

Yvonne's First Paycheck

As Yvonne stood in line to get her paycheck, she daydreamed about what she would do with the money she was earning. Yvonne had just started her job this week. This would be her first paycheck.

The first thing Yvonne wanted was to buy Troy some new sneakers. Troy was her son, a toddler. Then, she wanted to be able to help her Mom with the rent and groceries. Her mother was letting her live there for free, but Yvonne wanted to contribute her share to the household. Last, but not least, Yvonne planned to put aside some money every week. She wanted to save up for a security deposit and first month's rent, so that she and Troy could move into an apartment of their own one day.

Yvonne was making \$8.00 an hour. She figured that her weekly check should come to \$320. As she moved toward the front of the line, she tried to figure out how much she could pay her mother, and still have something left to put aside for herself and Troy.

Yvonne reached the front of the line. The supervisor handed her a pay envelope.

Yvonne quickly opened the envelope and looked at the check. "Oh my gosh!" she exclaimed in horror. "Where's all my money? This check is only for 271.23!"

Turning to her supervisor, Yvonne burst out, "I've been cheated! I'm supposed to get \$320! What have you done with the rest of my money?"

1. What is happening in this story? _____

2. Why do you think it is happening? _____

3. Do you think Yvonne's employer has cheated her? Why or why not? How would you find out?

LIVING WAGE BASIC NEEDS BUDGET

You are a family of: _____ PARENTS, _____ CHILDREN.

Number of wage earners: _____

Fill in the following budget with the basic minimum costs necessary for your family type. Just include the basics – do not include extras such as a lot of dining out or a large wardrobe.

Line	Category	COST PER MONTH
1	Food	\$
2	Rent	
3	Utilities	
4	Telephone	
5	Health care	
6	Transportation	
7	Childcare	
8	Clothing/household	
9	Personal expenses	
10	TOTAL MONTHLY EXPENSES	\$
	(add lines 1-9)	
11	Annual expenses (Line 10 x 12 months)	
12	Payroll Taxes (15% of Line 11)	
13	Annual income (Line 11 + 12)	
14	Hourly wage needed to cover basic expenses plus taxes (Line 13/52 weeks per year) / 40 hours week/ # of wage earners	\$