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How to Read Your Pay Cheque for Calgary Fire Fighters

Understanding your pay cheque is crucial for financial literacy. In this presentation, we will explore the components of a pay cheque, deductions, and provide tips for reviewing your pay stub.



by Cory McKeen



Components of a Pay Cheque

Gross Pay

Gross pay includes net pay and all the deductions that affect net pay (income tax deductions, EI, CPP, pension, union dues, voluntary contributions and benefit plan contributions).

Deductions

Employers are responsible for deducting the following amounts:

- the Canada Pension Plan contribution.
- the Employment Insurance premium.
- federal income tax.
- provincial and territorial income tax.
- benefit plan
- LAPP, FSPP

Net Pay

Net pay is the amount of money employees receive on payday.

CALGARY FIREFIGHTERS

Reading and Interpreting a Pay Stub

1

Pay Period and Hours Worked

Fire Suppression: There are two distinct pay periods: one spanning 96 hours and the other 72 hours.

Fire Apparatus Technician: Pay period 40 hours weekly.

Day Staff: Pay period 40 hours weekly.

2

Overtime and Vacation Pay

Overtime is compensated in 15-minute increments at a double-time rate, with accrual rates outlined in the Collective Bargaining Agreement (CBA) Article 11.

3

Pension and Benefits

LAPP (7.45% of earnings up to YMPE, 10.65% of earnings over YMPE, 2024 Yearly Maximum Pensionable Earnings (\$68,500), pensionable service time buyback (Pension - Opt Serv ID01).

FSPP (2.55% of earnings), pensionable service time buyback.



Calgary Fire Department Pay Cheque Quick Guide

ADDRESS BOX:
your name and
address information.

EMPLOYEE ID:
your employee
identification number.

DEPARTMENT:
department organizational
structure code used for
accounting purposes.

LOCATION:
defaults to Calgary,
Alberta, Canada.

JOB TITLE:
position category under
which you were hired (not
position title).

PAY RATE:
the rate of pay attached to
the Job Title above.

**HOURS AND
EARNINGS:**
describes your
earnings for the pay
period along with your
current and year-to-
date earnings.

The City of Calgary P.O.Box 2100, Stn M (8107CP) Calgary, AB T2P2M5		Pay Group: CCA-City of Calgary Actual Pay Begin Date: 2024/01/29 Pay End Date: 2024/02/11		Advice #: 000000014941278 Advice Date: 2024/02/21	
[REDACTED] [REDACTED] 225 11 Ave Southeast Calgary, AB T2G 0G3		Employee ID: [REDACTED] Department: 11016-FI-D Platoon-Lead Location: Calgary, Alberta, Canada Job Title: Firefighter 1 Pay Rate: \$51.160000 Hourly		TAX DATA: Federal AB Net Claim Amount: 15,705.00 21,885.00 Special Letters: Addl. Percent: Addl. Amount:	
HOURS AND EARNINGS				TAXES	
Description	Rate	Current		YTD	
		Hours	Earnings	Hours	Earnings
Dry Cleaning Allowance - Fire			6.90		27.60
Local 255 shift premium	1.000000	28.00	28.00	154.00	154.00
Regular Earnings	51.160000	48.00	2,455.68	240.00	12,278.40
Vacation Leave Taken - Current	51.160000	48.00	2,455.68	96.00	4,911.36
Stat Holiday - Fire			0.00	36.00	1,841.76
Stat Holiday - Worked - Fire			0.00	18.00	920.88
Overtime - Double Time			0.00	2.00	204.64
TOTAL:		124.00	4,946.26	546.00	20,338.64

PAY GROUP:
CCA – City of Calgary Actual (hourly and
exception hourly)

PAY BEGIN DATE:
first day of the pay period.

PAY END DATE:
last day of the pay period.

ADVICE #:
similar to a cheque number and is used
for tracking purposes.

ADVICE DATE:
payday date..

NET CLAIM AMOUNT:
amount taken based on your personal
exemption as defined by Canada
Revenue Agency.

SPECIAL LETTERS:
a special letter issued by Canada
Revenue Agency which is used to
compute a reduced annual income
when calculating income tax (e.g. child-
care expenses, alimony, or maintenance
payments).

ADDL. PCT:
additional percentage of tax to be taken
on a pay period basis, as per an
employee's request.

ADDL. AMT:
flat rate amount for additional tax to be
taken on a pay period basis, as per an
employee's request.

TAXES:
includes your current and year-to-date
amount of Canadian Income Tax,
Canada Pension Plan and Employment
Insurance deductions.



Calgary Fire Department Pay Cheque Quick Guide

LEAVE PLAN BALANCES

describes your total balance in hours for vacation, RAWW, banked vacation, overtime (OT bank), and lieu time (time-off in lieu of statutory holiday).

VACATION:

annual amount of time-off from work based on your anniversary date as per your **(255 CBA Article 11)**. This will include your entitlement plus or minus any leave plan activity.

RAWW:

RAWW days worked to be taken at a later date.

BANKED VAC:

vacation time formally banked from prior years based on your union or association agreement.

OT BANK:

employee working more than scheduled hours (overtime hours banked for timeoff).

LIEU BANK:

time banked for a statutory holiday falling on your regular day off.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Local Authorities Pens (Fire)	441.73	1,804.10	Dental Fire Benefits	5.98	24.10	Dental Fire Benefits	23.91	96.38
Fire Supp Pension Plan	125.95	512.71	Extended Hlth Fire Benefits	19.18	76.78	Extended Hlth Fire Benefits	44.74	179.09
Pension - Opt Serv ID01	309.88	1,549.40	Group Life Enhanced - Fire	4.14	16.56	Group Life Enhanced - Fire*	8.27	33.08
Union Dues L255 Firefighters	75.73	302.92	Long Term Disb Fire Benefits	60.42	241.68	Local Authorities Pens (Fire)	491.13	2,005.18
			Firefighters Assist Charity	2.00	8.00	Fire Supp Pension Plan	154.11	627.33
			Firefighters' Toy Fund	5.00	20.00			
			LTD IAF Stat & Service Pay	0.00	10.59			

Tips for Reviewing Your Pay Cheque



1 Double-Checking Calculations

- **Cross-Check Hours Worked:** Compare the hours worked on your paycheck to your records (Telestaff, schedule, vacation) to ensure they align.
 - **Calculate Gross Pay:** Verify that your gross pay accurately reflects your hourly rate or salary multiplied by the correct number of hours worked.
 - **Verify Benefit Deductions:** Review deductions for benefits such as health insurance or pension contributions to ensure they align with your enrollment and contribution levels.
 - **Dental Fire Benefits:** Single \$5.98 or Family \$17.42 biweekly.
 - **Extended Hlth Fire Benefits:** Single \$19.18 or Family \$44.74 biweekly.
 - **Long Term Disability:** Employee paid at 1.406% of base salary, Service pay and Statutory pay.
 - **Group Life Enhanced:** Employee pays optional 1X annual salary at \$0.03692 per \$1000, ***only available at date of hire to sign up.***
 - **4x Sun Life Optional Group Life Insurance:** Employee paid, **Contact City HR (403-268-5800)** to apply for or increase benefits with pay increase.
 - **Pension contributions:**
 - **LAPP:** 7.45% of earnings up to YMPE, 10.65% of earnings over YMPE, 2024 Yearly Maximum Pensionable Earnings (\$68,500),
 - **FSPP:** 2.55% of earnings
 - **Sick & Accident:** 90% base pay to 119 calendar days for illness or injury
 - **Complete Attending Physician Statement:** If absences more than **5 consecutive working days** or more than **2 consecutive working days** if on a Platoon Schedule (24-hour shift) and to assist the accommodation of ill/injured employees back into the workplace.
 - **Union Dues:** \$67.73 + \$8.00 (\$7 kitty and \$1 towel service) = \$75.73 Biweekly
- Confirm Overtime and Special Hours:** Check for any overtime hours (**complete FD32** for all activities except staying late after a shift or being called in for OT) or vacation, (e.g. **FIRE SUPP:** Stat holiday pay, Stat holiday Worked), (**DAY STAFF:** Payback Stat, Payback Stat unpaid d/worked, Payback Stat OT Bank Adj, Payback stat Vacation Adj)
- 255 Shift Premium \$1.00 (1730-07:30), Dry cleaning allowance (\$6.90 biweekly), Kilometrage (70c/KM).
 - **Verify Worker's Compensation Board (WCB) Hours:** Ensure that any hours related to Worker's Compensation claims are accurately reflected on your pay cheque. (e.g., WCB Benefits – Non Taxable, WC2, WC3 – WCB top up payment)
 - **Keep Records:** Your [myHRConnect](#) contains all pay stubs and related documentation for your records.

Tips for Reviewing Your Pay Cheque



2

Spotting Errors and Taking Action

- **Check for Accuracy:** Look for inaccuracies such as incorrect hours worked, WCB Hours, missing overtime, back pay or allowances, or unexpected deductions.
- **Confirm Rates:** Double-check overtime, shift differentials, or special pay to ensure they are applied accurately.

Taking Action:

- **Contact Pay Services:** PayServices3@calgary.ca
- **Provide Documentation:** Clearly explain the issue and provide any relevant documentation, such as timesheets or previous pay stubs, to support your claim.
- **Request Correction:** Ask for the error to be corrected with an off-cycle payment.
- **Follow Up:** Keep track of your communications and follow up if the issue is not resolved in a one week period.

Involving Union Representatives:

- **Contact Union Executive or Steward:** office@calgaryfirefighters.org If issues persist or if the error involves a contractual violation, reach out to your Local 255 team.
- **Explain the Situation:** Provide details of the discrepancy and any attempts you've made to resolve it with Pay Services.
- **Seek Assistance:** Ask for guidance on how to proceed and advocate for your rights under the collective bargaining agreement.
- **Document Communication:** Keep records of your discussions with both the company and union representatives, including dates, times, and outcomes.
- **Grievance CBA, Article 24.01 (b):** *"The Association or any Member of the Association desiring to grieve an alleged violation of this Agreement must do so through the proper officials of the Association within twenty-one (21) days of the date the circumstances giving rise to the grievance should reasonably have been known."*



Understanding Deductions

Federal income tax rates for 2024		Alberta income tax rates for 2024	
Tax rate	Taxable income threshold	Tax rate	Taxable income threshold
15%	on the portion of taxable income that is \$55,867 or less, plus	10%	on the portion of taxable income that is \$148,269 or less, plus
20.5%	on the portion of taxable income over \$55,867 up to \$111,733, plus	12%	on the portion of taxable income over \$148,269 up to \$177,922, plus
26%	on the portion of taxable income over \$111,733 up to \$173,205, plus	13%	on the portion of taxable income over \$177,922 up to \$237,230, plus
29%	on the portion of taxable income over \$173,205 up to \$246,752, plus	14%	on the portion of taxable income over \$237,230 up to \$355,845, plus
33%	on the portion of taxable income over \$246,752	15%	on the portion of taxable income over \$355,845

1 Taxes

Three main types of taxes in Canada. These include Income tax, Canada Pension Plan, and Employment Insurance.

2 CPP Contributions

CPP deductions are based on a percentage of your income up to the maximum pensionable earnings minus the 2024 basic exemption amount of \$3,500. For 2024, the maximum pensionable earnings was \$68,500. Up to that maximum, you pay 5.95% of your income into CPP.

3 EI Contributions

This is a fixed percentage of the employee’s insurable earnings that the employee will pay in EI premiums, for a specific year. The employer’s premium will be 1.4 times this amount.

4 Other Deductions

Additional deductions such as union dues and voluntary contributions.

Conclusion

Key Takeaways

- **Understand Pay Stub Components:** Learn about gross pay, deductions, taxes, and net pay.
- **Verify Gross Pay and Deductions:** Check that gross pay aligns with expectations and deductions are accurate.
- **Confirm Tax Withholdings:** Review tax withholdings to ensure they match your tax status.
- **Take Action on Discrepancies:** Contact pay services and involve union representatives promptly to resolve any errors.

Importance of Regularly Reviewing Pay Cheques

It's crucial to consistently review and understand your pay cheque to ensure accurate compensation, identify errors or discrepancies promptly, and maintain financial stability.

If you have any questions or concerns, please do not hesitate to reach out to any member of your Executive Board or any Executive Steward for additional support.

