

Unit C: Wages and Salaries

Half Course I

HALF COURSE I

Unit C: Wages and Salaries

Hours: 15

General Learning Outcome:

Solve problems concerning wages and salaries.

The material of this unit may be immediately applicable to those students who hold part-time jobs. It deals with calculations of gross pay, net pay, and percentage changes in income. Students are required to use deduction tables involving Federal and Provincial Income Tax, Canadian Pension Plan (CPP), and Employment Insurance (EI) premiums.

Specific Outcomes

- C-1 Calculate hours worked and gross pay.
- C-2 Calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods.
- C-3 Calculate penalties for lateness and then find gross and net incomes.
- C-3 Calculate changes in income.

WAGES AND SALARIES

Instructional Materials

- To order Payroll Deduction Tables from the National Forms Line or order TOD, phone 1-800-959-2221 or go online at <www.ccra-adrc.gc.ca>.
- calculator
- spreadsheet program
- Internet (optional)
- distance education
- contact local business for sample time cards, lateness rules, job applications
- Manitoba Labour Employment Standards, 1-800-821-4307 (optional)
- *Essentials of Mathematics 10*
- sample provincial and federal TD-1 forms (optional)
- BLM (including items in Payday Project)

Connections with Problem Analysis and Analysis of Games and Numbers

Any of the Problem Analysis and Analysis of Games and Numbers activities may be interspersed with problems from the Wages and Salaries unit.

**PRESCRIBED LEARNING
OUTCOMES**

SUGGESTIONS FOR INSTRUCTION

General Outcome

Solve problems concerning wages and salaries.

The Payday Project is an ongoing project which simulates, on a simplified level, many of the real-life financial activities that adults tackle in their lives. This project should be started within the first week of the course. It should be done for a minimum of one month but preferably for all of Half Course I. Initially, you will need a couple of periods to get started and then it will take about 15 minutes once a week.

This is the suggested sequence of Payday learning experiences:

1. Complete an expense form.
2. Complete a job application form.
3. Fill out a time card every day.
4. Randomly select a salary rate and chance card once a week.
5. Determine weekly net pay.
6. Determine weekly savings.
7. Complete a weekly record sheet.

See Payday Project, Appendix, page I-C-43.

Specific Outcome(s)

C-1 calculate hours worked and gross pay

The material provided for this unit is taken from real-life situations. Draw on student experience with different types of pay calculations. Pay special attention to how wages are computed in your local area.

- C-1.1 Discuss similarities among time cards, scanners, and punch cards.
- Time cards are completed by employer or employee
 - Scanner — employee scans his/her identification and employee number (it is a bar code)
 - Punch card — a clock punches the employee's time in and time out

Discuss lengths of breaks in relation to shift.

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	✓ Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

Mental Math

Use some mental math time to assess basic skills such as the following:

- a) Change 70 minutes into hours.
- b) Calculate gross pay if the rate is \$5 per hour and the hours worked are 20.
- c) 9:00 p.m. is _____ on the 24-hour clock?
- d) How many hours and minutes do you work if you work from 8:17 to 11:50?
- e) What is the net pay if the gross pay is \$313 and deductions are \$37?
- f) Using the quarter-hour rule, what is the penalty if you arrived nine minutes late?
- g) If your old salary is \$255 and you receive a 10% increase, what is your new salary?
- h) If your old salary is \$350 and you receive a \$35 raise, what is your percent rate of increase?

Journals

Have students write about strategies and procedures for payment of services.

SUGGESTED LEARNING RESOURCES

Print

Senior 2 Consumer Mathematics (25S) Part I: A Course for Distance Learning. Winnipeg, MB: Manitoba Education and Training, 2000.
— Module 1, Lesson 4

Payroll Deduction Tables are available from the National Forms Line, 1-800-959-2221 (state that they are for educational use) or online at <www.ccra-adrc.gc.ca>

Baron, Celia, Rick Wunderlich, and Leanne Zorn. *Essentials of Mathematics 10*. Vancouver, BC: British Columbia Ministry of Education, 2002.
Chapter 1
ISBN 0-7726-4675-9

Manitoba Labour Employment Standards (or call 1-800-821-4307)

Local businesses for time cards, lateness rules.

**PRESCRIBED LEARNING
OUTCOMES**

C-1 calculate hours worked
and gross pay
– *continued*

SUGGESTIONS FOR INSTRUCTION

C-1.2 Calculate overtime wages at time and a half and double time. Further discussion could lead to solving problems dealing with shift work and shift premiums if these occur in your area.

Example 1

Mary works four hours overtime and her regular pay is \$6.70. What is her gross pay if she gets time and a half for overtime?

Solution

$$4 \times \$6.70 \times 1.5 = \$40.20$$

Some businesses pay double time for overtime.

Example 2

Joe works four hours on Labour Day. If his rate of pay is \$7.50 and he gets double time for working this holiday, what is his gross pay?

Solution

$$4 \times \$7.50 \times 2 = \$60.00$$

C-1.3 Calculate gross pay using regular hours and overtime hours.

Example 1

You work full time in a clothing store. These are the hours you worked this week: M–7, T–7, W–8, Th–8, F–8, S–4. The regular work week is 38 hours and time and a half is given for anything over the 38 hours. How much will your gross pay be if you make \$8.50 per hour?

Solution

$$7 + 7 + 8 + 8 + 8 + 4 = 42 \text{ hours}$$

$$42 - 38 = 4$$

Regular Pay: $38 \times \$8.50 = \323.00

Overtime Pay: $4 \times \$8.50 \times 1.5 = \51.00

Total Pay: $\$323.00 + \$51.00 = \$374.00$

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	✓ Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

Student Participation

Participation in the learning experience is an important aspect of the learning process and some tracking should be done by the teacher.

Regular pencil-and-paper testing is appropriate as one aspect of the assessment of the work in this unit as shown below.

Problem

May B. Dunn works the following hours during her company's busy season.

Employee	Hours Worked							Rate
	M	T	W	T	F	S	S	
May B. Dunn	9	8	8½	7¾	10	4	4	\$9.75

1. Compute what May B. Dunn's gross pay would be if her company paid employees as outlined in each case.

(Note: This is a mathematical exercise; some of these scenarios may conflict with labour laws.)

Case 1: She is paid her regular hourly rate of 40 hours a week and time and a half for all hours over 40 in that week.

Case 2: She is paid her regular hourly rate for all hours worked from Monday to Friday with time and a half paid for Saturday hours and double time for Sunday hours.

Case 3: She is paid her regular hourly rate for all hours worked.

Case 4: She is paid her regular hourly rate for an eight-hour day with time and a half paid for all hours over eight in one day. Saturday and Sunday hours are paid at double time.

2. Compare and state which case is better.

Mental Math

Calculate time in hours and minutes (e.g., 8:20 a.m. to 12:05 p.m.).

SUGGESTED LEARNING RESOURCES

Print

Senior 2 Consumer Mathematics (25S) Part I: A Course for Distance Learning. Winnipeg, MB: Manitoba Education and Training, 2000.
 — Module 1, Lesson 4
 — Module 4, Lesson 5

**PRESCRIBED LEARNING
OUTCOMES**

C-1 calculate hours worked
and gross pay
– *continued*

SUGGESTIONS FOR INSTRUCTION

Example 2

The manager of a fast-food restaurant has asked you to work on Boxing Day for a four-hour shift. Employees are paid double time for this special holiday. You have already worked 20 hours this week. The rate of pay is \$9.00 per hour. What is your gross pay?

Solution

Regular Pay: $20 \times \$9.00 = \180.00

Overtime Pay: $4 \times \$9.00 \times 2 = \72.00

Total Pay: $\$180.00 + \$72.00 = \$252.00$

C-1.4 Be able to read the 24-hour clock and be able to change hours and minutes into hours.

Many companies are now using a 24-hour clock. With this clock, you will see times such as 13:00, 16:30, and 18:15. In this case the 24 hours in a day are numbered from 1 to 24 instead of 1 to 12.

1 a.m. to 12 noon are the same; then it starts to differ:

Regular Clock	24-Hour Clock	Regular Clock	24-Hour Clock
1 P.M.	13:00	7 P.M.	19:00
2 P.M.	14:00	8 P.M.	20:00
3 P.M.	15:00	9 P.M.	21:00
4 P.M.	16:00	10 P.M.	22:00
5 P.M.	17:00	11 P.M.	23:00
6 P.M.	18:00	12 midnight	24:00

Please note that when you subtract 12 you can calculate the regular clock time.

$17:00 - 12:00 = 5:00$ P.M.

Example 1

Some companies do not penalize you if you are late by a few minutes.

Your shift is from 8:00 – 12:00 and you arrive at 8:05.

Solution

Even though you arrived five minutes late, your company will pay you for working four hours.

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	✓ Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Mental Math

1. The company does not deduct from the hours worked if the employee is a few minutes late. Shift: 10:00 a.m. – 2:00 p.m. Calculate hours worked.
 - a) 10:00 a.m. – 2:00 p.m.
 - b) 10:03 a.m. – 2:00 p.m.
2. The company deducts late arrivals and early departures from hours worked. “What you work is what you are paid for.” Calculate hours worked if Gerald’s shift is from 8:00 – 12:00.
 - a) 8:00 a.m. – 12:00 p.m.
 - b) 8:20 a.m. – 12:00 p.m.
 - c) 8:05 a.m. – 11:55 a.m.

Print

*Senior 2 Consumer
Mathematics (25S) Part I:
A Course for Distance
Learning.* Winnipeg, MB:
Manitoba Education and
Training, 2000.
— Module 4, Lesson 5

**PRESCRIBED LEARNING
OUTCOMES**

C-1 calculate hours worked
and gross pay
– *continued*

SUGGESTIONS FOR INSTRUCTION

Example 2

Some companies deduct the amount of time you are late off of the total hours you worked. In other words, “What you work is what you are paid for.”

Your shift is from 8:00 – 12:00 and you arrive at 8:05.

Solution

$$8:05 - 12:00 = 3 \text{ h } 55 \text{ m}$$

3 h 55 m is what you will get paid for.

Note: Depending on the nature of the company’s business and policies, working later to make up for arriving late may or may not be acceptable.

Example 3

Some companies deduct the amount of time you leave early off of your total hours worked.

Your shift is from 8:00 – 12:00 and you arrive on time but leave at 11:50.

Solution

$$8:00 - 11:50 = 3 \text{ h } 50 \text{ m}$$

You will be paid for 3 h 50 m.

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	✓ Technology
	Visualization

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

**PRESCRIBED LEARNING
OUTCOMES**

C-1 calculate hours worked and gross pay
– *continued*

SUGGESTIONS FOR INSTRUCTION

C-1.5 Determine hours worked using time cards and calculate the related gross pay.

A regular day is 8:00 – 12:00 and 1:00 – 5:00. Any daily overtime will be paid time and a half.

Example 1

Complete the following time card.

EMPLOYEE NO. _____								
NAME _____								
SOC. INS. NO. _____								
WEEK ENDING _____								
	MORNING		AFTERNOON		OVERTIME		HOURS	
	IN	OUT	IN	OUT	IN	OUT	REG	OT
M	8:00	12:00	13:00	17:00				
T	8:00	12:00	13:00	17:00				
W	8:00	12:00	13:00	17:00	17:00	19:00		
Th	8:00	12:00	13:00	17:00				
F	8:00	12:00	13:00	17:00	17:30	18:30		
Sa								
Su								
REGULAR			HOURS		RATE		AMOUNT	
					15.00			
OVERTIME								
TOTAL HOURS					TOTAL EARNINGS			

Solution

EMPLOYEE NO. _____								
NAME _____								
SOC. INS. NO. _____								
WEEK ENDING _____								
	MORNING		AFTERNOON		OVERTIME		HOURS	
	IN	OUT	IN	OUT	IN	OUT	REG	OT
M	8:00	12:00	13:00	17:00			8	
T	8:00	12:00	13:00	17:00			8	
W	8:00	12:00	13:00	17:00	17:00	19:00	8	2
Th	8:00	12:00	13:00	17:00			8	
F	8:00	12:00	13:00	17:00	17:30	18:30	8	1
Sa								
Su								
REGULAR			HOURS		RATE		AMOUNT	
			40		15.00		\$600.00	
OVERTIME			3		15.00 x 1.5		\$67.50	
TOTAL HOURS			43		TOTAL EARNINGS		\$667.50	

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Print

*Senior 2 Consumer
Mathematics (25S) Part I:
A Course for Distance
Learning.* Winnipeg, MB:
Manitoba Education and
Training, 2000.
— Module 4, Lesson 4

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods

SUGGESTIONS FOR INSTRUCTION

C-2.1 Discuss mandatory payroll deductions: EI, CPP, Federal Tax, and Provincial Tax.

EI (July 2001)

Employee contribution is 2.25% of gross pay to a maximum of \$877.50.

Employer contribution is 1.4 times what the employee pays.

CPP (July 2001)

Employee contribution is 4.3% of gross pay to a maximum of \$1496.40.

Employer contribution matches the employee's contribution.

CPP is paid by those 18 and over. The first payment of CPP begins one month after a person's 18th birthday.

Teachers can use the following tax rate tables as an opportunity for discussion with the students.

Provincial Tax Rates (July 2001)

Manitoba Tax Brackets and Tax Rates		
Annual taxable income (\$) Revenu annuel imposable (\$)		Provincial tax rate Taux d'impôt provincial
Over Plus de	Not over Pas plus de	
0	30,544.00	10.9%
30,544.00	61,089.00	16.2%
61,089.00	and over/et plus	17.5%

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

Research Problem

Perform your own research to answer the following questions (speak to someone in your community who may have some knowledge about CPP, EI, and Income Tax).

- a) What is the purpose of CPP contributions?
- b) Who pays CPP contributions?
- c) What is the purpose of EI premiums?
- d) Who pays EI premiums?
- e) What is the purpose of Federal Income Tax? Provincial Income Tax?
- f) Who pays Federal Income Tax? Provincial Income Tax?

**SUGGESTED LEARNING
RESOURCES**

Print

Payroll Deduction Tables are available from the National Forms Line, 1-800-959-2221. Indicate that the tables requested are for educational use.

Online Payroll Deduction Tables are available at <www.ccra-adrc.gc.ca>.

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods
– *continued*

SUGGESTIONS FOR INSTRUCTION

Federal Tax Rates (July 2001)

Federal Tax Brackets and Tax Rates		
Annual taxable income (\$) Revenu annuel imposable (\$)		Federal tax rate Taux d'impôt fédéral
Over Plus de	Not over Pas plus de	
0	30,754.00	16%
30,754.00	61,509.00	22%
61,509.00	100,000.00	26%
100,000.00	and over/et plus	29%

Federal and Provincial Tax Codes

As of 2001, the claim amounts that correspond to the federal claim codes will not be the same as the claim amounts that correspond to the provincial claim codes. You will need to use a different claim code for each Federal Tax and Provincial Tax based on their respective claim code chart.

For an employer to know which claim code to use, a Provincial TD-1 form and a Federal TD-1 form must be completed by the employee.

Filling out a TD-1 form helps the federal and provincial government and your employer know which claim code to use, and thereby know how much income tax to deduct. The higher the claim codes, the less income tax that will be deducted from your paycheque.

Items that are asked about on the TD-1 include:

- Basic Amount
- Age Amount
- Pension Income
- Tuition and Education Amounts (full-time and part-time)
- Disability
- Spousal Amount
- Equivalent to Spouse Amount
- Caregiver Amount
- Amount for Infirm Dependent Age 18 or Older
- Amounts Transferred from Your Dependent

Note: A person may have different claim codes for the provincial and federal taxes.

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Print

Payroll Deduction Tables are available from the National Forms Line, 1-800-959-2221. Indicate that the tables requested are for educational use.

Online Payroll Deduction Tables are available at <www.ccra-adrc.gc.ca>.

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods
– *continued*

SUGGESTIONS FOR INSTRUCTION

For a sample of the TD-1 form or for more details, go to <http://www.ccr-aadrc.gc.ca/formspubs/forms/t-dl-e.html> or contact Canada Customs and Revenue Agency by phone, fax, or email (<http://www.ccr-aadrc.gc.ca/contact/menu-e.html>). Your payroll department may also be able to provide you with a sample of the TD-1 form.

Discuss with students how the claim code will affect the amount of income tax that you pay.

Example

With students, complete a chart like the one shown below to compare the effect the different claim codes have on how much will be deducted in income tax.

Laroux’s weekly gross pay is \$840.80.

	Claim Code				
	1	2	3	4	5
Federal Income Tax	119.45	116.90	111.85	106.80	101.70
Provincial Income Tax	84.90	83.20	79.75	76.30	72.85

(The numbers in the chart were based on the July 2001 payroll deduction tables.)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Assignment

1. Create a chart (like the one done as an example) to compare the effect that provincial and federal claim codes have on how much income tax is paid.
2. Shaneen earns \$2857 biweekly. Her provincial tax code is 2 and her federal tax code is 1. Using the Payroll Deduction Tables, calculate how much she will pay in total for income tax.

Journal Entries

1. What happens to the amount of Federal and Provincial Income Tax a person pays if his or her claim code goes from a 1 to a 2?
2. What percent of an employee's gross pay is deducted for:
 - a) CPP
 - b) EI

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods
– *continued*

SUGGESTIONS FOR INSTRUCTION

C-2.2 Discuss with students other possible deductions such as union dues, life insurance, pension contribution, association/professional dues, dental/medical, and charitable donations. Note that some of these deductions are compulsory by law, some are compulsory by job or union contract, and some are voluntary.

The following are examples of pay statements:

Example 1 (paid bi-weekly) Claim Code 1 for both Federal and Provincial Income Tax.

STATEMENT OF EARNINGS AND DEDUCTIONS SALARY PAYROLL — YEARLY SALARY					
PERIOD ENDING:		JAN. 15, 2000			
BANK ACCOUNT:		BANK OF MONTREAL			
BANK:		BANK OF MONTREAL			
BANK ADDRESS:					
SUMMARY OF EARNINGS		DEDUCTIONS		DEDUCTIONS	
HOURS	RATE				
REGULAR	1430.00	C.P.P.	55.70	LAUNDRY	
OVERTIME		INCOME TAX	311.50	ASS'TS	
ALLOWANCE		E.I.	54.18	CROCUS	
SHIFT PREM.		S.R.F.P.	105.80	TUITION	
EMERG. PREM.		ADVANCE			
I.D. NETWORK		GROUP INS.	8.50		
		SALES BONDS	155.66		
EMPLOYEE NUMBER:				GROSS PAY	1430.00
ESTIMATED RRSP ROOM 2977.00				TOTAL DED'NS	669.34
				NET PAY	760.66

Note: Even though Federal and Provincial Income Tax are calculated separately, they appear as one amount on the pay stub.

Example 2 (employee is paid monthly) Claim Code 1 for both Federal and Provincial Income Tax.

EARNINGS					DEDUCTIONS		
DESCRIPTION	HRS/DAYS	RATE	AMOUNT	YTD	DESCRIPTION	AMT	YTD
SALARY			4,042.67	32,164.65	INC TAX	1045.95	8,226.82
					EI	90.96	723.70
					CPP	161.47	1,298.11
					PARKING	25.00	
					SALARY CONT.	81.81	
					GROUP INS.	10.67	
					TRAF	244.51	
SUMMARY		GROSS PAY		DEDUCTIONS	NET PAY		
CURRENT YEAR-TO-DATE		4,042.67		1,660.37	2,382.30		
		32,164.65		14,299.83	17,864.82		

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Project

Generate a list of employees with different annual taxable incomes, codes, and “other deductions.”

Students are to calculate net pay for each employee.

Sources of information for students would include payroll deduction tables or the TOD program (obtainable at <<http://www.cra-adrc.gc.ca/tax/business/tod/2001/wtod0701-e.html>>), which calculates CPP, EI, and Federal and Provincial Tax.

Students could present the information in the form of a spreadsheet and prepare a chart to demonstrate the distribution of their gross pay.

This activity could be done in the spreadsheet unit as a cumulative exercise.

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods
– *continued*

SUGGESTIONS FOR INSTRUCTION

- C-2.3 The student should be able to use CPP, EI, and Income Tax tables in the calculation of net pay.
- a) To find your net income, you must do the following, if there are no deductions of union dues or Registered Pension Plan (RPP):
- Using the Gross Income, look up the CPP, the EI, and the Income Tax (IT) in the tables provided.
 - Gross Income – CPP – EI – IT – other deductions = Net Income

Example 1

(Using July 2001 Payroll Deductions Tables)

Bob Sloan’s weekly salary is \$385.10. Find his net pay if his claim code is 1 for both Provincial and Federal Income Tax.

Solution

CPP: Look up \$385.10 — page B-5 — \$12.39
 EI: Look up \$385.10 — page C-4 — \$9.24
 Prov. Income Tax: Look up \$385.10 — page E-2 — \$23.50
 Fed. Income Tax: Look up \$385.10 — page D-2 — \$35.50
 Net Pay: \$385.10 – \$12.39 – \$9.24 – \$23.50 – \$35.50 = \$304.47

CPP Contributions

383.33	-	383.58	12.33
383.59	-	383.83	12.34
383.84	-	384.09	12.35
384.10	-	384.35	12.36
384.36	-	384.60	12.37
384.61	-	384.86	12.38
384.87	-	385.12	12.39
385.13	-	385.37	12.40
385.38	-	385.63	12.41

EI Premiums

382.71	-	383.12	9.19
383.13	-	383.54	9.20
383.55	-	383.95	9.21
383.96	-	384.37	9.22
384.38	-	384.79	9.23
384.80	-	385.20	9.24
385.21	-	385.62	9.25
385.63	-	386.04	9.26
386.05	-	386.45	9.27

Have the students try the next two examples.

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

SUGGESTED LEARNING RESOURCES

Project

In this project you will compare CPP contributions, EI premiums, and Federal and Provincial Income Tax as percentage of gross pay based on given gross weekly wages.

Part 1

Create a spreadsheet like the one shown below. Use Claim Code 1 for both Federal and Provincial Income Tax.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	COMPARISON OF CPP, EI, FEDERAL AND PROVINCIAL INCOME TAX FOR DIFFERENT WEEKLY WAGES												
2													
3	GROSS WEEKLY WAGES	CPP	CPP %	EI	EI %	FED. TAX	FED. TAX %	PROV. TAX	PROV. TAX %	TOTAL DEDUCTIONS	%	NET WEEKLY	%
4	\$ 100												
5	\$ 200												
6	\$ 300												
7	\$ 400												
8	\$ 500												
9	\$ 600												
10	\$ 700												
11	\$ 800												
12	\$ 900												
13	\$ 1000												

Part 2

As the gross weekly wages increase, what happens to the following?

- a) the percent of CPP contributions to gross weekly wages
- b) the percent of EI premiums to gross weekly wages
- c) the percent of Federal Income Tax to gross weekly wages
- d) the percent of Provincial Income Tax to gross weekly wages
- e) the percent of total deductions to gross weekly wages
- f) the percent of net weekly wages to gross weekly wages

Note: This activity could be saved to do in the spreadsheet unit.

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods
– *continued*

SUGGESTIONS FOR INSTRUCTION

Example 2

(Using July 2001 TOD — see resource list)

Candace Psooy’s weekly salary is \$542.20. Find her net pay if both her provincial and federal claim code is 1.

Solution

Employee's name (optional)		
Pay period ending date (optional)	--	
Gross salary (or pension income) for the pay period		542.20
EI insurable earnings for the pay period		542.20
Taxable income for the pay period		542.20
Canada Pension Plan (CPP) deductions	20.42	
Employment Insurance (EI) deductions	12.20	
Deductions for federal tax	58.75	
Deductions for provincial tax	40.00	
Total Tax	98.75	98.75
Requested additional tax deduction		0.00
Total Deductions	131.37	131.37
Net pay amount		410.83
Federal claim code from the TD1(E)	Claim Code 1 (Minimum - 7,412.00)	
Provincial claim code from the TD1(E)	Claim Code 1 (Minimum - 7,412.00)	
Employer's pay period	Weekly payments (52)	
Province of employment	Manitoba	

Example 3

(Using July 2001 TOD)

J. Gurevich earns \$700 weekly. Calculate his net pay if his provincial claim code is 2 and his federal claim code is 3.

Solution

Employee's name (optional)		
Pay period ending date (optional)	--	
Gross salary (or pension income) for the pay period		700.00
EI insurable earnings for the pay period		700.00
Taxable income for the pay period		700.00
Canada Pension Plan (CPP) deductions	27.21	
Employment Insurance (EI) deductions	15.75	
Deductions for federal tax	81.25	
Deductions for provincial tax	60.30	
Total Tax	141.55	141.55
Requested additional tax deduction		0.00
Total Deductions	184.51	184.51
Net pay amount		515.49
Federal claim code from the TD1(E)	Claim Code 3 (9,056.01 - 10,700.00)	
Provincial claim code from the TD1(E)	Claim Code 2 (7,412.01 - 9,056.00)	
Employer's pay period	Weekly payments (52)	
Province of employment	Manitoba	

- | | |
|-------------------------------------|-------------------|
| Communications | ✓ Patterns |
| Connections | Problem Solving |
| ✓ Number Sense | Reasoning |
| ✓ Organization and Structure | Technology |
| | Visualization |

(continued)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

**PRESCRIBED LEARNING
OUTCOMES**

C-2 calculate net income using percentages as well as be aware of and use the payroll deduction tables (focus on weekly) and recognize different types of pay periods
– *continued*

SUGGESTIONS FOR INSTRUCTION

b) In some cases, when an employee contributes to RPP and/or union dues, the procedure differs slightly:

- Using the Gross Income, look up the CPP, and the EI in the tables provided. To find the Income Tax Payable, the RPP, and/or union dues **must be subtracted** from the gross income. The difference is called the **taxable income** and it is this amount that is used to determine the income tax.

Note: Gross Income – RPP – Union Dues = Taxable Income

- Look up the taxable income on the pages that are titled *Weekly Tax Deductions* and match it up with the claim code given.
- Gross Income – All Deductions = Net Income
All deductions include: CPP, EI, Income Tax, RPP, union dues, and others.

The concept of taxable income will be revisited in *Senior 3 Consumer Mathematics* (Personal Income Tax unit).

Example

Paula Dumont works a 40-hour week and receives \$8.00 per hour with time and a half for overtime. Last week she worked 52 hours. She has a union dues deduction of \$6.80 and a dental plan deduction of \$2.75. If her federal and provincial claim codes are 2, determine her net pay for the week.

Solution (using July 2001 deduction tables)

Gross Pay: $(40 \times \$8) + (12 \times 1.5 \times \$8) = \$320 + \$144 = \$464$

CPP: Look up \$464 — Page B-6 — \$17.06

EI: Look up \$464 — Page C-5 — \$10.44

Taxable Income: $\$464 - \$6.80 = \$457.20$

Prov. Inc. Tax: Look up \$457.20 — Use Claim Code 2, page E-2 — \$29.65

Fed. Inc. Tax: Look up \$457.20 — Use Claim Code 2, page D-2 — \$43.75

Net Pay: $\$464.00 - \$17.06 - \$10.44 - \$29.65 - \$43.75 - \$6.80 - \$2.75 = \353.55

Communications	✓ Patterns
Connections	Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Problem

Ruth Moore has just started work in the customer service department of a large department store. She works the following hours in her first week: Monday $7\frac{1}{4}$, Tuesday $8\frac{1}{4}$, Wednesday $9\frac{1}{2}$, Thursday 10, and Friday 8. Her company pays her time and a half for any hours over eight she works in a day. Her regular hourly rate is \$7.50. Calculate her net pay if her federal and provincial claim codes are 1. In addition to CPP, EI, and Income Tax, she pays \$2.75 for insurance, and \$3.90 for a dental plan.

**PRESCRIBED LEARNING
OUTCOMES**

C-3 calculate penalties for lateness and then find the gross and net incomes

SUGGESTIONS FOR INSTRUCTION

C-3.1 Students should be able to calculate lateness penalties based on the 15-minute rule.

Some companies give a penalty of one-quarter hour **for every quarter-hour or part thereof** that an employee is late or departs early. This means an employee is not paid for any incomplete quarter-hour. Being late one minute will result in a quarter-hour penalty.

The regular day is from 8:00 to 12:00 and from 1:00 to 5:00.

Example

- a) Find the penalties given to an employee if the following hours appear on her time card: 8:07, 12:01, 12:55, 4:40
- b) For how many hours will the person be paid?

Solution

- a) 8:07 is seven minutes late — a quarter-hour penalty
 12:01 is not an early departure — no penalty
 12:55 is an early arrival — no penalty
 4:40 is a 20-minute early departure which calls for a quarter-hour penalty for the first 15 minutes and another quarter-hour penalty for the next five minutes, for a total penalty of one half-hour.
- b) The penalty is $0.25 + 0.5 = 0.75$ hours; therefore, she will be credited for $8:00 - 0.75 = 7.25$ hours.

Remember:

- one quarter-hour = 0.25 hours
- one half-hour = 0.50 hours
- three quarter-hours = 0.75 hours

Communications	Patterns
✓ Connections	✓ Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

Print

*Senior 2 Consumer
Mathematics (25S) Part I:
A Course for Distance
Learning.* Winnipeg, MB:
Manitoba Education and
Training, 2000.
— Module 4, Lessons 5, 6

**PRESCRIBED LEARNING
OUTCOMES**

C-3 calculate penalties for lateness and then find the gross and net incomes
– *continued*

SUGGESTIONS FOR INSTRUCTION

C-3.2 Students should be able to determine the net pay using the 15-minute rule.

Overtime is at time and a half. Overtime is paid for completed quarter-hours. The workday is from 8:00 to 12:00 and 1:00 to 5:00, six days a week. The employee is paid weekly.

Use Code 1 for both provincial and federal claim codes.

Employee Name Lisa Lost				Payroll Number 121468			
Social Ins. No. 879-469-219		Occupation: Worker		Hourly Rate of Pay: \$18.35			
Morning		Afternoon		Total Hours	Overtime		Total Hours
In	Out	In	Out		In	Out	
7:55	12:00	1:00	5:00				
7:56	11:50	1:35	5:05				
8:00	12:00	12:55	5:05				
9:03	12:05	1:55	5:04		8:00	10:00	
8:00	12:01	12:55	4:57		8:00	12:00	
8:00	12:00	1:25	5:00		6:00	10:00	
Signature		Total Hours Regular			Total Hours Overtime		

Deduction		Pay	
CPP		Regular Pay	
Employment Ins.		Overtime Pay	
Taxable Income		Total Pay	
Income Tax			
Deductions		NET PAY	

Note: Remember that Income Tax is both Federal and Provincial Income Tax together.

Communications	Patterns
✓ Connections	✓ Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

SUGGESTED LEARNING RESOURCES

Problem

C.D. Romm is the assistant manager of a computer store. His hours are from 8:00 to 12:00 in the morning and from 1:00 to 5:00 in the afternoon, Monday to Friday. Any hours worked beyond this time are paid at time and a half. He is docked a quarter of an hour for every quarter of an hour or part thereof that he arrives late or leaves early. His claim code is 1 for both Provincial and Federal Income Tax. He has \$5.39 in group insurance and \$22.50 for a pension plan deducted from his wages each week. Complete the time card below and find C.D.'s net weekly wages.

EMPLOYEE NO. _____								
NAME _____								
SOC. INS. NO. _____								
WEEK ENDING _____								
	MORNING		AFTERNOON		OVERTIME		HOURS	
	IN	OUT	IN	OUT	IN	OUT	REG	OT
M	8:15	11:36	12:58	5:05				
T	7:55	12:02	1:00	4:49				
W	8:16	12:01	12:56	4:48				
Th	8:07	11:45	1:00	5:03	6:15	8:51		
F	7:56	12:00	1:02	4:06	5:59	9:36		
Sa					9:30	12:05		
Su								
REGULAR			HOURS		RATE		AMOUNT	
					14.85			
OVERTIME								
TOTAL HOURS					TOTAL EARNINGS			

CPP	
EI	
Union Dues and/or RRP	
Taxable Income () Income Tax	
Others	
Total Deductions	
Net Wages	

Note: Remember that Income Tax is Provincial and Federal Income Tax combined.

**PRESCRIBED LEARNING
OUTCOMES**

C-3 calculate penalties for lateness and then find the gross and net incomes
– *continued*

SUGGESTIONS FOR INSTRUCTION

Employee Name Lisa Lost				Payroll Number 121468			
Social Ins. No. 879-469-219		Occupation: Worker		Hourly Rate of Pay: \$18.35			
Morning		Afternoon		Total Hours	Overtime		Total Hours
In	Out	In	Out		In	Out	
7:55	12:00	1:00	5:00	8			
7:56	11:50	1:35	5:05	7			
8:00	12:00	12:55	5:05	8			
9:03	12:05	1:55	5:04	5.75	8:00	10:00	2
8:00	12:01	12:55	4:57	7.75	8:00	12:00	4
8:00	12:00	1:25	5:00	7.5	6:00	10:00	4
Signature		Total Hours Regular		44	Total Hours Overtime		10

Deduction		Pay	
CPP	46.55	Regular Pay 44×18.35	807.40
Employment Ins.	24.36	Overtime Pay $10 \times 18.35 \times 1.5$	275.25
Taxable Income		Total Pay	1082.65
Income Tax	295.20		
Deductions		NET PAY	\$716.54

C-3.3 As an extension task students could calculate a lateness penalty using the eight-minute rule.

See BLM on page I-C-69.

Some companies penalize employees when they miss more than half (eight minutes) of any 15-minute period. No time is lost if less than eight minutes is missed. No credit is given for late departures unless overtime is authorized. The regular day is from 8:00 to 12:00 and from 1:00 to 5:00. Overtime is paid for completed quarter-hours.

Communications	Patterns
✓ Connections	✓ Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

**PRESCRIBED LEARNING
OUTCOMES**

C-3 calculate penalties for lateness and then find the gross and net incomes
– *continued*

SUGGESTIONS FOR INSTRUCTION

Example 1

Using the eight-minute rule, find the penalties given to an employee if the following hours appear on her time card: 8:07, 8:08, 12:01, 12:55, 4:40.

Solution

8:07 is seven minutes late — no penalty

8:08 is eight minutes late — 0.25 hour deduction

12:01 is not an early departure — no penalty

12:55 is an early arrival — no penalty

4:40 is a 20-minute early departure which calls for 1/4 hour or 0.25 hour penalty. (A full 15 minutes plus five minutes in the next 1/4 of an hour which, because it is less than seven minutes, has no penalty.)

Remember:

0.25 = one-quarter of an hour or 15 minutes

0.50 = half an hour or 30 minutes

0.75 = three-quarters of an hour or 45 minutes

Communications	Patterns
✓ Connections	✓ Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

**PRESCRIBED LEARNING
OUTCOMES**

C-3 calculate penalties for lateness and then find the gross and net incomes
– *continued*

SUGGESTIONS FOR INSTRUCTION

Example 2

Complete the following time card using Code 1 for provincial and federal claim codes. Overtime is at time and a half. The workday is from 8:00 to 12:00 and 1:00 to 5:00, six days a week. The eight-minute rule applies. The employee is paid weekly.

Employee Name Lisa Lost				Payroll Number 121468			
Social Ins. No. 879-469-219		Occupation: Worker		Hourly Rate of Pay: \$18.35			
Morning		Afternoon		Total Hours	Overtime		Total Hours
In	Out	In	Out		In	Out	
7:55	12:00	1:00	5:00				
7:56	11:50	1:35	5:05				
8:00	12:00	12:55	5:05				
9:03	12:05	1:55	5:04		8:00	10:00	
8:00	12:01	12:55	4:57		8:00	12:00	
8:00	12:00	1:25	5:00		6:00	10:00	
Signature		Total Hours Regular		Total Hours Overtime			

Deduction		Pay	
CPP		Regular Pay	
Employment Ins.		Overtime Pay	
Taxable Income		Total Pay	
Income Tax			
Deductions		NET PAY	

Communications Patterns
 ✓ **Connections** ✓ **Problem Solving**
 ✓ **Number Sense** Reasoning
 ✓ **Organization and** Technology
Structure Visualization

(continued)

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

**PRESCRIBED LEARNING
OUTCOMES**

C-3 calculate penalties for lateness and then find the gross and net incomes
– *continued*

SUGGESTIONS FOR INSTRUCTION

Employee Name Lisa Lost				Payroll Number 121468			
Social Ins. No. 879-469-219		Occupation: Worker		Hourly Rate of Pay: \$18.35			
Morning		Afternoon		Total Hours	Overtime		Total Hours
In	Out	In	Out		In	Out	
7:55	12:00	1:00	5:00	8			
7:56	11:50	1:35	5:05	7.25			
8:00	12:00	12:55	5:05	8			
9:03	12:05	1:55	5:04	6	8:00	10:00	2
8:00	12:01	12:55	4:57	8	8:00	12:00	4
8:00	12:00	1:25	5:00	7.5	6:00	10:00	4
Signature		Total Hours Regular		44.75	Total Hours Overtime		10

Deduction		Pay	
CPP	47.15	Regular Pay 44.75×18.35	821.16
Employment Ins.	24.67	Overtime Pay $10 \times 18.35 \times 1.5$	275.25
Taxable Income		Total Pay	1096.41
Income Tax	299.80		
Deductions		NET PAY	\$724.79

Communications	Patterns
✓ Connections	✓ Problem Solving
✓ Number Sense	Reasoning
✓ Organization and Structure	Technology
	Visualization

SUGGESTIONS FOR ASSESSMENT

**SUGGESTED LEARNING
RESOURCES**

**PRESCRIBED LEARNING
OUTCOMES**

C-4 calculate changes in income

SUGGESTIONS FOR INSTRUCTION

C-4.1 The student should be able to calculate new salary, given present salary and percent rate of increase.

A raise in pay is usually stated as a percent, which means “out of 100.” A mark of 75% on a test tells you that you obtained 75 out of a possible 100.

$$75\% = 75/100 = 0.75$$

$$\text{Calculator: } 75 \div 100 = 0.75$$

Example 1

A mechanic was earning \$630.00 a week. Last week the mechanic received a 10% raise. What is the dollar value of the raise and the new salary?

Solution

$$10\% = 0.10, \text{ so raise} = 0.10 \times \$630 = \$63$$

$$\begin{aligned} \text{new salary} &= \text{old salary} + \text{raise} \\ &= \$630 + \$63 \\ &= \$693 \end{aligned}$$

If you are only asked for the new salary, you can do the following: $\$630 \times 1.10 = \693 .

The first 1 in 1.10 stands for the old salary.

The 0.10 in 1.10 stands for the 10%.

C-4.2 The student should be able to calculate the percent rate of increase, given the amount of increase and the present salary.

To change these decimal fractions to percent, do the following:

$$0.95 \times 100 = 95\% \quad 0.045 \times 100 = 4.5\%$$

Example 1

A waiter was earning \$5.75 an hour. The boss gave the waiter a raise of \$1.00. Find the percent rate of increase.

Solution

Divide the increase by the old salary. Multiply this decimal by 100.

$$\text{Calculator: } 1.00 \div 5.75 \times 100 = 17.39\% \text{ or } 17.4\%$$

Note: Remember to round money to two decimal places.

Communications	Patterns
✓ Connections	Problem Solving
✓ Number Sense	✓ Reasoning
✓ Organization and Structure	Technology
	Visualization

SUGGESTIONS FOR ASSESSMENT

Journal Entry

Explain the meaning of percent in your own words. Give an example of a percent and where it would be applied. Explain what the example means to you. How would the percent be written as a decimal?

Problems

1. The employees of Company X are given two options for an increase in wages. They can either earn \$1.00 more per hour or have their hourly rate of pay increased by 15%. Employee A earns \$7.50 an hour while Employee B earns \$10.00 an hour. Which option should each employee choose in order to maximize the hourly rate of pay? Explain.
2. Employee C at Company Y has had his hourly rate of pay increased from \$7.75 an hour to \$8.65 an hour. Employee D at the same company has had her hourly rate of pay increased from \$9.95 to \$11.05. Which employee receives the greater increase in hourly rate? Which employee receives the greater percent increase in hourly rate? Show all calculations.

**SUGGESTED LEARNING
RESOURCES**

Print

Senior 2 Consumer Mathematics (25S) Part I: A Course for Distance Learning. Winnipeg, MB: Manitoba Education and Training, 2000.
— Modules 1 and 4

Appendix
Payday Project

The Payday Project is an ongoing project which simulates, on a simplified level, many of the real-life financial activities that adults tackle in their lives. This project should be started within the first week of the course. It should be done for a minimum of one month but preferably for all of Half Course I. Initially, you will need a couple of periods to get started and then it will take about 15 minutes once a week.

This is the suggested sequence of Payday learning experiences:

1. Complete an expense form.
2. Complete a job application form.
3. Fill out a time card every day.
4. Randomly select a salary rate and chance card once a week.
5. Determine weekly net pay.
6. Determine weekly savings.
7. Complete a weekly record sheet.

Payday Activity 1: Complete an Expense Form

Time Required

Approximately one hour for discussions, Worksheet 1, and Getting Started on Your Job worksheet.

Teaching Suggestions

1. Demonstrate the connection between lifestyle and the need for a regular income.
2. Name actual jobs in the community for which no previous experience or advanced training is necessary.
3. Itemize potential everyday living expenses.

The purpose is to help students realize the true expenses involved in maintaining a desired lifestyle. Allow for questions and group discussion, since many of these expenses are not familiar to the average student. Decide on minimum amounts suitable for your area. Demonstrate the impracticality of renting an apartment and owning a car without sufficient income.

Suggestions for Some Costs for Worksheet 1

Rent:	minimum of \$60/week
Food:	minimum of \$75/week
Clothing:	minimum of \$15/week
Personal Care: (hairdresser, drugstore items)	minimum of \$5/week

Worksheet 1

Name _____

Date _____

Fill in the amount, in dollars, you think it will cost you to live on your own for a month. Then break this down into a per-week cost.

Rent	_____
Phone	_____
Gas and/or Electricity	_____
Food	_____
Clothing	_____
Recreation (movies, bowling, et cetera)	_____
Personal Care (hairdresser, drugstore items)	_____
Magazines, Books, CDs, et cetera	_____
Transportation	
Bus	_____
Car Payment	_____
Gas	_____
Insurance	_____
Total Monthly Expenses	_____
Total Weekly Expenses	_____

1. Name the type of job you would like when you graduate from high school.

2. What kinds of skills do you need or want for this job?

3. What do you think your weekly take-home pay would be for this job?

4. Will this salary cover the cost of your monthly expenses?

5. If not, what would you do about the difference?

Getting Started on Your Job

Name _____

1. How can you get to work? _____

2. How much will the bus cost every day? _____
 How long will it take to get to work? _____

3. What time will you have to get up? _____ Leave for work? _____

4. Select two places where you might eat lunch. Pick a lunch you would like and list the items and the cost at each place.

Place: _____	Place: _____
Item a) _____ \$ _____	Item a) _____ \$ _____
Item b) _____ \$ _____	Item b) _____ \$ _____
Item c) _____ \$ _____	Item c) _____ \$ _____
Item d) _____ \$ _____	Item d) _____ \$ _____
Sales Tax \$ _____	Sales Tax \$ _____
TOTAL \$ _____	TOTAL \$ _____

5. Ask your parents how much they would want you to contribute towards your expenses while you live at home. Tell them that this would be for when you have a full-time job after you have graduated.

6. How much money will you spend on refreshment breaks? _____

7. What other kinds of things might you expect to spend money on?

a) _____	e) _____
b) _____	f) _____
c) _____	g) _____
d) _____	h) _____

Record of Expenses

Name _____

Week Ending _____ # of Days Worked _____

		Balance
Room and Board	Per Week	\$
Utilities	Per Week	\$
Transportation	Per Week	\$
Refreshment Breaks	Per Week	\$
Lunches	Per Week	\$
Clothing	Per Week	\$
Recreation	Per Week	\$
Personal Care	Per Week	\$
Miscellaneous	Per Week	\$
Chance Cards	Per Week	\$
Savings	Per Week	\$
Net Pay	Income — Expenses	

Payday Activity 2: Complete a Job Application

Time Required

Approximately one-half to three-quarters of an hour to discuss and complete the Application for Employment worksheet.

Teaching Suggestions

Discuss the competition that exists for jobs. Since a prerequisite for many jobs is simply having had prior work experience, many people accept an unskilled job and continue to look for a better position. Using this reasoning, for example, the decision to start with an unskilled position at a large retail store is reasonable.

Teachers may wish to obtain application forms from local businesses.

Job Interview/Research form could be a take-home assignment.

Job Possibilities form could be a take-home assignment.

APPLICATION FOR EMPLOYMENT

DATE _____

BACKGROUND

NAME _____ TELEPHONE (____) _____

ADDRESS _____

POSITION APPLYING FOR _____ WHEN AVAILABLE _____ DATE DESIRED _____

FULL-TIME PART-TIME TIMES AVAILABLE _____ FREELANCE TIME(S) AVAILABLE _____ SHIFTWORK? _____

EDUCATION	NAME	CITY	FROM	TO	DIPLOMAS/DEGREES
<input type="checkbox"/> PUBLIC SCHOOL					
<input type="checkbox"/> HIGH SCHOOL					
<input type="checkbox"/> COLLEGE/UNIVERSITY					
<input type="checkbox"/> OTHER COURSES					

EXPERIENCE	PREVIOUS WORK EXPERIENCE (LIST LAST EMPLOYER FIRST)		
DATES	COMPANY AND ADDRESS	POSITION	REASON FOR LEAVING
FROM	NAME	TITLE	
TO	ADDRESS	SUPERVISOR	
FROM	NAME	TITLE	
TO	ADDRESS	SUPERVISOR	
FROM	NAME	TITLE	
TO	ADDRESS	SUPERVISOR	

COMMENTS OTHER PERTINENT INFORMATION, EXPERIENCE, AND EDUCATION

REFERENCES CHARACTER REFERENCES (PEOPLE WHO KNOW YOU WELL, OTHER THAN RELATIVES)

NAME	OCCUPATION	RELATIONSHIP	TELEPHONE

I CERTIFY THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE, TO THE BEST OF MY KNOWLEDGE, CORRECT. SHOULD ANY STATEMENT BE PROVED INACCURATE, I UNDERSTAND THE EMPLOYER MAY CANCEL MY EMPLOYMENT.

DATE _____ SIGNATURE _____

Job Interview/Research Form

Name _____

Position _____

Research Sources(s):

Interview

Data Research

Name _____

Position _____

Company _____

Research Findings:

Description/General Duties of Position _____

Skills/Qualifications for Position _____

Education Required for Position _____

Social Skills/Temperament Required for Position _____

Pros/Cons of Position _____

Potential for Advancement _____

Salary Range _____

Think About It

Would you consider this position for:

a) a short-term job? _____

b) a long-term job? _____

c) building a lifelong career? _____

d) its salary level? _____

Job Possibilities

Company

1. a) Company name

b) Company address

Responsibilities and Duties

2.

3. a) How many hours would you work each week?

b) When would they be?

c) What is the hourly wage?

d) What would you expect to earn each week?

e) How does your employer keep track of the hours you work?

f) What are the consequences if you are late reporting to work?

g) Are there any times when you are paid overtime? If yes, when?

h) What deductions are taken off your paycheque?

i) Can you expect to receive a wage increase? If so, when and how much will it be?

Job Possibilities (continued)

Transportation

4. a) How far is the job from your home?

b) How would you get to work?

c) What would be the cost of transportation to and from the job?

Food While Working

5. a) Is there a cafeteria or drink machine at or near the job site?

b) What would your refreshment breaks cost?

c) What would any meals you eat out while working cost?

General

6. Is there a probationary period for the job? Do you have any job security?

7. What are some job advantages? What are some disadvantages?

Make sure a completed application form for the company is included.

Payday Activity 3: Complete a Daily Time Card

Time Required

Approximately one-quarter of an hour to introduce and demonstrate. Then, a minute or two per class to complete for duration of project.

Teaching Suggestions

Teachers should establish their own lateness rules. For example, one class equals eight hours, each minute late is actually 10 minutes late, or each minute late could be as much as one half-hour or one hour late.

Time Card for Payday Project

NAME													
SOC. INS. #													
	TIME IN				TIME OUT				NO. HOURS				

Payday Activity 4: Pick Chance Card and Salary Rate Once a Week

Time Required

Approximately one-quarter of an hour to introduce process. Then, about five minutes per week for duration of the project.

Teaching Suggestions

Make a sheet of chance cards that would either give money to the student or would be an expense to the student (see next pages for sample chance cards).

For example:

You lend \$8.00 to a friend.	You need a sweater for work (\$19.99).	You just found \$5.00 in your jacket pocket.
------------------------------	----------------------------------------	----------------------------------------------

Students could pick a chance card more than once per week.

Use the Record of Expense sheet to record these expenses. (The Record of Expense sheet was introduced in Activity 1.)

Use a sheet of different salary rates.

For example:

\$6.00/hr	\$7.65/hr	\$8.65/hr	\$9.65/hr	\$10.65/hr
-----------	-----------	-----------	-----------	------------

Note: Salary Record sheet introduced in Activity 5 would allow the student to write down the hours worked, the rate of pay, the gross pay, EI, CPP, and net pay.

Some of the sample chance cards on the following pages might not be appropriate for use in communities where gambling is considered to be problematic. Teachers might wish to remove these particular cards from the deck.

<p>You buy popcorn and drinks for everyone. \$15.00</p>	<p>Surprise! The person you loaned \$10.00 pays you back.</p>	<p>You bought a book for your friend's birthday. \$8.95</p>
<p>You pay back your friend the \$15.00 you owe him.</p>	<p>Bad bet! Your football team lost. You lose. \$5.00</p>	<p>You worked at another job at night. You earned \$21.00.</p>
<p>Your socks have holes in them. You need to buy more. \$6.00</p>	<p>You fell on the ice and ripped your jeans. You need to buy another pair. \$30.00</p>	<p>You put red towels in the laundry with your white sweater. Buy another one for \$23.00.</p>
<p>Happy Birthday! Your granny sent you \$20.00</p>	<p>Happy Birthday! Your granny sent you \$25.00.</p>	<p>Your date's a heavy eater. You spend \$9.00.</p>
<p>You crash into a table at lunch and cut yourself. You need a bandage. \$1.50</p>	<p>You break your mom's favourite dish. You run out and buy another before she notices. \$11.85.</p>	<p>Your neighbour asks you to cut her lawn for the next two weeks. She pays you \$20.00.</p>
<p>You go to lunch with a friend. You offer to pay. \$11.22</p>	<p>You phone long-distance to a friend in Banff. \$7.55</p>	<p>You bought a scratch-and-win ticket and won. \$5.00</p>
<p>Surprise! You just found \$200.</p>	<p>You need to buy a thank-you card. \$1.85</p>	<p>Your friend talks you into going to the movies. \$12.25</p>
<p>You buy a stuffed animal for your nephew. \$9.89</p>	<p>This is your lucky day. You just won \$21.00 on a 50-50 draw.</p>	<p>You found a wallet and returned it. Reward: \$10.00</p>
<p>You are out of shampoo. \$6.88</p>	<p>Hey! That's a neat CD. Gotta have it. \$15.78</p>	<p>You have a bad cold and need cold tablets. \$6.75</p>
<p>Your runners are worn out. \$36.89</p>	<p>You won \$50.00 in the contest you entered.</p>	<p>You are going to a wedding. You need new clothes. \$35.90</p>

You win \$25.00 on the cash calendar.	You played Bingo and won \$100.00.	You sell some old toys at a garage sale. \$15.50
The library fines you for not returning a book on time. \$2.25	You offer to pay for a tank of gas when travelling with friends. \$34.00	Your uncle asks you to help him stack wood. He pays you \$20.00.
Your neighbour asks you to shovel his walkway. He pays you \$15.00.	Your aunt just sent you a birthday card. In it is \$20.00.	You shovel your neighbour's driveway. You get paid \$25.00.
You need a haircut. \$17.00	You ran out of mousse. \$4.56	You want the poster for your wall. \$2.28
You find \$5.00 under your bed while cleaning your room.	Mom gives you \$10.00 because you've been taking out the garbage.	You have a mega-headache. You need to buy some headache tablets. \$3.78
You just found \$4.50 in change in the couch.	You win \$25.00 on a ski cash calendar.	You buy flowers for a friend. \$8.99
You buy a box of chocolates for Mom. \$4.88	You work at a second job for six hours this week. \$36.00	You get a birthday present from your other grandpa. \$20.00
You are bored so you rent a video. \$6.00	You and your friends go for coffee. You are buying. \$7.98	Your boss just gave you a bonus of \$15.00 this week.
You buy a Lotto 649 ticket for \$1.00 and win \$10.00.	One morning you are starved and there is nothing to eat in the house. Buy breakfast. \$4.50	You burn the top of the ironing board. You buy another one. \$7.76
You lend \$8.00 to a friend.	You need a sweater for work. \$19.99	You just found \$5.00 in your jacket pocket.

SENIOR 2 CONSUMER MATHEMATICS • *Wages and Salaries (Half Course I)*

\$6.80 / HR	\$7.65 / HR	\$8.65 / HR	\$9.65 / HR	\$10.65 / HR
\$6.90 / HR	\$8.45 / HR	\$8.45 / HR	\$9.45 / HR	\$10.45 / HR
\$7.75 / HR	\$6.85 / HR	\$8.85 / HR	\$9.85 / HR	\$10.85 / HR
\$7.10 / HR	\$6.90 / HR	\$8.90 / HR	\$9.90 / HR	\$10.90 / HR
\$6.95 / HR	\$7.75 / HR	\$8.75 / HR	\$9.75 / HR	\$10.75 / HR
\$6.85 / HR	\$7.86 / HR	\$8.86 / HR	\$9.86 / HR	\$10.86 / HR
\$7.15 / HR	\$7.90 / HR	\$8.90 / HR	\$9.90 / HR	\$10.90 / HR
\$7.35 / HR	\$8.10 / HR	\$9.10 / HR	\$10.10 / HR	\$11.10 / HR
\$7.50 / HR	\$8.00 / HR	\$9.00 / HR	\$10.00 / HR	\$11.00 / HR
\$11.85 / HR	\$8.15 / HR	\$9.15 / HR	\$10.15 / HR	\$11.15 / HR
\$11.45 / HR	\$11.65 / HR	\$15.15 / HR	\$14.00 / HR	\$13.10 / HR
\$12.00 / HR	\$11.90 / HR	\$11.75 / HR	\$11.86 / HR	\$12.90 / HR
\$12.15 / HR	\$12.50 / HR	\$12.75 / HR	\$12.86 / HR	\$15.00 / HR

Payday Activity 5: Complete a Salary Record Form

Time Required

Approximately one-quarter of an hour to introduce and about 10 minutes each week to complete for the duration of the project.

Payday Activity 6: Complete a Savings Account Form

Time Required

Approximately one-quarter of an hour to introduce. Then, a couple of minutes each week to complete for the duration of the project.

Teaching Suggestions

This sheet would allow the students to keep track of their total savings on a weekly basis.

Calculate savings as 10% of gross pay.

Payday Activity 7: Complete a Balance Sheet by Transferring Amounts from Net Pay, Total Expenses, Chance Cards, and Savings

Time Required

Approximately one-quarter of an hour to introduce and a couple of minutes to complete each week for the duration of the project.

Teaching Suggestions

The initial balance forward of \$100 is a gift which allows the student to meet expenses of the first week on the job. From that point on, students must meet their expenses with their earnings. This form allows students to see an overview of their weekly savings and expenses, and whether adjustments need to be made to their expenses.

The following shows a completed sample of a balance sheet over a period of two weeks.

	Week 1		Week 2	
	Week Ending		Week Ending	
	+	-	+	-
Balance Forward	100.00		98.00	
Net Pay	270.00		168.50	
Total Expenses		225.00		225.00
Chance Cards		15.00	4.50	
Savings		32.00		20.00
Totals	370.00	272.00	271.00	245.00
Final Balance	98.00		26.00	

Savings are in the (–) column because they are taken from the regular account to the savings account.

Record Sheets

Week Ending

	+	-
Balance Forward		
Net Pay		
Total Expenses		
Chance Cards		
Savings		
Totals		
Final Balance		

Week Ending

	+	-
Balance Forward		
Net Pay		
Total Expenses		
Chance Cards		
Savings		
Totals		
Final Balance		

Week Ending

	+	-
Balance Forward		
Net Pay		
Total Expenses		
Chance Cards		
Savings		
Totals		
Final Balance		

Week Ending

	+	-
Balance Forward		
Net Pay		
Total Expenses		
Chance Cards		
Savings		
Totals		
Final Balance		

Week Ending

	+	-
Balance Forward		
Net Pay		
Total Expenses		
Chance Cards		
Savings		
Totals		
Final Balance		

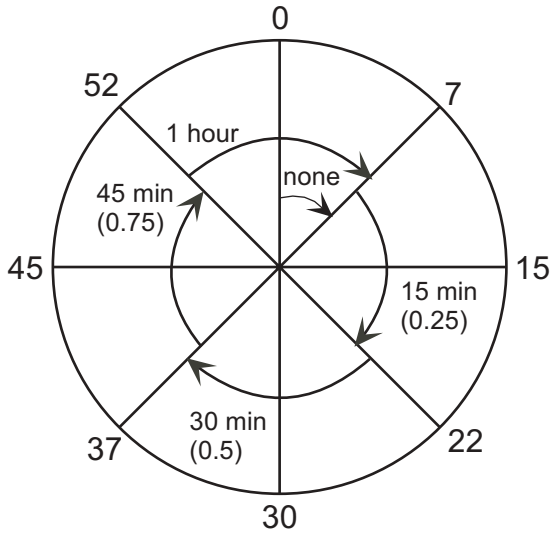
Week Ending

	+	-
Balance Forward		
Net Pay		
Total Expenses		
Chance Cards		
Savings		
Totals		
Final Balance		

Blackline Master

The Eight-Minute Rule

Time of Arrival (Late)



Time of Departure (Early)

