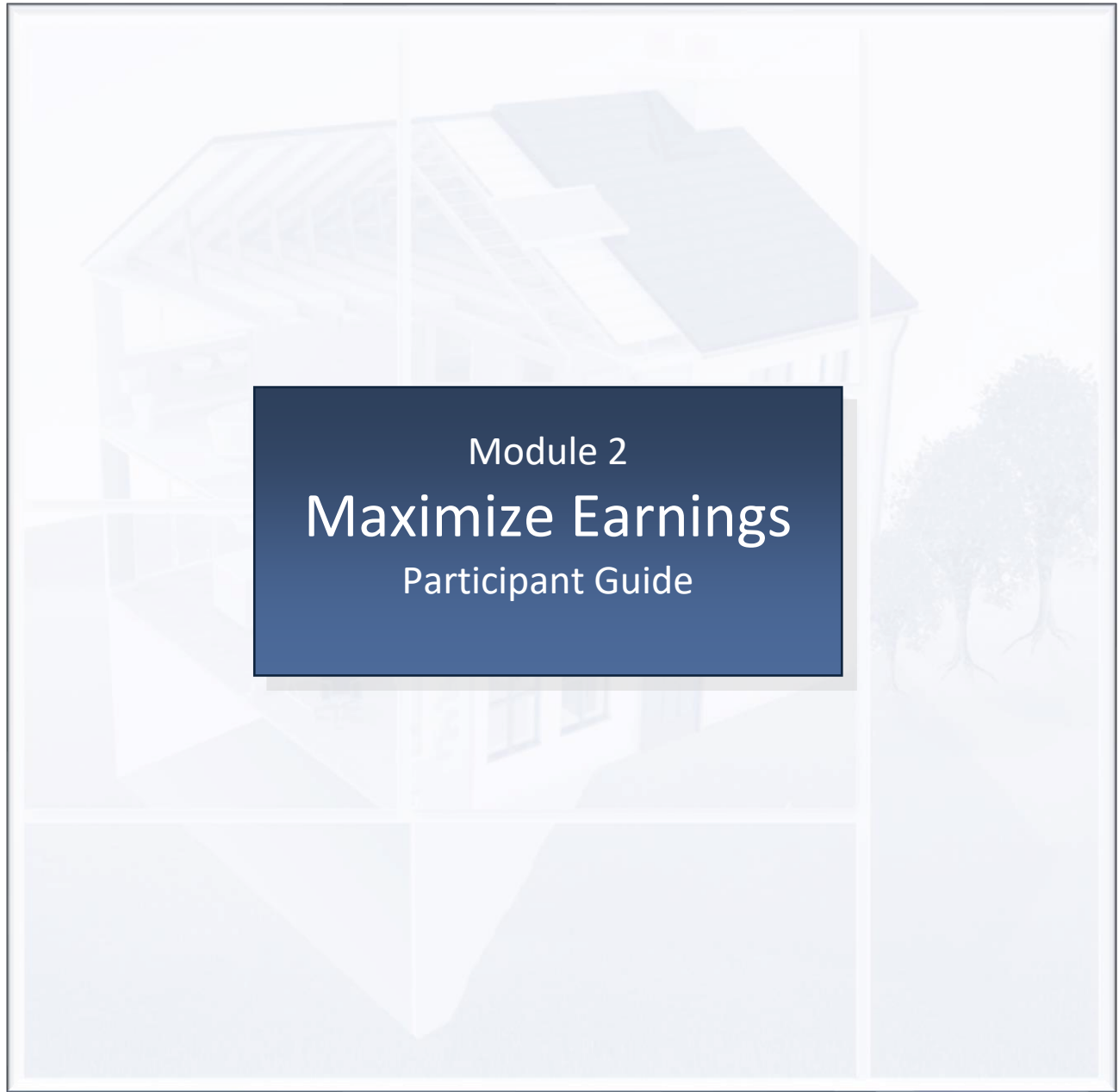


# Building Your Financial House

Set the Foundation of Your Future



## Module 2 Maximize Earnings Participant Guide



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# Self-Assessment and Track Your Progress

ID \_\_\_\_\_  
(email address)

**Congratulations!** You are on your way to Building Your Financial House! Use this form to identify key ideas, practices, and the progress you have made to **Maximize Earnings**.

<p><b>Prior to Incarceration</b> <i>(check all that apply)</i></p> <p><input type="checkbox"/> I checked my pay statement regularly to make sure it was right.</p> <p><input type="checkbox"/> I reviewed my federal withholding allowances periodically.</p> <p><input type="checkbox"/> I understood the deductions on my pay statement.</p> <p><input type="checkbox"/> I reviewed employee benefits before taking a job.</p> <p><b>Current Practices</b> <i>(check all that apply)</i></p> <p><input type="checkbox"/> I have investigated local resources and temporary public benefits available to me.</p> <p><input type="checkbox"/> I know how pre-tax deductions affect take-home pay.</p>	
<p><b>Post-Session Progress</b></p> <p><input type="checkbox"/> I set a goal to <i>maximize my earnings</i>.</p> <p>I want to _____ by: <i>(when)</i> _____</p> <p>because: <i>(impact)</i> _____</p> <p>I need to: <i>(how)</i> _____</p> <p>My roadblocks are: <i>(if any)</i> _____</p> <p>which I can overcome by: <i>(how)</i> _____</p>	
<p><b>Worksheets</b> <i>(check if completed)</i></p> <p><input type="checkbox"/> Immediate Resources <i>(page 6)</i></p> <p><input type="checkbox"/> Get Your Records Straight <i>(pages 10-15)</i></p> <p><input type="checkbox"/> My Resources <i>(page 16)</i></p> <p><input type="checkbox"/> Understanding Your Pay Statement* <i>(page 19)</i></p> <p><input type="checkbox"/> Job Benefits Checklist* <i>(page 22)</i></p> <p><input type="checkbox"/> Insurance Benefits* <i>(page 25)</i></p> <p><input type="checkbox"/> Ten Questions to Ask * <i>(page 30)</i></p> <p><input type="checkbox"/> What Comes In: Add It Up* <i>(page 35)</i></p> <p><input type="checkbox"/> IRS Form W-4 <i>(handout)</i></p>	<p><b>Actions Taken</b> <i>(check all that apply)</i></p> <p><input type="checkbox"/> I have secured necessary documentation.</p> <p><input type="checkbox"/> I have identified local resources and public benefits available upon my release.</p> <p><input type="checkbox"/> I have identified the employee benefits that will be important for me when I secure employment.</p> <p><input type="checkbox"/> I have estimated my federal withholding upon my release.</p> <p><input type="checkbox"/> I learned more from the additional resources.</p> <p><input type="checkbox"/> I shared this information with others.</p>
<p><i>*Use information in the Case Study section - pages 11, 16-18 to complete.</i></p>	
<p><b>Please share any additional comments you may have:</b></p>	

## Introduction and Objectives

Welcome back to Building Your Financial House! Remember that each module will introduce money concepts (knowledge) and then the actions you can take to prepare for reentry with this knowledge. As a result of Maximize Earnings,

<p>You will know:</p> <ul style="list-style-type: none"> <li>• Documentation necessary upon release</li> <li>• What is being reported about you</li> <li>• Potential cash and non-cash sources of income</li> <li>• The difference between gross and net pay</li> <li>• Employer provided benefits</li> <li>• The actual dollar value of pre-tax benefits</li> <li>• Factors which affect the net economic benefit of a job</li> </ul>	<p>Actions to take:</p> <ul style="list-style-type: none"> <li>• Secure birth certificate and Social Security card prior to release</li> <li>• Request reports available thru the Fair Credit Reporting Act</li> <li>• Identify local resources and public benefits that may be available immediately upon your release</li> <li>• Identify the employee benefits that will be important when securing employment</li> <li>• Estimate the federal tax withholding on the IRS Form W-4</li> </ul>
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Remember that forging your path to financial stability and success upon reentry will be hard, *very hard*, but achievable if you are willing to make the commitment. Keep the following in mind as you begin your reentry journey today.



## Path to Successful Reentry

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Remember that now is time to create your path to becoming a successful ex-offender. It starts with making the commitment to becoming a productive member of society, securing gainful and meaningful employment, and living your success. Will you make that commitment?

Keep in mind that no one can change the past, but you can direct your future. You can choose to do whatever it takes, including getting right with yourself and being in the right place with the right people. Review the key areas of which to pay attention so you can stay on the right path to successful reentry.



Source: Adapted from *New Directions-Reentry Guide* (WA State Employment Security Department)

## Immediate Resources

The excitement of walking out of the SCI can quickly turn into angst if you have not prepared for your immediate physical, financial, and legal needs *on day one* of your release. Review the chart below, evaluate your individual situation (i.e. home plan, family resources), and calculate the amount of money necessary to cover your needs.

Need	Amount
<p><b>Transportation</b> – You will need a ride to get from the SCI to home or your assigned community corrections center (CCC). If you need public transportation, you will have to pay for it from your inmate account. You must also report to the District Probation Office within 24 hours of your release. Estimate your expense for <b>reliable transportation</b> to that appointment.</p>	\$
<p><b>Clothing</b> – You will need civilian clothing when you leave the SCI. If you have none, you will receive a pair of jeans, a shirt, and winter jacket (seasonal); still plan to purchase additional items once you are home. Be sure to include toiletries in your estimates.</p>	\$
<p><b>Food</b> – Depending on your home plan, you may or may not have to worry about buying food in the first few days after release; however, it's still important to have enough money for a month or two of food until your income is established. Visit <a href="https://spendsmart.extension.iastate.edu/plan/what-you-spend/">(https://spendsmart.extension.iastate.edu/plan/what-you-spend/)</a> to estimate food costs.</p>	\$
<p><b>Health</b> – These needs vary greatly by the individual. If you require maintenance medication, you will receive a 30-day supply when released. Make sure you connect with a local health provider as soon as possible to continue treatment.</p>	\$
<p><b>Housing</b> – Depending on your home plan, you may need money for a security deposit and first month's rent for an apartment at release.</p>	\$
<p><b>Legal</b> – Depending on conditions of your release, you may need cash to pay for required programming up front. Discuss this with your counselor well in advance of release so you can plan accordingly.</p>	\$
<p><b>Other -</b></p>	
<p><b>Total Cash Needed:</b> \$ _____</p>	

## Short-Term Resources

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After taking care of your immediate needs and probation obligations, it's time to tap into additional short-term resources to get you through the first months after your release. Keep in mind there may be eligibility restrictions depending on your conviction. (See page IY-11.)

### PA Compass

The PA Department of Human Services provides a variety of support to persons of limited means, individuals with disabilities, seniors, etc. You can apply for benefits directly online at [www.compass.state.pa.us](http://www.compass.state.pa.us).

- Temporary Assistance for Needy Families (TANF) – cash assistance for low-income people
- Supplemental Nutrition Assistance (SNAP) – food stamps for low-income people
- Women, Infants, and Children (WIC) – supplemental foods to nutritionally at risk, low-income pregnant, breastfeeding, and postpartum women, and infants and children to age 5; parents (single fathers, foster parents, and guardians) raising infants and children to age 5 may also receive WIC
- Medicaid and disability waivers – medical assistance (For more information, check the ACA website [www.healthcare.gov/incarcerated-people](http://www.healthcare.gov/incarcerated-people))
- PACE – assistance offering low-cost prescription medication to qualified residents
- LIHEAP – energy assistance

### Social Security ([www.ssa.gov](http://www.ssa.gov))

- Retirement – benefits for people 62 years or older based on the amount paid into the system
- Disability (SSDI) – benefits based on work history and disability
- Supplemental Security Income (SSI) – cash assistance based on financial need and disability age
- Medicare – health care program, primarily for those ages 65 and over

### Housing

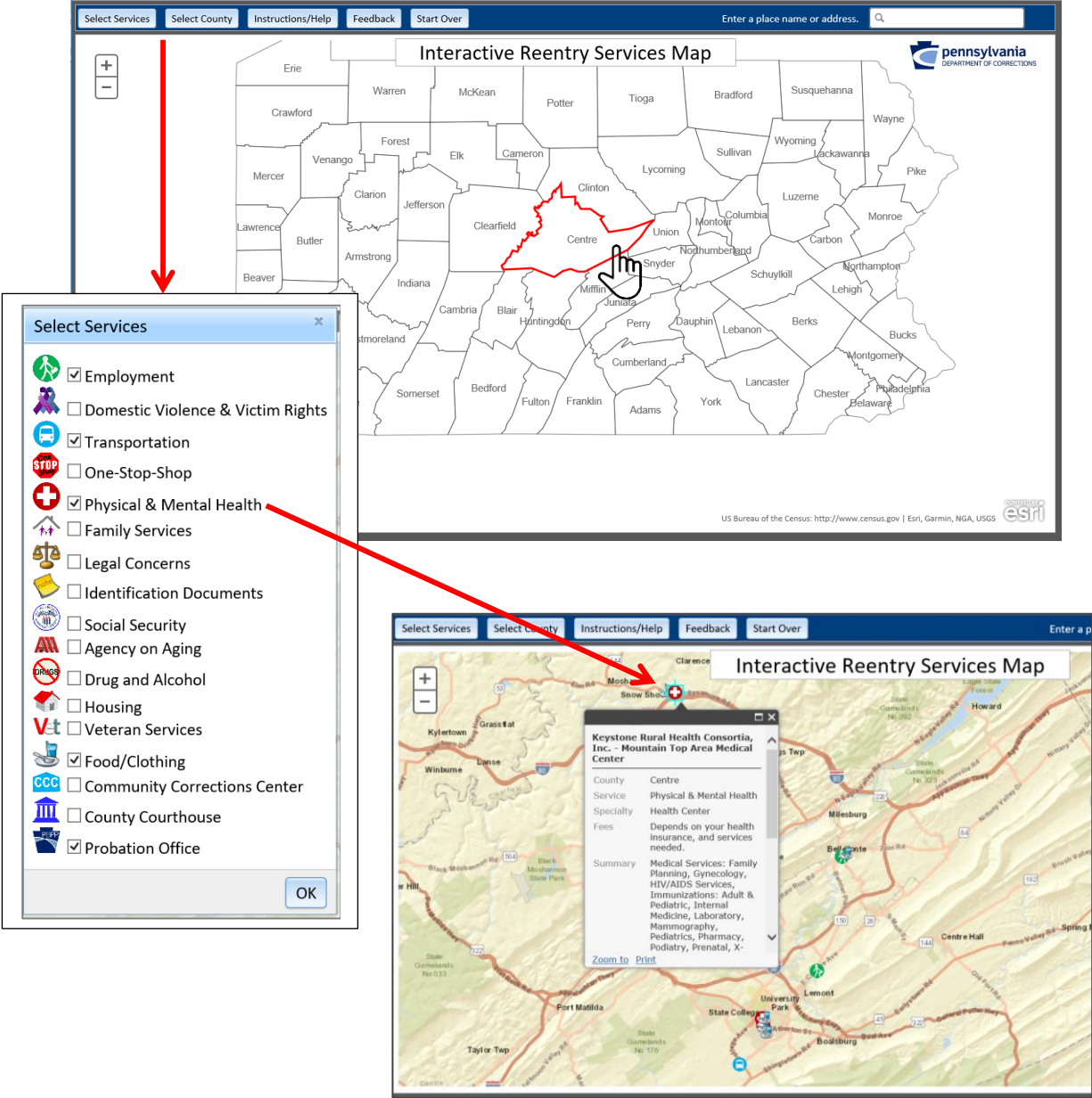
- [PAHousingSearch.com](http://PAHousingSearch.com) – free resource to find affordable housing in PA
- [TransitionalHousing.org/state/Pennsylvania](http://TransitionalHousing.org/state/Pennsylvania) – provides supportive housing along with drug and alcohol treatment
- HUD Public Housing Program and Housing Choice Voucher Program (Section 8) – check with your local city or county housing authority (<https://www.hud.gov/states/pennsylvania/renting/hawebsites>)

### Veterans ([www.va.gov](http://www.va.gov))

- Reinstatement of pension/disability benefits
- VA Healthcare
- Temporary Financial Assistance (TFA) from The American Legion
- HUD/VASH – Veterans Supported Housing Program with portable housing vouchers

# PA Reentry Map

There are many local reentry coalitions that have been formed across Pennsylvania to assist new reentrants and ex-offenders in re-establish their lives. To find reentry services near you, visit the PA Department of Correction's Interactive Reentry Services Map: <http://reentrymap.cor.pa.gov>. The map is broken down by county and includes employment, transportation, family services, housing, veteran's services, probation offices, drug and alcohol programs, and many other resources.



## Myths about Limitations with a Criminal Record

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Here are more myths about what you can and cannot do if you have a criminal record.

**Public Benefits Myth:** *Individuals convicted of a felony can never receive cash assistance or food stamps.*

Having a criminal record does not automatically preclude you from receiving public benefits including cash assistance, food stamps, medical assistance, employment training, child care, etc. In order to receive assistance, you must be in compliance with court orders, probation and parole, and current on fine payments. Some states do have bans on food and cash assistance based on felony drug convictions.

**Social Security and VA Benefits Myth:** *Individuals (and veterans) cannot have their social security or VA benefits reinstated after release from incarceration.*

Social security benefits are not payable to someone who is convicted of a crime and confined for more than 30 consecutive days. If an individual was receiving social security benefits prior to confinement, benefits are suspended until they are released and can be resumed without filing a new claim. Supplemental Security Income (SSI) can be reinstated if confinement is 12 months or less; if longer, a new claim must be filed.

VA benefits will also be suspended during incarceration. A veteran can request benefits be resumed within 30 days or less of their anticipated release with the proper evidence from the parole board or other official prison sources.

**Housing Myth:** *Individuals who have been convicted of a crime are “banned” from public housing.*

As a person with a criminal record, you may face additional barriers in accessing affordable housing, potentially putting you at risk for housing instability, homelessness, and recidivism. Public housing authorities (PHA's) and owners of federally-assisted housing have broad discretion in determining admissions and occupancy policies for people with a criminal record. A housing provider's policy that excludes persons based on criminal history must be tailored to service the provider's substantial, legitimate, and nondiscriminatory interest. These policies must also take into consideration the type of crime and length of time since conviction.

A person with a criminal record can be denied housing based on a conviction of the illegal manufacture or distribution of a controlled substance, violent crimes, or other crimes that may threaten the health, safety, or right to peaceful enjoyment of the premises. A sex-offender with a *lifetime* registration on the Sex Offender Registry can be banned from PHA's or the US Department of Housing and Urban Development's (HUD) Housing Choice Voucher program. Note that PHA's and owners cannot deny housing based solely on arrest records nor does the require adoption of “one strike” policies.

Source: Adapted from *Reentry MythBusters* (The National Reentry Resource Center)

## Sidebar: Get Your Records Straight

In order to apply for a job, public assistance, get a bank or credit union account, rent an apartment, etc., you will need identification and documentation. Use the following checklist as a guide to gather the basics now for a smoother reentry process.

Document	Where to Get It	Status
Birth certificate	You will need a certified copy of your birth certificate (with a raised seal) to get a state ID/driver's license or Social Security card. To get a copy, visit: <a href="http://www.health.pa.gov/MyRecords">www.health.pa.gov/MyRecords</a> ; you can order online, telephone, mail, or in-person at one of the PA Department of Health regional offices. Not born in PA? For contacts in each state visit: <a href="http://www.cdc.gov/nchs/w2w.htm">www.cdc.gov/nchs/w2w.htm</a>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Proof of residency	You will need proof of residency to obtain a driver's license and to reinstate your voting rights. Proof of residency can include utility bills, lease agreements, etc. If you live with someone, they must provide proof of their residence and something that proves you live there, i.e., bank statements, magazine subscription, auto insurance, etc.	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Social Security card	You will need your Social Security number for employment, to apply for public benefits, open a bank account, etc. To get your Social Security number or a replacement card, contact the Social Security Administration at: <a href="http://www.ssa.gov/ssnumber">www.ssa.gov/ssnumber</a>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Driver's license	You will need to have a driver's license or government photo ID card, as it will serve as your official identification. You will need it to apply for a job, open a bank account, obtain health services, etc. To get a PA state ID or to apply/reinstate your driver's license visit: <a href="http://www.dmv.pa.gov">www.dmv.pa.gov</a> If you are not being released in Pennsylvania, visit: <a href="http://usa.gov/motor-vehicle-services">usa.gov/motor-vehicle-services</a> to find your state's requirements.	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Green card (immigration documents)	If you are not a US citizen, you will need to provide documentation to your future employer in order to show you are authorized to work in the US. For a list of acceptable documents, visit: <a href="http://www.uscis.gov/i-9-central/acceptable-documents/list-documents">http://www.uscis.gov/i-9-central/acceptable-documents/list-documents</a>  To replace your green card, visit: <a href="https://www.uscis.gov/green-card">https://www.uscis.gov/green-card</a>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help

Criminal record/ RAP sheet (Record of Arrest and Prosecution)	It is important to review your criminal record to make sure it is accurate as it may appear in an employment background check. (See page ME-16.) The only place to get your official criminal history is with the PA State Police. To request your Individual Access and Review, download the SP 4-170 Form at: <a href="https://epatch.state.pa.us">https://epatch.state.pa.us</a> .	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Record of Payments	A record of payments made for satisfaction of court ordered restitution and/or other court related financial obligations will be sent to the PA Board of Probation and Parole or the Bureau of Community Corrections. A copy can be obtained by your respective Unit team.	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
DOC Annual Reviews	Maintaining a reputable history while incarcerated may be of assistance to future employers, landlords, etc. Showing that you made good use of your time during incarceration by maintaining employment with a good performance, participating in voluntary programming, seeking additional education, and few reported misconducts can help to make a good impression. See your respective Unit team for a copy of your annual reviews.	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Military records	Military personnel records can include DD214s/separation documents, service records within the Official Military Personnel File (OMPF), and medical records. To request your military records, visit: <a href="https://www.archives.gov/veterans">https://www.archives.gov/veterans</a>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Selective Service records	Registration with the Selective Service may be required for certain federal programs and benefits. Depending upon the age in which you were incarcerated and duration, you may or may not be required to register. To verify your registration or to learn more, visit: <a href="https://www.sss.gov/Registration-Info/Who-Registration">https://www.sss.gov/Registration-Info/Who-Registration</a>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
Voter reinstatement	Having a felony or misdemeanor conviction or being a pre-trial detainee does not prevent ex-offenders from voting in Pennsylvania. You cannot register while you're incarcerated, confined on a pre-release status, or if convicted of violating any provision of the PA Election Code. To reinstate your voter registration, visit: <a href="https://www.pavoterservices.pa.gov/Pages/VoterRegistrationApplication.aspx">https://www.pavoterservices.pa.gov/Pages/VoterRegistrationApplication.aspx</a>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help

Source: Adapted from *List of Consumer Reporting Companies* (CFPB)

## Fair Credit Reporting Act (FCRA)

The federal FCRA was designed to promote the accuracy, fairness, and privacy information in the files of consumer reporting agencies. In addition to your criminal record, there could be information being reported about you that may affect employment decisions, the ability to open a banking account, how much you will pay for insurance, etc. These agencies must provide you a free copy of the information in your report, once per year, if you request it.

Document	Where to Get It	Status
Credit reports	<p>Your credit report is an overall snapshot of how you have used credit in the past, such as if you paid bills on time, how long you've used it, or how often you applied for it. Your credit report also shows outstanding credit card and loans, court-related debt (including child support, fines/restitution), taxes, and other debts. Not repaying debt may have an impact on your condition of parole.</p> <p>Creditors report information to one or all of the three main credit reporting bureaus, Equifax, Experian, and TransUnion, which then compile, and report this information. By the FCRA, you are allowed one free report from EACH of the three credit bureaus every 12 months. To request your free copy from one or all three of the bureaus, visit:</p> <p><a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help
ChexSystem	<p>ChexSystems is a consumer-reporting agency that compiles information on mishandled checking or savings (referred to as debit accounts) as reported by member banks and credit unions.</p> <p>Your 'debit report' can include involuntary account closures, returned checks, outstanding fees, applications for new accounts, etc. A poor 'debit history' may result in you being denied from opening a new account. Note that most employers require a checking or savings account to deposit wages. To request a free copy of your debit history from ChexSystems, visit:</p> <p><a href="http://www.consumerdebit.com">www.consumerdebit.com</a></p>	<input type="radio"/> Have <input type="radio"/> Ordered <input type="radio"/> N/A <input type="radio"/> Need Help

<p>CLUE report</p>	<p>The Comprehensive Loss Underwriting Exchange maintains seven year records of insurance claims by a person and connected to a specific property. Excessive claims can affect your ability to secure auto, renters, and other property insurance. To request your free copy visit:</p> <p><a href="https://personalreports.lexisnexis.com">https://personalreports.lexisnexis.com</a></p>	<p><input type="radio"/> Have  <input type="radio"/> Ordered  <input type="radio"/> N/A  <input type="radio"/> Need Help</p>
<p>Tenant screening</p>	<p>If you make a rental application for an apartment, the landlord will do a tenant screening. A tenant screening will include your address history, landlord-tenant actions (including evictions) and a public background check to include criminal and court judgments and presence on a government sex-offender list and terrorist database. If there is negative information in your tenant screening, your application may be rejected or approved with strict lease terms.</p> <p>There are several consumer reporting companies that provide tenant screenings. It's best to ask a potential landlord which one will be used and fact check with that company. If you want to be proactive, request a copy from one of the following:</p> <p>CoreLogic SafeRent:  <a href="https://www.corelogic.com/solutions/rental-property-solutions-consumer-assistance.aspx/">https://www.corelogic.com/solutions/rental-property-solutions-consumer-assistance.aspx/</a></p> <p>First Advantage Resident History Report:  <a href="https://www.fadv.com/candidates.aspx">https://www.fadv.com/candidates.aspx</a></p>	<p><input type="radio"/> Have  <input type="radio"/> Ordered  <input type="radio"/> N/A  <input type="radio"/> Need Help</p>
<p>Medical (MIB/RX's)</p>	<p>If you are applying for private life, health, critical illness, long-term care, or disability insurance, your past medical conditions, occupations, and hazardous recreational activities can affect your ability to secure coverage. You may or may not have any information on file unless you have previously applied within the past seven years. To request a free copy, visit:</p> <p><a href="http://www.mib.com/request_your_record.html">http://www.mib.com/request_your_record.html</a></p> <p>Similarly, information about your prescription drug purchase may also be reported. To request a free copy, visit:</p> <p><a href="http://www.rxhistories.com/RequestAReport/">http://www.rxhistories.com/RequestAReport/</a></p>	<p><input type="radio"/> Have  <input type="radio"/> Ordered  <input type="radio"/> N/A  <input type="radio"/> Need Help</p>

Source: Adapted from *List of Consumer Reporting Companies* (CFPB)

## Employment Background Checks

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Many employers require background checks for potential new employees, depending on the industry and specific job opening. (See page IY-13 for specific employment limitations for people with criminal records.) A background screening report can include a variety of information, including your criminal record, public records, credit history, employment, salary, education professional licenses, etc. and is provided to employers and other parties with a permissible use. It is imperative to check the accuracy of the information being reported and dispute errors.

There are many employment screening companies that employers use, and they are also covered by the FCRA. The companies listed below will provide you a free copy of the information in your report if you request it. Keep in mind that the screening company may not have information on you unless you authorized a previous employer to obtain a report.

---

**First Advantage Consumer Center**  
 P.O. Box 105292  
 Atlanta, GA 30348-5292

Website: [www.FDAV.com](http://www.FDAV.com)  
 Call: 800-845-6004 or Fax: 727-214-2127  
 Email: [consumer.documents@fadv.com](mailto:consumer.documents@fadv.com)

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**HireRight**  
 Attn: Consumers Department  
 14002 E. 21st Street, Suite 1200  
 Tulsa, OK 74134

Website: [www.HireRight.com](http://www.HireRight.com)  
 Call: 800-381-0645  
 Order directly online:  
<https://www.hireright.com/background-check-faq/answers/requesting-a-copy-of-your-background-report-file>

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**Pre-employ.com**  
 P.O. Box 491570  
 Redding, CA 96049


Website: [www.Pre-employ.com](http://www.Pre-employ.com)  
 Call: 800-300-1821  
 Order directly online:  
<https://www.pre-employ.com/background-investigative-report/>

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Source: Adapted from *List of Consumer Reporting Companies* (CFPB)

## Letter of Residency – Prior to Release

You may run into difficulties requesting reports covered by the FCRA while incarcerated. In order to prove residency, the following is a sample letter that should accompany your request. Also, make sure that the reporting agency includes your inmate number on the return envelope containing your report. Information highlighted in yellow is what should be added in your specific request.



**Current Date**

**Consumer Reporting Agency/Company**

### Letter of Acknowledgement

I acknowledge that the signature appearing below is that of     **Inmate's Name/DOC#**      
an inmate committed to the Pennsylvania Department of Corrections. **He/She** has been  
continuously confined since     **Date**    . **He/She** is currently incarcerated at:

SCI-**Address**

\_\_\_\_\_ **Inmate's Signature/Number**

I further acknowledge that the official inmate information maintained at this institution  
records     **Inmate's Name/DOC#**     date of birth as     **Date**     and the last four digits of  
the Social Security number are     **XXXX**    .

**\*\*PLEASE NOTE\*\*** It is **essential to include the inmate number** on the envelope returning  
to this individual to ensure delivery. Thank you.

\_\_\_\_\_ **Staff Name/Title**

**Commonwealth of Pennsylvania**  
**County of XX**  
**NOTARY**

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ON LETTERHEAD OF SCI

## My Resources

Let's take a closer look at the potential resources you may have upon reentry and expecting who gets their cut before it gets to you. Complete boxes one thru three, checking all items that might pertain to *your* situation. Then brainstorm potential options to bring in more and complete question four.

### 1. Cash

(√) Earned <input type="checkbox"/> Wages/Salary <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/Commissions <input type="checkbox"/> Odd Jobs/Hobbies <input type="checkbox"/> Veteran's Benefits <input type="checkbox"/> Social Security (Disability) <input type="checkbox"/> Social Security (Retirement) <input type="checkbox"/> Retirement (IRA/Pension/401(k)) <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) Unearned <input type="checkbox"/> Cash Assistance (TANF) <input type="checkbox"/> Supplemental (SSI) <input type="checkbox"/> Interest/Dividends <input type="checkbox"/> Unemployment <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) Other <input type="checkbox"/> Family/Gifts <input type="checkbox"/> Student Loans <input type="checkbox"/> Child Support <input type="checkbox"/> Alimony <input type="checkbox"/> _____ <input type="checkbox"/> _____
---	--	--

### 2. Non-Cash

(√) <input type="checkbox"/> Supplemental Nutrition (SNAP/WIC) <input type="checkbox"/> Food Bank <input type="checkbox"/> School Meals <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) <input type="checkbox"/> Child Care Assistance <input type="checkbox"/> Health (Medicaid/CHIP) <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) <input type="checkbox"/> Housing Assistance <input type="checkbox"/> Utility Assistance <input type="checkbox"/> _____ <input type="checkbox"/> _____
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### 3. Off-the-Top Deductions

(√) Taxes <input type="checkbox"/> Federal <input type="checkbox"/> State <input type="checkbox"/> Local <input type="checkbox"/> FICA (OASDI) <input type="checkbox"/> MediCare <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) Insurance <input type="checkbox"/> Health <input type="checkbox"/> Dental/Vision <input type="checkbox"/> Life <input type="checkbox"/> Disability <input type="checkbox"/> Dependent Life <input type="checkbox"/> PA Unemployment <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) Savings <input type="checkbox"/> Retirement <input type="checkbox"/> Cash Reserve <input type="checkbox"/> _____ <input type="checkbox"/> _____	(√) Garnishments <input type="checkbox"/> Child Support <input type="checkbox"/> Student Loans <input type="checkbox"/> Retirement Loan <input type="checkbox"/> _____ <input type="checkbox"/> _____
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### 4. What options do you have to bring in more?

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## Sample Pay Statement

B			C		E		A		
PAY PERIOD		GROSS		TAXABLE GROSS		EMPLOYEE	ID	SOCIAL SECURITY	
9/15-30/2021		\$1,396.72		\$1,317.38		Anna R Client	4220-0	XXX-XX-XXXX	
YTD		\$25,140.96		\$23,712.91		F		H	
		\$1,396.72							
PAY CLASS	RATE	HOURS	GROSS	DEDUCTIONS	CURRENT	YEAR-TO-DATE			
Regular	\$16.00	86.67	\$1,386.72	ABC	\$69.34	\$1,248.05			
Overtime				OASDI	\$81.68	\$1,470.20			
Annual				Medicare	\$19.10	\$343.84			
Sick				Federal	\$121.00	\$2,178.00			
Holiday				State	\$40.71	\$732.73			
Uniforms			\$10.00	Local	\$19.10	\$343.84			
				Uniforms	\$15.00	\$270.00			
				Opt Life	\$20.36	\$366.48			
				LTD	\$2.22	\$39.96			
TOTAL			\$1,396.72	TOTAL		\$388.51	\$6,993.09		
Tax Code Federal: Single			This area intentionally left blank.						
Check No: 213456									

- A.** Employee information. This section includes name, employee ID number, and social security number; your statement may also contain other information such as employee address, department, location, etc.
- B.** Pay Period Ending. This is the date upon which the current payroll period ends. This statement reflects all compensation earned during the *bimonthly* period ending on this date.
- C.** Gross - This is the total of all earnings types paid which are broken down in **D**.
- D.** Pay details - This section shows the types of pay and the hourly rate, number of hours, and gross amount of compensation for each earnings type; examples of types of earnings include regular pay, overtime, vacation/annual leave, sick time, etc.
- E.** Taxable Gross – This is the total amount of gross pay that is taxable for federal income tax purposes. Generally, this amount is equal to your gross pay less deductions for health insurance, contributions to a medical or dependent care spending account and contributions made to a retirement plan.
- F.** Taxes and Other: These boxes show total taxes and other deductions which are detailed in **G**.
- G.** Deduction details – This section lists each deduction that has been withheld from pay, including Social Security/Medicare (FICA/Medicare), federal, state, and local income taxes, health and other insurance deductions, retirement plan contributions, union dues, wage garnishments, etc.
- H.** Net Pay – This is the net amount of pay that you receive after all tax and deduction amounts are subtracted from your total gross pay.
- I.** Other notes - This statement shows the federal and state withholding status as submitted on your (W4 Form) which determines the amount of federal and state income taxes withheld, as well as, a notes section. Many formats separate tax status and the check number or direct deposit information.

Your pay statement may also include leave balances and activity, the total amount of the employer's contributions for benefits, links to resources or contact information, etc.

Source: Adapted from *Your Payroll Check Explained* (Montgomery County Maryland)

## Understanding Your Pay Statement

Did you know also know that that there are no standard descriptions or abbreviations that have to be used? For example, social security taxes might be listed as FICA (Federal Insurance Contribution Act) or OASDI (Old-Age, Survivor, and Disability Insurance). It's important to understand all of the specific items on your paystatement. Use information from the Case Study (page 16) to complete the worksheet.

How often do you get paid?				
	Weekly	Bi-weekly	Bi-monthly	Monthly
<b>Earnings:</b>	Description or Abbreviation Used		Current Pay Period (\$)	(Year-to-Date (YTD))
Wages				
Regular				
Overtime				
Commission/tips				
Bonus				
Other				
Paid time off				
Other				
Total Gross Pay:				
<b>Deductions:</b>				
Taxes				
Federal				
State				
Local				
Social Security				
Medicare				
Unemployment				
Other				
Insurances				
Health insurance				
Flexible spending				
Health savings				
Other				
Retirement savings				
Garnishments				
Other				
Total Deductions:				
<b>Net Pay</b>				

Source: Adapted from *Managing Your Money* (Career Publishing Solutions)

## Job Benefits Game

---

Think of all of the reasons you would want to work for a company, other than the pay check. What kind of 'perks' or benefits might a company offer to attract you as a new employee. See how many you can write down in two minutes!

<b>Job Benefits – More Than Just a Paycheck!</b>			
1	2	3	4
5	6	7	8
9	10	11	12
13	14	15	16
17	18	19	20
21	22	23	24

## More Than Just a Paycheck

One of the most important steps you can take to build a bright future is to land and keep a good job. The right job will allow you to challenge yourself, learn new skills, develop self-confidence and, of course, earn a good wage. Your paycheck gives you economic power—not just to buy “things,” but to provide a strong financial foundation for you and your family. You can also use your economic power to contribute to your community and help others.

When you apply for a job, one of the first things you think about is how much the job pays. But it’s not just about the paycheck; you also need to think about what **employee benefits** it offers. The purpose of employee benefits-- also known as ‘**fringes**’ or ‘**perks**’--is to:

- Make people want to work for the company
- Help workers learn more job skills
- Keep workers healthy and hard working



Benefits may include a health insurance plan, life or disability insurance (or both), paid time off, retirement savings plans, and education benefits. The value of benefits offered is often 25% or more of your pay! For example, if your wages are \$40,000 per year, your benefits may cost your employer \$10,000.\* That may make us look differently at our employer or even future job offers.

Not all jobs offer benefits and others may only offer a few. You may have to work a certain length of time, such as three to six months or maybe one year, before you can start using these benefits. This ‘waiting period’ is common with retirement plans, training, promotions, etc.

When seeking work, try to compare benefits as a way of comparing potential employers. For example, two jobs may pay the same wages but offer very different benefits. One employer may even pay more but offer fewer benefits. You may also be interested in specific benefits, such as flex time, if you have family obligations or an active schedule outside of work. It’s a lot to consider when comparing employers.

*\*According to The Pew Charitable Trusts (7/21/2016), employers will spend an additional 38 cents\* on employee benefits for every dollar they pay in wages.*

Source: Adapted from *Making the Most of Job Benefits* (National Urban League)

## Job Benefits Checklist

Knowing what your employer offers is the first step to maximizing the resources already available to you. Use information from the Case Study (pages 17 & 18) to complete the worksheet.

Benefit	Description	Offered			Using	
		Yes	No	Unsure	Yes	No
Health Insurance	Preferred Provider Organization (PPO)					
	Major Medical (Indemnity Plan)					
	Prescription Drug Plan					
	Dental					
	Vision					
	Long-term Care					
	Other:					
Other Insurance	Life					
	Dependent Life					
	Disability					
	Property (Auto/Home, etc)					
	Other					
Paid Time Off (PTO)	Annual/Vacation/Personal					
	Holidays					
	Sick Leave					
	Family Leave					
	Other:					
Retirement	Traditional Pension Plan					
	401(k), 403(b), or 457 Savings Plan					
	Matched Savings Incentives					
	Profit-Sharing Plan (or ESOP)					
	Retiree Health Insurance					
	Other:					
Other	Flexible Spending Account (FSA)					
	Health Savings Account (HSA)					
	Tuition Reimbursement					
	In-house Training Programs					
	Employee Assistance Program (EAP)					
	Child Care					
	Adoption Assistance					
	Wellness Program					
	Legal Assistance					
	Housing Assistance					
Other:						











## Where Does an IRA Fit?

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An **IRA** or **Individual Retirement Account** is a retirement savings account not associated with an employer plan. (The SEP-IRA is the exception and has its own contribution rules.) An IRA is a self-directed account, meaning you choose where (financial institution) to open the account and choose the investments inside of the account.\* This tax-deferred account can be opened by any person with earned wages or self-employment income. (A spouse without earned wages can open an IRA as well!)

An IRA can be opened at a bank, credit union, mutual fund company, or other financial services company. Federal law sets the contribution limit which is significantly less than a 401(k) or 403(b). You can put money into a traditional IRA, Roth IRA, or a combination of the two.

- A **traditional** IRA may allow you to deduct your contribution or take a credit on your federal income taxes. You will not pay taxes on the earning in the account until you take money out at retirement. There is a 10% penalty if you withdraw the money **before 59½** or or **after you reach the age of 72** (if your 70<sup>th</sup> birthday is July 1, 2019 or later).
- A **Roth** IRA is different from a traditional IRA because you cannot take a deduction or credit for your contributions. However, the earnings on your account are completely tax free and you may be able to withdraw the *contributions* you've made without paying a penalty. If you withdraw the *earnings* before 59½, they will be subject to a 10% penalty. Also, you don't have to take the money out, so the 70½ rule does not apply!

*\*Learn as much as you can about each kind of investment option before choosing. See the Make Money Work module to learn more about investing.*

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Source: Adapted from *Building Native Communities: Investing for Your Future* (First Nations Development Institute) and *Making the Most of Job Benefits* (National Urban League)

## Why Should I Save for Retirement?

Saving money can be difficult when you are also trying to keep your family fed, clothed, and housed. However, there are some really good reasons to consider contributing to your employer's retirement savings plan, and *no amount is too small*. Here are five good reasons:



### Tax-Deferred

You don't pay federal income tax on money put in your retirement savings plan until you take it out when you retire. Less tax now means **more money in your pocket!**



### Employer Match

For example, for every \$2 you put into the retirement savings plan, your company may offer to put in \$1. That's **free money** you're losing out on if you don't participate! You may need to work a certain number of years to become 'vested' (have legal right to the employer match and its earnings).



### Automatic Deductions

Your contributions are deducted directly from your pay, just like income taxes. **No need** to worry about **making a separate deposit** after cashing your check; it's done for you-automatically!



### Compound Interest

In simple terms, the interest you earn, earns interest. When you contribute to a retirement savings plan and keep it there, your interest earns interest and can add up to a large stash of cash over time! **You work hard** to make the money to contribute to the plan, and from that point on, **your money works hard** to make money for you! See the Make Money Work modules for to learn more on compound interest.



### Choose Your Future

By making contributions into your employer retirement savings plan, you are making an important commitment to your future. You are taking control of its direction and are choosing a promising path.

Source: Adapted from *Building Native Communities: Investing for Your Future* (First Nations Development Institute)

## 10 Questions to Ask

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Here are ten questions to ask about your (or potential) employer's retirement plan.

If you are currently unemployed, use information from your most recent job or from the Case Study (pages 15 & 16) to complete the worksheet

- 1.) Is it a defined benefit (pension) plan or a define contribution (savings) plan?
- 2.) Am I automatically enrolled in the program or do I need to tell my employer that I want to participate?
- 3.) Is there a waiting period before I can enroll?
- 4.) Is the retirement plan mandatory? Do I have to participate?
- 5.) Is there a minimum contribution that has to be made from each paycheck?
- 6.) Does the employer add any money to my account or match my deposits?
- 7.) If the employer does make contributions, how long do I have to work to be vested and have a legal right to employer contributions and earnings?
- 8.) Can I access my money in the event of a financial hardship?
- 9.) What are the investment choices in the plan?
- 10.) Are there people I can talk to who can help me understand my choices?

Source: Adapted from *DollarWorks 2* (University of Minnesota)

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# OPTIONAL!

## What Does Pre-Tax Really Mean?

'Pre-tax' is used to describe wages earned but not taxed. **The IRS has special rules for pre-tax earnings.** The IRS allows taxes to be **deferred**, or put off until a later time, on some of your wages and **tax free** on others, depending on how you use that money. For example, if you use 'pre-tax' money to pay for health insurance or for a healthcare flexible spending account (FSA), those wages are not taxed at all, including FICA. If you contribute to an employer retirement plan, those wages won't be taxed (federal) until you withdraw the money when you retire. [The exception is a **Roth** 401(k) plan.]

Want to see what pre-tax will mean to you? Here is a quick calculation to help you see how you can benefit from using pre-tax dollars.\*

---

1. Enter your annual gross wages: \_\_\_\_\_
2. Enter the annual amount of your following (FICA exempt) contributions:
  - Health insurance premiums: \_\_\_\_\_
  - Health Savings Account (HSA): \_\_\_\_\_
  - Flexible Spending Account (FSA) – Healthcare: \_\_\_\_\_
  - Flexible Spending Account (FSA) – Dependent Care: \_\_\_\_\_

**Total (FICA exempt) Contributions:** \_\_\_\_\_
3. Calculate FICA *taxes saved*:  
[multiply total FICA exempt contributions (line #2) x 7.65%] = \_\_\_\_\_
4. Calculate PA income *taxes saved*:  
[subtract FSA Dependent Care from Line #2 and multiply x 3.07%] = \_\_\_\_\_
5. Calculate local income *taxes saved*:  
Enter local income tax rate: \_\_\_\_\_%  
[subtract FSA Dependent Care from Line #2 and multiply x local rate] = \_\_\_\_\_
6. Enter your annual retirement plan contributions: \_\_\_\_\_
7. Total pre-tax contributions: [add lines (#2) and (#6)] = \_\_\_\_\_
8. Calculate federal income *taxes saved*:  
Enter federal income tax rate: \_\_\_\_\_%\*\*  
[multiply total pre-tax contributions (line #7) x federal tax rate] = \_\_\_\_\_

**Total Taxes Saved:** [add lines (#3, 4, 5, and 8)] = \_\_\_\_\_

---

\*Note this calculation is for illustrative purposes only; see you tax preparer for confirmation of actual dollars saved.

\*\*Use your current federal tax bracket. See [www.irs.gov](http://www.irs.gov).

# OPTIONAL!

## Before You Jump Ship

A job making higher wages is always better, right? You know that a job is more than just a paycheck. Use this worksheet to compare some basic economic factors before you decide on a new job or company. A higher wage job may not be the best option in the long run.

	Job/Company 1	Job/Company 2
1. Enter the <i>annual</i> salary offered -or- calculate hourly wages \$___ x ___ hours per week x 52 weeks	\$ _____	\$ _____
2. Enter any other <i>annual</i> income/benefits available i.e., reliable overtime, parking/uniform allowances, etc.	\$ _____	\$ _____
<b>3. Add: lines (1) + (2) for Gross Compensation</b>	<b>\$ _____</b>	<b>\$ _____</b>
4. Enter the annual amount of FICA-exempt benefits, i.e. health insurance premiums/FSA contributions	\$ _____	\$ _____
5. Subtract: lines (3) – (4) for FICA wages	\$ _____	\$ _____
6. Enter your planned annual retirement contributions and any non-taxable de minimis benefits	\$ _____	\$ _____
7. Subtract: lines (5) – (6) for Federal taxable wages	\$ _____	\$ _____
8. Calculate tax deductions:		
FICA taxes withheld: line (5) x 7.65% (0.0765)	\$ _____	\$ _____
State income taxes withheld: line (5) x 3.07% (0.0307)	\$ _____	\$ _____
Local income taxes withheld: line (5) x _____ % rate	\$ _____	\$ _____
Federal income taxes (net): line (7) x _____ % rate	\$ _____	\$ _____
9. Add: all entries in Step 8 for total taxes	\$ _____	\$ _____
<b>10. Subtract: line (7) – (9) for Net Take Home Pay</b>	<b>\$ _____</b>	<b>\$ _____</b>
11. List annual comparable costs of working:		
Transportation/parking/uniforms/clothing	\$ _____	\$ _____
Child care or other expenses	\$ _____	\$ _____
12. Add: all entries in Step 11 for total comparable costs	\$ _____	\$ _____
<b>13. Subtract: line (10) – (12) for “Really Feels Like”</b>	<b>\$ _____</b>	<b>\$ _____</b>
14. Enter the annual amount of other benefits used/earned:		
Tuition Reimbursement	\$ _____	\$ _____
Retirement savings- employer match	\$ _____	\$ _____
Other benefits	\$ _____	\$ _____
15. Add: all entries in Step 14 for total other benefits	\$ _____	\$ _____
<b>16. Add lines (13) + (16) for “Net” Economic Benefit</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>Other considerations:</b>		
Commute time/total hours away	_____	_____
Paid time off (vacation/annual/sick)	_____	_____
Advancement potential	_____	_____
Other	_____	_____

# Completing the IRS Form W-4

If you are getting a large tax refund, consider adjusting your withholding. The Form W-4 tells your employer how much federal income taxes to withhold for you. *Note that the Form W-4 for 2020 is significantly different from prior years. Employees no longer claim withholding allowances in order to reduce the form's complexity and make it easier to have your withholding match your actual tax liability.*

So how can you navigate the new Form W-4? Let's take a look at the five steps on the form, but note that only Step 1 and Step 5 are required for all employees. Completing Steps 2 thru 4 are only necessary if they apply to you.

## Step 1: Enter Your Personal Information-(a) and (b)

The image shows a thumbnail of the 2022 Form W-4. It includes the title 'Employee's Withholding Certificate', the year '2022', and the OMB No. 1545-0074. The form is divided into several sections: Step 1 (Personal Information), Step 2 (Multiple Jobs or Spouse Works), Step 3 (Claim Dependents), Step 4 (Optional Adjustments), and Step 5 (Sign Here). It also includes a section for 'Employers Only' with fields for name, address, and EIN.

Form <b>W-4</b> Department of the Treasury Internal Revenue Service	<b>Employee's Withholding Certificate</b>		OMB No. 1545-0074	
	▶ Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ▶ Give Form W-4 to your employer. ▶ Your withholding is subject to review by the IRS.			<b>2022</b>
<b>Step 1:</b> <b>Enter Personal Information</b>	(a) First name and middle initial	Last name		
	Address			▶ Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a> .
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying widow(er) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			

Enter your filing status in area (c). Your withholding will be computed based on your filing status's standard deduction and tax rates, unless adjustments are made in Steps 2 thru 4.

## Step 2: Multiple Jobs or Working Spouse

<b>Step 2:</b> <b>Multiple Jobs or Spouse Works</b>	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.
	Do <b>only one</b> of the following. (a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for most accurate withholding for this step (and Steps 3-4); or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld . . . ▶ <input type="checkbox"/>

Complete this step if you have more than one job at a time or if you are married filing jointly and your spouse also works. There are three options for completing this step, but you can **only choose one**.

## Step 2: Multiple Jobs or Working Spouse (continued)

Choose one of the following:

- (a) Use the IRS's online estimator @ [www.irs.gov/W4App](http://www.irs.gov/W4App). Have your most recent pay statement available, follow the instructions on How to Adjust Your Withholding, and enter the result in Step 4(c).\* This will provide the most accurate withholding; **or**
- (b) Use the Multiple Jobs Worksheet on page three of the form and enter the result in Step 4(c), noting that using the worksheet is more tedious and less accurate than (a); **or**
- (c) Check the box if there are only two jobs total, and do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay, otherwise more tax than necessary may be withheld.

Note that you should complete Steps 3 thru 4(b) for only ONE of these jobs; the IRS suggests the highest paying job. Leave those steps blank for the other jobs.

*\*To use the online calculator, have your most recent pay statement handy.*

## Step 3: Claim Dependents

<b>Step 3:</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):		
<b>Claim Dependents</b>	Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ _____		
	Multiply the number of other dependents by \$500 . . . . ▶ \$ _____		
	Add the amounts above and enter the total here . . . . .	<b>3</b>	\$

## Step 4: Other Adjustments

<b>Step 4 (optional):</b>	(a) <b>Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . .	<b>4(a)</b>	\$
<b>Other Adjustments</b>	(b) <b>Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . .	<b>4(b)</b>	\$
	(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each <b>pay period</b> . . . . .	<b>4(c)</b>	\$

## Step 5: Sign Here (and submit to your employer)

<b>Step 5: Sign Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	▶ _____ ▶ <b>Employee's signature</b> (This form is not valid unless you sign it.)	▶ _____ ▶ <b>Date</b>	
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)

Many people automatically want the most withheld from their pay so they will not owe any federal tax when they file their return. They get a tax refund, sometimes very large, due to this decision. However, it's their own money that is being returned.\*\*

*\*\* Not including refundable credits such as the Earned Income or Child Tax credits.*

## What Comes In: Add It Up

<b>Cash Coming In</b>	
Wages/Salary (before deductions)	_____
Commission/Tips/Overtime Pay	_____
Temp Assistance for Needy Families (TANF)	_____
Child Support/Alimony Received	_____
Unemployment Compensation	_____
Social Security Benefits	_____
Pension/Retirement Benefits	_____
Veteran's Benefits	_____
Worker's Disability Compensation	_____
Other Cash: (specify) _____	_____
<b>Total Cash In:</b>	_____
<b>Non-Cash Assistance</b>	
Supplemental Nutrition Assistance (SNAP)	_____
Women, Infants & Children Program (WIC)	_____
Child Care Assistance	_____
Housing Assistance	_____
School Lunch	_____
Energy Assistance	_____
Other Non-Cash: _____	_____
<b>Total Non-Cash In:</b>	_____
<b>Gross Monthly Income:</b> Cash In + Non-Cash In	
<b>Off the Top Deductions</b>	
Federal Taxes	_____
State/Local Taxes	_____
FICA Taxes	_____
Unemployment Insurance	_____
Retirement Savings	_____
Health/Dental Insurance	_____
Flexible Spending/Health Savings Account(s)	_____
Child Support/Garnishments	_____
Other: _____	_____
<b>Total Off the Top:</b>	_____
<b>Net Monthly Income:</b> Gross – Off the Top (also called <i>Take Home Pay</i> )	

Source: Adapted from *DollarWorks 2* (University of Minnesota)

## Additional Resources to *Maximize Earnings*

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**Action Without Borders: [www.Idealist.org](http://www.Idealist.org)**

[Benefits Glossary](#)

This link provides easy to understand definitions of common employee benefits.

**Department of Homeland Security: [www.dhs.gov](http://www.dhs.gov)**

[Form I-9, Employment Eligibility Verification](#)

This form verifies that you are eligible to work in the United States.

**Internal Revenue Service: [www.IRS.gov](http://www.IRS.gov)**

[Withholding Calculator](#)

This online calculator can help you determine whether you need to give your employer a new [Form W-4, Employee's Withholding Allowance Certificate](#) to avoid having too much or too little Federal income tax withheld from your pay. You can use your results from the calculator to help fill out the form.

**National Endowment for Financial Educational: [www.nefe.org](http://www.nefe.org)**

[Making the Most of job Benefits](#)

This book describes all the different types of benefits. The book tells you how to get these benefits, and what to do if your job doesn't provide employee benefits.

**PA Department of Human Services: [www.dhs.state.pa.us](http://www.dhs.state.pa.us)**

[Compass: Click.Apply.Benefit.](#)

COMPASS provides complete information on the specific health and human service programs or benefits available in Pennsylvania. You can also apply for new benefits, finish your application or check your status right from this site.

**PA Housing Finance Agency (PHFA): [www.buildingyourfinancialhouse.org](http://www.buildingyourfinancialhouse.org)**

Building Your Financial House is a commercial free financial resource for Pennsylvanians. Mirroring PHFA's flagship financial education program, the site provides comprehensive information on general financial topics and major milestones in life. The site also has over 40 worksheets, including those found in this module, to help build your own financial house.

**Workplace Basics: [www.learnfree.org](http://www.learnfree.org)**

[Understanding Your Pay, Benefits, and Paycheck](#)

This article helps you differentiate between gross income and net income, recognize commonly offered employee benefits, and it helps you understand your paycheck.

## Pre-session Questionnaire

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ID \_\_\_\_\_

Circle the answer that you believe is correct.

1. Which of the following websites can you apply online for public benefits?
  - A. PA Compass (www.pacompass.state.pa.us)
  - B. FileUnemployment.org
  - C. Healthcare.gov
  - D. PA Insurance Department (www.insurance.pa.gov)
  
2. Which of the following is an item that Pennsylvania employers are required to report on a pay statement?
  - A. Employee ID number
  - B. Employer paid FICA taxes
  - C. Full or part time status
  - D. Rate of pay
  
3. Which of the following is an employee benefit deduction from pay?
  - A. FICA
  - B. Federal withholding
  - C. Health insurance premiums
  - D. Child support
  
4. Which of the following is a tax-free employee benefit?
  - A. Employer match to a 401(k) retirement savings plan
  - B. Flexible Spending Account (FSA) for healthcare
  - C. Paid bereavement leave
  - D. Adoption assistance
  
5. Which of the following forms tells employers how much money to withhold for taxes?
  - A. W-2
  - B. W-4
  - C. W-9
  - D. I-9
  
6. What is FICA?
  - A. Federal Income Credit Account
  - B. Federal Insurance Contribution Act
  - C. Federal Income Credit Act
  - D. Federal Insurance Calculation Account

## Post-session Questionnaire

ID \_\_\_\_\_

Circle the answer that you believe is correct.

1. Which of the following websites can you apply online for public benefits?
  - A. PA Compass (www.pacompass.state.pa.us)
  - B. FileUnemployment.org
  - C. Healthcare.gov
  - D. PA Insurance Department (www.insurance.pa.gov)
  
2. Which of the following is an item that Pennsylvania employers are required to report on a pay statement?
  - A. Employee ID number
  - B. Employer paid FICA taxes
  - C. Full or part time status
  - D. Rate of pay
  
3. Which of the following is an employee benefit deduction from pay?
  - A. FICA
  - B. Federal withholding
  - C. Health insurance premiums
  - D. Child support
  
4. Which of the following is a tax-free employee benefit?
  - A. Employer match to a 401(k) retirement savings plan
  - B. Flexible Spending Account (FSA) for healthcare
  - C. Paid bereavement leave
  - D. Adoption assistance
  
5. Which of the following forms tells employers how much money to withhold for taxes?
  - A. W-2
  - B. W-4
  - C. W-9
  - D. I-9
  
6. What is FICA?
  - A. Federal Income Credit Account
  - B. Federal Insurance Contribution Act
  - C. Federal Income Credit Act
  - D. Federal Insurance Calculation Account

ID \_\_\_\_\_

Location \_\_\_\_\_

Date \_\_\_\_\_

## Session Evaluation

We hope you found today's session engaging and of value to you. Please share your opinions and comments so we may continue to improve the program. Thank you!

	<i>Excellent</i>	<i>Very Good</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>
<b>Overall</b> , I feel the session was:					
<b>Before</b> the session statement:					
My knowledge and skills about the topic were:					
<b>After</b> the session statement:					
My knowledge and skills about the topic are:					
My confidence to apply what I have learned today is:					
	<i>Strongly Agree</i>	<i>Agree</i>	<i>Not Sure</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
<b>During</b> the session statements					
The instructions were clear and easy to follow.					
The time allocated was right for the topic.					
The slides were clear and helped my learning.					
The examples helped my learning.					
The examples were relevant to my situation.					
<b>The instructor:</b>					
was knowledgeable about the topic.					
delivered lesson in a clear and understandable manner.					
was engaging and encouraged interaction.					
was well-prepared.					
was approachable and open to questions.					
<b>The session:</b>					
met my expectations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
was of value to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
has motivated me to take action.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Final Questions</b>					
The most valuable thing I learned today was:	What was the least valuable part of the session and how could it be improved?				
Additional comments:					