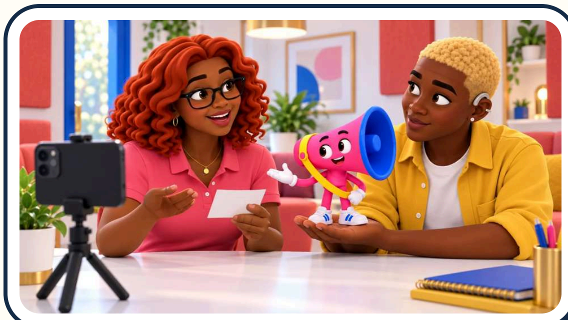
Case 5: Why is my deposit smaller than what I earned?

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?

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."

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 ___.

Notes

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.

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).

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

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

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

Look at the evidence, continued

What is still missing from the evidence?

Notes

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?

Professional standards, continued

Your answer

Payroll should confirm ___. Item 2 matters here because ___.

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

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		
2 The period ended Friday the 12th; the 3-hour shift was Saturday the 13th		
3 Gross pay of $255.00 matches 15 × $17.00		
4 FICA and withholding lines account for the gap between gross and net		

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 ___.

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

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

Rewrite phrase 2

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

Payroll tax and the program it funds

Your task, continued

Who benefits now and later

Now: ___. Later: ___.

One open debate

Notes

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

Paragraph 2: who benefits now and later

Paragraph 3: one open debate

Your draft, continued

Paragraph 3: one open debate, continued

Notes

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.

Check your work, continued

One change I made after feedback

I changed ___ because ___.

Notes

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?

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

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

My take

My claim: ___.

The best evidence is ___, because ___.

My take, continued

Someone who disagrees might say ___.

The limit of the evidence is ___.

I would change my mind if ___.

Notes

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?

See the case online.

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