In **Unit One**, students studied graphs to learn the big picture of employment today, and used career database websites to conduct research based on their own interests.

In **Unit Two**, they read New York City Labor Market Information Service Career Maps and other documents to learn how careers relate to one another and can lead to advancement.

In **Unit Three**, students read and heard personal narratives from workers in writing and video. They wrote responses, discussed video interviews and conducted research based on career narratives.

In **Unit Four**, students explored ways of choosing a career and finding a job, including professional networking, reading help wanted ads and assessing job offers. They practiced paraphrasing, inferring, writing and computation. They also conversed with workers in person during a career panel.

In **Unit Five**, students learn about a variety of realities, challenges, and expectations both inside of and related to the workplace. They write responses, learn about the differences between check cashing services and bank accounts, and calculate income taxes.

1. **TASC ESSAY SERIES: NEW FOR NEW YORK’S WORKERS**  
   Updated Feb. 2018

Students practice writing informational and argumentative essays, both of which appear on the TASC exam. Each essay prompt is modeled after TASC exam prompts and activities include various levels of scaffolding, including model essays for students to analyze, developing guiding questions for reading the texts, essay templates, and graphic organizers for essay planning.

2. **CHECK CASHING SERVICES VS. BANK ACCOUNTS**

Students assess the differences between check cashing services and checking accounts, and identify which is the best choice for them.
3. **INCOME TAX SERIES**

Students learn how to read a paystub and complete tax forms, learn tax-related terminology, and learn about the Earned Income Tax Credit.

**3.1 • Calculating Income Taxes: How Does it Work?**
Students learn how to read a paystub, about FICA and federal income taxes, are introduced to state and city taxes, learn how to calculate gross pay, net pay, deductions, and learn tax-related vocabulary.

**3.2 • Earned Income Tax Credit: What it is and Who Gets It**
Students learn about the Earned Income Tax Credit, then assess eligibility of a worker in a taxpayer scenario.
TASC Essay Series:
New for New York’s Workers

Students practice writing informational and argumentative essays, both of which appear on the TASC exam. Each essay prompt is modeled after TASC exam prompts and activities include various levels of scaffolding, including model essays for students to analyze, developing guiding questions for reading the texts, essay templates, and graphic organizers for essay planning. It is not necessary to do all the activities in this series or to do them in order.

Note: These activities, especially the writing strategies, can be adapted for use with non-TASC essays.

ACTIVITIES IN THIS SERIES

1.1 • TASC Informational Essay: Sick Leave in New York City
   (Scaffolding Level: High)

1.2 • TASC Argumentative Essay: A New Minimum Wage
   (Scaffolding Level: High)

1.3 • TASC Informational Essay: NY Paid Family Leave Law
   (Scaffolding Level: Medium)
Students read and analyze two sample informational TASC essays. Then they read and analyze two articles about the recent law passed in NYC requiring companies to pay sick leave to their employees, use a graphic organizer and an essay template to plan their essays, and finally write an informational essay on the topic.

PREP

- Read Sample TASC Informational Essays handout and be prepared to discuss it.
  1. Be prepared to discuss what makes a “good” TASC informational essay.
  2. Know the difference between a TASC informational and argumentative essay.
  3. Understand the TASC scoring rubric.
- Read TASC Informational Essay Prompt: Paid Sick Leave handout.
- Be prepared to explain paid sick leave.
- Read Template for Informational Essay worksheet. Be prepared to discuss the parts of the informational essay.

MATERIALS

- Sample TASC Informational Essays handout
- TASC Informational Essay Prompt: Paid Sick Leave handout
- Paid Sick Leave articles (New Law Guarantees Paid Sick Leave for Some 200,000 New Yorkers and Why Paid Sick Leave?)
- Paid Sick Leave Graphic Organizer worksheet
- Template for TASC Informational Essay handout
EXPLAIN

1. Tell students that they will be writing a sample TASC informational essay. Ask them to talk with a partner and brainstorm what makes a “good” TASC essay. What does the essay need to have in order to receive a high score?

2. After a few minutes, ask them to discuss their ideas, listing them on the board. Discuss the differences between an argumentative and an informational essay.

3. Tell students that they will now look at two sample TASC informational essays. One received a score of 3 and one received a score of 2. Review with students what a passing score is (2).

4. Distribute Sample TASC Informational Essays handout. Read the prompt for the model essays and make sure students understand it. Have students read the essays silently, then talk in pairs about the two essays—which one is stronger and why do they think so? Circulate as students are working to get a sense of their thought processes.

5. Refer the students to the questions at the end of the handout and ask them to discuss those questions in pairs. Again, circulate to provide guidance and support. After 5-10 minutes, bring the class together and discuss.
   - For each essay, was there a clear introduction?
   - What the question answered?
   - Was each paragraph about one main idea?
   - Was there a clear conclusion?

6. As you discuss, write some basic criteria for the informational essay on the board:
   - answers the question
   - has a clear introduction and conclusion
   - organized paragraphs
   - uses information from the text given

7. Tell students that now they will read two short articles about paid sick leave. Make sure students understand what paid sick leave is. Distribute TASC Informational Essay Prompt: Paid Sick Leave handout and ask students to read only the prompt, silently.

8. Once students have read the prompt, ask them to respond to the multiple-choice question below and then discuss. Review the question and make sure students can state in their own words what the prompt is asking them to do. (You may want to write this on the board).
Distribute the paid sick leave articles. Have students read the titles of the two articles. Since the first part of their “job” is to explain the new sick leave law, which article is more likely to have that information? (New Law Guarantees Paid Sick Leave for Some 200,000 New Yorkers). Ask students to read only this first article and underline the parts that explain what the law actually is.

Once students have read and underlined, ask them to work in pairs to compare their underlines, and discuss any questions they have. Students may have questions about the following sentences:

*Eliminated the phase-in period that would have delayed coverage for some workers.*

*Removed exemptions for the manufacturing sector.*

Bring the class together and discuss the two italicized sentences above to make sure students understand what they mean. Let students know that they need to summarize the information about the new law in their own words for the essay they are writing. Have students work together as a class to use their underlines as a guide as to what to include in this summary. You, the teacher, will be the “scribe” and write the summary on the board while they dictate what to write. Negotiate this process until you have a 3-4 sentence summary of the information written in a way that someone who did not read the article would understand.

Have students read the second article: Why Paid Sick Leave? Ask students to underline the places where they find reasons to offer paid sick leave, and evidence that supports those reasons (you may want to discuss what is meant by “evidence”—if there is a study or statistics, that usually constitutes evidence).

Distribute the Paid Sick Leave Graphic Organizer worksheet. Fill out the organizer for the first “Reason for sick leave from the article” together as a model, asking students to guide you from their underlines.

Ask students to work individually or in pairs to fill in the rest of the graphic organizer. You may want to lead the class in writing some sentences that they will be able to use in their essays using sentence starters, for instance:

- One reason a sick leave law was needed is...
- One benefit of the new sick leave law is... For example...
Tell students that now that they have gathered the information they need from the two texts, it’s time to write the essay. Distribute the Template for TASC Informational Essay handout and ask students to look it over. Point out that there are four main “parts:

- Introduction
- Paragraph on one category of information
- Paragraph on 2nd category of information
- Conclusion

Review with students which categories of information are needed to address the prompt:

1) What is the new sick leave law?
2) What are the benefits?

These are two different categories of information. Help students see that their essay is now mostly written—they have only to take the summary they wrote for Article 1 and the reasons/benefits from Article 2 and put them together so that the middle of their essay is written.

Have students write their two middle paragraphs using the information they have gathered on their templates. As an alternative, if you wish, work together as a class to write an introduction, using the template as a guide, then have the students write the rest of their essays while you walk around to give guidance and support.
**Sample TASC Informational Essays**

Read the essay prompt and both essays. Discuss the questions below with a partner.

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**Essay Prompt**

Proponents of students in the workforce say that employment teaches time management and responsibility while providing income and useful experiences. Opponents say that mixing school and jobs adds stress and adult temptations to a student’s life while reducing the time available for study and extracurricular activities. Is it possible to create a balance?

Read both texts and then write an informational essay detailing a plan that a high school student could use to balance school and a part-time job. Be sure to use information from both texts in your essay.

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**ESSAY A**

Many high school students are interested in starting to work part time while they are still in school. Whatever the reason it is important for students who want to mix work and school to make a good plan so they can manage a balance in their responsibilities as well as have some time for fun and enjoying their high school years.

Students who take a part-time job obviously have the benefit of extra money in their pocket. While it is fun to think about the clothes and music they can buy with extra money it is also true that many students who are going on to college or technical school do actually save some of the money they earn to help with future expenses. This leads to a second benefit that the article “Benefits of Part-Time Work” points out. These students are learning about how to manage their money and plan for the future, and that helps them mature.

On the other hand there are definitely drawbacks to taking a job while still in high school. The important thing is that students do not try to work more hours than they can handle. Students who try to work more than 20 hours a week start to see less benefits and more problems according to the article “Employment Disadvantages.” Their grades may suffer, and some of them may even drop out of high school. Sometimes these students feel they are failing and their self-esteem suffers.

If a student really does want to work while in high school, they need to take all these things into consideration and create a workable plan that they can manage. Most important, they have to decide on how many hours they can devote to a job and still keep their focus on high school classes high. They also need positive ways
to deal with the extra stress that adding another responsibility to their schedule will absolutely bring.

It is important for high school students to think carefully about the positive benefits and negative consequences that can come from taking a job while still in school. If they do, they can maximize the positives and avoid the problems.

**ESSAY B**

There are many things to consider if you are a high school student who wants a part-time job. Since the main focus needs to be on school at this time, it is important to not take on too much or their grades, not to mention social life, will probably suffer.

Even though many adolescents think they are mature enough to handle the extra responsibilities a job will bring, the facts show they may be wrong. Many possible negatives can happen when a student works more than 20 hours a week. First is just the stress of adding work hours to the day. If students aren’t realistic about what they can do, they can start to get lower grades in school leading sometimes to dropping out.

But, if a job workload is manageable, then students have things to gain from working. Money and independence as well as work experience gives the student more maturity. They can use the extra money to fund their entertainment, but they can also save for their futures.

Deciding whether or not to take a job while you are a high school student is just one of the difficult decisions that you will have to make.

**DISCUSSION QUESTIONS**

For each essay:

- Is it organized? Is each paragraph about one main idea? Provide an example.
- Was the question satisfactorily answered? Explain why.
- Do the introduction and conclusion summarize the main points of the essay? How so?
- How does the writer provide evidence that supports her claims? Is there sufficient evidence?
- Does the writer draw information from the source texts?
- Which essay, A or B, is better? Why do you say so?
TASC Informational Essay Prompt:
Paid Sick Leave

WHAT’S MY JOB?

Read the essay prompt below, then answer the multiple-choice question that follows.

Until recently, many low-income workers did not receive paid sick leave. Recently, however, Mayor Bill de Blasio signed into law a bill that required companies to pay sick leave to their employees. Read the two texts provided, then write an informational essay in which you explain the new law regarding sick leave in New York City and the ways this law can benefit workers, their families, and the general public.

According to the prompt above, your job as a writer is to:

A. Compare the advantages and disadvantages of the sick leave law

B. Argue for a sick leave law that will provide employees across the United States with paid sick leave.

C. Explain the NYC sick leave law and how it benefits people.

D. Explain the history of the current NYC sick leave law.
New Law Guarantees Paid Sick Leave For Some 200,000 New Yorkers

By Rebecca Fishbein in News, March 20, 2014 5:35 PM

Mayor de Blasio signed the expanded Paid Sick Leave bill into law today, paving the way for thousands of New Yorkers who once had to choose between losing a paycheck and being ill at work to receive sick pay.

The bill, which is the first de Blasio has signed into law, requires businesses with 5 or more employees to grant those employees five days of paid sick leave; a previous bill voted on by City Council during Bloomberg’s mayoral reign only required businesses with 20 or more employees to offer paid sick time. De Blasio proposed an expansion of the bill in January and it was approved by City Council last month.

In addition to minimizing the number of employees required per business, the expanded bill eliminated the phase-in period that would have delayed coverage for some workers, removed exemptions for the manufacturing sector and added grandparents, grandchildren and siblings to the family members permitted to take family time. The administration estimates that the expanded bill will offer coverage to 200,000 New Yorkers who do not currently have paid sick time. The law goes into effect on April 1.
Why Sick Leave?

_By Austin Frakt,_
_adapted from the New York Times_

Maybe the person working near you, the one who dragged himself to work and is now coughing and sneezing, couldn’t afford to stay home.

Each week about 1.5 million Americans without paid sick leave go to work despite feeling ill. At least half of employees of restaurants and hospitals—two settings where disease is easily spread—go to work when they have a cold or the flu, according to a recent poll.

To address that issue, Chipotle began offering paid sick leave to all its employees in the United States this year. The restaurant chain is hoping to reduce the spread of infectious disease. Though many other industrialized countries already require employers to offer paid sick leave to all employees, the United States does not.

Paid sick leave slows the spread of disease. Cities and states that require employers to offer paid sick leave—Washington, D.C.; Seattle; New York City; and Philadelphia, as well as Connecticut, California, Massachusetts and Oregon—have fewer cases of seasonal flu than other cities and states. According to one estimate, an additional seven million people contracted the H1N1 flu virus in 2009 because employees came to work while infected. The illnesses led to 1,500 additional deaths.

Another study found that employees who work while sick are more likely to have heart attacks than those who take time off.

Children benefit from their parents’ paid sick leave, too. Paid sick leave makes it possible for parents who are workers to take their children to the doctor when they are sick. Additionally, the babies of new mothers who can spend more time at home with their newborns are more likely to be breast-fed or to receive recommended medical checkups and immunizations.
## Paid Sick Leave Graphic Organizer

<table>
<thead>
<tr>
<th>Reason for sick leave from the article</th>
<th>In my own words</th>
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<tr>
<td>Evidence from the article that supports this reason</td>
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**Evidence from the article that supports this reason**
# Template for TASC Informational Essay

## ESSAY TEMPLATE: INFORMATIONAL ESSAY

### PARAGRAPH ONE: Introduction

- **The topic in general and how it affects people**  
  (Examples: The rise of 3-D printing is bringing change to many businesses… Global warming is a problem that affects us all… More and more, we have been hearing in the news about the effects on young children of watching television.)

- **Why the topic is important**  
  (The availability of 3-D printing is creating jobs in some sectors and creating job loss in other sectors… Global warming is a danger both for our present and our future… Television is an important topic because it affects our children’s health and well-being…)

- **A BRIEF preview of what the reader will learn by reading your essay.**  
  (3-D printing makes some products stronger, longer lasting and less expensive, but also leads to a loss of jobs in some fields… The dangers of global warming include x, y and z, but there are also solutions… The harmful effects of television watching include x, y and z)

**Helpful phrases:**

- An important topic today is…
- A much-discussed topic today is…
- A problem today is…

### PARAGRAPH TWO: ONE category of information

- **For example:** If you are supposed to write about advantages and disadvantages, make one body paragraph about advantages and one body paragraph about disadvantages.

- **For example:** If you are supposed to write about problems and solutions, make one body paragraph about problems and one body paragraph about solutions.

- **For example:** If you are supposed to write about different kinds of dangers arising from a particular cause (global warming, pollution, etc.), make one body paragraph about one type of harm and the second paragraph about another type of harm.

**Start with a topic sentence that tells the reader in general what the paragraph is about:**  
(There are a number of advantages to working part time while in high school… Global warming causes several problems… One of the main types of harm done to young children who watch television is…)

**Include specific examples from the article. Remember to include the specific information and the source:**  
(According to the article (title of article), students who work part-time learn how to manage their time successfully… The Alliance of Concerned Scientists found that crop production had declined by 30 percent… For example, a study done by The Alliance of Concerned Parents states that young children who watch more than three hours a day of TV have trouble learning to read…)}
**PARAGRAPH THREE: SECOND category of information**

- **For example:** If you wrote about *advantages* in Paragraph Two, write about *disadvantages* in Paragraph Three.
- **For example:** If you wrote about *problems* in Paragraph Two, write about *solutions* in Paragraph Three.
- **For example:** If you wrote about *ONE kind* of harm or danger in Paragraph Two, write about *ANOTHER kind* of harm or danger in Paragraph Three.

Start with a topic sentence that tells the reader in general what the paragraph is about:

(Although there are advantages, there are also drawbacks to working part time while in high school... While global warming causes a variety of problems, there are several solutions... Another of the main types of harm done to young children who watch television is...)

Include specific examples from the article. Remember to include the specific information and the source:

(For example, a study done by The Alliance of Concerned Parents states that young children who watch more than three hours a day of TV have social problems... According to the article (title of article), students who work part-time often see their grades suffer... The Alliance of Concerned Scientists states that taking public transit instead of driving saves a pound of carbon a day...)

**PARAGRAPH FOUR: Conclusion**

- Two or three sentences that return to your topic and say again
  1. why it is important
  2. SUMMARIZE the causes/solutions/ types of good or harm
  3. how things in general will be better if people do things the way you have recommended in your essay.

**Helpful phrases:**

- In conclusion...
- To summarize...
TASC Argumentative Essay: A New Minimum Wage  

Students read and analyze two sample argumentative TASC essays. Then they read and analyze two articles about raising the minimum wage, use a graphic organizer and an essay template to plan their essays, and finally write an argumentative essay on the topic.

PREP

- Read *Sample TASC Argumentative Essays* handout and be prepared to discuss it.
  1. Be prepared to discuss what makes a “good” TASC argumentative essay.
  2. Know the difference between a TASC informational and argumentative essay.
  3. Understand the TASC scoring rubric.
- Review the TASC Argumentative Essay Prompt included in Step #9 below.
- Be prepared to explain paid sick leave.
- Read *New Minimum Wages in the New Year* and *John Boehner on the Minimum Wage* articles.
- Read *Template for TASC Argumentative Essay* worksheet. Be prepared to discuss the parts of the argumentative essay.

MATERIALS

- *Sample TASC Argumentative Essays* handout
- *TASC Argumentative Essay Graphic Organizer* worksheet
- *New Minimum Wages in the New Year* article
- *John Boehner on the Minimum Wage* article
- *Template for TASC Argumentative Essay* handout
EXPLAIN

1. Tell students that they will be writing a sample TASC argumentative essay. Ask them to talk with a partner and brainstorm what makes a “good” TASC essay. What does the essay need to have in order to receive a high score?

2. After a few minutes, ask them to discuss their ideas, listing them on the board. Discuss the differences between an argumentative and an informational essay.

3. Tell students that they will now look at two sample TASC argumentative essays. One received a score of 3 and one received a score of 2. Review with students what a passing score is (2).

4. Distribute *Sample TASC Argumentative Essays* handout. Read the prompt for the model essays and make sure students understand it. Have students read the essays silently, then talk in pairs about the two essays—which one is stronger and why do they think so? Circulate as students are working to get a sense of their thought processes.

5. Refer the students to the questions at the end of the handout and ask them to discuss those questions in pairs. Again, circulate to provide guidance and support. After 5-10 minutes, bring the class together and discuss.
   - For each essay, was there a clear claim?
   - What was it?
   - Were there reasons given to support the claim—what were they?
   - Were the paragraphs organized? What makes you say so?
   - Which one had a more formal tone?

6. As you discuss, write some basic criteria for the TASC argumentative essay on the board:
   - a claim, supported in the form of reasons and examples
   - organized paragraphs
   - a formal tone

7. Tell students that they are also given two articles to read when they take the test, and they are expected to use information from the articles in their essay. Ask students to point out any places in either essay that mention another article.
Point out that in the passing essay, it wasn’t necessary to quote from the essay—they just needed to use some information from it when they write. Tell students that the TASC essay is timed. They don’t have time to carefully read the article, so they should just skim and find a piece of information they can use.

Introduce the topic: *Raising the minimum wage*. Write the following question on the board:

`Should the federal government raise the minimum wage to $15 for all workers?`

Make sure all students understand what is meant by the minimum wage.

Tell students that since this is their first time writing a TASC essay, it will be simpler if everyone chooses the “pro” side—for the minimum wage, rather than against it. Ask students to turn the question on the board into a claim for the “pro” side. For example, if the question was, “Should students study for the TASC exam before taking it?”, you could turn it into a claim for the “pro” side by stating, “Students should study for the TASC exam before taking it.” Ask students to turn the question on the board into a “pro” claim.

Remind students that for the TASC essay they need a claim and they need reasons. They now have the claim, so they need to think about the reasons. Ask students to brainstorm:

- What are some reasons to have a minimum wage?
- What are the benefits?
- What are the disadvantages of NOT having a minimum wage?

Once you have one or two reasons written on the board, talk about examples. Let’s say that a student has said that a minimum wage guarantees that people can buy necessities for their families. Ask them for an example. It can either be a personal example such as, “I make less than minimum wage and I can’t buy meat to feed my family more than once a week.” Or it can be a general example such as, “If people don’t have enough money, they can’t afford basic necessities for their families.”

Once there have been a few ideas thrown out and you have written them on the board and discussed them, distribute the *TASC Argumentative Essay Graphic Organizer* worksheet, review it, and draw a large version of the graphic organizer on the board. Then have students work in small groups to flesh out their reasons and examples using the organizer.
14. As students discuss, walk around and listen in on their conversations. When you hear a good reason or example, go to the board and write it on the large template on the board. This helps students see that their ideas are good enough to include in their essay.

15. Bring the class together and review some of the good ideas and examples written on the template. Tell the students that these graphic organizers will help them when they start writing the essay. Remind them that for the TASC argumentative essay, they have to read two articles and include some of the information from the articles in their essay.

16. Distribute the *New Minimum Wages in the New Year* article. Ask students to read the title and information just below it.

   - What does the title suggest about whether the article is “pro” or “con” for a higher minimum wage?
   - Who is the writer of the article and where does it come from?
     Discuss students’ answers.
   - What is meant by "Editorial Board?" Discuss the implications.

17. Point out a few features of the article: (1) the paragraphs are numbered so it is easier to keep track of information and (2) some of the more difficult words and phrases are footnoted at the bottom of the page. If students need the support, briefly demonstrate how they can use the footnotes to understand footnoted phrases and words.

18. Ask students to read the article silently. Remind them that they are looking for information they can use in their own essays. Ask them to look for two things: (1) what is the claim and (2) what are the reasons the writer gives to support his claim? They should mark these two things when they find them in the article.

19. When students are finished reading, bring the class together and discuss:

   - Where is the claim? (It is only explicitly stated in the last sentence, but there may be hints of it beforehand.)
   - What reasons are given in support of the claim? (Again, this is only explicitly given in paragraph 5. See whether students can find the reasons. If not, you may want to direct them to paragraph 5.)

20. Students may struggle with the following complex sentence: *These state and local increases, though important, are no substitute for a robust federal minimum because they don’t affect places that will never act on their own to lift minimum wages.*
21 Read this above sentence out loud several times. Because it is long, read it with pauses to give students time to digest what they’re listening to. You may also want to write it on the board and work with students to simplify it, for instance:

It’s helpful that some states have raised the minimum wage on their own, but we need the federal government to raise the minimum wage, because some states will never do it on their own.

22 Tell students this is one argument the writer is making for why there needs to be a federal minimum wage. Ask students to reread Paragraph 5 and see if they find another one, for instance:

…it takes nearly $20 an hour to meet living expenses for one adult and one child.

AND

“Even in states that have raised their minimum wages, the levels are still not high enough to meet living expenses for typical workers and families.”

Have students choose ONE of these reasons to use in their essay. Write one or two sentence starters on the board:

According to the article ______________, ______________.
As the article ______________ states, ______________.

Model how to fill one or two of these in, then have all students fill in one sentence starter with the reason they will use in their essay.

23 Remind students again they will have to read two articles for the TASC argumentative essay. Distribute John Boehner on the Minimum Wage article. Ask students to read the title.

• Who is John Boehner?
• What is the Speaker of the House of Representatives? How might that position be relevant to the article?
• Tell students that John Boehner was a Republican. Based on this, do they think he would be for or against a minimum wage?

24 Ask students to read until they identify his position on the minimum wage, then raise their hands when they know. Once this is established, ask students to read until they find a reason that Boehner gives for not raising the
minimum wage. They should underline any reasons that they find, then confer with a partner about these reasons.

25 Bring the class together and ask students to tell you the places where they found Boehner’s reasons in the text. Make sure everyone can put these into their own words.

26 **FOR MORE ADVANCED STUDENTS:** Discuss the concept of counterargument. Ask students how they might argue AGAINST Boehner’s reason that a minimum wage will actually cost jobs. What are some counterarguments they could give to this idea?

27 Have students return to their graphic organizers and add in the information from the article that they will use in their essays, then tell them it is time to write. If students need the support, you may want to write a “meat-and-potatoes” introduction on the board:

```
An important issue today is ____________. Some people feel ___________. Others believe ___________. My own opinion is ____________.
```

28 Once they have written their introductions:

**LESS ADVANCED** students should aim to write a four-paragraph essay:

- **Paragraph One:** Introduction
- **Paragraph Two:** Reason 1 with example
- **Paragraph Three:** Reason 2 from the article, with example
- **Paragraph Four:** Conclusion

**ADVANCED STUDENTS:** If students are advanced, you can use this as an opportunity to have them write a true TASC argumentative essay, which should include a counterargument.

29 Distribute the *Template for TASC Argumentative Essay* handout, and ask them to read through it. **What information from the first template or the articles would they include in this template?** Once you have provided some guidance about this, get students writing the rest of their essays (assuming the introduction has been written as a class as above).

30 Walk around as students are working to provide guidance and support. When students are finished writing, collect the papers. Reading them will help you decide what to teach next.
Sample TASC Argumentative Essays

Read the essay prompt and both essays. Discuss the questions below with a partner.

Essay Prompt:

SHOULD LIBRARIES BE FREE?

There is an ongoing debate in the public domain as to whether free public libraries are still practical in today’s world. What are the implications for society of a “free” public library system? Has the time come for cities to consider requiring patrons to pay a fee to use library services?

Weigh the claims on both sides, and then write an argumentative essay supporting either side of the debate in which you argue for or against the free library system. Be sure to use information from both texts in your argumentative essay.
ESSAY A

Although libraries once were important to communities, they have lost that importance and therefore should no longer be free to the public. Fees should be established for the services that the libraries provide. Tax payers should not bear the burden of operating libraries that they no longer use.

The article titled “Can We Afford ‘Free’ Libraries?” states that “the library is losing some of its relevance.” This is true. People now have computers they can use to Google anything they want. They no longer have to go to a library to look through old books and newspapers to find the information they need. They can also use computers to purchase books for themselves and their children from Amazon. They can build their own libraries without having to drive or walk to the community library to look for books that may end up not even being there. The article also says that tax payer’s money should go to other more important services, like EMT and fire departments. Saving people’s lives is far more important than giving them a place to hang out. As the article points out, taxes should be used for these services because they “could save valuable jobs and services.”

It’s true that a library also employs people and provides services. Like the first article says, libraries do give people a place to meet, they help educate people, and they preserve history. But why must all taxpayers pay for these, especially if they don’t use the services? Therefore, libraries should charge membership fees to belong. If people don’t want to pay the fees, they can go to schools.

In conclusion, I feel that libraries should no longer be subsidized by tax payer money. Libraries are a thing of the past. “The nonprofit public library is well over 100 years old.” People who want a library should pay for it, and people who don’t use libraries should use their money to support other community services.

DISCUSSION QUESTIONS

- Is it organized? Is each paragraph about one main idea? Provide an example.
- Was the question satisfactorily answered? Explain why.
- Do the introduction and conclusion summarize the main points of the essay? How so?
- How does the writer provide evidence that supports her claims? Is there sufficient evidence?
- Does the writer draw information from the source texts?
- Which essay, A or B, is better? Why do you say so?
- Is there a counterclaim?
ESSAY B

Yes, libraries should still be free to everyone. Some people cannot afford internet or computers and can't learn information they need to know unless they have a library where they can do that. Other people need help with their taxes. Some people need a place to meet their friends where it’s quiet and you can work.

Everyone has to pay a lot of taxes. Too much, I think. So we should get something from all those taxes that we pay.

Libraries help to make people smarter, like the article says. They help people self-educate and stop “brain drain.”

Libraries also are a place where history can be saved. Like, important things about your community can be found out by going to the library. If we didn’t have libraries, people will not have a place to learn those things for free. They would have to pay for them and not everyone has the money to pay for those services. They are a hub of community activity because they are a place where people can meet and learn things, like how to get ready for a test or how to babysit.

People’s taxes are needed for other services, too, like EMT and fire services; that is true. But that doesn’t mean taxes can’t still keep libraries open and free to the public. So I say, keep libraries free to keep people smart.

DISCUSSION QUESTIONS

• Is it organized? Is each paragraph about one main idea? Provide an example.
• Was the question satisfactorily answered? Explain why.
• Do the introduction and conclusion summarize the main points of the essay? How so?
• How does the writer provide evidence that supports her claims? Is there sufficient evidence?
• Does the writer draw information from the source texts?
• Which essay, A or B, is better? Why do you say so?
• Is there a counterclaim?
• Which essay, A or B, is better? Why?
<table>
<thead>
<tr>
<th>Claim:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reason One:</td>
</tr>
<tr>
<td>Reason Two:</td>
</tr>
<tr>
<td>Reason from the article:</td>
</tr>
</tbody>
</table>
New Minimum Wages in the New Year


Sam Hodgson for The New York Times

1. In five states and nine cities—including California, New York, Oregon and Washington, D.C.—voters and lawmakers will consider proposals in 2016 to gradually raise minimum wages to $15 an hour.

2. The ballot initiatives and pending legislation will build on momentum from this year, in which 14 states and localities used laws, executive orders and other procedures to lift wages for all or part of their work forces to $15 an hour.

3. In New York City, for instance, the minimum wage for workers in fast food and state government will rise to $10.50 on New Year’s Eve, and to $15 by the end of 2018. In the rest of New York, the minimum for those workers will reach $15 an hour in mid-2021. In Los Angeles County, including the city of Los Angeles, the minimum wage for most workers will rise to $10.50 by mid-2016 and to $15 by mid-2020. Seattle and San Francisco are also phasing in citywide minimums of $15 an hour, while five other cities—Buffalo and Rochester in New York; Greensboro, N.C.; Missoula, Mont.; and Pittsburgh—are gradually raising their minimums to $15 for city workers.

4. Minimum-wage raises are examples of states and cities leading in the absence of leadership by Congress, which has kept the federal minimum at $7.25 an hour since 2009. State and local increases are also potent shapers of public perception. It was only three years ago that a walkout by 200 or so fast-food workers in New York City began the Fight for $15, now a nationwide effort to raise pay and support unions. Two years ago SeaTac, Wash., home to an international airport, voted in the nation’s first $15-an-hour minimum for some 6,500 workers in the city, on and off airport property. Since then, $15 an hour has gone from a slogan to a benchmark.
5. These state and local increases, though important, are no substitute for a robust federal minimum because they don’t affect places that will never act on their own to lift minimum wages. Currently, 21 states do not impose minimums higher than the federal rate, and that includes the poorest states, like Alabama and Mississippi, where it takes nearly $20 an hour to meet living expenses for one adult and one child. Even in states that have raised their minimum wages, the levels are still not high enough to meet living expenses for typical workers and families.

6. Sooner or later, Congress has to set an adequate wage floor for the nation as a whole. If it does so, the minimum should be $15. •

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1 Pending—something that is pending is waiting to happen.
2 Momentum—momentum is energy that gets built up more and more until it starts movement or action.
3 Localities may mean towns, cities or counties.
4 Phasing in—gradually introducing.
5 Potent shapers of public perception—“potent” means “powerful” or “effective.” This phrase means that the actions being described (cities that have raised the minimum wage) can be powerful in shaping or influencing public perception—in other words, the way people perceive or think about the issue.
6 A “slogan” can be something people chant, such as “We want jobs.” A “benchmark” is more like a standard or expectation for someone or something to meet.
7 “Robust” means “healthy” or “strong.”
8 Wage floor—the lowest amount of hourly pay a worker could receive.
John Boehner, Speaker of the House of Representatives, on the Minimum Wage

Growing up in Reading, Ohio, I had every type of job you can imagine—mopping floors, washing dishes, tarring roofs, and driving a bulldozer, to name a few. I’ve got 11 brothers and sisters, and today they’re on every rung of the economic ladder. As a nation, our goal should be to help every individual get on and climb that ladder so they can live the American Dream.

Raising the minimum wage is one of those ideas that sounds good but will actually hurt the very people it’s supposed to help. Before I was elected to Congress, I spent 15 years running a plastics and packaging company. Operating a small business, I learned firsthand a basic principle of economics: that when you raise the price of something, you get less of it. And if you raise the cost of hiring workers, fewer will be hired.

Don’t take my word for it; the experts say the same thing. Janet Yellen, head of the U.S. Federal Reserve, said that “almost all economists” agree that raising the minimum wage would hurt employment. A recent report from the non-partisan Congressional Budget Office says it would cost the economy up to 1 million jobs.

Here’s what happens when the government mandates that businesses pay workers more: Businesses have to find a way to offset the additional cost. Sometimes that means letting a worker go or not hiring a new worker. Sometimes it means offering workers fewer hours on the job.

And it isn’t just workers who lose out. Some businesses will also compensate for the additional cost by charging higher prices for their goods and services. Forcing consumers to pay higher prices doesn’t help American families and it isn’t good for the economy.

Ultimately, while raising the minimum wage may mean higher pay for some, it will mean fewer jobs overall and higher prices for many families.

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1 Non-partisan. This means an organization that does not belong to either political party—neither the Republicans nor the Democrats.
2 Mandates—requires
3 Compensate—make up for, or balance out
## Template for TASC Argumentative Essay

<table>
<thead>
<tr>
<th>ESSAY TEMPLATE: ARGUMENTATIVE ESSAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PARAGRAPH ONE: Introduction</strong></td>
</tr>
<tr>
<td>• The topic</td>
</tr>
<tr>
<td>• Why the topic is important</td>
</tr>
<tr>
<td>• Your claim about the topic</td>
</tr>
</tbody>
</table>

An important issue today is ___________. Some people feel that ___________. Others believe ___________. My own opinion is that ___________.

<table>
<thead>
<tr>
<th><strong>PARAGRAPH TWO: Reason One to support your claim</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Further explanation/examples/evidence to support this reason (Check that your whole paragraph is ONLY about Reason One)</td>
</tr>
<tr>
<td>One reason I believe _________________ is that _______________. The article _______________ states that _______________. This article gives the example of _______________.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>PARAGRAPH THREE: Reason Two to support your claim</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Further explanation/examples/evidence to support this reason (Check that your whole paragraph is ONLY about Reason Two and that Reason Two is DIFFERENT from Reason One)</td>
</tr>
<tr>
<td>Another reason I think _________________ is that _______________. As the author of _______________ shows, _______________. In my own experience, _______________. For instance, _______________.</td>
</tr>
</tbody>
</table>
### PARAGRAPH FOUR: Counterclaim

Mention ONE reason from the text that goes AGAINST your claim and explain why you disagree with it.

Although __________________ provides some evidence that __________________, I do not believe this is enough to justify the claim that __________________. Instead, __________________.

### PARAGRAPH FIVE: Conclusion

Two or three sentences that return to your claim and say again (1) why it is important (2) how things in general will be better if people do things the way you have recommended in your essay.

In conclusion, __________________ (restate your claim in different words and why it is important.)
TASC Informational Essay: NY Paid Family Leave Law

Students read and analyze articles about New York’s paid family leave law, create guiding questions from an essay prompt, use a graphic organizer or essay template to plan their essay, and then write a TASC informational essay on the topic.

PREP

- Read New York State Passes 12-Week Paid Family Leave Law and New Family Leave Law Helps Working Parents and Families articles
- Read TASC Informational Essay Prompt: Paid Family Leave handout and be prepared to lead students through turning the essay prompt into guiding questions.
- Decide which essay planning strategy you want to introduce or implement (graphic organizer, template, outline, etc.).

MATERIALS

- TASC Informational Essay Prompt: Paid Family Leave handout
- New York State Passes 12-Week Paid Family Leave Law article
- New Family Leave Law Helps Working Parents and Families article
- Paid Family Leave Graphic Organizer worksheet
- Template for TASC Informational Essay handout

EXPLAIN

1. Ask students to turn to a partner and discuss the following questions:
   - Do workers have a right to take time off to care for a new child in their family or a sick relative?
   - If not, why not? If so, should it be paid or unpaid time?

2. Ask pairs to summarize their conversations and share highlights with the class.
Today we are going to practice writing an informational essay. This is one kind of essay that appears on the TASC exam. Distribute *TASC Informational Essay Prompt: Paid Family Leave* handout and ask students to read just the prompt (the first paragraph). Make sure students understand what paid family leave is.

Ask for a volunteer to read Step 1 and, using the example as a guide, support students through creating 2 guiding questions based on the prompt that they will use to guide their reading, planning and essay writing. These questions should closely resemble the following:

- What is the 12-week paid family leave?
- How can this law benefit workers, families and the general public?

Students should understand that their “job” is to answer these questions in their essay.

When the class has decided on 2 guiding questions and written them into the worksheet, ask for a volunteer to read Step 2, then ask: Since the first part of their “job” is to explain the new family leave law, which article is more likely to have that information? (*New York State Passes 12-Week Paid Family Leave Law*). Distribute this article only and ask students to read it and underline the parts that explain what the law actually states.

Once students have read and underlined, ask them to work in pairs to compare their underlines, and discuss any questions they have.

Let students know they need to summarize the information about the new law in their own words for the essay they are writing. Have students work together as a class to use their underlines as a guide as to what to include in this summary. You, the teacher, will be the “scribe” and write the summary on the board while they dictate what to write. Negotiate this process until you have a 3–4 sentence summary of the information written in a way that someone who has not read the article would understand.

Have students read the second article: *New Family Leave Law Helps Working Parents and Families* article. Ask them to underline the places where they find information about who the law will benefit and reason why it will benefit them. They should also underline evidence that supports those reasons (you may want to discuss what is meant by “evidence”—if there is a study or statistics, that usually constitutes evidence. In this case, it might also be anecdotal evidence from the mother being interviewed).
Next ask a student to read Step 3. Distribute the *Paid Family Leave Graphic Organizer* handout. Fill out the organizer for the first “Reason” together as a model, asking students to guide you from their underlines.

Ask students to work individually or in pairs to fill in the rest of the graphic organizer. You may then want to lead the class in writing some sentences that they will be able to use in their essays using sentence starters, for instance:

- *One reason a paid family leave law was needed is…*
- *One benefit of the new paid family leave law is… For example…*

Next ask students to read Step 4 and discuss briefly why each piece of advice is important. Give students time to write their essays.
New York, in addition to California, New Jersey and Rhode Island, is one of four states that has passed a bill granting workers up to 12 weeks of paid family leave. Read the two texts provided, then write an informational essay in which you explain the new law regarding paid family leave in New York and the ways this law can benefit workers, their families, and the general public.

**STEP 1**

In the box below, you will turn the essay topic—what you are going to write about—into one or more questions. For example, if the essay assignment read, “Write an informational essay explaining what the TASC exam is and how to prepare for it,” you then turn the assignment into the following 2 questions: What is the TASC exam? How can students prepare for it? These questions will be your guiding questions for your reading. Your essay will be focused on answering those two questions.

**GUIDING QUESTIONS: TURN TOPIC INTO QUESTIONS**

**STEP 2**

Read and annotate the two texts: New York State Passes 12-Week Paid Family Leave Law and New Family Leave Law Helps Working Parents and Families. As you read, underline parts that relate to the guiding questions, and try to answer them. Write any questions or comments you have in the margins.
STEP 3

Plan your essay. Think about ideas, facts, definitions, details, and other information and examples you want to use. Think about how you will introduce your topic and what the main topic will be for each paragraph. A graphic organizer is one way to plan your essay.

STEP 4

Now write your informational essay. Be sure to:

- Introduce the topic to be examined.
- Develop the topic with specific facts, details, definition, examples and other relevant information from both passages.
- Organize the information and evidence effectively.
- Use words, phrases, and/or clauses to connect and show the relationship among your ideas.
- Establish and maintain a formal style.
- Provide a concluding statement or section that follows from and supports the information presented.
New York State Passes 12-Week Paid Family Leave Law

By Lisa Lewis and Nicole Zolla April 5, 2016

On April 4, 2016, New York Governor Andrew Cuomo signed legislation adopting a 12-week paid family leave policy for New York employees (the “Paid Leave Law”). Once fully implemented, the Paid Leave Law will provide New York employees with up to 12 weeks of paid family leave for the purpose of (1) caring for a new child, (2) caring for a family member with a serious health condition, or (3) relieving family pressures when a family member, including a spouse, domestic partner, child or parent, is called to active military service.

Paid leave to care for a new child will be available to both men and women and will include leave to care for an adoptive or foster child. An employee may take paid leave to care for a new child any time within the first 12 months after the child’s birth or 12 months after the placement for adoption or foster care of a child with the employee. Paid leave to care for a family member with a serious health condition, includes leave to care for a child, parent, grandchild, grandparent, spouse or domestic partner. The legislation allows employers to establish rules limiting employees from receiving paid leave benefits for the care of the same family member at the same time as another employee.

Employers should note that the new paid family leave policy will be implemented gradually. Starting on January 1, 2018, employees will be eligible for eight weeks of paid leave, earning 50% of their weekly pay (capped at 50% of the statewide average weekly pay). The number of weeks of leave and amount of pay increases yearly until, by 2021, employees will be eligible for the full 12 weeks of paid leave, earning 67% of their weekly pay (capped at 67% of the statewide average weekly pay).

In order to be eligible to receive paid leave benefits, employees are required to have worked for their employer for at least six months. Paid leave benefits will be available on the first full day that leave is required for eligible employees (unlike New York State disability benefits where there is a waiting period before employees start receiving benefits).

Significantly, the paid family leave will be funded by a weekly payroll tax of about $1 per employee, deducted from employees’ paychecks. Based on this insurance model, employers will not have to face the direct financial burden of funding the paid leave benefits provided under the new law. Nonetheless, employers should begin to prepare for other administrative costs associated with the new law, including costs for implementing changes to internal policies and costs related to employee absences during their paid family leaves.

Since the Paid Leave Law was just signed into legislation and the first phase of implementation is not scheduled to begin until 2018, there has not yet been any significant guidance issued on the new law. We will continue to monitor for additional analysis or guidance issued by the State, if any, and will provide employers with updates on implementation as more information develops.
New Family Leave Law Helps Working Parents and Families

By Dina Bakst

Adapted from https://www.usnews.com/opinion/economic-intelligence/articles/2016-02-09/new-yorks-paid-family-leave-proposal-sets-a-strong-example-for-the-nation

Photo © AntonioDiaz / Bigstock

Only 12 percent of workers in the U.S. have access to paid family leave through their employers. This means while a growing number of companies are rolling out paid leave policies for their employees, the vast majority of American workers are on their own, with no financial cushion or job security when a new baby is born or family member becomes seriously ill. This stands in sharp contrast to the rest of the world: The U.S. is the only high-income developed nation in the world not to offer any paid leave. This is shameful.

Thankfully, New York is now joining the handful of other states—California, New Jersey and Rhode Island—who have enacted their own paid family leave programs. These laws allow workers to continue to earn a portion of their pay while taking time away from work when serious family and medical needs arise.

New York Governor Andrew Cuomo has passed a bill guaranteeing 12 weeks of job-protected paid leave for all New Yorkers—the most generous state law in the nation. Paid family leave would offer crucial financial security when it is most needed. Paid leave has proven to help women remain attached to the workforce and increase their earnings over time. In fact, when women take family leave, they are 39 percent less likely to receive public assistance or food stamps. And when fathers take leave, they are not only less likely to turn to public assistance, research reveals women’s wages rise by nearly seven percent. Better wages and economic conditions leads to stronger families—and a stronger economy.

Paid leave also improves health outcomes for mothers and babies, including adequate time to recover from childbirth and establish breastfeeding, increased birth weight, faster recovery times and shorter hospital stays. With the support of loved ones, paid leave also allows ill and aging individuals to recover at faster rates and spend less time in hospitals and other long-term care facilities.

Paid leave also has numerous benefits for employers, including reduced turnover as well as increased employee loyalty, morale and productivity. It would also help small businesses retain talented employees by providing a benefit they wouldn’t be able to afford on their own. Although some may view paid leave as another tax on employers, this is simply not true: paid family leave in New York would be funded solely by employee payroll contributions, estimated to be less than the cost of a cup of coffee. And in a business survey of California’s paid family leave law, 91 percent of employers reported the effect of the policy was either not noticeable or positive.
Paid Family Leave Graphic Organizer

Use the boxes below to outline your main idea, supporting details, and evidence for your essay. Use this outline to guide your essay writing.

**Introduction/Main Idea:**

**Reason 1:**

**Reason 2:**

**Reason 3:**

**Evidence 1:**

**Evidence 2:**

**Evidence 3:**

**Conclusion:**
## Template for TASC Informational Essay

### ESSAY TEMPLATE: INFORMATIONAL ESSAY

#### PARAGRAPH ONE: Introduction

- **The topic in general and how it affects people**
  (Examples: The rise of 3-D printing is bringing change to many businesses… Global warming is a problem that affects us all… More and more, we have been hearing in the news about the effects on young children of watching television.)

- **Why the topic is important**
  (The availability of 3-D printing is creating jobs in some sectors and creating job loss in other sectors… Global warming is a danger both for our present and our future… Television is an important topic because it affects our children’s health and well-being…)

- **A BRIEF preview of what the reader will learn by reading your essay.**
  (3-D printing makes some products stronger, longer lasting and less expensive, but also leads to a loss of jobs in some fields… The dangers of global warming include x, y and z, but there are also solutions… The harmful effects of television watching include x, y and z)

**Helpful phrases:**

*An important topic today is…*
*A much-discussed topic today is…*
*A problem today is…*

#### PARAGRAPH TWO: ONE category of information

- **For example:** If you are supposed to write about advantages and disadvantages, make one body paragraph about advantages and one body paragraph about disadvantages.

- **For example:** If you are supposed to write about problems and solutions, make one body paragraph about problems and one body paragraph about solutions.

- **For example:** If you are supposed to write about different kinds of dangers arising from a particular cause (global warming, pollution, etc.), make one body paragraph about one type of harm and the second paragraph about another type of harm.

**Start with a topic sentence that tells the reader in general what the paragraph is about:**
(There are a number of advantages to working part time while in high school… Global warming causes several problems… One of the main types of harm done to young children who watch television is…)

**Include specific examples from the article. Remember to include the specific information and the source:**
(According to the article (title of article), students who work part-time learn how to manage their time successfully… The Alliance of Concerned Scientists found that crop production had declined by 30 percent… For example, a study done by The Alliance of Concerned Parents states that young children who watch more than three hours a day of TV have trouble learning to read…)

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## PARAGRAPH THREE: SECOND category of information

- **For example:** If you wrote about advantages in Paragraph Two, write about disadvantages in Paragraph Three.
- **For example:** If you wrote about problems in Paragraph Two, write about solutions in Paragraph Three.
- **For example:** If you wrote about ONE kind of harm or danger in Paragraph Two, write about ANOTHER kind of harm or danger in Paragraph Three.

Start with a topic sentence that tells the reader in general what the paragraph is about:
(Although there are advantages, there are also drawbacks to working part time while in high school… While global warming causes a variety of problems, there are several solutions… Another of the main types of harm done to young children who watch television is…)

Include specific examples from the article. Remember to include the specific information and the source:
(For example, a study done by The Alliance of Concerned Parents states that young children who watch more than three hours a day of TV have social problems… According to the article (title of article), students who work part-time often see their grades suffer… The Alliance of Concerned Scientists states that taking public transit instead of driving saves a pound of carbon a day…)

## PARAGRAPH FOUR: Conclusion

- Two or three sentences that return to your topic and say again
  1) why it is important
  2) **SUMMARIZE** the causes/solutions/ types of good or harm
  3) how things in general will be better if people do things the way you have recommended in your essay.

**Helpful phrases:**
- **In conclusion**…
- **To summarize**…
Check Cashing Services vs. Bank Accounts

Students assess the differences between check cashing services and checking accounts, and identify which is the better choice for them.

PREP

Be prepared to discuss the following terms. Use the vocabulary definitions on the following pages: checking account, check cashing service, savings account, direct deposit, debit card, debt, interest, withdrawal, deposit, monthly service fee, minimum deposit.

MATERIALS

- Check Cashing Services vs. Bank Accounts Vocabulary worksheet
- Vocabulary Definitions handout
- Compare and Contrast: Check Cashing Service vs. Checking Accounts worksheet

EXPLAIN

1. When an employee receives a paycheck for work completed, she needs to have some way to cash her paycheck. We’re going to learn about some of the different ways to do this.

2. Distribute the Check Cashing Services vs. Bank Account Vocabulary worksheet. Have students work in pairs and complete the “What I think it means” column based on their understanding of the terms.

3. When students are finished, distribute the Vocabulary Definitions handout and discuss each definition with the class. Students should write a brief definition of each term in the “Definition” column.

4. Ask: Do you think it would be more to your advantage to use a check cashing service or a bank account? Have students turn to their partner and discuss what they think and why according to their individual situation. Emphasize that there is no one correct answer, but rather the answer depends on each individual’s situation and goals.
Let's take a look at some of the different options and see if your predictions are correct. Distribute the *Compare and Contrast: Check Cashing Service vs. Checking Accounts* worksheet. Ask students to read it with their partner and work to calculate the question at the bottom.

**DISCUSS**

What are some reasons why someone might prefer using a check cashing service?

- It's fast, they are easy to find, you can go to any one you want, you don’t have to sign up for or commit to anything, you don’t have to pay a monthly fee. They do not keep your money – you have immediate access to it. You don’t have to go to an ATM when you need it.

What are some reasons someone might prefer using a bank account?

- Your money is safe because it’s not in your home, you can grow your money by earning interest, you can use your debit card to buy goods and services when you don’t have money on you, you don’t have to always carry cash which can sometimes be dangerous. People that work at the banks can help you manage your money by giving you advice on different financial services, you can use your computer and mobile devices to bank. For example, you can transfer money to other accounts and deposit checks right from your smart phone or computer, which means you don’t have to go to the bank. You can have your paycheck directly deposited to your account, you can set up automatic bill pay so you don’t have to send checks or get money orders, some banks supply free checks when you open a checking account which you can use to buy goods or services.

Explain why one option would be better for you than the other.
### Check Cashing Services vs. Bank Account Vocabulary

Write what you think the term means in the center column. After reading the definition handout, write your paraphrased version of what the term means in the *Definition* column.

<table>
<thead>
<tr>
<th>What I Think It Means</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Cashing Service</td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
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<tr>
<td>Savings Account</td>
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<tr>
<td>Direct Deposit</td>
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<td>Debit card</td>
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<td>ATM card</td>
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<td>Debt</td>
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<td>Interest</td>
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<tr>
<td>Withdrawal</td>
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<tr>
<td>Deposit</td>
<td></td>
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<tr>
<td>Monthly Service Fee</td>
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</tr>
</tbody>
</table>
Vocabulary Definitions:
Check Cashing Service and Checking Account

**Checking cashing service**
A check cashing service is a business where anyone can go to cash a paycheck. Check cashing services charge a fee each time you use the service, usually a percentage of your check. Many check cashing services require that you have a valid form of identification in order to get your check cashed. State identification, a passport or NYCID* card may be an acceptable form of identification.

**Checking account**
A checking account is where you deposit money you want to spend. You can pay for things at a later date with the money in your account by writing checks or using an ATM/Debit Card. Your money is safe in a checking account because it is protected by the Federal Deposit Insurance Corporation, or FDIC, insurance. Although it is highly unlikely, sometimes banks fail and go out of business. The FDIC guarantees any money you have deposited will be returned to you in full. All major banks are FDIC-insured. Some banks have interest-earning checking accounts, but they are often the high-end account options that charge more for their monthly fees and services. You can investigate the different account options at a bank’s website or in person at a bank branch.

**Savings account**
A savings account is where you put or deposit your money so that it will be safe and grow. When you put money into a savings account, it earns interest, which means the bank pays you a small amount of money each month that is added to your existing balance. There are different kinds of savings accounts at each bank and you can investigate which one is right for you at a bank’s website or in person at a bank branch.

**Direct deposit**
Direct deposit is when your paycheck is automatically deposited into your bank account by your employer. This means you do not have to cash it in person. Employees usually sign up for direct deposit when they start a new job. Occasionally, employers require all employees to use direct deposit.

**Debit and ATM cards**
A debit card is a card you receive when you open a checking account that you can use to buy goods and services. An ATM card can be used to take money out of Automatic Teller Machines (ATMs). A debit card can also be used to withdraw money at ATMs. They look like credit cards, but are not. They take
money directly from your checking account, so you can only spend as much as you have in your account.

**Credit cards**
A credit card allows you to buy goods or services with money borrowed from the credit card company, which you have to pay back each month. If you do not pay the money back on time, the credit card company will charge you extra money, called Interest.

**Debt**
Debt is money you owe another person or institution. Some common examples are credit card debt, student loan debt, or a loan from a bank to buy a car or a home.

**Interest**
When you borrow money, you often have to pay interest on it every month, in addition to what you owe. When you put money into a savings account or invest money, you earn interest. The bank will pay you money. The more money you put into the account and the longer you leave it there, the more interest you will earn. Interest rates are calculated by a percentage of the total amount owed or deposited. Interest rates vary.

**Withdrawal**
When you take money out of a bank account.

**Deposit**
When you put money into a bank account.

**Monthly service fee**
A fee that some banks charge every month in order to have a checking or savings accounts. These vary from bank to bank.

**Minimum deposit**
The minimum amount of money required to deposit in order to open a bank account. These vary from bank to bank.

**Community bank**
A bank that is typically locally owned and operated. Community banks tend to focus on the needs of the businesses and families where the bank holds branches and offices. Lending decisions are made by people who understand the local needs of families, businesses and farmers. Employees often reside within the communities they serve. Community banks often have a limited number of branches and ATMs within the city or town where they are located and many do not have any branches or ATMs outside of the area where they are located.
## Compare and Contrast:
Check Cashing Service or Checking Account?

<table>
<thead>
<tr>
<th></th>
<th>Check Cashing Service</th>
<th>Basic Chase Bank Checking</th>
<th>Basic Bank of America Checking</th>
<th>Popular Community Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Service Fee</strong></td>
<td>Different service companies charge different fees each time you cash a check. On average, they charge between 1% and 10% of the check amount.</td>
<td><em>$0/month if direct deposits totaling $500 or more made to account OR a minimum of $1500 daily balance. Otherwise there is a monthly service fee of $12.</em></td>
<td>*Same as Chase. *Students under 23 pay $0/month.</td>
<td>No monthly fees.</td>
</tr>
<tr>
<td><strong>Minimum Deposit to Open Account</strong></td>
<td>No accounts available</td>
<td>$25.00</td>
<td>$25.00</td>
<td>No minimum deposit</td>
</tr>
<tr>
<td><strong>ATM Charges</strong></td>
<td>No ATMs</td>
<td>Chase ATM: $0</td>
<td>BoA ATM: $0</td>
<td>Popular ATM: $0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-Chase: $2.50 + ATM fee</td>
<td>Non-BoA: $2.50 + ATM fee</td>
<td>Non-Popular: $2 + ATM fee</td>
</tr>
<tr>
<td><strong>Debit Card</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Online Banking</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Mobile Banking</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Free Savings Accounts</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>FDIC-insured</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

**CALCULATE:** If you go to a cash checking service and cashed a $1,000.00 paycheck, what is the greatest and least amount of money you might pay for the cashing fee? Your answers should be in dollar amounts. Show your work on the back.

Greatest amount: ___________________________  Least amount: ___________________________.
### Income Tax Series

Students learn how to read a paystub, complete tax forms, and learn about the Earned Income Tax Credit.

<table>
<thead>
<tr>
<th>ACTIVITIES IN THIS SERIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1 • Calculating Income Taxes: How Does it Work?</td>
</tr>
<tr>
<td>3.2 • Earned Income Tax Credit: What Is It and Who Gets It?</td>
</tr>
</tbody>
</table>
Section 3.1

Calculating Income Taxes: How Does it Work?

Students learn how to read a paystub, about FICA and federal income taxes, are introduced to state and city taxes, learn how to calculate gross pay, net pay, total deductions, and learn tax-related vocabulary.

PREP

Be prepared to explain the following terms. Refer to the Income Tax Definitions Teacher Resource as needed: income, wages, salary, gross pay, net pay, deductions, Federal Income Tax, Social Security Tax (FICA), Medicare Tax (FICA), 401(k)

MATERIALS

- Income Tax Vocabulary worksheet
- Income Tax Definitions

DISCUSS

If you’ve ever received a paycheck from an employer, what have you noticed about the amount of money you take home?

- It is less than the amount I earned.

Why is this?

- Taxes, income taxes, the government/my employer takes money out.
**EXPLAIN**

1. We are going to learn about income taxes today. Income taxes can be confusing. There are some terms that you will need to know in order to understand the basics of how income taxes work.

2. Have students get into pairs and try to define the terms on the *Income Tax Vocabulary* worksheet.

3. After students finish, distribute the *Income Tax Definitions* worksheet and have them compare their answers. Students should assess whether or not their attempted definition is complete and correct, using the *Income Tax Definition* handout. They can mark the Definitions column with a check. If it is not fully correct, they should write the correct definition in the Definitions box.
# Income Tax Vocabulary

Complete the middle column by writing what you think the word means. If you’re not sure, take a guess.

<table>
<thead>
<tr>
<th>What I Think it Means</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td></td>
</tr>
<tr>
<td>Wages</td>
<td></td>
</tr>
<tr>
<td>Salary</td>
<td></td>
</tr>
<tr>
<td>Gross Pay</td>
<td></td>
</tr>
<tr>
<td>Net Pay</td>
<td></td>
</tr>
<tr>
<td>Deductions</td>
<td></td>
</tr>
<tr>
<td>Federal Income Tax</td>
<td></td>
</tr>
<tr>
<td>Social Security Tax</td>
<td></td>
</tr>
<tr>
<td>Medicare Tax</td>
<td></td>
</tr>
</tbody>
</table>
Section 3.1

**Income Tax Definitions**

**Income**
Money received, especially on a regular basis, for work or through investments.

**Wages**
A fixed regular payment, typically paid on a daily or weekly basis, made by an employer to an employee.

**Gross pay**
The total amount of money an employee earns in a given pay period.

**Net pay**
The amount of money an employee makes or takes home after taxes and other deductions are taken out.

**Deductions**
An amount of money that is taken away from an employee’s gross pay.

**Federal Income Tax**
A tax required by the United States Internal Revenue Service (IRS) from the earnings of individuals, corporations, trusts and other legal entities. The amount of federal income tax an employee must pay is determined by the information they provide on Form W-4.

**Social Security Tax**
The Social Security tax pays for the retirement and disability benefits received by millions of Americans each year. It is part of the Federal Insurance Contributions Act or FICA.

**Medicare Tax**
Medicare tax is used to pay for to provide healthcare for individuals over the age of 65. It is part of the Federal Insurance Contributions Act or FICA.
Interpreting Paystubs

Students read and interpret sample paystubs and calculate earnings and deductions, drawing on the terminology learned in the previous lesson.

MATERIALS

- Angela Rose Dula’s Paystub
- Calculating Income Taxes worksheet

EXPLAIN

1. When people work, they provide labor in exchange for income, or money, in the form of wages. Wages are usually computed by multiplying an hourly pay rate by the number of hours worked. People may also earn salaries for providing labor. Rather than an hourly pay scale, salaries are an annual amount paid monthly or bimonthly for a specified number of hours, usually a 40-hour work week. Income earners in the United States have to pay taxes on their income. Let’s take a look at a worker’s paycheck to see how this works.

2. Distribute Angela Rose Dula’s Paystub and ask students to read it and be prepared to answer questions about it, using income tax terminology. Ask students to take out their Income Tax Vocabulary worksheet from the previous lesson. Ask a student to read the information about Angela Rose Dula in the paragraph above the pay stub.

DISCUSSION QUESTIONS

What is Angela Rose’s job?

- She drives a van for disabled elders.

What is Angela’s rate of pay? In other words; how much does Angela earn per hour?

- $15.00

How many hours did Angela work this pay period?

- 40

What is the current total Angela earned during this pay period?

- $600

How did you calculate this?

- Number of hours worked times pay rate

What is this amount called? Students should refer to their definition sheet or vocabulary worksheet if necessary.

- Gross Pay
### GROSS PAY

- **Direct students’ attention to the YTD gross pay.** Explain that YTD stands for Year To Date and that each number labeled YTD represents how much total money has been made or taken away in that category for the entire year.

- **Direct students’ attention to Angela’s deductions.** Explain that workers have to pay a Social Security tax that helps provide money for people over 65, and the Medicare tax, which helps make sure people over 65 have health care. These two taxes are also known as Federal Insurance Contributions Act taxes or FICA taxes. In addition, workers must pay a federal income tax to the United States government. Many states and cities also have their own taxes that anyone who works in those states or cities must pay. Other common deductions you might see in this section are money taken out by the employer for an employee’s health insurance or retirement funds.

What is the total amount of deductions that were taken out during this pay period?

› $149.50

After all deductions are taken out, how much money does Angela take home for this pay period?

› $450.50

What is this amount called?

› Net Pay

### NET PAY

- **Direct students’ attention to Angela’s paycheck** and explain that the total net pay is always written out in words first, then in dollars and cents. The cents are written as a fraction with the number of cents over 100 cents. Finally, the net pay is written numerically on the line all the way to the right of the check. Why are the cents written as X number over 100?

› Because there are 100 cents in a dollar.

- **Distribute the Calculating Income Taxes worksheet** and have students get into pairs. Explain they are now going to complete a paystub for another worker by making calculations for his earnings and deductions. For each category, you will explain how you arrived at your answer.

3 After students are finished with the paystub, review answers together as a class.

---

**Calculating Income Taxes Worksheet Answer Key**

1. $950.00  
2. $175.78  
3. $774.22  
4. $1,054.65  
5. $4,645.35
Angela Rose Dula’s Paystub

Angela Rose Dula works as a van driver for a transportation company that helps people with disabilities and the elderly get where they need to go. Below is her one of her pay stubs that she receives every week along with her paycheck.

<table>
<thead>
<tr>
<th>Earnings</th>
<th>Required Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hours</strong></td>
<td><strong>Rate</strong></td>
</tr>
<tr>
<td>40</td>
<td>15/hr</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gross Pay</strong></td>
<td><strong>Other Deductions</strong></td>
</tr>
<tr>
<td></td>
<td>Health Insurance</td>
</tr>
<tr>
<td></td>
<td>401K</td>
</tr>
<tr>
<td></td>
<td>Parking</td>
</tr>
<tr>
<td></td>
<td><strong>Total Deductions</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Net Pay</strong></td>
</tr>
</tbody>
</table>

Your Employer
123 Some Street
Milwaukee, WI ZIPCODE

Check Number: XXXXX
Pay Date: 7/02/16

PAY ************ Four hundred and fifty dollars 50/100.................................................. $450.50

To the Order of
Angela Dula
416 Happy Lane
Milwaukee, WI ZIPCODE
## Calculating Income Taxes

Complete Sam Smith’s paystub by answering the questions below and explaining how you arrived at your answer for each category. Finally, fill your answers into the corresponding boxes on Sam’s paystub and write his paycheck.

### 123 Sam Smith  
**Pay Period** 06/02/16 to 06/09/16

<table>
<thead>
<tr>
<th>Earnings</th>
<th>Required Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hours</strong></td>
<td><strong>Period</strong></td>
</tr>
<tr>
<td>50</td>
<td></td>
</tr>
<tr>
<td><strong>Rate</strong></td>
<td><strong>Federal Income Tax</strong></td>
</tr>
<tr>
<td>19/hr</td>
<td><strong>FICA – Medicare</strong></td>
</tr>
<tr>
<td><strong>This Period</strong></td>
<td><strong>State Income Tax</strong></td>
</tr>
<tr>
<td>1.</td>
<td><strong>FICA – Social Security</strong></td>
</tr>
</tbody>
</table>

**Gross Pay**

<table>
<thead>
<tr>
<th><strong>Other Deductions</strong></th>
<th><strong>Health Insurance</strong></th>
<th><strong>401K</strong></th>
<th><strong>Parking</strong></th>
<th><strong>Total Deductions</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>00.00</strong></td>
<td><strong>00.00</strong></td>
<td><strong>00.00</strong></td>
<td><strong>00.00</strong></td>
<td>2.</td>
</tr>
</tbody>
</table>

**Net Pay**

<table>
<thead>
<tr>
<th><strong>Your Employer</strong></th>
<th><strong>Check Number:</strong> XXXXX</th>
</tr>
</thead>
<tbody>
<tr>
<td>123 Some Street</td>
<td>Pay Date: 7/02/16</td>
</tr>
<tr>
<td>Milwaukee, WI ZIPCODE</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>PAY</strong></th>
<th><strong>$</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**To the Order of**

<table>
<thead>
<tr>
<th><strong>To the Order of</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sam Smith</td>
</tr>
<tr>
<td>45 Happy Lane</td>
</tr>
<tr>
<td>Milwaukee, WI ZIPCODE</td>
</tr>
</tbody>
</table>
Sam Smith's Paystub Questions:

1. **Gross pay** for this pay period is _______________. Explanation:

2. **Total deductions** for this pay period is _______________. Explanation:

3. **Total Net Pay** for this pay period is _______________. Explanation:

4. **YTD deductions total** ________________. Explanation:

5. **YTD Net Pay** ________________. Explanation:
Completing Form W-4

Students learn how to fill out Form W-4.

PREP

- Be able to explain how to fill out a W-4 form.
  Video Tutorial: https://www.youtube.com/watch?v=kaiuCQnQKmU
- Vocabulary: W-4 form, Internal Revenue Service (IRS)

MATERIALS

- What is Form W-4? handout
- Jennifer Johnson’s Form W-4 worksheet

EXPLAIN

1 Once an employee is hired for a job, there are various forms they must complete. One of these is Form W-4. This is a federal form required by the Internal Revenue Service (IRS). There are state forms that must be completed as well, which vary from state to state. The W-4 allows employers to determine the amount of income tax they should deduct from each employee’s paycheck based on that person’s situation, such as whether he or she is married or single. The form also asks about exemptions, meaning someone doesn’t have to pay certain taxes. Employees are expected to fill out a W-4 accurately and honestly. If at any time during your employment your status changes (you get married or divorced, you have kids, etc.), then you must fill out a new W-4 and give it to your employer.

2 Distribute What is Form W-4? worksheet. Have a student read John Dough’s situation aloud.

3 Explain that when an employee receives a W-4, she will use the Employee’s Withholding Allowance Certificate to determine how many allowances to claim. This determines how much Federal Income Tax will be taken out of the employee’s gross pay. Explain how to fill out the Employee’s Withholding Allowances Certificate. If you have access to video equipment in the classroom, you can play the tutorial video. Tell students this is the part of the W-4 they need to detach and give to their employer.

4 Put students into pairs or let them choose a partner to complete Jennifer Johnson’s W-4.

  Note: Students can either make up a SSN and address for Jennifer Johnson or they can leave it blank.

5 When they are finished, ask pairs to explain what they wrote on each line and why.

Answer Key

<table>
<thead>
<tr>
<th>Line</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line A</td>
<td>1</td>
</tr>
<tr>
<td>Line B</td>
<td>1</td>
</tr>
<tr>
<td>Line C</td>
<td>0</td>
</tr>
<tr>
<td>Line D</td>
<td>1</td>
</tr>
<tr>
<td>Line E</td>
<td>0</td>
</tr>
<tr>
<td>Line F</td>
<td>1</td>
</tr>
<tr>
<td>Line G</td>
<td>2</td>
</tr>
<tr>
<td>Line H</td>
<td>6</td>
</tr>
</tbody>
</table>
What is Form W-4?

When John Dough started his first job at ABC Mart in Our Town, USA, he filled out Form W-4 below. He is 16 years old, unmarried, and does not have any children. John’s parents still claim him as a dependent on their tax return. Below is John’s W-4.

Form W-4 (2013)

Purpose: Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding: if you are exempt, complete only lines 1a, b, c, and d and sign the form to valid it. Your exemption for 2014 expires February 17, 2015. See Pub. 1551, Tax Withholding and Estimated Tax.

Note: If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds $100, and it includes more than $200 of earned income from, for example, interest and dividends.

Exemptions: An employee may be able to claim exemption from withholding even if the employee in a dependent relationship, if the employee:

• Is age 65 or older.
• Is blind.
• Will claim adjustments to income tax credits or claimed deductions on, for example, tax return.

The exemptions do not apply to supplemental wages greater than $100,000.

Basic wage: If you are not exempt, complete the Personal Allowances Worksheet below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earner/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or no) allowances. For regular wage, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

Head of household: Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 15, Common Deductions, Standard Deduction, and Filing Information, for information.

Tax credits: You can take projected tax credits into account in figuring your withholding or net income without withholding. Credits for child or dependent care expenses and the child tax credit may be claimed using the Personal Allowances Worksheet below. See Pub. 1551 for information on computing the other credits in withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, complete and attach substitute tax worksheet using Form 1040-ES, Estimated Tax for Individual. Otherwise, you may have additional tax. If you have income in any category, use Pub. 560 to find out if you should adjust your withholding on Form W-4 or W-4P.

Two-earners or multiple jobs: If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 560 for details.

Nonresident alien: If you are a nonresident alien, see Notice 1260, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Check your withholding: After you complete Form W-4, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2014. (See Pub. 505, especially if your earnings exceed $15,000 ($30,000 Married). Future developments. Information about any future developments affecting Form W-4, such as legislation enacted after we reviewed it will be posted at www.irs.gov.)

For accuracy, complete all the worksheets that apply.

Separate here and give Form W-4 to your employer. Keep the top part for your records.

Employee’s Withholding Allowance Certificate

Separate here and give Form W-4 to your employer. Keep the top part for your records.

<table>
<thead>
<tr>
<th>Your first and middle initial</th>
<th>Your social security number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dough</td>
<td>23-45-6789</td>
</tr>
</tbody>
</table>

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 102200

Forms W-4 (2014)
Jennifer Johnson’s Form W-4

Complete Jennifer Johnson’s W-4 Form using the information below. When you are finished, write Jennifer a note explaining the steps you took so that she will be able to complete the form herself.

Jennifer Johnson just started a new job. She is 30 years old, single, and has one child. She makes $36,000 per year, spends $4,000 on child care and splits the cost of her apartment evenly with a roommate.
Form W-4 (2016)

Purpose. Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding. If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2016 expires February 15, 2017. See Pub. 505, Tax Withholding and Estimated Tax.

Note: If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds $1,050 and includes more than $350 of unearned income (for example, interest and dividends).

Exceptions. An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee: Is age 65 or older, Is blind, or Will claim adjustments to income, tax credits, or itemized deductions, on his or her tax return.

The exceptions do not apply to supplemental wages greater than $1,000.

Basic instructions. If you are not exempt, complete the Personal Allowances Worksheet below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

Head of household. Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

Tax credits. You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the Personal Allowances Worksheet below. See Pub. 505 for information on converting your other credits into withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

Two earners or multiple jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

Nonresident alien. If you are a nonresident alien, see Notice 1392, Supplemental Form W-4, Instructions for Nonresident Aliens, before completing this form.

Check your withholding. After your Form W-4 takes effect, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2016. See Pub. 505, especially if your earnings exceed $130,000 (Single) or $180,000 (Married).

Future developments. Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted at www.irs.gov/w4.

Employee’s Withholding Allowance Certificate

Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.

Separate here and give Form W-4 to your employer. Keep the top part for your records.
Earned Income Tax Credit: What Is It and Who Gets It?

Students learn about the Earned Income Credit, read and annotate a fact sheet, paraphrase the criteria for eligibility, and analyze a taxpayer profile to determine if he is eligible for the credit.

PREP

• Read Earned Income Tax Credit article
• Be prepared to explain vocabulary: earned income, investment income, tax credit, tax deduction.

MATERIALS

• Earned Income Tax Credit article
• Understanding the Earned Income Tax Credit worksheet
• Earned Income Tax Credit (EIC) Paraphrasing Practice worksheet
• Earned Income Tax Credit Taxpayer Profile and Questionnaire
• Teacher Answer Key**

EXPLAIN

1 Pre-teach vocabulary terms: earned income, investment income, tax credit and tax deduction.

2 After pre-teaching vocabulary, ask students if they would rather have a tax deduction or a tax credit for the same amount?
   › A tax credit, because a tax deduction reduces the amount subject to tax, and a tax credit is a dollar-for-dollar reduction of the tax.

3 Today we’re going to learn about the Earned Income Tax Credit, a tax credit the government offers to low-income workers. Why do you think there is a tax credit for low-income workers?
   › The earned income credit encourages taxpayers to be employed; it supplements the income of workers who are not highly paid.
4. Distribute the *Earned Income Tax Credit* article and explain that this lesson covers the requirements to claim the earned income credit. Ask students to read the article and annotate it, marking anything that seems important, confusing, surprising, or interesting. Ask them to write any questions they have in the margins.

5. When students are finished, distribute the *Understanding the Earned Income Tax Credit* worksheet and ask them to complete it.

6. When students are finished, discuss their answers as a class.

7. Distribute *Who Qualifies for the Earned Income Tax Credit* reading and ask students to read it, marking anything they find interesting, surprising, important or confusing. They should write any questions they have in the margins. Let students know they will be using this information later to read a taxpayer profile and determine if the person is eligible for the EITC, so it's important that they read and annotate carefully.

8. When students are finished, distribute the *Earned Income Tax Credit (EIC) Paraphrasing Practice* worksheet and divide students into pairs. Ask pairs to complete the worksheet, noting that the worksheet contains quotes from both readings.

9. When students are finished, discuss the article, clarifying any remaining questions.

10. Distribute *Earned Income Tax Credit Taxpayer Profile and Questionnaire* and tell students they will now use the information they just learned to determine if the taxpayer, Seth Wiggins, is eligible for the Earned Income Tax Credit. Ask pairs to read the profile and complete the analysis questionnaire.

11. When students are finished, use the answer key to discuss their findings.

**Tax Profile Analysis—Teacher Answer Key**

1. Yes. See Line a. on W-2
2. Yes. Seth earned income from his job.
3. Yes.
4. No. R & R Tree Farm is in the U.S.
5. No. Seth receives no other income (See profile description).
6. No. He has zero children.
7. Yes. Seth is 26 years old.
8. No. See profile description.
9. No. See profile description.
10. Yes. See profile description.
11. Yes. Seth meets the requirements to claim the EIC.
Earned Income Tax Credit

If you don’t make much money, the Earned Income Tax Credit can help you put more cash in your pocket.

Source: http://money.howstuffworks.com/personal-finance/personal-income-taxes/earned-income-tax-credit.htm

The next time you find yourself bemoaning your tax burden or the size of your refund (or lack thereof), ask yourself one question: Do I qualify for the Earned Income Tax Credit?

If question marks just appeared in a bubble over your head, we’re here to help. The Earned Income Tax Credit (EITC) is a tax credit available to working Americans with low incomes. It is specifically designed to keep individuals and families out of poverty while encouraging people to work. And it works! In 2010, the EITC was credited with keeping 6.6 million Americans above the poverty line. That’s more than any other anti-poverty program, including food stamps, housing subsidies, WIC, free school lunch or energy assistance. In 2010, 26.8 million Americans received an EITC, for a total of $59.5 billion.

To qualify for the EITC, you have to earn very little money relative to the size of your family. The maximum you can report in earned income is $49,078 if married and filing jointly or $43,998 if filing individually—and that’s only if you have three or more children. The income limit decreases if you have fewer children or no children to support. If you are single with no children, you have to make less than $13,360 to receive the EITC.

The EITC was created with the Tax Reduction Act of 1975. From the beginning, it was designed to benefit low-income families with children by offering a fully refundable tax credit. What does it mean to be fully refundable? Like the Child Tax Credit, the EITC can reduce a taxpayer’s tax liability to below zero, resulting in a refund. And if you owe no income tax at all—which is true for many low-earning households—then you get to keep the full amount of the EITC. The EITC was written into the tax code specifically to offset payroll taxes (Social Security and Medicare) that eat away at wages.

Unlike other “welfare” programs, the EITC encourages work by requiring some level of earned income. In fact, the amount of the credit increases with income to a certain level, after which it begins to decrease or “phase out.” For example, if you have one or more children, you’ll receive the maximum tax credit if you earn a little over $15,000 but not more than $20,000 a year. For every dollar you earn over $20,000, your tax credit will decrease.

As with any IRS program, the EITC comes with a long list of complicated rules, restrictions and rate tables. To clear up some of the confusion, we’ll start by explaining exactly who qualifies for the EITC and who does not.
Understanding the Earned Income Tax Credit

Work with a partner to answer the questions below.

1. What is the purpose of this article?

2. What is the main idea of this article?

3. List three details that support the main idea:
   1.
   2.
   3.

4. Are people who receive the Earned Income Tax credit wealthy?
   How do you know?

5. In your own words, explain why the EITC was created.
Who Qualifies for the Earned Income Tax Credit?

To qualify for the Earned Income Tax Credit (EITC), you need to meet some basic requirements. First of all, you need to have a Social Security number. You don’t necessarily have to be a U.S. citizen, but you have to legally reside in the United States for at least half of the tax year. You also cannot be claimed as a dependent child by anyone else.

There are certain kinds of income that will automatically disqualify you for the EITC. Specifically, if you have foreign earned income that requires you to file form 2555 or 2555EZ, then you can’t claim the tax credit. Also, if you report investment income that exceeded $3,150 -- regardless of filing status or number of children -- you’re ineligible.

If you’re claiming the EITC without children, then the only additional requirement is that you are between the ages of 25 and 65. There is no such age restriction if you’re claiming the EITC with children.

To claim the EITC with children, you need to make sure that your kids are qualifying children in the eyes of the Internal Revenue Service (IRS). The IRS understands that not all families fit the traditional mold, but it asks that qualifying children pass three basic tests: age, relationship and residency.

As for age, a qualifying child must be younger than 19, unless he or she is a full-time student, in which case the child must be younger than 24. The child must also be younger than both you and your spouse, if you’re filing as a married couple. If the child is permanently disabled, then there is no age restriction.

For the relationship test, a qualifying child is basically any child that lives with you and is related to you. That list not only includes biological children, stepchildren, adopted and foster children, but also grandchildren, younger brothers and sisters, half siblings and step siblings, nieces and nephews, cousins, and any of their children.

To pass the residency test, the qualifying child must live with you in the United States for at least half of the tax year.

Since the Earned Income Tax Credit (EITC) is built into the tax code, you must file a tax return to qualify. Even if you owe no money in income tax, you need to file a tax return to claim the EITC.

Income is the most important qualifying factor for receiving an EITC. The EITC is designed to help low-income working families stay above the poverty line. For that reason, there is a limit to how much money you can make and still qualify for the credit. For the 2011 tax year for example, the income limit started at $13,366 for single, head of household or qualifying widow(er) filers with no children and increases for married couple and families with one or more children. The very highest income limit is $49,078 for a married couple with three or more children. For a detailed breakdown, consult the table below:

* Each year the IRS updates the EITC income limit. Visit www.irs.gov for more information.
Earned Income Tax Credit Paraphrasing Practice

Paraphrase the following quotes from the Earned Income Tax Credit article.

1. “To qualify for the EITC, you have to earn very little money relative to the size of your family.”

   In other words, ________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________

2. “The income limit decreases if you have fewer children or no children to support.”

   I think this means, _____________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________

3. “From the beginning, it was designed to benefit low-income families with children by offering a fully refundable tax credit.”

   What the author is saying is, ____________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________

4. “In fact, the amount of the credit increases with income to a certain level, after which it begins to decrease or ‘phase out.’”

   In other words, ________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________
“You don't necessarily have to be a U.S. citizen, but you have to legally reside in the United States for at least half of the tax year.”

I think this means

“There are certain kinds of income that will automatically disqualify you for the EITC. Specifically, if you have foreign earned income that requires you to file form 2555 or 2555EZ, then you can't claim the tax credit.”

What the author means is

“For the relationship test, a qualifying child is basically any child that lives with you and is related to you.”

In other words,

“If you're claiming the EITC without children, then the only additional requirement is that you are between the ages of 25 and 65. There is no such age restriction if you're claiming the EITC with children.”

I think this means
Taxpayer Profile

Use the information in the article to analyze the following taxpayer profile and determine whether or not the taxpayer is eligible for the Earned Income Tax Credit.

Name: Seth Wiggins

Marital Status: Single

Background: Seth works as a horse trainer and wants to claim the Earned Income Tax Credit.

Seth is single. He is 26 years old. He is a U.S. citizen and lives in the United States. He has no children. No one else depends on him for income or support. Seth does not receive income or support from anyone else.

During the entire year, Seth worked as a horse trainer at the R & R Farm. It is his only source of income.

It’s the end of the tax year. Seth receives his Form W-2 from his employer. He earned $10,535 from his job.

Seth’s Form W-2:

![Form W-2 Image]
Taxpayer Profile Analysis

Circle YES or NO. Answer the following questions about whether or not Seth is eligible to claim the Earned Income Tax Credit.

1. **YES / NO** Does he have a valid Social Security number?

2. **YES / NO** Does he have earned income?

3. **YES / NO** Is he a U.S. citizen or resident?

4. **YES / NO** Does he have more than $3,350 of investment income?

5. **YES / NO** Is part or all of his income from work outside the United States?

6. **YES / NO** Does he have a qualifying child?

7. **YES / NO** Is he at least 25 years old but less than 65 years old?

8. **YES / NO** Can anyone else claim him as a dependent on his or her tax return?

9. **YES / NO** Is he the qualifying child of another person?

10. **YES / NO** Did he live in the United States more than half of the tax year?

11. **YES / NO** Is Seth eligible to claim the Earned Income Tax Credit?
I’ve failed over and over and over again in my life and that is why I succeed.

— Michael Jordan