

## Talking About Work: Jobs and Money

The difference between work and a hobby is that you get **paid** to work. If you're lucky, you will like working as much as you like your hobbies, but you're there for the **money**.

Even if we have jobs we like, most of us are really there for the **income**. And if we have jobs we don't like—I worked for a summer in a factory—the income can be depressing. Getting my first **paycheck** from the factory and seeing how much of my hard-**earned** money went to **taxes** was terrible!

How important is the pay to you in your work? Do you think you earn enough for the work you do? Do you know anyone who earns *too much* for the work he or she does? Do you know how much of your pay goes to taxes? Isn't it depressing?

### Vocabulary

**Pay / Paid:** Do you work for free? Of course not! You get **money** for the work that you do. When someone gives you money for something else, they pay you. Your work, I hope, pays you. But also, if you buy a car, you pay for the car. Paying is so important that the word pay also means the money you get for working. “The work is bad,” you might say, “but the pay is good.” Your pay is sometimes the same as your **income**.

The past tense of pay is paid: “He paid me for the car, yesterday.”

**Money:** Whether you go to work for dollars, Euros, or Yen, you're at work for money. Money is what you use to pay for the things that really matter in life: like an apartment and food. Money is what your **pay** is made of.

**Income:** In the U.S., we have to report to the government how much **money** we **earned** in the last year for our **taxes**. The money you **earn** in one year is your income. The **tax** you pay on your income is your income tax.

Income is more than just **pay**. Income is all of the **money** that you get in a year. Your **pay**, for starters, but if you sell a lot of things, that **money** is income, too. If you have a house or apartment that you rent to someone else, that's income, too. For me, it seems like my income is never enough and my income tax is too much!

**Paycheck:** A 'check' is a piece of paper that you can take to the bank to get money. My wife says that checks don't exist in Europe, anymore. But, in the U.S., you can still use a check to give someone

else money. If I have money in the bank, I can write a check, give it to another person, and they give it to their bank. Then, their bank takes the money out of my account.

When your work **pays** you with a check, it's your paycheck. And your paycheck is so important that we even have a name for the day when you get your paycheck: it's 'payday.' In the U.S., a paycheck will include how much money you get, but it will also tell you how much money you **earned** and how much of it went to **taxes**.

Now, jobs mostly just put your **money** in the bank for you. But on payday, they give you a piece of paper with the information about how much you **earned** and how much you **paid** in **taxes**.

That paper is still called a paycheck, even though the bank won't give you money for it.

**Earned:** Imagine you agree to work for €10/hour. After eight hours of work, your boss gives you €70. Is that fair? Of course not, you earned €80. When you do work for €80, you earn €80. Of course, when you earn €80 you're never **paid** €80. A lot of your **pay** goes to **taxes**.

When you get something for what you've done, we say you've earned it. Normally, we talk about earning money; after all, we spend a lot of time trying to earn money. But you can also earn a nickname, like “Stinky,” or a reputation, maybe as a hard-worker.

**Taxes:** You never keep all of the **money** that you **earn**. You always have to **pay** some **money** to the government. How much **money** you give to the **government** usually depends on how much **income** you have. The **money** that the government gets is called taxes. Taxes are the money that the government uses to **pay** for schools and police and things like that.