#### 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.

- 9. 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?

# **Sample Lesson For Jump Tart Coalition Answer Key**

**CH Cherryholmes** 

# **Sample Lesson For Jump Tart Coalition Answer Key:**

Improving financial literacy: working together to develop private sector coordination and solutions: hearing,

Financial Systems in Troubled Waters Alessandro Carretta, Gianluca Mattarocci, 2013-05-07 This collection considers the financial crisis from a managerial perspective focussing on the business implications for the financial industry Topics examined include governance information needs and strategy of financial intermediaries and investors The contributions build on the existing literature and present some unique insights on governance credit quality evaluation and performance measurement In a fast growing or steady market it is possible for even an inefficient financial system to satisfy investors and firms needs However the current financial crisis has brought into sharp relief the limits of the inefficient practices adopted by the market and made clear the importance of developing more effective governance mechanisms more detailed and complete information databases and new strategies The crisis has also brought to the fore issues about the governance of financial intermediaries that had not been previously addressed These include board diversity internal monitoring procedures and the existence of interlocking directorates More broadly the financial crisis has radically altered the international framework with an increasingly consolidated financial sector and the rise of new markets such as China that now play a predominant role in the worldwide market Studies on the competition and on the performance in this new scenario are Improving Financial Literacy United States. Congress. essential in order to understand the implications of recent events House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2007 Cornelis A. De Kluyver, John A. Pearce, 2006 This book is designed to be a practical guide for executives MBA and Executive MBA students and serve as background reading in a wide variety of strategy courses As the First Edition this edition is brief practical in focus highly readable and maintains a top management perspective throughout **Congressional Record** United States. Congress, 1997 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 **Examining how** Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014 ABA Banking Journal American Bankers Emergency Supplemental Appropriations for Fiscal Year 2005 United States. Congress. Senate. Association, 2006 Committee on Appropriations, 2005 **Information Assurance** ,1999 Joint Force Quarterly, 2010 The Quadrennial Defense Review United States. Congress. House. Committee on National Security, 1997 Catalyst ,1998 Religious Leadership Sharon Henderson Callahan, 2013-06-20 This title tackles issues relevant to leadership in the realm of religion It explores such themes as the contexts in which religious leaders move leadership in communities of faith

leadership as taught in theological education and training religious leadership impacting social change and social justice and more Topics are examined from multiple perspectives traditions and faiths Working Mother, 2001-10 The magazine that helps career moms balance their personal and professional lives Nominations Before the Senate Armed Services Committee, Second Session, 104th Congress United States. Congress. Senate. Committee on Armed Services, 1997 Distributed to some depository libraries in microfiche America 2000, 1992 Patagonia Tools for Grassroots Activists Nora Gallagher, Lisa Myers, 2016-02-09 For over twenty years Patagonia has organized a Tools Conference where experts provide practical training to help make activists more effective Now Patagonia has captured Tools best wisdom and advice into a book creating a resource for any organization hoping to hone core skills like campaign and communication strategy grassroots organizing and lobbying as well as working with business fundraising in uncertain times and using new technologies Patagonia hopes the book will be dog eared and scribbled in a solid inspiring guide and reliable companion The book is organized in two sections Strategies and Tools Each chapter written by a respected expert in the field covers essential principals as well as best practices A hands on case study accompanies each chapter and demonstrates the principles in action Sprinkled throughout are inspirational thoughts from acclaimed activists such as Jane Goodall Bill McKibben Wade Davis Annie Leonard and Terry Tempest Williams An activist s companion in the environmental movement

Backpacker ,2007-09 Backpacker brings the outdoors straight to the reader's doorstep inspiring and enabling them to go more places and enjoy nature more often The authority on active adventure Backpacker is the world's first GPS enabled magazine and the only magazine whose editors personally test the hiking trails camping gear and survival tips they publish Backpacker's Editors Choice Awards an industry honor recognizing design feature and product innovation has become the gold standard against which all other outdoor industry awards are measured **New York Magazine** ,1990-08-13 New York magazine was born in 1968 after a run as an insert of the New York Herald Tribune and quickly made a place for itself as the trusted resource for readers across the country With award winning writing and photography covering everything from politics and food to theater and fashion the magazine's consistent mission has been to reflect back to its audience the energy and excitement of the city itself while celebrating New York as both a place and an idea <u>Working Mother</u> ,2001-10 The magazine that helps career moms balance their personal and professional lives

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