



TEACHER FIELD GUIDE

Social law

Okay... where did the rest of my paycheck go?

Why is my deposit smaller than what I earned?

Many students start working in high school, and a pay statement is often the first place they meet labor law and the social safety net. Reading each line lets a worker spot a real error and understand what their Social Security and Medicare contributions are for.

WHAT STUDENTS MAKE

Labeled statement plus 3–4 sentence explanation

THE CIVIC IDEA

Words that do the work.

Gross pay Salario bruto

What you earned before anything is taken out: hours times rate, plus other earnings.

Gia's statement shows 15 hours at \$17.00, or \$255.00 gross in this illustrative example.

Net pay Salario neto

What actually reaches you after deductions.

The bank deposit Gia checked twice is her net pay, not her earnings.

FICA FICA (Seguro Social y Medicare)

Payroll taxes for Social Security and Medicare, federal programs for retirement, disability, survivors and health care.

Rachel names FICA in Friends. On Gia's statement it shows up as two lines.

Withholding Retención

Money your employer takes from pay and sends toward taxes you may owe, based partly on your W-4.

Federal income-tax withholding is a separate line from FICA on Gia's statement.

Pay period Período de pago

The dates of work a paycheck covers.

Gia's Saturday shift fell after the cutoff, so it belongs on the next statement.

Minimum wage Salario mínimo

The lowest hourly pay the law allows; the federal floor is \$7.25, and many states and cities set higher rates.

Gia checks that her rate meets the minimum where she works, which is higher than the federal floor.



LUPA

- Her log says 18 hours; the statement says 15. Check the pay-period dates first.



I counted my hours twice. Okay, the Saturday shift was after the cutoff. Sí, one more question: what's this withholding line?

THE EVIDENCE

Handle the case file.

Every artifact comes with a question. The captions are the lesson.

FORM PAY PERIOD ENDING FRIDAY; PAID THE
FOLLOWING THURSDAY

Illustrative pay statement

- 1 Which line shows what Gia earned before deductions?

DRAFT

LAST TWO WEEKS

Gia's shift log in her notes app

- 2 Which shift falls outside the pay period?

CHAT

THURSDAY, 7:20 P.M.

Gia and Jordy comparing deposits

- 3 Why doesn't comparing deposits answer the question?

**PAUTA**

⑤ FICA funds Social Security and Medicare. It's a separate line from income-tax withholding.

THE WORKSHOP

45 minutes, block by block.

5 MIN

The deposit

TEACHER

Show Gia's bank deposit and her notes: 18 hours worked.

STUDENTS

Predict: why might the deposit be smaller?

CHECK

Predictions include taxes and at least one non-tax reason.

10 MIN

Read the statement

TEACHER

Hand out the illustrative pay statement. Define gross, net, FICA and withholding.

STUDENTS

Label each line and calculate $15 \times \$17.00$.

CHECK

Students get \$255.00 gross and find the FICA lines.

8 MIN

Find the three hours

TEACHER

Show the pay-period dates and Gia's shift log.

STUDENTS

Compare dates and explain the missing hours.

CHECK

Students find the Saturday shift after the cutoff.

10 MIN

Why FICA?

TEACHER

Explain Social Security and Medicare as social insurance and the federal minimum wage vs. local rates.

STUDENTS

Write one sentence on what FICA pays for and one question about the local minimum.

CHECK

Sentences name retirement, disability or health care accurately.

9 MIN

Write the payroll question

TEACHER

Model a line-specific question.

STUDENTS

Draft a private message to payroll about any unexplained line.

CHECK

Message names a period, a line and a document.

3 MIN

Exit

TEACHER

Ask: what would you check before saying payroll made a mistake?

STUDENTS

Write two things.

CHECK

Answers include pay period and hours/rate.

DIFFERENTIATED ROUTES

One case. Seven ways in.

Each route changes what students read, make and prove, not only how long it takes.

MIDDLE SCHOOL

Grades 6–8: Label a practice pay statement and explain to a partner where the money went.

SOURCES

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

PRODUCT

Labeled statement plus 3–4 sentence explanation

RAISES THE RIGOR

Find the shift that belongs to the next pay period.

Supports

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

Success looks like

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

HIGH SCHOOL

Grades 9–10: Write Gia’s payroll question and a short explainer for a friend starting their first job.

SOURCES

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

PRODUCT

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

RAISES THE RIGOR

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

Supports

- Line-by-line table
- Model payroll message
- Glossary

Success looks like

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

HIGH SCHOOL

Grades 11–12: Write an explainer connecting the FICA lines on a pay stub to Social Security and Medicare as social insurance.

SOURCES

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

PRODUCT

Explainer, 400–500 words

RAISES THE RIGOR

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

Supports

- Diagram: worker → payroll tax → program → who benefits
- Model paragraph

Success looks like

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

HIGH SCHOOL

Honors: Argue whether high schools should teach pay-statement reading as a required skill.

SOURCES

Case evidence plus one teacher-provided article on financial literacy requirements.

PRODUCT

Argument, 500–600 words

RAISES THE RIGOR

Address the counterargument that families, not schools, should teach this.

Supports

- Claim/counterclaim chart
- Evidence log

Success looks like

- ☐ Clear, qualified claim
- ☐ Uses case and outside evidence
- ☐ Addresses the counterargument fairly
- ☐ Proposes a realistic implementation

AP ENGLISH LANGUAGE

AP Lang: Analyze the rhetoric of Rachel's FICA moment in Friends: how does humor shape what viewers learn and miss about pay?

SOURCES

The Friends scene description from the case and the IRS explanation.

PRODUCT

Rhetorical analysis, about 450 words

RAISES THE RIGOR

Argue how the joke's timing both teaches and obscures, and write a revised one-line joke that is accurate.

Supports

- Humor analysis guide
- Commentary stems

Success looks like

- ☐ Thesis on how humor serves purpose
- ☐ Analyzes specific choices
- ☐ Evaluates what the audience learns or misses
- ☐ Commentary is precise

MIDDLE YEARS

IB MYP: Investigate “Who pays for the safety net?” and design a one-page first-job guide.

SOURCES

Case sources; global context: Fairness and development.

PRODUCT

One-page guide plus 150-word reflection

RAISES THE RIGOR

Compare the U.S. payroll-tax approach with one other country’s social insurance at a general level.

Supports

- Inquiry statement frame
- Guide template
- Source list

Success looks like

- ☐ Accurate U.S. content
- ☐ Clear guide design
- ☐ Thoughtful comparison without overgeneralizing
- ☐ Reflection connects to the global context

DIPLOMA

IB DP: Write an analysis of social insurance as shared risk, using Gia's statement as the real-life situation.

SOURCES

Case sources and SSA overview.

PRODUCT

Analysis, 700–900 words

RAISES THE RIGOR

Evaluate how different political perspectives understand payroll taxes.

Supports

- Concept map: risk, solidarity, individual responsibility
- Perspective prompts: young worker, retiree, employer

Success looks like

- ☐ Explains social insurance accurately
- ☐ Represents several perspectives fairly
- ☐ Connects individual to system
- ☐ Reaches a reasoned conclusion

Access for every learner

- Provide a color-coded statement and calculator
- Read each line aloud and model the first calculation
- Spanish vocabulary: salario bruto, salario neto, retención, período de pago
- Reduce to three lines: gross, FICA, net
- Students with IEPs may use a partially completed table

Extension

- 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



ONDA

◆ Those FICA dollars pay for today's retirees and people with disabilities, and Gia's future benefits.

ANNOTATED STUDENT WORK

What a draft shows us.

Write the message Gia should send payroll.

FIRST DRAFT

Hi, ¹ my paycheck is wrong. ² I worked way more hours than what I got paid for and also ³ 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. ⁵ Can you fix it? ⁴ My account number is 4471-xxxx if you need it. Please let me know as soon as possible because I have bills. Thanks, Gia

¹ **GAP** Name the line and the period instead. It's easier for payroll to check.

² **EVIDENCE** How many, and in which dates? Her log shows 18; the statement shows 15.

³ **GAP** FICA and withholding are expected. Ask about a specific line if one looks off.

⁴ **AUDIENCE** Payroll doesn't need this. Keep banking details out.

⁵ **STRENGTH** Polite and direct. Keep that tone.

REVISED

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

ASSESSMENT

One-page rubric.

Mark the evidence you see. Leave room for a comment and a next step.

CRITERION	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.

Evidence I saw

Next step

STANDARDS

What this case teaches, by the book.

CCSS 6–8**3**

RI.6.7 Students combine the numbers on the pay statement with the text explaining each line.

RH.6–8.7 Students integrate a statement's figures with written explanations of deductions.

W.7.2 Students write a short explanation of the difference between gross and net pay.

CCSS 9–10**3**

RH.9–10.7 Students calculate gross pay and compare it with the statement's deductions.

RI.9–10.4 Students define “withholding,” “FICA” and “net” as the IRS uses them.

W.9–10.2 Students write a clear explainer for a first-time worker.

CCSS 11–12**3**

RI.11–12.7 Students integrate IRS guidance, a pay statement and a shift log to answer a question.

W.11–12.2 Students explain how payroll taxes connect individual pay to social insurance.

SL.11–12.4 Students present a clear first-paycheck guide with a logical sequence.

C3 Framework**3**

D2.Civ.13.6–8 Students analyze the purpose of payroll taxes and their effect on workers.

D2.Civ.13.9–12 Students evaluate Social Security and Medicare funding in terms of intended outcomes.

D2.Civ.12.9–12 Students analyze how workers use wage laws to address pay errors.

AP English Language

3

Claims and Evidence (CLE) Students write a payroll question backed by specific records, not a general complaint.

Rhetorical Situation (RHS) Students tailor a message to a payroll office that needs dates and lines.

Style (STL) Students choose precise, neutral language that invites a fix.

IB MYP

3

Individuals and Societies A: Knowing and understanding

Individuals and Societies B: Investigating Students investigate why a deposit differs from expected earnings.

Individuals and Societies C: Communicating Students present an organization guide with correct terms.

IB DP

2

Global Politics — key concepts: equality and development

Students
examine
social
insurance
as a way
societies
share
risk.

Theory of Knowledge — Knowledge and the knower (core theme)

Students
ask why
a single
number,
the
deposit,
feels like
the
whole
truth.

TAKE IT OFF THE PAGE

Know how to read your first pay statement.

1. Before a first job, ask how and when you'll be paid and where to see your pay statement
2. Keep your own log of hours and shifts
3. Look up your state's minimum wage on its labor department site
4. 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

STAY SAFE

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.

**VOZ**

➞ Ask about one line with your records ready. Keep bank details out of it.