



Handout 02.08: Sample Pay Stub and Detective Sheet

Name: _____ Date: _____ Partner: _____

This pay stub is made up for class. The bagel shop, the worker, and the numbers are fictional. The hourly rate is the Long Island minimum wage for 2026 *[update each September]*.

The pay stub

HARBOR BAGEL SHOP, 2140 Montauk Highway, Bay Shore, NY 11706 EARNINGS STATEMENT

Employee		Pay period		Pay date	Check number
Dana Rivera		Sept 14 to Sept 27, 2026		Oct 2, 2026	10488
Line	Earnings	Hours	Rate	This period	
1	Regular pay	24.00	\$17.00 <i>[update]</i>	\$408.00	
	GROSS PAY			\$408.00	
Line		Deductions (what came out)		This period	
2		Federal income tax		\$24.48	
3		New York State income tax		\$12.24	
4		Social Security (6.2 percent)		\$25.30	
5		Medicare (1.45 percent)		\$5.92	
		TOTAL DEDUCTIONS		\$67.94	
Line				This period	
6		NET PAY (what you keep)		\$340.06	

Paid by direct deposit to checking account ending in 4471.

Plain-words guide: Line 1 is what Dana earned. Lines 2 to 5 are what came out. Line 6 is what landed in her bank account.

Part A: Sources of income

List six ways a person can get money. Mark each one E (earned: you did work for it) or N (not earned: it came to you another way).

#	Source of income	E or N
1		

2		
3		
4		
5		
6		

Part B: The four deductions (copy from the slides)

Deduction	What it pays for	Fixed percent?
Federal income tax		no
New York State income tax		no
Social Security		yes: ____ percent
Medicare		yes: ____ percent

Part C: Be the detective

Show your math in the boxes.

1. Gross pay. Hours x rate = gross.

____ hours x \$ ____ = \$ ____ Does it match line 1? yes / no

2. Total deductions. Add lines 2, 3, 4, and 5.

\$ ____ + \$ ____ + \$ ____ + \$ ____ = \$ ____

3. Net pay. Gross minus total deductions.

\$ ____ minus \$ ____ = \$ ____ Does it match line 6? yes / no

4. Percent taken out. Total deductions divided by gross, times 100. Round to a whole number.

\$ ____ divided by \$ ____ = ____ x 100 = ____ percent

(Grade 6 short version: do items 1, 2, and 3 and questions 5 and 6 only.)

Detective questions

5. Which deduction is the largest? _____ How do you know?

6. Dana gets 26 of these paychecks in a year. What is her net pay for the year? Show the math.

$$26 \times \$ \underline{\hspace{1cm}} = \$ \underline{\hspace{1cm}}$$

7. Dana pays her own phone plan, \$35 a month *[update], and a monthly bus pass, \$60 [update]*. She gets two paychecks a month. Does her take-home cover those two needs? Write two sentences with the numbers.





8. Dana's friend earns the same \$17 an hour but works 30 hours in two weeks. Without doing all the math, will the friend's Social Security deduction be larger, smaller, or the same? Why?



Grade 8 stretch

9. Check the stub for errors. 6.2 percent of \$408 = \$____. 1.45 percent of \$408 = \$____.
Do lines 4 and 5 match?

10. About 17 percent comes out of every paycheck. What gross pay does Dana need in two weeks to take home \$500? (Hint: net is 83 percent of gross.)

\$500 divided by 0.83 = \$____

11. A job posting says "\$52,000 a year, paid every two weeks." What is the gross pay per paycheck? \$52,000 divided by ____ paychecks = \$____

Exit card (3-2-1)

3 sources of income I could have in the next two years: _____, _____,

2 deductions that come out of every paycheck in the country: _____, _____

1 sentence: "Net" means _____

Teacher key

Part A: any six, for example allowance (N), chores paid by a relative (E), babysitting (E), dog walking (E), birthday money (N), selling old games (E), tips (E), interest on savings (N), hourly job (E), salary (E). Accept “allowance” as E if the student says chores are required.

Part B: federal income tax pays for national government services (defense, highways, weather service, national parks); New York State income tax pays for state services (state roads, aid to schools, state parks); Social Security, 6.2 percent, pays retired and disabled workers and their families; Medicare, 1.45 percent, pays health coverage for people 65 and over.

Part C: 1. $24 \times \$17.00 = \408.00 , yes. 2. $\$24.48 + \$12.24 + \$25.30 + \$5.92 = \$67.94$. 3. $\$408.00$ minus $\$67.94 = \340.06 , yes. 4. $\$67.94$ divided by $\$408.00 = 0.1665$, about 17 percent.

5. Social Security, \$25.30; it is the largest number in the deductions list. 6. $26 \times \$340.06 = \$8,841.56$. 7. Yes. Two paychecks a month is about \$680.12; the phone (\$35) and bus pass (\$60) total \$95, which leaves about \$585 for everything else. 8. Larger; Social Security is a fixed percent of gross, and the friend's gross is higher ($30 \times \$17 = \510 ; 6.2 percent is \$31.62).

Grade 8 stretch: 9. \$25.30 (25.296 rounded) and \$5.92 (5.916 rounded); both match. 10. $\$500$ divided by $0.83 = \$602.41$; accept \$600 to \$605. 11. 26 paychecks; \$2,000.

Exit card: any three future sources; Social Security and Medicare; net means what you keep after deductions (accept “take-home pay”).