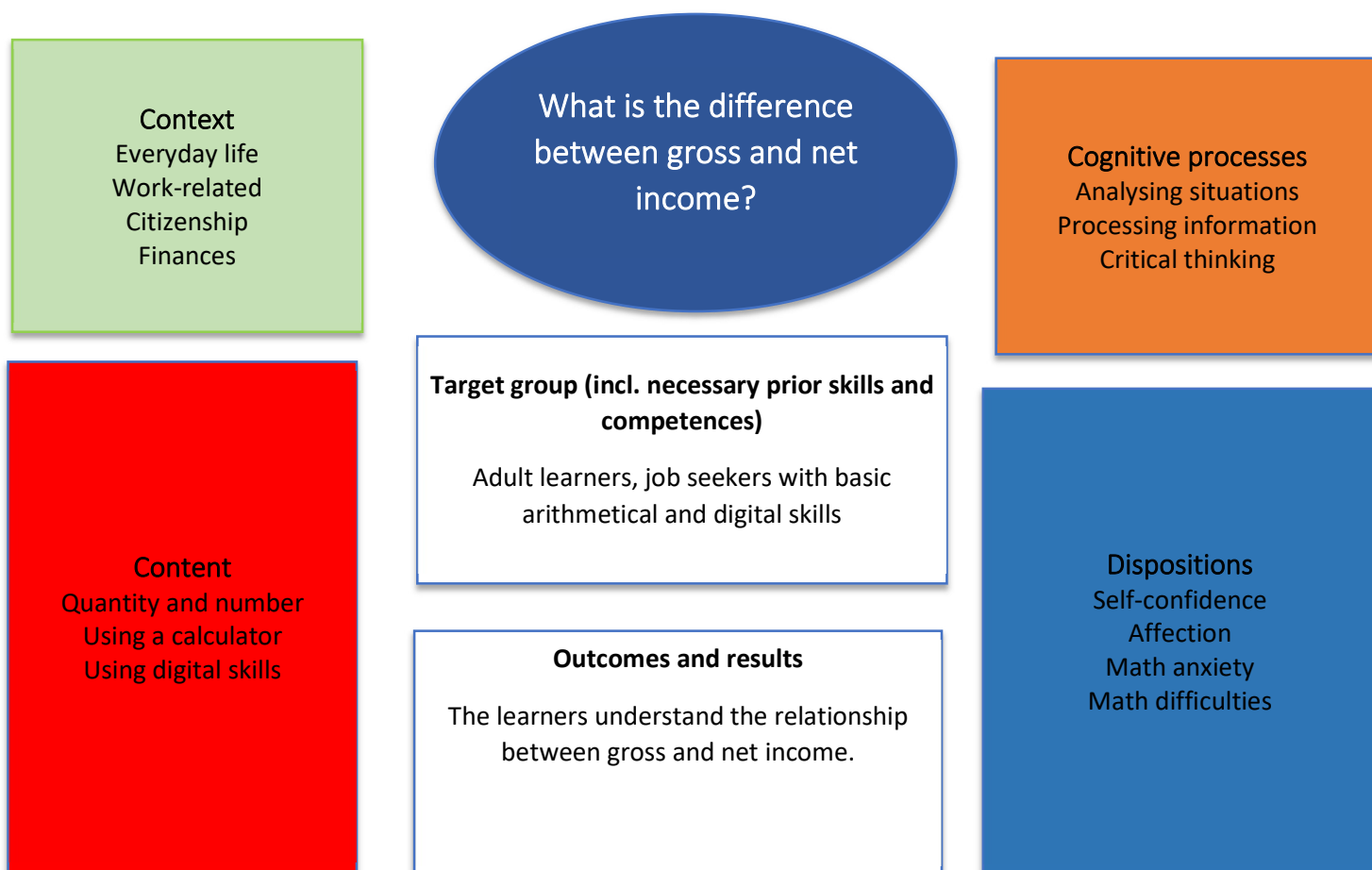


## How much money will end up in my account?

You are looking for a new job and you browse through the job advertisements in the newspapers or on the Internet. How to find the right job? In addition to factors such as working hours, responsibilities or place of work, the indicated salary is probably also decisive when choosing the right job. However, the salary stated in the advertisements does not correspond to what ends up in your account at the end of the month. Why is that the case?

### Overview “How much money will end up in my account?”



Main information	
<b>Content</b>	Natural numbers, decimals, percentages Addition, subtraction
<b>Target group</b>	Adult learners, job seekers who want to understand the difference between gross and net income and the financing of our social system. They have basic arithmetic and digital skills and are able to use a calculator.
<b>Learning intention</b>	What is the intention of adults to face this problem? <ul style="list-style-type: none"> <li>– Numeracy for personal and private purposes</li> <li>– Numeracy for professional issues</li> <li>– Numeracy to understand society</li> </ul>
<b>Duration</b>	Approx. 2 lessons
<b>Material and resources</b>	Laptop or tablet, flip chart, websites, videos, worksheets
<b>Group size</b>	Range from 6 to 12 learners
<b>Problem statement</b>	On our pay slips, we find two different types of income: the gross income and the net income. The gross income is higher than the net income. But it is the net income that finally ends up in our account. Why is this the case?
<b>Working questions</b>	<p>What is a gross income?</p> <p>What is a net income?</p> <p>Which is higher: the gross income or the net income?</p> <p>What happens with the difference between gross income and net income?</p> <p>What is a welfare state?</p> <p>How is a welfare state financed?</p> <p>How can we calculate the net income?</p> <p>How much income tax do we have to pay?</p> <p>What are social insurance contributions?</p> <p>Are there any online tools to calculate the net income based on the gross income?</p>
<b>Learning outcomes and results</b>	The learners are aware of the fact that we contribute to the social system with a part of our monthly income. They reflect on their own income situation and can use what they have learned to make informed decisions.
<b>Reference to National Qualification Frame</b>	Optional (country's decision)



### Working plan

Time (minutes)	Description of content/activities	Material	Methodical and didactic information <sup>1</sup>
15'	<p><b>Activation</b></p> <p>The trainer asks which factors can be decisive for the choice of a job. The learners discuss in small groups and rank the most important factors.</p> <p>Followed by a plenary discussion: Is salary an important factor when choosing a job?</p>	Flip chart	Questioning
45'	<p><b>Internet research</b></p> <p>The learners search on the Internet for different professions with the corresponding starting gross salaries.</p> <p>Discussion about the different levels of starting salaries. The learners are encouraged to give examples from their everyday working life.</p>	<p>Tablets, laptops for Internet research</p> <p>Websites with information on different professions, as offered by employment offices.</p> <p>(Appendix 1)</p>	Metacognitive strategies
30'	<p><b>Information gross – net</b></p> <p>The trainer explains the mechanics of the welfare state (financed through social insurance contributions and taxes).</p> <p>The learners watch a video about the different categories of income tax.</p>	<p>Table (Appendix 2, 3)</p> <p>Video (Appendix 4)</p>	Explicit teaching
30'	<p><b>Calculation net income</b></p> <p>Based on the previous information, the learners calculate the net income in some examples.</p> <p>In a second step, they calculate the missing values in a table with blanks.</p>	Worksheet (Appendix 5)	Hands on learning
	<p><b>Transfer</b></p> <p>The learners reflect on whether the progressive form of the contributions is fair or not. They reflect on their own net income versus their monthly expenses and are able to make informed decisions.</p>		

<sup>1</sup> for description and explanation of kinds of tasks, HITS and other background information please consult the teacher's/user's guide



### Suggestions for the teacher/user

The example presented here should be considered as exemplary and inspirational material presenting a guideline with a high range of possibilities of adapting those suggestions to a specific group of learners or an individual learner with his or her very personal requirements.

In concrete terms, the example “How much money will end up in my account?” could be adapted these ways:

- Duration: This example could be integrated into a module of career orientation.
- Individualization / Level of difficulty: The learners can do the calculations of the net income either using a calculator or by means of mental arithmetic, depending on their arithmetic skills. If they are already familiar with percentage calculations, they can also calculate the value of the income tax themselves.
- Further or additional material:
  - It might be useful to demonstrate some online tools for the calculation of the net income to the learners. This could be helpful for the learners when it comes to seeking a job and evaluating salary proposals. Furthermore, this also helps to enhance the learners’ digital skills.
  - Work with pay slips. In addition to gross and net income, other unfamiliar terms on the pay slip can be explained.
  - This example fits the example “Keep an eye on your expenses” in which the learners compare their monthly income with their monthly expenses.
- Learning setting: Talking about money, especially about the own financial situation might be a sensitive topic for some learners which must therefore be treated with caution. Nevertheless, the learners should be encouraged to share examples of their own working life.

Our educational activities aim at numeracy skills being not only memorized, but first of all being practiced and functionally used by the learners in daily life or/and vocational situations. It is therefore recommended to implement the idea of HITS<sup>2</sup> (higher impacts of teaching skills) as far and often as possible: ...

- ... work with concrete and authentic material that learners will recognize from everyday life situations. The learners can work with their own pay slips, if they want to.
- ... ask the learners questions and let them raise questions themselves. It can be crucial to discuss numeracy themes, contexts and numbers.

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<sup>2</sup> For general information and explanation on HITS please see teacher’s / user’s guide



## Appendix 1

Example website: description professions with starting gross salaries:

Source: [www.gehaltskompass.at](http://www.gehaltskompass.at); [28.12.2023]

AMS | AMS GEHALTSKOMPASS ALLE BERUFE BERUFSBEREICHE GEHALTSKOMPASS ▾ Suchb

Suche nach "Einzelhandelskauffrau" ergab **15 Treffer** (insgesamt 1.747 Berufe)

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

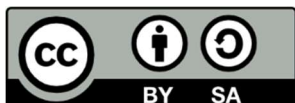
Beruf ↕	Einstiegsgehalt von ↕	Einstiegsgehalt bis ↕	
● Einzelhandelskaufmann/-frau - Schwerpunkt Baustoffhandel ↗	€ 1.940,-	€ 2.310,-	↗ zum Beruf
● Einzelhandelskaufmann/-frau - Schwerpunkt Einrichtungsberatung ↗	€ 2.040,-	€ 2.180,-	↗ zum Beruf
● Einzelhandelskaufmann/-frau - Schwerpunkt Feinkostfachverkauf ↗	€ 1.940,-	€ 2.040,-	↗ zum Beruf

AMS | AMS GEHALTSKOMPASS ALLE BERUFE BERUFSBEREICHE GEHALTSKOMPASS ▾ Sucht

Suche nach "Frisör" ergab **1 Treffer** (insgesamt 1.747 Berufe)

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

Beruf ↕	Einstiegsgehalt von ↕	Einstiegsgehalt bis ↕	
● FriseurIn (StylistIn) ↗	€ 1.770,-	k.A. ⓘ	↗ zum Beruf



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Appendix 2

From the gross income to the net income

GROSS INCOME	-	SOCIAL INSURANCE CONTRIBUTIONS	-	INCOME TAX	=	NET INCOME
		Pension funds Unemployment insurance Health insurance Accident insurance		Education Social assistance Families and youth Infrastructure and Public Services Environmental Protection Defense and Security Etc.		



## Appendix 3

### Social insurance contributions, Austria 2023

Source : [www.gesundheitskasse.at/cdscontent/?contentid=10007.870462](http://www.gesundheitskasse.at/cdscontent/?contentid=10007.870462) ; [28.12.2023]

#### Sozialversicherungsbeitrag eines Angestellten

Bezeichnung	Beitragssatz	Beitragssatz Dienstnehmer	Beitragssatz Dienstgeber
<b>Krankenversicherung</b>	7,65 %	3,87%	3,78%
Unfallversicherung	1,1 %	-	1,1%
Pensionsversicherung	22,8 %	10,25%	12,55%
Arbeitslosenversicherung <sup>1)</sup>	6,0 %	3%	3%
Insolvenz -Entgeltsicherung	0,1 %	-	0,1%
Betriebliche Vorsorge	1,53 %	-	1,53 %
Arbeiterkammerumlage	0,5 %	0,5%	-
Wohnbauförderung	1,0 %	0,5%	0,5%
<b>Summe</b>	<b>40,68 %</b>	<b>18,12%</b>	<b>22,56%</b>

<sup>1)</sup> Bei geringem Einkommen verringert sich der Versichertenanteil Arbeitslosenversicherungsbeitrag





## Appendix 4

### Video – categories of income tax in Austria

Source: [www.finanz.at/steuern/lohnsteuertabelle/](http://www.finanz.at/steuern/lohnsteuertabelle/) [28.12.2023]

## in Österreich 2023

Ein Jahreseinkommen unter 11.693 € ist steuerfrei. Das Einkommen von 11.693 bis 19.134 € wird mit 20% versteuert. Von 19.134 bis 32.075 € sind es 30%. Zwischen 32.075 bis 62.080 € sind es 41% und von 62.080 bis 93.120 € 48% Steuern. Bis 1.000.000 € sind es 50% und darüber 55%. Ab 2023 werden die Grenzwerte der Lohnsteuertabelle an die Inflation angepasst. Zudem sinkt der Steuersätze der dritten Tarifstufe ab Juli 2023 auf 40%, was einen Mischwert von 41% für das gesamte Jahr ergibt.

▶ Video ansehen

zur Lohnsteuertabelle

Hier finden Sie alle Informationen zur [Steuerreform](#) und einen [Steuerreform-Rechner](#) zur Berechnung Ihrer Entlastung durch die Lohnsteuersenkung.

Hier finden Sie weitere wichtige Informationen zur [Lohnsteuer](#):

Brutto-Netto Rechner   Lohnsteuerausgleich  
Alleinverdienerabsetzbetrag   Einkommensteuer   Steuerreform

Tabelle 2023

Monatslohn bis *	Grenzsteuersatz
€ 985,42	0 %
€ 1.605,50	20 %
€ 2.683,92	30 %
€ 5.184,33	41 %
€ 7.771,00	48 %
€ 83.344,33	50 %
darüber	55 %

\* Gehalt pro Monat ohne SV-Beitrag



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## Appendix 5

Calculate the net salary.

Which calculation steps are necessary?

Example:      gross income: 1.500,00  
                  social insurance: 226,80  
                  tax:                   22,47

1.     $226,80 + 22,47 = 249,27$

2.     $1.500,00 - 249,27 = \underline{1.250,73}$

Gross salary in €	Social Insurance in €	Tax in €	Net salary in €
1.000,00	151,20	0	
1.500,00	226,80	22,47	
2.500,00	453,00	221,38	
3.500,00	634,20	487,03	
5.000,00	906,00	990,59	

Calculate what is missing. Fill in the blanks.

Gross salary in €	Social Insurance in €	Tax in €	Net salary in €
	151,20	0	848,80
1.500,00		22,47	1.250,73
2.500,00	453,00		1.825,62
3.500,00	634,20	487,03	
	906,00	990,59	3.103,41



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