



# Sample Pay Stub One

## Statement Of Earnings And Deductions

Pay Period Start : June 25, 2023

Pay Period End : July 8, 2023

Cheque Date : July 12, 2023

W UNITED FOR LITERACY (BI-WEEKLY)

Earnings	Rate	Current Hours	Current Amount	YTD Hours	YTD Amount
REGULAR		50.00	1,719.88	714.00	24,195.37
Total Earnings			1,719.88		24,195.37
Deductions			Current Amount		YTD Amount
Income Tax			220.14		3,115.16
C.P.P.			94.32		1,327.44
E.I.			28.03		394.37
AD&D			1.29		16.59
LIFE INS			7.75		99.73
Total Deductions			351.53		4,953.29
<b>Net Pay</b>			*** 1,368.35		***

NAME: \_\_\_\_\_



## Sample Pay Stub Two

Here is a pay stub for an employee in Ontario from 2023 named **Sam** who is **17 years old**.

Pay Period Start: 2023-09-01  
Pay Period End: 2023-09-07  
Pay Date: 2023-09-09

Income	Hours	This Period	Year to Date
Regular Salary	12.00	\$186.00	\$2604.00
Vacation		\$7.44	\$104.16
<b>Total Earnings</b>		\$193.44	\$2708.16
Deductions		Current Total	
E.I.		\$3.06	\$42.84

Answer the questions based on the details in the pay stub for each employee.

1. Sam made \_\_\_\_\_ for Regular Salary, plus \_\_\_\_\_ in Vacation earnings for this pay period.
2. Sam works \_\_\_\_\_ hours a week.
3. How often is Sam paid? \_\_\_\_\_.  
*example: weekly, bi-weekly, monthly*
4. Sam has been working at this location for 14 weeks so far. "Year to Date" shows us how much the employee has made so far in total. The Year to Date Total Earnings are \_\_\_\_\_.
5. There was a deduction of \$3.06 on Sam's Pay Stub for this pay period. What is this deduction for? \_\_\_\_\_.
6. What is Sam's net salary for this pay period? \_\_\_\_\_
7. There is a tax exemption for anyone who makes less than \$15,000.00 (federal) and \$11,865.00 (Ontario) in a year. Sam will receive 52 pay periods this year. Does Sam have to pay tax?





# Sample Pay Stub Three

**Alex** is 25 years old. He is registered under the Indian Act. He works for a building company and performs all his duties on a reserve.

**Is Alex registered under the Indian Act?  
Does he work on reserve?**

***Is Alex exempt from income tax and CPP deductions?***

Here is Alex's pay stub. But something's wrong with it...

Pay Period Start: 2021-05-03  
Pay Period End: 2021-05-16  
Pay Date: 2021-05-18

<b>Income</b>		<b>This Period</b>	<b>Year to Date</b>
Regular Salary	Hours 70.00	\$1400.00	\$22,400.00
Vacation		\$84.00	\$1344.00
<b>Total Earnings</b>		\$1484.00	\$23,744.00
<b>Deductions</b>		<b>Current Total</b>	
Income Tax		\$297.54	\$4760.64
CPP		\$73.54	\$1176.64
E.I.		\$23.45	\$375.20

- 1. What is wrong with Alex's pay stub? How would you correct it?**
- 2. How much money should Alex get back due to the error on his pay stub?**
- 3. Alex spoke to his employer about the mistake. What is Alex's net salary after the appropriate deductions?**

# Sample Pay Stub Four

**Lucy** is 28 years old. She is registered under the Indian Act and lives on a reserve in Ontario. Lucy works off reserve for a mining company, performing most of her duties there. The company's head office is also off reserve.

**Is Lucy registered under the Indian Act?**  
**Lucy works off reserve. Is she a resident on reserve?**  
**Is her employer (the mining company) a resident on reserve?**

***Is Lucy exempt from income tax and CPP deductions?***

Here is Lucy's pay stub. Note that she is part of a union at work.

Pay Period Start: 2021-12-06  
 Pay Period End: 2021-12-20  
 Pay Date: 2021-12-22

<b>Income</b>	Hours	<b>This Period</b>	<b>Year to Date</b>
Regular Salary	80.00	\$1920.00	\$15,360.00
Vacation		\$115.20	\$921.60
<b>Total Earnings</b>		\$2035.20	\$16,281.60
<b>Deductions</b>		<b>Current Total</b>	
Income Tax		\$429.30	\$3434.40
CPP		\$103.58	\$828.64
E.I.		\$32.17	\$257.36
Union Dues		\$20.35	\$162.80

1. How much does Lucy pay in union dues for one pay period? What are some possible things the union dues go toward?

2. How much will Lucy make in Total Earnings in a year before deductions?

3. The first tax brackets are for anything up to (Provincial): \$49,142 and (Federal): \$49,020 in 2021.

Circle A or B

- A) Lucy's Total Earnings in a year stay within this bracket
- B) Lucy's earnings will pass into the next bracket.

# Sample Pay Stub Four

Continued

Refer to Lucy's paystub and your answers on page 3 to find out approximately how much is deducted for each tax: Provincial and Federal

## Provincial Tax Fill in the missing numbers

First Tax Bracket: 5.05%

a)  $\$45,142.00 \times 0.0505 =$  \_\_\_\_\_.

How much of the remaining Total Earnings are there?

b) Lucy's Total Earnings: \_\_\_\_\_ -  $\$45,142.00 =$  \_\_\_\_\_.

Second Tax Bracket: 9.15%

c) Second Tax bracket: \_\_\_\_\_  $\times 0.0915 =$  \_\_\_\_\_.

d) Add the First and Second Tax brackets together:

\_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_.

*move this number to  
the next line*



\_\_\_\_\_  $\div 26 =$

## Federal Tax Fill in the missing numbers

First Tax Bracket: 15%

a)  $\$49,020.00 \times 0.15 =$  \_\_\_\_\_.

How much of the remaining Total Earnings are there?

b) Lucy's Total Earnings: \_\_\_\_\_ -  $\$49,020.00 =$  \_\_\_\_\_.

Second Tax Bracket: 21%

c) Second Tax bracket: \_\_\_\_\_  $\times 0.21 =$  \_\_\_\_\_.

d) Add the First and Second Tax brackets together:

\_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_.

*move this number to  
the next line*



\_\_\_\_\_  $\div 26 =$

# Connected North Version

## Sample Pay Stub Two

### Teacher Copy



EST. 1899  
United for Literacy  
Littératie Ensemble

Here is a pay stub for an employee in Ontario from 2023 named **Sam** who is **17 years old**.

Pay Period Start: 2023-09-01  
Pay Period End: 2023-09-07  
Pay Date: 2023-09-09

Income		This Period	Year to Date
Regular Salary	Hours 12.00	\$186.00	\$2604.00
Vacation		\$7.44	\$104.16
<b>Total Earnings</b>		<b>\$193.44</b>	<b>\$2708.16</b>
Deductions		Current Total	
E.I.		\$3.06	\$42.84

Answer the questions based on the details in the pay stub for each employee.

- Sam made \$186.00 for Regular Salary, plus \$7.44 in Vacation earnings for this pay period.
- Sam works 12 hours a week.
- How often is Sam paid? weekly.  
*example: weekly, bi-weekly, monthly*
- Sam has been working at this location for 14 weeks so far. "Year to Date" shows us how much the employee has made so far in total. The Year to Date Total Earnings are \$2708.16.
- There was a deduction of \$3.06 on Sam's Pay Stub for this pay period. What is this deduction for? E.I. (Employment Insurance).
- What is Sam's net salary for this pay period? \$190.38
- There is a tax exemption for anyone who makes less than \$15,000.00 (federal) and \$11,865.00 (Ontario) in a year. Sam will receive 52 pay periods this year. Does Sam have to pay tax?  $\$193.44 \times 52 = \$10,058.88$   
No, Sam does not have to pay tax.



# Sample Pay Stub Three

## Teacher Copy

Alex is 25 years old. He is registered under the Indian Act. He works for a building company and performs all his duties on a reserve.

Is Alex registered under the Indian Act? **Yes**

Does he work on reserve? **Yes**

Is Alex exempt from income tax and CPP deductions? **Yes!**

Pay Period Start: 2021-05-03

Pay Period End: 2021-05-16

Pay Date: 2021-05-18

Here is Alex's pay stub. Something's wrong with it...

Income		This Period	Year to Date
	Hours		
Regular Salary	70.00	\$1400.00	\$22,400.00
Vacation		\$84.00	\$1344.00
<b>Total Earnings</b>		\$1484.00	\$23,744.00
Deductions		Current Total	
Income Tax		\$297.54	\$4760.64
CPP		\$73.54	\$1176.64
E.I.		\$23.45	\$375.20

### 1. What is wrong with Alex's pay stub? How would you correct it?

Because Alex qualifies to be exempted from certain taxes, he should not be paying income tax or CPP deductions.

These amounts should be \$0 on his pay stub.

### 2. How much money should Alex get back due to the error on his pay stub?

$\$297.54 + \$73.54 = \$371.08$

### 3. Alex spoke to his employer about the mistake. What is Alex's net salary after the appropriate deductions?

Alex should only pay for E.I.

$\$1484 - \$23.45 = \$1460.55$

# Sample Pay Stub Four Teacher Copy

Lucy is 28 years old. She is registered under the Indian Act and lives on a reserve in Ontario. Lucy works off reserve for a mining company, performing most of her duties there. The company's head office is also off reserve.

Is Lucy registered under the Indian Act? **Yes**

Lucy works off reserve. Is she a resident on reserve? **Yes**

Is her employer (the mining company) a resident on reserve? **No**

Is Lucy exempt from income tax and CPP deductions? **No**

Here is Lucy's pay stub. Note that she is part of a union at work.

Pay Period Start: 2021-12-06

Pay Period End: 2021-12-20

Pay Date: 2021-12-22

Income	Hours	This Period	Year to Date
Regular Salary	80.00	\$1920.00	\$15,360.00
Vacation		\$115.20	\$921.60
<b>Total Earnings</b>		<b>\$2035.20</b>	<b>\$16,281.60</b>
Deductions		Current Total	
Income Tax		\$429.30	\$3434.40
CPP		\$103.58	\$828.64
E.I.		\$32.17	\$257.36
Union Dues		\$20.35	\$162.80

1. How much does Lucy pay in union dues for one pay period? What are some possible things the union dues go toward?

\$20.35.

Possible answers: Job security, negotiating pay raises, ensuring the workplace has good health and safety policies, negotiating for employee benefits

2. How much will Lucy make in Total Earnings in a year before deductions?

Lucy is paid bi-weekly, so she will be paid 26 times.

$\$2035.20 \times 26 = \$52,915.20$

3. The first tax brackets are for anything up to (Provincial): \$49,142 and (Federal): \$49,020 in 2021.

Circle A or B

**A) Lucy's Total Earnings in a year stay within this bracket**

**B) Lucy's earnings will pass into the next bracket.**



# Sample Pay Stub Four Teacher Copy

## Continued

Refer to Lucy's paystub and your answers on page 3 to find out approximately how much is deducted for each tax: Provincial and Federal

### Provincial Tax Fill in the missing numbers

First Tax Bracket: 5.05%

a)  $\$45,142.00 \times 0.0505 = \underline{\$2279.67}$ .

How much of the remaining Total Earnings in a year are there?

b) Total Earnings in a year:  $\underline{\$52,915.20} - \$45,142.00 = \underline{\$7773.20}$ .

Second Tax Bracket: 9.15%

c) Second Tax bracket:  $\underline{\$7773.20} \times 0.0915 = \underline{\$711.25}$ .

d) Add the First and Second Tax brackets together:

$\underline{\$2279.67} + \underline{\$711.25} = \underline{\$2990.92}$ .

*move this number to the next line*

$\underline{\$2990.92} \div 26 =$

**\$115.04**

### Federal Tax Fill in the missing numbers

First Tax Bracket: 15%

a)  $\$49,020.00 \times 0.15 = \underline{\$7353.00}$ .

How much of the remaining Total Earnings are there?

b) Lucy's Total Earnings:  $\underline{\$52,915.20} - \$49,020.00 = \underline{\$3895.20}$ .

Second Tax Bracket: 21%

c) Second Tax bracket:  $\underline{\$3895.20} \times 0.21 = \underline{\$818.00}$ .

d) Add the First and Second Tax brackets together:

$\underline{\$7353.00} + \underline{\$818.00} = \underline{\$8171.00}$ .

*move this number to the next line*

$\underline{\$8171.00} \div 26 =$

**\$314.27**