Yellow sticky notes are ours, added to help you find things. They won't be on your real one.

Reasonably Adequate Widgets, Inc.

Widgets that mostly work, since 1987

SAMPLE · NOT A REAL ACCOUNT

Pay period: November 2 – 15, 2026
Pay date: November 20, 2026
Employee: Your Name Here · No. 000001

EARNINGS

Item	Hours	Rate	This period	Year to date
Regular pay	80.00	$31.25	$2,500.00	$55,000.00

BEFORE-TAX DEDUCTIONS

401(k) contribution (5%)			$125.00	$2,750.00
Health insurance, your share			$85.00	$1,870.00

TAXES WITHHELD

Federal income tax			$190.95	$4,200.90
Social Security			$149.73	$3,294.06
Medicare			$35.02	$770.44
State income tax (State of Mild Confusion)			$91.60	$2,015.20

Net pay **$1,822.70**

PAID BY YOUR EMPLOYER (NOT TAKEN FROM YOUR PAY)

Employer 401(k) match (4%)	$100.00
Health insurance, employer's share	$480.00
Employer Social Security and Medicare	$184.75
Unemployment insurance and workers' comp	Covered

TIME OFF

Paid time off earned this period	4.6 hours
Available balance	61.3 hours

Your 2026 Form W-2 will be available by January 31, 2027.

Reasonably Adequate Widgets, Inc. does not exist, and its widgets mostly work. Sample prepared by Bigger Than Your Money for practice. Figures are illustrative; your own taxes and benefits will differ.

Gross pay: what you earned before anyone took anything. $65,000 a year, in 26 slices.

Retirement: 5% to your 401(k). Lowers your income tax now.

Health insurance: your share only. The employer pays most of it (see below).

Income tax: sent to the IRS for you, every payday. You may never think about it until April.

Social Security (6.2%) and **Medicare** (1.45%): your half. The employer quietly pays the other half.

Net pay: what lands in your account. Everything above it was handled for you.

The part most people never read: what the employer pays on top of your salary.

Unemployment insurance and workers' comp: there if you're laid off or hurt on the job.

Paid time off: earned while you work, paid while you don't.

W-2: in January, all of this gets summed up on one form.