

NAME: _____ DATE: _____
BUSINESS: Income, its sources and statutory deductions

Business

Income, its sources and statutory deductions

It is not necessary to carry out all the activities contained in this unit.

Please see *Teachers' Notes* for explanations, additional activities, and tips and suggestions.

Theme	Income, its sources and statutory deductions
Levels	A1 – B1
Language focus	Key vocabulary, word identification, sentence structure, extracting information from text, writing text, grammar.
Learning focus	Using Business textbooks and accessing curriculum content and learning activities.
Activity types	Matching, word identification, structuring sentences and text, cloze, multiple choice, reading comprehension, categorising vocabulary, recording learning, developing a learning resource.
Acknowledgement	Extracts from <i>You're in Business, The Complete textbook for Junior Certificate, Dermot F. Reynolds</i> Gill & Macmillan. We gratefully acknowledge Gill & Macmillan for the right to reproduce text in some of these activities.
Learning Record	A copy of the Learning Record should be distributed to each student. Students should: <ol style="list-style-type: none">1. Write the subject and topic on the record.2. Tick off/date the different statements as they complete activities.3. Keep the record in their files along with the work produced for this unit.4. Use this material to support mainstream subject learning.

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Making the best use of these units

- **At the beginning of the class**, make sure that students understand **what** they are doing and **why**. *'We are doing the exercise on page (12) to help you to remember key words / to help your writing skills / to help with grammar'* etc.
- You can create your **personal teaching resource** by printing these units in full and filing them by subject in a large ring binder.
- **Encourage students to:**
 - Bring the relevant **subject textbooks** to language support class. It does not matter if they have different textbooks as the activities in these units refer to vocabulary and other items that will be found in all subject textbooks. These units are based on curriculum materials.
 - Take some **responsibility for their own learning** programmes by:



Developing a **personal dictionary** for different subjects, topics, and other categories of language, on an on-going basis. This prompt is a reminder.

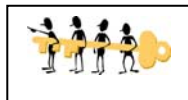


Recording what they have learnt on the **Learning Record**, which should be distributed at the start of each unit.



Keeping their own **files** with good examples of the work produced in language support for different subjects and topics. This file will be an invaluable **learning resource** in supporting mainstream learning.

- Don't forget that many of the activities in these units are suitable as **homework** tasks, for **self-study**, or for use in the **subject classroom** with the agreement of the subject teacher.



Indicates that answers may be found at the end of the unit.

Keywords

The list of keywords for this unit is as follows:

Nouns

activity/activities
basic pay
benefit
bonus
calculation
car insurance
commission
contribution
credit
deductions
employee
employer
full amount
future
gross pay
hour/hours
illness benefit
income
income tax
insurance
jobseeker
net pay
NS deductions
organisation
overtime
pay

pay as you earn (PAYE)
payment
pay-related social
insurance (PRSI)
pension
percentage
rate of tax
salary
savings
social welfare
state pension
superannuation
tax
tax credits
tax liability
union fees
voluntary health insurance
(VHI)
wage
week

Verbs

to benefit (from)
to calculate
to charge
to claim

to contribute
to deduct
to employ
to insure
to join
to look for
to multiply
to pass on
to pay
to receive
to save
to take out
to tax
to work

can
will

Adjectives

active
appropriate
liable
relevant
social
total
voluntary

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Vocabulary file 1

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
basic pay		
benefit		
bonus		
calculation		
deduction		
employee		
employer		



Get your teacher to check this and then file it in your folder so you can use it in the future.

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Vocabulary file 2

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
full amount		
gross pay		
income		
income tax		
insurance		
net pay		
overtime		



Get your teacher to check this and then file it in your folder so you can use it in the future.

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Vocabulary file 3

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
payment		
to deduct		
to employ		
to pay		
to receive		
liable		
voluntary		



Get your teacher to check this and then file it in your folder so you can use it in the future.

NAME: _____ **DATE:** _____
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Level: all
Type of activity: whole class

Focus: vocabulary, spelling,
dictionary
Suggested time: 10 minutes

Activating students' existing knowledge

Use a spidergram to activate students' ideas and knowledge on the key points in this chapter. See **Teachers' Notes** for suggestions.

Possible key terms for the spidergram:

work and salary **tax**
insurance **pension**

- Invite students to provide key words in their own languages.
- Encourage dictionary use.
- Encourage students to organise their vocabulary into relevant categories (e.g. meaning, nouns, keywords, verbs etc.).



Students should record vocabulary and terms from the spidergram in their personal dictionaries.

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Level: A1
Type of activity: pairs or individual

Focus: vocabulary, spelling, dictionary
Suggested time: 30 minutes



Working with words

1. Tick the correct answer



- a) this is a key
- b) this is a calculation of weekly payroll
- c) this is a computer desk
- d) this is a tree



- a) this is a jobseeker
- b) this is a book
- c) this is a computer
- d) this is a shelf

2. Find these words in your textbook.

Write your own explanation for these words. Then write the word in your own language. Use your dictionary if necessary.

Word	Page in textbook	Explanation	In my language
pay			
bonus			
deductions			
income			



Check that these key words are in your personal dictionary.

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Level: A1
Type of activity: pairs or individual

Focus: vocabulary, basic sentence structure
Suggested time: 30 minutes



Picture Sentences

1. Tick the correct answer

- a) This is a CD-ROM.
- b) These are pages.
- c) This is a pension.



- a) This is a union.
- b) This is a speaker.
- c) This is the sea.



- a) This is a desk.
- b) These are wages.
- c) This is a lake.



2. Put these words in the correct order to form sentences.

students some pocket get money

workers all tax pay

paid are salaries month every

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Level: A1 / A2
Type of activity: pairs or individual

Focus: word identification, vocabulary
Suggested time: 20 minutes



Odd One Out

1. Circle the word which does not fit with the other words in each line.

Example: apple orange banana taxi

income wage farm pay

hour hair week overtime

book gross net basic

calculation bonus benefit cat

2. Find these words in your textbook. Then put them in short sentences in your own words. Use a dictionary if necessary.

to benefit (from) _____

to calculate _____

to contribute (to) _____

to employ _____

to receive _____



Check that these key words are in your personal dictionary.

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Level: A2 / B1
Type of activity: individual

Focus: key vocabulary, writing
descriptive text
Suggested time: 20 minutes



Business Keywords

1. Fill in the missing letters of the keywords listed below.
On the line beside each word, write whether the word is a noun, an adjective or a verb.

emp_o__e _____

sta_u__ry _____

o_er__me _____

ca_cu__te _____

2. Write as many words as possible related to **income**. You have 3 minutes!

Level: A1 / A2
Type of activity: pairs or individual

Focus: key vocabulary, pronunciation, spelling
Suggested time: 20 minutes



Unscramble the letters

1. This is extra income NUBSO
Answer _____

2. This is money taken out of your wages CEDTSIODNU
Answer _____

3. This is a person who works in a business YEPLEOEM
Answer _____

4. This is extra pay based on sales IOMSMICSNO
Answer _____



Look at each word as you write the answer.

Is your spelling correct?

Can you pronounce the word?

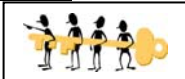
Do you know what the word means?

Have you got this word in your personal dictionary?

Solve the secret code

English=	U	G	D	L	I	N	W	A	E	S	T
Code=	B	X	Y	G	Q	R	C	O	L	E	U

EUBYLRU = STUDENT (English)



COXLE =

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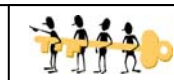
BUSINESS: Income, its sources and statutory deductions

Level: A1

Type of activity: pairs or individual

Focus: vocabulary, basic sentence structure

Suggested time: 30 minutes



Completing sentences

Fill in the blanks in these sentences. Use words from the Word Box below.

Understanding your Payslip

Gross Pay

Your gross income is the total _____ you have earned before any deductions have been made. It is usually made up of basic pay plus overtime, but it can also include a bonus or commission earned.

PAYE

The main deduction from a person's income is _____. This is called the Pay As You Earn (PAYE) system. Under this arrangement, tax _____ are made by your employer before you get any money. Your _____ passes this money on to the Revenue Commissioners - a government department. The money is used by the government to run the country, e.g. to build hospitals and _____ and to pay the wages of doctors and teachers.

Word Box:

schools	deductions	employer
	tax	income

Employee Employer

Can you explain the difference in meaning?

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Level: A2 / B1

Type of activity: individual

Focus: key vocabulary, topic information, reading comprehension

Suggested time: 30 minutes

Multiple choice



Read the text below and choose the best answers.

PRSI (PAY-RELATED SOCIAL INSURANCE)

Every person aged sixteen and over must contribute to Pay Related Social Insurance (PRSI). The amount you earn determines the amount of PRSI you pay. People who pay PRSI for thirty-nine weeks in a year are eligible for the benefits operated by the Department of Social, Community and Family Affairs, e.g. unemployment benefit, maternity benefit and old-age pension.

Voluntary Deductions (NS Deductions)

PAYE and PRSI are statutory deductions and every employee must pay them. Most employees have other deductions from their wages, e.g., union dues, health insurance, pension. The employer deducts these and passes them on to the relevant organisation.

Tax Credits

Every person who pays tax is given tax credits. These reduce the amount of tax you have to pay.

1. Who must pay PRSI?

- | | |
|--------------------------|-------------------|
| a) everyone | b) under sixteens |
| c) everyone over sixteen | d) the elderly |

2. How many weeks must you pay PRSI in order to get benefits?

- | | |
|----------------|---------------|
| a) 39 | b) it depends |
| c) a full year | d) nine |

3. Who deducts voluntary deductions from employees' gross pay?

- | | |
|------------------------------|-----------------|
| a) nobody | b) the employee |
| c) the relevant organisation | d) the employer |

4. Does the employer keep the voluntary deductions?

- | | |
|--------|-------|
| a) Yes | b) No |
|--------|-------|

5. Do tax credits increase the amount of tax you have to pay?

- | | |
|--------|-------|
| a) Yes | b) No |
|--------|-------|

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Level: A2 / B1

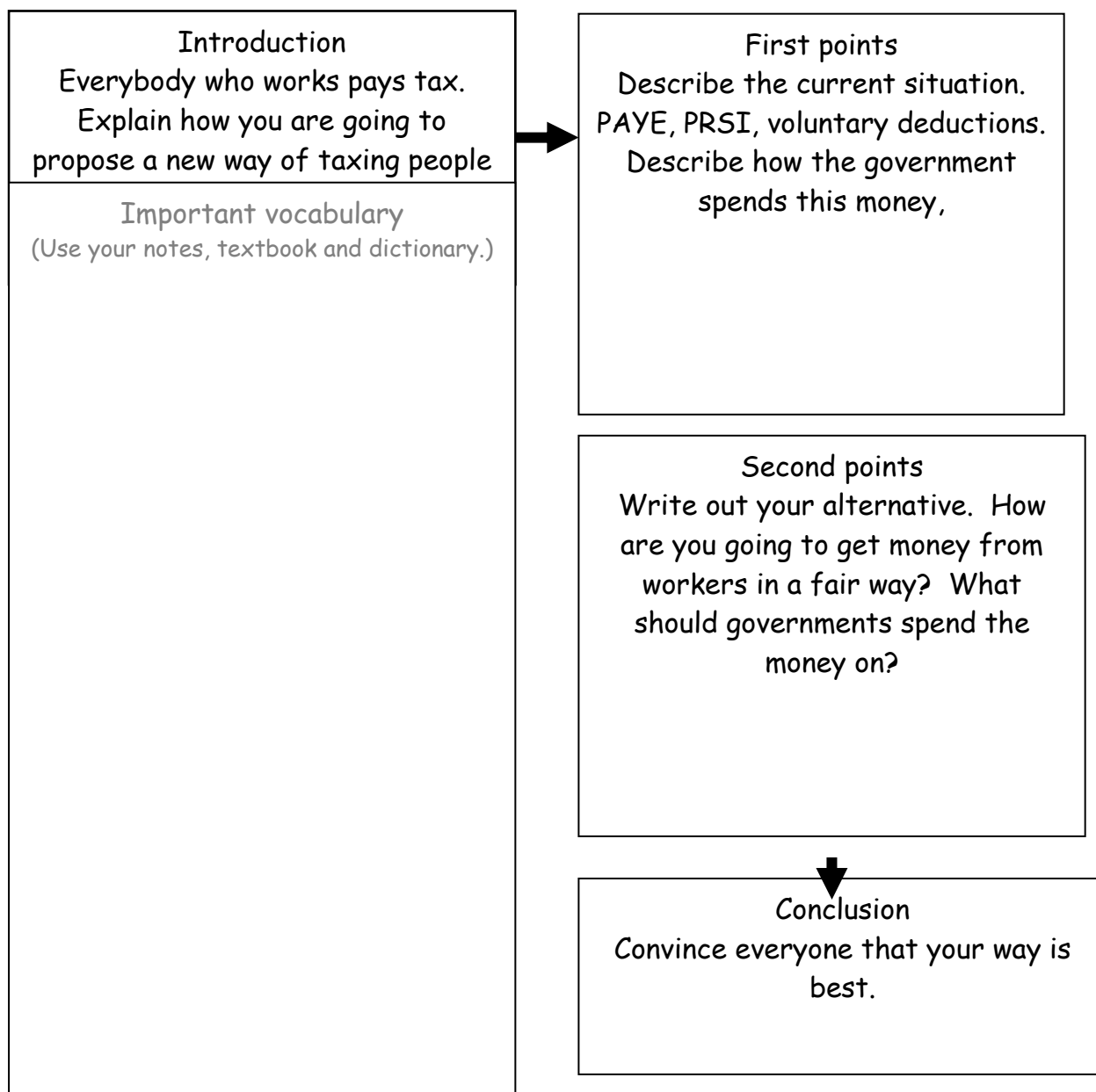
Type of activity: pairs / small groups / whole class

Focus: vocabulary, structure, planning and creating text

Suggested time: 40 minutes

You are going to give a short talk to the class on the topic 'A fairer Tax Plan'. Use your keyword list and textbook to help you.

First plan what you are going to say by making notes on this chart:



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Level: A2 / B1

Type of activity: pairs / small groups

Focus: vocabulary, saying numbers

Suggested time: 40 minutes



Vocabulary

1. Numbers are used a lot in business. Study the payslip and read the description of what Zara earned.

Name	Gross Pay	Deductions		Net Pay
	Basic	PAYE	PRSI	
Zara Roberts	€550	€130	€32	€388

Zara earned five hundred and fifty euro, but was deducted a total of one hundred and sixty two euro. Her take home pay was three hundred and eighty eight euro.

2. Now, say or write a sentence about Mike.

Name	Gross Pay	Deductions		Net Pay
	Basic	PAYE	PRSI	
Mike Roberts	€400	€90	€26	€284

3. Study and say aloud the following numbers:

- 4, 14, 40, 144, 1, 440.
- 9, 19, 90, 1,984
- 55%, 13.5%, $2\frac{1}{3}$
- €542.64, £972, \$4,598
- 1842, 1947, 2004, 2050

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Level: A2/B1

Type of activity: individual/pair

Focus: forming nouns

Suggested time: 30 minutes

Vocabulary



Nouns

1. In this unit the nouns *employer* and *employee* can be formed from the word *employ*. Add endings -ist, -er, -or -ant, or -ian to give the names of people who do the jobs connected with the following words. Careful - sometimes spellings change too!

drum
engine
economics
law
supervise
football
science
music
account
earn

2. Noun Hunt

Circle the 10 nouns below that are related to business and income. Score four points for each correct answer. Who will score the highest? Perhaps you will. Good luck!

national

bonus

biodegradable

consume

insurance

conserve

deduction

employer

savings

heavy

salary

tax

wage

choose

income

pension

Score: _____ points

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Levels A1 and A2

Alphaboxes

Using your textbook, find **one** word beginning with each of the letters of the alphabet. Write the word in the relevant box. You could also write the word in your own language.

a	b	c
d	e	f
g	h	i
j	k	l
m	n	o
p	q	r
s	t	u
v	w	xyz

Do you understand all these words?



Get your teacher to check this, then file it in your folder so you can use it in the future.

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Word Search Level: All levels



Find the words in the box below.

S Q C V F G B T B A G R O S S
P E N S I O N P B A S I C E U
F E M P L O Y E E Y M V R Z T
Q O D E D U C T I O N S B J P
H W C I M Y G W B E N E F I T
S T A T U T O R Y J F T V H I
V C R E D I T Q R H D I Q W Q
L Q I S A L A R Y B W P R S I
I A O V E R T I M E V J C Z U
U V M T A X J O B S E E K E R
C J U T C U U O Z V N E T A Y
I N C O M E W A P A Y W A G E
C A L C U L A T I O N E M K T
B O N U S C A P A Y E Q G Q D
R P C O M M I S S I O N E P T

BASIC	GROSS	PENSION
BENEFIT	INCOME	PRSI
BONUS	JOBSEEKER	SALARY
CALCULATION	NET	STATUTORY
COMMISSION	OVERTIME	TAX
CREDIT	PAY	VHI
DEDUCTIONS	PAYE	WAGE
EMPLOYEE		

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Play Snap

Make Snap cards with 2 sets of the same keywords. See *Notes for teachers* for ideas about how to use the cards.



deductions	deductions
overtime	overtime
tax	tax

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pension	pension
employee	employee
insurance	insurance

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calculate	calculate
basic	basic
net	net

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VHI	VHI
statutory	statutory
bonus	bonus

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Answer key

Working with words, page 8

1. b, a

Picture Sentences, page 9

1. c, a, b

2. Some students get pocket money.

All workers pay tax.

Salaries are paid every month.

Odd one out, page 10

Farm, hair, book, cat

Key words, page 11

Employee (noun), statutory (adjective), overtime (noun), calculate (verb)

Unscramble the letters, page 12

Bonus, deductions, employee, commission

Secret code: wages

Completing text, page 13

Understanding your Payslip

Gross Pay

Your gross income is the total **income** you have earned before any deductions have been made. It is usually made up of basic pay plus overtime, but it can also include a bonus or commission earned.

PAYE

The main deduction from a person's income is **tax**. This is called the Pay As You Earn (PAYE) system. Under this arrangement, tax **deductions** are made by your employer before you get any money. Your **employer** passes this money on to the Revenue Commissioners - a government department. The money is used by the government to run the country, e.g. to build hospitals and **schools** and to pay the wages of doctors and teachers.

Employer: a person or company that pays people to work for them

Employee: someone who is paid to work for a person or company

Multiple Choice, page 14

1c,2a,3d,4b,5b.

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Vocabulary, page 17

Mike earned four hundred euro, but was deducted a total of one hundred and sixteen euro. His take home pay was two hundred and eighty four euro.

Vocabulary, page 18

Drummer, engineer, economist, lawyer, supervisor, footballer, scientist, musician, accountant, earner

2. Ten nouns: bonus, insurance, deduction, employer, savings, salary, tax, wage, income, pension

Word Search, page 20

S Q C V F G B T B A G R O S S
P E N S I O N P B A S I C E U
F E M P L O Y E E Y M V R Z T
Q O D E D U C T I O N S B J P
H W C I M Y G W B E N E F I T
S T A T U T O R Y J F T V H I
V C R E D I T Q R H D I Q W Q
L Q I S A L A R Y B W P R S I
I A O V E R T I M E V J C Z U
U V M T A X J O B S E E K E R
C J U T C U U O Z V N E T A Y
I N C O M E W A P A Y W A G E
C A L C U L A T I O N E M K T
B O N U S C A P A Y E Q G Q D
R P C O M M I S S I O N E P T