- Tells readers never to post pay statements, Social Security numbers or bank details

## Your draft

**On your own** Write your draft in the boxes, using your planner from the page before. About 30 minutes.

Gia's payroll question, 50 to 80 words

Hi, I'm checking my pay statement for \_\_\_\_.

Hi, I'm checking my pay statement for the period that ended Friday the 12th. My shift log shows 18 hours, and the statement shows 15. My Saturday shift on the 13th was 3 hours. Can you confirm that it falls in the next pay period and will be on my next statement? Thank you, Gia

Guide: walk through the statement

Start at the top. Gia's practice statement shows 15 hours at \$17.00, so gross pay is \$255.00. Two lines are FICA: Social Security tax, \$15.81, and Medicare tax, \$3.70. Federal income tax withheld, \$8.40, is separate. The IRS says it is figured partly from your Form W-4. State and local income tax withheld is \$6.10. What is left, \$220.99, is net pay. These withholding amounts are invented for practice and do not predict anyone's taxes.

Guide: keep it private

Never post a pay statement, a Social Security number or bank details. Ask payroll in writing, and bring your own log of hours.

## Pacing

Full chapter: 30 min.

Short on time: 30 min.

## Say this

"Would a first-time worker know what to do if one line looked wrong?" — Partners find the sentence that tells readers where to ask.

## Watch for

**Misconception:** Guides merge FICA and income tax. **Listen for:** "All of these are just income tax." **Then:** Count the lines on Evidence A: two FICA lines and two income-tax lines.

## Answer key

### What to notice in the sample:

1. Says exactly what Gia wants confirmed.
2. Shows the calculation before the deductions.
3. Cites the IRS without predicting anyone's taxes.
4. Gives readers a clear privacy rule.

## Check your work

**On your own** Answer the Check your work questions, mark your level in each rubric row and write one change you made. About 6 minutes.

|                                                                                         |                                         |                             |
|-----------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------|
| Does the question name the pay period, the Saturday shift and what Gia wants confirmed? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Does the guide follow \$255.00 gross pay to \$220.99 net pay?                           | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Does it separate FICA from income-tax withholding and cite the IRS?                     | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Does it say the amounts are invented and tell readers what never to post?               | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |

### How your work is scored

Mark one box in each row.

| Skill                         | Beginning                                                   | Developing                                              | Proficient                                                              | Advanced                                                                                  |
|-------------------------------|-------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>Evidence</b>               | <input type="checkbox"/> No specific numbers.               | <input type="checkbox"/> Mentions hours but no period.  | <input type="checkbox"/> Names hours, period and the line in question.  | <input type="checkbox"/> Cites own records and the statement side by side.                |
| <b>Reasoning</b>              | <input type="checkbox"/> Assumes an error or theft.         | <input type="checkbox"/> Assumes all difference is tax. | <input type="checkbox"/> Separates hours, deductions and period timing. | <input type="checkbox"/> Explains which differences are expected and which need checking. |
| <b>Audience &amp; purpose</b> | <input type="checkbox"/> Shares private details or demands. | <input type="checkbox"/> Polite but vague.              | <input type="checkbox"/> Clear question payroll can answer.             | <input type="checkbox"/> Clear, private, and offers the right document.                   |
| <b>Revision</b>               | <input type="checkbox"/> No change.                         | <input type="checkbox"/> Removes one issue.             | <input type="checkbox"/> Adds period and line, removes private data.    | <input type="checkbox"/> Explains why each change helps payroll respond.                  |

### Pacing

Full chapter: 6 min.

 Short on time: 6 min.

### Say this

“Mark your level honestly. Then make one change and say why.” — Circulate and ask for one added date or one removed private detail.

### Watch for

**Misconception:** Students make surface edits only. **Listen for:** “I fixed the spelling.” **Then:** Point to the Revision row. Ask for one added line name or one removed private detail.

### Heat check

   Low.

### Answer key

**How to assess:** Score with the case rubric. Add checks that every figure matches the statement and that each deduction is described the way the IRS pages describe it.

#### Proficient looks like:

- **Evidence:** Names hours, period and the line in question.
- **Reasoning:** Separates hours, deductions and period timing.
- **Audience & purpose:** Clear question payroll can answer.
- **Revision:** Adds period and line, removes private data.

## Check your work, continued

### One change I made after feedback

I changed \_\_\_ because \_\_\_.

Q I added a sentence saying the amounts are invented, because a new worker might think they predict real taxes.

## Notes

This page continues page 102. The notes for both pages are on the sheet for page 102.

## Questions to discuss

**On your own** Write a short answer to each question, then complete the sentence frames below. About 8 minutes.

**1** What would Gia's statement need to show for the missing hours to be a payroll mistake?

➤ It would have to leave out hours worked on or before Friday the 12th. It pays all 15 of those hours, so the open question is when the shift on the 13th will be paid.

**2** Why might a new worker think that every missing dollar went to taxes?

➤ A deposit shows only the final number, and taxes are the deduction people expect. That expectation can hide a timing issue, like the Saturday shift that fell after the cutoff.

**3** Before a first job, what would you want to know about how and when you will be paid?

➤ How the pay period lines up with payday, and where statements are posted. I would also want to know who answers payroll questions in writing.

## My take

My claim: \_\_\_\_.

➤ My claim: the smaller deposit comes from pay-period timing and expected deductions, not a payroll error.

The best evidence is \_\_\_\_, because \_\_\_\_.

➤ The best evidence is the pay-period date, because the one missing shift falls after Friday the 12th.

## ⌚ Pacing

Full chapter: 8 min.

✂ Short on time: 8 min.

## 💬 Say this

“Answer with a line from the statement or the log, not a guess about payroll.” — Post the question numbers and hear one answer per question.

## ➡ Stretch

- Ask what a new worker should keep in their own records before the first payday, and why.
- Going further: What does a new worker need to know before they feel ready to ask payroll a question? Explain the gap between gross pay and net pay without making taxes the answer to every missing dollar.
- Going further: Write down your first guess about why Gia's deposit was small. Then compare it with the line-by-line explanation. What changed?
- Going further: Record a spoken walkthrough of Gia's statement, and mark up a copy of the statement. Ask someone which version answers their question better.
- Going further: Before a first job, ask how and when you will be paid and where to see your pay statement. Keep your own log of hours and shifts. Look up your state's minimum wage on its labor department website, and bring pay questions to a supervisor or payroll in writing.
- Use the IRS Tax Withholding Estimator's public page to list what information it asks for (no personal data)
- Research your state's minimum wage and pay-statement requirements

## My take, continued

Someone who disagrees might say \_\_\_\_.

Someone who disagrees might say payroll should have told Gia about the cutoff before payday.

The limit of the evidence is \_\_\_\_.

• The limit of the evidence is that no document shows when the Saturday shift will be paid.

I would change my mind if \_\_\_\_.

☐ I would change my mind if the next statement still left out the 3 Saturday hours.

## Notes

This image shows a single sheet of white paper with horizontal blue lines, resembling notebook paper. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

This page continues page 104.

## Heat check

**■ ■ □ Question 2: Medium.** Students may turn to opinions about taxes, or mention their own pay.

**Cool-down:** Say: “We’re explaining Gia’s statement, not debating taxes.” Point back to the four tax lines.

**Question 3 cool-down:** Say: “Answer as any new worker would. Nobody shares their own pay.” Return to Gia’s questions.

## Talk about this case at home

### Case 5: Why is my deposit smaller than what I earned?

In this case, Gia's bank deposit is smaller than the pay she expected. Your student read a practice pay statement line by line and explained where the money went.

#### Questions to talk about

- 1 What is the difference between gross pay and net pay?
- 2 Why might a bank deposit be less than the hours worked times the hourly rate?
- 3 Who at a workplace can answer questions about a pay statement?

Nobody needs to share personal stories or private information to talk about this case.



See the case online.

## Case 5 | Talk about this case at home | College educator edition

### 🕒 Pacing

At home: this page takes no class time.

### 💬 Say this

“Bring this page home, or read it with someone you trust.” — Nobody needs to share their own pay or family money matters.