



Consumer.gov – what to know and do Your Paycheck

Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
- The web page on Your Paycheck has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities.
- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
- Instruction for English learners will need to address the cultural information contained in the financial content of the lesson. The biggest issue is understanding how taxes are used for the public good. Encourage discussion of how this is similar to or different from the situation in their home countries or other countries they know.
- Time allotments are approximations only. Activities can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/tutorial schedules.

Objectives and Standards

	Low Intermediate and Above	Basic / Beginning
	Learners will be able to	
Content Objectives	<ul style="list-style-type: none"> ● Demonstrate understanding of a pay stub ● Explain what withholdings are and when they should be changed ● Identify advantages and disadvantages of direct deposit and check cashing 	<ul style="list-style-type: none"> ● List the elements of a pay stub ● Define withholdings ● Identify advantages and disadvantages of direct deposit and check cashing
Language Objectives	<ul style="list-style-type: none"> ● Use vocabulary related to Your Paycheck in speaking and writing ● Demonstrate awareness and some control of word forms (morphology) ● Explain the parts of a paycheck and pay stub using precise vocabulary in speaking and writing 	<ul style="list-style-type: none"> ● Use vocabulary related to Your Paycheck in speaking ● Demonstrate awareness of word forms (morphology) ● Explain the parts of a paycheck and pay stub using precise vocabulary in speaking
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Your Paycheck section ● Recognize the relationship of the Your Paycheck section to the rest of the Managing Your Money section and to the other two major sections of the site ● Use the Search function to locate information on the site ● Recognize when they need to scroll down, and use the scroll bar to do so ● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons 	<ul style="list-style-type: none"> ● Recognize the difference between site content and site navigation ● Recognize and navigate among the three parts of the Your Paycheck section ● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards (For guidance on these, see the companion Resource Sheet <i>Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content</i>)	<p><u>English Language Arts and Literacy</u> Language: L1, L2, L3 Speaking/Listening: SL2, SL3, SL4, SL5 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI3 Writing: W1, W3</p> <p><u>Mathematics</u> Mathematical Practice: MP1, MP5, MP6, MP8 Operations and Algebraic Thinking Number and Operations--Base 10 (NBT)</p> <p>* Starred standards are in the expansion activities</p>	<p><u>English Language Arts and Literacy</u> Language: L1, L2, L3 Speaking/Listening: SL2, SL3, SL4, SL5 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI3 Writing: W1, W3</p> <p><u>Mathematics</u> Mathematical Practice: MP1, MP5, MP6, MP8 Operations and Algebraic Thinking Number and Operations--Base 10 (NBT)</p>

Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
<p>Vocabulary</p> <p>Select the vocabulary items that are new to your learners or that are most important for understanding the content. The starred words are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.</p>	<p>Select 10-12 items for direct teaching.</p> <p>bank benefits cash credit union deduct direct deposit *earnings statement fee *FICA *gross pay health insurance human resources match *net pay *pay stub *paycheck retirement savings account *SDI *take-home pay taxes *W-2 *withhold</p>	<p>Select 6-8 items for direct teaching.</p> <p>bank benefits cash credit union deduct direct deposit *earnings statement fee *FICA *gross pay health insurance human resources match *net pay *pay stub *paycheck retirement savings account *SDI *take-home pay taxes *W-2 *withhold</p>
<p>Materials</p>	<p>Internet: Your Paycheck section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Pilar’s Pay Stub ● Partner Talk (low intermediate and above) ● Screenshots of What It Is, What To Know, and What To Do ● Questions for Guided Reading 1 ● Jigsaw ● Jane Harper’s Paycheck and Pay Stub ● Word Forms & Families ● James’s Pay Stub: Intermediate ● Understanding Your Pay Stub ● Two by Two 	<p>Internet: Your Paycheck section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Pilar’s Pay Stub ● Words to Know (basic / beginning) ● Screenshots of What It Is, What To Know, and What To Do ● Questions for Guided Reading 1 ● Jigsaw ● Jane Harper’s Paycheck and Pay Stub ● Word Forms & Families ● James’s Pay Stub: Beginning ● Understanding Your Pay Stub ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
<p>Build Background</p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Pilar's Paycheck & Pay Stub</i> 	<p>Project the image of <i>Pilar's Pay Stub</i>. Ask learners as many of the following questions as is appropriate:</p> <ul style="list-style-type: none"> ● What is this? (<i>pay stub</i>) ● How much did Pilar make during this pay period? (<i>\$937.50 gross/\$695.26 net</i>) ● How much has Pilar made this year? (<i>\$13,117.30 gross/\$9,420.33 net</i>) ● How many hours did she work? (<i>86.67</i>) ● What time period does the check cover? (<i>2 weeks</i>) ● What was her gross pay? (<i>\$937.50</i>) ● Why is there a difference between the gross pay on the stub and the amount Pilar received in this check? (<i>deductions & withholdings</i>) ● What deductions were made from Pilar's check? (<i>401k, insurance, medical flex</i>) ● What taxes were withheld? (<i>federal and state taxes, FICA</i>) ● What state does Pilar live in? (<i>Illinois</i>) <p>Ask the learners if they receive paychecks/stubs, and if they are similar to this one or different. What else do they have on their pay stubs?</p>	<p>Project the image of <i>Pilar's Pay Stub</i>. Ask learners as many of the following questions as is appropriate:</p> <ul style="list-style-type: none"> ● What is this? (<i>pay stub</i>) ● How much did Pilar make during this pay period? (<i>\$937.50 gross/\$695.26 net</i>) ● How much has Pilar made this year? (<i>\$13,117.30 gross/\$9,420.33 net</i>) ● How many hours did she work? (<i>86.67</i>) ● What time period does the check cover? (<i>2 weeks</i>) ● What was her gross pay? (<i>\$937.50</i>) ● Why is there a difference between the gross pay on the stub and the amount Pilar received in this check? (<i>deductions & withholdings</i>) ● What deductions were made from Pilar's check? (<i>401k, insurance, medical flex</i>) ● What taxes were withheld? (<i>federal and state taxes, FICA</i>) ● What state does Pilar live in? (<i>Illinois</i>) <p>Ask the learners if they receive paychecks/stubs, and if they are similar to this one or different. What else do they have on their pay stubs?</p>

	Low Intermediate and Above	Basic / Beginning
<p>Vocabulary Preview</p> <p><i>Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Partner Talk (low Intermediate & above)</i> ● <i>Words To Know (basic/beginning)</i> 	<ol style="list-style-type: none"> 1. If learners have used any vocabulary words during the Building Background discussion and you have noted those on the board, ask them to explain what those words mean. 2. Use the projected image of <i>Pilar's Paycheck & Pay Stub</i> to point out vocabulary words such as gross pay and introduce the concept of <i>net pay</i>. Ask if learners can figure out what the difference is using the information on the check. Point out that the net pay is equivalent to the gross pay minus deductions. Therefore, to <i>deduct</i> something must mean to subtract, or make less. 3. Put learners in pairs and distribute the <i>Partner Talk</i> worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class, you may want to pair up native and non-native speakers. Circulate during this activity to answer questions and note items that may be confusing to learners. 4. When all pairs have finished, discuss any confusing terms with the whole group to be sure all understand the vocabulary. 	<ol style="list-style-type: none"> 1. If learners have used any vocabulary words during the Building Background discussion and you have noted those on the board, ask them to explain what those words mean. 2. Without distributing the <i>Words To Know</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 3. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. 4. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.

	Low Intermediate and Above	Basic / Beginning
<p>Preview Webpage</p> <p><i>These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Screenshots of What It Is, What To Know, and What To Do</i> ● <i>Printouts of the three sections (if computers are not available)</i> 	<ol style="list-style-type: none"> 1. Explore the Using Debit Cards section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group: <ol style="list-style-type: none"> a. How many parts does the Using Debit Cards section have? What are they? Why do you think they have these names? b. How do you know which part of the Using Debit Cards section you are in? c. How can you change the size of the letters on the screen? d. How can you listen to someone reading the text aloud? e. How can you adjust the volume? f. How can you read the text that goes down below the bottom of the screen? 2. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do. 3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Using Debit Cards section of the site. They can do this orally using the computer, or on paper using printouts of the pages. 	<ol style="list-style-type: none"> 1. Distribute the screenshot handouts for the three parts of Using Debit Cards. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different. 2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the <i>text size</i> and <i>listen</i> buttons, the volume control, and the scroll bar. 3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Managing Your Money section. 4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 1</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Questions for Guided Reading 1</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading</i> handout. Ask learners to read the questions with a partner and predict what the answers will be. 2. Direct learners to the What It Is page of Your Paycheck. Have them work in pairs or individually to read the webpage and answer the questions. Remind them that they can use the listen button to hear the text read aloud if they wish. 3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer. 4. Ask if any volunteers would like to talk about how they receive their pay: in cash, in a paycheck, or direct deposit, and how often: weekly, biweekly, or monthly. Try to cover all three scenarios if possible and ask learners to share some of the advantages and disadvantages of the different options for receiving their pay. As they share out loud, make notes in three columns on the board for <i>cash, paycheck, direct deposit</i>. 	<ol style="list-style-type: none"> 1. Distribute the printout of What It Is, or direct learners to that page on the site. Play the audio of the section aloud for the whole group, or read it aloud for learners to follow along. Ask learners to find 2-3 of the vocabulary words on the page, or listen for them, and to report back on what they find/hear. 2. Ask learners the first question from <i>Questions for Guided Reading</i> and then play the audio aloud until the question is answered. Pause the recording and ask learners to repeat the answer back to you. 3. Repeat this process for the remaining <i>Questions for Guided Reading</i>. You may need to repeat the recording 2-3 times for each question until learners hear and understand the answer. Alternately, if learners' skill levels permit, you can ask the questions orally and have learners search for the answers on the printout or page. 4. If appropriate, ask if any volunteers would like to talk about how they receive their pay: in cash, in a paycheck, or direct deposit. Try to cover all three scenarios if possible and ask learners to share some of the advantages and disadvantages of the different options for receiving their pay. As they share out loud, make notes in three columns on the board for <i>cash, paycheck, direct deposit</i>.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading/ Listening</p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Jigsaw</i> ● <i>Printouts of What To Know (if computers are not available)</i> 	<ol style="list-style-type: none"> 1. Divide the class into two groups, A and B. You may further divide them into smaller groups of 2-4 within the larger groups. Clearly distinguish which groups are A and which are B. Then distribute copies of <i>Jigsaw</i> to each learner. 2. Instruct the groups to answer the questions assigned to their group (group A in the left column and group B in the right column) without referring to the website yet. Tell them that they've already learned much of the information in the preceding activities, and may also use their own knowledge to complete it further. They should make notes on their sheet. 3. When the groups have finished completing the information to the best of their knowledge, ask them to read What To Know to confirm their answers and complete any they could not answer from their own knowledge. Point out that the questions are the same in the bold headings on the web page. They may also complete this part of the activity using the audio recording of the page if you or they prefer. 4. Ask each group to share out loud the questions they were assigned and the answers they knew or found for the questions. The other group should make notes of the answers on their worksheets to end with a completed table. 	<ol style="list-style-type: none"> 1. Project a copy of <i>Jigsaw</i> for the whole group. 2. Orally ask the questions on the table and make notes of the answers learners provide on the board or projector. 3. Then play the audio recording of What To Know. Each time an answer that learners haven't already provided is covered, pause and ask them to repeat it before noting it on the board. At the end, repeat the audio, pointing out each question and answer on the projection or board as it is covered. If appropriate, and you or the learners prefer it, you may distribute printed copies of What To Know for this part of the activity instead.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 2</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Jane Harper's Paycheck & Pay Stub</i> 	<ol style="list-style-type: none"> 1. Ask learners to work in pairs or small groups of 2-4 each. Distribute copies of <i>Jane Harper's Paycheck & Pay Stub</i>. 2. Tell learners to use the information on Jane's paycheck and pay stub along with what they've learned today to answer the questions. 3. When all the groups have finished, project a large image of <i>Jane Harper's Paycheck & Pay Stub</i> for the group and ask for volunteers to come to the front to demonstrate where the answer to each question is located on the paycheck or stub. 	<ol style="list-style-type: none"> 1. Project the image of <i>Jane Harper's Paycheck & Pay Stub</i> for the group. Orally ask learners about the paycheck and stub using the questions given for the activity. 2. Point to the various items on the paycheck and stub as they are referred to in the questions. You may want to focus on only one area such as salary/wage information or deductions, rather than covering the exhaustive list if it is taxing for your learners.

	Low Intermediate and Above	Basic / Beginning
<p>Grammar Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Word Forms & Families</i> 	<ol style="list-style-type: none"> 1. Write the words: <i>deduct, deduction, withhold, and withholding</i> on the board. Ask learners what the difference is between the two sets: <i>verbs/nouns</i>. 2. Ask if any volunteers can use each word in a sentence and write it on the board. For example: My employer <u>deducts</u> money from my paycheck. These are called deductions on my pay stub. 3. Underline or otherwise highlight the words used and explain that verbs show action while nouns are people, places, or things. Related words like the examples, are called <i>word forms</i> or <i>word families</i> because their meanings are related, but they have different grammatical functions. 4. Distribute <i>Word Forms & Families</i>. Ask learners to work independently to complete the chart with the different forms of the words given. They may refer back to the lesson website if they are unsure or wish to check their answers. 5. After learners have completed the chart, they should complete the paragraph below with the words from the chart before comparing their answers to a partner's. Some blanks have more than one possible answer. 6. After learners have compared answers, review the chart and paragraph with the group, emphasizing the part of speech (noun or verb) for each answer in the paragraph. Note that some blanks have more than one possible answer and any of the options listed on the answer key should be considered correct. Ask if learners notice any patterns, such as nouns following articles, verbs following subjects, etc. 	<ol style="list-style-type: none"> 1. Post or project the completed table from <i>Word Forms & Families: Answer Key</i> for learners to view. Ask them what they notice about the pairs in each column, and specifically call their attention to word ends (-ion, -ing, -ment) and words that do not change even when the part of speech changes. 2. Explain that these words are related, but do different things in the sentence. You may introduce <i>noun</i> and <i>verb</i> if appropriate, and ask if learners are familiar with these terms. You may further explain that a <i>noun</i> represents a person, a place, or a thing, and a <i>verb</i> represents some action. 3. Ask if learners can think of other nouns and verbs that may be of higher frequency and less abstract than those in the lesson—for example, desk, chair, board; see, write, run. 4. Project the paragraph activity from <i>Word Forms & Families</i>. You may use the already completed one from the answer key or the blank one from the exercise, depending on your learners' level of comfort with text and reading. 5. Review the paragraph with learners, stopping at each noun/verb to discuss its part of speech. Optionally, you may ask if learners notice any patterns, such as nouns following articles, verbs following subjects, etc.

	Low Intermediate and Above	Basic / Beginning
<p>Independent Practice</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>James's Pay Stub: Intermediate</i> ● <i>James's Pay Stub: Beginning</i> 	<ol style="list-style-type: none"> 1. Distribute <i>James's Pay Stub: Intermediate</i>. You may allow learners to choose either the writing (A) or dialogue/speaking (B) activity or assign them to one or the other. You may ask a volunteer to read the sample dialogue from <i>James's Pay Stub: Beginning</i> as an example if using the speaking activity. 2. If the writing activity is assigned, you may collect those to review for understanding, content comprehension and correct use of key vocabulary. 3. If the speaking activity is assigned, leave time for pairs to share their dialogues with the class. 	<ol style="list-style-type: none"> 1. Distribute <i>James's Pay Stub: Beginning</i>. Assign pairs of learners to read the dialogue. 2. After a few volunteer pairs read the dialogue aloud for the class, ask learners to identify vocabulary words from the lesson in the dialogue. If appropriate, they can also identify <i>noun</i> or <i>verb</i> as well. You might also ask them what words can be substituted with others: <i>earnings statement</i> for <i>pay stub</i>, etc.
<p>Extension/ expansion</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Understanding Your Pay Stub</i> ● <i>Word Forms & Families</i> 	<ol style="list-style-type: none"> 1. Ask learners to look at their own pay stubs or those of a spouse or close friend if they do not receive checks and stubs personally. Distribute <i>Understanding Your Pay Stub</i> and ask them to complete it for the following class, including any questions or items on the stub that they do not understand. 	<ol style="list-style-type: none"> 1. You may use the <i>Understanding Your Pay Stub</i> if appropriate. You may want to ask learners to bring the pay stub they will use to the next class so that you can guide them through looking for and noting the answers. 2. Alternately, you could use all or a portion of the paragraph from <i>Word Forms & Families</i> as a dictation exercise, if learners' writing levels permit.
<p>Assessment</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>2 x 2</i> 	<p>Choose one of the following options:</p> <ol style="list-style-type: none"> 1. Collect the email/note learners wrote to James for Independent Practice and provide feedback for the next class. 2. Ask learners to complete the 2x2 assessment and turn it in. 3. Station yourself by the door and have learners define a vocabulary word from the lesson or use it in a sentence before leaving. This is their exit ticket out of the class. 	<p>Choose one of the following options:</p> <ol style="list-style-type: none"> 1. Orally complete the 2x2 assessment with the group, making notes for the group on the board. 2. Station yourself by the door and have learners define a vocabulary word from the lesson or use it in a sentence before leaving. This is their exit ticket out of the class.