

How to increase summer paycheck

More than 17 million young persons are expected to complete for 14 million jobs this summer in an extraordinarily tight market, according to the Michigan Association of Certified Public Accountants.

Jobs in both the public and private sectors have been decreasing. The Department of Labor's Summer Jobs for Youth program alone lost funding for about \$6,000 to 120,000 jobs.

In addition, many students have to compete with the nation's more than 10 million unemployed workers.

These factors make it more important than to get the most from a summer job paycheck.

To many, that means increasing the amount of take-home pay by not having taxes withheld unnecessarily.

If you're a student, unmarried, and your total income for the year (summer and school year) is \$3,300 or below, you're probably exempt from any federal income tax but not from Social Security tax. If so, you should claim yourself exempt on the Employee's Withholding Allowance Certificate (Form W-4).

For example, let's say you earn the minimum wage of \$3.35 an hour. If you work 40 hours a week for the 13 weeks of summer, your earnings will be only \$1,742 and you will not be subject to income tax.

Students who work in industries where tips and overtime add a substantial amount to income should be careful. Remember, when estimating your summer earnings, to include any tips

you anticipate, since they are taxable income.

YOU CAN ONLY claim yourself exempt, however, if you did not owe taxes last year, you received a full refund of taxes paid, and you don't expect to owe taxes this year. Students who earn more than \$3,300, year-round workers who earn income from other sources and anyone with more than \$1,000 in dividend or interest income should talk with their employers about withholding.

Although the amount of tax these people will owe could be small, some employers may withhold taxes at the annual salary rate instead of the total earnings.

Let's say you're a law student earning \$350 weekly. That would be an annual salary of \$18,200. If you worked all year, if you work only the 13 weeks of summer, your total salary comes to \$4,550. Because you make more than \$3,300, you must have taxes withheld.

If your employer withholds federal income tax at the annual rate, you will have \$55.14 withheld weekly. Withhold-

ing on \$4,550 amounts to only \$5.77 a week.

If you work full-time during nine months of the year, and hold a seasonal job during the summer, you should also investigate your tax status. Consider how much tax is being withheld from your full-time, permanent position and how much income your summer earnings will add. Make sure the tax withheld will cover the extra income tax — or put the money aside to have when taxes are due.

When counting your summer paycheck, don't forget about state taxes. If you take a job out of state, be sure to understand the state tax laws that affect you as a non-resident.

In calculating your summer earnings, don't ignore their effect on your dependency on your parents. If you earn \$3,100 and the total cost of your support is \$6,000, you provided more than half your own support and your parents can't claim a \$1,000 exemption for you as a dependent. If they're in the 50 percent tax bracket, your extra \$100 of income costs them \$500 in after-tax dollars.

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Ortman promoted

William A. Ortman of Farmington Hills has been appointed corporate counsel and senior marketing representative for CADO Systems of South-east Michigan. CADO President Robert L. Michelini announced the appointment recently.

Ortman comes to CADO with more than 30 years experience as an attorney, business manager, administrator and teacher in such areas as government, industry and general business. He is a member of the State Bar Law Office Economics committee.

In his new post, Ortman, will be using his experience as attorney and manager to serve CADO's professional legal market.

CADO is the Michigan distributor of CADO Systems, Inc., Torrance, Calif., which designs, markets and services computer systems worldwide for the small "budding" office as well as larger, more established firms.



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