

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:

- summarize a short document accurately
- explain the difference between a claim and evidence
- write a short message for a named reader

Objectives

Students will be able to:

- match a shift log to pay-period dates before calling a difference an error
- explain FICA and federal income-tax withholding as separate lines
- write a payroll question that names a pay period and a line
- keep private details out of a workplace message

Materials

- This chapter, one copy per student
- Evidence A and B
- A line-by-line table of the statement
- The case rubric, printed on the Check your work page

The task in this edition

Task: Write Gia’s payroll question and a short explainer for a friend starting their first job.

Students make: Payroll message (50–80 words) plus explainer (150–200 words)

Pacing

Opener (page 81): 5 min. Short on time: 4 min. Read What happened aloud and skip the opening discussion.

Key terms (pages 82 and 83): 6 min. Short on time: skip. Define gross pay, net pay and FICA aloud in one minute.

Look at the evidence (pages 87 and 88): 10 min. Short on time: 8 min. Students fill in only the What it shows boxes.

Key idea (pages 89 and 90): 8 min. Short on time: skip. Assign the key idea as reading for the next class.

Sort the evidence (page 91): 8 min. Short on time: skip.

Practice (page 92): 6 min. Short on time: 5 min. Do the choice and the first fix only.

Pacing, continued

Your task (pages 93 and 94): 8 min. Short on time: 6 min. Read the steps aloud. Students fill in only the hours boxes.

Your draft (page 95): 22 min. Short on time: 20 min. Students write the payroll message in class and finish the explainer at home.

Check your work (pages 96 and 97): 8 min. Short on time: 3 min. Students answer the Check your work questions. Score the rubric yourself.

Questions to discuss (pages 98 and 99): 12 min. Short on time: 4 min. Use question 1 as an exit ticket.

Talk about this case at home (page 100): at home.

Periods: full chapter 93 minutes; one period 50 minutes.

Standards

RI.9-10.1 Support an analysis with solid, complete evidence from the text, both for what it states and for what it implies.

W.9-10.2 Write an explanatory text that presents complex ideas and information clearly and accurately.

W.9-10.5 Strengthen writing by planning, revising, editing or rewriting, focusing on what matters most for the purpose and audience.

Case 5 plan, continued

Standards, continued

- SL.9-10.1.c** Move a discussion forward with questions that connect it to larger ideas, bring others in and test ideas and conclusions.
- SL.9-10.1.d** Respond to different views, sum up where people agree and disagree, and adjust your view when the evidence calls for it.
- 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 81):** Low
- **Key terms (pages 82 and 83):** Low
- **Look at the evidence (pages 87 and 88):** Low

Heat map, continued

- **Key idea (pages 89 and 90):** Low
- **Sort the evidence (page 91):** Low
- **Practice (page 92):** Medium
- **Check your work (pages 96 and 97):** 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

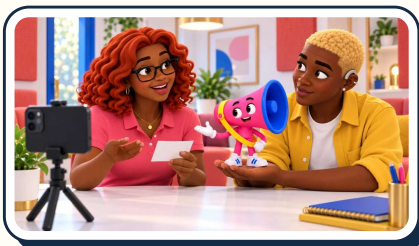
Sources, continued

- 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 opening discussion.

💬 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: skip this page. Skip this page. Define gross pay, net pay and FICA aloud in one minute.

💬 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 payroll made a mistake, because her notes say 18 hours.

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

Reading passage

Gross, net and the lines in between

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 smaller deposit than expected

Payday falls on a Thursday. Gia checks her bank app between a café shift and an evening reading assignment, and the number looks wrong. By her own math, she earned more. Gia is careful about this kind of thing. She keeps a shift log in her notes app, and it lists five shifts that add up to 18 hours. Her pay statement lists 15.

Her first message goes to the group chat: “my deposit is way less than what I worked out??” Jordy, who works event shifts for a different schedule, answers quickly. Their deposit looks different too, but comparing deposits would just send everyone in circles, because the dates and hours are not the same. Then Jordy adds a second request. Please don’t post the whole statement. Just say which line.

That request sets up the whole case. Gia is not trying to prove a point to the group. She is trying to understand her own pay before she writes to payroll. You are the person beside her with a calculator. Your job is to add up her hours before she sends that message.

Stop and think. Why does Jordy say that comparing deposits would send the friends in circles?

Matching the statement to the log

Gia’s suspicion, that payroll shorted her, is a **claim**.

⌚ Pacing

Reading: about 5 min (574 words). Short on time: read it aloud together, pausing at each Stop and think.

❓ Stop and think

1. **After “The story: A smaller deposit than expected”:** Why does Jordy say that comparing deposits would send the friends in circles?
2. **After “Matching the statement to the log”:** Walk through the math from \$255.00 to \$220.99. Which lines are FICA, and which are income tax?
3. **After “Where the money goes”:** What would Gia’s statement need to show for the missing hours to be a payroll mistake?

Matching the statement to the log, continued

You met the term in Case 1: a statement that something is true that you can check with evidence. In Case 4, Mari read the budget note figure by figure. Here, you read the statement line by line.

The statement covers the pay period ending Friday the 12th, paid the following Thursday. It shows 15 hours at \$17.00, or \$255.00. **Gross pay** is the money you earn before any taxes or other deductions are taken out. For an hourly worker, it is the hours worked times the hourly rate, plus any other earnings.

The shift log explains the gap. Monday the 8th, Wednesday the 10th, Thursday the 11th and Friday the 12th add up to 15 hours. The last shift, 3 hours on Saturday the 13th, falls after the period ended. It should appear on the next statement. Gia wants payroll to confirm that, and she is right to ask.

Then there are four tax lines. Social Security tax (\$15.81) and Medicare tax (\$3.70) together make up **FICA**, the federal payroll tax that funds Social Security and Medicare. Federal income tax withheld (\$8.40) is a separate line. So is state and local income tax withheld (\$6.10). **Withholding** is money an employer takes out of each paycheck to pay taxes or other costs for the worker. Subtract all four, and \$220.99 remains. **Net pay** is the money left after taxes and other deductions, often called take-home pay.

? **Stop and think.** Walk through the math from \$255.00 to \$220.99. Which lines are FICA, and which are income tax?

Where the money goes

Rachel's question on Friends, "Who's FICA? Why's he getting all my money?", is funny because so many first paychecks surprise people (TBS, Friends clip, December 14, 2019). A PBS explainer starts in the same place, with a first paycheck that is smaller than expected (Two Cents, PBS, April 10, 2019). NPR's Planet Money team explains why the Social Security part of FICA comes out of nearly every paycheck (NPR, The Indicator, June 6, 2018).

The IRS says the amount of federal income tax withheld depends partly on the worker's Form W-4 (Internal Revenue Service, updated May 1, 2026). It also offers an official Tax Withholding Estimator for checking it (Internal Revenue Service, updated June 27, 2026). One more check belongs before the tax lines. States can set a higher minimum wage than the federal one, which changes gross pay (ABC News, December 29, 2025).

? **Stop and think.** What would Gia's statement need to show for the missing hours to be a payroll mistake?

This page continues page 84. The notes for both pages are on the sheet for page 84.

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

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

➤ Gross pay is \$255.00 for 15 hours. Four tax lines leave \$220.99 net.

What it leaves out

➤ Hours worked after Friday the 12th, and how federal withholding 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

➤ Five shifts, 18 hours. Four shifts, 15 hours, fall on or before Friday the 12th.

What it leaves out

➤ Which pay period each shift belongs to, and whether payroll has the Saturday hours.

⌚ Pacing

Full chapter: 10 min.

✂ Short on time: 8 min. Students fill in only the What it shows boxes.

💬 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.

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 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?

Pacing

Full chapter: 8 min.

 Short on time: skip this page. Assign the key idea as reading for the next class.

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 ____, because ____.

→ Payroll should confirm that the Saturday shift on the 13th falls in the next pay period, because it came after this period ended.

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 89. The notes for both pages are on the sheet for page 89.

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: 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 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. The statement separates hours, earnings and deductions. A compares two different jobs, and C ignores the three missing hours.

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 for the period ending Friday the 12th. The statement shows 15.

Rewrite phrase 2

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

⌚ Pacing

Full chapter: 6 min.

✂ Short on time: 5 min. Do the choice and the first fix only.

💬 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 9–10

Your task

On your own Read the steps and fill in the planner boxes before you start your draft. About 8 minutes.

Write Gia's payroll question and a short explainer for a friend starting their first job.

Use: The statement, Gia's shift log and the IRS gross/net and employment-tax pages.

You'll make: Payroll message (50–80 words) plus explainer (150–200 words)

Time: 50 minutes

- 1 Reread Evidence A and B. Mark each shift that falls after Friday the 12th.
- 2 Fill in the planner: hours in the pay period, the shift after it and one line to ask about.
- 3 Write a payroll message of 50 to 80 words in the Your draft box.
- 4 Write an explainer of 150 to 200 words for a friend starting a first job.
- 5 Explain FICA and federal income-tax withholding as two separate lines.
- 6 Cut any bank details and any other worker's pay from both pieces.
- 7 Check both pieces with the questions on the Check your work page.



Prefer typing? Scan to open the online workspace.

Hours inside the pay period

☞ 15 hours: Mon the 8th, Wed the 10th, Thu the 11th and Fri the 12th

The shift after the pay period

☞ Sat the 13th, 3 hours. It may belong on the next statement.

Case 5 | Your task | Grades 9–10 educator edition

⌚ Pacing

Full chapter: 8 min.

✂ Short on time: 6 min. Read the steps aloud. Students fill in only the hours boxes.

💬 Say this

“Before you write to payroll, what can you prove with Gia's own two records?” — Give students one minute to list facts before anyone writes.

👁 Watch for

Misconception: Messages call the missing hours theft or an error. **Listen for:** “Payroll stole three hours.” **Then:** Ask which date on the statement ends the pay period. Rewrite the claim as a question.

📎 Support

- Line-by-line table
- Model payroll message
- Glossary
- Frame: “My log shows ___ hours. The statement shows _____. Was my ___ shift after the cutoff?”

🔗 Stretch

- Explain why comparing deposits with Jordy won't answer Gia's question.

📋 Standards

Common Core: RI.9-10.1; W.9-10.2; W.9-10.5; SL.9-10.1.c; SL.9-10.1.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

The line to ask about, and why

I will ask about ___ because ___.

• I will ask about federal income tax withheld, \$8.40, because it depends partly on Gia's W-4.

Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There is a vertical margin line on the left side, creating a narrow left margin. The paper appears to be from a notebook or a standard ruled document.

This page continues page 93.

Key Answer key

A strong response:

- Uses matching pay-period dates
- Explains FICA and withholding as separate
- Question names a specific line or period
- Keeps personal details private

Your draft

On your own Write your draft in the boxes, using your planner from the page before. About 22 minutes.

Payroll message, 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. Was my Saturday shift on the 13th after the cutoff? If so, will those 3 hours be on my next statement? I also have a question about the federal income tax withheld. Is it based on my W-4? Thank you, Gia

Explainer for a friend, 150 to 200 words

Your bank deposit is your net pay, the amount left after deductions. Gross pay is your hours times your rate. On Gia's practice statement, 15 hours at \$17.00 comes to \$255.00 gross. Four tax lines bring it down to \$220.99. Two of those lines are FICA: Social Security tax and Medicare tax. FICA funds Social Security and Medicare. Federal income-tax withholding is a separate line from FICA, and the IRS says the amount depends partly on your W-4. State and local income tax has its own line too. Before you decide payroll made a mistake, match the dates first. Gia's Saturday shift fell after the pay period ended, so it was not on this statement. Then read each line by name. If one still does not make sense, ask payroll about that one line in writing. Keep your bank details and your friends' pay out of it.

Case 5 | Your draft | Grades 9–10 educator edition

Pacing

Full chapter: 22 min.

 Short on time: 20 min. Students write the payroll message in class and finish the explainer at home.

Say this

“Read your explainer as a friend who has never seen a pay statement. Which line would confuse them?” — Partners read each other's explainer aloud.

Watch for

Misconception: Explainers call income-tax withholding another name for FICA. **Listen for:** “Withholding is basically FICA.” **Then:** Send students to Evidence A. Count the tax lines: FICA is two of the four.

Answer key

What to notice in the sample:

1. Puts both records side by side, so payroll can check them.
2. Tests the pay-period explanation before claiming an error.
3. Keeps the two taxes apart, the error the worked example made.
4. Protects private details.

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 8 minutes.

- Do both pieces use the pay-period dates? ☒ Yes ☐ No
- Does the explainer treat FICA and income-tax withholding as separate lines? ☒ Yes ☐ No
- Does the payroll message ask about a specific line or period? ☒ Yes ☐ No
- Did you leave out bank details and other people's pay? ☒ 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: 8 min.

 Short on time: 3 min. Students answer the Check your work questions. 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: Both pieces are scored with the case rubric, with a check that FICA and income-tax withholding are explained as separate lines and that no private data appears.

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.

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

Questions to discuss

On your own Write a short answer to each question, then complete the sentence frames below. About 12 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 worked on or before Friday the 12th.
All 15 hours inside the period are paid.

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

➤ The deposit shows one number and no breakdown. Taxes are the reason people expect, so they stop before they check the hours.

- 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 each pay period ends, when it is paid and where to see my pay statement.

My take

My claim: ____.

➤ My claim: the missing hours are a timing issue, and the tax lines are expected deductions.

The best evidence is ____, because ____.

➤ The best evidence is the shift log, because the Saturday shift falls after Friday the 12th.

Someone who disagrees might say ____.

➤ Someone who disagrees might say payroll shorted Gia, because her log shows 18 hours.

⌚ Pacing

Full chapter: 12 min.

✂ Short on time: 4 min. Use question 1 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

I would change my mind if ____.

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

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■ ■ □ **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 9–10 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.