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 table of figures and check a calculation
- explain the purpose of a government program in a few sentences
- present two sides of a debate without choosing one

Objectives

Students will be able to:

- trace the two FICA lines on a pay statement to the programs they fund
- explain social insurance as a way a society shares risk
- present one open funding debate neutrally
- use the case figures correctly

Materials

- This chapter, one copy per student
- Evidence A
- The Social Security Administration's overview of what Social Security funds
- A diagram frame: worker, payroll tax, program, who benefits

The task in this edition

Task: Write an explainer connecting the FICA lines on a pay stub to Social Security and Medicare as social insurance.

Students make: Explainer, 400—500 words

Pacing

Opener (page 84): 4 min. Short on time: 3 min. Read What happened aloud.

Key terms (pages 85 and 86): 5 min. Short on time: skip.

Look at the evidence (pages 90 and 91): 8 min. Short on time: 6 min. Read Evidence B aloud. Students fill in the Evidence A boxes only.

Key idea (pages 92 and 93): 10 min. Short on time: 8 min. Skip the In the news section.

Sort the evidence (page 94): 6 min. Short on time: skip.

Practice (page 95): 5 min. Short on time: skip.

Pacing, continued

Your task (pages 96 and 97): 12 min. Short on time: 10 min. Fill in the diagram together on the board.

Your draft (pages 98 and 99): 28 min. Short on time: 25 min. Students draft the first paragraph in class and finish at home.

Check your work (pages 100 and 101): 6 min. Short on time: 3 min. Collect drafts and score them with the rubric yourself.

Questions to discuss (pages 102 and 103): 10 min. Short on time: 5 min. Use question 2 as an exit ticket.

Talk about this case at home (page 104): at home.

Periods: full chapter 94 minutes; one period 60 minutes.

Standards

RI.11-12.1 Back up an analysis with the strongest evidence from the text, including where the text leaves things uncertain.

W.11-12.2 Write an explanatory text that conveys complex ideas clearly and accurately.

W.11-12.5 Strengthen writing by planning, revising, editing or rewriting, focusing on what matters most for the purpose and audience.

SL.11-12.1.c Keep a discussion moving with questions that probe reasoning and evidence, and make sure the full range of views is heard.

Case 5 plan, continued

Standards, continued

SL.11-12.1.d Respond to different views, pull together what each side says, resolve conflicts where possible and name what still needs research.

D2.Civ.13.9-12 Evaluate public policies by their intended and unintended outcomes and consequences. In this case: Students evaluate Social Security and Medicare funding in terms of intended outcomes.

D2.Civ.12.9-12 Analyze how people use and challenge laws at different levels to address public issues. In this case: Students analyze how workers use wage laws to address pay errors.

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 84):** Low

■□□ **Key terms (pages 85 and 86):** Low

■□□ **Look at the evidence (pages 90 and 91):** Low

■□□ **Key idea (pages 92 and 93):** Low

■□□ **Sort the evidence (page 94):** Low

Heat map, continued

■■□ **Practice (page 95):** Medium

■■□ **Your draft (pages 98 and 99):** Medium

■□□ **Check your work (pages 100 and 101):** 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

Sources, continued

- 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.

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.

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

Pacing

Full chapter: 4 min.

Short on time: 3 min. Read What happened aloud.

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)

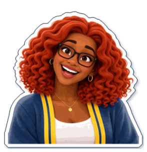
In this case: On Gia's statement, FICA appears as two lines: Social Security tax, $15.81, and Medicare tax, $3.70.

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."

Pacing

Full chapter: 5 min.

Short on time: skip this page.

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.

Your first guess

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

My first guess is ___, because ___.

My first guess is that taxes explain the whole gap, because every paycheck has deductions.

Notes

This page continues page 85. The notes for both pages are on the sheet for page 85.

Reading passage

Reading the document behind the deposit

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: Eighteen hours or fifteen

Gia works café shifts around her college classes, and like many students with jobs, she checks her pay the way most people check the weather: quickly, on her phone, expecting nothing unusual. On this Thursday, the deposit is smaller than the number in her head. She does not guess. She opens the shift log she keeps in her notes app. Five shifts, 18 hours. Then she opens her pay statement. Fifteen hours.

She posts in the group chat that her deposit is much lower than expected. Jordy, who works event shifts, notices their own deposit looks different too, and then immediately sees why that comparison is useless. Their shifts fall on different dates and hours. Two deposits cannot explain each other. Jordy's next message sets a boundary that protects them both. Gia should not post her whole statement. She should name the line that worries her. Jordy also does not want Gia mentioning their pay to her payroll office. It proves nothing about Gia's pay and puts Jordy's pay in front of Gia's payroll office.

Your role is to add up Gia's hours before she writes to payroll. That sounds simple. It is also the step most people skip.

Stop and think. Why does Jordy not want Gia to mention Jordy's pay in her message?

A statement is an argument you can check

Gia's working theory is that payroll shorted her.

Pacing

Reading: about 5 min (702 words). Short on time: read it aloud together, pausing at each Stop and think.

Stop and think

1. **After "The story: Eighteen hours or fifteen":** Why does Jordy not want Gia to mention Jordy's pay in her message?
2. **After "A statement is an argument you can check":** What is the difference between a likely answer and a confirmed one, and why does Gia still write to payroll?
3. **After "The system behind the lines":** Why can one paycheck not show how much federal income tax a worker will owe for the year?

A statement is an argument you can check, continued

That is a **claim**, a statement that something is true that can be checked with evidence. Case 1 taught you to test a claim against the original source, and Case 4 taught you to read dollar figures carefully, as Mari did with the board's budget note. A pay statement combines both skills. It is the employer's account of how it got from your work to your deposit, and each line can be checked.

The statement covers the pay period ending Friday the 12th, paid the following Thursday. It lists 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 log explains the difference in hours. Her shifts on the 8th, 10th, 11th and 12th total 15 hours. Her 3-hour Saturday shift on the 13th fell after the period closed. The likely answer is that those hours will appear on the next statement. A likely answer is not a confirmed one, so Gia still plans to ask.

The rest of the gap is taxes. Social Security tax of $15.81 and Medicare tax of $3.70 together form **FICA**, the federal payroll tax that funds Social Security and Medicare. Federal income tax withheld, $8.40, is a separate line, as is state and local income tax, $6.10. **Withholding** is money an employer takes out of each paycheck to pay taxes or other costs for the worker. The total left, $220.99, is Gia's **net pay**, the money left after taxes and other deductions, often called take-home pay.

Stop and think. What is the difference between a likely answer and a confirmed one, and why does Gia still write to payroll?

The system behind the lines

The IRS explains that the federal taxes an employer withholds include income tax, Social Security and Medicare. It says income-tax withholding depends partly on the worker's Form W-4 (Internal Revenue Service, updated May 1, 2026). Federal income tax taken from each paycheck counts toward what a worker owes for the whole year, so one paycheck cannot show that yearly total. The IRS Tax Withholding Estimator is the official tool for checking whether withholding is on track (Internal Revenue Service, updated June 27, 2026). The IRS has also written directly to teens starting a first job, explaining withholding and the W-4 (IRS Tax Tip 2019-62, May 20, 2019).

FICA can feel abstract until you ask what it funds. The Peter G. Peterson Foundation explains where the Social Security and Medicare money taken from a paycheck goes (Peter G. Peterson Foundation, May 26, 2026). NPR's The Indicator devoted an episode to the Social Security portion and why it comes out of nearly every check (NPR, June 6, 2018).

Gross pay has its own rules. Many states set a minimum wage above the federal one, and 19 states raised theirs in January 2026 (Money, January 1, 2026). Payroll professionals hold themselves to a standard, too. The PayrollOrg code asks members "to strive for perfect compliance, accuracy, and timeliness of all payroll activities" (PayrollOrg Code of Ethics, no date listed).

This page continues page 87. The notes for both pages are on the sheet for page 87.

The system behind the lines, continued

A worker who can read the statement is the best check on that promise.

Stop and think. Why can one paycheck not show how much federal income tax a worker will owe for the year?

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 | Internal Revenue Service | May 20, 2019
It's summertime... and these tips can help make livin' easy for teens with jobs (IRS Tax Tip 2019-62)

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

Notes

This page continues page 87. The notes for both pages are on the sheet for page 87.

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	What it leaves out
15 × $17.00 = $255.00 checks out. FICA is two lines, apart from income tax.	Any shift after the 12th, and how the $8.40 federal line was figured.

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	What it leaves out
Her log matches the statement once the 3-hour Saturday shift is set aside.	Whether payroll logged the Saturday hours, and which statement will pay them.

Pacing

Full chapter: 8 min.

Short on time: 6 min. Read Evidence B aloud. Students fill in the Evidence A 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 × $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.

Look at the evidence, continued

What is still missing from the evidence?

Whether the Saturday shift will appear on the next statement, what Gia entered on her W-4, whether any other deductions such as benefits apply to her job, and the minimum wage where she works.

Notes

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

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 10 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?

Pacing

Full chapter: 10 min.

Short on time: 8 min. Skip the In the news section.

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 ___. Item 2 matters here because ___.

Payroll should confirm which pay period the 3-hour Saturday shift belongs to. Item 2 matters here because it asks for accuracy and timeliness, and this shift tests both.

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

This page continues page 92. The notes for both pages are on the sheet for page 92.

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

The payroll office is missing, and so is Gia's W-4. I would ask how her W-4 affects the $8.40 line and when the Saturday hours will be paid.

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.
- [x] **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. Only Gia's own records can separate timing from deductions. A compares workers with different shifts, and C treats part of the gap as all of it.

Improve a draft

A student's first draft

Hi, my paycheck is wrong. (1) <u>I worked way more hours</u> 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) <u>My account number is 4471-xxxx</u> 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 15. My Saturday shift may fall after the cutoff.

Rewrite phrase 2

I can bring my shift log with dates and times to the office if that would help.

Pacing

Full chapter: 5 min.

Short on time: skip this page.

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

Grades 11—12

Your task

On your own Read the steps and fill in the planner boxes before you start your draft. About 12 minutes.

Write an explainer connecting the FICA lines on a pay stub to Social Security and Medicare as social insurance.

Use: Case sources plus the Social Security Administration's overview of what Social Security funds.

You'll make: Explainer, 400—500 words

Time: 60 minutes

1. Reread Evidence A and find the two FICA lines and their amounts.
2. Fill in the diagram: worker, payroll tax, program and who benefits.
3. Note what the Social Security Administration overview says Social Security funds.
4. Name one open debate about funding and describe it without choosing a side.
5. Draft three core paragraphs in the Your draft boxes.
6. Finish the explainer on lined paper, 400 to 500 words in all.
7. Check your explainer with the questions on the Check your work page.

Prefer typing? Scan to open the online workspace.

The FICA lines on Gia's statement

Social Security tax, $15.81, and Medicare tax, $3.70, from $255.00 gross pay

Payroll tax and the program it funds

Social Security tax funds retirement, disability and survivors benefits. Medicare tax funds health care.

Pacing

Full chapter: 12 min.

Short on time: 10 min. Fill in the diagram together on the board.

Say this

"Follow one dollar from Gia's Social Security line. Where does it go, and who receives benefits?" — Sketch the diagram on the board: worker, payroll tax, program, who benefits.

Watch for

Misconception: Students describe FICA as a personal savings account. **Listen for:** "It's her money saved for later." **Then:** Point to the key idea: FICA funds Social Security and Medicare, which pay benefits to people now.

Support

- Chain diagram: worker, then payroll tax, then program, then who benefits
- Model paragraph
- Model the first diagram row with the Medicare line.

Stretch

- Discuss who benefits now and later, and name one open policy debate about funding without taking a side.

Standards

Common Core: RI.11-12.1; W.11-12.2; W.11-12.5; SL.11-12.1.c; SL.11-12.1.d.

C3 Framework: D2.Civ.13.9-12; D2.Civ.12.9-12.

The Case plan sheet gives each code in plain words.

Your task, continued

Who benefits now and later

Now: ___. Later: ___.

Now: today's retirees and people with disabilities. Later: Gia's own future benefits.

One open debate

Whether social insurance is best seen as a right or as a policy choice each country makes, which shapes arguments about funding.

Notes

This page continues page 96.

Answer key

A strong response:

- Accurately describes FICA components
- Explains social insurance clearly
- Presents a funding debate neutrally
- Uses case figures correctly

Your draft

On your own Write your draft in the boxes, using your planner from the page before. About 28 minutes.

Paragraph 1: the FICA lines

Gia's practice statement shows $255.00 in gross pay for 15 hours at $17.00. Two of its four tax lines are FICA: Social Security tax of $15.81 and Medicare tax of $3.70. FICA funds Social Security and Medicare. Federal income-tax withholding is a separate line, and its amount depends partly on the W-4.

Paragraph 2: who benefits now and later

Social insurance is one way a society shares risk. Each worker's paycheck is linked to shared protection against old age, disability and illness. The FICA dollars on Gia's statement help pay for today's retirees and people with disabilities. The same dollars also help pay for Gia's own future benefits. So the FICA lines connect one café paycheck to benefits paid now and benefits paid in the future.

Paragraph 3: one open debate

People disagree about how societies should share the risks of old age, disability and illness. One question is whether social insurance is best understood as a right or as a policy choice each country makes. That question shapes arguments about how Social Security and Medicare should be funded. This explainer does not pick a side. Readers can compare the Social Security Administration overview with other

Pacing

Full chapter: 28 min.

Short on time: 25 min. Students draft the first paragraph in class and finish at home.

Say this

"Your reader is a first-time worker who thinks FICA is a penalty. What do they need first?" — Ask for one sentence that names who benefits now.

Watch for

Misconception: The debate paragraph chooses a side. **Listen for:** "Obviously the government should…" **Then:** Ask for the strongest reason on each side, then cut any sentence that tells the reader what to think.

Heat check

■■□ **Medium.** The funding debate can turn into an argument about taxes or party politics.

Cool-down: Say: "We describe the debate. We don't settle it." Return to Gia's two FICA lines.

Answer key

What to notice in the sample:

1. Anchors the explainer in the case figures.
2. Keeps FICA apart from income tax.
3. Names who benefits now.
4. States neutrality plainly after presenting the debate.

Your draft, continued

Paragraph 3: one open debate, continued

sources.

Notes

This page continues page 98. The notes for both pages are on the sheet for page 98.

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 your explainer describe both FICA lines accurately?	☑ Yes	☐ No
Does it explain social insurance in plain words?	☑ Yes	☐ No
Does it present one funding debate without choosing a side?	☑ Yes	☐ No
Are the case figures copied correctly?	☑ Yes	☐ No

How your work is scored

Mark one box in each row.

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

Pacing

Full chapter: 6 min.

Short on time: 3 min. Collect drafts and score them with the rubric yourself.

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: The explainer is scored for accurate FICA components, a clear account of social insurance, a neutral presentation of one debate and correct use of the case figures.

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 ___.

I changed my sentence that called FICA Gia's savings account, because FICA helps pay for benefits now and for her own benefits later.

Notes

This page continues page 100. The notes for both pages are on the sheet for page 100.

Questions to discuss

On your own Write a short answer to each question, then complete the sentence frames below. About 10 minutes.

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

It would have to pay fewer than the 15 hours worked inside the period. It pays all 15, so the open question is whether the next statement includes the 13th.

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

The tax lines are real and visible, so they make an easy explanation. A worker who stops there misses the timing issue behind the three hours.

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

When each pay period ends and when it is paid, where statements are posted, and who answers payroll questions in writing.

My take

My claim: ___.

My claim: pay-period timing and expected deductions explain the smaller deposit.

The best evidence is ___, because ___.

The best evidence is the statement itself: 15 × $17.00 = $255.00, so the hours and rate match.

Pacing

Full chapter: 10 min.

Short on time: 5 min. Use question 2 as an exit ticket.

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 expected deductions can still be wrong, so Gia should check them.

The limit of the evidence is ___.

The limit of the evidence is that no document shows Gia's W-4 or when the Saturday shift will be paid.

I would change my mind if ___.

I would change my mind if payroll said the Saturday shift belonged to this pay period.

Notes

This page continues page 102.

Heat check

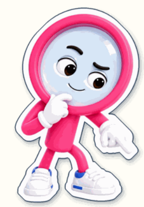
Question 2: Medium. Students may turn to opinions about taxes, or mention their own pay.

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.

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.