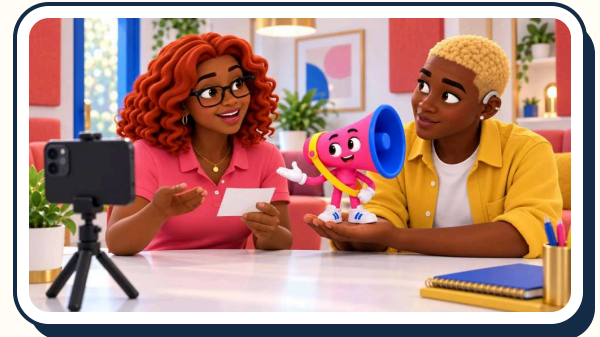


Case 5: Why is my deposit smaller than what I earned?

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.

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 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."

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

My first guess is ____, because ____.

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**.

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?

Real source | TBS | December 14, 2019

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

How Do Your Tax Dollars Get Spent?

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

Social Insecurity

Real source | Internal Revenue Service | May 1, 2026

Understanding employment taxes

Real source | Internal Revenue Service | June 27, 2026

Tax Withholding Estimator

Real source | ABC News | December 29, 2025

These states will raise the minimum wage in 2026

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 are approximately 20 lines visible. The paper has rounded corners and a thin black border around the edges.

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

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

What is still missing from the evidence?

[illegible]

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.

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?

Professional standards, continued

Your answer

Payroll should confirm ___, 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 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		
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 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

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 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

The shift after the pay period

The line to ask about, and why

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

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.

One change I made after feedback

[illegible]

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?

- 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 ____.

Someone who disagrees might say ____.

I would change my mind if ___.

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 are no margins, text, or other markings on the paper.

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.