

# 1. The Best Paying Job

Do **help wanted** ads tell you exactly how much you'll make when you get a job? This lesson will help you figure out the take-home pay you can expect from the jobs described in the ads.

**PHOTOGRAPHERS**  
\$10.40/hr.  
9:30–3:30 p.m., 5 days a wk. Talented people needed for on-location assignments. Write to:  
Conte's Photos 1475 Queen St.  
West Toronto, Ontario

**FAST FOOD CASHIER TRAINEE**  
\$6.50/hr.  
5 days, 9–1 p.m. or 1–5 p.m.  
Ideal for students and working parents. Will train.  
Call Benny's Burgers 672-4785.

**TRAVEL GUIDE**  
\$8.80/hr.  
5 hrs./day, 5 days/wk. Must speak fluent Japanese. J-Tours, 201 E. 50th St., Fifth Fl.

**Quick Reference**

These abbreviations and terms are important to know:

**Hrs./Day** = total number of hours worked in 1 day  
**Days/Wk.** = total number of days worked in 1 week  
**FWT** = Federal Withholding Tax  
**FICA** = Social Security Tax under the Federal Insurance Contribution Act  
**Gross pay** = hourly rate x total hours worked  
**Deductions** = total taxes and other payments paid by the employee  
**Net pay** = gross pay – deductions

Taxes withheld usually come from tables provided by the government to employers. Higher gross pay usually means higher percentage of tax deducted.

Fill in the missing amounts on the weekly check stub for each job. Follow the steps used in the example.

**1. PHOTOGRAPHER**

Hrs./Day <b>6</b>	FWT <b>\$46.80</b>
Days/Wk. <b>5</b>	FICA <b>\$22.50</b>
Total Hrs. <b>30</b>	State <b>\$16.85</b>
	City <b>\$10.92</b>
	Other
Rate <b>\$10.40</b>	Total Deductions
Gross Pay A. <b>\$312.00</b>	B. <b>\$97.07</b>
	Net Pay C. <b>\$214.93</b>
Detach and retain for personal records	

**2. FAST FOOD CASHIER TRAINEE**

Hrs./Day	FWT <b>\$19.50</b>
Days/Wk.	FICA <b>\$9.75</b>
Total Hrs.	State <b>\$7.02</b>
	City <b>\$4.55</b>
	Other
Rate <b>\$6.50</b>	Total Deductions
Gross Pay A. _____	B. _____
	Net Pay C. _____
Detach and retain for personal records	

**3. TRAVEL GUIDE**

Hrs./Day	FWT <b>\$33.00</b>
Days/Wk.	FICA <b>\$16.50</b>
Total Hrs.	State <b>\$11.88</b>
	City <b>\$7.70</b>
	Other
Rate <b>\$8.80</b>	Total Deductions
Gross Pay A. _____	B. _____
	Net Pay C. _____
Detach and retain for personal records	

## On Your Own

Find the Classified Ad section in your local newspaper. Do you see a job that might fit your interests? Figure out the take-home pay you can expect from the job if deductions are usually 25% of gross pay.

**Page 54**  
**The Best Paying Job**

2. Fast Food Cashier Trainee

Gross pay	\$130
Total deductions	\$40.82
Net pay	\$89.18

3. Travel Guide

Gross pay	\$220
Total deductions	\$69.08
Net pay	\$150.92