

YEARN TO EARN How to Get Paid!

When you think about ways to make money, what is the first thing that pops into your head? It was probably "working a job!" Adults (and sometimes even kids!) usually earn most of their money by working a regular job. But not all jobs pay you the same way!

WAGES: When you think about getting paid, this is probably the most common way. A **WAGE** is how much money you make working for a certain period of time. Usually this is every hour. In the US, laws set a minimum wage, which is the lowest amount of money someone can earn. Usually wages change depending on if you work **FULL TIME** (a little less than 8 hours a day) or **PART TIME** (any amount of time under 7 hours).



SALARY: Some jobs don't make sense to do in a specific block of time, or the work happens off and on. This is when making a **SALARY** is the best way to get paid. Salaried workers still usually work about 8 hours a day, but they don't have to record the exact time. They are

paid a set amount of money and might work a little less time or a little more time every week, and not always at the same hours!

COMMISSION: Companies that track sales of (usually expensive) items like cars, office machines, phones, real estate (selling homes) and more, offer pay by **COMMISSION**. Commission jobs often offer a little bit of money every month or (like a salary) but most of the pay is based on how many things they sell, and how much money the sale is for. More success for a commissioned worker means more money earned!



TIPS: People who work in restaurants are used to getting **TIPPED**. A tip is an amount of money you receive that is

usually based on how well you have done in helping a customer. There are recommended amounts of money to tip, but it's up to the customer. It's not a good thing to do, but some people don't tip at all!



GIG WORK: Apps like Uber, GrubHub, Wag, etc. form the "gig economy." Musicians also talk about "playing a gig." A **GIG** is about doing one

task, for one person or group, and getting paid for just that. In the case of gig economy it means getting paid to do a single delivery or provide service once. For musicians, that could mean playing a single show at one venue.

Share with Sparky!

Most people work Monday – Friday (though not everyone works those days!) What is the best day to NOT have to work, and why is it the perfect choice? Write your answer below and mail it with your color contest entry or email it to communications@ffcommunity.com

Payment Facts!

- Car maker Henry Ford once offered workers **DOUBLE** pay if they followed certain rules at home. He went to employees' homes to check up on them himself!
- Until the 1960's, determining how much someone should be paid (after taxes and other fees) had to be figured out slowly by hand.
- 25% of small businesses still figure out pay and finances on paper!

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GIGS TO GO!

While some jobs have you doing the same thing at the same time every day, other jobs need **TIME MANAGEMENT**. Pretend you are a gig economy delivery driver. **You have 2 hours to make deliveries.** Below are several orders you could take (and how much money you earn for each)! Cut out the order items below. Try to make the most money by arranging your schedule carefully!

10 Minutes	10 Minutes
10 Minutes	10 Minutes

10 Minutes	10 Minutes
10 Minutes	10 Minutes

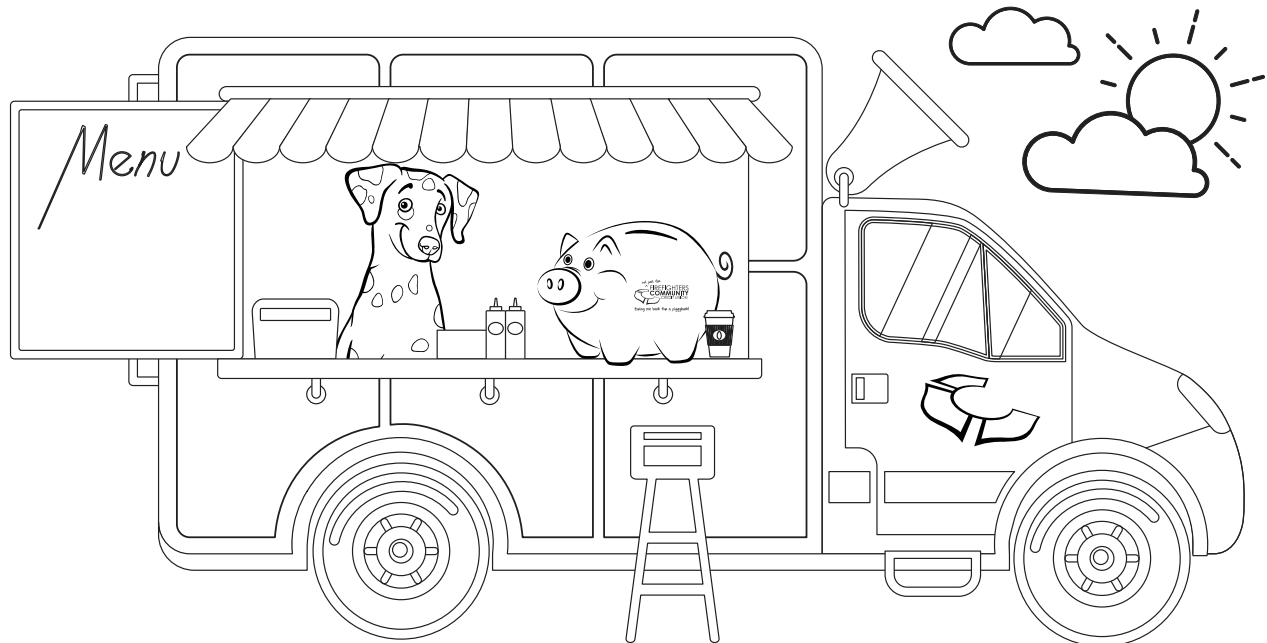


10 Minutes	10 Minutes
10 Minutes	10 Minutes



Coloring Contest

Congratulations to **Leah M.** for winning our Q2 Sparky coloring contest!



Color with Sparky and Smokey! Submit your entry **by August 15, 2025** for a chance to win a prize!

(Child) Name: _____ Age: _____ Phone: _____

(Parent/Guardian) Name: _____ Email: _____

Mail to: FFCCU-Sparky's Club 4664 East 71st Street, Cuyahoga Heights, Ohio 44125