

MCP SERVER

NO CODE

CLOUD HOSTED

Hourly Salary & Real Wage Calculator MCP for AI Agents

See your actual take-home pay and real hourly wage after taxes and commute time.

Hourly Salary & Real Wage Calculator helps you see what your paycheck actually buys after the government and your commute take their cut. It moves beyond basic math to show your true hourly rate by factoring in taxes, unpaid breaks, and travel time. Use it to compare job offers or see if a raise actually moves the needle on your take-home pay.

A+ Quality Score 100/100

salary

wage

taxes

finance-calculator

productivity-tool



The connectivity layer between AI and the world's software.



Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT

`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

Hourly Salary & Real Wage Calculator MCP

3 tools available

Cloud-hosted on Vinkius

The Hourly Salary & Real Wage Calculator helps you see what your paycheck actually buys after the government and your commute take their cut. Most people look at a job offer and see a big number, but they don't see the 45 minutes in traffic each way, the 30 minute unpaid lunch, or the chunk the IRS takes off the top. They have to open three different tabs, guess the tax bracket, and use a messy spreadsheet just to see if a new job actually pays more. This MCP fixes that by letting your agent do the heavy lifting on the math. It moves beyond basic conversions to show your true hourly rate by factoring in time leakage and tax drag. Whether you're weighing a new job offer or trying to figure out if a promotion is worth the extra stress, this tool gives you the numbers you actually need. It fits right into your workflow on Vinkius, making it easy to run these calculations whenever you're making big career moves or just want to understand your finances better. You can feed it your gross pay, your tax rate, and your daily commute time to get a clear picture of what your time is actually worth. It's about seeing the truth of your time versus your money so you can make decisions with confidence.

Core Capabilities

01 — Calculate actual take-home pay

Find out exactly how much hits your bank account after taxes are deducted.

03 — Remove unpaid breaks

Adjust your hourly rate by accounting for unpaid lunch periods and other gaps.

05 — Compare job offers

See which job actually pays more once taxes and travel are included.

02 — Factor in commute time

Subtract your travel time from your pay to see your true hourly value.

04 — Convert pay frequencies

Switch between weekly, monthly, and annual pay formats instantly.

06 — Identify tax drag

See the specific percentage of your gross income that goes to taxes.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/hourly-salary-real-wage-calculator — connect your AI agent in three steps.

- 01 Provide your gross pay, tax rate, and work hours to your agent.
- 02 Tell the agent about your daily commute time and any unpaid breaks.
- 03 Get a breakdown of your net annual income and real hourly wage.

The bottom line is you get an honest look at your take-home pay instead of just guessing.

Built For

This is for people who are tired of 'gross' numbers and want to know what's actually hitting their bank account. It's for anyone making a big career move who needs to know if a new job is actually a step up.

Job Seeker

Comparing two offers to see which one actually pays more after the commute and taxes.

Freelancer

Calculating their true hourly rate to ensure they aren't undercharging for their time.

Salary Negotiator

Getting hard data to back up a request for a higher base pay during annual reviews.

What Changes When You Connect

- 01 Stop guessing your net pay. Use `evaluate_annual_net_earnings` to see exactly what hits your bank account every year.
- 02 Know your true value. `calculate_effective_wage` accounts for the hidden costs of work like traffic and unpaid breaks.

-
- 03 Make better job offers. Use `convert_salary_period` to quickly compare different pay structures without doing manual math.

 - 04 Spot tax drag. See exactly how much of your hard-earned money goes to taxes with clear, direct calculations.

 - 05 Plan your life better. Knowing your real wage helps you decide if a job is worth the commute or the stress.
-

Real-World Applications

Comparing a remote job vs a local job

A user compares a high-paying remote role with a lower-paying local job to see which one has a better real hourly wage after factoring in travel.

Evaluating a promotion

A worker gets a raise but also more responsibility and a longer commute; they use the tool to see if the net pay actually justifies the extra work.

Freelance rate setting

A freelancer uses the tool to determine their true hourly rate to ensure they cover their actual time spent working and their tax obligations.

Moving from hourly to salary

An employee wants to know if switching to a monthly salary is a good deal by converting the pay and accounting for their usual breaks.

Patterns to Avoid

Guessing net pay manually

X AVOID

Saying 'I think 30% of my 50k goes to taxes' and making a decision based on that.

✓ INSTEAD

Use ``evaluate_annual_net_earnings`` to get the exact number based on your specific tax rate.

Ignoring the commute

X AVOID

Comparing two jobs based only on the gross hourly pay without looking at travel time.

✓ INSTEAD

Use ``calculate_effective_wage`` to include your travel time in the final calculation.

Mixing up pay periods

X AVOID

Trying to compare a weekly pay rate to a monthly salary without doing the math.

✓ INSTEAD

Use `convert_salary_period` to put everything into the same format before comparing.

The Right Fit

Use this if you need to know the 'real' math behind a paycheck. It's perfect for job hunters, freelancers, or anyone moving between different pay structures like hourly to salary. It handles the annoying stuff like taxes, commute time, and unpaid breaks. Don't use it if you just want a simple gross salary converter that doesn't care about taxes or time leakage. If you need complex tax filing or investment planning, you'll need a dedicated accounting tool instead. This is for the 'is this job worth it?' moment where you need to see the truth of your time versus your money.

Hourly Salary & Real Wage Calculator: See Your True Take-Home Pay

Most people look at a job offer and see a big number. They don't see the 45 minutes in traffic each way, the 30 minute unpaid lunch, or the chunk the government takes off the top. They have to open three different tabs, guess the tax bracket, and use a messy spreadsheet just to see if a new job actually pays more.

With this MCP, you just tell your agent the numbers. It handles the math for taxes, time leakage, and pay conversions in one go. You get a clear picture of what you actually keep in your pocket.

Hourly Salary & Real Wage Calculator: Fix Your Salary Comparison Math

Comparing a \$60k salary to a \$30/hour job is hard when the pay frequencies don't match. You end up

This MCP levels the playing field. It puts every offer into the same format and strips away the fluff

doing 'back of the napkin' math that's usually wrong. You might think you're making more money, only to realize the commute and taxes eat your profit.

to show you the real wage. You stop guessing and start making decisions based on actual data.

Hourly Salary & Real Wage Calculator: 3 Wage Tools

Use these 3 tools to convert pay frequencies, calculate net earnings, and find your true hourly wage.

#	TOOL	DESCRIPTION
01	<code>evaluate_annual_net_earnings</code>	Calculates your yearly take-home pay after taxes are deducted.
02	<code>convert_salary_period</code>	Changes a salary from one pay frequency to another using standard math.
03	<code>calculate_effective_wage</code>	Figures out your real hourly rate by subtracting taxes and time burdens.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

U I'm looking at a job that pays \$55,000 a year. My tax rate is 22%. If I work 40 hours a week, what's my net annual pay?



Based on a \$55,000 gross salary and a 22% tax rate, here is your breakdown:

Net Annual Income: \$42,900

This means you're taking home about \$3,575 per month after taxes.

U I make \$35/hour. I have a 45-minute commute each way and a 30-minute unpaid lunch. What's my real hourly wage if my tax rate is 20%?



After accounting for your commute and unpaid lunch, your **real hourly wage is \$24.38**.

While your gross pay is \$35/hr, the 'time leakage' and taxes significantly reduce your actual hourly value.

U Convert \$2,200 a month into a yearly salary.



A monthly salary of \$2,200 converts to an **annual salary of \$26,400**.

Frequently Asked Questions

01 How does the Hourly Salary & Real Wage Calculator handle taxes?

It calculates your net pay by subtracting your specific tax rate from your gross income so you see what you actually keep.

02 Can I use the Hourly Salary & Real Wage Calculator to compare different jobs?

Yes, you can use it to convert different pay frequencies and factor in commute times to see which job pays more in reality.

03 What is 'time leakage' in the Hourly Salary & Real Wage Calculator?

It refers to unpaid time like your daily commute or lunch breaks that eat into your actual working time.

04 Does the Hourly Salary & Real Wage Calculator work for freelancers?

It's great for freelancers to figure out their true hourly rate to make sure they aren't undercharging for their time.

05 Can I see my net income for different tax brackets?

You can tell your agent what tax rate to use, and it will calculate your net annual earnings based on that number.

06 How do I figure out if a raise is actually worth the extra hours?







You can use the tool to factor in the extra commute or work time to see if your real hourly wage actually goes up.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

```
https://edge.vinkius.com/[TOKEN]/mcp
```

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"hourly-salary-real-wage-calculator": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

-  **Ask ChatGPT** 
-  **Ask Claude** 
-  **Ask Perplexity** 
-  **Ask Gemini** 
-  **Ask Grok** 

READY TO CONNECT

Hourly Salary & Real Wage Calculator is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

[Start at cloud.vinkius.com](https://cloud.vinkius.com) →

vinkius.com · support@vinkius.com

INDEPENDENT PLATFORM DISCLAIMER

Vinkius is an independent platform and is not affiliated with, endorsed by, sponsored by, verified by, or otherwise authorized by Hourly Salary & Real Wage Calculator. All third-party trademarks, logos, and brand names are the property of their respective owners. Their use in this document is strictly for informational purposes to identify service compatibility and interoperability.

DOCUMENT INFORMATION

Generated	July 2026
MCP Server	Hourly Salary & Real Wage Calculator MCP
Server ID	019f3512-3d72-7085-9aee-14556a39e17b
Platform	Vinkius Cloud for AI Agents
Endpoint	https://edge.vinkius.com/{token}/mcp

LICENSE & USAGE

This document is generated automatically by the Vinkius PDF Engine. Content reflects the MCP server configuration at the time of generation and may change as updates are deployed. For the most current information, visit vinkius.com/mcp/hourly-salary-real-wage-calculator.