

My Real Number

THE CHALLENGE

Find your most recent pay stub. Circle your net pay. Convert it to your real monthly number. One stub, one circle, one number.

My gross pay per check \$ _____

My NET pay per check (circled on my stub) \$ _____

My pay schedule

☐ Monthly ☐ Twice a month ☐ Every two weeks ☐ Weekly ☐ Irregular

My real monthly number \$ _____

■ My deduction lines, named

Deduction	Amount

Lines I couldn't identify (to ask HR about)

Last year's tax refund (roughly) \$ _____

Divide that by 12 — that's roughly how much per month you may be over-withholding.

If paid every two weeks / weekly — my next extra-check month is

My biggest surprise today

■ Today's Win

- ☐ I found my pay stub.
- ☐ I circled my real number.
- ☐ I can name every deduction.
- ☐ I checked my refund against my W-4 dial.

My Real Number

- ☐ I understand why my paycheck is smaller than my salary.
- ☐ I finished Chapter Two.

VICTORIA'S TRUTH

Every paycheck deserves a plan — and every plan deserves the real number.