**read and interpret pay stubs**  
*answer key*

**directions**  
Answer the following questions using the attached pay stubs:

1. What is the name of Jane Brown's employer?  
   *Hamburger Palace Enterprises, Inc.*

2. How much did Jane earn before taxes?  
   $120.00

3. What is Jane's salary?  
   $6.00/hour

4. List Jane's deductions.  
   *Federal income tax, Social Security, Medicare, state income tax, meals*

5. What pay period does Peter Smith's check cover?  
   8/6/99 to 8/12/99

6. How much federal income tax has been taken out of Peter's check so far during 1999?  
   $429.84

7. How much did Peter contribute to a retirement plan from this paycheck?  
   $30.00

8. How much is Peter's take-home pay?  
   $182.41

9. Where does Mary Stone work?  
   *Dance-o-Rama*

10. What is Mary’s salary?  
    $448.00

11. How much money was deducted from Mary's paycheck?  
    $98.79

12. How much has Mary been paid in total during 1999?  
    $5,824.00
true-false

1. **t** The career planning process starts with assessing your personal interests, abilities, and goals.

2. **f** Interviewing is the final phase of the career planning process.

3. **t** Travel costs to work are considered to be “hidden” job costs.

4. **f** Worker’s compensation is a common employee benefit received by most workers.

5. **f** Gross pay results from deducting various deductions from your earnings.

multiple choice

6. **C** The first phase of the career planning process is to:
   - A. identify specific job opportunities
   - B. interview for available positions
   - C. assess personal interests and abilities
   - D. apply for employment positions

8. **B** A hidden cost of a job might involve:
   - A. gross pay
   - B. uniform fees
   - C. employee discounts
   - D. retirement benefits

9. **D** Which of the following employee benefits would a working parent find most useful?
   - A. stock options
   - B. tax deferred retirement plan
   - C. Social Security benefits
   - D. parental leave

10. **C** A common deduction on a person’s pay stub would be:
    - A. gross pay
    - B. unemployment tax
    - C. federal income tax
    - D. excise tax

case application

Sue Smith has worked for nine years in retail sales. She is considering going back to school to change career fields. What factors should be considered before making this decision? *Sue should consider her personal interests and abilities as well as potential demand in the new career field. Next, she should assess if she can afford the time and money that may be required when making this career change. In addition, Sue should consider the impact of this decision on her personal well-being and that of family members.*