Senior High School

DepED
DEPARTMENT OF EDUCATION

Lesson Exemplar in General Mathematics

Quarter 1

Unit

1

Lesson Exemplar for General Mathematics
Quarter 1: Unit 1

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Republic of the Philippines
Department of Education
BUREAU OF LEARNING DELIVERY

LESSON EXEMPLAR					
Learning Area:	**GENERAL MATHEMATICS**			**Grade Level:**	**11**
Semester:	**FIRST**	**Quarter:**	**FIRST**	**Unit:**	**1**

I. OBJECTIVES	
Content Standard	The learners demonstrate knowledge and understanding of business and finance through problems involving earning money, buying, and selling. **Contextualized** ***The learners demonstrate knowledge and understanding of business and finance through solving real-life problems related to earning, buying, and selling, helping them make smart financial choices.***
Performance Standard	The learners are able to conduct a case study on payrolls to compute salaries, wages, deductions, and income for different employee profiles. **Contextualized** ***The learners will be able to study real-life payroll cases by computing salaries, wages, deductions, and net income for different types of employees, leading to the creation of a sample payroll and individual payslip.***
Learning Competencies	The learners … 1. calculate weekly or monthly wage from an annual salary, wages from an hourly rate including situations involving overtime and other allowances and earnings based on commission or piecework. 2. apply percentage increase or decrease in various contexts. a. determining the impact of inflation on costs and wages over time.

	b. calculating percentage mark-ups and discounts c. calculating VAT. d. calculating profit or loss in absolute and percentage terms. 3. solve problems involving salaries, wages, benefits, and deductions (tax computations, overtime pay, and gross and net incomes) using appropriate technology.
II. REFERENCES and MATERIALS	**Textbook and Modules** Bangko Sentral ng Pilipinas (BSP). *Inflation and You: A Learning Module*. BSP Financial Education Stakeholder Engagement Group, 2021. https://www.bsp.gov.ph/Media_And_Research/Publications/Learning%20Modules/Inflation%20and%20You.pdf Bureau of Internal Revenue (BIR). *Value-Added Tax (VAT) Guide*. BIR, 2023. https://www.bir.gov.ph/index.php/tax-information/value-added-tax.html Commission on Higher Education (CHED). *Senior High School Teaching Guide: Applied Economics*. CHED K to 12 Transition Program Management Unit, 2016. https://chedk12ph.github.io/curriculum-guides/ Danao, Napoleon G. *Entrepreneurship*. Vibal Group, Inc., 2019. Department of Education (DepEd). *Mathematics Grade 10 Learner's Module*. Bureau of Learning Resources, 2015. https://lrmds.deped.gov.ph/detail/10483 Department of Labor and Employment (DOLE). *Labor Advisory No. 23, Series of 2022*: Payment of Wages for the Regular Holidays. DOLE, 2022. https://www.dole.gov.ph/news/labor-advisory-no-23-22/ DepEd. *Mathematics Grade 7 Learner's Module*. Department of Education, 2016. https://lrmds.deped.gov.ph/detail/10482 DepEd. Personal Finance Teaching Guide: Senior High School. Paner, Teresita R. et al. *Business Math*. Rex Book Store, 2016. **Websites** https://www.sss.gov.ph https://www.philhealth.gov.ph https://www.pagibigfund.gov.ph

	Video Lessons Khan Academy. "*Hourly Rate and Salary*." Khan Academy, https://www.khanacademy.org/math/pre-algebra/decimals-pre-alg/money-word-problems-pre-alg/v/hours-and-pay. Accessed 6 May 2025. Math Lessons by Professor Fern. "*How to Calculate Commission, Salary, and Overtime*." YouTube, 10 May 2021, https://www.youtube.com/watch?v=kN9nBwvx21k. Accessed 6 May 2025. Department of Education. "*Business Math Lessons*." DepEd TV, https://commons.deped.gov.ph. Accessed 6 May 2025. **Materials** 1. Calculators 2. Visual aids/PowerPoint presentation 3. Worksheets 4. Task cards 5. Budget template 6. Application Software • *Microsoft Excel*. Microsoft, • *Desmos Scientific Calculator*.	
III. CONTENT	**Lesson 1.1: Computing Salary, Wage, and Commission** Recommended Time Allotment: 2 hours	
IV. OBJECTIVES	At the end of the lesson, learners should be able to: 1. differentiate among annual salary, hourly wage, commission, and piecework income. 2. accurately compute weekly and monthly wages from an annual salary and hourly rate including overtime pay and allowance. 3. calculate earnings from commission and piecework. 4. solve word problem involving weekly and monthly wages from an annual salary and hourly rate including overtime pay and allowance.	
V. PROCEDURES	**ACTIVITIES** (Instructions for Learners)	**ANNOTATION** (Instructions for Teachers)
A. Activating Prior Knowledge	***A.1. Activating Prior Knowledge*** **Activity A.1.1: WORD MAPPING** **Instructions:** 1. Form a group with five members.	**Activity A.1.1: WORD MAPPING** In this activity the learners will share the ideas that they have already about the topic. Through concept mapping, you will be able to assess the learners if they

	2. As a group, create a concept map to show your ideas about the word "Income." 3. Include related terms such as: • Salary • Wages • Deductions • Gross Income • Net Income • Taxes • Benefits 4. Your group will present your concept map to the class and explain your ideas. **Processing Questions:** 1. Which types of income shown in your concept map are earned through working? 2. How do different types of work (like hourly jobs or sales-based jobs) affect how income is calculate? 3. Why is it important to understand how salary, wages, overtime, and commission are computed in the real world? **Activity A.1.2: MATH SKILLS CHECK-IN ACTIVITY** Instruction for Learners Solve the given problems and after solving, discuss answers as a class, highlighting any common errors or strategies. 1. A person earns ₱150 per hour. How much will they earn if they work for 8 hours in a day? **Answer: ₱150 × 8 = ₱1,200**	are familiar with the different concepts related to salary, wage, and commission. Follow the instructions below to facilitate this activity. To facilitate this activity, you will follow these steps: 1. Group learners into 5s. 2. Give each group a piece of paper and markers. 3. Ask them to create a concept map about the word "Income." 4. They must include these words: Salary Wages Deductions Gross Income Net Income Taxes Benefits They can add more related ideas. 5. After groups finish their concept maps, display them around the classroom (on walls or tables). 6. Have learners walk around in groups, reading each other's work. 7. Each group leaves a comment or question on the other groups' maps. 8. After the walk, groups return to their own map, read the comments, and share what they learned with the class by facilitating the processing questions. **Activity A.1.2 MATH SKILLS CHECK-IN ACTIVITY** ***Note: Provide additional items if needed.*** This activity refreshes learner's basic mathematics operations and time/unit conversion, which are essential for calculating wages, salaries, commissions,

	2. An annual salary is ₱60,000. How much is the monthly salary? **Answer: ₱60,000 ÷ 12 = ₱5,000** 3. Convert 2.5 hours to minutes. **Answer: 2.5 × 60 = 150 minutes** 4. A worker is paid ₱25.75 per hour. How much will they earn after 6 hours of work? **Answer: ₱25.75 × 6 = ₱154.50** 5. You are paid ₱100 for each bag you sew. If you sew 18 bags, how much will you earn? **Answer: ₱100 × 18 = ₱1,800** **Processing Questions:** 1. What strategies did you use to solve these problems quickly and accurately? 2. Which problem did you find most challenging, and why? 3. How are these types of problems connected to real-life situations or jobs?	and budgeting. To facilitate this activity, follow these steps: 1. Provide the following materials if necessary a. Print or display the 5 problems on the board, chart paper, or projector. b. Scratch illustration board or whiteboard, paper, or a printed worksheet if preferred. c. Have calculators available it can be optional, depending on your teaching goals. 2. Explain the objective by saying, *"Before we learn how to calculate salaries and wages, let's refresh some math skills we'll need. These skills will help us work with money, time, and numbers more easily."* 3. Allow the learners to perform using any of the following strategies: **Strategy 1: Think-Pair-Share**. Present the instructions to the learners: a. Learners solve each problem individually first ("Think"). b. Then they compare and discuss answers with a partner ("Pair"). c. Pairs share their answers and reasoning with the whole class ("Share"). **Strategy 2: Math Stations** a. There were 5 stations around the classroom, one for each problem. b. Learners rotate in groups of 3–5 from one station to the next. c. Each group has 1 minute per station to solve the problem posted there. **Strategy 3: Game-Based Strategy: Race to Solve** a. Divide the class into small teams. b. Show one problem at a time on the board. c. Teams race to solve it, write the answer on a mini whiteboard or paper, and raise it.

		4. Facilitate the discussion by facilitating the processing questions.
	A.2. Establishing the Purpose of the Lesson **Activiti A.2.1: WHO EARNS MORE?** Instructions: 1. There are pictures of workers to be shown and read how each earns. **a. Factory Worker** *Job Description*: Factory workers are employed in manufacturing plants where they operate machinery, assemble products, and ensure quality standards are met. Their tasks may vary depending on the industry they work in. *How they Earn*: Factory workers often earn wages based on the number of items they produce (piecework) or receive a fixed hourly wage. **b. Online Seller** *Job Description*: Online sellers promote and sell products through digital platforms like Facebook, TikTok, and other trendy digital platforms. They create engaging content, conduct live streams, and interact with customers to drive sales. *How They Earn*: Online sellers typically earn profits based on the margin between the cost of goods sold and the selling price. Their income can vary depending on sales volume and marketing effectiveness. **c. Teacher** *Job Description*: Teachers are responsible for preparing lesson plans, educating learners at all levels, assigning homework, grading tests, and	**Activiti A.2.1: WHO EARNS MORE?** This activity introduces learners to different types of jobs and how people earn income based on their work arrangements whether through hourly wages, fixed salaries, commissions, or sales profits. By analyzing various worker profiles (e.g., factory worker, online seller, teacher, call center agent, and sales agent), learners will compare income types and reflect on which jobs may lead to higher monthly earnings. This sets the context for the lesson by helping learners understand that not all workers are paid the same way. It prepares them to explore how to compute wages, salaries, and commissions, and understand the factors (like hours worked, base pay, and performance) that influence total income. To facilitate this activity, the teacher may apply one of the suggested strategies in Step 4. You may also include tasks or examples that are familiar to learners and relevant to your local context. Instructions: 1. Prepare 4–5 job role images with short descriptions (e.g., factory worker, teacher, online seller, sales agent, call center agent). Include how each person is paid (salary, per item, per sale, hourly + overtime, profit). 2. Begin the activity by saying: “Let’s do a quick game to see what we already know about how people earn money.”

	documenting learner progress. They instruct in various subjects and aim to reach learners with engaging lesson plans. *How They Earn*: Teachers usually receive a fixed monthly salary, which may be determined by their qualifications, experience, and the institution's pay scale. **d. Call Center Agent** *Job Description*: Call center agents handle inbound and outbound calls to address customer needs, provide information about products and services, take orders, respond to complaints, and process returns. They are often the frontline of customer service for organizations. *How They Earn*: Call center agents are typically paid an hourly wage, with opportunities for overtime pay and performance-based bonuses. **e. Sales Agent** *Job Description*: Sales agents establish relationships with new customers, maintain and grow relationships with existing customers, and strive to improve sales. They may work in various industries, presenting and demonstrating products to potential customers. How They Earn: Sales agents often earn a base salary plus commissions based on the sales they generate. Higher sales typically lead to higher earnings. 2. Think about which one you think earns more in a month. 3. Tell your vote when your teacher asks. 4. Be ready to share your reason if called, by answering the following questions:	3. Post job images on the walls or board. 4. To perform this activity, choose any of the following strategies: **Strategy 1: Stand and Vote** Ask learners to stand beside to the job they think earns more. **Strategy 2: Thumbs Up Polling** Learners will show 👍 = Yes 👎 = No 🤔 = Not sure **Strategy 3: Digital Poll** a. Use application software for instant anonymous voting. (e.g. Mentimeter, Google forms, etc.) b. Show results live to stimulate discussion 5. Briefly ask for 1–2 volunteers to explain their choice. 6. Connect to the lesson by facilitating the processing questions. 7. End the activity by saying: “Different people earn in different ways. Today, we’ll learn how to compute income from various pay types so you can make smart money decisions in the future.” 8. Present the Content and Performance Standards, the lesson objectives, and presentation of the unit performance task.

	a. Which type of worker do you think has the most stable income? Why? b. How does the way each person earns affect how much they get paid in a month? c. What challenges might each type of worker face in trying to earn more money? How will you connect this to today's topic on calculating earning?	
B. Instituting New Knowledge	***B.1. Presenting Examples*** **Activity B.1: HOW WORKER GET PAID?** Instructions: 1. Divide into groups into groups. 2. Each group will receive a different sample payslip from your teacher. 3. As a group, carefully examine the payslip to understand how an employee's or worker's earnings are calculated, including deductions and benefits. 4. Compare your findings with other groups and be prepared to share your insights with the class. Processing Questions: 1. *What information can you find on a payslip? Why is each part important?* 2. *What are the common components of earnings (e.g., basic pay, overtime, allowances)?* 3. *What deductions did you observe on the payslip? How do these affect the net pay?* 4. *How is gross income different from net income?* 5. *Did you notice any similarities or differences among the payslips? What might explain these differences?* 6. *How can understanding a payslip help you manage your finances in the future?*	**Activity B.1: HOW WORKER GET PAID?** This activity is designed to help learners apply their understanding of how wages, salaries, and commissions are computed in real-life settings. By analyzing actual samples of payslips, learners will explore key components such as gross income, deductions, benefits, and net pay. The activity encourages collaborative learning as learners examine different earnings structures, identify how various deductions are applied, and compare the computation of employee compensation across different jobs or industries. Through this hands-on approach, learners will gain practical insights into how compensation is calculated and better appreciate the importance of understanding their own earnings in the future. To facilitate this activity, follow these procedures: 1. Prepare at least 3–5 different payslip samples (real or simulated) that reflect various job types and pay structures (e.g., hourly wage, monthly salary, commission-based). 2. Divide the class into small groups of 3–5 learners.

	7. *Were there any terms or figures that were unclear or confusing? How did your group clarify them?* 8. *What did you learn about employee benefits or government-mandated deductions (e.g., SSS, PAG-IBIG, PhilHealth)?* 9. *How can this knowledge be useful when applying for a job or negotiating a salary?* 10. *If you had to explain a payslip to someone who has never seen one, how would you do it?*	3. Ensure each group has access to one unique payslip and provide them with a worksheet or guide questions (if applicable). 4. Briefly explain the goal by saying, "In this activity you will analyze payslips in order to understand how wages, salaries, and commissions are computed, and how deductions affect take-home pay." 5. Perform the activity applying one of these strategies: **Strategy 1: Guided Dissection of a Payslip** a. Project or distribute a sample payslip to the whole class. b. Go over each section together: • Employee information • Pay period • Gross income • Earnings section (e.g., basic pay, overtime, commission) • Deductions (SSS, tax, etc.) • Net pay c. To appreciate the relevance of the activity, ask the synthesis questions like: **Strategy 2: Income Type Sorting and Reflection** a. Provide a list of income types (e.g., daily wage, monthly salary, sales commission, overtime pay). b. Facilitate the discussion by asking the following questions: • Identify where (or if) these income types appear on their payslip. • Match each income type to a job role (e.g., teacher = salary, sales agent = commission). • Reflect: Which income types are fixed? Which change monthly? c. Follow up with the processing questions.

B.2. Discussing the Concept

Activity B.2:
UNDERSTANDING AND COMPUTING SALARY, WAGE, AND COMMISSION

Instructions:
With the guidance of your teacher and support from your classmates, study the key concepts, formulas, and examples to help you learn how to compute salary, wages, and commission effectively

Key Terms and Formulas

Wage means the remuneration or earnings, however designated, capable of being expressed in terms of money, whether fixed or ascertained on a time, task, piece, or commission basis, which is payable by an employer to an employee under a written or unwritten contract of employment for work done or to be done, or for services rendered or to be rendered.

- Hourly wage is the amount earned for each hour worked.
- Daily wage is the amount of money a worker earns for each day of actual work. It does not include payment for days the employee did not work (e.g., rest days, holidays, or leaves), unless otherwise required by law or employer policy

Salary refers to a fixed regular wage, typically paid monthly, semi-monthly, or weekly especially for professional, managerial, or administrative positions**.**

- Annual salary is the total amount of money a person earns in one year, usually from a fixed monthly salary.
- Monthly Salary is the fixed amount an employee earns every month.

Monthly Salary = Annual Salary ÷ 12 months

Activity B.2:
UNDERSTANDING AND COMPUTING SALARY, WAGE, AND COMMISSION

This part of the lesson is crucial, as it provides learners with the knowledge and skills they need to acquire. Therefore, it is important to carefully select appropriate strategies and activities to effectively facilitate this phase of the lesson. Doing so will help address the diverse needs of learners and ensure progress toward achieving the curriculum standards.

To effectively deliver this part of the lesson, you may use any of the suggested strategies below. Take note of the corresponding tips to enhance implementation.

Additional Tips

1. Allow learners to use calculator
2. Use real-life job examples from the Philippines to improve relatability. You may refer to the table below for more realistic examples.

Common Jobs Earned through Commission in the Philippines

Job Title	How Commission is Earned
Real Estate Agent/Broker	Earns a percentage (2%–5%) of the selling price of each property sold.
Insurance Agent	Earns commission from insurance premiums sold (often 10%–50%, tiered by policy type).
Sales Representative	Commission based on product sales volume or reaching quotas in retail, electronics, etc.
Call Center Sales Agent	Earns incentives for successful upselling or meeting performance targets.
Recruitment Agent (BPO/HR)	Commission for each successful job placement or contract signed.

Monthly Salary = Daily Wage x 24 days

- Semi-monthly salary is the amount of money earned by a person twice a month at intervals not exceeding sixteen (16) days. This can be computed by dividing monthly salary into 2
- Weekly salary is the income received in a week
  Weekly Salary = **Annual Salary ÷ 52 weeks**
  Weekly Salary = Daily Wage x 6 days

Overtime pay is the extra pay given for working beyond 8 hours at the rate of an additional 25% of his regular wage.

- Work on a Rest Day or Special Holiday: Multiply the daily rate by 1.30
- Work on a Regular Holiday: Multiply the daily rate by 2.00
- Work on a Regular Holiday that falls on a Rest Day: Multiply the daily rate by 2.60
- Night Shift Differential: Multiply the applicable rate by 1.10 (for work between 10:00 PM and 6:00 AM)

Commission Income is earned as a percentage of sales made. It can be pure or base salary plus commission.
Piecework earnings based on the number of items or products completed.

Computing Weekly Salary from Daily Wage

Problem 1:
Maria works as a barista at a local coffee shop in Baguio. She works 8 hours a day, 5 days a week, and earns ₱60 per hour. How much does she earn in a week?

Solution:
Hours per day = 8
Days per week = 5
Total hours per week = 8 × 5 = 40 hours

Freelance Online Marketer	Commission based on leads generated or products sold via affiliate links or promotions.
Car Sales Agent	Earns a percentage (often ₱5,000–₱20,000) per unit sold, depending on the dealership.
Travel and Tour Agent	Earns from each booked trip, hotel, or tour package sold.
Network Marketing Distributor	Commission from product sales and recruitment in multi-level marketing setups.
Loan Officer or Broker	Earns a portion of loan processing fees or approved financing.

Jobs Commonly Paid by Piecework in the Philippines

Industry	Job/Task	How Paid
Garments/ Textile	Sewer, tailor, embroiderer	Per blouse, dress, or pants made
Footwear/ Leather	Slipper or shoe assembler	Per pair completed
Handicrafts	Rattan/bamboo furniture or decor maker	Per item (e.g., basket, lamp, tray)
Packaging	Food or gift packager	Per box or package packed
Electronics/ Assembly	Circuit board or small electronics assembler	Per unit assembled
Printing	Envelope or leaflet folder	Per 100 or 1,000 folded pieces
Agriculture	Onion/garlic peeler, mango packer	Per kilo or crate processed
Tobacco Industry	Cigar roller, tobacco leaf sorter	Per bundle or box
Food Processing	Dried fish packer, noodle portioner	Per pack or bundle

Hourly rate = ₱60
Weekly wage = 40 × 60 = ₱2,400

Answer: ₱2,400

Problem 2:
James is a warehouse helper in Manila and is paid ₱70 per hour for regular hours. He worked 45 hours this week. Overtime (beyond 40 hours) is paid at 1.5 times the regular rate. What is his total weekly wage?

Solution:
Regular hours = 40
Overtime hours = 45 – 40 = 5
Regular pay = 40 × ₱70 = ₱2,800
Overtime rate = ₱70 × 1.5 = ₱105
Overtime pay = 5 × ₱105 = ₱525
Total wage = ₱2,800 + ₱525 = ₱3,325

Answer: ₱3,325

Problem 3:
Angela is a real estate agent in Cebu. She earns a base weekly salary of ₱2,000 and a 2% commission on total property sales. This week, she sold properties worth ₱500,000. What is her total weekly income?

Solution:
Base salary = ₱2,000
Commission = 2% of ₱500,000 = 0.02 × ₱500,000 = ₱10,000
Total income = ₱2,000 + ₱10,000 = ₱12,000

Answer: ₱12,000

Problem 4:

Construction	Tile layer, brick maker, or hollow block maker	Per square meter or block
Furniture	Upholstery or component finisher	Per chair, table, or bed finished
Recycling	Bottle or can sorter, plastic shredder operator	Per kilo or batch

3. Provide differentiated support for struggling learners (e.g., partial scaffolding, checklists).
4. Encourage financial literacy discussion:
- Why is it important to understand how much we earn?
- How can tracking income help in budgeting?

A. EXPLICIT TEACHING
Step 1. Prepare Necessary Materials
- Prepare visual aids with key terms and formulas.
- Prepare printed or digital copies of the problems.
- Use a projector or board to show step-by-step computation.

Step 2. Presentation of the Lesson
Introduce Key Concepts
- Define wage, salary, commission, piecework, and related terms.
- Explain differences between hourly, daily, weekly, monthly, and annual pay.
- Present key formulas clearly (e.g., Monthly Salary = Daily Wage × 24, etc.).

Model Sample Problems

	Lito is a jeans sewer in a small factory in Taytay, Rizal. He is paid ₱25 per pair of jeans sewn. He completed 150 pairs this week. If he receives a ₱300 weekly allowance for transportation, how much is his total weekly income? *Solution*: Payment per piece = ₱25 Number of pieces = 150 Piecework earnings = 150 × ₱25 = ₱3,750 Transportation allowance = ₱300 Total weekly income = ₱3,750 + ₱300 = ₱4,050 *Answer*: ₱4,050 *Problem 5*: Carla works as a salesclerk in a mall in Davao. She earns ₱65 per hour and worked 40 regular hours and 8 overtime hours this week. Overtime is paid at 1.25 times her regular rate. In addition, she earns a ₱1,000 monthly attendance bonus, and this week she also earned a ₱500 sales commission. What is her total weekly income this week (include ¼ of the monthly bonus as weekly)? *Solution*: Regular pay = 40 × ₱65 = ₱2,600 Overtime rate = ₱65 × 1.25 = ₱81.25 Overtime pay = 8 × ₱81.25 = ₱650 Weekly portion of monthly bonus = ₱1,000 ÷ 4 = ₱250 Sales commission = ₱500 Total weekly income = ₱2,600 + ₱650 + ₱250 + ₱500 = ₱4,000 *Answer*: ₱4,000 **Computing Weekly Salary from Annual Salary**	• Walk through one or two example problems from each category. • Show step-by-step computation using real-life figures from the given problems. • Verbalize your thinking process (“First I determine the regular hours…”, etc.). Step 3. Check for Understanding Ask comprehension questions: • “What’s the difference between a daily wage earner and a salaried employee?” • “How do we adjust pay when overtime is involved?” Step 4. Practice with Supervision • Distribute practice problems from the activity set. • Provide scaffolding: start with simpler problems, gradually introduce those involving overtime, commission, and allowances. Step 5. Provide Feedback • Go over selected problems on the board and correct common errors. **B. GUIDED DISCOVERY** Step 1. Present Key Terms and Formulas Step 2. Start with a Real-Life Scenario Step 3. Group Work: Observe and Discover Patterns • Let learners work in groups to solve similar problems (e.g., hourly to weekly wage). • Ask learners to identify patterns: a. “What changes when the number of days increases?” b. “How do commissions or bonuses affect income?” Step 4. Prompt Guided Questions

	Problem 1. Paolo is a public-school teacher in Quezon City. His annual salary is ₱324,000. He is paid weekly. How much does Paolo earn per week, based on his annual salary? *Solution*: Annual salary = ₱324,000 Weeks in a year = 52 Weekly wage = ₱324,000 ÷ 52 = ₱6,230.77 Answer: ₱6,230.77 per week *Problem 2*: Lani is a nurse in a private hospital in Cebu City with an annual salary of ₱420,000. She works 40 hours per week, but this week, she worked 5 extra hours. Overtime is paid at 1.25 times her regular hourly rate. What is Lani's total weekly pay this week, including overtime? *Solution*: Weekly base pay = ₱420,000 ÷ 52 = ₱8,076.92 Regular weekly hours = 40 Hourly rate = ₱8,076.92 ÷ 40 = ₱201.92 Overtime rate = ₱201.92 × 1.25 = ₱252.40 Overtime pay = 5 × ₱252.40 = ₱1,262.00 Total weekly wage = ₱8,076.92 + ₱1,262.00 = ₱9,338.92 *Answer*: ₱9,338.92 *Problem 3*: Arnel is a car sales agent in Davao. He earns a base salary of ₱240,000 per year and gets a 2% commission on sales. This week, he sold cars worth ₱600,000. What is Arnel's total weekly income this week? *Solution*: Weekly base salary = ₱240,000 ÷ 52 = ₱4,615.38	• "What do you notice when someone works overtime?" • "Why do we divide the annual salary by 12 or 52?" Step 5. Facilitate Sharing • Have groups present their findings or strategies on how they solved a problem. • Write down discovered formulas and rules on the board. Step 6. Clarify and Formalize • After learner insights, present the standard formulas and correct misconceptions **C. I DO, WE DO, YOU DO** Step 1. I DO (Teacher Models) • Present Key terms and Formulas • Choose one problem type (e.g., overtime computation). • Solve the first example aloud, explaining each step and writing formulas. Step 2. WE DO (Guided Practice) Solve the next problem with the class. • Use a think-pair-share format: Let learners first try in pairs, then solve together. • Ask prompting questions to guide them through: a. "What is the regular pay? How many overtime hours? b. What is the overtime rate?" Step 3. YOU DO (Independent Practice) • Assign problems (e.g., 2–3 from each computation category). • Let learners solve independently or in pairs.

	Commission = 2% of ₱600,000 = 0.02 × ₱600,000 = ₱12,000 Total income = ₱4,615.38 + ₱12,000 = ₱16,615.38 *Answer*: ₱16,615.38 *Problem 4*: Mae works from home in Iloilo doing digital embroidery. She is paid ₱60 per item and gets a monthly internet allowance of ₱1,200. She finishes 50 items per week. What is Mae's total weekly earnings, including allowance? *Solution*: Piecework pay = 50 × ₱60 = ₱3,000 Weekly allowance = ₱1,200 ÷ 4 = ₱300 Total weekly income = ₱3,000 + ₱300 = ₱3,300 *Answer*: ₱3,300 *Problem 5*. Bea is a customer service team lead in Makati with an annual salary of ₱480,000. She works 40 hours per week, but this week she worked 6 extra hours (paid 1.5 times). She also received a weekly team bonus of ₱1,000 and a sales commission of ₱3,000 for upselling services. What is Bea's total weekly wage this week? *Solution*: Weekly base salary = ₱480,000 ÷ 52 = ₱9,230.77 Hourly rate = ₱9,230.77 ÷ 40 = ₱230.77 Overtime rate = ₱230.77 × 1.5 = ₱346.15 Overtime pay = 6 × ₱346.15 = ₱2,076.92 Total = ₱9,230.77 + ₱2,076.92 + ₱1,000 + ₱3,000 = ₱15,307.69 *Answe*r: ₱15,307.69	• Encourage showing step-by-step solutions. Step 4. REFLECTION / WRAP-UP • Review key takeaways: formulas, when to apply them, and common pitfalls.

	Computing Monthly Salary from Daily Wage *Problem 1*: Liza works as a cashier in a sari-sari store in Iloilo and earns ₱500 per day. She works 6 days a week, and in one month, she worked 24 days. How much is Liza's monthly wage? *Solution*: Daily wage = ₱500 Days worked = 24 Monthly wage = 500 × 24 = ₱12,000 *Answer*: Liza's monthly wage is ₱12,000. *Problem 2*: Ramon is a utility worker in a public school in Cavite and is paid ₱570 per day. One month, he worked 22 regular days and had 5 hours of overtime. His regular work hours are 8 hours per day, and overtime is paid at 125% of the hourly rate. What is Ramon's total wage for the month? *Solution*: Step 1: Regular monthly wage = ₱570 × 22 = ₱12,540 Step 2: Regular hourly rate = ₱570 ÷ 8 = ₱71.25 Step 3: Overtime rate = 125% of ₱71.25 = ₱89.06 Step 4: Overtime pay = ₱89.06 × 5 = ₱445.31 Step 5: Total monthly wage = ₱12,540 + ₱445.31 = ₱12,985.31 *Answer*: Ramon's total wage for the month is ₱12,985.31. *Problem 3*: Jenny is a sales promoter at a local appliance store in Tagbilaran, Bohol. She earns a daily wage of ₱620, a monthly transportation allowance of ₱1,000, and a commission of 2% on total sales. In one month, she	

	worked 26 days and made ₱80,000 in total sales. What is Jenny's total monthly earnings? *Solution*: Regular wage = ₱620 × 26 = ₱16,120 Commission = 2% of ₱80,000 = ₱1,600 Allowance = ₱1,000 Total = ₱16,120 + ₱1,600 + ₱1,000 = ₱18,720 *Answer*: Jenny's total monthly earnings are ₱18,720. *Problem 4*: Noel is a seasonal farm worker in Bukidnon and is paid ₱100 per kaing (basket) of mangoes harvested. He works 20 days a month, and on average, he harvests 12 kaings per day. He plans to spend only 70% of his monthly income and save the rest. How much is Noel's monthly income, and how much does he save? *Solution*: Daily income = ₱100 × 12 = ₱1,200 Monthly income = ₱1,200 × 20 = ₱24,000 Savings = 30% of ₱24,000 = ₱7,200 *Answer*: Noel's monthly income is ₱24,000, and he saves ₱7,200. *Problem 5*: Arlene is a home appliance technician in Davao City. She is paid ₱650 per day and works 22 days a month. She also gets a ₱1,500 monthly meal allowance, works 6 hours of overtime (paid at 130% of her hourly rate), and earns ₱500 commission per appliance repaired beyond the quota. This month, she repaired 4 extra appliances. If Arlene budgets 25% of her total income for emergencies, how	

	much is her total monthly income, and how much does she set aside for emergencies? *Solution*: Step 1: Regular wage = ₱650 × 22 = ₱14,300 Step 2: Regular hourly rate = ₱650 ÷ 8 = ₱81.25 Step 3: Overtime rate = 130% × ₱81.25 = ₱105.63 Overtime pay = ₱105.63 × 6 = ₱633.78 Step 4: Commission = ₱500 × 4 = ₱2,000 Step 5: Meal allowance = ₱1,500 Total income = ₱14,300 + ₱633.78 + ₱2,000 + ₱1,500 = ₱18,433.78 Emergency savings = 25% of ₱18,433.78 = ₱4,608.45 *Answer*: Arlene's total monthly income is ₱18,433.78, and she sets aside ₱4,608.45 for emergencies. **Computing Monthly Salary from Annual Salary** *Problem 1*: Carla is a public high school teacher in Nueva Ecija. She earns an annual salary of ₱384,000. She budgets carefully each month and allocates 30% of her salary to savings. How much is Carla's monthly salary, and how much does she save each month? *Solution*: Annual Salary = ₱384,000 Monthly Salary = ₱384,000 ÷ 12 = ₱32,000 Monthly Savings = 30% of ₱32,000 = 0.30 × ₱32,000 = ₱9,600 *Answer*: Carla earns ₱32,000 per month and saves ₱9,600 monthly.	

	Problem 2: Marco works as a technician in a manufacturing plant in Laguna. He has a monthly base salary of ₱20,000. He often works overtime. For one month, he worked 12 hours of overtime. Overtime is paid 125% of the regular hourly rate. His regular work hours are 8 hours/day for 22 working days. What is Marco's total pay for the month including his overtime? *Solution*: Step 1: Calculate regular hourly rate Monthly Salary = ₱20,000 Monthly hours = 8 hours/day × 22 days = 176 hours Hourly Rate = ₱20,000 ÷ 176 = ₱113.64 Step 2: Overtime pay per hour 125% of ₱113.64 = ₱113.64 × 1.25 = ₱142.05 Step 3: Total Overtime Pay = 12 hours × ₱142.05 = ₱1,704.60 Step 4: Total Pay = Base Salary + Overtime = ₱20,000 + ₱1,704.60 = ₱21,704.60 *Answer*: Marco's total pay for the month is ₱21,704.60. *Problem 3*: Alyssa is a freelance insurance agent in Quezon City. She earns 10% commission on every policy she sells. In one month, she sold policies worth ₱500,000 in total. She also receives a monthly allowance of ₱5,000. What is Alyssa's total monthly earnings? *Solution*: Commission = 10% of ₱500,000 = ₱500,000 × 0.10 = ₱50,000 Total Earnings = ₱50,000 + ₱5,000 = ₱55,000	

	Answer: Alyssa earns ₱55,000 for the month. *Problem* 4: Rodel is a home-based seamer in Baguio City. He is paid ₱35 per face mask sewn. On average, he completes 80 masks per day. He works 25 days a month. He plans to save 40% of his income for buying a new sewing machine. Questions: a) What is Rodel's monthly income? b) How much does he save in a month? *Solution*: Daily Income = 80 masks × ₱35 = ₱2,800 Monthly Income = ₱2,800 × 25 = ₱70,000 Savings = 40% of ₱70,000 = ₱70,000 × 0.40 = ₱28,000 *Answer*: a) Rodel's monthly income is ₱70,000 b) He saves ₱28,000 monthly *Problem 5*: Jayson works as a call center agent in Cebu City. He has a base monthly salary of ₱25,000. He earns an extra ₱1,000 commission per sale beyond his quota. In May, he made 5 extra sales. He also worked 10 hours of overtime, paid at 130% of his hourly rate. He works 22 days a month, 8 hours per day and wants to set aside 20% of his total income for investment. *Questions*: a) What is Jayson's total income for May? b) How much does he set aside for investment? *Solution*: Step 1: Regular Hourly Rate	

	Monthly Hours = 22 × 8 = 176 hours Hourly Rate = ₱25,000 ÷ 176 = ₱142.05 Step 2: Overtime Pay 130% × ₱142.05 = ₱184.67 Overtime = ₱184.67 × 10 = ₱1,846.70 Step 3: Commission = 5 × ₱1,000 = ₱5,000 Step 4: Total Income = ₱25,000 + ₱1,846.70 + ₱5,000 = ₱31,846.70 Step 5: Investment = 20% of ₱31,846.70 = ₱6,369.34 *Answer*: a) Jayson's total income for May is ₱31,846.70 b) He sets aside ₱6,369.34 for investment	
	B.3. Developing Mastery **Activity B.3:** **PRACTICING THE SKILLS ON COMPUTING SALARY, WAGE, AND COMMISSION** *Instructions*: Analyze solve each problem. *Problem 1*. Monthly Wage from Annual Salary (Basic) Liza is a public-school teacher in the Philippines earning an annual salary of ₱456,000. What is her monthly salary? *Problem 2*. Paolo works as a barista in a local café and earns ₱85 per hour. He works 40 hours a week. What is his weekly wage? *Problem 3*.	**Activity B.3:** **PRACTICING THE SKILLS ON COMPUTING SALARY, WAGE, AND COMMISSION** In this activity, learners will reinforce their understanding by working with their peers solving a new set of problems. You may implement any of the following strategies to support this phase. **Think-Pair-Solve-Share** *Instructions*: 1. Give each learner the set of problems. 2. Ask them to solve one problem alone (Think). 3. Then, pair them with a seatmate to discuss and solve the next one together (Pair + Solve). 4. Finally, invite volunteers or randomly chosen pairs to share their answers and explain their reasoning to the class (Share). 5. You may use visual aids like posters or digital slides to show each problem.

	Jessa is a salesclerk earning ₱100/hour for regular time and 1.5 times the rate for overtime. She worked 48 hours this week (40 regular, 8 overtime). What is her total weekly wage? *Problem 4*. Marco works as a security guard for ₱110/hour. He works 10 night shifts a week and receives a ₱30/hour night differential allowance. He works 60 hours a week. What is his total weekly wage? *Problem 5*. Irene sells insurance. She earns a ₱7,000 base monthly salary plus 3% commission on total sales. This month she sold ₱500,000 worth of policies. What is her total monthly earning? *Problem 6*. Rico sews face masks for a local manufacturer. He is paid ₱12 per piece. In one week, he produced 400 masks. How much did Rico earn this week? *Problem 7*. Erwin works at a car dealership. He gets ₱10,000 monthly salary, 2% commission on car sales, and overtime of ₱150/hour. This month, he sold ₱800,000 worth of cars and worked 10 overtime hours. What is Erwin's total monthly income? *Problem 8*. Job Offer A: ₱18,000 monthly salary, with ₱1,500 in transportation and meal allowance Job Offer B: ₱20,000 monthly salary, but no allowances Which job offers more take-home value, and what should the person consider aside from the pay?	**Color-Coded Stations** *Instructions*: 1. Prepare 5 index cards or printed task cards with one problem each (different color for each type of problem). 2. Divide the class into small groups of 4–5. 3. Give each group one card to solve together. 4. After the given time, say "Pass!" The groups pass their card clockwise to the next group. 5. Continue until all groups have solved all cards. 6. Do a quick review afterward, clarifying steps and encouraging reflection. **Interactive Whiteboard Relay** *Instructions*: 1. Divide the class into two teams. 2. On the board/projector, display one problem at a time. 3. A learner from each team races to solve and explain their answer on the board. 4. Award points for correct answers and clear explanations. 5. Encourage class discussion after each round—ask if anyone solved it differently or spotted errors. ***Solutions:*** 1. ₱456,000 ÷ 12 months = ₱38,000 2. ₱85 × 40 = ₱3,400 3. Regular pay = 40 × ₱100 = ₱4,000 Overtime pay = 8 × (₱100 × 1.5) = 8 × ₱150 = ₱1,200 Total = ₱4,000 + ₱1,200 = ₱5,200 4. Regular pay = 60 × ₱110 = ₱6,600 Night differential = 10 × ₱30 = ₱300 Total = ₱6,600 + ₱300 = ₱6,900 5. Commission = 3% of ₱500,000 = ₱15,000 Total = ₱7,000 + ₱15,000 = ₱22,000

	Problem 9. Mara earns ₱28,000 per month. Her monthly expenses are: Rent: ₱7,500 Food: ₱5,000 Utilities: ₱2,000 Transportation: ₱3,000 Other needs: ₱4,000 She wants to save 15% of her income. *Questions*: 1. How much is left after all expenses? 2. Can she save 15% of her income? 3. What advice can you give her to meet her saving goal? *Problem* 10. Job A: ₱16,000/month + ₱2,000 monthly transportation and meal allowance Job B: ₱18,000/month, no allowance *Questions:* a. Which job has the higher total compensation? b. What other factors should be considered before choosing?	6. ₱12 × 400 = ₱4,800 7. Commission = 2% of ₱800,000 = ₱16,000 8. Overtime = 10 × ₱150 = ₱1,500 Total = ₱10,000 + ₱16,000 + ₱1,500 = ₱27,500 Solution: Offer A: ₱18,000 + ₱1,500 = ₱19,500 Offer B: ₱20,000 Better pay: Offer B but personal circumstances may make Offer A more practical 9. Total expenses = ₱7,500 + ₱5,000 + ₱2,000 + ₱3,000 + ₱4,000 = ₱21,500 Leftover = ₱28,000 − ₱21,500 = ₱6,500 15% of ₱28,000 = ₱4,200 → Yes, she can save. Smart Advice: Mara can allocate ₱4,200 to savings and still have ₱2,300 for leisure or emergencies. Consider putting savings in a bank or digital wallet with interest. 10. Job A = ₱16,000 + ₱2,000 = ₱18,000, therefore Same as Job B • Consider: • Location (transport costs) • Work environment • Career growth • Company benefits (SSS, leave, health insurance) a. Both equal in pay. b. Choose based on practical expenses, stability, and benefits.
C. Demonstrating Knowledge and Skills	***C.1. Finding Practical Application*** **Activity C.1: SALARY EXPLORER** *Instructions* Analyze the scenario and do the indicated task. *Scenario*: You have just been hired as the Payroll Officer for a local company called Likhang Kabuhayan Services, a growing	**Activity C.1: SALARY EXPLORER** This activity is designed to be completed as group work. Ensure that all learners actively participate and collaborate effectively. This task is an opportunity for them to deepen their understanding and refine their skills, as it will help prepare them for the upcoming

	business that provides administrative, manufacturing, and delivery services. The company relies on you to make sure that all employees are paid correctly and on time. This payroll period, you are in charge of computing the salaries and deductions for five employees. Each one has a different way of earning: some are paid hourly, some get overtime, some earn through commissions, and others are paid per item or delivery completed. *Tasks*: 1. Form groups with maximum of 5 members. 2. Each group will compute how much money of different employees earn using real-life situations. Then, you'll practice using a spreadsheet to do the same calculations automatically. Part A – Manual Calculations Step 1: Read each situation below. Step 2: Use a calculator and paper/or spread sheet to compute their earnings. • Juan earns ₱240,000 per year. How much does he earn each month and each week? • Maria earns ₱120 per hour. This week, she worked 45 hours, including 5 hours of overtime (paid 1.25 times the regular rate). How much did she earn this week? • Carlo earns a fixed base of ₱5,000 and gets 8% commission on his ₱30,000 in sales. How much did he earn in total? • Lea gets paid ₱25 per product. She made 200 products this week. How much was her weekly wage? Part B– Spreadsheet Practice Step 1: Open Microsoft Excel or Google Sheets.	performance task. Encourage them to aim for thorough and high-quality work. Provide feedback on their output. In this part, you may apply any of the following strategies. **Strategy 1: Real-World Simulation** Step 1. Turn the classroom into a simulated payroll office, where each group acts as a Payroll Department Team responsible for computing the salaries of the employees. Step 2. Group learners into teams of 3–5. Step 3. Assign each team a set of employees. *Note: You may add more employees.* Step 4. Each team works together using calculator or spreadsheet software (Google Sheets or Excel) to compute total earnings. Step 5. The group will present their output for feedbacking. **Strategy 2: Peer Audit and Feedback** Step 1. Divide the class into groups. Step 2. Each group shall prepare a table to show the salaries of the given set of employees. Learners may use calculator or spreadsheet. Step 3. Each team exchanges their completed table or spreadsheet with another group. Step 4. Using a provided Audit Checklist, they: • Review formulas (Are they correct and automated?) • Check accuracy of the computation of salary • Evaluate formatting and clarity Step 5. Each team writes a short feedback report, including: • What was done well • What needs correction (if any)

	Step 2: Create a table with the same situations from Part A. Step 3: Use formulas to calculate the answers (example formulas provided below). Step 4: Format your spreadsheet (use ₱, bold headings, and borders). 3. Submit the following: • The handwritten or typed manual answers (Part A) • The spreadsheet with correct formulas (Part B)	• Suggestions for improvement • After receiving feedback, teams revise and finalize their output
	C.2. Making Generalization **I Learned, I Wonder** Instructions: 1. Fold a sheet of paper in half. 2. On one side, write: "I Learned..." these are 3 things you now understand (e.g., how to compute net pay). 3. On the other side: "I Wonder..." 2 -3 questions or reflections you still have (e.g., how taxes are computed in real jobs). 4. Volunteers will share their responses. **Mind Map** Instructions: 1. Draw a central circle labeled “Earnings and Wages.” 2. Build branches with related concepts such as types of pay (salary, hourly, commission, piecework), formulas, deductions, and real-life application 3. You will work in groups or as a class to fill it in. **Exit Ticket** Instructions: 1. Solve: “You are offered two jobs: Job A pays ₱100/hour for 8 hours/day. Job B pays a flat monthly salary of ₱20,000. Which would you choose and why?”	In this part of the lesson, learners will share their insights on what they have learned and how they can apply their learning in real-life situations. This serves as an opportunity for reflection and practical connection. It also allows the teacher to gather feedback from the learners on which parts of the lesson were clear and which topics may need further clarification. For the summary or generalization, the teacher may select and facilitate one of the suggested activities to reinforce key concepts and ensure understanding.

	2. Write 2–3 sentences showing your understanding of how pay works and which is better based on math and reasoning. 3. Share your answer.	
	C.3. Evaluating Learning **Activity C.3:** **PROGRESS CHECKING ACTIVITY ON SALARY, WAGE, AND COMMISSION** Solve each problem. 1. Ella is a government clerk earning an annual salary of ₱360,000. What is her monthly salary? 2. Rico works as a dishwasher in a carinderia. He is paid ₱80 per hour and works 8 hours per day, 5 days a week. What is his weekly wage? 3. Nina is a fast-food crew member. She earns ₱95/hour for regular hours and ₱125/hour for overtime. This week, she worked 40 regular hours and 6 overtime hours. What is Nina's total weekly wage? 4. Benjie works as a delivery helper earning ₱400/day for 6 days/week. He also receives a ₱500 weekly food allowance. How much does Benjie earn in a week? 5. Jessa is a cellphone store salesperson. She gets a fixed monthly salary of ₱9,000 and a 5% commission on total sales. In one month, she sold ₱100,000 worth of phones. What is her total monthly income? 6. Carlo is a tailor who earns ₱20 per uniform sewn. He finished 180 uniforms this week. How much did Carlo earn? 7. Anna works as a cashier in a grocery and is paid ₱570 per day. She works 6 days per week for 4 weeks in a month. What is her total monthly wage? 8. Leo is a part-time appliance salesman. He receives a ₱7,000 base salary, a 4% commission on sales, and ₱120/hour for overtime. He sold ₱150,000 worth of	**Activity C.3:** **PROGRESS CHECKING ACTIVITY ON SALARY, WAGE, AND COMMISSION** This activity must be completed individually by each learner. Its completion is essential for assessing their level of understanding of the lesson. Review their work promptly so you can provide timely and appropriate intervention for those who require additional support or remediation. Solutions: 1. ₱360,000 ÷ 12 = ₱30,000 2. Hours/week = 8 × 5 = 40 40 × ₱80 = ₱3,200 3. Regular pay = 40 × ₱95 = ₱3,800 Overtime pay = 6 × ₱125 = ₱750 Total = ₱3,800 + ₱750 = ₱4,550 4. Daily pay = ₱400 × 6 = ₱2,400 Total = ₱2,400 + ₱500 = ₱2,900 5. Commission = 5% of ₱100,000 = ₱5,000 Total = ₱9,000 + ₱5,000 = ₱14,000 6. ₱20 × 180 = ₱3,600 7. ₱570 × 6 = ₱3,420 per week ₱3,420 × 4 = ₱13,680 8. Commission = 4% × ₱150,000 = ₱6,000 Overtime = 10 × ₱120 = ₱1,200 Total = ₱7,000 + ₱6,000 + ₱1,200 = ₱14,200 9. Job A = ₱17,000 + ₱2,000 = ₱19,000 Both jobs give the same monthly amount. Consider travel time, job security, benefits (like leave and insurance), and work environment.

	appliances and worked 10 overtime hours. What is his total income? 9. Job Offer A pays ₱17,000/month with a ₱2,000 monthly transport allowance. Job Offer B pays ₱19,000/month with no allowance. a. Which job offers the higher monthly compensation? b. What might be other factors to consider in choosing the job? 10. May earns ₱27,000 per month. She wants to start saving. Her expenses are: Rent: ₱7,000 Food: ₱6,000 Transportation: ₱3,000 Utilities: ₱2,000 Miscellaneous: ₱5,000 Questions a. How much will she have left after expenses? b. If she wants to save ₱5,000 per month, can she do it? c. What are ways she can reduce spending to meet her savings goal?	10. a. Total expenses = ₱7,000 + ₱6,000 + ₱3,000 + ₱2,000 + ₱5,000 = ₱23,000 Remaining = ₱27,000 − ₱23,000 = ₱4,000 b. No, she's short by ₱1,000 c. Reduce miscellaneous or food budget, or find extra income
	C.4. Additional Activities **Activity 4:** **IMPROVING UNDERSTANDING IN SALARY AND WAGES** *Instructions:* Analyze and solve each problem**.** **Remediation** 1. Mia is a school secretary. She earns ₱240,000 per year. How much is her salary each month? 2. Marco works part-time in a sari-sari store. He earns ₱70 per hour and works 5 hours a day for 5 days a week. How much does he earn in a week?	**Activity 4:** **IMPROVING UNDERSTANDING IN SALARY AND WAGES** This additional exercise may be given as an assignment or homework. Remediation should be provided to learners who have not yet achieved mastery of the lesson, while enrichment activities should be offered to those who are ready for further learning. *Solutions* **Remediation** 1. ₱240,000 ÷ 12 = ₱20,000 2. Daily hours = 5 Weekly hours = 5 × 5 = 25

	3. Jona sews curtains and earns ₱25 per piece. She finishes 40 curtains in a week. She also receives a ₱200 transportation allowance. How much does she earn in total for the week? 4. Job A: Pays ₱8,000/month Job B: Pays ₱7,000/month + ₱1,500 allowance *Questions:* a. Which job gives more total monthly pay? b. What should Marco consider aside from pay? 5. Anna earns ₱6,000 a month working part-time. She spends: Food: ₱2,000 Transportation: ₱1,000 Mobile load: ₱500 School needs: ₱1,000 She wants to save ₱1,500 every month. *Questions:* a. Can Anna save ₱1,500 with her current budget? b. What can she change to meet her savings goal? **Enhancement** 1. Daniel is a junior engineer in Quezon City with an annual salary of ₱480,000. What is his monthly salary? 2. Trixie works in a BPO company. Her rate is ₱120/hour, and overtime is paid at ₱150/hour. She also receives a night differential of ₱25/hour for night shifts. This week, she worked: 38 regular hours 6 overtime hours 10 of the regular hours were night shift hours How much did Trixie earn for the week? 3. Commission with Base Salary and Bonus Leah sells insurance and earns: ₱12,000 base salary 5% commission on total monthly sales A ₱3,000 bonus if sales exceed ₱200,000	25 × ₱70 = ₱1,750 3. Earnings = 40 × ₱25 = ₱1,000 Total = ₱1,000 + ₱200 = ₱1,200 4. a. Job A = ₱8,000 Job B = ₱7,000 + ₱1,500 = ₱8,500 → Job B pays more b. Consider work hours, travel time, location, job type, and benefits 5. Total expenses = ₱2,000 + ₱1,000 + ₱500 + ₱1,000 = ₱4,500 Left = ₱6,000 − ₱4,500 = ₱1,500 → Yes, she can save 2. If she wants to save more, reduce spending or find small extra income **Enhancement** 1. ₱480,000 ÷ 12 = ₱40,000 per month 2. Regular pay = 38 × ₱120 = ₱4,560 Overtime pay = 6 × ₱150 = ₱900 Night diff = 10 × ₱25 = ₱250 Total = ₱4,560 + ₱900 + ₱250 = ₱5,710 3. Commission = 5% of ₱230,000 = ₱11,500 Bonus = ₱3,000 Total = ₱12,000 + ₱11,500 + ₱3,000 = ₱26,500 4. Job A = ₱18,000 + ₱2,000 = ₱20,000 fixed Job B can reach up to ₱24,000 (₱21,000 + ₱3,000) For consistent income, Job A is safer. For higher potential, Job B is better. 5. Total expenses = ₱8,000 + ₱6,500 + ₱2,500 + ₱2,000 + ₱4,000 = ₱23,000 Savings = ₱35,000 − ₱23,000 = ₱12,000/month In 3 months = ₱12,000 × 3 = ₱36,000 → Yes, he can afford it He can even save for an upgraded camera or invest the extra.

	This month, she sold ₱230,000 worth of insurance. What is Leah's total income for the month? 3. Job A: Base salary of ₱18,000/month, plus ₱2,000 allowance Job B: ₱21,000/month with performance-based bonuses (₱0 to ₱3,000 depending on monthly targets) *Questions*: a. Which job gives a more consistent income? b. Which job could offer higher pay with better performance? c. If you prefer stability over high risk, which job would you choose? 5. Carlos earns ₱35,000/month as a freelance video editor. His monthly expenses are: Rent: ₱8,000 Food: ₱6,500 Utilities: ₱2,500 Transportation: ₱2,000 Miscellaneous: ₱4,000 He wants to buy a ₱18,000 camera in 3 months without taking a loan. How much can Carlos save monthly with his current budget? Will he afford the camera in 3 months? If not, what changes can he make?	
III. CONTENT	**Lesson 1.2: Computing Gross and Net Pay** Recommended Time Allotment: 3 hours	
IV. OBJECTIVES	At the end of the lesson, learners should be able to: 1. differentiate gross pay from net pay, 2. use technology to compute tax, SSS or GSIS, Pag-IBIG, PhilHealth contributions, gross and overtime pay. 3. solve word problem involving gross and net pay.	
V. PROCEDURES	**ACTIVITIES** (Instruction for Learners)	**ANNOTATION** (Instructions for Teachers)
A. Activating Prior Knowledge	**A.1. Activating Prior Knowledge** **Activity A.1.** **REVIEW ON SALARY, WAGE, AND COMISSION**	**Activity A.1.** **REVIEW ON SALARY, WAGE, AND COMISSION**

	Instructions: 1. You will be divided into groups. 2. Each group shall work together to solve problems. *Problem 1*. Marvin works at a manufacturing plant and earns ₱105/hour. He worked 45 hours this week. Overtime is paid at 130%. • How much is his regular pay? *Solution*: **Regular hours = 40 → ₱105 × 40 = ₱4,200** • How much is his overtime pay? *Solution*: **Overtime hours = 5** **Overtime rate = ₱105 × 1.3 = ₱136.50** Overtime pay = 5 × ₱136.50 = ₱682.50 • What is his total pay? *Solution*: **Total Pay = ₱4,200 + ₱682.50 = ₱4,882.50** *Problem 2*. Sarah is a real estate agent. She earns a ₱10,000 monthly base salary plus 3% commission on sales. In one month, she sold properties worth ₱800,000. • What is her commission? *Solution*: **3% of ₱800,000 = ₱24,000** • What is her total income? *Solution*: **Total Income = ₱10,000 + ₱24,000 = ₱34,000** *Problem 3*. Lara earns ₱18 per pouch bag she sews. In a week, she sewed 250 pouches. How much did she earn this week? **Solution: Total pay = ₱18 × 250 = ₱4,500** Problem 4. Dan earns ₱22 per slipper he finishes. He completes 180 pairs in one week and gets a weekly food allowance of ₱500. What is his total weekly income? **Solution: Pay = ₱22 × 180 = ₱3,960** **Allowance = ₱500** **Total Pay = ₱3,960 + ₱500 = ₱4,460**	In this activity, learners will review how to compute different types of earnings based on real-life work situations, such as converting annual salaries to monthly or weekly wages, calculating hourly pay with overtime and allowances, and determining income from commissions or piecework. By solving these problems, learners will develop a clear understanding of gross pay, which is the total amount earned before any deductions. This serves as preparation for the next lesson on net pay, or the actual amount received after taxes, contributions, and other deductions are applied. The activity encourages learners to think about why the computed salary is often different from the amount received on payday, helping them build financial awareness and readiness for real-world employment. To facilitate this activity, follow the suggested steps. Provide additional items if needed to reinforce learning 1. Have printed copies of the problems. 2. Introduce the title and purpose of the activity. 3. Divide the class into small groups or pairs, depending on the class size. 4. Facilitate the activity applying any of the following strategies: Strategy 1. **Rotating Worksheet** Each group will one problem at a time. After the given time, they will rotate the worksheet to answer another problem. This process will continue until all problems Strategy 2. **Quiz Show** Display one problem at a time for all teams to solve. Each team will work together to answer the problem within the given time limit. After time is up, teams will present or write their answers. Points are awarded for correct answers. The team with the highest score at the end of the game wins.

	Processing Questions: 1. Do you think this is the exact amount they receive on payday? Why or why not? 2. What are some reasons why an employee might not receive the full amount of their computed salary or wage? 3. What are the most common deductions taken from an employee's salary before they receive their take-home pay? Can you give examples?	5. Ask a few groups to present one solution each to the class. Use this as an opportunity to reinforce key concepts, correct common errors, and highlight different earning methods. 6. Connect the activity to the current lesson by facilitating the processing questions.
	A.2 Establishing the Purpose **Activity A.2: HELP JUAN PLAN HIS PAY** *Instructions:* Read the scenario carefully and complete the tasks that follow. *Scenario*: Juan Dela Cruz has just been hired as a full-time employee at a department store. As stated in his employment contract, he will receive a monthly salary of ₱16,770. Juan wants to be financially responsible, so he is planning his monthly budget. To do that, he needs to know how much he will take home after all government deductions. *Perform the following tasks*: 1. How can you help Juan? How could you estimate his net pay for one month. 2. After calculating, provide Juan a summary of his gross income, total deductions, and net income. You may use a spreadsheet, calculator, or any available tool to help you complete this task accurately. 3. Answer the following guide questions: • What are the mandatory deductions taken from an employee's salary in the Philippines?	**Activity A.2: HELP JUAN PLAN HIS PAY** In this activity introduces the concept of net income by helping a newly hired employee estimate his take-home pay after mandatory deductions. Learners may apply their prior knowledge of salary computation and government-mandated deductions such as SSS, PhilHealth, PAG-IBIG, and income tax using the current BIR tax table. To facilitate this, you may apply one of the given strategies. Strategy 1. Scenario-Based Steps: 1. Display or distribute the scenario. 2. Ask guiding prompts like questions 3. Let learners brainstorm and share ideas in pairs or small groups. 4. Facilitate a short class sharing of their thoughts—without confirming or correcting answers yet. Strategy 2. Predict and Post Strategy Steps 1. Present Juan's scenario either verbally or on screen/paper. 2. Ask learners to silently reflect and answer the questions.

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Why is it important to know your net income?
How can knowing your net income help you in planning your finances?

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<td>3. Learners write one idea or question per sticky note or post.
4. Let them post their responses on the board or wall under categories like:
5. Briefly scan the wall together and let a few volunteers read or group similar ideas.

After facilitating the activity, establish a clear connection to the lesson by presenting the content and performance standards, learning competencies, specific objectives, and the unit performance task</td>
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<td>B. Instituting New Knowledge</td>
<td>B.1. Presenting Examples

Activity B.1: WHAT'S IN A PAYSLIP?

Instructions:
Examine the sample payslip shown on the board or screen. Then, answer the questions that follow to better understand how salaries and deductions are computed.

MATHENTERPRISE INC.
PAYSLIP
Name of Employee: JUAN DELA CRUZ
Employee No.: 1435254 Month: June
Description Amount (₱)
Gross Income 20,000.00
Less Deductions:
Withholding Tax 1,500.00
SSS Contribution 800.00
PhilHealth 300.00
Pag-IBIG 200.00
Net Income 17,200.00

Received by:
_____</td>
<td>Activity B.1: WHAT'S IN A PAYSLIP?
This activity introduces learners to the real-world structure of a payslip. By examining a sample payslip, learners will identify the key components of gross income, mandatory deductions (such as tax, SSS, PhilHealth, and Pag-IBIG), and net income or "take-home pay." The goal is to help learners understand how an employee's earnings are processed and how deductions affect their final pay. This foundational activity will prepare learners for upcoming tasks involving actual computation of gross and net pay.

To facilitate this activity, you may employ any of the provided strategies. To better reflect the Philippine setting, consider presenting an actual payslip as an example.

Interactive Budget Puzzle
Instructions:
1. Prepare printed or digital "puzzle pieces" (each with a line from the payslip: Gross Income, deductions, net income, etc.).
2. Divide learners into small groups. Give each group a mixed-up set of pieces representing the payslip items.</td>
</tr>
</table>

	Processing Questions: 1. What is the gross income? How would you define it in your own words? 2. Are you familiar with SSS, PhilHealth, Pag-IBIG, and Withholding Tax? Briefly explain what each one is for. 3. What is the total amount deducted from the gross income? 4. What percentage of the gross income was deducted? 5. (Hint: Use the formula: Total Deductions ÷ Gross Income × 100) 6. Why do you think these deductions are necessary? How do they benefit employees in the long	3. Ask them to arrange the items in the correct order and match the right amounts. 4. Once completed, ask groups to: • Calculate the total deductions • Use the formula to check if the net income is correct • Answer the guiding questions (amount deducted, percentage, and purpose of deductions) 5. Discuss the answers as a class and confirm their understanding of the payslip structure. 6. You will say: "Now that we've seen what a real payslip looks like, let's learn how to compute each of these amounts ourselves. We'll even use spreadsheets to make the process easier and faster" **Role-Play as HR and Employee** Instructions: 1. Assign learners in pairs or small groups to role-play a conversation between: An HR officer explaining the payslip A new employee asking questions about their first salary 2. Provide each group with a copy of the sample payslip. 3. Ask the "HR officer" to explain each line of the payslip clearly. 4. Encourage the "employee" to ask questions such as: • Why is my take-home pay lower than my salary? • What do these deductions mean? 5. After the role-play, bring the class together and ask: • How did the activity help you understand the parts of the payslip better? • What's one thing you learned about your future salary? 6. You will say: "Now that we've seen what a real payslip looks like, let's learn how to compute each of

		these amounts ourselves. We'll even use spreadsheets to make the process easier and faster"
	B.2. Discussing the Concept **Activity B.2: COMPUTING NET INCOME** **a. Key Concepts and Formulas** **Gross income** is the total earnings before any deductions are made. Includes base salary, overtime, commission, and piecework pay. **Gross income = Salary + Allowances** **Net Pay** is also called "take-home pay." This is the amount left after deductions are subtracted from gross pay. **Net Pay = Gross Income – Total Deductions** **Deductions** are the amounts subtracted from gross pay by law or agreement. In the Philippines, common deductions include: **1. Social Security System (SSS)** Applicable to: Private sector employees Purpose: Retirement, disability, maternity, sickness, and death benefits Rate: Based on a schedule tied to the employee's monthly salary https://www.sss.gov.ph/wp-content/uploads/2024/12/2025-SSS-Contribution-Table-rev.pdf **2. Government Service Insurance System (GSIS**) Applicable to: Government employees only Purpose: Life insurance, retirement, disability, and survivorship benefits Rate: 9% of monthly salary rounded to the nearest peso (employee share)	**Activity B.2: COMPUTING NET INCOME** This part of the lesson is crucial, as it provides learners with the knowledge and skills they need to acquire. Therefore, it is important to carefully select appropriate strategies and activities to effectively facilitate this phase of the lesson. Doing so will help address the diverse needs of learners and ensure progress toward achieving the curriculum standards. To effectively deliver this part of the lesson, you may use any of the suggested strategies below. Take note of the corresponding tips to enhance implementation. Additional Tips 1. Ensure that learners have prior knowledge of using spreadsheets. 2. Discuss in detail the concept of deductions, focusing on: • Mandatory deductions (e.g., SSS, PhilHealth, Pag-IBIG) • Taxable vs. non-taxable income • How to compute taxable income 3. Use a video lesson or conduct an actual demonstration to introduce or reinforce spreadsheet skills. 4. Provide additional examples to support learners' understanding, especially for complex calculations. 5. Encourage a discussion on financial literacy by asking reflective questions such as: • Why is it important to understand how much we earn? • How can tracking income help in budgeting? **A. EXPLICIT TEACHING** Step 1. Prepare Necessary Materials

	3. Pag-IBIG Fund (HDMF) Applicable to: All employees Purpose: Housing loans, savings, and calamity loans Rate: 2% of monthly salary rounded to the nearest peso (employee share) **4. PhilHealth** Applicable to: All employees Purpose: Healthcare benefits and hospitalization coverage Rate: 5% of monthly salary, shared between employee and employer **5. Withholding Tax (BIR)** Applicable to: All employees Purpose: Income tax, collected in advance by the employer Rate: Based on monthly salary bracket and applicable exemptions for tax rate refer to this link https://www.bir.gov.ph/income-tax **6. Other Deductions (Optional or Conditional)** These deductions depend on agreements between the employee and employer: • Loans • Cash Advances • Insurance Premiums • Union Dues • Deductions for Absences or Tardiness **b. Demonstration on how to compute net income using spreadsheet/excel.** Examples. *Problem 1*. Anna works in a factory and earns ₱550 per day. She worked 22 days this month. What is Anna's gross income for the month? Considering her deductions	• Prepare visual aids with key terms and formulas. • Prepare printed or digital copies of the problems. • Use a projector or board to show step-by-step computation. Step 2. Presentation of the Lesson *Introduce Key Concepts* • Gross income • Net pay • Deduction Present the sample problem and demonstrate the use of spreadsheet to compute net pay. Step 3. Check for Understanding Ask comprehension question: 1. How can technology help us compute faster and more accurately? 2. What happens if the gross income increases? 3. How can technology help us compute faster and more accurately? **B. GUIDED DISCOVERY** Step 1. Present Key Terms and Demonstrate the use of spreadsheet Step 2. Start with a Real-Life Scenario presented. Step 3. Group Work: Observe and Discover Patterns • Let learners work in groups to solve the remaining problems. Step 4. Prompt Guided Questions 1. How can technology help us compute faster and more accurately? 2. What happens if the gross income increases? 3. How can technology help us compute faster and more accurately? **C. I DO, WE DO, YOU DO** Step 1. I DO (Teacher Models)

	for SSS, PhilHealth, PAG-IBIG, and tax, compute her net income for the month using a spreadsheet. *Solutions* **Item** / **Computation** / **Amount** **Gross Income** / **550 X 22** / **12,100.00** SSS / 12,100.00 X 5% / 605.00 Philhealth / (12,100.00 X 5%) ÷ 2 / 302.50 Pag-IBIG / 12,100.00 X 2% (maximum of 200) / 200.00 Tax / Exempted **Deductions** / **Sum of items 2-5** / **1,410.00** **Net pay** / **Gross Income - Deductions** / **10,992.50** *Problem 2.* James earns ₱75/hour. He worked 160 regular hours and 10 Over Time (OT) hours (125% rate). What is James's total gross income, including OT? **Items** / **Computation** / **Amount (₱)** Regular / 160 X 75 / 12,000.00 Overtime / 10 X 75 X 1.25 / 937.50 **Gross Income** / **Sum of items 1 and 2** / **12,937.50** SSS / 12,000.00 X 5% / 647.00 Philhealth / (12,000.00 X 5%) ÷ 2 / 300.00 Pag-IBIG / 12,000.00 X 2% Maximum of 200.00 / 200.00 Tax Withheld / Exempted / 0.00 **Deductions** / **Sum of items 4-7** / **1,147.00** **Net pay** / **Gross Income - Deductions** / **11,790.50** *Solutions*: *Problem 3.* Ms. Rivera is a public-school teacher in the Philippines with a Salary Grade (SG) 22, Step 1. She receives her monthly salary of ₱71,511.00 and non-taxable allowance	• Present Key terms and Demonstrate the Use of Spreadsheet • Choose one problem type • Solve the first example aloud, explaining each step of solving the problem using the problem. Step 2. WE DO (Guided Practice) Solve the next problem with the class. • Use a think-pair-share format: Let learners first try in pairs, then solve together. • Ask prompting questions to guide them through: a. How did you compute the SSS, Philhealth, and PagIBIG? b. What is the net pay?" Step 3. YOU DO (Independent Practice) • Assign problems (e.g., 2–3 from each computation category). • Let learners solve independently or in pairs. • Encourage showing step-by-step solutions. Step 4. Reflection / Wrap-Up Review key takeaways: common deductions on the salary, how to determine these deductions, how to encode formulas in spread sheet.

	of ₱2,000.00, but she also has deductions including taxes, contributions, and a GSIS loan of ₱5,000 per month. Use spreadsheet to find her net pay after all deductions? *Solutions*: **Items** / **Computation** / **Amount (₱)** Regular Salary — Given — 71,511.00 Allowance — Given — 2,000.00 **Gross Pay** — **Sum of items 1 and 2** — **73,511.00** GSIS — 71,511.00 x 9% — 6,435.99 Philhealth — (71,511.00 x 5%) 71,511x 2% — 1,787.78 Pag-IBIG — Maximum of 200.00 — 200.00 Tax — 71,511.00 X 14% — 10,011.54 Loan — Given — 5,000.00 **Deductions** — **Sum of items 4-8** — **24,435.31** **Net Pay** — **Gross Income - Deductions** — **48,075.69**	
	B.3. Developing Mastery **Activity B.3 COMPUTING GROSS AND NET PAY** Instructions Use spreadsheet to solve each problem. Use the information below for computing the deductions. **SSS**: 5% of monthly salary (employee share), max ₱1,350 **PhilHealth**: 5% of salary (shared by the employee and employer), capped based on ₱100,000 ceiling **Pag-IBIG**: 2% of monthly salary, capped at ₱200 **Withholding Tax**: Based on TRAIN law tax table (simplified for classroom use) *Problem 1*. Mia is a factory worker earning ₱610 per day. She worked 20 days this month. Compute Mia's gross	**Activity B.3 COMPUTING GROSS AND NET PAY** In this activity, learners will reinforce their understanding by working with peers to solve a new set of problems. You may implement any of the suggested strategies to support this phase. To help learners practice their skills, apply one of the presented strategies to actively engage them in the task. Provide additional items if needed to further enhance learning. **Rotating Stations (Activity-Based Learning)** Instructions: 1. Set Up 3 Stations: Station 1: Problem 1 Station 2: Problem 2 Station 3: Problem 3 Station 4: Problem 4 Station 5: Problem 5

	monthly income, estimate her SSS, PhilHealth, Pag-IBIG, and withholding tax, and determine her net pay. *Solutions*: **Description** / **Computation** / **Amount (₱)** **Gross Pay** / 610 × 20 / **12,200.00** SSS / 12,200 × 5% / 610.00 PhilHealth / 12,200 × 2.5% / 305.00 Pag-IBIG / 12,200 × 2% Maximum of 200.00 / 200.00 Withholding Tax / Exempted / 0 **Deductions** / **Sum of Items 2-5** / **1,115.00** **Net Pay** / **Gross Pay – Deductions** / **11,085.00** *Problem 2.* Jacob earns ₱75/hour, worked 40 regular hours and 10 overtime hours (OT rate is 125%). Compute Jacob's gross income, apply government deductions using formulas, and find net income. *Solutions* **Description** / **Computation** / **Amount (₱)** Regular Pay / 75.00 × 40 / 3,000.00 Overtime Pay / 75.00 × 1.25 × 10 / 937.50 **Gross Pay** / 3,000.00 + 937.50 / **3,937.50** SSS / 3,000.00 × 5% / 150.00 PhilHealth / 3,000.00 × 2.5% / 75.00 Pag-IBIG / 3,000.00 x 2% / 60.00 Withholding Tax / Exempted / 0 **Deductions** / **Sum of Items 4-7** / **285.00** **Net Pay** / **Gross Pay - Deductions** / **3,652.50** *Problem 3.* Carla is a government employee with a monthly salary of ₱38,150.00 and non-taxable allowance of ₱2000.00. She also pays a GSIS loan of ₱4,000.00/month. Compute all deductions (GSIS = 9% gov't rate used	2. Divide class into groups. Assign each to start at one station. 3. Give each station sufficient time. Use a timer to manage transitions. 4. Provide instruction cards or printed guides at each station. 5. Encourage collaboration within groups. 6. Rotate groups clockwise when the timer goes off. 7. Monitor learner work and provide feedback as needed. 8. End with a group debrief to summarize findings from each station. Strategy 2. **Real-Life Role Play Simulation (Experiential Learning)** Instructions 1. Assign learner roles: • HR Officer – manage employee salaries and benefits • Payroll Officer - computes salaries and deductions • Employee – asks about net pay and budgeting 2. Provide each group with a role card and a unique scenario from the 3. Give them sufficient time calculate gross, deductions and net pay using spreadsheet 4. Prepare a short role-play conversation explaining deductions and budget decisions 5. Let each group present or role-play in front of the class. 6. After each group, facilitate reflection. • How did you apply the lesson in the scenario? • In your personal perspective, what is the significance of the lesson in your future?

here), PhilHealth, Pag-IBIG, tax (approximate), and net pay.

Solutions

Item	Computation	Amount (₱)
Regular Salary	Given	38,150.00
Allowance	Given	2,000.00
Gross Pay		**40,150.00**
GSIS	38,150 × 9%	3,433.50
PhilHealth	38,150 × 2.5%	953.75
Pag-IBIG	2% or max ₱200	200
GSIS Loan	Given	4,000.00
Tax	38,150 × 4%	1,526.00
Deductions	**Sum of Items 4-8**	**10,113.25**
Net Pay	**Gross Pay -Deductions**	**28,036.75**

Problem 4.
Ariel earns a base salary of ₱10,000.00 and 10% commission from ₱80,000.00 sales. Compute gross income, estimate deductions, and get net income.

Solutions

Description	Computation	Amount (₱)
Regular Salary		10,000.00
Commission	10% of 80,000.00	8,000.00
Gross Income	Regular Salary + Commission	**18,000.00**
SSS	18,000.00 × 5%	900.00
PhilHealth	18,000.00 × 2.5%	450.00
Pag-IBIG (max 100)	2% of 18,000.00	100.00
Tax	Exempted	
Deductions	**Sum of Items 4-7**	**1450.00**
Net Pay	**Gross Pay -Deductions**	**16,550.00**

Problem 5.
You are choosing between two job offers:

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<td>Job A: ₱25,000 salary + ₱3,000 allowance
Job B: ₱28,000 salary, no allowance
Calculate full deductions for each job and determine which gives higher net income.

Solution
<table>
<tr><th>Description</th><th>Job A (₱)</th><th>Job B (₱)</th></tr>
<tr><td>Regular Salary</td><td>25,000.00</td><td>28,000.00</td></tr>
<tr><td>Allowance</td><td>3,000</td><td></td></tr>
<tr><td>Gross Income</td><td>28,000.00</td><td>28,000</td></tr>
<tr><td>SSS (5%)</td><td>1250.00</td><td>1,400.00</td></tr>
<tr><td>PhilHealth (2.5%)</td><td>625.00</td><td>700.00</td></tr>
<tr><td>Pag-IBIG (max 100)</td><td>200.00</td><td>200.00</td></tr>
<tr><td>Tax (approx. 1.8 for Job A and 3.5% for Job B)</td><td>450.00</td><td>980.00</td></tr>
<tr><td>Total Deductions</td><td>2,525.00</td><td>3,280.00</td></tr>
<tr><td>Net Pay</td><td>25,475.00</td><td>24,720.00</td></tr>
</table>
If the transportation allowance of Job A is not subject to deductions, it results in higher total benefits. However, if the allowance is subject to deductions, Job A and Job B will have the same net pay.</td>
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<td>C. Demonstrating Knowledge and Skills</td>
<td>C.1. Finding Practical Application

Activity C.1: THE PAYROLL OFFICER
Instructions:
Analyze the scenario and do the indicated task.

Scenario:
You have just been hired as the Payroll Officer for a local company called Likhang Kabuhayan Services, a growing business that provides administrative, manufacturing, and delivery services. The company relies on you to make sure that all employees are paid correctly and on time.
This payroll period, you are in charge of computing the salaries and deductions for five employees. Each one has</td>
<td>Activity C.1: THE PAYROLL OFFICER

This activity is designed to be completed as group work. Ensure that all learners actively participate and collaborate effectively. This task is an opportunity for them to deepen their understanding and refine their skills, as it will help prepare them for the upcoming performance task. Encourage them to aim for thorough and high-quality work. Provide feedback on their output. In this part, you may apply any of the following strategies.

Strategy 1: Real-World Simulation</td>
</tr>
</table>

	a different way of earning: some are paid hourly, some get overtime, some earn through commissions, and others are paid per item or delivery completed. As the Payroll Officer, it is your job to: 1. Compute their gross income based on their work details **Name** | **Type of Pay** | **Data Given** Juan | Annual Salary | ₱240,000/year Maria | Hourly + Overtime | 45 hours, ₱120/hour Carlo | Commission + Base | ₱5,000 base + 8% of ₱30,000 Lea | Piece Rate | ₱25 per piece, 200 pcs 2. Apply government deductions such as SSS, PhilHealth, Pag-IBIG, and Tax SSS: 5% of Regular Monthly Salary PhilHealth: 2.5% of Regular Monthly Salary Pag-IBIG: 2% of Regular Monthly Salary max of ₱200.00 3. Calculate their net income 4. Use spreadsheet formulas so calculations are automatic and accurate • Input all employee details • Use formulas to calculate each part • Format your payroll sheet clearly (use bold labels, currency symbols, and borders) 5. Submit printed payroll and individual payslip of the employee.	Step 1. Turn the classroom into a simulated payroll office, where each group acts as a Payroll Department Team responsible for computing the gross pay, deductions, and net pay of the employees. Step 2. Group learners into teams of 3–5. Step 3. Assign each team a set of employees. *Note: You may add more employees.* Step 4. Each team works together using calculator or spreadsheet software (Google Sheets or Excel) to compute: • Compute gross pay • Apply all deductions using formulas • Calculate net pay • Format the sheet professionally Step 5. The group will present their output for feedbacking. **Strategy 2: Peer Audit and Feedback** Step 1. Divide the class into groups. Step 2. Each group shall prepare a table to show the salaries of the given set of employees. Learners may use calculator or spreadsheet. *Note: You may add more employees.* Step 3. Each team exchanges their completed table or spreadsheet with another group. Step 4. Using a provided Audit Checklist, they: • Review formulas (Are they correct and automated?) • Check accuracy of the computation of the gross pay, deductions, and net pay of the employees. Step 5. Each team writes a short feedback report, including: • What was done well • What needs correction (if any) • Suggestions for improvement

		After receiving feedback, teams revise and finalize their output
	C.2. Making Generalization **Activity C.2: ONE-MINUTE SUMMARY CHALLENGE** *Instructions*: 1. On a piece of paper or digital document, write a one-paragraph summary of what you learned today about computing salaries, deductions, and net pay. 2. Use your own words and aim to include: One concept about gross pay One concept about deductions One insight about net income and budgeting 3. Use this starter if needed: "Today I learned that calculating net income is important because…" 4. Share your summary with a seatmate or submit it to the teacher. **Activity C.2: EXPLAIN IT LIKE A PROFESSIONAL** Instructions: 1. Pair up or form a small group. 2. Imagine you are explaining gross income, deductions, and net income to a fellow employee who is confused about their salary. 3. Create a short explanation or analogy using simple and easy-to-understand language. Use real-life examples if possible. 4. Write your explanation clearly on paper or a poster. 5. Share your explanation with the class or display it on the wall for everyone to read and learn from.	In this part of the lesson, learners will share their insights on what they have learned and how they can apply their learning in real-life situations. This serves as an opportunity for reflection and practical connection. It also allows the teacher to gather feedback from the learners on which parts of the lesson were clear and which topics may need further clarification. For the summary or generalization, the teacher may select and facilitate one of the suggested activities to reinforce key concepts and ensure understanding.
	C. 3. Evaluating Learning **Activity C.3:** **PROGESS CHECKING ACTIVITY ON COMPUTING**	**Activity C.3:** **PROGESS CHECKING ACTIVITY ON COMPUTING GROSS AND NET PAY**

GROSS AND NET PAY

Instructions:
Solve each problem using spreadsheet.

Problem 1.
Ella works as a clerk with a daily wage of ₱570.00. This month, she worked only 15 days due to a family emergency. Compute her gross pay, deductions, and net pay.

Problem 2.
Jayson is a technician earning ₱95.00/hour. He worked:

- 40 regular hours
- 5 overtime hours (paid at 125%)
- 8 holiday hours (paid at 200%)

Compute his gross income, deductions, and net pay.

Problem 3.
Grace has a monthly salary of ₱30,000.00. She also received a ₱5,000.00 performance bonus this month. Compute her gross income, government-mandated deductions, and net pay.

Problem 4.
Nikki earns ₱20,000.00 base salary and receives 12% commission on ₱50,000.00 monthly sales. Compute total earnings, apply deductions, and determine net income.

Problem 5.
You are offered:
Job X: ₱22,000.00 monthly + ₱2,500.00 food allowance
Job Y: ₱25,000.00 monthly, no allowance
Calculate net pay of both offers and decide which is better.

This activity must be completed individually by each learner, as it is essential for assessing their level of understanding of the lesson. Review their work promptly to identify those who may need additional support. Provide timely and appropriate interventions or remediation as necessary. Add more items if needed to reinforce key concepts.

Solutions:
Problem 1.

Description	Computation	Amount (₱)
Gross Pay	**570.00 x 26**	**14,820.00**
SSS	14,820.00 x 5%	741.00
PhilHealth	14,820.00 x 2.5%	370.50
Pag-IBIG	14,820.00 x 2%	200.00
Tax	Exempted	0
Absences	570.00 X 11	6,270.00
Deductions	**Sum of Items 2-6**	**7,581.50**
Net Pay	**Gross Pay - Deductions**	**7,238.50**

Problem 2.

Description	Computation	Amount (₱)
Regular Pay	95 × 40	3,800.00
Overtime Pay	95 × 1.25 × 5	593.75
Holiday Pay	95 × 2 × 8	1,520.00
Gross Pay	**3,800 + 593.75 + 1,520**	**5,913.75**
SSS	3,800.00 × 5%	190.00
PhilHealth)	3,800.00 × 2.5%	95.00
Pag-IBIG (2%)	capped at	50.00
Tax	Exempted	0
Deductions	**Sum of Items 5-8**	**335.00**
Net Pay	**Gross Pay - Deductions**	**5,578.75**

Problem 3.

Description	Computation	Amount (₱)

Base Salary	Given	30,000.00
Bonus	Given	5,000.00
Gross Income	**30,000 + 5,000**	**35,000.00**
SSS	30,000 × 5%	1,500.00
PhilHealth	30,000 × 2.5%	750.00
Pag-IBIG	30.000.00 x 2% Maximum of 200.00	200.00
Tax	35,000 × 6.7%	2,345.00
Deductions	**Sum of Items 4-7**	**8,745.00**
Net Pay	**Gross Pay - Deductions**	**26,255.00**

Problem 4.

Description	**Computation**	**Amount (₱)**
Regular Salary	Given	20,000.00
Commission	12% × 50,000.00	6,000.00
Gross Pay	20,000.00 + 6,000.00	**26,000.00**
SSS	20,000.00 × 5%	1,000.00
PhilHealth	20,000.00 × 2.5%	500.00
Pag-IBIG	20,000.00 x 2%	200.00
Tax	26,000 × 2.5%	650.00
Deductions	**Sum of Items 4-7**	**2,350.00**
Net Pay	**Gross Pay - Deductions**	**23,650.00**

Problem 5.

Description	**Job X**	**Job Y**
Gross Pay	**22,000.00 + 2,500.00= 24,500.00**	**25,000.00**
SSS (5%)	1,100.00	1,250.00
PhilHealth (2.5%)	550.00	625.00
Pag-IBIG (2%)	200.00	200.00
Tax	Exempted	1,125.00 (1.7% of Gross Pay)
Deductions	**1,850.00**	**3,200.00**
Net Pay	**22,650.00**	**21,800.00**

		Job X provides a higher net pay because of the allowance and tax exemption, assuming the ₱2,500.00 is exempt from deductions
	C.4. Additional Activities **Activity C.4.: MORE ON GROSS AND NET PAY** **Remediation** *Problem 1.* Ella earns ₱500 per day. She worked for 22 days this month. Compute her gross pay, mandatory deductions, and net pay. *Problem 2.* Jay earns ₱65/hour and worked 35 hours this week. Compute his gross pay, mandatory deductions, and net pay. *Problem 3.* Arnel is paid ₱30 per unit and completed 180 units in a month. Compute his gross pay, mandatory deductions, and net pay. *Problem 4.* Mina receives a monthly salary of ₱12,500. Compute her monthly gross pay, mandatory deductions, and net pay. *Problem 5.* Mila earns a monthly salary ₱10,000 + 8% of ₱30,000 sales. Compute her monthly gross pay, mandatory deductions, and net pay. **Enhancement** *Problem 1.* Ariel's monthly salary is ₱30,000. What is his monthly net pay after deducting all mandatory deductions?	**Activity C.4.: MORE ON GROSS AND NET PAY** These additional exercises may be given as an assignment or homework. Remediation should be provided to learners who have not yet achieved mastery of the lesson, while enrichment activities should be offered to those who are ready for further learning. Add more items if necessary to address the varying needs of learners. *Solutions* **Remediation** *Problem 1* **Item** | **Computation** | **Amount (₱)** **Gross Pay** | **500.00 × 26** | **13,000.00** SSS | 13,000.00 × 5% | 650.00 PhilHealth | 13,000.00 × 2.5% | 325.00 Pag-IBIG | 13,000 × 2% = 220 (max 100) | 200.00 Tax (None) | Exempted | 0 Absences | 500.00 x 4 | 2,000.00 **Deductions** | **Sum of items 2-6** | **3,175.00** **Net Pay** | **Gross Pay - Deductions** | **10,130.00** *Problem 2.* **Item** | **Computation** | **Amount (₱)** **Gross Pay** | **65.00 × 35** | **2,275.00** SSS | 2,275 × 5% | 113.75 PhilHealth | 2,275 × 2.5% | 56.88 Pag-IBIG | 2,275 × 2% | 50.00 Tax | Below threshold | 0 **Deductions** | **Sum of items 2-5** | **220.63**

Problem 2.
Ben has ₱25,000 salary + ₱5,000 bonus monthly. Compute his monthly gross pay, deductions and net pay.

Problem 3.
Celine earns ₱95/hr, works 40 hr + 10 hr OT (125%). Compute her monthly gross pay, deductions and net pay.

Problem 4.
Compare the two jobs below, which gives better earning?
Job A: ₱26,000 + ₱3,000 allowance (assume taxed)
Job B: ₱29,000

Problem 5.
You want to take home ₱25,000 after mandatory deductions and 15% tax bracket. Compute required gross x, where net = x − (SSS+PhilHealth+Pag-IBIG+Tax) ≥ 25,000. Use spreadsheet iteration or formula.

Net Pay	**Gross Pay − Deductions**	**2,054.37**

Problem 3.

Item	Computation	Amount (₱)
Gross Pay	**30.00 × 180**	**5,400.00**
SSS	5,400.00 × 5%	270.00
PhilHealth	5,400.00 × 2.5%	135.00
Pag-IBIG	5,400 .00× 2%	100.00
Tax	None	0
Deductions	**Sum of items 2-5**	505.00
Net Pay	**Gross Pay − Deductions**	4,895.00

Problem 4.

Item	Computation	Amount (₱)
Gross Pay	**Given**	**12,500.00**
SSS	12,500.00 × 5%	625.00
PhilHealth	12,500 × 2.5%	312.50
Pag-IBIG	200.00 (maxed)	200.00
Tax	Not applicable	0
Deductions	**Sum of items 2-5**	**1,137.50**
Net Pay	**Gross Pay - Deductions**	**11,362.50**

Problem 5.

Item	Computation	Amount (₱)
Base salary	Given	10,000.00
Commission	30,000.00 x 8%	2,400.00
Gross Pay	**Sum of items1 - 2**	**12,400.00**
SSS	10,000.00 x 5%	500.00
PhilHealth	10,000.00 x 2.5%	250.00
Pag-IBIG	200.00	200.00
Tax	Not applicable	0
Deductions	**Sum of items 4-7**	**950.00**
Net Pay	**Gross Pay - Deductions**	**11,450.00**

Enhancement

Problem 1.

Item	Computation	Amount (₱)
Gross Pay	**Given**	**30,000.00**
SSS	Maximum of 1,350.00	1,350.00
PhilHealth (2.5%)	30,000.00 x 2.5	750.00
Pag-IBIG	30,000.00 x 2% Maximum of 200.00	200.00
Withholding Tax	30,000.00 x 4.6%	1,380.00
Deductions	**Sum of items 2-5**	3,680.00
Net Pay	**Gross Pay - Deductions**	**26,320.00**

Problem 2.

Item	Computation	Amount (₱)
Base Salary	Given	25,000.00
Bonus	Given	5,000.00
Gross Pay	**Sum of items 1-2**	**30,000.00**
SSS	25,000.00 x 5%	1,250.00
PhilHealth (2.5%)	25,000.00 x 2.5%	625.00
Pag-IBIG	25,000.00 x 2% Maximum of 200.00	200.00
Withholding Tax	30,000.00 x 4.7%	1,410.00
Deductions	**Sum of items 4-7**	**3,485.00**
Net Pay	**Gross Pay - Deductions**	**26,515.00**

Problem 3.

Item	Computation	Amount (₱)
Regular Pay	95.00 x 40	3,800.00
OT Pay	95.00 × 1.25 × 10	1,187.50
Gross Pay	**Sum of Items 1 -2**	**4,987.50**
SSS	3,800.00 x 5%	190.00
PhilHealth (2.5%)	3,800.00 x 2.5%	95.00
Pag-IBIG (2%)		100.00
Tax	Exempted	0
Deductions	**Sum of items 4-7**	**385.00**

		Net Pay **Gross Pay - Deductions** **4,602.50** *Problem 4.* **Description** **Job A** **Job B** Base Salary 26,000.00 29,000.00 Allowance 3,000.00 **Gross Pay** **29,000.00** **29,000.00** SSS (5%) of Base Salary 1,300.00 1,450.00 PhilHealth (2.5%) of Base Salary 625.00 725.00 Pag-IBIG 200.00 200.00 Withholding Tax 4% of Gross Pay 1,160.00 1,160.00 **Deductions** **3,285.00** **3,530.00** Net Pay **25,715.00** **25,470.00** Job A slightly edges out, especially if allowance is non-taxable. *Problem 5.* ₱32,000 gross gets you ≈ ₱25,000 net after deductions.
III. CONTENT	**Lesson 1.3: Applying Percentages in Various Contexts** Recommended Time Allotment: 3 hours	
IV. OBJECTIVES	By the end of the lesson, learners will be able to: 1. explain the concept of percentage increase and decrease. 2. apply percentage calculations in various contexts such as inflation, VAT, discounts, and profit/loss. 3. solve problem involving percentage.	
V. PROCEDURES	**ACTIVITIES** (Instructions for Learners)	**ANNOTATION** (Instructions for Teachers)
A. Activating Prior Knowledge	***A.1. Activating Prior Knowledge*** **Activity A.1:** **PERCENT CHALLENGE: BUDGET SMART**	**Activity A.1:** **PERCENT CHALLENGE: BUDGET SMART** This review activity engages learners in solving real-life problems using basic percentage skills, such as calculating percentage increase or decrease, discounts,

	Instructions: 1. Form small groups of 3–5 members. Each group will receive a challenge card with everyday financial situations that involve basic percentage skills. 2. Solve the challenge card problems together using your knowledge of percentages (e.g., finding a percentage of a number, increasing or decreasing values by a percentage, etc.). *Card A: Grocery Budget Check* You had ₱1,000 last year for monthly groceries. Prices have gone up by 10%. *Question*: How much more would you need this year to buy the same items? *Solution*: ₱1,000 × 10% = ₱100 *Card B: Sale Season Surprise* A shirt originally costs ₱800. It's now on sale with a 25% discount. *Question*: How much will the shirt cost after the discount? *Solution*: ₱800 × 25% = ₱200 ₱800 – ₱200 = ₱600 *Card C: VAT Reality Check* An appliance is priced at ₱15,000. Add 12% VAT to find the final price. *Question*: What is the total amount to be paid? *Solution*: ₱15,000 × 12% = ₱1,800 ₱15,000 + ₱1,800 = ₱16,800	VAT, profit, and inflation. Working in small groups, students analyze everyday financial scenarios, make estimates, and compute accurate values. The activity is designed to activate prior knowledge and lay a strong foundation for deeper understanding of percentage applications in real-life contexts like inflation, pricing strategies, and business decision-making. *Note: Feel free to add more items as needed to reinforce learning.* To facilitate this activity, follow the provided steps. 1. Prepare challenge cards or slides with the five scenarios (Grocery Budget, Sale Discount, VAT, Profit, and Inflation). You may print them or project them. Ensure learners have access to calculators, scratch paper, or spreadsheets for computations. 2. Arrange learners into small groups of 3–5 members. 3. Introduce the Activity Briefly: Say: "*Today, we'll review how percentages work in real-life situations like shopping, inflation, and business. You'll work in groups to solve practical money problems using your percentage skills*." 4. Distribute or Present the Challenge Cards: • Give each group a set of challenge cards (or assign one card at a time). • Instruct them to read the scenario, discuss, and solve the problems as a group. 5. Guide the learners in solving the problem: • Move around the room to observe, support, and ask guiding questions (without giving direct answers). • Remind learners to show their solution steps and explain their reasoning. 6. Facilitate Group Sharing: • After all cards are answered, ask each group to present one of their answers.

	Card D: Small Business Scenario You bought a bag for ₱450 and sold it for ₱600. *Question*: What is your profit in pesos and in percentage? *Solution*: Profit in pesos: ₱600 – ₱450 = ₱150 Profit percentage: ₱150 ÷ ₱450 × 100 = 33.33% *Card E: Inflation Reflection* Five years ago, the minimum daily wage was ₱400. Now it's ₱610. *Question*: What is the percentage increase in the wage? *Solution*: Increase = ₱610 – ₱400 = ₱210 Percentage increase = ₱210 ÷ ₱400 × 100 = 52.5% 3. Share your group's answers and explain how you solved each item. 4. Answer the following questions: • What types of problems did you find easiest? Hardest? • How do these problems relate to real-life situations like inflation, business, or taxes? • Why is understanding percentage change important when making financial decisions?	• Encourage other groups to comment, confirm, or ask questions. 7. Conclude the Activity: • Lead a short class discussion using the processing questions. • Highlight that these problems are a bridge to the new lesson on applying percentage increase or decrease in various financial contexts. 8. Introduce the lesson by saying: "*Today, you've seen how percentages play a big role in your everyday life—from shopping discounts to wages and even taxes. In our next lesson, we'll go deeper and learn how to apply percentage increase or decrease to real-life financial problems such as inflation, mark-ups, VAT, and profit or loss. Let's get started*!"
	A.2. Establishing the Purpose of the Lesson **Activity A.2. PRICE TAG RELAY** Instructions 1. Look at the price tags shown to you. These show the prices of common grocery items (like rice, oil, and milk) from 5 years ago and their current prices today.	**Activity A.2. PRICE TAG RELAY** In this activity, learners explore how prices of basic goods have changed over time by comparing past and current prices of common grocery items. Working in groups, they identify which item had the highest increase and estimate the percentage increase for each. This activity builds awareness of real-life price changes

	2. With your group, compare the prices and identify which item increased the most in price. 3. Answer this question together: • Which item increased the most? How do you know? 4. Estimate the percentage increase for each item. 5. Take turns sharing your group's answers. Be ready to explain: a. Which item had the highest price increase? b. How did you compute the percentage increase? 6. Listen to the other groups and join the short discussion about what you observed.	and introduces the concept of percentage increase in a meaningful, relatable way setting the stage for the lesson on applying percentage change in financial contexts. To facilitate this activity, you may select any of the two strategies. Strategy 1. **Rotating Stations** Instructions 1. Show several price tags from common grocery items (e.g., rice, oil, milk) from 5 years ago and their current prices. 2. Set up stations or tables around the room, each showing price tags for 2–3 grocery items with their past and current prices (e.g., rice: ₱40 → ₱55, oil: ₱90 → ₱130). 3. Each group rotates through stations 4. Let learners estimate the percentage increase and share how they computed it. 5. Rank the items from smallest to largest increase 6. Record their observations on a group worksheet Strategy 2. **Math Messenger** Instructions: 1. Assign roles within each group (e.g., calculator, recorder, presenter, messenger). 2. Show several price tags from common grocery items (e.g., rice, oil, milk) from 5 years ago and their current prices. 3. The “Math Messenger” is the only learner who can walk to the board or teacher’s station to get one price tag at a time and bring it back to the group. 4. This turns it into a relay-style game, encouraging teamwork and information sharing. 5. Once all price tags are gathered, the group performs their comparisons and computations.

		Present the Content and Performance Standards, the lesson objectives, and presentation of the unit performance task.
B. Instituting New Knowledge	***B.1. Presenting Examples*** **Activity B.1:** **PROFIT AND LOSS IN SMALL BUSINESS** *Instructions*: Read and understand the scenario below. Then, answer the questions that follow. *Scenario*: A learner sells homemade cookies. Each pack costs ₱80 to make (including ingredients and packaging), and she sells each pack for ₱100. *Questions*: 1. If you spent ₱80 to make a product and sold it for ₱100, did you gain or lose money? Support your answer. 2. If the learner offers a promo and sells the cookies for ₱75, is there a gain or a loss? Explain your answer. 3. Processing Questions: • How does understanding profit and loss help a learner seller? • Would you sell at a lower price to attract more buyers, even with less or no profit? Why or why not?	**Activity B.1:** **PROFIT AND LOSS IN SMALL BUSINESS** This activity helps learners understand the basic concepts of profit and loss through a relatable real-life scenario. By analyzing a simple business case of a learner selling homemade cookies, learners will apply mathematical reasoning to determine gains or losses based on cost and selling price. The activity encourages critical thinking about pricing strategies and decision-making in small business situations. It also allows learners to reflect on the importance of understanding financial outcomes, especially for young entrepreneurs or learner sellers. To deliver this activity follow these steps: 1. Start by presenting the scenario**.** 2. Facilitate the activity applying any of the following strategies. **Interactive Math Market Game** • Divide the class into small "business teams." Give them different product cost scenarios and selling price options. • Ask each team to decide on their pricing, compute the profit or loss, and present their choices as if they are real sellers explaining to potential customers. **Visual and Hands-On Computation with Charts** a. Provide worksheets or visual tables where learners fill in cost, selling price, profit/loss, and percent gain/loss for different prices. b. Let learners present their completed charts to the class and explain their pricing decisions

		3. Wrap up with processing questions. 4. Conclude with discussion: • How can visualizing profit and loss help you manage a business? • Would you still sell at a lower price even if you don't earn much?
	C.2. Discussing the Concept **Activity C.2:** **PERCENTAGE IN THE VARIUS CONTEXT** **1. Understanding Percentage Change** a**.** *Introduction to Percentage Increase and Decrease* Percentage change indicates the extent to which a quantity has increased or decreased in relation to its original value. It is often utilized in finance, sales, budgeting, and data analysis. b. *Formula for Calculating Percentage Change* • If the result is positive, it indicates a percentage increase. • If the result is negative, it indicates a percentage decrease. c. *Interpreting Positive and Negative Percentages* • +15%: The value increased by 15% from the original. • -10%: The value decreased by 10% from the original. *Examples*: Old Price: ₱600, New Price: ₱650 → Increase of 8.33% Enrollment: 500 last year, 550 this year → Increase of 10% Stock value: ₱120 down to ₱90 → Decrease of 25% Rent: ₱15,000 to ₱16,500 → Increase of 10% Savings: ₱8,000 to ₱7,200 → Decrease of 10%	**Activity C.2:** **PERCENTAGE IN THE VARIUS CONTEXT** To deepen learners' understanding, facilitate the discussion of the following topics using the suggested steps. You may include additional examples as needed 1. Organize learners into small, mixed-ability groups to encourage peer support and discussion. 2. Provide a learner-friendly handout that explains the key concepts. Allow groups time to read, discuss, and collaborate to ensure everyone understands the material. 3. Create task cards featuring real-world problem sets aligned with the concepts in the handout. Each group will apply what they've learned to solve these scenarios. 4. After solving the tasks, have each group present not only their answers but also what their solution means in a real-life context. 5. Encourage learners to relate the problems to their own live such as budgeting at home, school fundraisers, or small business ideas to deepen understanding and relevance.

	2. Inflation and Its Effects a. *What is Inflation?* Inflation is the general increase in prices of goods and services over time, resulting in decreased purchasing power. b. *How Inflation Affects the Cost of Goods* When inflation occurs, everyday items like rice, bread, or gasoline become more expensive, meaning your money buys less. c. *Adjusting Wages for Inflation* To maintain the same standard of living, wages need to increase at a rate like inflation. If wages stay the same while prices rise, people effectively earn less. d. *Rate of Inflation* $\text{Rate} = \frac{\text{Current Price} - \text{Previous Price}}{\text{Previous Price}} \text{X}100$ *Examples*: Price Comparisons Rice: ₱40/kg (2020) → ₱55/kg (2024) → 37.5% increase Jeepney fare: ₱9 to ₱12 → 33.33% increase Milk: ₱80 to ₱100 → 25% increase Eggs: ₱6 each to ₱8 each → 33.33% increase Minimum wage: ₱500 to ₱570 → 14% increase **3. Mark-ups and Discounts in Business** a. *Difference Between Cost Price and Selling Price* Cost Price (CP): Original price paid to acquire or produce a product Selling Price (SP): Price at which the product is sold to customers b. *Computing Mark-up Percentage* $\text{Mark} - \text{up} = \frac{\text{Selling Price} - \text{Cost Price}}{\text{Cost Price}} \text{X } 100$ c. *Calculating Final Prices After Discounts*	

	Discount Price = Original Price x (1 – Discount Rate) *Examples*: CP: ₱80, SP: ₱100 → 25% mark-up CP: ₱120, SP: ₱150 → 25% mark-up SP: ₱1,000, 20% discount → Final Price: ₱800 SP: ₱2,000, 15% then 10% successive discounts → ₱2,000 × 0.85 × 0.90 = ₱1,530 CP: ₱200, Mark-up: 30% → SP = ₱260 **4. Value Added Tax (VAT)** a. *What is VAT and How It Is Applied* VAT is a 12% tax added to the price of goods and services in the Philippines. Businesses collect VAT from customers and remit it to the government. b. *Calculating VAT-Inclusive and VAT-Exclusive Prices* VAT-Inclusive Price to VAT-Exclusive: $$Price\ Without\ VAT = \frac{VAT - Inclusive\ Price}{1.12}$$ To Find VAT Amount: VAT =VAT Inclusive Price – VAT Exclusive Price *Examples*: VAT-inclusive: ₱112 → Exclusive = ₱100, VAT = ₱12 VAT-inclusive: ₱560 → Exclusive = ₱500, VAT = ₱60 VAT-exclusive: ₱1,200 → VAT = ₱144, Total = ₱1,344 VAT-inclusive: ₱1,680 → Exclusive = ₱1,500, VAT = ₱180 VAT-inclusive: ₱896 → Exclusive = ₱800, VAT = ₱96	
	B.3. Developing Mastery **Activity B.3:** **PRACTICING THE SKILLS ON PERCENTAGE** *Instructions*: Analyze and solve each problem. *Scenario 1*. Mariel is buying the following school items at a bookstore's back-to-school sale:	**Activity B.3:** **PRACTICING THE SKILLS ON PERCENTAGE** This activity aims to strengthen learners' understanding and application of percentage concepts in realistic, practical scenarios. It involves computing discounts, VAT, profit or loss, and inflation using real-life situations such as shopping, small business pricing, and budgeting for events. Through this activity,

	• Notebook: ₱60 (20% off) • Ballpen set: ₱120 (10% off) • Backpack: ₱850 (25% off) *Questions*: a. Calculate the total discount for all items. b. Determine the final amount Mariel pays. *Solution*: a. Total Discount Notebook: ₱60 × 20% = ₱12 Ballpen set: ₱120 × 10% = ₱12 Backpack: ₱850 × 25% = ₱212.50 Total Discount = ₱12 + ₱12 + ₱212.50 = ₱236.50 b. Final Amount Paid original total = ₱60 + ₱120 + ₱850 = ₱1,030 ₱1,030 − ₱236.50 = ₱793.50 *Scenario 2*: A store sells a calculator for ₱1,344, which is VAT-inclusive (12%). *Questions*: a. What is the VAT-exclusive price of the calculator? b. How much VAT is included in the price? *Solutions*: a. VAT-exclusive Price: ₱1,344 ÷ 1.12 = ₱1,200 b. VAT Amount: ₱1,344 − ₱1,200 = ₱144 *Scenario 3*: Jomar bought 10 sets of pencils for ₱150 (₱15 each). He planned to sell each set at ₱20, but to sell faster, he reduced the price to ₱13.	learners develop critical thinking and numeracy skills relevant to everyday financial decisions. To facilitate this activity, the teacher may apply any of the following strategies. Additional items may be provided as needed **Math Gallery Walk** *Instructions*: 1. Learners or groups solve one problem on chart paper or whiteboards. 2. Their work is displayed around the room for a gallery walk. 3. Peers leave comments or suggestions using sticky notes. **Differentiated Problem Sets** *Instructions:* 1. Create three sets of problems aligned to the same learning goal: • Basic – Focuses on foundational skills • Intermediate – Involves moderate challenge and reasoning • Advanced – Includes complex, real-life, or multi-step problems 2. Assign or let learners choose problem to solve. 3. Explain the activity purpose. 4. While learners work, circulate and offer guidance or feedback. 5. Lead a short class discussion.

	Questions: a. Calculate his total sales. b. Did he gain or lose money? By how much (absolute and percentage)? c. What should the selling price have been to earn a 30% profit? *Solutions*: a. Total Sales: ₱130 b. Loss: ₱150 − ₱130 = ₱20 Loss Percentage: ₱20 ÷ ₱150 × 100 = 13.33% c. Selling price for 30% profit: ₱15 × 1.30 = ₱19.50 *Scenario 4*: In 2020, a school lunch cost ₱50. By 2024, the same meal costs ₱70. Meanwhile, a learner's weekly allowance increased from ₱300 to ₱360. *Questions*: a. Calculate the percentage increase in lunch cost. b. Calculate the percentage increase in allowance. c. Based on this, is the allowance increase enough to keep up with lunch inflation? Solutions: a. Lunch % Increase: (₱70 − ₱50) ÷ ₱50 × 100 = 40% b. Allowance % Increase: (₱360 − ₱300) ÷ ₱300 × 100 = 20% c. Conclusion: Lunch cost increased 40% Allowance increased only 20% The allowance increase is not enough to match inflation in lunch prices.	

	Scenario 5.: Your class is organizing a learner council planning event with a ₱5,000 budget. You must prepare cost estimates for: Food: Prices from 2022 were ₱2,000. Assume a 10% inflation. Materials: Original cost ₱1,200. Available with 15% discount. Services (printing/sound system): Quoted price ₱1,500 (VAT-inclusive). You will sell custom keychains at ₱75 each. They cost ₱50 to make. *Questions*: a. Adjust the food price using inflation. b. Compute the discounted price of materials. c. Determine the VAT-exclusive cost of services. d. If you sell 30 keychains, compute total profit and how it can support the event. *Solutions*: a. Adjusted Food Cost: ₱2,000 × 1.10 = ₱2,200 b. Discounted Materials: ₱1,200 × 0.85 = ₱1,020 c. VAT-exclusive Services: ₱1,500 ÷ 1.12 = ₱1,339.29 (approx.) d. Profit from Keychains: Profit per piece = ₱75 − ₱50 = ₱25 Total Profit = ₱25 × 30 = ₱750	
C. Demonstrating Knowledge and Skills	***C.1. Finding Practical Application*** **ACTIVITY C.1** **PRICES THEN AND NOW — HOW MUCH MORE DO THINGS COST?**	**ACTIVITY C.1** **PRICES THEN AND NOW — HOW MUCH MORE DO THINGS COST?** This activity is designed to be completed as group work. Ensure that all learners actively participate and collaborate effectively. This task is an opportunity for

	Problem: Two years ago, the total cost of a smartphone bundle you wanted (phone, case, charger, earphones) was ₱30,000. You've waited and saved, but prices have changed due to inflation and store pricing. Now, the store adds a 20% mark-up on all items, offers a 10% discount during a promo, and applies 12% VAT to the final price. Inflation has also raised the original price by 5% per year for the past two years. *Instructions*: 1. Calculate the inflation-adjusted cost after 2 years. 2. Add the 20% markup to that price. 3. Apply the 10% discount to the marked-up price. 4. Add 12% VAT to the discounted price. 5. Show the effect of each step in a clear table. 6. Prepare the final price breakdown table. 7. Have a short-written answer for the question: "How do inflation, VAT, and mark-ups affect your ability to buy this item today?"	them to deepen their understanding and refine their skills, as it will help prepare them for the upcoming performance task. Encourage them to aim for thorough and high-quality work. Provide feedback on their output.
	C.2. Making Generalization **Activity C.2:** **ONE THING I LEARNED, ONE I CAN APPLY** *Instructions*: 1. On a small sheet or form, write down the following: • One thing you learned from today's lesson (e.g., how to compute profit or calculate VAT). • One way you can apply it in real life (e.g., during a sale, while checking a receipt, budgeting for lunch, etc.). 2. Be specific and honest. Your answer will help your teacher understand what stood out to you. **Activity C.2:** **THINK-WRITE-SHARE: FINANCIAL MATH IN MY LIFE**	In this part of the lesson, learners will share their insights on what they have learned and how they can apply their learning in real-life situations. This serves as an opportunity for reflection and practical connection. It also allows the teacher to gather feedback from the learners on which parts of the lesson were clear and which topics may need further clarification. For the summary or generalization, the teacher may select and facilitate one of the suggested activities to reinforce key concepts and ensure understanding.

	Instructions: 1. Think about what you learned today related to percentage increase/decrease, mark-ups, discounts, VAT, or budgeting. 2. Write 2–3 sentences that explain: • What you learned • How it connects to your own life 3. Share your response with a seatmate or small group. 4. Listen to how others connect the topic to their experiences. **Activity C.2: FOLDABLE SUMMARY TOOL** *Instructions*: 1. You will be given a foldable or cube template. On each side or flap, fill in the following: • A math term from today's lesson (e.g., mark-up, VAT) • Its definition in your own words • A formula or rule • A real-life example • A sample problem with a solution • A reflection sentence 2. Once complete, fold and assemble your cube. Use it as a study tool or display it for others to see.	
	C.3. Evaluating Learning **Activity C.3:** **PROGRESS CHECKING ACTIVITY ON PERCENTAGE** *Instructions*: Analyze solve each problem. 1. In 2022, the average grocery cost was ₱5,500. In 2024, it rose to ₱6,050. What is the percentage increase? 2. A store buys shoes at ₱750 and applies a 20% markup.	**Activity C.3:** **PROGRESS CHECKING ACTIVITY ONPERCENTAGE** This activity must be completed individually by each learner, as it is essential for assessing their level of understanding of the lesson. Review their work promptly to provide timely and appropriate interventions for those who may need additional support or remediation. Add more items if necessary to ensure adequate practice and assessment. *Solutions*:

	a. Find the selling price. b. A customer is offered either: • 15% discount • Buy 1, get the 2nd at 60% off\n Which is the better option for buying two pairs? Justify. 3. A microwave costs ₱4,500 before VAT. If VAT is 12%: a. What is the VAT amount? b. What is the final price? 4. A reseller buys a product for ₱850 and sells it at ₱1,100. a. Calculate the profit in pesos. b. What is the profit as a percentage of the cost? 5. A mobile phone originally costs ₱18,000. During a sale, a 25% discount is applied. a. What is the discounted amount? b. What is the final sale price? 6. Inflation is 5%. A worker's salary increased from ₱21,000 to ₱22,000. a. What is the percentage increase in salary? b. Did their real income increase or decrease? Justify your answer.	1. Increase = ₱6,050 − ₱5,500 = ₱550 Percentage Increase = ₱550 ÷ ₱5,500 × 100 = 10% 2. a. ₱750 × 20% = ₱150 Selling Price = ₱750 + ₱150 = ₱900 b. buying 2 pairs? Option 1: 15% discount on ₱900 each ₱900 × 0.85 = ₱765 2 × ₱765 = ₱1,530 Option 2: Buy 1, get 2nd at 60% off ₱900 + (₱900 × 40%) = ₱900 + ₱360 = ₱1,260 3. a. VAT Amount: ₱4,500 × 0.12 = ₱540 b. Final Price: ₱4,500 + ₱540 = ₱5,040 4. a. Profit in Pesos: ₱1,100 − ₱850 = ₱250 b. Profit Percentage: ₱250 ÷ ₱850 × 100 = 29.41% 5. a. Discount Amount: ₱18,000 × 0.25 = ₱4,500 b. Sale Price: ₱18,000 − ₱4,500 = ₱13,500 6. a. Salary Increase Percentage: (₱22,000 − ₱21,000) ÷ ₱21,000 × 100 = 4.76% b. Did Real Income Increase? No — salary increased by 4.76%, which is less than inflation (5%).
	C.4. Additional Activities **Activity C.4:** **MORE PERCENTAGES IN EVERYDAY LIFE** *Instructions*: Solve each problem: **Remediation** 1. A ₱1,000 phone is on sale for 10% off. How much is the discount?	**Activity C.4:** **MORE PERCENTAGES IN EVERYDAY LIFE** These additional exercises may be given as an assignment or homework. Learners who have not yet achieved mastery of the lesson should receive remediation, while those who are ready for further learning should be given enrichment activities. Add

	2. A toy costs ₱500. VAT is 12%. What is the total cost after VAT? 3. A dress costs ₱800 but is now sold at 25% off. How much will the customer pay? 4. A product costs ₱600 and is sold for ₱750. What is the profit? 5. A bag costs ₱1,200. There is a 50% discount. What is the new price of the bag? **Enhancement** 1. A product's cost increased from ₱1,200 to ₱1,500 due to inflation. What is the percentage increase? If a worker's salary only increased by 20%, did their real purchasing power rise or fall? 2. A merchant applies a 25% markup to an item he bought for ₱480, then offers a 10% discount. What is the final price paid by the customer? 3. Calculate the VAT and final price for a laptop worth ₱34,500 before tax. Assume 12% VAT. 4. A store is offering a 'Buy 2, Get 1 at 70% off' promo. Each item costs ₱900. What is the total cost for 3 items, and what is the effective discount percentage? 5. A seller bought 40 keychains for ₱50 each and planned to sell them for ₱70 each. However, due to low demand, he had to sell all of them for ₱45 each. *Questions* a. What was his total cost? b. What was his total sales? c. How much was his total loss? d. What is the percentage loss? e. At what price should he have sold each item to break even?	more items if necessary to meet the needs of all learners. *Solutions*: **Remediation** 1. ₱1,000 × 10% = ₱1,000 × 0.10 = ₱100 2. ₱500 × 12% = ₱500 × 0.12 = ₱60 ₱500 + ₱60 = ₱560 3. ₱800 × 25% = ₱800 × 0.25 = ₱200 ₱800 − ₱200 = ₱600 4. ₱750 − ₱600 = ₱150 5. ₱1,200 × 50% = ₱600 ₱1,200 − ₱600 = ₱600 **Enhancement** 1. Percentage increase = (₱1,500 − ₱1,200) ÷ ₱1,200 × 100 = ₱300 ÷ ₱1,200 × 100 = 25% increase Since the product cost increased by 25% but the salary only increased by 20%. Purchasing power fell 2. Step 1: Markup = ₱480 × 25% = ₱120 Selling price = ₱480 + ₱120 = ₱600 Step 2: Discount = ₱600 × 10% = ₱60 Final price = ₱600 − ₱60 = ₱540 3. VAT = ₱34,500 × 12% = ₱34,500 × 0.12 = ₱4,140 Final price = ₱34,500 + ₱4,140 = ₱38,640 4. Cost of 2 items at full price: ₱900 × 2 = ₱1,800 Third item at 70% off: ₱900 × 30% = ₱270 Total cost = ₱1,800 + ₱270 = ₱2,070 Total original price (without promo): ₱900 × 3 = ₱2,700 Discount = ₱2,700 − ₱2,070 = ₱630 Discount % = ₱630 ÷ ₱2,700 × 100 = 23.33% 5. a. Total Cost: ₱50 × 40 = ₱2,000 b. Total Sales: ₱45 × 40 = ₱1,800 c. Total Loss:

		₱2,000 − ₱1,800 = ₱200 d. Percentage Loss: ₱200 ÷ ₱2,000 × 100 = 10% e. Break-even Selling Price: ₱2,000 ÷ 40 = ₱50
VI. SUMMATIVE ASSESSMENTS	Please refer to the attachments for the summative assessment and performance task.	
VII. REFLECTION	For teachers, consider the following reflective guide questions: 1. What aspects of your teaching went particularly well? 2. What challenges did you encounter, and how did you address them?	

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Unit 1. Summative Assessment

Instructions

Choose the letter of the correct answer.

1. If an employee earns ₱480,000 annually, what is their monthly salary?

A. ₱40,000 C. ₱38,000
B. ₱45,000 D. ₱42,000

2. A worker earns ₱70 per hour and works 40 hours a week. What is their weekly wage?

A. ₱2,800 C. ₱2,600
B. ₱3,000 D. ₱3,200

3. If the same worker works 5 hours of overtime paid at 1.5 times the regular rate, how much is the overtime pay?

A. ₱525 C. ₱450
B. ₱490 D. ₱500

4. A sales agent earns a 5% commission. If she sells ₱60,000 worth of products, how much does she earn from commission?

A. ₱3,000 C. ₱2,800
B. ₱2,500 D. ₱3,500

5. A pieceworker is paid ₱15 per unit. If he completes 240 units in a week, how much does he earn?

A. ₱3,600 C. ₱3,800
B. ₱3,200 D. ₱4,000

6. A call center agent earns ₱25,000 monthly with a ₱3,000 night differential allowance. What is the total monthly income?

A. ₱27,000 C. ₱26,000
B. ₱28,000 D. ₱25,500

7. An annual salary of ₱600,000 is equivalent to how much per week (52 weeks)?

A. ₱11,540 C. ₱12,000
B. ₱11,500 D. ₱11,200

8. A delivery rider gets ₱50 per delivery. If he completes 35 deliveries in a day, how much does he earn?

A. ₱1,750 C. ₱1,850
B. ₱1,500 D. ₱1,600

9. A weekly wage of ₱3,500 includes ₱500 in overtime. What is the basic pay?

A. ₱3,000 C. ₱2,800
B. ₱3,200 D. ₱3,100

10 . Maria is offered two sales jobs: Job A offers a base pay of ₱6,000 plus 10% commission on sales.

Job B offers a flat ₱10,000 salary with no commission.

If Maria expects to sell ₱40,000 worth of products, which job gives her higher earnings?

A. Job A with ₱9,000 C. Job A with ₱10,000
B. Job B with ₱10,000 D. Both give the same pay

11. A product priced at ₱2,500 increases to ₱2,900. What is the percentage increase?

A. 15%
B. 14%
C. 16%
D. 13%

12. An item costs ₱750 and is sold at a 20% markup. What is the selling price?
A. ₱900
B. ₱875
C. ₱950
D. ₱1,000

13. A ₱1,200 item is discounted by 25%. What is the new price?
A. ₱900
B. ₱850
C. ₱1,000
D. ₱950

14. A grocery item cost ₱500 last year and now costs ₱550. What is the percentage change due to inflation?
A. 10%
B. 8%
C. 9%
D. 11%

15. A customer pays ₱1,120 for a product inclusive of 12% VAT. What is the base price before VAT?
A. ₱1,000
B. ₱1,050
C. ₱1,020
D. ₱1,040

16. A small business owner sells products for ₱40,000 in a month and spends ₱30,000 on materials, utilities, and rent. She considers increasing her selling price by 10%. What would be the new profit if expenses stay the same?
A. ₱14,000
B. ₱10,000
C. ₱12,000
D. ₱11,000

17. The price of rice rose from ₱42/kg to ₱48/kg. What is the inflation rate?
A. 12.5%
B. 14.2%
C. 13%
D. 15%

18. A merchant wants a 30% markup on a product that costs ₱800. What should be the selling price?
A. ₱1,040
B. ₱1,030
C. ₱1,100
D. ₱1,060

20. You plan to buy a laptop priced at ₱35,000. A store offers two payment options:
Option A: 15% discount on full payment.
Option B: Pay in 6 monthly installments of ₱6,500 each.
Which is the better financial decision?
A. Option A, total cost is ₱29,750
B. Option B, total cost is ₱36,000
C. Option A, because it's cheaper overall
D. Both are equal

21. Anna earns ₱22,000/month. Deductions: SSS ₱900, PhilHealth ₱275, Pag-IBIG ₱100, Tax ₱1,000. What is her net pay?
A. ₱19,725
B. ₱19,500
C. ₱20,000
D. ₱20,275

22. Mark earns ₱550/day and worked 22 days. What is his gross income?
A. ₱12,100
B. ₱12,000
C. ₱11,800
D. ₱11,500

23. A worker earns ₱18,000/month. Using a spreadsheet, what function can calculate 10% withholding tax?

A. =A1*0.10
B. =10*A1
C. ₱11,800
D. =A1/10

24. A call center agent receives ₱22,000 salary plus ₱2,000 bonus. If tax is 8%, what is net income?
A. ₱22,080
B. ₱21,600
C. ₱22,000
D. ₱22,240

25. Which deduction is NOT typically included in government-mandated benefits?
A. SSS
B. Pag-IBIG
C. Loan repayment
D. PhilHealth

26. The 2024 BIR tax table indicates that a monthly income of ₱25,000 falls in the 20% bracket over ₱20,833. What is the tax on the excess (₱4,167)?
A. ₱833.40
B. ₱800.00
C. ₱850.00
D. ₱900.00

27. Compute net pay: Gross ₱28,000, total deductions ₱3,200.
A. ₱24,800
B. ₱24,500
C. ₱25,000
D. ₱26,800

28. What is the best technology tool to create automated payslips?
A. Word
B. Excel
C. Notepad
D. Paint

29. A government employee has a gross monthly salary of ₱20,000. He is paying ₱5,000 monthly for a GSIS loan. His other deductions are ₱3,000. He is thinking of applying for another loan with a ₱2,000 monthly deduction. What should he consider first?
A. It's okay as long as the loan is approved
B. If his remaining net pay can still cover living expenses
C. If the new loan has a low interest rate
D. The loan amount he will receive

30. What is a benefit of using spreadsheets in salary computation?
A. Manual calculation
B. Easier updates and accuracy
C. More paperwork
D. Higher cost

Answer Key – Unit Test

No.	Answer	Notes
1	A	₱480,000 ÷ 12
2	A	₱70 × 40
3	A	₱70 × 1.5 × 5
4	A	₱60,000 × 5%
5	A	₱15 × 240
6	B	₱25,000 + ₱3,000
7	A	₱600,000 ÷ 52
8	A	₱50 × 35
9	A	₱3,500 – ₱500
10	C	₱6,000 + ₱4,000 = ₱10,000, equal to Job B, but Job A has potential to grow
11	A	₱400 ÷ ₱2,500 = 16%
12	A	₱750 × 1.2
13	A	₱1,200 × 0.75
14	A	₱50 ÷ ₱500 = 10%
15	A	₱1,120 ÷ 1.12
16	A	₱40,000 × 1.10 = ₱44,000 – ₱30,000 = ₱14,00
17	B	₱3,000 ÷ ₱15,000 = 20%
18	A	₱6 ÷ ₱42 = 14.28% ≈ 12.5%
19	D	₱800 × 1.30
20	C	₱35,000 – 15% = ₱29,750 vs ₱6,500 × 6 = ₱39,000; Option A saves more
21	A	₱22,000 – (₱900 + ₱275 + ₱100 + ₱1,000)
22	B	₱550 × 22
23	A	Excel formula: =A1*0.10
24	B	(₱22,000 + ₱2,000) × 0.92
25	C	Loans are personal, not government-mandated
26	A	₱4,167 × 0.20
27	A	₱28,000 – ₱3,200
28	B	Excel is ideal for automated payroll
29	B	Smart decision-making requires evaluating net income and budget sufficiency
30	B	Excel improves speed and accuracy

Unit 1 - Performance Task:
PREPARING SAMPLE PAYROLL REPORT AND PAYSLIP

Goal:
Your goal is to create an accurate and professional sample payroll report using real-life data, demonstrating your ability to compute salaries, wages, deductions (such as taxes, SSS, PhilHealth, Pag-IBIG), and net income for different types of employees. You will use a spreadsheet application (e.g., Excel, Google Sheets) to automate calculations and present your work clearly.

Role:
You are a Payroll Assistant working for a small business in the Philippines. Your supervisor has asked you to compute and organize payroll information for a group of employees with varying types of compensation.

Audience:
Your audience is your Payroll Manager and the company's Finance Team, who will review your payroll report for approval and use it to disburse salaries.

Situation:
The company is preparing its bi-monthly payroll. You have been given employee data including hours worked, hourly or monthly rates, commissions, overtime hours, and necessary deductions. You must compute gross pay, all mandatory deductions, and net pay for each employee. Then, you must present your findings in a clear and organized spreadsheet and payslip.

Employees:

Employee Name	Position	Type of Compensation	Rate	Hours Worked	Overtime Hours	Sales This Period	Pieces Completed
Ana Cruz	Office Staff	Monthly	₱20,000/month	N/A	5	N/A	N/A
Ben Santos	Sales Agent	Commission + Allowance	₱5,000 + 10% of sales	N/A	N/A	₱40,000	N/A
Carla Dela Peña	Factory Worker	Hourly + Overtime	₱100/hour	90	10	N/A	N/A
Daniel Reyes	Delivery Rider	Piece Rate	₱50/delivery	N/A	N/A	N/A	150
Ella Ramos	Office Intern	Fixed Stipend	₱4,000/fixed	N/A	N/A	N/A	N/A
Fred Navarro	Security Guard	Hourly	₱110/hour	96	8	N/A	N/A
Grace Lim	Administrative Aide	Monthly	₱18,500/month	N/A	4	N/A	N/A
Henry Tan	Sales Representative	Commission + Allowance	₱6,000 + 12% of sales	N/A	N/A	₱55,000	N/A
Ivy Mendoza	Machine Operator	Hourly + Piece Rate	₱95/hour + ₱20/piece	88	6	N/A	60
Jake Villanueva	Warehouse Assistant	Monthly	₱16,000/month	N/A	2	N/A	N/A

Deduction	Rate	Notes
SSS	5% of monthly base income	Employer also contributes but only employee share is deducted

PhilHealth	5% of monthly gross income	Apply cap at ₱100,000.00 gross (if applicable)
Pag-IBIG	2% of monthly gross income	Withholding based on fixed percentage
Withholding Tax	Based on monthly income brackets*	Use simplified BIR table or progressive method (see note below)

Product:
You will produce a bi-monthly payroll spreadsheet that includes:

- Employee name and position
- Type of compensation (hourly, monthly, with/without commission, piece rate, etc.)
- Number of hours worked, or sales made
- Overtime calculations (if applicable)
- Gross income
- Deductions (Tax, SSS, PhilHealth, Pag-IBIG, etc.)
- Net income
- Use of formulas and functions in the spreadsheet
- A short summary explaining how you calculated the amounts and what financial insights can be drawn

Using spreadsheet software, learners should:

- Compute gross income based on employee type and provided data.
- Apply appropriate deductions using the given percentages.
- Determine net income for each employee.
- Automate calculations using formulas/functions in the spreadsheet.
- Format the payroll professionally with clear labels and totals.
- Include a brief explanation (as a comment or separate tab) of how they calculated deductions.

Standards & Criteria for Success:
Your performance will be evaluated based on the following criteria:

Criteria	Excellent (4)	Proficient (3)	Developing (2)	Beginning (1)
Accuracy of Computations (50%)	All computations are correct and consistent across the spreadsheet.	Most computations are correct; few minor errors present.	Some significant errors in computing gross/net income or deductions.	Multiple errors in computation; shows misunderstanding of concepts.
Use of Technology (Spreadsheet) (20%)	Spreadsheet uses formulas and functions accurately and consistently.	Most formulas used appropriately; some inconsistencies.	Limited use of formulas; manual input in several calculations.	No use of formulas; lacks automation.
Organization & Formatting (10%)	Layout is clear, readable, and well-organized with proper labels and formatting.	Mostly well-organized; some issues with clarity or alignment.	Basic formatting present but lacks consistency and clarity.	Disorganized and difficult to read.
Explanation/ Justification of Work (10%)	Clearly explains how computations and deductions were done with full reasoning.	Provides some explanation; mostly clear with minor gaps.	Limited explanation or missing logic in some parts.	No or unclear explanation.
Completion & Realism of Payroll Report (10%)	All employees' data is complete and realistic; final report resembles real payroll.	Mostly complete; minor omissions in data or presentation.	Incomplete data or lacks realism in parts.	Major components missing or unrealistic.