

2025



Teacher Handbook



Teacher Handbook

FITNESS FOCUS

LESSON DESCRIPTION

People are sometimes surprised to learn the pay they earn is not the same as the pay they take home. This lesson introduces students to gross and net pay. They'll learn how to fill out Form W-4, compute simple deductions, use tax tables, determine the take-home pay for two employees, and decide which payment method is appropriate for them. They will also learn more about payroll as a career.

STUDENT OBJECTIVES

At the end of this lesson the student will be able to:

- ✓ Correctly fill out Form W-4.
- ✓ Recognize the types of benefits provided by employers.
- ✓ Make distinctions between required and optional deductions.
- ✓ Compute net pay using payroll deductions and tax tables.
- ✓ Differentiate electronic payment methods, like direct deposit and paycards.
- ✓ Learn about a career as a payroll professional.



Excerpted from the Council for Economic Education's Financial Fitness for Life® program. Reprinted by Special Permission from the Council for Economic Education for use in conjunction with PayrollOrg's 2025 Money Matters program. To learn more, please visit www.councilforeconed.org.



Workout

Warm Up

Tell the class the pay they earn is not the same as the pay they take home. Explain the purpose of this lesson is to help the students understand the information used in calculating take-home pay.

Discuss the Money Matters scholarship on page 2 of the Student Handbook. The scholarship program will run twice during 2025. The deadlines to apply are May 31, 2025, and October 10, 2025.

EXERCISE

- A. **First Day of Work:** Tell the students to imagine it's their first day of work. Explain the Form W-4, its purpose, how to complete it, that high school and college students are not automatically exempt from withholding, and that most states have their own employee withholding certificates to complete.
- B. **Payday:** To explain the difference between gross and net pay, ask the students to imagine they have just agreed to start working a part-time job that involves working 20 hours per week at \$11.00 per hour. How much will that first week's paycheck equal? (Some students might fall for your trick question and say that the first paycheck should be \$220. Explain why \$220 is not correct.)
- C. **Gross Pay, Net Pay, Required Deductions, and Other Deductions:** Explain the amount of money that appears on an employee's paycheck is not the total amount of money earned. Several deductions are taken out of paychecks. Most of these deductions are for taxes, with the U.S. government usually taking the largest share.
- D. **Glossary:** Have the students refer to the Glossary on pages 24-25 of the Student Handbook to clarify any difficult terms.
- E. **Exercise 1:** Direct the students' attention to Exercise 1 on page 8 of the Student Handbook, Filling Out Form W-4. Remind them that there are five steps to completing Form W-4. Steps 1 and 5 are mandatory. Steps 2, 3, and 4 should be completed if they apply to the student. Refer the students to the completed Form W-4 example on page 9 of their handbooks.
- F. **2025 Form W-4:** Show Visual 1, page 10 for Student Handbook, and discuss the answers with the students.
- G. **Exercise 2:** Have students answer the questions in Exercise 2 on page 11 of the Student Handbook. Discuss the answers, then show the Workout on page 6 of the Teacher Handbook so students can check their answers.
 - 1. **What is gross pay?**
(Gross pay is the total amount of money earned before any deductions are made.)
 - 2. **What is net pay?**
(Net pay is the amount on your paycheck left after all deductions are taken out of the gross pay.)
 - 3. **True or False?**
The amount of your paycheck equals the total number of hours you worked times your rate of pay.
(False. Mandatory and other deductions are taken out of your paycheck.)
 - 4. **Name two mandatory deductions.**
(Federal income tax, state income tax, local income tax, social security tax, Medicare tax.)
 - 5. **Name three other deductions.**
(Life insurance, disability insurance, medical insurance, dental insurance, retirement savings plan, contributions to charity.)



**TIME REQUIRED:
1 CLASS PERIOD.**

Workout

(continued from page 3)

- H. **Exercise 3:** Direct the students' attention to Exercise 3 on page 12 in the Student Handbook, Calculating a Paycheck #1. Ask the students to read the background information, the information on the form, and the information in the Federal and State Tax tables on pages 14-15 in the Student Handbook, to calculate the net pay. Show Visual 2 on page 7 of the Teacher Handbook, Key for Exercise 3, Calculating Paycheck #1, and discuss the answers with the students.
- I. **Getting Paid:** Explain to the students there are two ways to receive their paycheck that won't damage the environment: direct deposit and payroll cards. For more information on banking fees and helpful questions to ask employers about paycards, reference pages 16-18 in the Student Handbook.
- J. **Exercise 5:** Have students answer the questions in Exercise 5 on page 19, using the chart below the questions, in the Student Handbook. Discuss the answers.
1. **Should Jacob ask to be paid differently if he opens a bank account while working for the coffee shop?**
(Yes, he should request to be paid by direct deposit.)
 2. **Isabella just opened a bank account and started working for a local restaurant that offers paycards and direct deposit. How should she ask to be paid?**
(Direct deposit.)
 3. **Emily's company pays employees by direct deposit or paycards only. Emily doesn't have a bank account. How should she ask to be paid?**
(Paycard.)
- K. **Payroll As a Career:** Ask the students if they've thought about what career they want to have after school. Share with them that a career as a payroll professional can be very rewarding. Explain the education required to work in payroll, then the skills and abilities entry-level payroll professionals should have. Share the expected earnings ranges for payroll professionals and then ways for them to get started. End with what makes the payroll industry a great career choice.

Note: End the class by thanking the students for their attention and let them know about the survey QR code at the end of the Student Handbook.

Other Training Equipment

COOL DOWN

- A. Direct the students' attention to Exercise 4 on page 13, Calculating a Paycheck #2. Ask the students to use the background information, information on the form, and the State and Federal

Tax tables to calculate take-home pay. Show Visual 3 on page 9 of the Teacher Handbook, Key for Exercise 4, Calculating Paycheck #2, and discuss their answers.



VISUAL 1

FILLING OUT FORM W-4

IMAGINE ARRIVING FOR YOUR FIRST DAY OF WORK AT A GOURMET COFFEE SHOP.

Along with other paperwork as you begin your job, you will fill out a Form W-4. This will help the payroll department of your employer figure out how much tax to take out of your paycheck.

YOU ARE SINGLE, WITH ONLY ONE JOB.

There are five steps for an employee to complete on the form. Steps 1 and 5 are required. Steps 2, 3, and 4 are optional, but completing them will help ensure the employee's federal income tax withholding is accurate.

Form W-4		Employee's Withholding Certificate		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		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.		
		2025		
Step 1: Enter Personal Information	(a) First name and middle initial		Last name	(b) Social security number
	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 www.ssa.gov .
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <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.)			
TIP: Consider using the estimator at www.irs.gov/W4App to determine the most accurate withholding for the rest of the year if: you are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.				
Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at www.irs.gov/W4App .				
Step 2: Multiple Jobs or Spouse Works	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 only one of the following. (a) Use the estimator at www.irs.gov/W4App for the most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; 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 generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/>			
Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)				
Step 3: Claim Dependent and Other Credits	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 \$ _____ Multiply the number of other dependents by \$500 \$ _____ Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here 3 \$ _____			
Step 4 (optional): Other Adjustments	(a) Other income (not from jobs). 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 4(a) \$ _____			
	(b) Deductions. 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 4(b) \$ _____			
	(c) Extra withholding. Enter any additional tax you want withheld each pay period 4(c) \$ _____			
Step 5: Sign Here	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. Employee's signature (This form is not valid unless you sign it.) _____ Date _____			

WORKOUT

QUESTIONS

1. What is gross pay? | ***Your total pay before any deductions are subtracted.***
2. What is net pay? | ***Actual amount of an employee's paycheck after deductions are subtracted.***
3. True or False? Your paycheck = Total hours worked x rate of pay. | ***False***
4. Name two mandatory deductions. | ***Any two of the following: Federal Income Tax, State Income Tax, Local Income Tax, Social Security Tax, Medicare Tax.***
5. Name three other deductions. | ***Any three of the following: life insurance, short- and long-term disability insurance, medical insurance, dental insurance, retirement savings plan, charity.***

VISUAL 2

KEY FOR EXERCISE 3, CALCULATING A PAYCHECK #1

IMAGINE YOU ARE A NEW EMPLOYEE AT A GOURMET COFFEE SHOP

The coffee shop pays its employees each week. Your filing status is single with no adjustments on your Form W-4 (you make no entries in Steps 2, 3, or 4). You work 40 hours per week at \$11.00 per hour. Use the background information, the Federal and State Tax tables on the following pages, and information on the form below to calculate your net pay.

Employee's name: _____

Pay period: ☒ Weekly ☐ Biweekly ☐ Semimonthly ☐ Monthly

Filing status: ☒ Single or Married filing separately ☐ Married filing jointly or qualifying surviving spouse ☐ Head of Household

GROSS PAY

1. You work 40 hours at \$ 11.00 per hour = \$440.00

Gross Pay = \$440.00

DEDUCTIONS

2. Federal Income Tax (See Federal Tax table on page 14.) \$15.00

3. State Income Tax (See State Tax table on page 15.) \$15.00

4. FICA: Social Security Tax (6.20% x gross pay) \$27.28 (\$440 X .062)

5. FICA: Medicare Tax (1.45% x gross pay) \$6.38 (\$440 X .0145)

6. **Total Deductions** (total lines 2 through 5) \$63.66

Net Pay (subtract line 6 from line 1) \$376.34

VISUAL 2

TAX TABLES FOR EXERCISE 3, CALCULATING A PAYCHECK #1

2025 Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later
WEEKLY Payroll Period

If the Adjusted Wage Amount (line 1h) is		Married Filing Jointly		Head of Household		Single or Married Filing Separately	
At least	But less than	Standard withholding	Form W-4, Step 2, Checkbox withholding	Standard withholding	Form W-4, Step 2, Checkbox withholding	Standard withholding	Form W-4, Step 2, Checkbox withholding
		The Tentative Withholding Amount is:					
\$0	\$145	\$0	\$0	\$0	\$0	\$0	\$0
\$145	\$155	\$0	\$0	\$0	\$0	\$0	\$1
\$155	\$165	\$0	\$0	\$0	\$0	\$0	\$2
\$165	\$175	\$0	\$0	\$0	\$0	\$0	\$3
\$175	\$185	\$0	\$0	\$0	\$0	\$0	\$4
\$185	\$195	\$0	\$0	\$0	\$0	\$0	\$5
\$195	\$205	\$0	\$0	\$0	\$0	\$0	\$6
\$205	\$215	\$0	\$0	\$0	\$0	\$0	\$7
\$215	\$225	\$0	\$0	\$0	\$0	\$0	\$8
\$225	\$235	\$0	\$0	\$0	\$1	\$0	\$9
\$235	\$245	\$0	\$0	\$0	\$2	\$0	\$10
\$245	\$255	\$0	\$0	\$0	\$3	\$0	\$11
\$255	\$265	\$0	\$0	\$0	\$4	\$0	\$12
\$265	\$275	\$0	\$0	\$0	\$5	\$0	\$13
\$275	\$285	\$0	\$0	\$0	\$6	\$0	\$14
\$285	\$295	\$0	\$0	\$0	\$7	\$0	\$15
\$295	\$305	\$0	\$1	\$0	\$8	\$1	\$16
\$305	\$315	\$0	\$2	\$0	\$9	\$2	\$18
\$315	\$325	\$0	\$3	\$0	\$10	\$3	\$19
\$325	\$335	\$0	\$11	\$0	\$4	\$4	\$20
\$335	\$345	\$0	\$5	\$0	\$12	\$5	\$21
\$345	\$355	\$0	\$6	\$0	\$13	\$6	\$22
\$355	\$365	\$0	\$7	\$0	\$14	\$7	\$24
\$365	\$375	\$0	\$8	\$0	\$15	\$8	\$25
\$375	\$385	\$0	\$9	\$0	\$16	\$9	\$26
\$385	\$395	\$0	\$10	\$0	\$18	\$10	\$27
\$395	\$405	\$0	\$11	\$0	\$19	\$11	\$28
\$405	\$415	\$0	\$12	\$0	\$20	\$12	\$30
\$415	\$425	\$0	\$13	\$0	\$21	\$13	\$31
\$425	\$435	\$0	\$14	\$0	\$22	\$14	\$32
\$435	\$445	\$0	\$15	\$1	\$24	\$15	\$33
\$445	\$455	\$0	\$16	\$2	\$25	\$16	\$34
\$455	\$465	\$0	\$17	\$3	\$26	\$17	\$36
\$465	\$475	\$0	\$18	\$4	\$27	\$18	\$37
\$475	\$485	\$0	\$19	\$5	\$28	\$19	\$38
\$485	\$495	\$0	\$20	\$6	\$30	\$20	\$39
\$495	\$505	\$0	\$21	\$7	\$31	\$21	\$40
\$505	\$515	\$0	\$22	\$8	\$32	\$22	\$42
\$515	\$525	\$0	\$23	\$9	\$33	\$23	\$43
\$525	\$535	\$0	\$24	\$10	\$34	\$24	\$44
\$535	\$545	\$0	\$26	\$11	\$36	\$26	\$45
\$545	\$555	\$0	\$27	\$12	\$37	\$27	\$46
\$555	\$565	\$0	\$28	\$13	\$38	\$28	\$48
\$565	\$575	\$0	\$29	\$14	\$39	\$29	\$49
\$575	\$585	\$0	\$30	\$15	\$40	\$30	\$50
\$585	\$595	\$1	\$32	\$16	\$42	\$32	\$51
\$595	\$605	\$2	\$33	\$17	\$43	\$33	\$52
\$605	\$615	\$3	\$34	\$18	\$44	\$34	\$54
\$615	\$625	\$4	\$35	\$19	\$45	\$35	\$56
\$625	\$635	\$5	\$36	\$20	\$46	\$36	\$58
\$635	\$645	\$6	\$38	\$21	\$48	\$38	\$60
\$645	\$655	\$7	\$39	\$22	\$49	\$39	\$62
\$655	\$665	\$8	\$40	\$23	\$50	\$40	\$65
\$665	\$675	\$9	\$41	\$24	\$51	\$41	\$67
\$675	\$685	\$10	\$42	\$25	\$52	\$42	\$69
\$685	\$695	\$11	\$44	\$26	\$54	\$44	\$71
\$695	\$705	\$12	\$45	\$27	\$55	\$45	\$73
\$705	\$715	\$13	\$46	\$28	\$56	\$46	\$76
\$715	\$725	\$14	\$47	\$29	\$57	\$47	\$78
\$725	\$735	\$15	\$48	\$30	\$58	\$48	\$80
\$735	\$745	\$16	\$50	\$31	\$60	\$50	\$82
\$745	\$755	\$17	\$51	\$32	\$61	\$51	\$84
\$755	\$765	\$18	\$52	\$33	\$62	\$52	\$87
\$765	\$775	\$19	\$53	\$34	\$63	\$53	\$89

Utah Withholding Tables

Note: Use the *Single* column for taxpayers who file as head-of-household on their federal return.

Weekly and Biweekly Payroll Periods

UTAH TABLE 1		WEEKLY Payroll Period (52 pay periods per year)			
If UT taxable wages are -		Find wages in "If UT taxable wages are" columns. This is amount to withhold.			
at least	but less than	Weekly		Married	
		Single	Married	Single	Married
\$0	\$96	\$0	\$0	\$0	\$0
96	129	0	0	0	0
129	162	0	0	0	0
162	194	0	0	0	0
194	227	2	0	0	0
227	260	4	0	0	0
260	292	5	0	0	0
292	325	7	0	0	0
325	358	9	0	0	0
358	390	11	1	1	1
390	423	13	2	2	2
423	456	15	4	4	4
456	488	17	6	6	6
488	521	19	8	8	8
521	554	21	10	10	10
554	587	23	12	12	12
587	619	25	14	14	14
619	652	27	16	16	16
652	685	28	18	18	18
685	717	30	20	20	20
717	750	32	22	22	22
750	783	34	23	23	23
783	815	36	25	25	25
815	848	38	27	27	27
848	881	39	29	29	29
881	913	41	31	31	31
913	946	42	33	33	33
946	979	44	35	35	35
979	1,012	45	37	37	37
1,012	1,044	47	39	39	39
1,044	1,077	48	41	41	41
1,077	1,110	50	43	43	43
1,110	1,142	51	45	45	45
1,142	1,175	53	46	46	46
1,175	1,208	54	48	48	48
1,208	1,240	56	50	50	50
1,240	1,273	57	52	52	52
1,273	1,306	59	54	54	54
1,306	1,338	60	56	56	56
1,338	1,371	62	58	58	58
1,371	1,404	63	60	60	60
1,404	1,437	65	62	62	62
1,437	1,469	66	64	64	64
1,469	1,502	68	66	66	66
1,502	1,535	69	67	67	67
1,535	1,567	71	69	69	69
1,567	1,600	72	71	71	71
1,600	1,633	74	73	73	73
1,633	1,665	75	75	75	75
1,665	1,698	77	77	77	77
1,698	1,731	78	78	78	78
1,731	1,763	79	79	79	79
1,763	1,796	81	81	81	81
1,796	1,829	82	82	82	82
1,829	1,862	84	84	84	84
1,862	1,894	85	85	85	85
1,894	1,927	87	87	87	87

UTAH TABLE 2		BIWEEKLY Payroll Period (26 pay periods per year)			
If UT taxable wages are -		Find wages in "If UT taxable wages are" columns. This is amount to withhold.			
at least	but less than	Biweekly		Married	
		Single	Married	Single	Married
\$0	\$192	\$0	\$0	\$0	\$0
192	258	0	0	0	0
258	323	0	0	0	0
323	388	0	0	0	0
388	454	3	0	0	0
454	519	7	0	0	0
519	585	11	0	0	0
585	650	15	0	0	0
650	715	19	0	0	0
715	781	22	1	1	1
781	846	26	2	2	2
846	912	30	5	5	5
912	977	34	13	13	13
977	1,042	38	16	16	16
1,042	1,108	42	20	20	20
1,108	1,173	45	24	24	24
1,173	1,238	49	28	28	28
1,238	1,304	53	32	32	32
1,304	1,369	57	36	36	36
1,369	1,435	61	39	39	39
1,435	1,500	65	43	43	43
1,500	1,565	68	47	47	47
1,565	1,631	72	51	51	51
1,631	1,696	76	55	55	55
1,696	1,762	79	58	58	58
1,762	1,827	82	62	62	62
1,827	1,892	85	66	66	66
1,892	1,958	88	70	70	70
1,958	2,023	91	74	74	74
2,023	2,088	94	78	78	78
2,088	2,154	97	81	81	81
2,154	2,219	99	85	85	85
2,219	2,285	102	89	89	89
2,285	2,350	105	93	93	93
2,350	2,415	108	97	97	97
2,415	2,481	111	101	101	101
2,481	2,546	114	104	104	104
2,546	2,612	117	108	108	108
2,612	2,677	120	112	112	112
2,677	2,742	123	116	116	116
2,742	2,808	126	120	120	120
2,808	2,873	129	123	123	123
2,873	2,938	132	127	127	127
2,938	3,004	135	131	131	131
3,004	3,069	138	135	135	135
3,069	3,135	141	139	139	139
3,135	3,200	144	143	143	143
3,200	3,265	147	146	146	146
3,265	3,331	150	150	150	150
3,331	3,396	153	153	153	153
3,396	3,462	156	156	156	156
3,462	3,527	159	159	159	159
3,527	3,592	162	162	162	162
3,592	3,658	165	165	165	165
3,658	3,723	168	168	168	168
3,723	3,788	171	171	171	171
3,788	3,854	174	174	174	174

VISUAL 3

KEY FOR EXERCISE 4, CALCULATING A PAYCHECK #2

IMAGINE YOU ARE A NEW ASSISTANT MANAGER AT A GOURMET COFFEE SHOP

The coffee shop pays its employees each week. Your filing status is single with no adjustments on your Form W-4 (you make no entries in Steps 2, 3, or 4). You work 40 hours per week at \$12.00 per hour. Use this background information, the Federal and State Tax tables on the following pages, and information on the form below to calculate your net pay.

Employee's name: _____

Pay period: ☒ Weekly ☐ Biweekly ☐ Semimonthly ☐ Monthly

Filing status: ☒ Single or Married filing separately ☐ Married filing jointly or qualifying surviving spouse ☐ Head of Household

GROSS PAY

1. You work 40 hours at \$ 12.00 per hour = \$480.00
Gross Pay = \$480.00

DEDUCTIONS

2. Federal Income Tax (See Federal Tax table on page 14.) \$19.00
3. State Income Tax (See State Tax table on page 15.) \$17.00
4. FICA: Social Security Tax (6.20% x gross pay) \$29.76 (\$480 X .062)
5. FICA: Medicare Tax (1.45% x gross pay) \$6.96 (\$480 X .0145)
6. **Total Deductions** (total lines 2 through 5) \$72.72

Net Pay (subtract line 6 from line 1) \$407.28

VISUAL 3

TAX TABLES FOR EXERCISE 4,

CALCULATING A PAYCHECK #2

2025 Wage Bracket Method Tables for Manual Payroll Systems With Forms W-4 From 2020 or Later
WEEKLY Payroll Period

If the Adjusted Wage Amount (line 1h) is		Married Filing Jointly		Head of Household		Single or Married Filing Separately	
		Standard withholding	Form W-4, Step 2, Checkbox withholding	Standard withholding	Form W-4, Step 2, Checkbox withholding	Standard withholding	Form W-4, Step 2, Checkbox withholding
At least	But less than	The Tentative Withholding Amount is:					
\$0	\$145	\$0	\$0	\$0	\$0	\$0	\$0
\$145	\$155	\$0	\$0	\$0	\$0	\$0	\$1
\$155	\$165	\$0	\$0	\$0	\$0	\$0	\$2
\$165	\$175	\$0	\$0	\$0	\$0	\$0	\$3
\$175	\$185	\$0	\$0	\$0	\$0	\$0	\$4
\$185	\$195	\$0	\$0	\$0	\$0	\$0	\$5
\$195	\$205	\$0	\$0	\$0	\$0	\$0	\$6
\$205	\$215	\$0	\$0	\$0	\$0	\$0	\$7
\$215	\$225	\$0	\$0	\$0	\$0	\$0	\$8
\$225	\$235	\$0	\$0	\$0	\$1	\$0	\$9
\$235	\$245	\$0	\$0	\$0	\$2	\$0	\$10
\$245	\$255	\$0	\$0	\$0	\$3	\$0	\$11
\$255	\$265	\$0	\$0	\$0	\$4	\$0	\$12
\$265	\$275	\$0	\$0	\$0	\$5	\$0	\$13
\$275	\$285	\$0	\$0	\$0	\$6	\$0	\$14
\$285	\$295	\$0	\$0	\$0	\$7	\$0	\$15
\$295	\$305	\$0	\$1	\$0	\$8	\$1	\$16
\$305	\$315	\$0	\$2	\$0	\$9	\$2	\$18
\$315	\$325	\$0	\$3	\$0	\$10	\$3	\$19
\$325	\$335	\$0	\$4	\$0	\$11	\$4	\$20
\$335	\$345	\$0	\$5	\$0	\$12	\$5	\$21
\$345	\$355	\$0	\$6	\$0	\$13	\$6	\$22
\$355	\$365	\$0	\$7	\$0	\$14	\$7	\$24
\$365	\$375	\$0	\$8	\$0	\$15	\$8	\$25
\$375	\$385	\$0	\$9	\$0	\$16	\$9	\$26
\$385	\$395	\$0	\$10	\$0	\$18	\$10	\$27
\$395	\$405	\$0	\$11	\$0	\$19	\$11	\$28
\$405	\$415	\$0	\$12	\$0	\$20	\$12	\$30
\$415	\$425	\$0	\$13	\$0	\$21	\$13	\$31
\$425	\$435	\$0	\$14	\$0	\$22	\$14	\$32
\$435	\$445	\$0	\$15	\$1	\$24	\$15	\$33
\$445	\$455	\$0	\$16	\$2	\$25	\$16	\$34
\$455	\$465	\$0	\$17	\$3	\$26	\$17	\$36
\$465	\$475	\$0	\$18	\$4	\$27	\$18	\$37
\$475	\$485	\$0	\$19	\$5	\$28	\$19	\$38
\$485	\$495	\$0	\$20	\$6	\$30	\$20	\$39
\$495	\$505	\$0	\$21	\$7	\$31	\$21	\$40
\$505	\$515	\$0	\$22	\$8	\$32	\$22	\$42
\$515	\$525	\$0	\$23	\$9	\$33	\$23	\$43
\$525	\$535	\$0	\$24	\$10	\$34	\$24	\$44
\$535	\$545	\$0	\$26	\$11	\$36	\$26	\$45
\$545	\$555	\$0	\$27	\$12	\$37	\$27	\$46
\$555	\$565	\$0	\$28	\$13	\$38	\$28	\$48
\$565	\$575	\$0	\$29	\$14	\$39	\$29	\$49
\$575	\$585	\$0	\$30	\$15	\$40	\$30	\$50
\$585	\$595	\$1	\$32	\$16	\$42	\$32	\$51
\$595	\$605	\$2	\$33	\$17	\$43	\$33	\$52
\$605	\$615	\$3	\$34	\$18	\$44	\$34	\$54
\$615	\$625	\$4	\$35	\$19	\$45	\$35	\$56
\$625	\$635	\$5	\$36	\$20	\$46	\$36	\$58
\$635	\$645	\$6	\$38	\$21	\$48	\$38	\$60
\$645	\$655	\$7	\$39	\$22	\$49	\$39	\$62
\$655	\$665	\$8	\$40	\$23	\$50	\$40	\$65
\$665	\$675	\$9	\$41	\$24	\$51	\$41	\$67
\$675	\$685	\$10	\$42	\$25	\$52	\$42	\$69
\$685	\$695	\$11	\$44	\$26	\$54	\$44	\$71
\$695	\$705	\$12	\$45	\$27	\$55	\$45	\$73
\$705	\$715	\$13	\$46	\$28	\$56	\$46	\$76
\$715	\$725	\$14	\$47	\$29	\$57	\$47	\$78
\$725	\$735	\$15	\$48	\$30	\$58	\$48	\$80
\$735	\$745	\$16	\$50	\$31	\$60	\$50	\$82
\$745	\$755	\$17	\$51	\$32	\$61	\$51	\$84
\$755	\$765	\$18	\$52	\$33	\$62	\$52	\$87
\$765	\$775	\$19	\$53	\$34	\$63	\$53	\$89

Utah Withholding Tables

Note: Use the *Single* column for taxpayers who file as head-of-household on their federal return.

Weekly and Biweekly Payroll Periods

UTAH TABLE 1		WEEKLY Payroll Period (52 pay periods per year)	
If UT taxable wages are -		Find wages in "If UT taxable wages are" columns. This is amount to withhold.	
at least	but less than	Single	Married
\$0	\$96	\$0	\$0
96	129	0	0
129	162	0	0
162	194	0	0
194	227	2	0
227	260	4	0
260	292	5	0
292	325	7	0
325	358	9	0
358	390	11	1
390	423	13	2
423	456	15	4
456	488	17	6
488	521	19	8
521	554	21	10
554	587	23	12
587	619	25	14
619	652	27	16
652	685	28	18
685	717	30	20
717	750	32	22
750	783	34	23
783	815	36	25
815	848	38	27
848	881	39	29
881	913	41	31
913	946	42	33
946	979	44	35
979	1,012	45	37
1,012	1,044	47	39
1,044	1,077	48	41
1,077	1,110	50	43
1,110	1,142	51	45
1,142	1,175	53	46
1,175	1,208	54	48
1,208	1,240	56	50
1,240	1,273	57	52
1,273	1,306	59	54
1,306	1,338	60	56
1,338	1,371	62	58
1,371	1,404	63	60
1,404	1,437	65	62
1,437	1,469	66	64
1,469	1,502	68	66
1,502	1,535	69	67
1,535	1,567	71	69
1,567	1,600	72	71
1,600	1,633	74	73
1,633	1,665	75	75
1,665	1,698	77	77
1,698	1,731	78	78
1,731	1,763	79	79
1,763	1,796	81	81
1,796	1,829	82	82
1,829	1,862	84	84
1,862	1,894	85	85
1,894	1,927	87	87

UTAH TABLE 2		BIWEEKLY Payroll Period (26 pay periods per year)	
If UT taxable wages are -		Find wages in "If UT taxable wages are" columns. This is amount to withhold.	
at least	but less than	Single	Married
\$0	\$192	\$0	\$0
192	258	0	0
258	323	0	0
323	388	0	0
388	454	3	0
454	519	7	0
519	585	11	0
585	650	15	0
650	715	19	0
715	781	22	1
781	846	26	5
846	912	30	9
912	977	34	13
977	1,042	38	16
1,042	1,108	42	20
1,108	1,173	45	24
1,173	1,238	49	28
1,238	1,304	53	32
1,304	1,369	57	36
1,369	1,435	61	39
1,435	1,500	65	43
1,500	1,565	68	47
1,565	1,631	72	51
1,631	1,696	76	55
1,696	1,762	79	58
1,762	1,827	82	62
1,827	1,892	85	66
1,892	1,958	88	70
1,958	2,023	91	74
2,023	2,088	94	78
2,088	2,154	97	81
2,154	2,219	99	85
2,219	2,285	102	89
2,285	2,350	105	93
2,350	2,415	108	97
2,415	2,481	111	101
2,481	2,546	114	104
2,546	2,612	117	108
2,612	2,677	120	112
2,677	2,742	123	116
2,742	2,808	126	120
2,808	2,873	129	123
2,873	2,938	132	127
2,938	3,004	135	131
3,004	3,069	138	135
3,069	3,135	141	139
3,135	3,200	144	143
3,200	3,265	147	146
3,265	3,331	150	150
3,331	3,396	153	153
3,396	3,462	156	156
3,462	3,527	159	159
3,527	3,592	162	162
3,592	3,658	165	165
3,658	3,723	168	168
3,723	3,788	171	171
3,788	3,854	174	174

EXERCISE 5



QUESTIONS

Using the chart below, decide how each employee should ask to be paid.

1. Should Jacob ask to be paid differently if he opens a bank account while working for the coffee shop? | **Yes. Jacob should ask to be paid by direct deposit.**
2. Isabella just opened a bank account and started working for a local restaurant that offers paycards and direct deposit. How should she ask to be paid? | **Isabella should ask to be paid by direct deposit.**
3. Emily's company pays employees by direct deposit or paycards only. Emily doesn't have a bank account. How should she ask to be paid? | **Emily should ask to be paid by paycard.**

Your company offers direct deposit only	+	You DO have a checking account	=	Direct Deposit
Your company offers direct deposit AND paycards	+	You do NOT have a checking account	=	Paycards