

Reading a Pay Stub

Read the pay stub. **Answer** each question.

Riverside Garden Center • Pay stub for J. R. • Pay period: May 3 to May 16 • Pay date: May 21

Pay stub	Amount
Hours worked	34
Pay rate	\$15.75 an hour
Gross pay (before deductions)	\$535.50
Federal income tax	– \$38.20
State income tax	– \$16.07
Social Security	– \$33.20
Medicare	– \$7.76
Total deductions	\$95.23
Net pay (take-home)	\$440.27

Question	Answer
1. How many hours did J. R. work?	
2. What is the pay rate?	
3. What is the gross pay?	
4. What is the total of all the deductions?	
5. What is the net pay (the take-home pay)?	
6. Which deduction takes out the most money?	

Pay Stub Words

Read each word. **Write** the letter of its meaning.

Word	Letter
Gross pay	
Net pay	
Deduction	
Pay rate	
Pay period	

MEANINGS

Letter	Meaning
A	Money taken out of your pay, like taxes
B	The days of work this paycheck is for
C	All the money you earned, before anything is taken out
D	The money you take home after deductions
E	How much you earn for one hour of work



Gross pay is the big number. Net pay is what lands in your account.

Reading a Pay Stub: Key

Question	Answer
1. How many hours did J. R. work?	34 hours
2. What is the pay rate?	\$15.75 an hour
3. What is the gross pay?	\$535.50
4. What is the total of all the deductions?	\$95.23
5. What is the net pay (the take-home pay)?	\$440.27
6. Which deduction takes out the most money?	Federal income tax (\$38.20)

Check: $34 \times \$15.75 = \$535.50$. $\$535.50 - \$95.23 = \$440.27$.

PAY STUB WORDS

Word	Letter
Gross pay	C
Net pay	D
Deduction	A
Pay rate	E
Pay period	B