```cpp
#include <iostream>
#include <string>
using namespace std;

int main() {
    //  variable declarations
    string first_name,              // store user inputted first name
           last_name;               // store user inputted last name
    double work_hours,              // store the number of worked
hours
           overtime_hours,          // store the number of hours over
40 hours
           gross_pay,               // store the total pay before tax
           tax_total,               // store the calculated tax from
gross pay
           net_pay,                 // store the pay total after
subtracting tax from gross
           pay_rate = 20.0,         // stores the rate of pay for
normal hours
           overtime_rate = 25.0,    // stores the rate of pay for
overtime hours
           tax_percent = 0.15;      // stores the tax percent to be
applied to gross

    //  collect information
    cout << "Hello there, we're going to calculate your net pay."
        << "\nBut first, what is your first name?" << endl;
    cin >> first_name;
    cout << "\nLast name:" << endl;
    cin >> last_name;

    cout << "\nOK, " << first_name << " " << last_name << ", "
        << "please enter the number of hours you worked.\n";
    cin >> work_hours;

    cout << "\nCalculating...\n\n";
    //  calculations
```

```cpp
    overtime_hours = work_hours - 40.0;  // figure out hours for
overtime
    // multiply normal hours by normal rate
    gross_pay = (pay_rate * work_hours) + (overtime_rate *
overtime_hours);
    tax_total = tax_percent * gross_pay; // get tax by multiplying
tax and gross
    net_pay = gross_pay - tax_total; // subtract taxes from gross
pay to get net

    // output
    cout << first_name << " " << last_name
         << "\nThe work hours:" << setw(10) << work_hours
         << "\nThe overtime hours:" << setw(6) << overtime_hours
         << "\nThe gross payment:" << setw(6) << "$" << showpoint
<< gross_pay
         << "\nThe tax:" << setw(16) << "$" << showpoint <<
tax_total
         << "\nThe net payment:" << setw(8) << "$" << showpoint <<
net_pay;

    return 0;
}
```