#### 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?

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

Siddappa N.Byrareddy

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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 Strategy Cornelis A. De Kluyver, John A. Pearce, 2006 essential in order to understand the implications of recent events 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 **Improving Financial Literacy** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2007 **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 Emergency Supplemental Appropriations for Fiscal Year 2005 United States. Congress. Senate. Committee on Appropriations, 2005 **Information Assurance** ,1999 ABA Banking Journal American Bankers Association, 2006 Catalyst ,1998 Resources in Education ,2001-04 Examining how Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2014

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