

Deductions and Net Pay

Use this worksheet after reading the lesson to practise the key ideas and prove you can meet the success criteria.

Name	_____
Date	_____
Class	_____

1. Key Ideas

Calculate net pay by identifying and subtracting deductions correctly, including PAYG tax, super, and other withholdings.

- The difference between mandatory deductions (PAYG tax, super) and voluntary deductions
- Why net pay is always less than gross pay when deductions exist

2. Success Criteria

By the end, you should be able to:

- The difference between mandatory deductions (PAYG tax, super) and voluntary deductions
- That net pay = gross pay – total deductions
- That employer super is paid on top of gross pay, not subtracted from it

3. Key Terms

Deduction

An amount subtracted from gross pay before net pay is calculated.

Net Pay

Take-home pay after all deductions have been subtracted from gross pay.

PAYG Tax

Pay As You Go income tax withheld by the employer each pay period.

Superannuation

Employer contributions to an employee's retirement fund (currently 11.5%).

Medicare Levy

A 2% tax on taxable income that funds Australia's public health system.

4. Activity: Build the Lesson Map

Use the lesson to complete the table. Keep answers brief but specific.

Prompt	Your answer
Main concept	
Important example	
Common mistake to avoid	
How this links to the next lesson	

5. Short Answer Questions

1. Explain this lesson goal in your own words: "The difference between mandatory deductions (PAYG tax, super) and voluntary deductions". Use one specific example from the lesson.

BAND 3 **2 MARKS**

2. Apply this idea to a new example: "That net pay = gross pay – total deductions". Show your reasoning clearly.

BAND 4 **3 MARKS**

3. Analyse why this idea matters for understanding Deductions and Net Pay: "That employer super is paid on top of gross pay, not subtracted from it".

BAND 5 **4 MARKS**

6. Extend: Apply the Idea

BAND 5/6

5 MARKS

A student gives a memorised answer about Deductions and Net Pay but does not use evidence or reasoning.

Improve the answer by writing a stronger response that uses accurate terminology, a relevant example and a clear explanation.

7. Multiple Choice

1. What is the best first step when answering a question about Deductions and Net Pay?

- A. Identify the key concept being tested
- B. Write every fact from memory
- C. Ignore the command word
- D. Skip examples and evidence

2. Which answer would show stronger understanding of Deductions and Net Pay?

- A. An answer with accurate terms and reasoning
- B. A copied definition only
- C. A single-word response
- D. An answer with no example

3. What should you do if a question asks you to explain?

- A. Link the idea to a reason or cause
- B. List unrelated facts
- C. Only draw a diagram
- D. Write the shortest possible answer

8. Success Criteria Proof

Finish with evidence that you can do each success criterion.

SUCCESS CRITERION 1

Prove that you can: The difference between mandatory deductions (PAYG tax, super) and voluntary deductions

BAND 3 **2 MARKS**

SUCCESS CRITERION 2

Prove that you can: That net pay = gross pay – total deductions

BAND 4 **3 MARKS**

SUCCESS CRITERION 3

Prove that you can: That employer super is paid on top of gross pay, not subtracted from it

BAND 5 **4 MARKS**

One thing I still need help with:
