Unit 5: Understanding your Pay statement
Copied from: SLE, Copied on: 02/21/22

Content Area: **CTE**
Course(s): **Structured Learning Experiences**
Time Period: **Sample Time Period**
Length: **30 Days**
Status: **Published**

Title Section

Department of Curriculum and Instruction

Belleville Public Schools

Curriculum Guide

Structured Learning Experience,12th Grade

Unit 5 Pay Statement, Pay Check

Belleville Board of Education

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Board Approved: September 23, 2019

Unit Overview

In Unit 5 SLE Career Skills Students will cover the following topics:

- Identify different forms of compensation
- Paycheck calculations
- What is the difference between hourly wages and salary
- How do you calculate overtime
- Gross pay vs net pay
- Direct deposit
- Deductions
- Statement of earnings
- Social Security
- Union Dues
- Income Tax
- FICA
- W-4 Forms
- Checking account
- Saving Account

Enduring Understanding

- Understanding your pay periods
- Keeping accurate financial records and understanding taxes
- Compare and contrast income versus expenses
- Checking accounts, saving accounts and other financial institutions
- Banking tools (checks, debit cards, ATMs) along with account fees
- Managing a checking account
- How to write out a check/signature
- Managing a saving account
- Maintaining bank accounts
- Direct deposit
- Hourly wage vs salary wages
- Calculating overtime
- Identify the difference between gross pay vs net pay
- What is social security taxes ?
- What are union dues ?
- What is Income Tax?
- What does FICA stand for?

Essential Questions

- Why do you think it's important to understand your paycheck deductions?
- What are the steps in setting up saving and checking accounts ?
- How might a computer make financial recordkeeping easier?

- What are the kinds of taxes that affect me? What are taxes used for?
- Why is it important to set financial goals?
- What is the difference between hourly wage vs a salary ?
- How does a checking account work?
- What is the difference between a bank and a credit union?
- What are some different types of checking accounts?
- How long does it take for a check to be processed and the money to leave your account?
- What is the difference between a debit card and a credit card?
- What identification do you need to open a checking account?
- How can you know how much is in your checking account at any given time?
- How do you calculate your hourly wages?
- How do you calculate a salary wage?
- How do you calculate overtime?
- What is Gross pay ?
- What is net pay?
- What deductions do they take out of your paycheck?
- Why is it important to check your pay statement often?
- What is social security taxes?
- Why do they take taxes out of your paycheck?
- Are their union dues?
- What percent of your money goes to Income Tax?
- What does FICA stand for?
- What are financial Service fees
- Why do you need to maintain a checking account?
- How do you write a check?
- Why is it important to have and maintain a checking account?
- Why do you need an identity connection?
- What is consumer protection?
- What is an application process?

Exit Skills

- Understand how to calculate hourly wages
- Understand salary income wage
- Understand hourly Income wage

- Understand overtime pay
- Understand gross pay
- Understand net pay
- Understand paycheck deductions
- Understand importance of checking pay statement
- Understand state taxes
- Understand federal taxes
- Understand FICA /income taxes
- Understanding the importance of a checking accounts
- Understanding the importance of a saving accounts
- Understanding why there are financial Service fees
- Understanding the importance of maintaining bank accounts
- Various types of currency
- Understand how to write a check
- Understand Identity connection
- Understand Consumer Protection
- Understand the application Process

New Jersey Student Learning Standards (NJSLS-S)

9.3.12.ED.1	Apply communication skills with students, parents and other groups to enhance learning and a commitment to learning.
9.3.12.ED.2	Demonstrate effective oral, written and multimedia communication in multiple formats and contexts.
9.3.12.ED.3	Use critical thinking to process educational communications, perspectives, policies and/or procedures.
9.3.12.ED.4	Evaluate and manage risks to safety, health and the environment in education and training settings.
9.3.12.ED.5	Demonstrate group collaboration skills to enhance professional education and training practice.
9.3.12.ED.7	Explain legal rights that apply to individuals and practitioners within education and

	training settings.
9.3.12.ED.9	Describe state-specific professional development requirements to maintain employment and to advance in an education and training career.

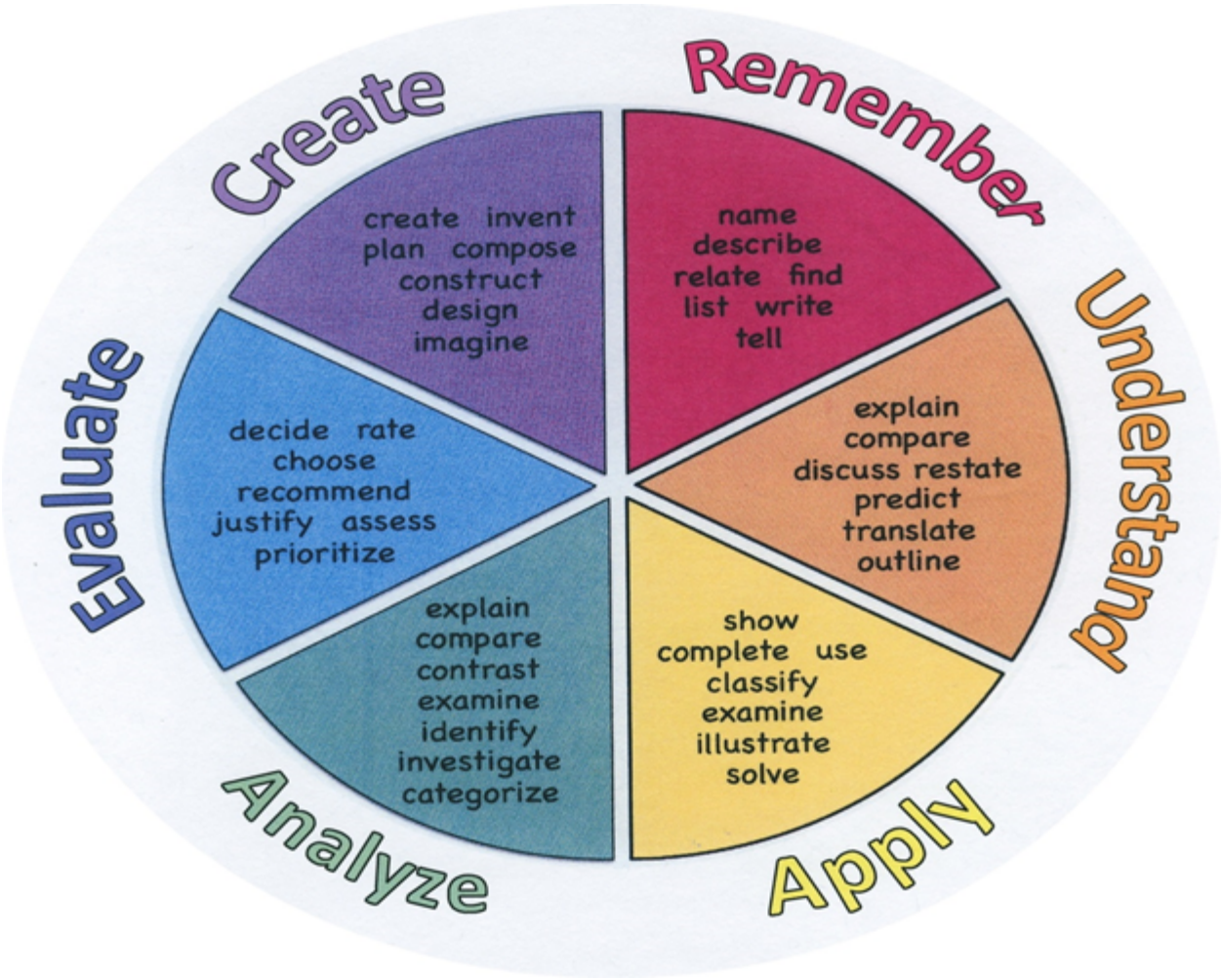
Interdisciplinary Connections

9.3.12.FN.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
LA.RL.9-10.1	Cite strong and thorough textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferentially, including determining where the text leaves matters uncertain.
LA.RL.9-10.2	Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details and provide an objective summary of the text.
LA.RL.9-10.4	Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the cumulative impact of specific word choices on meaning and tone (e.g., how the language evokes a sense of time and place; how it sets a formal or informal tone).
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision-making processes.
LA.RI.9-10.2	Determine a central idea of a text and analyze how it is developed and refined by specific details; provide an objective summary of the text.
LA.SL.9-10.4	Present information, findings, and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.

Learning Objectives

- Analyze pay statement
- Demonstrate understanding of paycheck deductions
- Recognize income taxes
- Recognize hourly wage
- Identify hourly pay rate
- Demonstrate ways to save money
- Organize financial records
- Analyze your short-, medium-, and long-term goals
- Compare and contrast fixed expenses with variable expenses
- Rate banks in an order that suits your needs
- Compare features and fees at banks

Remember	Understand	Apply	Analyze	Evaluate	Create
Choose	Classify	Choose	Categorize	Appraise	Combine
Describe	Defend	Dramatize	Classify	Judge	Compose
Define	Demonstrate	Explain	Compare	Criticize	Construct
Label	Distinguish	Generalize	Differentiate	Defend	Design
List	Explain	Judge	Distinguish	Compare	Develop
Locate	Express	Organize	Identify	Assess	Formulate
Match	Extend	Paint	Infer	Conclude	Hypothesize
Memorize	Give Examples	Prepare	Point out	Contrast	Invent
Name	Illustrate	Produce	Select	Critique	Make
Omit	Indicate	Select	Subdivide	Determine	Originate
Recite	Interrelate	Show	Survey	Grade	Organize
Select	Interpret	Sketch	Arrange	Justify	Plan
State	Infer	Solve	Breakdown	Measure	Produce
Count	Match	Use	Combine	Rank	Role Play
Draw	Paraphrase	Add	Detect	Rate	Drive
Outline	Represent	Calculate	Diagram	Support	Devise
Point	Restate	Change	Discriminate	Test	Generate
Quote	Rewrite	Classify	Illustrate		Integrate
Recall	Select	Complete	Outline		Prescribe
Recognize	Show	Compute	Point out		Propose
Repeat	Summarize	Discover	Separate		Reconstruct
Reproduce	Tell	Divide			Revise
	Translate	Examine			Rewrite
	Associate	Graph			Transform
	Compute	Interpolate			
	Convert	Manipulate			
	Discuss	Modify			
	Estimate	Operate			
	Extrapolate	Subtract			
	Generalize				
	Predict				



Suggested Activities & Best Practices

- Job Skill Quiz
- Research skills needed for job performance
- On the job training
- Training plans
- Establish transferable skills
- Explore career opportunities and earning potential
- Understand how employment process works
- Match personality skill, and interest with career choices

Assessment Evidence - Checking for Understanding (CFU)

- GOOGLE: classroom communications, spreadsheets quizzes, surveys, anticipatory sets, exit tickets (forms)-formative assessment
- Quarterly benchmarks
- Text "checkpoints"
- Roundtable discussion results-alternate assessment
- Unit tests-summative assessment
- Teacher observation
- Rubrics
- Training Plans
- Employer assessments-benchmark assessments

- Admit Tickets
- Anticipation Guide
- Common Benchmarks
- Compare & Contrast
- Create a Multimedia Poster
- DBQ's
- Define
- Describe
- Evaluate
- Evaluation rubrics
- Exit Tickets
- Explaining
- Fist- to-Five or Thumb-Ometer
- Illustration
- Journals
- KWL Chart
- Learning Center Activities

- Multimedia Reports
- Newspaper Headline
- Outline
- Question Stems
- Quickwrite
- Quizzes
- Red Light, Green Light
- Self- assessments
- Socratic Seminar
- Study Guide
- Surveys
- Teacher Observation Checklist
- Think, Pair, Share
- Think, Write, Pair, Share
- Top 10 List
- Unit review/Test prep
- Unit tests
- Web-Based Assessments
- Written Reports

Primary Resources & Materials

- Career in 21st century text book/baily
- Youtube
- Internet
- Google classroom
- Guest Speakers
- Round table disscussions
- Journal articles
- Newspaper
- Handouts

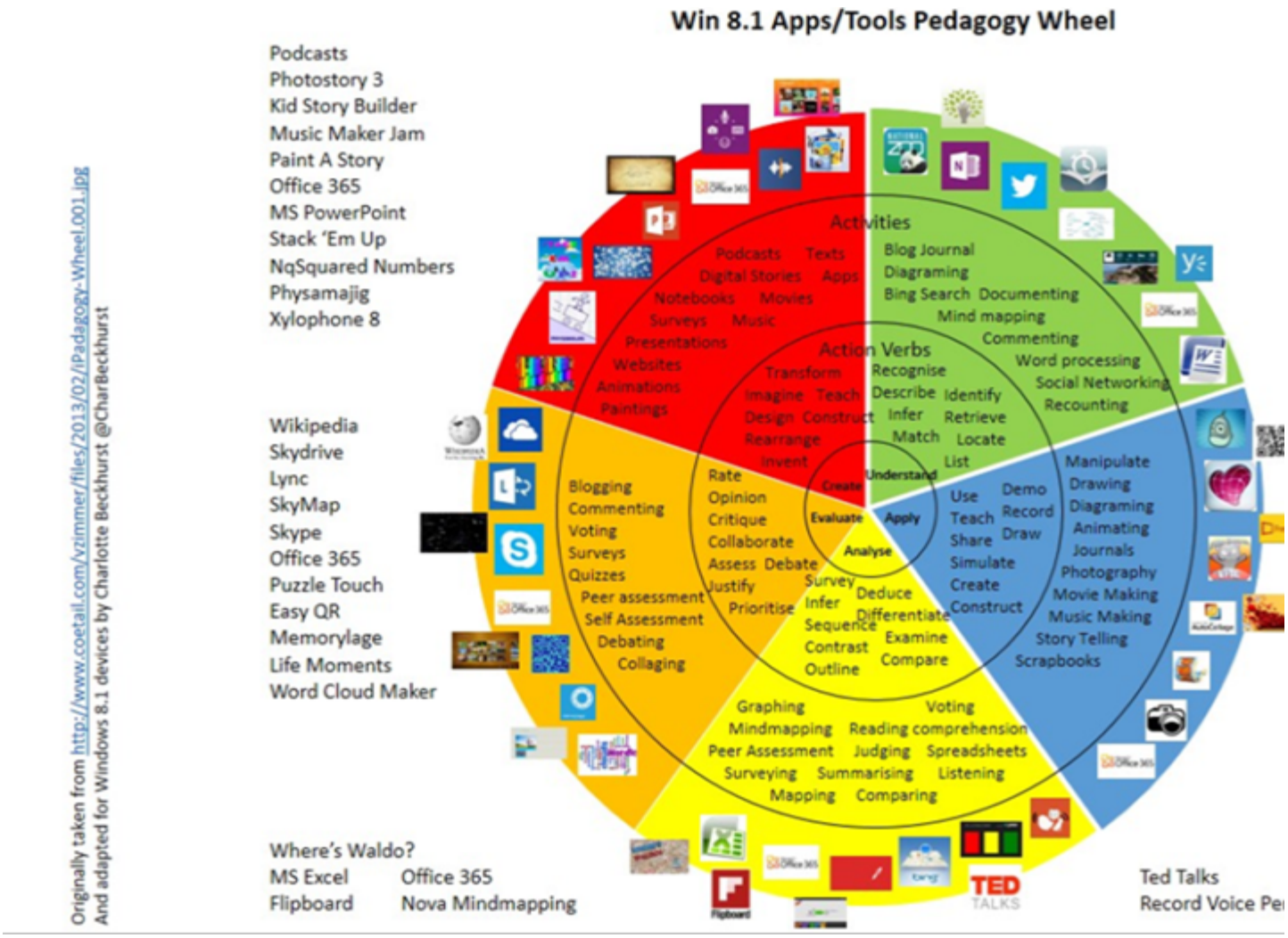
Ancillary Resources

- Job Descriptions
- Group Discussions
- Training plans
- Skill workshops
- New Jersey State Employment Website

- Peers

Technology Infusion

- **Please reference video links and websites listed under Primary Resources & Materials**
- Google Classroom
- Interactive Smart TV Technology
- Technology Internet Research and Word Processing
- Video Demonstration
- Calculations
- Online Applications
- Power Point



Alignment to 21st Century Skills & Technology

- English Language - reading & writing
- Mathematics
- Economics
- Hard skills
- Soft Skills
- Transferable Skills
- Interpersonal Skills
- Technology

CRP.K-12.CRP1.1	Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through

	their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.
CRP.K-12.CRP2.1	Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation.
CRP.K-12.CRP3.1	Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.
CRP.K-12.CRP4.1	Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.
CRP.K-12.CRP6.1	Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.
CRP.K-12.CRP8.1	Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.
CRP.K-12.CRP10.1	Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.
CRP.K-12.CRP11.1	Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.
PFL.9.1.12.A.1	Differentiate among the types of taxes and employee benefits.
PFL.9.1.12.A.2	Differentiate between taxable and nontaxable income.

PFL.9.1.12.A.4	Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
PFL.9.1.12.B.3	Construct a plan to accumulate emergency “rainy day” funds.
PFL.9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
CAEP.9.2.12.C.1	Review career goals and determine steps necessary for attainment.
CAEP.9.2.12.C.2	Modify Personalized Student Learning Plans to support declared career goals.

21st Century Skills/Interdisciplinary Themes

- Creativity and Innovation
- Critical Thinking and Problem Solving
- Life and Career Skills
- ICT (Information, Communications and Technology) Literacy
- Communication and Collaboration

- Communication and Collaboration
- Creativity and Innovation
- Critical thinking and Problem Solving
- ICT (Information, Communications and Technology) Literacy
- Information Literacy
- Life and Career Skills
- Media Literacy

21st Century Skills

- Civic Literacy
- Environmental Literacy
- Financial, Economic, Business and Entrepreneurial Literacy
- Global Awareness
- Health Literacy

Differentiation

- Extra time to complete assignents
- Study Guides
- Small group instruction following whole group introduction of concepts
- Small groups setting
- Multi-sensory approaches
- Pairing Oral instruction w/visuals
- Group Assignments and Projects

- Probject based learning
- Leveled Rubrics
- Think-Pair Share (roundtable)

Differentiations:

- Small group instruction
- Small group assignments
- Extra time to complete assignments
- Pairing oral instruction with visuals
- Repeat directions
- Use manipulatives
- Center-based instruction
- Token economy
- Study guides
- Teacher reads assessments allowed
- Scheduled breaks
- Rephrase written directions
- Multisensory approaches
- Additional time
- Preview vocabulary
- Preview content & concepts
- Story guides
- Behavior management plan
- Highlight text
- Student(s) work with assigned partner
- Visual presentation
- Assistive technology
- Auditory presentations
- Large print edition
- Dictation to scribe
- Small group setting

Hi-Prep Differentiations:

- Alternative formative and summative assessments
- Choice boards
- Games and tournaments
- Group investigations
- Guided Reading

- Independent research and projects
- Interest groups
- Learning contracts
- Leveled rubrics
- Literature circles
- Multiple intelligence options
- Multiple texts
- Personal agendas
- Project-based learning
- Problem-based learning
- Stations/centers
- Think-Tac-Toes
- Tiered activities/assignments
- Tiered products
- Varying organizers for instructions

Lo-Prep Differentiations

- Choice of books or activities
- Cubing activities
- Exploration by interest
- Flexible grouping
- Goal setting with students
- Jigsaw
- Mini workshops to re-teach or extend skills
- Open-ended activities
- Think-Pair-Share
- Reading buddies
- Varied journal prompts
- Varied supplemental materials

Special Education Learning (IEP's & 504's)

- Provide modifications as dictated in the student's IEP/504 plan
- Additional time on assignments/assessment
- Additional time for Skill Mastery
- Study Guides/Board Notes
- Notes/presentations on Google Classroom
- Highighted text visual presentation
- Modified assignments
- Shortened assignments
- Multi-sensor pesentation (presentations on SMART TV, on Google Classroom and paper copies for students as appropriate)
- Modifed test formats (written/verbal vs. Google form)
- Open book/Study Guides
- Preferential seating
- Peer mentoring

- printed copy of board work/notes provided
- additional time for skill mastery
- assistive technology
- behavior management plan
- Center-Based Instruction
- check work frequently for understanding
- computer or electronic device utilizes
- extended time on tests/ quizzes
- have student repeat directions to check for understanding
- highlighted text visual presentation
- modified assignment format
- modified test content
- modified test format
- modified test length
- multi-sensory presentation
- multiple test sessions
- preferential seating
- preview of content, concepts, and vocabulary
- Provide modifications as dictated in the student's IEP/504 plan

- reduced/shortened reading assignments
- Reduced/shortened written assignments
- secure attention before giving instruction/directions
- shortened assignments
- student working with an assigned partner
- teacher initiated weekly assignment sheet
- Use open book, study guides, test prototypes

English Language Learning (ELL)

- Translation of content/activities (Port of Entry) supporting terms and definitions related to careers, safety and sanitation
- Assignments submitted in native language (Port of Entry)
- Modifying assignments
- Review assignment/project directions (model)
- Open book/notes options
- Tutoring by peers to reinforce concepts
- Modifying tests to reflect selected objectives

- teaching key aspects of a topic. Eliminate nonessential information
- using videos, illustrations, pictures, and drawings to explain or clarif
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
- allowing students to correct errors (looking for understanding)
- allowing the use of note cards or open-book during testing
- decreasing the amount of workpresented or required
- having peers take notes or providing a copy of the teacher's notes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using computer word processing spell check and grammar check features
- using true/false, matching, or fill in the blank tests in lieu of essay tests

At Risk

- Peer tutoring to support reinforcement of concepts
- Correction and resubmission of work
- Model concepts of different economies throughout the world utilizing varied presentational strategies/scenarios
- Evaluating correct work; collaborating with student on incorrect work

- allowing students to correct errors (looking for understanding)
- teaching key aspects of a topic. Eliminate nonessential information
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
- allowing students to select from given choices
- allowing the use of note cards or open-book during testing
- collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student, eliminate sections of the test, and determine how the grade will be determined prior to giving the test.
- decreasing the amount of workpresented or required
- having peers take notes or providing a copy of the teacher's notes
- marking students' correct and acceptable work, not the mistakes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using authentic assessments with real-life problem-solving
- using true/false, matching, or fill in the blank tests in lieu of essay tests
- using videos, illustrations, pictures, and drawings to explain or clarify

Talented and Gifted Learning (T&G)

- Complete activities above grade level
- Advanced problem-solving with respect to impact of economies on individuals as related to employment, education and daily life
- Teacher-selected instructional strategies (simulations) focused to provide challenge, engagement, and growth opportunities
- Simulated project modules utilizing technology at higher level with option of video production to represent economies
- Higher order, critical and creative thinking skills, and discovery

- Above grade level placement option for qualified students
- Advanced problem-solving
- Allow students to work at a faster pace
- Cluster grouping
- Complete activities aligned with above grade level text using Benchmark results
- Create a blog or social media page about their unit
- Create a plan to solve an issue presented in the class or in a text
- Debate issues with research to support arguments
- Flexible skill grouping within a class or across grade level for rigor
- Higher order, critical & creative thinking skills, and discovery
- Multi-disciplinary unit and/or project
- Teacher-selected instructional strategies that are focused to provide challenge, engagement, and growth opportunities
- Utilize exploratory connections to higher-grade concepts
- Utilize project-based learning for greater depth of knowledge

Sample Lesson

Refer to unit 1