

# Reading a Pay Stub

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## Instructions:

Read the pay stub carefully. Then, answer each question. Write your answers in the space provided. You may use a calculator.

## Key Terms

- Gross Pay:** An employer's total cost before a pay adjustment is made. It is the total amount paid to an employee.
  - Hourly: (Hourly Rate) × (Hours Worked) = Gross Pay
  - Salaried: (Salaried Rate) × (Months Worked) = Gross Pay
  - Commission: (Commission Rate) × (Sales) = Gross Pay
- Net Pay:** A person's earnings after all deductions are made.
  - Hourly: (Hourly Rate) × (Hours Worked) = Net Pay
  - Salaried: (Salaried Rate) × (Months Worked) = Net Pay
  - Commission: (Commission Rate) × (Sales) = Net Pay
- Payroll Deductions:** The amount of money that is withheld from a person's pay.
  - Federal Income Tax: A tax on income that is withheld from a person's pay.
  - Social Security Tax: A tax on income that is withheld from a person's pay.
  - Medicare Tax: A tax on income that is withheld from a person's pay.
  - State Income Tax: A tax on income that is withheld from a person's pay.
  - Health Insurance: A plan that provides medical coverage for a person and their family.
  - Life Insurance: A plan that provides financial protection for a person's family.
  - Retirement Plan: A plan that provides for a person's retirement.
  - Union Dues: A fee that is paid to a union for representation.
  - Other Deductions: Any other deductions that are withheld from a person's pay.

# Foundations In Personal Finance Workbook Answer Key

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