



JA FINANCIAL LITERACY®

Student Guide

UNIT 1: EMPLOYMENT, INCOME, & FINANCIAL DECISION-MAKING

Topic 4: Employee Benefits & Total Compensation

NAME: _____

DATE: _____

PRE-QUIZ

Employee Benefits & Total Compensation

What + Why: A quick, ungraded check on what you already know—your answers help shape the learning ahead. It's okay not to know—just give it your best shot.

Instructions:

1. Answer each question as best you can.
 2. Circle the best answer for each question.
 3. Submit it when you're done.
-
1. Elena has been offered a job. In addition to salary, the employer pays part of her health insurance premium and matches her retirement contributions. How should Elena interpret this information?
 - ☐ a. The insurance premium payments replace some of her earnings.
 - ☐ b. The job's total compensation is higher than the salary alone suggests.
 - ☐ c. The benefits increase her take-home pay each month.
 - ☐ d. The employer's retirement contributions lower her annual earnings.
 2. Sofia's job offer includes employer-paid health insurance and a retirement plan that requires her to contribute from her paycheck in order to receive an employer match. How is the retirement plan different from the health insurance benefit?
 - ☐ a. The retirement plan provides higher annual income, while the health insurance benefit reduces income.
 - ☐ b. The retirement plan requires employee contributions, while the health insurance benefit does not.
 - ☐ c. The retirement plan replaces employer benefits, while the health insurance benefit replaces wages.
 - ☐ d. The retirement plan provides immediate cash, while the health insurance benefit does not.

3. Carlos is comparing two jobs. One offers a higher salary and strong benefits but no professional development. The other offers a lower salary and weaker benefits but clear promotion pathways. What consideration would most likely lead Carlos to accept the second job?
- ☐ a. He wants employer-paid health insurance to reduce medical costs.
 - ☐ b. He prefers doing hands-on work over taking on more responsibility.
 - ☐ c. He values long-term career growth more than immediate pay.
 - ☐ d. He wants higher take-home pay to cover expenses.
4. Tariq is considering canceling his employer-sponsored health insurance plan to save money. He is healthy and rarely visits the doctor. Which statement best summarizes the potential impact of this decision?
- ☐ a. Unexpected medical expenses may be higher than the amount he would save by not paying premiums.
 - ☐ b. Because his insurance plan is employer-sponsored, he has no out-of-pocket costs, so he would not save any money by canceling his insurance.
 - ☐ c. If he is careful and plans ahead, he can save up for unexpected medical expenses, so there is little risk in canceling his health insurance.
 - ☐ d. If he cancels his health insurance, he will qualify for free medical care.

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ACTIVITY

Benefits Breakdown

What + Why: Same pay does not always mean the same value.

This activity helps you compare what each job offers beyond the hourly wage.

Work in pairs or small groups to examine both jobs.

- Each job pays \$15.75 an hour.
- Each work week is approximately 25 hours.

Instructions:

1. Compare the pay, schedule, and benefits for both jobs.
2. Answer the questions provided.
3. Be ready to explain your choices using at least two job details.

Job A: Horizon Cinemas Crew Lead

You work at a popular movie theater as a Crew Lead. You help run concessions during busy shows and help train new staff. The employee benefits include:

- A free movie ticket for you + one friend per week
- \$20/month bus pass or gas reimbursement
- Occasional overtime during big releases
- Holidays off (no pay)
- Flexible scheduling around school and activities



Job B: GreenGrocer Market Associate

You work at a local grocery store bagging items and helping customers out to their car. Occasionally you also need to assist with janitorial duties. You must work evening and weekend shifts. The employee benefits include:

- A paid online food-handling certification
- 30% discount on groceries
- Access to the store's "Early Saver" retirement plan, where GreenGrocer will add \$15 per paycheck to a retirement account
- One paid day off per month (can bank 7 days max)



Questions:

1. Are these jobs truly equal in overall value? Why or why not?
2. Which job would you choose right now? Identify at least two benefits or job features that mattered most in your decision.
3. Which job may offer stronger long-term value? Explain.
4. What would you want to know before accepting either job?

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READING

The History of Benefits

What + Why: Benefits may seem like normal parts of a job today, but they developed over time as workers' needs and employers' goals changed.

This quick timeline helps you see why benefits exist and how they can add value beyond a paycheck. Review the infographic/timeline and be prepared to discuss with the class.

The History of Benefits

The benefits people receive at work have changed over time as jobs, families, health care, retirement, and worker needs have changed.

**1. Ancient Rome: Early Retirement Rewards**

Some soldiers received payments after long service, showing that work rewards could extend beyond regular pay.

**2. 1800s: Early Workplace Pensions**

Some employers began offering pensions to encourage workers to stay longer and plan for life after work.

**3. Early 1900s: Paid Time Off Grows**

Employers began recognizing that rest could support worker health, productivity, and loyalty.

**4. 1930s–1940s: Employer Health Plans Expand**

Some employers began offering health coverage to help workers manage medical costs and stay well.

**5. Late 1900s: Retirement Savings Shifts**

More workers began using retirement savings plans where employees and employers could both contribute.

**6. Today: Benefits Fit Different Lives**

Jobs may offer benefits like flexible schedules, paid leave, wellness support, tuition help, or remote work options.

**7. Final Takeaway**

A paycheck tells part of the story. Benefits can add financial stability, convenience, comfort, and future opportunity.

Source: Kim, Susanna. (2022, August 2). *A Surprising History of Employee Benefits*. LinkedIn Talent Blog. <https://www.linkedin.com/business/talent/blog/talent-engagement/surprising-history-of-employee-benefits>

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CASE STUDY

Benefits Mini-Investigation

What + Why: Benefits can show up in more than one place. Some are easy to see in pay or benefits information. Others are easier to miss because they are connected to schedule, flexibility, work conditions, or life situation.

This activity helps you use case study evidence to find benefits and explain how they can change the true value of a job.

Your group will investigate one case study profile. Use the case study materials to look for benefits that may affect financial stability, convenience, comfort, flexibility, or future opportunity.

Supporting Materials:

- Profiles (Case Study)
- Financial Snapshots (Case Study)
- Pay Stubs (Case Study)
- Benefits Summary (Case Study)

Instructions:

1. Choose one case study profile, or use the person your facilitator assigns.
2. Review that person's **Profile**, **Financial Snapshot**, **Pay Stub**, and **Benefits Summary**.
3. Look for benefits that are easy to see and benefits that are easy to miss.
4. Record evidence from the case study materials in the chart.
5. Explain how one benefit could change the true value of this person's job.

Case Study Profile: _____

Category	Actual benefit or support	Where did you find the evidence?	What kind of value might it provide?
Health insurance or health support		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:
Retirement or future savings support		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:
Paid time off, leave, or schedule support		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:
Education, training, or career support		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:
Housing, meals, transportation, discounts, or reimbursements		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:
Lifestyle, flexibility, or workplace support		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:
Other benefit, support, or trade-off you noticed		☐ Profile ☐ Financial Snapshot ☐ Pay Stub ☐ Benefits Summary	☐ Financial stability ☐ Risk reduction Other:

Reflection Questions:

1. Which benefit or support was easiest to find? Why?
2. Which benefit or support was easy to miss? Why?
3. How could one benefit change the true value of this person's job?

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ACTIVITY

Benefit Sort

What + Why: Benefits do not all help in the same way. Sorting the same benefits in different ways helps you see what each benefit does, who may pay or contribute, and why the same benefit might matter differently depending on someone's situation.

Instructions:

1. Review each benefit given in the benefits word bank.
2. Round 1: Sort each benefit by the kind of value it mostly provides.
3. Round 2: Sort the same benefits by who pays or contributes, if anyone.
4. Answer the reflection questions based on your sorts.

Benefits Word Bank

Health insurance

Employee discounts

Mentorship opportunities

Retirement match

Housing allowance

Flexible scheduling

Paid time off

Disability insurance

Remote/hybrid work

Tuition reimbursement

Paid training

Tool or equipment allowance

Round 1: What kind of value does this benefit provide?

Category	Benefit(s) from Word Bank
Financial stability or risk protection	
Convenience, comfort, or flexibility	
Future opportunity	
More than one kind of value	

Benefits Word Bank

Health insurance	Employee discounts	Mentorship opportunities
Retirement match	Housing allowance	Flexible scheduling
Paid time off	Disability insurance	Remote/hybrid work
Tuition reimbursement	Paid training	Tool or equipment allowance

Round 2: Who Pays or Contributes?

Category	Benefit(s) from Word Bank
Employer-paid or non-contributory	
Employee contributes or pays	
Shared cost, employer match, or depends on the plan or job	
Not mainly about direct payment	

Reflection Questions:

- Which benefit was hardest to sort? Why?
- Choose one benefit from the word bank. Complete the sentence frame.
This benefit might matter more to someone who _____
because _____.
- How can sorting benefits in more than one way help someone compare job offers?

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INSTRUCTION

Total Compensation

What + Why: Pay gets your attention, but benefits can change what a job really offers.

Total compensation is the full value of what an employer provides. It includes direct pay and employer-paid benefits. Some job benefits may not have a simple dollar amount, but they can still affect financial stability, convenience, comfort, flexibility, or future opportunity.

In this teacher-led example, you will look at Maya's case study materials to see how salary, bonuses, employer-paid benefits, and other supports can work together.

Supporting Materials

- Maya's Pay Stub (Case Study)
- Maya's Benefits Summary (Case Study)

Instructions:

1. Follow along as your class reviews Maya's **Pay Stub** and **Benefits Summary**.
2. Use the chart to notice what Maya receives as direct pay, what her employer contributes, and what other benefits or supports may affect what her job offers.
3. You do not need to calculate the exact dollar value of every benefit. Focus on what each part adds and why it may matter.

What to Look For	What Maya Receives	Why Does It Matter?
Direct pay		
Contributory benefits		
Non-contributory benefits (employer-paid benefits)		

Reflection:

Why could take-home pay alone leave out important information?

Key Terms:

- **401(k):** a company-sponsored retirement plan that lets employees contribute money for retirement; some employers also contribute through a match
- **benefits:** non-wage compensation provided to employees in addition to their regular salary, designed to improve financial security, health, and work-life balance
- **contributory benefit:** a benefit that requires the employee to pay part of the cost to use the benefit.
- **non-contributory benefit:** a benefit fully paid for by the employer

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CASE STUDY

Compensation Comparison

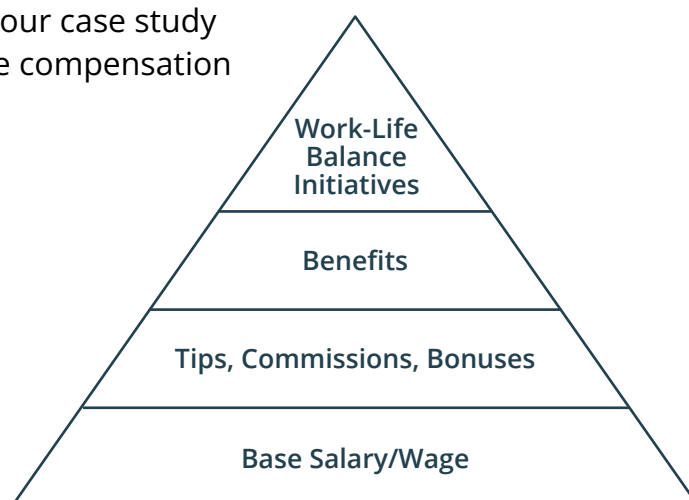
What + Why: Benefits can change what a job offers beyond take-home pay.

In this activity, you will compare Trey's freelance work with one person who receives employer-provided benefits. You will use case study evidence and the compensation cone to explain how benefits, supports, and trade-offs can affect a job decision.

Use the compensation cone to think about our case study profiles' total compensation (all levels of the compensation cone combined).

Supporting Materials:

- Profiles (Case Study)
- Pay Stubs (Case Study)
- Benefits Summary (Case Study)



Instructions:

1. Choose or confirm your assigned case study profile (Kiana, Rafael, or Brianna).
2. Review the case study materials for Trey and your additional person.
3. Compare what each person's work offers beyond take-home pay.
4. Identify whether benefits are contributory, non-contributory, employer-provided, or something the worker may need to plan for independently.
5. Do not calculate exact dollar values for every benefit. Focus on what each person receives, what each person may need to handle independently, and why those differences matter.

Item to Compare	Kiana / Rafael / Brianna	Trey	What this says about total compensation
Direct pay or income			
Non-contributory benefits			
Contributory benefits			
Other supports or perks			
What the person may need to handle independently			
One important trade-off that could affect a job decision			

Reflection:

How could these differences help someone ask better questions before accepting a job offer?

Sentence Starter:

These differences could help someone ask better questions because

_____.

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VIDEO

Understand Your Plan

What + Why: Health insurance and retirement benefits can affect what someone pays now, what they may need to handle on their own, and how financially stable they may be later.



Manager: Congrats! Today marks 30 days since you started working at Burger Palace! It's time for you to select your medical and retirement benefits. You'll make your selections now, but your health insurance coverage won't begin until you reach 60 days of employment, while retirement savings can begin right away. Even if you decide not to enroll, you will still need to opt out by declining benefits.

Manager: As we review the medical insurance coverage options, keep in mind, declining insurance means you would pay the full cost of medical care yourself unless you're already covered by a spouse or parent's plan. Even a single illness or accident could lead to large, unexpected bills and long-term financial strain. If you are covered by a spouse or parent, you can still add more coverage, but you'll want to talk it over with them first to ensure it's a good fit for you financially and based on your health needs.



Manager: These are the three health insurance options Burger Palace offers. There's a bronze plan, a silver plan and a gold plan. Before we review each plan, let me define a few terms.

Bronze Plan		Silver Plan		Gold Plan	
Monthly Premium		Monthly Premium		Monthly Premium	
Employee	\$75/month	Employee	\$90/month	Employee	\$150/month
Family	\$250/month	Family	\$300/month	Family	\$400/month
Deductible (Annual)		Deductible (Annual)		Deductible (Annual)	
Employee	\$3,000	Employee	\$1,500	Employee	\$750
Family	\$6,000	Family	\$3,000	Family	\$1,500
Co-Pay		Co-Pay		Co-Pay	
Primary Care	\$25	Primary Care	\$25	Primary Care	\$25
Specialist	\$50	Specialist	\$50	Specialist	\$50

The **premium** is the amount you will pay for that insurance policy even if you never use it. This amount will be automatically deducted from your paycheck each time to keep your health insurance active.

The **deductible** is the money paid out-of-pocket before insurance covers the remaining costs.

The **co-pay** is a fixed fee an insured person must pay for a doctor's visit, an outpatient service, or a prescription. With all our plans, you'll have a \$25 co-pay when you see your primary care doctor for routine checkups and care and a \$50 co-pay when you see a specialist who focuses on a specific area of medicine, such as a dermatologist and cardiologist.

Let's take a look at the plans. Plans with a lower premium and higher deductible, like the Bronze Plan, are a good option for individuals and families who are in good health and only need coverage for basic care or emergencies.

The Silver Plan is a middle-ground option. It may be a good choice for individuals and families who anticipate some medical use but want to keep monthly premiums lower than the highest-cost plan.

The Gold Plan has a higher premium and a lower deductible, which can reduce out-of-pocket costs for individuals or families who expect frequent or more complex medical care.

Question 1

Which plan feels like the best fit for you considering your current situation?

Monthly income: \$2,500.

Bronze Plan		Silver Plan		Gold Plan	
Monthly Premium		Monthly Premium		Monthly Premium	
Employee	\$75/month	Employee	\$90/month	Employee	\$150/month
Family	\$250/month	Family	\$300/month	Family	\$400/month
Deductible (Annual)		Deductible (Annual)		Deductible (Annual)	
Employee	\$3,000	Employee	\$1,500	Employee	\$750
Family	\$6,000	Family	\$3,000	Family	\$1,500
Co-Pay		Co-Pay		Co-Pay	
Primary Care	\$25	Primary Care	\$25	Primary Care	\$25
Specialist	\$50	Specialist	\$50	Specialist	\$50

- ☐ a. Bronze — I'm looking for basic coverage.
- ☐ b. Silver — This option feels like a middle ground.
- ☐ c. Gold — I want the highest level of coverage.
- ☐ d. Decline — I'll pass on insurance for now.

Answer: There is no right or wrong answer here. Your specific situation should impact the answer you chose. The Bronze Plan is a good option if you are in good health and need basic health insurance. The Silver Plan is a good option if you have minor medical issues and may need to seek care from a specialist more often. The Gold Plan is the best fit if you have significant medical issues and need to seek medical attention frequently. You could also choose to decline coverage if you are currently using a spouse or parent's health insurance plan.

Manager: Now let's take a look at the retirement savings plan. Enrolling allows you to begin setting money aside for your future through automatic paycheck contributions. Starting early gives your savings more time to grow and can make a meaningful difference over time. It's one way to help reduce financial stress later in life.

The **employee contribution** is the percentage of your paycheck that you choose to put into the retirement savings plan. With this plan, you can contribute up to 3% of each paycheck.

The **employer contribution** is the amount your employer adds to your retirement savings plan when you contribute. Burger Palace will match your contribution up to 3% of your paycheck.

If you enroll, the **contribution date** is the date when money will start being deducted from your paycheck and added to your retirement savings plan.

Consider what percentage of your paycheck you would like to contribute to the retirement savings plan. You may choose zero percent if you prefer not to contribute at this time. If you're considering contributing zero percent, you would not participate in the employer-sponsored plan or receive the company's match of up to 3% of your pay. While you can save on your own, doing so requires consistent effort to reach the same level of growth. If you contribute, your savings will be deducted automatically from each paycheck, and the company will match your contributions up to 3%.

What percentage of your paycheck feels comfortable for you to contribute to retirement right now? Choose a percentage between 0% and 3%.

If you contribute zero percent, you would not participate in the employer-sponsored plan or receive the 3% match.

If you contribute, your savings will be deducted automatically and the company will match your contributions up to 3%.

Plan Summary

Plan Name

Burger Palace Retirement Savings Plan

Employee Contribution

3% of eligible pay (per paycheck)

Employer Contribution

100% match up to 3% of eligible pay

Contributions Begin

First paycheck after enrollment

Question 2

Which amount shows how much you pay before insurance starts helping with most medical costs?

- ☐ a. Co-pay
- ☐ b. Deductible
- ☐ c. Premium
- ☐ d. Primary Care

Answer: b. The deductible is the amount you must pay out-of-pocket before your insurance begins helping with medical expenses.

Question 3

If you don't use your health insurance benefits, you don't have to pay the monthly premium.

- ☐ a. True
- ☐ b. False

Answer: b. False. The monthly premium is automatically deducted from your pay each month to keep your health insurance active—even if you never use your coverage.

Question 4

Bronze Plan		Silver Plan		Gold Plan	
Monthly Premium		Monthly Premium		Monthly Premium	
Employee	\$75/month	Employee	\$90/month	Employee	\$150/month
Family	\$250/month	Family	\$300/month	Family	\$400/month
Deductible (Annual)		Deductible (Annual)		Deductible (Annual)	
Employee	\$3,000	Employee	\$1,500	Employee	\$750
Family	\$6,000	Family	\$3,000	Family	\$1,500
Co-Pay		Co-Pay		Co-Pay	
Primary Care	\$25	Primary Care	\$25	Primary Care	\$25
Specialist	\$50	Specialist	\$50	Specialist	\$50

Tanya works at Burger Palace. She is married and has two children. How much will come out of her paycheck each month if she chooses the Silver Plan?

- ☐ a. \$75
- ☐ b. \$90
- ☐ c. \$300
- ☐ d. \$400

Answer: c. Because Tanya is covering herself, a spouse, and children, the family premium applies. For the Silver Plan, that amount is \$300 per month.

Question 5

Why does contributing to an employer-sponsored retirement plan often result in greater total savings than saving the same amount on your own?

- ☐ a. Employer plans usually have lower monthly fees
- ☐ b. Employer plans often include matching contributions that add extra money to your savings
- ☐ c. Employer plans guarantee higher investment returns
- ☐ d. Employer plans do not require money to be taken from your paycheck

Answer: b. Employer-sponsored retirement plans often include matching contributions, which add extra money to your savings beyond what you could save on your own.

Question 6

Why could the health insurance plan with a higher monthly premium result in lower overall costs for someone who needs frequent medical care?

- ☐ a. The lower deductible means insurance begins helping with medical expenses sooner.
- ☐ b. Higher premiums mean co-pays are no longer required for medical visits.
- ☐ c. Monthly premiums replace most out-of-pocket medical costs.
- ☐ d. All medical services are fully covered.

Answer: a. The Gold Plan has a higher premium, but a lower deductible, which means insurance begins helping with medical expenses sooner. When someone needs medical care often, reaching the deductible earlier can reduce overall out-of-pocket costs.

Key Terms:

- **premium:** the amount paid for an insurance policy
- **deductible:** money paid out-of-pocket before insurance covers the remaining costs
- **co-pay:** a fixed fee an insured person must pay for a doctor's visit, an outpatient service, or a prescription
- **employee contribution:** the amount of a paycheck that an employee chooses to put into a retirement savings plan
- **employer contribution:** the amount an employer adds to an employee's retirement savings plan when they contribute

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ACTIVITY

Comparing Coverage

What + Why: Health insurance and retirement support can change the true value of a job.

In this activity, you will compare Maya's employer-provided health insurance and retirement support with what Trey may need to plan for independently.

As you compare Maya and Trey, focus on health insurance and retirement support. For health insurance, notice whether an employer helps pay the monthly premium, what costs the worker may need to pay before coverage helps, and what the worker may pay when receiving care. For retirement, notice whether an employer contributes to a retirement plan, whether the worker contributes from earnings, or whether the worker must save independently.

Supporting Materials

- Profile (Case Study - Maya and Trey)
- Benefits Summary (Case Study - Maya and Trey)

Instructions:

1. Review Maya's and Trey's **Profiles** and **Benefits Summaries** to compare their health insurance and retirement information.
2. Fill in the chart to compare their health insurance and retirement information.
3. Focus on what support is included, what may be missing, and why it matters.
4. Do not calculate exact plan costs.
5. Be ready to explain one risk or trade-off.

What to Compare	Maya	Trey	Why It Matters
Health insurance information			
Retirement savings information			
One risk or trade-off			

Reflection:

What is one health insurance or retirement risk or trade-off Trey may need to plan for independently that Maya may receive support for through her employer?

Sentence Starter:

One risk or trade-off is _____ because _____.

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ACTIVITY

Insured and Uninsured

What + Why: Same visit. Different coverage. Different bill.

Medical bills do not always tell the same story. In this activity, you will compare two simplified bills from the same urgent care visit to see how having health insurance can change what a patient is responsible for paying, and why that difference matters.

Instructions:

1. Examine both medical bills.
2. Use the numbered callouts and key to understand each part of the bills.
3. Compare what the insured and uninsured patients are responsible for paying.
4. Answer the questions using details from the bills.
5. Be ready to explain how insurance changed the patient's total cost.

Patient Name: Marvin Salmon Date of Service: June 3 Provider: Community Urgent Care Visit Type: Urgent Care			
1	Services & Charges	Charge	
	Urgent Care Visit	\$250	
	X-Ray	\$400	
	Total Charges	\$650	
	Patient Responsibility	Charge	
2	Self-Pay Visit Fee	-\$150	
	Total Amount Due	\$500	
	Patient Balance: \$500		3

Patient Name: Tiffany Bramble Date of Service: March 12 Provider: Community Urgent Care Visit Type: Urgent Care			
1	Services & Charges	Charge	
	Urgent Care Visit	\$250	
	X-Ray	\$400	
	Total Charges	\$650	
	Insurance Summary	Charge	
4	Insurance Adjustment (Negotiated Rate)	-\$450	
5	Insurance Paid	-\$150	
	Total Payments/Adjustments	-\$600	
	Remaining Balance: \$50		6
	Patient Responsibility	Charge	
7	Co-Pay	-\$30	
	Total Amount Due	\$20	
	Patient Balance: \$20		8

- These are the full prices the urgent care center lists for the services provided. This is the starting cost before insurance is applied.
- An upfront amount uninsured patients may pay at urgent care. It is applied to the total bill, and the remaining balance is billed later.
- The amount the uninsured patient is responsible for paying.
- The insurance company has already negotiated a lower price with the urgent care center. This amount is removed from the bill, so neither the patient nor the insurance company has to pay it.
- The amount the insurance company paid toward the medical bill after the lower price was applied.
- The remaining balance after the negotiated rate and insurance payment has been deducted. This becomes the insured patient's responsibility.
- A set fee the patient pays for an urgent care visit. It is paid at the time of the visit, but applied to the remaining balance.
- The amount the insured patient still owes after insurance payments and the co-pay are applied to the account.

Questions:

1. What was the listed cost of the urgent care visit before insurance or payments were applied?
2. What did Marvin owe after the self-pay amount was applied?
3. What did Tiffany owe after insurance was applied?
4. What changed because Tiffany had insurance?
5. What financial risk might Marvin face without insurance?
6. Why can employer-provided health insurance strengthen financial stability?

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ACTIVITY

Comparing Job Offers

What + Why: Compare two job offers to see why salary is only one part of a decision.

Use the two job offers to compare benefits, schedule, work demands, and personal needs. Then, decide which offer is stronger for people with different life situations.

Instructions:

1. Read both job offers, including the pay, schedule, benefits, and job demands for each position.
2. Complete the Pros and Cons Matrix for both offers.
3. Recommend the stronger offer for each life situation:
 - Young worker
 - Student
 - Parent
 - Someone with physical limitations
4. Support each recommendation with evidence from the job offers. Include at least one pay or schedule detail and one benefit or support detail.
5. For each recommendation, answer: What does this person give up by choosing this job?
6. Be ready to explain one recommendation to the class by using the sentence starter provided.

Job Offer A

Operations Support Coordinator

ClearPath Solutions Group, Corporate Services Division

Position: Operations Support Coordinator

Employment Type: Full-Time, Salaried (Exempt)

ClearPath Solutions Group is pleased to offer you the position of **Operations Support Coordinator**. This offer outlines the terms of employment should you choose to accept.

Compensation

- **Annual Salary: \$58,000**
- Paid bi-weekly
- This is a salaried position; overtime pay is not provided

Schedule & Availability

- Expected workload of **45–55 hours per week**
- Evening and occasional weekend availability required during peak periods
- Office-based or remote/hybrid work environment

Benefits

- Paid Time Off (PTO): 10 days per year
- Paid Holidays: 6 company holidays per year
- 401(k) Retirement Plan:
 - Employer match of 2% of employee contributions
- Medical/Health Insurance
- Dental and Vision Coverage
- Life & Disability Insurance: Employer-paid
- Employee Assistance Program: Counseling and support services

Additional Information

This role requires flexibility, strong organizational skills, and the ability to manage competing priorities in a fast-paced environment.

Job Offer B

Fulfillment Center Team Lead

North Peak Logistics, Regional Distribution Center

Position: Fulfillment Center Team Lead

Employment Type: Full-Time, Salaried (Exempt)

North Peak Logistics is pleased to offer you the position of **Fulfillment Center Team Lead**. This offer outlines the terms of employment should you choose to accept.

Compensation

- **Annual Salary: \$54,000**
- Paid bi-weekly
- This is a salaried position; overtime pay is not provided

Schedule & Work Environment

- Standard daytime schedule, **Monday–Friday (40 hours per week)**
- Work performed onsite at a regional fulfillment center
- This role is **physically demanding** and requires regular lifting and continuous movement
- Clear promotion requirements and pathways provided

Benefits

- Paid Time Off (PTO): 20 days per year
- Paid Holidays: 8 company holidays per year
- 401(k) Retirement Plan:
 - Employer match of 5% of employee contributions
- Medical/Health Insurance
- Dental and Vision Coverage
- Paid Parental Leave: Available to eligible employees
- Life & Disability Insurance: Employer-paid
- Flexible Spending Accounts: Healthcare and dependent care options

Additional Information

This role combines hands-on fulfillment work with team support responsibilities and requires the ability to meet the physical demands of a warehouse environment.

Pros and Cons Matrix

Category	Job Offer A	Job Offer B
Pay		
Benefits		
Schedule		
Job demands		
Future opportunities		
Other important detail		

Recommendations

For each situation, recommend Job Offer A or Job Offer B. Use evidence from the offers and explain the trade-off.

Life Situation	Recommended Offer	Evidence from Job Offers	What does this person give up by choosing this job?
Young worker			
Student			
Parent			
Someone with physical limitations			

Sentence Starter:

For _____, I recommend _____ because
 _____. The trade-off is _____.

NAME: _____

DATE: _____

REFLECTION

Financially Me: The Benefits of Benefits

What + Why: Pay matters, but benefits can change how financially stable a job feels. This reflection helps you explain why benefits can matter even when they do not show up as extra take-home pay.

Supporting Materials

- Profiles (Case Study)
- Financial Snapshots (Case Study)
- Pay Stubs (Case Study)
- Benefits Summary (Case Study)

Instructions:

1. You have compared pay, benefits, health insurance, retirement support, and different work situations. Now think about how employer-provided benefits can reduce costs, lower financial risk, or support future goals.
2. Use evidence from at least one case study profile in your response.

Reflect:

1. How can employer-provided benefits increase financial stability, even if the salary is lower?
2. What financial risk may increase when employer-provided benefits are absent?

NAME: _____

DATE: _____

ACTIVITY

Your Money, Your Move

What + Why: Think about what matters when it comes to jobs, pay, and planning ahead.

Different career paths lead to different paychecks, taxes, benefits, and lifestyles. In this culminating activity, you will step back and look at the entire case study as a whole to answer the **Case Question**:

- What choices help someone make the most of their earnings, from a first paycheck to a future career, so they can spend, save, and plan wisely?

Using evidence from all four topics, examine patterns across multiple career paths related to take-home pay, taxes, benefits, incentives, and total compensation. Then explain what those patterns mean for someone starting their working life.

Supporting Materials:

Profiles (Case Study)

Financial Snapshots (Case Study)

Pay Stubs (Case Study)

Benefits Summary (Case Study)

Your Money, Your Move Rubric

Instructions:

1. Choose one of the three presentation formats to answer the Case Question about earning, planning, and decision-making over time:
 - **Profile Comparison Scorecard:** Create a scorecard comparing all five profiles across four categories: income, taxes, benefits, and lifestyle fit. Then write the following reflection: “Whose life would I want, or how would I combine their financial strategies to build my own?”
 - **My First Job Offer:** Design a dream (or realistic) job offer including salary, taxes, and benefits for one of the case study profiles and write a short justification for why they’d accept or decline it, and how it would offer strong long-term financial stability.
 - **Mock Podcast Episode:** Record a 3–5 minute podcast called “Money Moves: Lessons from the Reunion” where each case study profile shares:
 - Their biggest financial insight
 - The job benefit or perk that most influences their life
 - Their personal earning/spending strategy going forward
2. Regardless of what option you choose, use the rubric to help guide your work. Strong work will:
 - Use **specific evidence** from the case study materials, including at least one numeric value (salary, deduction, employer contribution, or cost difference).
 - Explain how income, taxes, and benefits **interact** to affect take-home pay and financial outcomes.
 - Distinguish between **monetary and non-monetary benefits**, including employer-paid contributions when relevant.
 - Analyze **incentives and trade-offs** behind each profile’s financial decisions.
 - Explain at least one **long-term impact** (stability, savings, opportunity, or risk) connected to those decisions.
3. Create your presentation in the format required for your chosen option, using clear examples from multiple profiles and documents to explain your reasoning.

Submission:

Turn in your completed work to your teacher.

Your Money, Your Move Rubric

Criteria	4 – Strong	3 – Proficient	2 – Developing	1 – Beginning
Use of Case Evidence and Numbers	Accurately integrates evidence from case study materials, including at least one accurate numeric value, to support the artifact.	Uses clearly relevant evidence from the case study materials to support most explanations.	Uses limited or unclear evidence; numbers may be missing, vague, or weakly connected.	Uses little or no relevant evidence from the case study materials.
Income, Taxes, and Benefits	Analyzes how differences in income, taxes, deductions, and benefits work together to shape financial outcomes and trade-offs.	Explains how income, taxes, deductions, and benefits affect take-home pay or financial outcomes.	Identifies some parts of income, taxes, deductions, or benefits, but explanations are incomplete or unclear.	Shows little understanding of how income, taxes, deductions, or benefits affect financial outcomes.
Education, Career Pathways, and Trade-Offs	Analyzes how education/training choices, incentives, and trade-offs affect opportunity, stability, flexibility, or risk over time.	Explains how education/training choices and trade-offs influence career options or financial stability.	Mentions education, training, or trade-offs, but connections to financial outcomes are weak.	Shows little connection between education/training choices, trade-offs, and financial outcomes.
Clarity and Completion	Artifact is complete, well organized, and clearly answers the Case Question with specific reasoning and examples.	Artifact is complete and organized, with explanations that mostly answer the Case Question.	Artifact includes most required parts, but some ideas are unclear, underdeveloped, or loosely connected.	Artifact is incomplete, hard to follow, or does not answer the Case Question.

NAME: _____

DATE: _____

ACTIVITY

My Next Move

What + Why: Share the strongest ideas from your Your Money, Your Move artifact so someone else can understand the evidence, patterns, and trade-offs you noticed.

Each partner will now present their findings from the **Your Money, Your Move** activity.

Instructions:

1. Take turns sharing your artifact with a partner to explain how it helps answer the Case Question about earning, spending, saving, and planning wisely.
2. Describe the patterns, priorities, trade-offs, and long-term impacts you focused on and explain why they matter for someone making early career decisions.
3. Listen to your partner's presentation. Share one strength you noticed and ask one question about their evidence, reasoning, or conclusion.
4. Keep each presentation to 3–4 minutes so both partners have time to share.

Presentation requirements: Refer to the **Your Money, Your Move Rubric** as you prepare for your presentation.



NAME: _____

DATE: _____

POST-QUIZ

Employee Benefits & Total Compensation

What + Why: You made it to the end of the topic! This quick, ungraded quiz shows how your thinking has grown since the pre-quiz.

Instructions:

1. Answer each question as best you can.
 2. Circle the best answer for each question.
 3. Submit it when you're done.
-
1. Elena has been offered a job. In addition to salary, the employer pays part of her health insurance premium and matches her retirement contributions. How should Elena interpret this information?
 - ☐ a. The insurance premium payments replace some of her earnings.
 - ☐ b. The job's total compensation is higher than the salary alone suggests.
 - ☐ c. The benefits increase her take-home pay each month.
 - ☐ d. The employer's retirement contributions lower her annual earnings.
 2. Sofia's job offer includes employer-paid health insurance and a retirement plan that requires her to contribute from her paycheck in order to receive an employer match. How is the retirement plan different from the health insurance benefit?
 - ☐ a. The retirement plan provides higher annual income, while the health insurance benefit reduces income.
 - ☐ b. The retirement plan requires employee contributions, while the health insurance benefit does not.
 - ☐ c. The retirement plan replaces employer benefits, while the health insurance benefit replaces wages.
 - ☐ d. The retirement plan provides immediate cash, while the health insurance benefit does not.

3. Carlos is comparing two jobs. One offers a higher salary and strong benefits but no professional development. The other offers a lower salary and weaker benefits but clear promotion pathways. What consideration would most likely lead Carlos to accept the second job?
- ☐ a. He wants employer-paid health insurance to reduce medical costs.
 - ☐ b. He prefers doing hands-on work over taking on more responsibility.
 - ☐ c. He values long-term career growth more than immediate pay.
 - ☐ d. He wants higher take-home pay to cover expenses.
4. Tariq is considering canceling his employer-sponsored health insurance plan to save money. He is healthy and rarely visits the doctor. Which statement best summarizes the potential impact of this decision?
- ☐ a. Unexpected medical expenses may be higher than the amount he would save by not paying premiums.
 - ☐ b. Because his insurance plan is employer-sponsored, he has no out-of-pocket costs, so he would not save any money by canceling his insurance.
 - ☐ c. If he is careful and plans ahead, he can save up for unexpected medical expenses, so there is little risk in canceling his health insurance.
 - ☐ d. If he cancels his health insurance, he will qualify for free medical care.

