

Pay

Information

Pay Information

It is important for a worker to be able to read a pay slip or cheque stub. In this unit, focus is on finding specific information on the slip/ stub. If the student has difficulty with money, then go to the *Counting Money* unit in the **Retail** manual. In this unit, the student can see how to use a simple calculator to check amounts.

PREREQUISITE AND ADDITIONAL SKILLS NOT TAUGHT IN THIS UNIT

- Reading and writing money amounts
- Addition
- Concept of abbreviations

OBJECTIVES

Students will

- Be able to find key information on their pay stubs once they are employed
- Know what deductions are made from their pay
- Read dates in a variety of ways

MATERIALS

- Highlighters in various colours
- Calculator
- Variety of cheques and pay stubs

VOCABULARY

- | | |
|------------------------|---------------------|
| • Account | • Non-negotiable |
| • Deductions | • Pay stub |
| • Deposited | • Period ending |
| • Employment Insurance | • Regular |
| • Gross pay | • Statutory holiday |
| • Net pay | • Vacation pay |
| | • Void |

RESOURCES

- *Counting Money* unit in **Retail** manual
- *Time* in this manual, if student has problems with dates

| # | Activity Description | ESSENTIAL SKILLS | | | | | | | | | | | | | | | | |
|-----|-------------------------|------------------|----|---|----|-----|----|----|----|----|----|----|------|-----|----|-----|----|----|
| | | RT | DU | W | N | | | | | OC | TS | | | | | WWO | CU | CL |
| | | | | | MM | SBA | MC | DA | NE | | PS | DM | JTPO | SUM | FI | | | |
| 1. | How people are paid | | | | | | | | | 2 | 2 | 2 | | | | | | * |
| 2. | Cheques | | 1 | | | | | | | 1 | | | | * | 1 | | | * |
| 3. | Direct Deposit | | 1 | | | | | | | 1 | 1 | 1 | | * | 1 | | | * |
| 4. | Vocabulary | | 1 | | | | | | | 1 | 1 | 1 | | * | 1 | * | | * |
| 5. | Gross and Net Pay | | 1 | | | | | | | 1 | | | | | | | | * |
| 6. | Deductions | | 1 | | | | | | | 2 | | | | | | | | * |
| 7. | Abbreviations | | 1 | | | | | | | 1 | 1 | 1 | | * | 1 | * | | * |
| 8. | Social Insurance Number | | 1 | | | | | | | 1 | | | | * | 1 | | | * |
| 9. | Pay Period and Pay Date | | 1 | | | | | 1 | | 2 | 1 | 1 | | * | 1 | | | * |
| 10. | Earnings Calculations | 1 | 1 | 1 | 1 | | | | | 1 | 1 | 1 | | | | | 1 | * |
| 11. | Cash | | | | 1 | | | | | 1 | 2 | | | * | | | | * |
| D | I Earned It | 1 | 1 | 1 | 1 | 1 | | 1 | | 1 | 1 | 1 | | * | 1 | | 1 | |

LEARNING ACTIVITIES

| | |
|--|-------------------------------|
| <p>1. HOW PEOPLE ARE PAID</p> <ul style="list-style-type: none"> • Oral Communication 2 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 2 ◦ Decision Making 2 • Continuous Learning | <p>Materials: None</p> |
| <p>Discuss the idea of getting paid for a job.</p> <ul style="list-style-type: none"> • How do people get paid? (cash, cheque, direct deposit) • When might someone be paid in cash? (small job, “under the table”, friendly payment) • By cheque? (occasional work, small company, no bank account, etc) • By direct deposit (large company, regular on-going employment, etc)? • What are the benefits of each? (secure, have a record of payment, etc.) • What are drawbacks of each?(no bank account, unwillingness to declare income, can be stolen, etc) • Which do you prefer? Why? <p>This is a good time to talk about the advantage of having a bank account.</p> <ul style="list-style-type: none"> • Without it, the bank will not cash a cheque, and cheque cashing companies charge a percentage for their service, reducing the amount of money they would get. • Even with a bank account, a cheque will be held by the bank for many days, until it clears, before the money can be withdrawn (unless there is plenty already in the account to cover it - not too likely for many of them.) • Explain that with direct deposit, the money is available immediately. | |

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| <p>2. CHEQUES</p> <ul style="list-style-type: none"> • Document Use 1 • Oral communication 1 • Thinking Skills <ul style="list-style-type: none"> ◦ Significant Use of Memory ◦ Finding Information 1 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Pay Cheque</i> • Highlighters in various colours |
| <p>Show examples of blank cheques with “void” marked across them.</p> <p>Go over the layout of a cheque:</p> <ul style="list-style-type: none"> • Bank name, • Name, • Address, • Telephone of company, etc. <p>Have student highlight each section of the cheque in a different colour.</p> | |

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| <p>3. DIRECT DEPOSIT</p> <ul style="list-style-type: none"> • Document Use 1 • Oral communication 1 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 1 ◦ Decision Making 1 ◦ Significant Use of Memory ◦ Finding Information 1 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Pay Cheque</i> • Teaching Aid: <i>Earnings Statement 1</i> • Highlighters in various colours |
| <p>Examine the “Non-Negotiable” deposit slip at bottom of Teaching Aid <i>Earnings Statement 1</i>.</p> <p>Compare the parts of this stub to a cheque. You may highlight the various parts as in the previous activity.</p> <p>Ask student if this is a cheque.</p> <ul style="list-style-type: none"> • How do they know? • What other language appears on the deposit slip? • Discuss why. | |

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| <p>4. VOCABULARY</p> <ul style="list-style-type: none"> • Document Use 1 • Oral Communication 1 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 1 ◦ Decision Making 1 ◦ Significant Use of Memory ◦ Finding Information 1 • Working With Others • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Prepared vocabulary cards |
| <p>Use the vocabulary cards to teach special words.</p> <ul style="list-style-type: none"> • Use the initial consonant as identification for low level students. <p>Play a game where two cards are face up:</p> <ul style="list-style-type: none"> • Say one of the words and the student must choose the correct word. • As vocabulary is acquired, more cards can be face up for selection. | |

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| <p>5. GROSS AND NET PAY</p> <ul style="list-style-type: none"> • Document Use 1 • Oral Communication 1 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Gross & Net Pay</i> |
| <p>Explain that gross pay is the big amount earned in a pay period, and net pay is what you take home after deductions.</p> | |

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| <p>6. DEDUCTIONS:</p> <ul style="list-style-type: none"> • Document Use 1 • Oral Communication: 2 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Gross and Net Pay</i> |
| <p>Discuss where the deductions go:</p> <ul style="list-style-type: none"> • Government taxes, • Pension plans, • Employment insurance, etc.. <p>Have they ever paid any of these? Have they ever received government assistance of any kind?</p> <p>Explain that the money for these programs comes partly from other people's deductions. They will be taking part in a social network of each one helping another.</p> <ul style="list-style-type: none"> • Explain that Employment Insurance is there to protect workers who lose a job, giving them income while they look for another job. • Explain that pension contributions like CPP are ways of saving for retirement, old age, or disability. <p>Discuss feelings around deductions, government plans etc.</p> | |

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| <p>7. ABBREVIATIONS:</p> <ul style="list-style-type: none"> • Document Use 1 • Oral Communication 1 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 1 ◦ Decision Making 1 ◦ Significant Use of Memory ◦ Finding Information 1 • Working With Others • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Earnings Statement 1 & 2</i> <ul style="list-style-type: none"> • Vocabulary cards |
| <p>Ask students if they know what “abbreviation” means.</p> <p>Give examples of abbreviations in everyday life</p> <ul style="list-style-type: none"> • Mr., • St., • Ave., • Sat., • Nov., etc.) <p>Explain that on the <i>Earning Statements</i> abbreviations are used if the words would take up too much space on the form.</p> <p>Tell them that there are abbreviations for Statutory Holiday, Vacation Pay, Employment Insurance, and Full Deposit on the <i>Earnings Statements</i>.</p> <p>Ask the student to find each and highlight in a different colour.</p> <ul style="list-style-type: none"> • Discuss what each term means. <p>Extend the vocabulary matching game in Activity 4 to include the abbreviations.</p> <p>What would they do if there was an abbreviation on their pay stub that they did not understand? (ask their supervisor or a co-worker)</p> | |

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| <p>8. SOCIAL INSURANCE NUMBER</p> <ul style="list-style-type: none"> • Document Use 1 • Oral Communication • Thinking Skills <ul style="list-style-type: none"> ◦ Significant Use of Memory ◦ Finding Information 1 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Earnings Statement 1</i> |
| <p>Ask students if they know what a Social Insurance Number is.</p> <ul style="list-style-type: none"> • Do they have one? • Do they know theirs? • How many numbers are in a SIN (teach that this is the common verbal and written abbreviation)? • Make up two or three SIN numbers and write them on the board so that they see the layout. <p>DO NOT SHOW A REAL CARD as this contradicts the teaching about secrecy and privacy of the number.</p> <p>Tell them that in Canada, you must have a SIN in order to work.</p> <ul style="list-style-type: none"> • Tell them that it is important to keep this number (and card) in a safe place, and to keep it secret. • Only the employer and the government and the bank need to know this. • They should not use this number for identification for writing a cheque for instance. <p>Locate and highlight the words “Social Insurance Number” on the <i>Earnings Statement</i>.</p> <p>*** Students must be reminded constantly, never to give their personal information wallet card to anyone; they should only give the SIN to their employer or their bank. Medical cards and information should remain private. Discuss “identity theft”.</p> | |

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| <p>9. PAY PERIOD AND PAY DATE</p> <ul style="list-style-type: none"> • Document Use 1 • Numeracy <ul style="list-style-type: none"> ◦ Data Analysis 1 • Oral Communication 2 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 1 ◦ Decision Making 1 ◦ Significant Use of Memory ◦ Finding Information 1 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Earnings Statement 1 & 2</i> • Refer to the <i>Time</i> unit in this manual for ideas on teaching how to recognize dates written in numerical form |
| <p>Locate and circle “Period Ending” and discuss what it means.</p> <p>Underline “Pay Date” and discuss what it means.</p> <ul style="list-style-type: none"> • Are they the same date?(sometimes but not always) • Tell students that often pay is received one or even two weeks after it is earned. • Why might this be? (payroll department needs to have timesheet with hours worked before they can calculate the pay) <p>Discuss that pay may be given every week, every 2 weeks, or once a month (like OW cheques).</p> <p>Have they ever received pay at different intervals?</p> <ul style="list-style-type: none"> • Which pay period do they think is better? Why? • What are some of the benefits/problems with being paid only once per month? Every week? Etc. | |

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| <p>10. EARNINGS CALCULATION</p> <ul style="list-style-type: none"> • Reading Text 1 • Document Use 1 • Writing 1 • Numeracy <ul style="list-style-type: none"> ◦ Money Math 1 • Oral Communication 1 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 1 ◦ Decision Making 1 • Computer Use 1 • Continuous Learning | <p>Materials:</p> <ul style="list-style-type: none"> • Teaching Aid: <i>Earnings Statement 1& 2</i> • Student Activity Sheet: <i>Calculating Earnings</i> • Calculator |
| <p>Locate the line “Earnings” on the <i>Earnings Statement</i>.</p> <p>The rate is how much is earned per hour.</p> <p>Hours is the number of hours worked in this pay period.</p> <p>This period is the amount earned: rate X the hours.</p> <ul style="list-style-type: none"> • Have them check this using a calculator. • Teach how to enter the rate using the keypad, the times symbol, the number of hours using the keypad, and the equal sign. • Tell them that they should always check this on their own pay stubs. • They should also check this against their work schedule (Are the number of hours correct?) <p>Year to date is how much has been earned in this calendar year (since January 1)</p> <p>Give plenty of practice for checking the calculations, using Activity sheet.: <i>Calculating Earnings</i>. Teach rounding to nearest cent.</p> | |


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| <p>11. CASH</p> <ul style="list-style-type: none"> • Numeracy <ul style="list-style-type: none"> ◦ Money Math 1 • Oral Communication 1 • Thinking Skills <ul style="list-style-type: none"> ◦ Problem Solving 2 ◦ Significant Use of Memory • Continuous Learning | <p>Materials</p> <ul style="list-style-type: none"> • Refer to the unit <i>Counting Money</i> in Retail manual for teaching and activities about counting cash |
| <p>Discuss the importance of checking the amount of cash if they are paid in cash.</p> <p>What should they do if the amount they have received is not correct?</p> <p>What should they do with the cash to keep it safe?</p> <p>Discuss other issues about handling cash. Practise counting cash.(Use activities in <i>Counting Money</i>)</p> | |

Pay Cheque

Smart Services
123 Broad Street
Waterloo, ON J8Y 4R5
789-778-9988

DATE 885
D D M M Y Y Y Y

PAY TO THE ORDER OF _____ \$ _____

100 DOLLARS  Security features included. Details on back.

Your Bank
100 Money Drive
Waterloo, ON J0Y 1G1

MEMO _____ MP

⑈ 885 ⑈ ⑆ 38 23 2 ⑈ 004 ⑆ 0 2 7 3 ⑈ 3245675

Earnings Statement 1

CO. FILE DEPT. CLOCK VCHR. NO. 060
 XV7 000132 100 0000280007 1

Earnings Statement



Period Ending: 07/08/2007
 Pay Date: 07/13/2007



JENSEN INVESTMENTS LIMITED
 100 KING ST W.
 TORONTO ONTARIO M5X 1C5

Exemptions/Allowances:
 Federal: \$8929
 Provincial: \$8553

Social Insurance Number: [REDACTED]

| Earnings | rate | hours | this period | year to date |
|------------------|--------|-------|-----------------|--------------|
| Regular | 8.2500 | 14.00 | 115.50 | |
| Stahol | | | 12.07 | 25.91 |
| Vacpay | | | 5.10 | 30.82 |
| Gross Pay | | | \$132.67 | 801.30 |

| Deductions | Statutory | | | |
|----------------|-----------|---------|-----------------|-------|
| EI | | -2.39 | | 14.44 |
| Other | | | | |
| Fulldep | | -130.28 | | |
| Net Pay | | | \$130.28 | |

DETACHER ICI / TEAR HERE

THIS BLUE AREA OF THE DOCUMENT CHANGES SHADE GRADUALLY AND EVENLY WITH DARKER AREA ON TOP. LA ZONE BLEUEE SUR CE DOCUMENT EST PLUS INTENSE DANS LE HAUT ET CHANGE DE TON GRADUELLEMENT ET UNIFORMEMENT.



JENSEN INVESTMENTS LIMITED
 100 KING ST W.
 TORONTO ONTARIO M5X 1C5

Advice number: 0000280007
 Pay date: 07/13/2007
 Social Insurance Number: [REDACTED]

| | | | |
|--|----------------------------------|--------------------------------|---------------------|
| Deposited to the account of / Dépôt effectué au compte de | account number / n° de compte | bank/transit No. / n° succ. | amount / montant |
| [REDACTED] | [REDACTED] | [REDACTED] | \$130.28 |

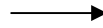
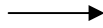
THIS IS NOT A CHEQUE / CECI N'EST PAS UN CHEQUE

BANK OF MONTREAL
 BANQUE DE MONTRÉAL
 FIRST CANADIAN PLACE
 TORONTO, ONTARIO

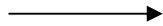
NON-NEGOTIABLE

Gross and Net Pay

Gross Pay - Deductions to - People who need it



Government



Net Pay

-

You take home



-



=



Gross Pay

-

Deductions

=

Net Pay

Earnings Statement 2

| STATEMENT OF EARNINGS BULLETIN DE PAIE | | | | | EMPLOYEE DEDUCTIONS AND EMPLOYER CONTRIBUTIONS RETENUES DE L'EMPLOYE ET COTISATIONS PATRONALES | | | | | |
|---|---------------------------------|--------------------------------|-------------------------------|------------------|---|--------------------|------------------|------|--------------------|------------------|
| TYPE | HOURS HEURES | RATE TAUX | AMOUNT MONTANT | Y.T.D. A JOUR | TYPE | CURRENT COURANT | Y.T.D. A JOUR | TYPE | CURRENT COURANT | Y.T.D. A JOUR |
| 00 BASIC PAY | 59.50 | 9.000 | 535.50 | 2,265.75 | 13 G.P.P. | 19.84 | 81.28 | | | |
| 05 STAT @ 1.0 | | | | 49.50 | 14 E.I. | 9.64 | 41.68 | | | |
| | | | | | 53 VAC ACC-EE | 21.42 | 92.61 | | | |
| SUMMARY SOMMAIRE | | | | | NET PAY ALLOCATION DETAI L S DE LA PAIE NETTE | | | | | |
| | GROSS PAY PAIE BRUTE | DEDUCTIONS RETENUES | NET PAY PAIE NETTE | | | | | | | |
| Current Courant | 535.50 | 29.48 | 506.02 | 506.02 | DEPOSIT | | | | | |
| Year-to-date Cumul annuel | 2,315.25 | 122.96 | 2,192.29 | | | | | | | |

Calculating Earnings

Use a calculator to calculate the earnings.

| Rate | Hours | Earnings |
|-------------|--------------|-----------------|
| \$8.00 | 5 | |
| \$9.15 | 7.5 | |
| \$8.75 | 12 | |
| \$12.25 | 36 | |
| \$13.50 | 37 | |
| \$13.75 | 28.75 | |
| \$14.15 | 31 | |
| \$9.75 | 12 | |
| \$8.50 | 17 | |
| \$9.00 | 22 | |

DEMONSTRATION: INSTRUCTOR PAGE

I Earned It

ESSENTIAL SKILLS

- **Reading Text 1**
 - **Document Use 1**
 - **Writing 1**
 - **Oral Communication 1**
 - **Computer Use 1**
 - **Numeracy**
 - Money Math 1
 - Scheduling or Budgeting & Accounting 1
 - Data Analysis 1
 - **Thinking Skills**
 - Problem Solving 1
 - Decision Making 1
 - Significant Use of Memory
 - Finding Information 1
-

DEMO DESCRIPTION

The students will match words with their meanings. A pay stub will be examined and the information contained in it will be identified by the student in question and answer format. Pay for hours worked will be calculated.

INSTRUCTOR PLANNING NOTES

- Fill in the student's name on the pay stub
- Photocopy task sheets
- Provide calculator
- Provide *What I Have Learned and Skills Practised* from Evaluation section in this resource to link demonstration tasks with the Essential Skills.

With student

- Review vocabulary
 - Remind student to examine layout of the stub, looking for key words.
-

ACHIEVEMENT INDICATORS

- Matched words with meaning
 - Located key words on a pay stub
 - Found information on a pay stub
 - Recorded information in a chart
 - Recognized abbreviations on the pay stub and understood their meanings
 - Used a calculator to calculate pay
 - Made inference by analysing data
 - Assessed own performance
-

I Earned It!

TASK 1

Draw a line to connect the word to its meaning.

Gross Pay

Net Pay

Statutory
Holiday

Vacation
Pay

Employment
Insurance

Deductions

- Money deducted to cover periods when not working
- Holiday dictated by the government
- The amount of money you take home
- The amount of money you have earned towards holiday time
- The amount of money you make before deductions
- Money taken off your gross pay

I Earned It!

TASK 2

John has received his pay. He must check his pay stub to be sure it is correct.

- Find and highlight on the pay stub the key words (bold lettering) from this task sheet.
- Then answer the questions.

1. When does this **pay period** end? _____

2. What is the **pay date**? _____

3. What is the pay **rate** per hour? _____

4. How many **hours** has he worked? _____

5. What are his earnings for this period? _____

6. What is the Gross Pay? _____

I Earned It!

TASK 2, cont.

7. What is his Gross pay this **year to date**? _____

8. Check the **deductions**.

E.I _____

9. What does E.I mean?

10. What is the **Net Pay**? _____

11. **Think!** How much will be deposited into his account?

I Earned It!

TASK 2 cont.

| | | | | |
|--------------------------------------|------------------|---------------------------|--------------------|---------------------|
| DF4 000100 | | Earnings Statement | | |
| Name: | | Period Ending: | 02/17/2002 | |
| | | Pay Date: | 02/21/2002 | |
| Social Insurance Number: 333 444 555 | | | | |
| Exemptions/Allowances: | | | | |
| Federal: \$7634 | | | | |
| Provincial: \$7686 | | | | |
| Earnings | rate | hours | this period | year to date |
| Reg | 7.0000 | 7.00 | 49.00 | 49.00 |
| Gross Pay | | | \$49.00 | 49.00 |
| Deductions | Statutory | | | |
| | EI | | -1.08 | 1.08 |
| Net Pay | | | \$47.92 | |

I Earned It!

TASK 3

John keeps track of his pay.

Using a calculator, help him complete the chart recording his pay for the month of September, up until September 22.

| Pay Date | Rate | Hours | This Period |
|-----------------|-------------|--------------|--------------------|
| Sept. 1 | 8.25 | 10 | |
| Sept. 8 | 8.25 | 12 | |
| Sept. 15 | 8.50 | 9 | |
| Sept. 22 | 8.50 | 14 | |
| | | | |

John has worked 16 hours this week. (Sept. 29) His rate of pay is \$8.50 per hour. How much has he earned this period?

_____ X _____ = _____

Enter the information in the chart above.

THINK!! What can you tell from reading down the rate column?

I Earned It!

TASK 4

I CAN READ A PAY STUB

| I CAN | YES / DATE |
|--|-------------------|
| I can read the dates on a pay stub. | |
| I understand the terms and abbreviations on a pay stub. | |
| I can find the date of the pay period. | |
| I can find the number of hours the pay is for. | |
| I can find the rate of pay. | |
| I can check that the amount of pay is correct. (may use a calculator.) | |
| I can find the deductions. | |
| I can subtract the deductions from the gross pay to check the net pay. | |
| I know how much money should be paid to me. | |
| I know when to ask for help with my pay stub. | |

DEMONSTRATION ASSESSMENT

I Earned It!

Student: _____

Instructor: _____

Date: _____

Total Time for Demonstration: _____

Help Given? Yes No
Details: _____

Accommodations?: Yes No
Details: _____

- ESSENTIAL SKILLS:**
- **Reading Text 1**
 - **Document Use 1**
 - **Writing 1**
 - **Oral Communication 1**
 - **Numeracy**
 - Money Math 1
 - Scheduling or Budgeting & Accounting 1
 - Data Analysis 1
 - **Thinking Skills**
 - Problem Solving 1
 - Decision Making 1
 - Significant Use of Memory
 - Finding Information 1
 - **Computer Use 1**

| ACHIEVEMENT INDICATORS | BEGINNING | DEVELOPING | ACCOMPLISHED |
|--|------------------|-------------------|---------------------|
| • Matched words with meaning | | | |
| • Located key words on a pay stub | | | |
| • Found information on a pay stub | | | |
| • Recorded information in a chart | | | |
| • Recognized abbreviations on the pay stub and understood their meanings | | | |
| • Used calculator to calculate pay | | | |
| • Made inference by analysing data | | | |
| • Assessed own performance | | | |

ADDITIONAL COMMENTS

