The Job Offer Showdown

Three real-looking offers. One decision. Prove which job is really worth the most.

Unit 1: Careers & Income | 2–3 class periods | Pairs

Name(s) _____ Period ___ Due _____

Introduction

A bigger number on an offer letter does not always mean more money in your pocket. In this project you will act as a career coach for Elena, who has three job offers. You will convert pay, estimate taxes, build sample pay stubs, price the benefits and the commute, and then recommend an offer in a short memo.

> Elena, 22, just earned a logistics certificate. She has three offers in the fictional Riverton area and must answer by Friday. She plans to contribute 5% of pay to retirement wherever she works.

Learning goals

- Convert salary and hourly pay (with overtime) to annual and per-paycheck amounts.
- Estimate federal tax, FICA, state tax, and net pay using the Course Tax Table.
- Build and interpret a pay stub.
- Value benefits and costs of working (premiums, match, commute, time off).
- Write a justified recommendation and identify missing information.

Supporting documents and data

Offer summary (fictional employers)

	Bayline Logistics	Crestmark Distribution	Northgate Warehouse
Role	Operations coordinator	Inventory analyst	Shift lead (hourly)
Pay	$52,000 salary	$60,000 salary	$26/hr; ~4 OT hrs/week at 1.5×
Paid	biweekly	semimonthly	weekly
Health premium (employee)	$80/month	$420/month	$210/month
401(k) match	100% up to 5%	None	50% up to 6%
Paid time off	15 days	10 days	12 days

	Bayline Logistics	Crestmark Distribution	Northgate Warehouse
Commute (each way)	10 miles	32 miles	6 miles
Other	Tuition reimbursement up to $2,500/yr	Possible $3,000 year-end bonus (not guaranteed)	Night-shift differential +$1.50/hr (optional)

Course Tax Table (illustrative)

Item	Rule
Standard deduction	$15,000
Federal brackets	10% to $12,000; 12% to $48,000; 22% to $103,000
FICA	7.65% of wages (minus health premiums)
State	5% flat on wages minus pre-tax deductions
Pre-tax deductions	401(k) and health premiums
Commuting cost	$0.35 per mile, 240 workdays

Tasks

Task 1: Annual and per-paycheck pay

1. Find annual gross pay for each offer (include typical overtime for Northgate).
2. Find gross pay per paycheck using each pay frequency.
3. Find the equivalent hourly rate of each salaried job (assume 45 hours/week for Crestmark, 40 for Bayline).

Deliverable: Pay comparison table.

Task 2: Taxes and take-home pay

1. For each offer, compute taxable income: gross − 5% 401(k) − yearly health premiums − $15,000.
2. Use the brackets to compute federal tax; compute FICA and state tax.
3. Find annual and per-paycheck net pay and the percent of gross withheld.

Deliverable: Tax worksheet for all three offers.

Task 3: Build a pay stub

1. Choose one offer and design a realistic pay stub for pay period #8: current and year-to-date columns.
2. Label every deduction and verify net pay.

Deliverable: One complete pay stub.

Task 4: Total value

1. Compute the yearly employer match and commuting cost for each offer.
2. Compute: take-home pay − commuting + your 401(k) + match.
3. Test one changed assumption (e.g., overtime drops to 0, or the bonus is paid).

Deliverable: Total-value table and sensitivity test.

Task 5: Recommendation memo

1. Write a one-page memo to Elena recommending an offer.
2. Use at least three numbers, one non-financial factor, and two questions she should ask employers.

Deliverable: Memo.

Reflection

1. Which result surprised you most?

2. Which non-money factor would matter most to you in a first job?

3. How would you negotiate with the employer you did not recommend?

Submission checklist

- ☐ Pay comparison table
- ☐ Tax worksheet for three offers

- ☐ Pay stub
- ☐ Total-value table + sensitivity test
- ☐ Recommendation memo
- ☐ Reflection

Scoring rubric

Category (points)	Exemplary (100%)	Proficient (~80%)	Developing (~60%)	Beginning (~30%)
Financial understanding (20)	Uses vocabulary precisely and explains every financial concept involved, including assumptions.	Mostly accurate explanations with minor vocabulary gaps.	Partial understanding; some concepts misapplied.	Little evidence of understanding.
Mathematical accuracy (25)	Gross, taxes, net, match, and commute calculations correct for all three offers; pay stub balances.	1–2 minor errors that do not change conclusions.	Several errors or missing work.	Calculations largely missing or incorrect.
Analysis & comparison (20)	Compares every option on the same basis and tests at least one changed assumption.	Compares options with small gaps.	Comparison superficial or uneven.	Little analysis.
Justification (15)	Recommendation is supported by specific numbers and weighs non-financial factors and risks.	Mostly supported.	Mostly opinion.	No justification.
Communication & presentation (10)	Clear, organized, well-labeled tables, charts, and writing.	Minor clarity issues.	Hard to follow in places.	Disorganized.
Completion (10)	Every checklist item complete.	One item missing.	Two or three items missing.	Most items missing.

Total: 100 points. Alternative recommendations earn full credit when supported by accurate evidence.

ALL PEOPLE, BUSINESSES, PLACES, AND NUMBERS IN THIS PROJECT ARE FICTIONAL. RATES AND COSTS ARE ILLUSTRATIVE ASSUMPTIONS.