

NAME: _____

DATE: _____

ACTIVITY

Comparing Profiles

What + Why: Compare real work situations to see how taxes, pay, and life circumstances shape financial outcomes differently for different people.

People experience taxes differently based on how much they earn, how they earn income, and what's happening in their lives. These factors shape how taxes are paid and what support someone may qualify for.

In this activity, you'll compare two case study profiles to examine how income taxes, payroll taxes, and life circumstances interact. Focus on patterns and differences rather than exact numbers to understand why financial outcomes vary.

Supporting Materials:

Government Programs & Qualification Criteria Reference List (previously provided)

Profiles (Case Study)

Financial Snapshots (Case Study)

Pay Stubs (Case Study)

Instructions:

1. Select and compare two case study profiles.
2. Examine the case study materials to determine how income taxes, payroll taxes, and life circumstances affect their pay and tax responsibilities.
3. Identify differences in how taxes apply, how pay is received, and what credits or programs may apply, using specific details from the case study materials. Cite evidence and write your answers in the tables provided.
4. Answer the analysis question to help summarize your findings.

Comparing Profiles

Part 1: Tax Burden Comparison

Area	Profile A: _____	Profile B: _____
Job type (W-2 or 1099)		
Annual or monthly income		
Income taxes that apply (federal/state/local)		
Payroll taxes paid (Social Security & Medicare)		
How taxes are paid during the year (withholding or estimated/self-paid)		

Part 2: Net Pay and Income Stability

Area	Profile A: _____	Profile B: _____
Take-home pay per pay period		
Pay frequency		
How predictable is this pay? (consider W-2 and 1099 workers)		

Part 3: Life Circumstances, Credits, and Programs

Area	Profile A: _____	Profile B: _____
Life circumstances that matter for taxes (dependents, housing, employment status, etc.)		
Possible tax credits		
Possible government programs or assistance		
Financial impact of these credits or programs		

Analysis Question

In 3–4 sentences, summarize your answer to **Supporting Question 3**: How do taxes and government programs affect the ability to make ends meet and maintain financial stability? Use evidence from both profiles in your response.

Comparing Profiles Rubric

Criteria	4 – Strong	3 – Proficient	2 – Developing	1 – Beginning
Use of Evidence	Consistently cites specific evidence from profiles, pay stubs, and program criteria to support all comparisons and conclusions.	Cites relevant evidence in most sections; conclusions are generally supported.	Provides limited or vague evidence; some claims are unsupported.	Makes claims with little or no evidence from the provided materials.
Understanding of Taxes	Clearly explains how income type, payroll taxes, and withholding affect net pay and responsibility. Accurately distinguishes W-2 and 1099 implications.	Correctly explains most tax differences and identifies W-2 vs. 1099 distinctions.	Shows partial understanding; may confuse key tax concepts or income types.	Demonstrates minimal understanding of how taxes affect income or responsibilities.
Analysis of Credits & Programs	Thoroughly analyzes how credits and government programs affect financial stability, including eligibility reasoning.	Identifies relevant credits/programs and explains general impact on finances.	Lists credits/programs but offers limited explanation of impact or eligibility.	Shows little understanding of how programs or credits influence outcomes.
Comparison & Reasoning	Insightfully compares both profiles and clearly explains patterns, differences, and financial implications.	Compares profiles accurately with clear reasoning.	Makes basic comparisons but reasoning lacks clarity or depth.	Provides minimal or unclear comparison between profiles.
Analysis Question Response	Provides a clear, well-supported 3–4 sentence summary directly answering Supporting Question 3 using specific evidence from both profiles.	Responds to Supporting Question 3 with a generally accurate explanation that references both profiles.	Response addresses Supporting Question 3, but is brief, one-sided, or only partially supported by evidence.	Response is incomplete, does not reference both profiles, or does not address the Supporting Question 3.