



Exercise 1

Directions: Using the pay check stub above, answer the following questions.

Zon's Market					Pay date: 6/5/07	
Name: Bella Cole			Rate: 10.00		Period from 5/1/07	
Social Sec. No.: 062-29-1125			Net: 795.00		Period Thru 5/31/07	
EARNINGS			DEDUCTION		YEAR-TO-DATE	
	Hours	Amount	Type	Amount		Amount
	105 0	1050.00 0	Fed. Tax FICA State Tax SDI	102.00 42.50 85.00 25.50	Gross Earnings Fed Tax FICA State Tax SDI	5250.00 510.00 212.50 425.00 127.50
Total Gross		1050.00	Total Ded. 255.00			

- What is the name of the employer? _____
- What is the name of the employee? _____
- What is the employee's social security number? _____
- What is the employee's hourly pay rate? _____
- What is the date the employee received the check? _____
- What is the employee's net pay? _____
- How much money was taken out from the employee's paycheck in total?

- What is the employee's gross pay? _____
- How much did the employee pay in Federal Taxes? _____
- How much did the employee pay in State Taxes? _____
- How much has the employee earned from the beginning of the year until this check? _____



Exercise 2

STUDENT A - Reading Paycheck Stubs II

Vocabulary:

1. **deductions** (n): money that is subtracted or *taken out* from your pay
2. **federal taxes** (n): a percentage of an employee's wages that goes to the federal government
3. **gross pay** (n): the amount of money in an employee's paycheck before any deductions have been taken out
4. **net pay** (n): the amount of money left in an employee's paycheck after all the deductions have been taken out; the amount of money an employee takes home
5. **overtime** (n): working extra hours (usually for more money than an employee's hourly rate)
6. **paycheck stub** (n): a paper record that says the hours an employee worked, how much money the employee was paid, and the amount of money taken out of the employee's pay for taxes and other deductions
7. **rate** (n): how much an employee is paid per hour
8. **state taxes** (n): a percentage of an employee's wages that goes to the state government
9. **year-to-date** (n): beginning from the 1st of January (or the time the employee began working for the company) until now in the current year

PART I

Directions: Look at the paycheck stub and then answer your partner's questions.

Zon's Market					Pay date: 6/5/07	
Name: Bella Cole			Rate: 10.00		Period from 5/1/07	
Social Sec. No.: 062-29-1125			Net: 795.00		Period Thru 5/31/07	
EARNINGS			DEDUCTION		YEAR-TO-DATE	
Type	Hours	Amount	Type	Amount		Amount
Regular	105	1050.0	Fed. Tax	102.00	Gross Earnings	5250.00
Overtime	0	00	FICA	42.50	Fed Tax	510.00
			State	85.00	FICA	212.50
			Tax SDI	25.50	State Tax	425.00
					SDI	127.50
Total Gross		1050.00	Total Ded. 255.00			



Exercise 2

STUDENT B - Reading Paycheck Stubs II

Vocabulary:

1. **deductions** (n): money that is subtracted or *taken out* from your pay
2. **federal taxes** (n): a percentage of an employee's wages that goes to the federal government
3. **gross pay** (n): the amount of money in an employee's paycheck before any deductions have been taken out
4. **net pay** (n): the amount of money left in an employee's paycheck after all the deductions have been taken out; the amount of money an employee takes home
5. **overtime** (n): working extra hours (usually for more money than an employee's hourly rate)
6. **paycheck stub** (n): a paper record that says the hours an employee worked, how much money the employee was paid, and the amount of money taken out of the employee's pay for taxes and other deductions
7. **rate** (n): how much an employee is paid per hour
8. **state taxes** (n): a percentage of an employee's wages that goes to the state government
9. **year-to-date** (n): beginning from the 1st of January (or the time the employee began working for the company) until now in the current year

PART I

Directions: Look at the paycheck stub and then answer your partner's questions.

Bleck Construction					Pay date: 6/1/07	
Name: John McHenry			Rate: 15.00		Period from 5/14/07	
Social Sec. No.: 062-291125			Net: 1003.40		Period Thru 5/25/07	
EARNINGS			DEDUCTION		YEAR-TO-DATE	
Type	Hours	Amount	Type	Amount		Amount
Regular	80	1200.00	Fed. Tax	130.00	Gross Earnings	9800.00
Overtime	5	112.50	FICA	52.10	Fed Tax	795.00
			State Tax	92.00	FICA	397.50
			SDI	35.00	State Tax	469.00
					SDI	210.00
Total Gross		1312.50	Total Ded. 255.00			



PART II - STUDENT A and B

Directions: Ask your partner the following questions about his/her paycheck stub. Write down the answers.

1. What is the employee's name?

2. What is the name of the company the employee works for?

3. When did the employee receive this check?

4. What is the pay period?

5. How many regular hours did the employee work this pay period?

6. How many overtime hours did the employee work this pay period?

7. How much does the employee get paid per hour?

8. How much is the net pay for this pay period?

9. How much state tax did the employee pay this pay period?

10. How much federal tax did the employee pay this pay period?

11. How much is the gross pay for this paycheck?

12. How much was deducted from this paycheck?

13. What is the employee's year-to-date gross earnings?

14. How much in state taxes has the employee paid this year?

15. How much in federal taxes has the employee paid this year?



Exercise 3

Reading Paycheck Stubs III

Directions: Use the paycheck stub to answer the questions on the next page.

Antonio's Plumbing Service					Pay date: 1/30	
Name: Max Mullally			Rate: 30.00		Period from 1/7	
Social Sec. No.: 963-29-1025			Net: 1283.00		Period Thru 1/14	
EARNINGS			DEDUCTION		YEAR-TO-DATE	
		Amount	Type	Amount		Amount
		1200.00	Fed. Tax	175.00	Gross	3000.00
		450.00	FICA	63.50	Earnings Fed	300.00
			State	97.00	Tax	125.00
			Tax	35.50	FICA	190.00
			SDI		State	71.00
					Tax SDI	
		1650.00	Total Ded. 367.00			

1. What is the name of the employee?

2. What is the name of the company he works for?

3. What is the employee's social security number?

4. How much does Max get paid per hour?

5. How much has Max earned so far this year?

6. What is his gross pay for this pay period?



Exercise 3 - Reading Paycheck Stubs IIII continued

7. What is his net pay for this pay period?

8. How many different deductions were taken out of Max's check?

9. Name the type of deductions that were taken out of his gross pay.

10. How much FICA was taken out this pay period?

11. How much SDI has been taken out year-to-date?

12. How many hours of overtime did Max work this pay period?

13. What date did Max receive his check?

14. When did the pay period begin?

15. When did the pay period end?
