

# Where Does My Money Come From?



## Facilitator Guide



Department of  
Developmental  
Disabilities



**LifeCourse Nexus**

Training and Technical Assistance Center  
UMKC Institute for Human Development • UCEDD

# Where Does My Money Come From? Facilitator Guide

## Training Description

Financial skills are important for young people as they transition to adulthood and understand how to manage money. Up to this point, young people have had family members make many decisions for them and have had limited opportunity to take care of their own money. This training focuses on earning income and other ways to get money.

## Audience

Young people transitioning into adulthood.

## Time

30 minutes

## Materials

To facilitate this training, you will need:

- PowerPoint presentation
- Facilitator Guide
- Computer
- Projector (if in person)
- Audio
- EZ-Reader
- Worksheets (see appendix)
- Chart paper
- Sticky notes
- Markers, highlighters, pens and pencils

## Learning Objectives

The participants will:

1. Identify the difference between wages, salaries, tips, and commission
2. List various employer-provided benefits
3. Describe different taxes taken from income
4. Provide examples of government-provided benefits

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## Facilitator Notes

This training is scripted with additional ways you can engage participants. Please review this Facilitator Guide and the notes section of the PowerPoint before you begin the training. This training can be presented by a trainer or co-trainers. There will be opportunities for an additional trainer or a person with lived experience to share their experiences throughout the training. Vocabulary on the Facilitator Guide:

- **Read Slide**—read word for word from the slide.
- **SAY**—read the script provided (sentences are not on the slide—they are available for extra ways to discuss the slide)
- **ASK**—read the scripted questions (additional ways to engage the participants added if no response)
- Person with lived experience—self-advocate or family member

## Key Words

Benefits—things other than money you get from a job.

Commission—a percentage of money based on what you sell.

Government benefits—money for people who have disabilities and/or need extra help.

Gross pay—total earnings during a pay period before any deductions are removed.

Hourly wage—money that is paid for work completed hourly.

Income—the money received from a job.

Net pay—earnings after all deductions are removed.

Salary—a set amount of money paid to a person for regular work or services.


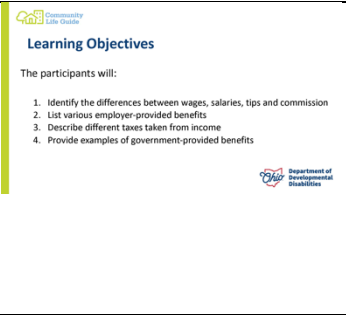
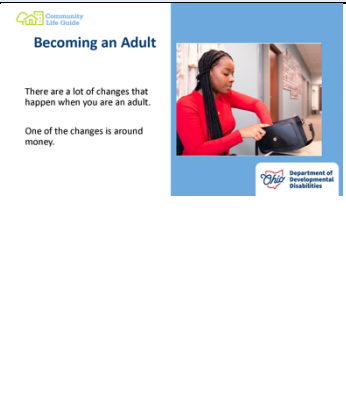
Social Security tax—government tax taken from your paycheck to be used for people who have already retired and for people with certain disabilities.

Taxes—money taken out of your paycheck by the government to improve the federal, state or local community.



Tip—extra amount of money a customer gives due to a good job.

Trusts—A way to put money in an account to be used as needed.


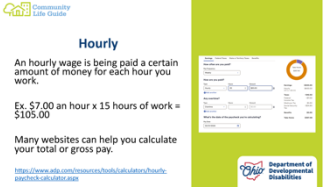
# Where Does My Money Come From? Facilitator Guide

Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<b>Section 1 – Introduction</b> <b>1 minute</b>		
<p><b>SAY:</b> We will refer to the EZ-Reader <i>Where Does My Money Come From?</i> throughout the training. A learning activity will be towards the end of the training. Please ask questions as we go through.</p>		
<p><b>SAY:</b> Financial skills are important for young people as they transition to adulthood and understand how to manage money. Up to this point, young people have had family members make many decisions for them and have had limited opportunity to take care of their own money. This training focuses on earning income and other ways to get money.</p> <p><b>Read Slide</b></p>		
<b>Section 2 – Income From Jobs</b> <b>8 minutes</b>		
<p><b>ASK:</b> When you were a child, what were some of the things you did?</p> <p><b>Facilitator Notes:</b>  <i>Ideas to share out if no one responds:</i></p> <ul style="list-style-type: none"> <li>• <i>Played outside</i></li> <li>• <i>Ate dinner with family</i></li> <li>• <i>Went to school</i></li> </ul> <p><b>ASK:</b> What are some things you do as an adult?</p>		<p>Share things you did when you were a child.</p> <p>Share tasks/jobs you do around the house. What job do you have or volunteer for in the community?</p>

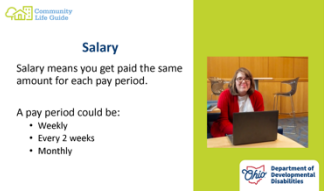
# Where Does My Money Come From? Facilitator Guide

Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<p><b>Facilitator Notes:</b>  <i>Ideas to share out if no one responds:</i></p> <ul style="list-style-type: none"> <li>• <i>Get a job</i></li> <li>• <i>Take care of my things (clean, laundry, etc.)</i></li> <li>• <i>Talk with friends</i></li> </ul> <p><b>SAY:</b> We are going to talk about ways to earn income and how you may receive money.</p>		
<p><b>SAY:</b> Income is the money you have coming in. There are many ways to get money. You can get a job, receive gifts from family/friends, receive a special needs trust, and/or get government benefits.</p>	 <p><b>You Need Money to Live On</b></p> <p>This is called income.</p> <p>You get income from:</p> <ul style="list-style-type: none"> <li>• A job</li> <li>• Gifts</li> <li>• Treats</li> <li>• Government benefits</li> </ul>	
<p><b>SAY:</b> Let's talk about how you get income.</p> <p><b>SAY:</b> A job is a great way to receive income. Many people think about what they LIKE to do and look for jobs around that interest.</p> <p><b>ASK:</b> Do you know what kind of job you would like to do?</p> <p><b>Facilitator Notes:</b>  <i>Share some examples to start the conversation:</i></p> <ul style="list-style-type: none"> <li>• <i>If you enjoy helping people, you could babysit, work in a daycare, work in the school setting, work in a retirement home, hospital, etc.</i></li> </ul>	 <p><b>How to Get Income</b></p> <p>One way you can get income is by getting a job.</p> <p>The kind of job you can get is based on what you know and what you are good at.</p>	<p>Share jobs you have had or currently have.</p>




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Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<ul style="list-style-type: none"> <li>If you enjoy working with food, you could work in a restaurant, a grocery store, cafeteria in a specific setting (large building, school, college, etc.)</li> <li>If you enjoy working around sports, you could work at the local ballpark, activity/community centers, etc.</li> </ul> <p><b>SAY:</b> Do not limit yourself. Think of an interest you have and research all the different jobs that would go with that interest.</p>		
<p><b>SAY:</b> Once you have a job, there are many ways to be paid money.</p> <p><b>Read Slide</b></p>		
<p><b>SAY:</b> If you are working a part-time or full-time job, you could be paid with an hourly wage. This is where the employer offers you a specific wage for the time you work.</p> <p><b>SAY:</b> There are free websites that help you calculate what you may make in a pay period.</p> <p><b>Facilitator Notes:</b> <i>Talk through this example as you use the online calculator (click on link)</i></p> <p><a href="https://www.adp.com/resources/tools/calculators/hourly-paycheck-calculator.aspx">https://www.adp.com/resources/tools/calculators/hourly-paycheck-calculator.aspx</a></p>		<p>Use the calculator on the website as the facilitator talks through the website.</p> <p>Or use the poster paper to do the math for participants.</p>

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Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<p><b>SAY:</b> For example: you work in the concession stand at the ballpark and are paid \$7.00 an hour. You work 3 hours a day during a week. You work a 5-day work week. To figure out your weekly wage, multiply the number of hours you work each day (3) and the number of days in a week (5). <math>3 \times 5 = 15</math>. Once you have your total for the work week (15), multiply that by the amount you are being paid hourly (\$7.00).</p> <p><b>Read example from slide:</b> <math>\\$7.00 \times 15 \text{ hours} = \\$105.00</math></p>		
<p><b>SAY:</b> If you receive a salary, the amount you are paid does not change no matter how many hours you work. You are paid a set amount yearly. That amount is divided based on your pay period. You could be paid weekly, bi-weekly or monthly.</p> <p><b>Facilitator Notes:</b>  <i>Share example:</i>  <i>If you are paid \$35,000 a year, you divide that amount based on your pay period.</i>  <i>Monthly--<math>\\$35,000/12 \text{ months} = \\$2,917</math></i>  <i>Bi-weekly--<math>\\$35,000/26 \text{ weeks} = \\$1,346</math></i>  <i>Weekly--<math>\\$35,000/52 \text{ weeks} = \\$673</math></i></p>	 <p><b>Salary</b></p> <p>Salary means you get paid the same amount for each pay period.</p> <p>A pay period could be:</p> <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Every 2 weeks</li> <li>• Monthly</li> </ul>	

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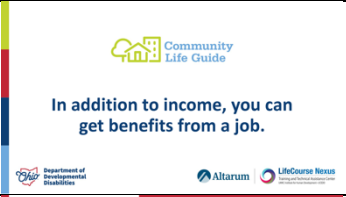
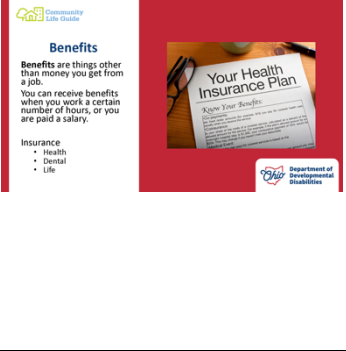

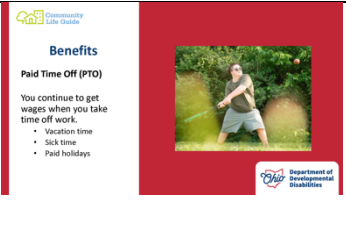
Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<p><b>ASK:</b> Have you ever been to a restaurant and seen your parents or friends pay extra money when they receive the bill?</p> <p><b>SAY:</b> This is a tip. You give a tip to someone that has done a great job providing service. A waiter/waitress will receive a tip when they have done a great job getting the orders for the table. Also, being friendly and social is important. A tip is on top of the hourly rate of pay you receive from the employer.</p>		<p>Share a time you have given a tip.</p>
<p><b>SAY:</b> Commission is very similar to a tip. If you are doing a great job selling something, you may get a commission. A commission is an amount based on what was sold.</p> <p><b>SAY:</b> For example, some clothing stores pay their workers a commission based on what they sold to the customer. Shirt, pants, shoes totaled \$65.00. commission could be 10% of \$65.00. That is \$6.50. You could make an extra \$6.50 in addition to your hourly wage.</p>		<p>Provide other examples of when someone would receive a commission.</p>
<p><b>SAY:</b> A specific or seasonal job could be a job you do to help someone or a job that only is for a specific amount of time.</p> <p><b>Facilitator Notes:</b>  <b>Share examples:</b></p> <ul style="list-style-type: none"> <li>Your neighbor needs help building a new fence. They offer to pay you \$10.00 an hour to help them build the fence. This job will last until the fence is built.</li> </ul>		



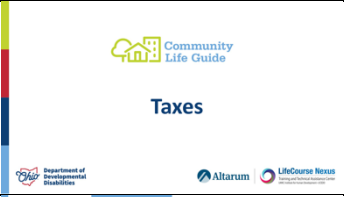
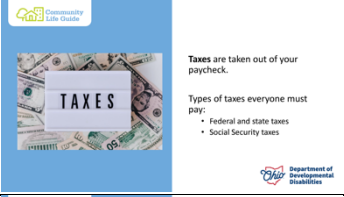
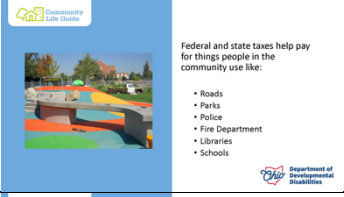

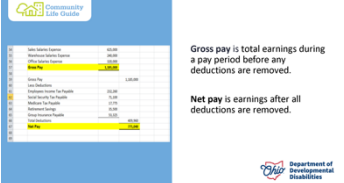
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Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<ul style="list-style-type: none"> <li>The community ballpark has seasonal jobs during the summer season. You work the concession stand during their summer season. The job will last until the season is over (May to August).</li> </ul> <p>The local mall needs holiday workers to help during the holiday season. You work as a store clerk until the holiday season is over (November to January).</p>		
<p><b>SAY:</b> Jobs that are more flexible are based on what you would like to do. These jobs are based on the time you have available. You set the schedule.</p> <p><b>Facilitator Notes:</b> Share example: You could work for DoorDash and only sign up for Saturday because you do not work your other job, or you are not at school on Saturday.</p>		
<p><b>SAY:</b> When you own your own business, you are the boss. You get money from the job you do. You do not have an employer that gives you a paycheck. You often have clients or customers that pay you for the service you provide.</p> <p><b>Facilitator Notes:</b> Share examples:</p> <ul style="list-style-type: none"> <li>Lawn work</li> <li>Babysitting</li> <li>Selling items that you create (jewelry, pictures, etc.)</li> </ul>		


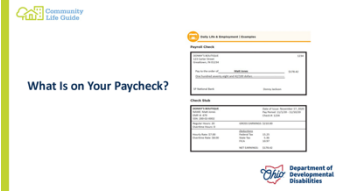
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<b>Section 3 – Benefits From a Job</b> <b>2 minutes</b>		
<p><b>SAY:</b> We just talked about ways to receive money. If you work for an employer or business, you will receive a paycheck. The employer or business can provide additional benefits that go along with your job.</p>	 <p>Community Life Guide</p> <p>In addition to income, you can get benefits from a job.</p> <p>Department of Developmental Disabilities, Altarum, LifeCourse Nexus</p>	
<p><b>SAY:</b> Benefits are provided by the employer. Some of the benefits may be covered by the employer and some may be taken out or DEDUCTED from the money you will receive.</p> <p><b>SAY:</b> Benefits can be insurance for medical coverage. This is very important and considered a benefit because it benefits you. There may be an amount taken from your paycheck, but it is for medical coverage that may be needed in the future.</p>	 <p>Community Life Guide</p> <p><b>Benefits</b></p> <p>Benefits are things other than money you get from a job. You can receive benefits when you work a certain number of hours, or you are paid a salary.</p> <p>Insurance</p> <ul style="list-style-type: none"> <li>• Health</li> <li>• Dental</li> <li>• Life</li> </ul> <p>Your Health Insurance Plan</p> <p>Department of Developmental Disabilities</p>	
<p><b>SAY:</b> Other benefits that may be deducted from your paycheck are for medical spending accounts or retirement. These are voluntary deductions, meaning you can say yes or no if you want the deduction taken from your paycheck.</p>	 <p>Community Life Guide</p> <p><b>Benefits</b></p> <p><b>Medical spending accounts</b> Money is taken out of your paycheck to pay for health care.</p> <p><b>Retirement</b> Part of your wages are put aside for a retirement plan.</p> <p>Health Savings Account</p> <p>Department of Developmental Disabilities</p>	
<p><b>SAY:</b> Paid Time Off (PTO) is a benefit that is not deducted from your paycheck. It is provided once you work a certain amount of time. PTO can be used for sick leave, vacation or holidays.</p> <p><b>SAY:</b> PTO means you can take time off and still get paid.</p>	 <p>Community Life Guide</p> <p><b>Benefits</b></p> <p><b>Paid Time Off (PTO)</b></p> <p>You continue to get wages when you take time off work.</p> <ul style="list-style-type: none"> <li>• Vacation time</li> <li>• Sick time</li> <li>• Paid holidays</li> </ul> <p>Department of Developmental Disabilities</p>	


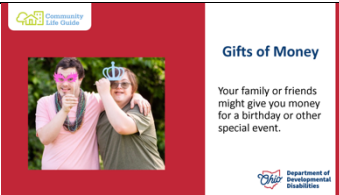
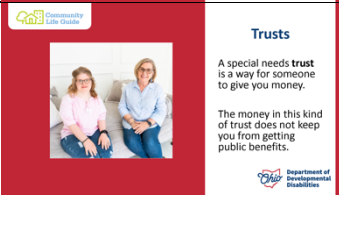
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<b>Section 4 – Taxes From a Job</b> <b>5 minutes</b>		
<p><b>SAY:</b> We just talked about ways you receive money and additional benefits that go along with your job. Your employer will pay you but will also take out taxes determined by the federal and state government.</p>	 <p>Community Life Guide Taxes</p> <p>Department of Developmental Disabilities, Altarum, LifeCourse Nexus</p>	
<p><b>SAY:</b> Taxes are mandatory payments or charges collected by the federal and state government. These taxes are used to cover the costs of general government services, goods and activities. If you receive a paycheck, your employer or business must take out taxes.</p>	 <p>Community Life Guide</p> <p>Taxes are taken out of your paycheck.</p> <p>Types of taxes everyone must pay:</p> <ul style="list-style-type: none"> <li>Federal and state taxes</li> <li>Social Security taxes</li> </ul> <p>Department of Developmental Disabilities</p>	
<p><b>SAY:</b> Taxes are not all bad. They provide money for our community. Taxes pay the salary of our service providers (police, firefighters, and teachers). Taxes pay to keep our roads repaired and our parks safe.</p>	 <p>Community Life Guide</p> <p>Federal and state taxes help pay for things people in the community use like:</p> <ul style="list-style-type: none"> <li>Roads</li> <li>Parks</li> <li>Police</li> <li>Fire Department</li> <li>Libraries</li> <li>Schools</li> </ul> <p>Department of Developmental Disabilities</p>	
<p><b>SAY:</b> Social Security is taken out of everyone’s paycheck. This tax will come back to you once you retire as well as provide support for certain disabilities.</p>	 <p>Community Life Guide</p> <p>Social Security tax is used to pay money to people who have already retired and people with certain disabilities.</p> <p>Department of Developmental Disabilities</p>	
<p><b>SAY:</b> Employer benefits and government taxes are important to understand when you are reviewing your check stub and your payroll check.</p>	 <p>Community Life Guide</p> <p>Gross pay is total earnings during a pay period before any deductions are removed.</p> <p>Net pay is earnings after all deductions are removed.</p> <p>Department of Developmental Disabilities</p>	




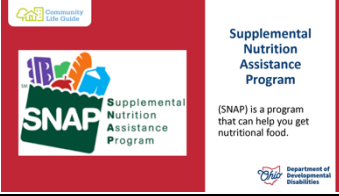

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Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<p><b>SAY:</b> Your payroll check will show what you make before deductions (gross pay) and what you will receive after deductions (net pay). The Learning Activity in this training will go into more detail.</p> <p><b>Read Slide</b></p>		
<p><b>SAY:</b> This is a video about a young man receiving his first payroll check. (Watch video—1:42)  <a href="https://www.youtube.com/watch?v=YB3tsZ24mF0">https://www.youtube.com/watch?v=YB3tsZ24mF0</a></p> <p>Once video is viewed...</p> <p><b>ASK:</b></p> <ul style="list-style-type: none"> <li>• How did the young man feel about his first paycheck?</li> <li>• What did the friends do to help?</li> </ul>		<p>Help encourage participants to answer questions around video.</p>
<p><b>Section 5 – Learning Activity</b>  <b>10 minutes</b></p>		
<p><b>SAY:</b> This learning activity is to help understand what is on your payroll check and check stub. Earlier, we talked about the jobs you could do and how you are paid (ex. hourly, salary, tips, etc.). You will receive a payroll check for the work you do.</p> <p><b>SAY:</b> You could get a paper payroll check, or you might get a payroll check sent directly into your account through a direct deposit. You can work with your employer to set this up and to know how to see your check stub online.</p>		<p>Help groups work through handout.</p>







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<p><b>Facilitator Notes:</b>  <i>The participants will use the CtLC What Is on Your Paycheck? Use the handout to talk through the learning activity. This can be with the whole group or split into smaller groups.</i></p> <ol style="list-style-type: none"> <li>1. Read through the first page.</li> <li>2. Discuss the payroll check.</li> <li>3. Review the check stub.</li> <li>4. Answer the questions on first page.</li> </ol>		
<p><b>Section 6 – Other Income</b>  <b>4 minutes</b></p>		
<p><b>SAY:</b> Other types of income or ways to receive money are:</p> <ul style="list-style-type: none"> <li>• Gifts from friends or family</li> <li>• Special needs trust</li> <li>• Government benefits</li> </ul>		
<p><b>SAY:</b> Gifts of money can be from your family or friends. They can be given to you for holidays, birthdays or for a big purchase. (ex. Your family may want to give you money to help purchase a car).</p>		
<p><b>SAY:</b> A special needs trust is a way family can put money in an account for you to use as you need it. This money does not prevent you from accessing your government benefits. This trust often pays for living expenses after government benefits has provided funding. (ex. Medicaid has paid for a certain amount of health coverage. The trust will pay the remaining amount).</p>		

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Discussion Points and Learning Activity	Materials/Slides	Co-Trainer or Person with Lived Experience
<p><b>Read Slide</b></p>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> Social Security Income or SSI is a set amount based on your income. SSI is money that can help with food, rent, clothing, etc.</p>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> Medicaid helps cover many medical expenses.</p>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> The Supplemental Nutrition Assistance Program or SNAP covers nutritional food. This program is based on your income.</p>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> Department of Housing and Urban Development or HUD is a housing assistance program through the government. This program helps find appropriate housing based on your income.</p>		

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<p><b>SAY:</b> The information provided in this training is based on the resources listed. The resources may help you as you learn more about income and how working can provide multiple benefits. This module goes along with the EZ-Reader <i>Where Does My Money Come From?</i></p> <p>Thank you for joining us.</p>	 <p><b>Resources</b></p> <p>Pacer Center: Printable sheet to list your income  <a href="https://www.pacer.org/publications/possibilities/images/stories/download/Managing_Your_Finances/Make_A_Spending_Plan/step_3_list_your_income.pdf">https://www.pacer.org/publications/possibilities/images/stories/download/Managing_Your_Finances/Make_A_Spending_Plan/step_3_list_your_income.pdf</a></p> <p>Payroll Calculator  <a href="https://www.afio.com/resources/tools/calculators/hourly-paycheck-calculator.aspx">https://www.afio.com/resources/tools/calculators/hourly-paycheck-calculator.aspx</a></p> <p>YouTube Video: Know Your Paycheck  <a href="https://www.youtube.com/watch?v=yB3ttz24mf0">https://www.youtube.com/watch?v=yB3ttz24mf0</a></p> 	
	 <p>A Project of:</p>  <p>Developed by:</p>  	

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## Daily Life & Employment

### What is on your paycheck?

You have a job and receive a paycheck. What does everything mean? The check stub attached to the paycheck shows what your gross pay is and, after deductions, your net income. Net income is what you receive after deductions.

The standard deductions taken from your paycheck are:

- Federal income tax
- State income tax
- Social Security (FICA)

It is important to keep your check stub. You may need it for a record of your earnings and deductions.

Using the paystub and paycheck on the next page to answer the following questions.

1. What are the gross earnings?

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2. How much was deducted for Federal taxes?

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3. How much was deducted for State taxes?

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4. How much was deducted for FICA/Social Security?

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5. What are the net earnings?

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