

Partner Talk: Your Paycheck

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

Word	Example Sentence	Partner Talk Sentence
bank	You can deposit your money in the bank to keep it safe.	
benefits	Many employers offer benefits in addition to pay.	
cash (v)	You must cash your paycheck, in order to use the money you get.	
credit union	You can join a credit union, which is an alternative to a bank.	
deduct	Your employer will deduct taxes and other costs from your paycheck.	
direct deposit	You can use direct deposit to have your paycheck automatically added to your bank account.	
earnings statement	An earnings statement shows you how much you earn and how much your employer deducts from your pay.	
fee	Some banks charge a fee to cash a check.	
FICA	FICA stands for Federal Insurance Contributions Act.	
gross pay	Gross pay is the total amount of your pay.	
health insurance	Some employers offer health insurance as a benefit to employees.	
human resources	The human resources department manages your benefits.	
match (n)	Some employers offer a match for retirement savings.	
net pay	Your net pay is the gross pay minus all deductions.	
pay stub	Your pay stub shows your gross and net pay.	
paycheck	Your paycheck is the money you get for doing your job.	
retirement savings account	Some employers offer retirement savings accounts to help you prepare for the future.	

Word	Example Sentence	Partner Talk Sentence
SDI	SDI is a benefit that pays you if you become unable to work.	
take-home pay	Your take-home pay is equal to your net pay.	
taxes	Taxes are money you must pay to the government.	
W-2	W-2 is a form the government gives you at the end of the year that says how much you earned during the year.	
withhold	To withhold is to subtract money from your paycheck.	