



NAME: _____

Sample Pay Stub One

Here is a pay stub for an employee in Ontario from 2021 named **Sam** who is **17 years old**.

Pay Period Start: 2021-09--01
Pay Period End: 2021-09-07
Pay Date: 2021-09-09

Income		This Period	Year to Date
Regular Salary	Hours 12.00	\$186.00	\$2604.00
Vacation		\$7.44	\$104.16
Total Earnings		\$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. There is a tax exemption for anyone who makes less than \$14, 398.00 (federal) and \$11,141.00 (Ontario) in a year. Sam will receive 52 pay periods this year. Does Sam have to pay tax?



Sample Pay Stub Two



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Littérature Ensemble

Here is a pay stub for an employee in Ontario from 2021 named **Alex** who is **25 years old**.

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

Income	Hours	This Period	Year to Date
Regular Salary	70.00	\$1400.00	\$22,400.00
Vacation		\$84.00	\$1344.00
Total Earnings		\$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
RSP		\$120.00	\$1920.00

Alex has TWO healthcare plans:

- There is an RSP (Retirement Savings Plan) so that the same amount is deducted from every paycheque and put into the RSP.
- Alex also receives a health benefits plan from their employer. It covers up to \$2000 a year for dental, vision, and alternative medical expenses.

1. How often is Alex paid? _____.

example: weekly, bi-weekly, monthly

2. How much in total has been deducted to go toward Alex's RSP every pay period? _____.

3. Alex wears glasses and needs to get a new prescription. The cost of the appointment is \$155 and the new pair of glasses is \$800. Alex has already had a dental appointment this year that was \$480 which was covered by health benefits.

a) Will Alex's benefits cover the vision expenses?

b) How much will be available for the rest of the year?



Sample Pay Stub Three



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Here is a pay stub for an employee in Ontario from 2021 named **Lucy** who is **28 years old**.

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
Total Earnings		\$2035.20	\$16,281.60
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

Note that Lucy is part of a Union at work.

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 many paystubs will Lucy earn in a year?

There are 52 weeks in a year and she receives paystubs bi-weekly.

52 ÷ 2 = _____.

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

Refer to Sample PayStub Two

Calculate:

Total Earnings: _____ × Paystubs in a Year: _____ = _____.

4. The first tax brackets are for anything up to (Provincial): \$45,142 and (Federal): \$49,020.

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 Three

Continued



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Littératie Ensemble

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*



_____ $\div 26 =$



NAME: _____

Sample Pay Stub One Teacher Copy

Here is a pay stub for an employee in Ontario from 2021 named **Sam** who is **17** years old.

Pay Period Start: 2021-09--01
Pay Period End: 2021-09-07
Pay Date: 2021-09-09

Income		This Period	Year to Date
Regular Salary	Hours 12.00	\$186.00	\$2604.00
Vacation		\$7.44	\$104.16
Total Earnings		\$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 \$186.00 for Regular Salary, plus \$7.44 in Vacation earnings for this pay period.
2. Sam works 12 hours a week.
3. How often is Sam paid? weekly.
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 \$2708.16.
5. 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).
6. There is a tax exemption for anyone who makes less than \$14, 398.00 (federal) and \$11,141.00 (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 Two

Teacher Copy

Here is a pay stub for an employee in Ontario from 2021 named **Alex** who is **25 years old**.



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Pay Period Start: 2021-05-03

Pay Period End: 2021-05-16

Pay Date: 2021-05-18

Income	Hours	This Period	Year to Date
Regular Salary	70.00	\$1400.00	\$22,400.00
Vacation		\$84.00	\$1344.00
Total Earnings		\$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
RSP		\$120.00	\$1920.00

Alex has TWO healthcare plans:

- There is an RSP (Retirement Savings Plan) so that the same amount is deducted from every paycheque and put into the RSP.
- Alex also receives a health benefits plan from their employer. It covers up to \$2000 a year for dental, vision, and alternative medical expenses.

1. How often is Alex paid? bi-weekly.

example: weekly, bi-weekly, monthly

2. How much in total has been deducted to go toward Alex's RSP every pay period? \$120.00.

3. Alex wears glasses and needs to get a new prescription. The cost of the appointment is \$155 and the new pair of glasses is \$800. Alex has already had a dental appointment this year that was \$480 which was covered by health benefits.

a) Will Alex's benefits cover the vision expenses?
Yes they will cover the vision expenses.

\$155 +
\$800 +
\$480 =
\$1435

b) How much will be available for the rest of the year?

$\$2000.00 - 1435.00 = \$565.00.$

$\$565.00$ will be available.



Sample Pay Stub Three

Teacher Copy

Here is a pay stub for an employee in Ontario from 2021 named **Lucy** who is **28 years old**.



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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
Total Earnings		\$2035.20	\$16,281.60
Deductions		Current Total	
Income Tax		\$429.31	\$3434.40
CPP		\$103.58	\$828.64
E.I.		\$32.17	\$257.36
Union Dues		\$20.35	\$162.80

Note that Lucy is part of a Union at work.

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 many paystubs will Lucy earn in a year?

There are 52 weeks in a year and she receives paystubs bi-weekly.

52 ÷ 2 = 26.

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

Refer to Sample PayStub Two

Calculate:

Total Earnings: \$2035.20 × **Paystubs in a Year:** 26 = \$52,915.20.

4. The first tax brackets are for anything up to (Provincial): \$45,142 and (Federal): \$49,020.

Circle A or B **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 Three

Continued Teacher Copy



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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