

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:

- multiply a whole number by a dollar amount
- tell whether one date comes before or after another
- write a complete sentence that answers a question

Objectives

Students will be able to:

- tell gross pay from net pay on a pay statement
- name FICA as the Social Security and Medicare lines
- find the shift that belongs to the next pay period

Objectives, continued

- write 3 or 4 sentences that explain where Gia’s money went

Materials

- This chapter, one copy per student
- Evidence A and B on half-pages, one set per pair
- Calculators and three colored pencils: green, orange and blue

The task in this edition

Task: Label a practice pay statement and explain to a partner where the money went.

Students make: Labeled statement plus 3—4 sentence explanation

Pacing

Opener (page 72): 5 min. Short on time: 4 min. Read What happened aloud and skip the list of guesses.

Key terms (pages 73 and 74): 6 min. Short on time: 3 min. Read the key terms aloud. Skip Who is involved.

Look at the evidence (pages 77 and 78): 10 min. Short on time: 10 min.

Key idea (pages 79 and 80): 6 min. Short on time: skip. Say in one sentence that FICA funds Social Security and Medicare.

Sort the evidence (page 81): 8 min. Short on time: 3 min. Do the first row together and stop.

Pacing, continued

Practice (page 82): 6 min. Short on time: skip.

Your task (pages 83 and 84): 15 min. Short on time: 15 min.

Check your work (pages 85 and 86): 5 min. Short on time: 3 min. Students answer the Check your work questions only. Score the rubric yourself.

Questions to discuss (page 87): 8 min. Short on time: 7 min. Use questions 1 and 3 only.

Talk about this case at home (page 88): at home.

Periods: full chapter 69 minutes; one period 45 minutes.

Standards

RI.6.1 Use evidence from the text to support what it says directly and what you can infer from it.

W.6.2 Write an informative text that explains a topic by choosing, organizing and analyzing relevant information.

W.6.5 With help from peers and adults, strengthen writing by planning, revising, editing or rewriting.

SL.6.1.c Ask and answer specific questions with details that add to the discussion.

SL.6.1.d Review the main ideas of a discussion and show you understand other views by reflecting and paraphrasing.

Case 5 plan, continued

Standards, continued

- RI.7.1** Use several pieces of evidence from the text to support what it says directly and what you can infer.
- W.7.2** Write an informative text that explains a topic by choosing, organizing and analyzing relevant information.
- W.7.5** With help from peers and adults, strengthen writing by planning and revising, focusing on purpose and audience.
- SL.7.1.c** Ask questions that draw out more detail, and respond with relevant ideas that bring the discussion back on topic.
- SL.7.1.d** Take in new information from others and change your view when the evidence calls for it.
- RI.8.1** Use the evidence that most strongly supports your analysis of what a text says and implies.
- W.8.2** Write an informative text that explains a topic by choosing, organizing and analyzing relevant information.
- W.8.5** With help from peers and adults, strengthen writing by planning and revising, focusing on purpose and audience.
- SL.8.1.c** Ask questions that connect several speakers' ideas, and respond with relevant evidence and observations.

Standards, continued

- SL.8.1.d** Take in new information from others and qualify or defend your view based on the evidence.
- D2.Civ.13.6-8** Analyze the purposes, carrying out and effects of public policies in different settings. In this case: Students analyze the purpose of payroll taxes and their effect on workers.

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 72):** Low
- **Key terms (pages 73 and 74):** Low
- **Look at the evidence (pages 77 and 78):** Low
- **Key idea (pages 79 and 80):** Low
- **Sort the evidence (page 81):** Low
- **Practice (page 82):** Medium
- **Check your work (pages 85 and 86):** Low

Try it at your school

Know how to read your first pay statement.

Try it at your school, continued

- 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.

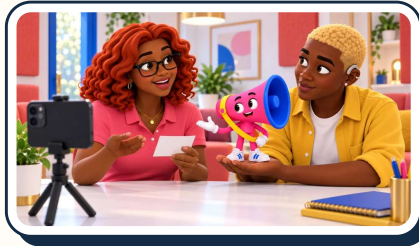
Sources

- 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 5 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: 5 min.

✂ Short on time: 4 min. Read What happened aloud and skip the list of guesses.

💬 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 6 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: 6 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.

Your first guess

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

I think the deposit is smaller because ____.

👉 I think the deposit is smaller because taxes took some of her pay.

Notes

This page continues page 73. The notes for both pages are on the sheet for page 73.

Reading passage

Where did three hours go?

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 4 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: Payday for Gia

It is Thursday evening, and it is payday. Gia works café shifts around her college classes. She opens her bank app and frowns. The deposit is smaller than the pay she worked out.

Gia keeps a shift log in her notes app. It lists five shifts and 18 hours. Her pay statement says 15 hours. “I counted twice,” she says. “So where did three hours go?”

Jordy works event shifts, and their deposit looks different too. But Jordy’s shifts fall on other dates and hours, so their pay cannot explain Gia’s. Jordy asks Gia not to post her whole statement. Just name the line that worries you.

You are sitting next to Gia. Your job is to add up her hours before she writes to payroll.

? Stop and think. What is the first thing you would check when a paycheck looks too small?

Reading the statement line by line

Gia thinks payroll shorted her. That is a **claim**, a word you learned in Case 1. A claim is a statement that something is true. You can check a claim with evidence. So check the original source: the pay statement.

Pacing

Reading: about 4 min (424 words). Short on time: read it aloud together, pausing at each Stop and think.

? Stop and think

1. **After “The story: Payday for Gia”:** What is the first thing you would check when a paycheck looks too small?
2. **After “Reading the statement line by line”:** Why does the Saturday shift not appear on this statement?
3. **After “FICA is not a person”:** Which line on Gia’s statement would you ask payroll about, and why?

Reading the statement line by line, continued

The statement covers the pay period ending Friday the 12th. It lists 15 hours at \$17.00 an hour. That makes \$255.00. **Gross pay** is the money you earn before any taxes or other deductions are taken out.

Now look at the log. Four shifts fall on or before Friday the 12th, and they add up to 15 hours. The fifth shift, 3 hours, was on Saturday the 13th. It belongs to the next pay period. Gia still wants payroll to confirm that.

Next come the tax lines. Social Security tax is \$15.81 and Medicare tax is \$3.70. Together they are **FICA**, the federal payroll tax that funds Social Security and Medicare. Then comes federal income tax withheld, \$8.40, and state and local tax, \$6.10. **Withholding** is money an employer takes out of each paycheck to pay taxes or other costs for the worker. What is left is \$220.99. **Net pay** is the money left after taxes and other deductions, often called take-home pay.

 **Stop and think.** Why does the Saturday shift not appear on this statement?

FICA is not a person

On the TV show *Friends*, Rachel opens her first paycheck and asks, “Who’s FICA? Why’s he getting all my money?” (TBS, *Friends* clip, December 14, 2019). The joke works because the money you earn and the money you receive are two different numbers.

The IRS explains that federal income tax withholding depends partly on Form W-4. A worker fills out that form for the employer (Internal Revenue Service, updated May 1, 2026). Gia wonders whether the W-4 she filled out on her first day explains that line. That is a good question to ask payroll.

 **Stop and think.** Which line on Gia’s statement would you ask payroll about, and why?

Sources

Real source | TBS | December 14, 2019

Rachel Gets Her First Paycheck from Central Perk

Real source | Internal Revenue Service | May 1, 2026

Understanding employment taxes

This page continues page 75. The notes for both pages are on the sheet for page 75.

Look at the evidence

On your own Read the pay statement and the shift log, and fill in both boxes for each one. About 10 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

➤ 15 hours at \$17.00 is \$255.00.
Four tax lines bring it to \$220.99.

One question I still have

➤ How was the federal income tax amount 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

➤ Gia worked 18 hours. The Saturday shift is after Friday the 12th.

One question I still have

➤ Will the Saturday hours be on her next statement?

⌚ Pacing

Full chapter: 10 min.

✂ Short on time: 10 min.

💬 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 77. The notes for both pages are on the sheet for page 77.

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 6 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: 6 min.

 **Short on time:** skip this page. Skip this page. Say in one sentence that FICA funds Social Security and Medicare.

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 ____.

→ Payroll should confirm that the 3 Saturday hours will be on Gia's next statement.

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 79. The notes for both pages are on the sheet for page 79.

Sort the evidence

On your own Compare each piece of evidence with each claim and write supports, challenges or neither in each box. About 8 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 _____.

Pacing

Full chapter: 8 min.

 Short on time: 3 min. Do the first row together and stop.

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 6 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. Checking the hours, the dates and each line shows what happened.
Jordy's deposit can't explain Gia's pay.

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 shift log shows 18 hours, but the statement shows 15.

Rewrite phrase 2

➤ I can bring my shift log with the dates if that helps.

⌚ Pacing

Full chapter: 6 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 6—8**Your task**

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

Label a practice pay statement and explain to a partner where the money went.

Use: The pay statement and a one-paragraph explanation of FICA.

You'll make: Labeled statement plus 3—4 sentence explanation

Time: 45 minutes

- 1 Mark the earnings line green and each tax line orange on Evidence A.
- 2 Check the earnings line by multiplying 15 hours by \$17.00.
- 3 Circle the net pay in blue. This is the amount in Gia's deposit.
- 4 Find the shift in Evidence B that falls after Friday the 12th.
- 5 Write 3 or 4 sentences in the Your draft box that explain where Gia's money went.
- 6 Check your sentences for gross pay, FICA and net pay.

Show it your way

Write it: Write 3—4 sentences with the frame "Gross pay is __. After __, net pay is __."

Say it: Walk a partner through the statement from top to bottom: what Gia earned, what was taken out and what reached her bank.

Show it: Color the statement (earnings green, deductions orange, deposit blue) and draw an arrow from the Saturday shift to the next pay period.



Prefer typing? Scan to open the online workspace.

Case 5 | Your task | Grades 6—8 educator edition**Pacing**

Full chapter: 15 min.

✂ Short on time: 15 min.

Say this

"Follow the money from the top of the statement down to the deposit." — Trace it once on the board with arrows.

Watch for

Misconception: Students call every deduction income tax.
Listen for: "Taxes took it all." **Then:** Name the four tax lines. FICA is two of them.

Support

- Color-coded statement: earnings green, deductions orange
- Calculator
- Frames: "Gross pay is __. After __, net pay is __."
- Vocabulary cards with pictures

Stretch

- Find the shift that belongs to the next pay period.

Standards

Common Core, grade 6: RI.6.1; W.6.2; W.6.5; SL.6.1.c; SL.6.1.d.

Common Core, grade 7: RI.7.1; W.7.2; W.7.5; SL.7.1.c; SL.7.1.d.

Common Core, grade 8: RI.8.1; W.8.2; W.8.5; SL.8.1.c; SL.8.1.d.

C3 Framework: D2.Civ.13.6-8.

The Case plan sheet gives each code in plain words.

Your task, continued

Gross pay, and how you checked it

Gross pay is _____. I checked it by _____.

✎ Gross pay is \$255.00. I checked it by multiplying 15 hours by \$17.00.

The two FICA lines

✎ Social Security tax, \$15.81, and
Medicare tax, \$3.70

The shift for the next pay period

✎ Saturday the 13th, 3 hours. It is
after Friday the 12th.

Your draft

Your explanation, 3 or 4 sentences

Gross pay is _____. After _____, net pay is _____.

✎ Gross pay is \$255.00, which is 15 hours times \$17.00. After four tax lines come out, net pay is \$220.99. FICA is two of those lines: Social Security and Medicare. Gia's Saturday shift was after the pay period, so it belongs on her next statement.

This page continues page 83.

✎ **Answer key**

A strong response:

- Correctly identifies gross and net
- Names FICA as Social Security and Medicare
- Explains one deduction in own words
- No real pay information used

What to notice in the sample:

1. Shows how gross pay was checked.
2. Names what FICA is on the statement.
3. Uses the dates to explain the missing hours.

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 5 minutes.

Did you find gross pay and net pay?	☒ Yes ☐ No
Did you name FICA as Social Security and Medicare?	☒ Yes ☐ No
Did you explain one deduction in your own words?	☒ Yes ☐ No
Did you use only the practice statement, not real pay information?	☒ 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: 5 min.

 Short on time: 3 min. Students answer the Check your work questions only. Score 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 educator checks the labels and the 15 × \$17.00 calculation and listens for FICA being named as Social Security and Medicare.

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.

[illegible]

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 need to leave out hours from inside the pay period. The Saturday shift was after it.

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

Taxes are the lines people hear about most. A new worker might not check the dates.

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

I would want to know when payday is, where to see my pay statement and who to ask about it.

My take

I think Gia should ___ because ___.

I think Gia should ask payroll about the Saturday shift because it is not on this statement.

The evidence that changed my first guess is ___.

The evidence that changed my first guess is the shift log. The Saturday shift was after the pay period.

One question I still have is ___.

One question I still have is what the federal income tax line is based on.

Pacing

Full chapter: 8 min.

✂ Short on time: 7 min. Use questions 1 and 3 only.

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.

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 | Grades 6—8 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.