

# Understanding Your Pay Statement

Your pay statement (*accessible online through [Mosaic](#)*) provides you with details of your earnings, benefits, and taxes. The statement is designed to facilitate easy reading of your pay details; however, the following guide will help you better understand some of the more common various terms and abbreviations you may find on your statement.

### Sample Pay Statement:

See below to view a sample pay statement with an explanation of its components.

\*Adapted from Understanding Your Pay Advice Slip, Financial Services, Queen's University

### To Access Your Pay Statement:

1. Login to the Mosaic portal:  
<http://mosaic.mcmaster.ca>
2. On your home page, click the 'Pay' button
3. Select the pay cheque you wish to view.
4. This will open a PDF file of your pay statement in a new window.  
*(Please ensure your popup blockers are disabled.)*

## Pay Statement Terms & Acronyms

### TOTALS

<b>Current:</b>	Shows your total earnings and deductions for the current two-week pay period.
<b>YTD (Year to Date):</b>	Shows your total earnings and deductions for the year as of the most recent pay period.

### EARNINGS

<b>Regular:</b>	Normal salary/rate of pay and corresponding hours worked.
<b>O-Time 1.5:</b>	Overtime hours worked, paid at 1.5 x your pay rate. <u>Actual</u> hours worked will be displayed.
<b>Stat x 1.5:</b>	Hours worked on a statutory holiday, paid at 1.5 x your pay rate. <u>Actual</u> hours worked will be displayed.
<b>StatHoliday/StatHolSal:</b>	Statutory holiday hours during the pay period, not worked, but compensated at your regular or prorated rate of pay, according to your employment agreement.
<b>UniHolSch:</b>	Days off not worked but paid for by the University, e.g., floater days during the December break.
<b>Vacation Pay:</b>	Four percent of gross pay for the pay period, where applicable.

### TAXES

<b>CIT:</b>	Canadian Income Tax
<b>CPP:</b>	Canada Pension Plan
<b>EI:</b>	Employment Insurance

### DEDUCTIONS

<b>Unifor 5555 Unit 1 Staff Dues:</b>	Union dues paid. For members of Unifor.
<b>MUFA Faculty Dues:</b>	Faculty dues paid. For members of the McMaster University Faculty Association (MUFA).
<b>Group RRSP 1:</b>	Employee contribution amount to the Group Registered Retirement Savings Plan.
<b>Salaried Pension:</b>	Employee contribution amount to the McMaster Pension Plan.
<b>Long Term Disability SUNLIFE:</b>	Mandatory amount deducted for long-term disability benefit.
<b>Park \$ Mth:</b>	Parking fee.

## UNDERSTANDING YOUR PAY STATEMENT

**McMaster University**  
123 Fake Street  
Hamilton, ON L8S 4L8

Pay Group:	04/08/2017	Business Unit:	MAC01
Pay Begin Date:	04/08/2017	Advice #:	0000000000000000
Pay End Date:	04/22/2017	Advice Date:	04/28/2017

**Moira Rose**  
123 Fake Street  
Hamilton, ON L8S 4M1

Employee ID:	000000000
Department:	Medicine
Location:	Health Sciences Centre
Job Title:	Research Associate
Pay Rate:	\$ 43.42

<b>TAX DATA:</b>	<b>Federal</b>	<b>ON</b>
Net Claim Amount:	11,635.00	10,171
Special Letters:		
Addl. Percent:		
Addl. Amount:		

HOURS AND EARNINGS						TAXES		
-----Current-----						-----YTD-----		
Description	Rate	Hours	Earnings	Hours	Earnings	Description	Current	YTD
Regular	43.4200	63.00	2,735.46	581.00	25,227.02	CIT	1,834.65	7,264.46
StatHoliday	43.4200	7.00	303.94	35.00	1,519.70	CPP	295.71	1,551.98
O-Time 1.5	65.1300	38.00	2,474.94	70.00	4,559.10	EI	99.44	529.75
Stat x 1.5	65.1300	9.00	586.17	9.00	586.17			
UniHoliday			0.00	14.00	607.88			
<b>TOTAL:</b>		<b>117.00</b>	<b>6,100.51</b>	<b>709.00</b>	<b>32,499.87</b>	<b>TOTAL:</b>	<b>2,229.80</b>	<b>9,346.19</b>

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Salaried Pension	258.26	2,324.24	Long Term Disability	44.00	132.00	Employee Medical	46.62	372.96
UNIFOR 5555 Unit 1 Staff Dues	45.59	410.31	SUNLIFE			Employee Dental	28.52	228.16
			Park MUMC	48.00	182.00	Basic Life*	8.09	64.72
						Salaried Pension	400.29	3,602.61
						Paid Education Leave Fund	2.34	14.18
						Social Justice Fund	2.34	14.18
						NEER Surcharge 1	9.16	48.84
						Benefit Surcharge	244.02	1,300.02
						Post Retire Benefit Surcharge	15.25	81.26
						Sick Sev Surcharge	61.01	324.98
						WSIB ON University Rate	21.99	117.22
<b>TOTAL:</b>	<b>303.85</b>	<b>2,734.65</b>	<b>TOTAL:</b>	<b>92.00</b>	<b>314.00</b>	*Taxable		

	TOTAL GROSS	CIT TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	6,100.51	5,804.75	2,229.80	395.85	3,474.86
YTD:	32,499.87	29,829.94	9,346.19	3,048.65	20,105.03

BANK	AVAILABLE	UNIT

NET PAY DISTRIBUTION			
	Account Type	Account Number	Amount
Advice #0000000000000000	Checking	*****123	3,474.86
<b>TOTAL:</b>			<b>3,474.86</b>

**Top:** Employee's home address and job information, including pay rate and tax data. Pay Begin and End Dates indicate the pay period for which the statement covers. [See bottom re: multiple jobs]

**Hours and Earnings:** Includes both regular and additional earnings such as overtime. Statutory holiday hours are also reported here.

**Taxes:** Displays mandatory deductions required by the Government and includes Canadian Income Tax (CIT), Canada Pension Plan (CPP) and Employment Insurance (EI).

**Before-Tax Deductions:** Includes pension plan or Group RRSP contributions, union dues and MUFA Association dues.

**After-Tax Deductions:** Displays benefits paid by the employee such as long-term disability, as well as optional elections such as AD&D insurance, optional life insurance and parking fees.

**Employer-Paid Benefits:** Displays benefits paid by McMaster such as extended health and dental, and basic life insurance. \*Taxable benefits are indicated with asterisks.

**Bottom:** Summarizes the details shown above on the pay stub, and includes total gross pay, the Canadian Income Tax (CIT) taxable amount, total taxes and deductions, and net pay.

**Total:** Indicates amount to be deposited into the employee's bank account.

[Note: If employee's hold more than one job at McMaster, their primary pay rate will be shown. Employees with more than one job on the same pay cycle will find the earnings amount for each job displayed separately.]