Sample Lesson for the Jump\$tart Coalition's "Know Your Take-Home Pay" Principle

Prepared by the National Endowment for Financial Education





"Analyzing Pay Stubs"

Lucinda has a part-time job after school and on weekends at Blue Wisp Cleaners. To help you better understand the difference between gross pay, net pay, and some common payroll deductions, analyze the pay stub for Lucinda on page 39. Then answer the following questions.

- Who is Lucinda's employer?
- 2. What is the length of the pay period Lucinda just worked?
- 3. How many total hours did Lucinda work during this pay period?
- What amount per hour does Lucinda get paid for regular hours worked?
- Did she work any overtime this period? _____

 If so, how many hours?
- 6. What amount per hour does Lucinda get paid for overtime?
- 7. What is Lucinda's gross income for this pay period? _____
- List the type and amount of each payroll deduction for Lucinda this pay period.

- What was the total amount of her deductions this period?
 YTD?
- What is Lucinda's net income (take-home pay) for this pay period?
- What amount has been available for Lucinda's financial objectives YTD?

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