

PAY CHEQUE OF A FULL TIME WORKER WORKING AT MINIMUM WAGE

- | | | |
|---------------------------------|-------------------------|-----------------|
| 1. Social Insurance Number | 2. Deductions | 3. Hours Worked |
| 4. Rate of Pay | 5. Gross Pay | 6. Vacation Pay |
| 7. C.P.P. (Canada Pension Plan) | 8. Employment Insurance | 9. Income Tax |
| 10. Union Dues | 11. Net Pay | 12. Pay Period |

- _____ how much you earn each hour
- _____ you get paid from the date of your last cheque to date shown
- _____ you get this money when you retire
- _____ a regular amount you pay to your union
- _____ this pays for government services in Canada
- _____ the money subtracted from your cheque
- _____ the amount of money you receive after deductions
- _____ the number of hours you worked since your last pay cheque
- _____ the total amount you earn before deductions
- _____ if you lose your job you can apply to get this money back
- _____ you need this number to work
- _____ part-time employees get an extra 4% added to their cheque instead of vacation time



Date:	July 30, 2015	Cheque Number	6117
S.I.N.	617 854 926	Employee Number	1827

Hours worked	80	E.I.	\$31.28	Net Pay
Rate of Pay	\$20.00/ hr	Income Tax	\$300.99	\$1,249.53
Vacation Pay	\$64.00	Other Union	\$6.50	Pay Period Ending
Gross Pay	\$1,664.00	C.P.P.	\$75.70	25/07/15

George's Restaurant 123 Main Street Winnipeg, Manitoba	_____ DD MM YYYY
Pay to the Order of _____ \$ _____ _____ / 100 Dollars	_____ H. Brown
Credit Union 456 Portage Ave Winnipeg, Manitoba	

PAY CHEQUE OF A FULL TIME WORKER WORKING AT MINIMUM WAGE



If you work more than eight hours per day and 40 hours per week you must be paid time and a half. Check your pay stubs (pay cheques) to be sure that you receive the correct amount of money. Save your pay stubs for income tax purposes.

QUESTIONS: Look at the pay cheque on page 9 to answer the questions.

1. This pay cheque is for two weeks of full time work.

She has not worked any overtime.

How many **hours** does she **work** each week? _____ hours.

2. What is Susan's **rate of pay**? _____ / hr.

3. What is Susan's **gross pay**? _____

4. What is her Social Insurance Number (**S. I. N.**) ? _____

5. How many **deductions** does she have? _____

6. How much **C.P.P.** does she pay? _____

7. How much **E.I.** does she pay? _____

8. How much **income tax** does she pay? _____

9. What are her **union dues**? _____

10. What is the **pay period**? from _____ to _____

11. What is her **net pay**? _____

DEDUCTIONS

Vocabulary:



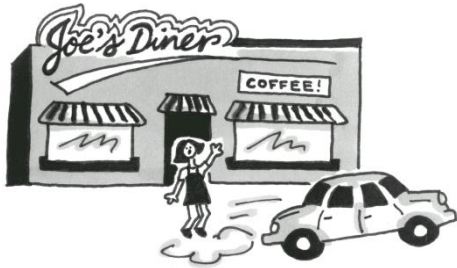
- to dine and dash = to eat and leave without paying
- faulty work = work which is not done well/damaged
- inventory shortage = something needed for the business is missing
- statutory deductions = deductions required by law

CANNOT BE DEDUCTED	CAN BE DEDUCTED
<ul style="list-style-type: none"> vehicle, equipment and tool repair or loss breakage or other damages faulty work or poor quality work theft, including dine-and dash incidents cash shortages inventory shortages some safety equipment uniforms and special clothing required by employers business supplies interest charges or other fees for cash advances education expenses that only benefit the employer any other deductions that are not a direct benefit to the employee 	<ul style="list-style-type: none"> statutory deductions court orders or garnishments charges for lodging and meals as permitted under <i>The Employment Standards Code</i> recovery of pay advances and corrections of payroll errors in the amount that is agreed to by the employee the minimum amount payable by the employer for a red light or photo radar ticket, but only with the employee's written permission any other deduction agreed to by employees as long as it directly benefits the employee

- Remember, deductions from an employee's wages must directly and clearly benefit the employee.

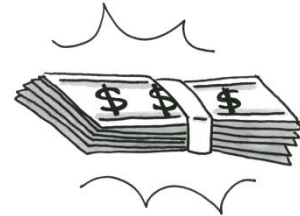
DEDUCTION SCENARIOS

Can the employer deduct money for this? **Write “YES” or “NO” on the line.**



_____ The waiter serves a table of ten people, who eat a big meal. After they finish the meal, the waiter is busy and doesn't come to their table with the bill right away. The customers decide to walk out without paying.

_____ The employer accidentally pays the employee \$200 too much on a pay cheque, so the next week he deducts the \$200 to correct the error.



_____ The cashier counts her money and discovers that she is \$27.51 short in her till. Her boss is mad and wants to deduct the money from her pay cheque because he says that she must have made a mistake while giving change.

_____ The employer wants a female employee to wear a blouse and skirt with the company's name and logo on them. He says that because they are made of expensive cloth, he can deduct the cost for the clothes from the employee's pay cheque.



LISTENING EXERCISE: UNIFORMS



Uniforms are not a _____ to employees. Employers _____ employees buy uniforms. They cannot deduct for uniforms.

A **uniform** is a form of dress that is _____ to a business. Uniforms are identified with the company's logo or symbol, name or colours; making it of no practical use outside of the workplace. Employees often have no choice in style, colour or supplier. Employers can require items of clothing, in specific colours be worn, as long as employees can reasonably _____ elsewhere.

Employers can establish a **dress code**, which requires certain types of clothing and establishes _____ for the look of employees while they are working. For example, a restaurant can require all serving employees to wear a clean pressed white shirt and black pants while working.

The clothing required by a **dress code** cannot be specific to an employer. When deciding whose responsibility the cost of clothing is (employee's or employer's), the main issue is the amount of _____ employees have in choosing where and what to buy. The more choice, the more likely it is part of a dress code and not a uniform. Clothing with a _____, or a certain design or style normally identified with a company, or that must be bought from employers, are likely uniforms and must be paid for by employers.

Employers can reasonably expect employees to provide some **special clothing** that is common in the industry. Similar to tools, special clothing must be useful with other employers. It may be specific to the job, but not to the employer. As with tools, employees must have choices about _____ and _____ to buy. The clothing cannot have a logo or other markings that make it useful only for one employer, and the clothing must remain the property of the employee.

For example, nurses may wear a certain type of loose fitting clothing. It _____ them as nurses, and is usually required for the job. Employers can expect these employees to have this outfit, and would not have to provide or pay for it unless they require a logo or _____ that identifies the company.

LISTENING EXERCISE: UNIFORMS (Continued...)

QUESTIONS: Write true or false beside each situation.



___ If a company provides a uniform, they are required to provide all the pieces of clothing needed to wear with it. For example, they should provide socks and underwear as well.

___ A waiter who has to wear a white shirt and black pants has to buy them himself.

___ A server who is working for a restaurant does not have to pay for the uniform if the workplace decides the exact colour, style,

and where it will be obtained from.

___ The employer pays for all nursing uniforms.

___ Employers can have a dress code which states that the employees cannot wear earrings or have nose piercings.

___ Employers can deduct the price of the uniform from the employee's first pay cheque.

___ An employer at a clothing store can have a dress code which requires the employee to only wear their clothing store's clothes to work.

___ A plumber will have to pay for plumbing tools that he can use for any employer.

___ If an employer says that the employee **MUST** wear the clothes that the store sells, then the employer must pay for the clothes.



RECORDING KEEPING, PAY STUBS & PAYING WAGES

Employers must pay employees for all hours they work and explain how the pay is calculated. You should keep a record of how much you have worked so that you can check your pay cheque to make sure that it is accurate. Employers must give all employees pay statements when they are paid wages. Pay statements are sometimes referred to as **pay stubs**.

An example of a pay stub of a person earning \$13.60 an hour:

	Hours	Period	YTD		Period	YTD
Regular	80.00	1088.00	19,525.00	EI	20.36	365.53
Vacation Paid		43.50	781.00	CPP	49.32	832.46
		_____	_____	TAX	118.15	2668.12
Gross Pay		1131.50	20 306.00		_____	_____
		_____	_____	Withheld	187.83	3866.11
Gross Paid		1131.50	20 306.00	Net Pay	943.67	16 439.89
					_____	_____
				Vacation Earned	43.50	781.00
				EI Insurable Hours		43.50

Vocabulary: **YTD** = Year to date

CPP = Canada Pension Plan

EI = Employment Insurance

Withheld = money deducted (subtracted)

1. What was the amount that Abraham received on this pay cheque (net pay)? _____
2. How much money was withheld because of deductions? _____
3. How much money has Abraham made so far this year? GROSS: _____ NET: _____
4. Does Abraham have enough vacation money earned to get two weeks worth of net pay? ___

RECORDING KEEPING, PAY STUBS & PAYING WAGES

Employers are required to keep records of their employees. They must be updated whenever there are changes. Employees should keep their own records for their own information, but are not required to.

The information that the employer needs to save falls into six categories:

1. Personal information
2. Hours worked
3. Time taken off
4. Wages
5. Deductions
6. Information about leaves taken



Question: Look at the following information that the employer needs to record and sort them according to the categories above.

- ___ start dates of annual vacations
- ___ dates of time off taken instead of overtime wages
- ___ regular hours of work and overtime (recorded separately and daily)
- ___ amount of vacation allowance paid
- ___ date of termination of the employment.
- ___ copies of documents related to compassionate care leave
- ___ the employees name, address, date of birth, and occupation.
- ___ regular wage and the overtime wage when employment starts
- ___ dates and wages paid for hours worked on a general holiday
- ___ deductions from wages (dates and reasons for each deduction)
- ___ dates each general holiday is taken
- ___ the dates of changes to the wage and the new wage
- ___ the date the employee starts work
- ___ copies of documents related to maternity leave, parental leave,
- ___ date work resumes after a vacation
- ___ dates wages are paid and the amount paid on each date

INFORMATION GAP ACTIVITY PARTNER A



It is a good idea for employees to also keep records of when they work and what they have been paid. Ahmed Abdul has only worked for two weeks.

Ask your partner about how many hours Ahmed worked on the dates that are in BOLD numbers, and record it. (For example: "How many hours did Ahmed work on December 16th?)

Sunday	Monday	Tuesday	Wednes.	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15 7:00 - 17:00 (8 hours regular + 1 hour overtime)	16	17 17:00 - 20:00 (3 hours)	18	19 16:00 - 18:00 (2 hours)	20
21 DAY OFF (unpaid)	22	23 8:00 - 16:00 (7 hours)	24	25 DAY OFF General holiday	26	27 9:00 - 17:00 (7 hours)
28	29	30	31			

OVERTIME

FOLD THE PAPER IN HALF LENGTHWISE BEFORE STARTING THE ACTIVITY.

The standard hours of work are generally eight hours in a day and 40 hours in a week. Work done beyond the standard hours is overtime. Employees who work overtime are entitled to be paid 1 ½ times their regular wage for the hours worked during overtime. Overtime must be authorized by employers.



<p>What are the standard hours of work per day?</p> <p>(a) 7 hours of paid work a day (b) 8 hours: 7 hours of paid work + 1 hour lunch unpaid (c) 8 hours of paid work a day (d) 9 hours of paid work a day</p>	<p>(c) Standard hours of work in a day are the maximum number of hours employees may be required to work in a day at regular wage. In most cases, it is eight hours in a day and 40 hours in a week. Hours worked over the standard hours are considered overtime hours and must be paid at 1 ½ times their regular hourly wage rate.</p>																																								
<p>What are employees paid for overtime?</p> <p>(a) the same wage (b) 1 ½ times their hourly wage (c) 2 times their hourly wage (d) whatever the employer wants</p>	<p>(b) Employers who ask or allow employees to work longer than the standard hours of work must pay these employees 1 ½ times their regular hourly wage for each hour worked during overtime.</p>																																								
<p>How are overtime hours determined?</p> <p>(a) the amount of hours in a week, not a day, are important. (over 40 hours a week) (b) the amount of hours in a day (over 8 hours), not a week, are important. (c) the amount of hours in a day (over 8 hours) and the amount of hours in a week (over 40 hours) are both considered. (d) whenever the employee thinks he/she is working too much.</p>	<p>(c) Overtime is determined by the number of hours worked in a day and the number of hours worked in a week.</p> <table border="1" data-bbox="880 1472 1455 1703"> <thead> <tr> <th>S</th> <th>M</th> <th>T</th> <th>W</th> <th>T</th> <th>F</th> <th>S</th> <th>Total</th> <th>Regular</th> <th>Overtime</th> </tr> </thead> <tbody> <tr> <td>8</td> <td>8</td> <td>8</td> <td>8</td> <td>8</td> <td>8</td> <td>8</td> <td>48</td> <td>40</td> <td>8</td> </tr> <tr> <td>8</td> <td>6</td> <td>6</td> <td>8</td> <td>10</td> <td></td> <td></td> <td>38</td> <td>36</td> <td>2</td> </tr> <tr> <td>10</td> <td>6</td> <td>10</td> <td>6</td> <td>10</td> <td></td> <td></td> <td>42</td> <td>36</td> <td>6</td> </tr> </tbody> </table>	S	M	T	W	T	F	S	Total	Regular	Overtime	8	8	8	8	8	8	8	48	40	8	8	6	6	8	10			38	36	2	10	6	10	6	10			42	36	6
S	M	T	W	T	F	S	Total	Regular	Overtime																																
8	8	8	8	8	8	8	48	40	8																																
8	6	6	8	10			38	36	2																																
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OVERTIME (Continued....)

<p>Who decides when overtime will be worked?</p> <p>(a) the employer (b) the employee (c) the government (d) the employee & employer together</p>	<p>(d) Employers control scheduling in the workplace. Employees cannot work overtime without the knowledge or permission of their employers. If employers ask, allow or acknowledge the overtime work, it must be paid at the overtime wage.</p> <p>Except in declared emergencies, overtime is voluntary or by agreement, meaning, employers cannot make an employee work overtime if the employee does not want to.</p>
<p>Can employees bank overtime and take the time off later?</p> <p>(a) Yes: it must be taken within 3 months (b) Yes: it must be taken within 6 months (c) Yes: it can be taken up to a year later (d) No</p>	<p>(a) Yes, employers and employees can agree, to bank overtime if they agree in writing. The agreement must include the time off at 1 ½ times the number of overtime hours worked. For each hour of overtime worked, employees get 1 ½ hours off work with regular pay. Employers must schedule this time during regular hours.</p> <p>The banked time must be taken within three months of being earned. Employees have earned the overtime wages once the hours have been worked, and can ask to be paid out at any time.</p>
<p>What if the banked time off is not taken?</p> <p>(a) They lose the money (b) They must be paid out, but at regular wage (c) They must be paid out, at the overtime wage (1 ½ times the regular wage)</p>	<p>(c) Employees must take the banked time off within three months. If the time is not taken within three months, employers must pay out the overtime wages, at 1 ½ times the regular wage for each hour of overtime worked.</p>
<p>Do salaried employees receive overtime?</p> <p>(a) Yes (b) No</p>	<p>(a) Yes, employees who are paid by salary are entitled to overtime. For salaries, an hourly wage may be calculated to determine the overtime pay per hour. For example: employees who earn a salary of \$500 per week and are expected to work a 40-hour week are paid \$12.50 per hour for the standard hours. If they work overtime, they are paid 1 ½ times their regular wages. In this case, \$18.75 per hour.</p>