



Gold Seal Lesson

Author(s): <i>Marsha Kucker</i>			Lesson Title: <i>My Paycheck – Where Does it Go?</i>			
Grade Span			ICLE Application Model			
<i>K-4</i>	<i>5-8</i>	<i>9-12</i> <i>XX</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i> <i>XX</i>

Instructional Focus:

Writing – Students write for a variety of purposes and audiences with sophistication and complexity appropriate to the grade level.

Speaking – Students speak for a variety of purposes and audiences with sophistication and complexity appropriate to the grade level.

Listening – Students listen for a variety of purposes appropriate to the grade level.

Number Operation and Concepts – Students use number, number sense, and number relationships in a problem-solving situation. Students communicate the reasoning used in solving these problems.

Problem-Solving and Mathematical Reasoning – Students apply a variety of problem-solving strategies to investigate and solve problems from across the curriculum as well as from practical applications.

Performance Task

In the next few years students in these grades will be holding part-time jobs and earning a paycheck. This lesson focuses on educating students about payroll standard deductions, savings, and living expenses as related to careers and lifestyle expectations.

1. Invite a bookkeeper or an accountant in to present this lesson. Use a job that students might be working in now to serve as an example (fast food, pizza delivery, service stations)
2. Calculate the gross pay of this position full-time on an annual basis. One full time position works 40 hours per week for 52 weeks or 2,080 hours per year. At \$6.50 per hour this equates to annual earnings of \$13,520.
3. Discuss with students standard payroll deductions – Social Security and Medicare deductions (7.65% of gross pay); Federal Income Tax (FIT) which is based on amount of pay and number of family members; health insurance, etc. Estimate the total amount of standard deductions at 20% of gross pay.
4. Have the students list living expenses that must be covered by their salary. (examples: rent, auto insurance, food, clothing, utilities, car payments, etc.)

Performance Task continued:

5. The instructor or guest speaker should lead the students through the mathematical steps of computing these deductions from the net pay amount.
6. Discuss with the class the effect salary has on lifestyle. Discuss how lifestyle depends on the choices we make both in education and also in the selection of a career.
7. Ask students to select a career in which they may be interested as a focus for this assignment. Ask them to prepare a short report including educational requirements, job duties, salary, skills needed, etc. As a part of the report, ask them to also include a lifestyle budget analysis using the categories from the class presentation. Ask them to consider in writing if the salary range for this career would meet their lifestyle expectations.

ICLE Essential Skills

Apply in writing the rules and conventions of grammar, usage, punctuation, paragraphing and spelling. (ela 1)

Gather information from a variety of sources, including electronic sources, and summarize, analyze and evaluate its use for a report. (ela 3)

Follow oral or written directions. (ela 4)

Use editing and revising skills to improve effectiveness and accuracy of drafts. (ela 14)

Express opinions clearly and forcefully without interrupting or insulting others. (ela 16)

Use brainstorming, role playing, and standard problem solving strategies to define a problem and suggest solutions. (ela 19)

Understand and produce a variety of informative formats such as business letters, memos, reports, news articles, brochures, proposals and critiques. (ela 22)

Gather information such as data, facts, ideas, concepts, and generalizations from oral sources. (ela 51)

Perform operations with signed (positive and negative) numbers, including decimals, ratios, percents, and fractions. (math 1)

Understand basic algebraic properties (ie, commutative = $ab=ba$; associative: $ab(c) = a(bc)$; and distributive: $a(b+c) = (ab)+(ac)$). (math 3)

Scoring Guide:

Distinguished (95 – 100)

Outstanding work, fully meets all requirements; exhaustive coverage; completely understands and has ability to apply data to the solution of problems; shows originality.

Highly Proficient (90 – 95)

Excellent work, meets all requirements of task, good breadth; well planned and documented; shows fine understanding and ability to apply data to the solution of real and new problems; shows evidence of creativity.

Proficient (80 – 89)

Fine or good work, meets requirements of task; good breadth of coverage, well planned and documented; shows a good understanding and ability to apply data to the solution of real and new problems; shows some evidence of creative thinking.

Suggests Proficiency (70 – 79)

Fair work, meets many requirements of the task; fair breadth of coverage with some gaps; shows uneven understanding with some but not complete ability to apply data to the solution of real and new problems; needs to fill gaps.

Suggests Lack of Proficiency (65 – 70)

Uneven work, meets some requirements of the task; poor breadth of coverage with a number of gaps in coverage; understanding and ability to apply data to problem solving; needs to improve in significant areas.

Lacks Proficiency (Below 65)

Poor work, meets few if any requirements of the task; little or no breadth of coverage; little understanding and makes no significant attempt to apply data.

AND/OR

- 4** The student fully achieves all mathematical and project goals. The presentation demonstrates clear thinking and explanation. All work is complete and correct.
- 3** The student substantially achieves the mathematical and project goals. The main thrust of the project and the mathematics behind it is understood, but there may be some minor misunderstanding of content, errors in computation, or weakness in presentation.
- 2** The student partially achieves the mathematical and project goals. A limited grasp of the main mathematical ideas or project requirements is demonstrated. Some of the work may be incomplete, misdirected, or unclear.
- 1** The student makes little progress toward accomplishing the goals of the project because of lack of understanding or lack of effort.

Keywords

English Language Arts	Mathematics	Science
Reading	Algebra Budget Computation Math in daily life	Earth Science
Writing Careers Grammar Organization Word processing	Geometry	Life Science
Communications Discussion Illustration Listening	Statistics Data analysis	Chemistry
Literature	Calculus	Physics
Other	Trigonometry	Other
	Other	