

# Understanding Your Pay Advice

## Monthly Paid Employees

- 1 **Direct Deposit Distribution** This section displays your bank account number and the amount deposited into this account.
- 2 **Name & Address** This section displays your full name and current address.
- 3 **Job Information**
  - a) **Pay Group:** Identifies whether you are a teacher or substitute teacher.
  - b) **Business Unit:** Identifies your employer - Calgary Roman Catholic Separate School District.
  - c) **Pay Period Identifier:** Shows the pay period begin/end dates, pay advice number and date the pay was issued.
- 4 **Job Information**
  - a) **Employee ID:** This is your employee identification number with the District.
  - b) **Pay Rate:** This indicates the monthly amount for your position(s). Disregard the hourly rate shown.
  - c) **Location, Department & Job Description:** Indicates the site where you work, the department where your position is budgeted and your job title.
  - d) **Category A to D (Based on Years of University Training), Step 0 to 11 (Based on Years of Teaching Experience) & Annual Rate:** This is your placement of the applicable salary grid for your position(s). Category A (1-3 years), B (4 years), C (5 years) and D (6 years or more).
- 5 **Tax Data** This section reports any legislated or granted Federal or Provincial tax exemptions and identifies any amount you may have requested for additional tax contributions.
- 6 **Hours & Earnings** For each type of earning, this section identifies the associated hourly rate (hourly rate does not apply to teachers and Sub pay), number of hours worked and earnings to be paid. The cumulative year-to-date amounts for the calendar year are also displayed.
- 7 **Taxes** This section reports your current pay period and year-to-date Canadian Income Tax (CIT), Canadian Pension Plan (CPP) and Employment Insurance (EI) contributions.
- 8 **Before-Tax Deductions** This section identifies deductions which are subtracted from your earnings prior to determining the amount of tax to be deducted. The cumulative year-to-date amounts for the calendar year are also displayed.
- 9 **After-Tax Deductions** This section reflects any additional deductions which are employee contributions. The cumulative year-to-date amounts for the calendar year are also displayed.
- 10 **Employer Paid Benefits** This section lists the employer contribution of benefits and/or pension. Taxable benefits are identified with an asterisk (\*) after the description such as Basic Group Life Insurance. The cumulative year-to-date amounts for the calendar year are also displayed.
- 11 **Total Gross** This section reflects the sum total of earnings as shown in the "Hours and Earnings" section of the pay advice. The cumulative year-to-date amounts for the calendar year are also displayed.
- 12 **Canadian Income Tax (CIT) Taxable Gross** This section reflects the gross earnings used in the calculation of your income tax deduction plus any taxable benefits as identified with an asterisk (\*) in the Employer Paid Benefits section minus the sum total of the deductions in the Before-Tax Deductions section. The cumulative year-to-date amounts for the calendar year are also displayed. **Note:** Your Taxable Income is your Gross Earnings less Before-Tax Deductions plus the Taxable Benefits.
- 13 **Total Taxes** This section reflects the sum total of statutory deductions: Canadian Income Tax (CIT), Canada Pension Plan (CPP) and Employment Insurance (EI) in the Taxes section of the pay advice. The cumulative year-to-date amounts for the calendar year are also displayed.
- 14 **Total Deductions** This section reflects the sum total of deductions in the Before-Tax and After-Tax Deductions sections of the pay advice. The cumulative year-to-date amounts for the calendar year are also displayed.
- 15 **Net Pay** This figure consists of your total gross pay minus the total taxes and total deduction amounts.
- 16 **Net Pay Distribution** This section displays the record number of the pay advice and the net amount deposited to your bank account.
- 17 **Message** This section will periodically display important information.

### Abbreviations

CIT = Canadian Income Tax

EI = Employment Insurance

CPP = Canada Pension Plan

YTD = Year-to-Date

**Distribution of your Pay Advice:** Pay advices are distributed to your work location prior to the bank deposit date using the District's internal courier service. Employees will be notified if there are any changes to the pay advice delivery date.

**2** **John C Doe**  
 1234 Avenue NE  
 Calgary, AB T2P 4T9  
 Location: School

DIRECT DEPOSIT DISTRIBUTION	
Account Number	Deposit Amount
012345678	5,394.97
<b>1</b>	
Total:	5,394.97

Calgary Catholic School District  
 DISTRICT, 1000 - 5 Avenue SW  
 Calgary, AB T2P 4T9

Pay Group:	MMM-MONTHLY ATA EMPLOYEES	Business Unit	CRCSS
Pay Begin Date:	12/01/2010	Advice #:	00000000123456
Pay End Date:	12/31/2010	Advice Date:	12/20/2010

Employee ID: 0012345	Pay Rate: \$6,953.67 Monthly	TAX DATA:	Federal	AB
Location: School	Department: 0001-School	Job Description: JUNIOR HIGH TEACHER	Category: DDD	Step: 10
		Annual Rate: 83,444.00	Net Claim Amt.:	32,343.00
			Spcl. Letters:	
			Addl. Pct.:	
			Addl. Amt.:	

HOURS AND EARNINGS						TAXES			
Description	Current			YTD			Description	Current	YTD
	Rate	Hours	Earnings	Hours	Earnings				
Regular Pay	40.117308	116.00	6,953.67	1,572.00	79,129.18	CIT	812.62	9,285.95	
Retro			0.00		937.49	CPP	0.00	2,049.30	
			0.00			EI		711.03	
Total:		116.00	6,953.67	1,572.00	80,066.67	Total:	812.62	12,046.28	

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Alberta Teachers Assoc. Fees	95.75	1,149.00	ATA Charity	7.00	84.00	Accidental Death & Dismembrmt	2.51	30.12
Teachers Retirement Fund	643.33	7,719.96				Dental	161.78	1,941.36
						Extended Health Care	99.88	1,198.56
						Group Life Insurance*	9.30	111.60
						Long Term Disability	137.40	1,648.80
						Vision	14.56	174.72
Total:	739.08	8,868.96	Total:	7.00	84.00	* Taxable		

Current:	6,953.67	6223.89	812.62	746.08	5,394.97
YTD:	80,066.67	71309.31	12,046.28	8,560.16	59460.23

NET PAY DISTRIBUTION	
Advice #00000000123456	5,394.97
Total:	5,394.97