

Show Me the Money

New Opportunities Waiver (NOW)



It costs you, the employer, more to employ someone than just their wages. Acumen calls the employer related cost the "Cost to You." By law, employers need to pay a portion of an employee's Social Security and Medicare taxes as well as Federal and State Unemployment taxes. Worker's Compensation is a part of your program and is also an employer related cost. What this means is that for every **\$1.00** you pay in wages; you must add approximately **14¢** to pay for taxes and Worker's Compensation. The "Cost to You" is simply the wage multiplied by **1.135**. Acumen calculates and pays these taxes and Worker's Compensation on your behalf. It is important for you to understand how this affects your authorization/budget. Use this form as a tool to calculate the Cost to You.

We have provided the tables below to help you estimate your cost to employ someone. *The "Cost to You" column shows the wage multiplied by 1.135. You can pay your employee an amount listed below – just multiply the amount you want to pay by 1.135, round up to the nearest penny, and you will have the Cost to You.*

	X	1.135	=		
Employee Wage		Taxes & Workers' Comp		Cost to You (always round up)	

Employee Wage IFN (Night)	Cost to You (Employer)		Employee Wage IFD (Day)	Cost to You (Employer)	
\$16.31	\$18.52	Max IFN	\$16.31	\$18.52	Max IFD
\$16.00	\$18.16		\$16.00	\$18.16	
\$15.00	\$17.03		\$15.00	\$17.03	
\$14.50	\$16.46		\$14.50	\$16.46	
\$14.00	\$15.89		\$14.00	\$15.89	
\$13.67	\$15.52		\$13.67	\$15.52	
\$13.00	\$14.76		\$13.00	\$14.76	
\$12.50	\$14.19		\$12.50	\$14.19	
\$11.91	\$13.52		\$11.91	\$13.52	
\$11.27	\$12.79		\$11.27	\$12.79	
\$10.50	\$11.92		\$10.50	\$11.92	
\$10.00	\$11.35		\$10.00	\$11.35	
\$9.55	\$10.84		\$9.55	\$10.84	
\$9.27	\$10.52	Min IFN	\$9.27	\$10.52	Min IFD
Employee Wage S2N (Night)	Cost to You (Employer)		Employee Wage S2D	Cost to You (Employer)	
\$11.27	\$12.79	Max S2N	\$11.27	\$12.79	Max S2D
\$10.50	\$11.92		\$10.50	\$11.92	
\$10.00	\$11.35		\$10.00	\$11.35	
Employee Wage S3N (Night)	Cost to You		Employee Wage S3D(day)	Cost to You (Employer)	
\$9.55	\$10.84	Max S3N	\$9.55	\$10.84	Max S3D
\$9.27	\$10.52	Min S3N	\$9.27	\$10.52	Min S3D

Effective 10.01.2026 Minimum Wage Floor Rate Increase to \$9.27