

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 amount paid to an employee before any deductions.
 - Hourly: hourly rate \times hours worked
 - Salaried: (annual salary) \div 12 (months) = monthly gross pay
 - Semi-monthly: (annual salary) \div 24 (pay periods) = gross pay
 - Weekly: (annual salary) \div 52 (pay periods) = gross pay
- Net Pay:** A person's earnings after payroll taxes and other deductions are subtracted.
- Final Pay:** A person's earnings after payroll taxes and other deductions are subtracted.
- Payroll Deductions:** The amount subtracted from a gross pay. Deductions include:
 - Social Security
 - Medicare
 - Federal income tax
 - State income tax
 - Local income tax
 - Health insurance
 - Life insurance
 - Pension
 - Union dues
 - Other deductions
- Payroll Taxes:** Taxes on wages paid to employees.
 - Social Security Tax: 6.2% of gross pay
 - Medicare Tax: 1.45% of gross pay
 - Federal Income Tax: Varies by income level
 - State Income Tax: Varies by state
 - Local Income Tax: Varies by locality

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