

Serving  
GOVERNMENT,  
serving  
CANADIANS.

Au service du  
GOUVERNEMENT,  
au service des  
CANADIENS.

# GC101 Series - Pay

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Getting to Know the Basics of Government Pay



Public Services and  
Procurement Canada

Services publics et  
Approvisionnement Canada

April 2023

Canada

# Parking Lot

During the presentation, you may have questions. Please place them on hold until the end and we will have a Q and A session for any and all questions that You may have!

Unfortunately, we will not be able to look into any personal pay issues you may be experiencing but you can reach out to the Client Contact Center (CCC) directly!



# Course Overview



EMPLOYEES SHOULD ALWAYS BE AWARE OF HOW & WHEN THEY GET PAID. ALTHOUGH COMPENSATION SPECIALISTS ARE RESPONSIBLE TO PAY US, EMPLOYEES PLAY A BIG ROLE IN ENSURING THAT MONEY RECEIVED HAS BEEN DELIVERED CORRECTLY.

## REMEMBER

- ✓ CHECK YOUR PAY STUBS REGULARLY!
- ✓ CHECK YOUR ONLINE PAY FILE WITH EVERY EMPLOYMENT CHANGE!
- ✓ CALL THE CCC IF YOU HAVE CONCERNS!

LET'S CHECK OUT THE TYPES OF THINGS YOU MAY ENCOUNTER THROUGHOUT YOUR CAREER IN THE GOVERNMENT OF CANADA.



# Course Overview

## BY THE END OF THIS COURSE, YOU SHOULD BE ABLE TO:

- UNDERSTAND WHERE TO FIND YOUR PAY STUB ONLINE.
- IDENTIFY AND UNDERSTAND THE BASIC DEDUCTIONS YOU MAY SEE ON YOUR PAY STUB.
- UNDERSTAND HOW THE CANADIAN PENSION PLAN WORKS
- UNDERSTAND HOW INCREMENTS AND STEP PROGRESSIONS WORK
- KNOW WHEN TO EXPECT AND/OR UNDERSTAND FLUCTUATIONS IN YOUR PAY.
- UNDERSTAND THE BASICS OF AN EMERGENCY SALARY ADVANCE.



# Let's Start With The **Where!**



SO, WHERE CAN YOU  
FIND YOUR PAYSTUBS?



# MyGCPay

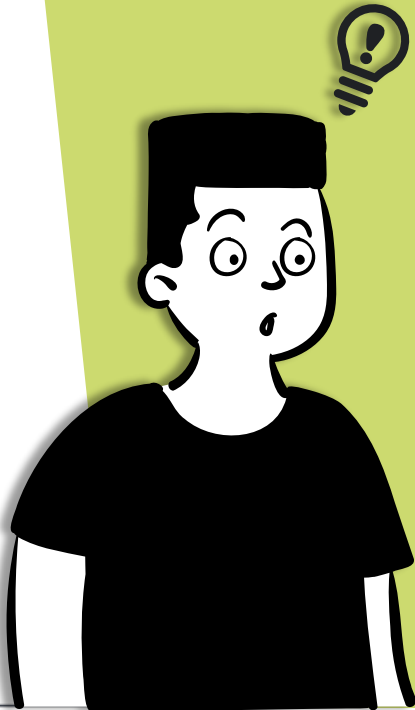
**Viewing your paystub is quite easy, once you know where to look! The place to start is MyGCPay!**

MyGCPay is a web tool for all federal government employees. It gives you a simpler, centralized view of your pay and benefits information. It pulls information from various sources (like Phoenix) into one easily accessible tool.

## You can use MyGCPay to:

- view current information about your pay and benefits
- print documents such as tax slips and proof of employment
- monitor open enquiries and cases (if your current or former department was served by the Pay Centre)
- view historical information, related to paycheques, benefit plans, tax slips, enquiries and Pay Centre cases dating back to 2016.

***Please Note: To use MyGCPay, you must first log in through the myKEY internal network.***

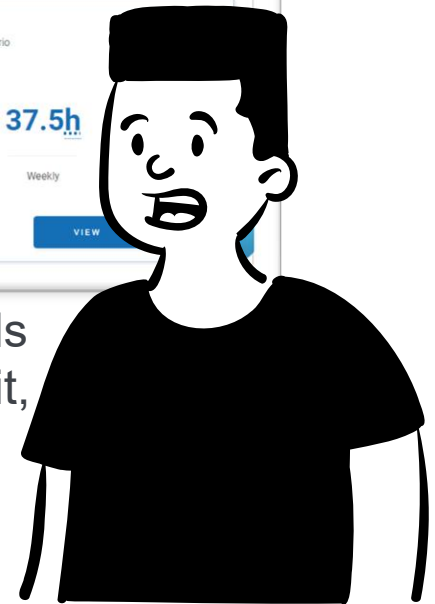


# MyGCPay

The screenshot displays the MyGCPay website interface. At the top, it features the Government of Canada logo and the text "Government of Canada" and "Gouvernement du Canada". A navigation menu includes "MyGCPay", "Employment", "Pay", "Benefits", and "Cases and Enquiries". A "Français" link is visible in the top right corner. The main heading reads "SIMPLIFYING YOUR PAY AND BENEFITS", followed by a brief description of the platform's purpose. On the left, a user profile for "Eric Ouimet" is shown, including his title "SECTION 24 MANAGER" and various personal details like date of birth, address, and province. The central "Employment" section provides a breakdown of the most recent employment information, including the position "AS-03 | Step 3", effective date of February 25, 2023, and work location in Ontario. It displays three key figures: a base pay of \$70,622.00 (annual), a bi-weekly pay of \$2,707.07, and a weekly work schedule of 37.5 hours. A note indicates the next pay increment will be on N/A as of February 01, 2023. A "VIEW" button is provided for the "Proof of Employment" section.

There should be a link to MyGCPay in your department's HR tools (such as the "eHRTool" at PSPC) but if you have trouble locating it, you can simply Google "MyGCPay" while on the government network.

Once you log in, you should be able to see your personal page!



# MyGCPay-Locating Your Stubs

MyGCPay

Employment

Pay

Benefits

Cases and Enquiries

At the top of the main page, you will navigate to the “pay” tab. The most current stub will be fully visible/open on the page. You can find and open older stubs in the list located directly under the current one.

## PAY STUB

## PAY OVERVIEW

PAY DATE	PAY PERIOD	GROSS	TAXES	DEDUCTIONS	NET
March 15, 2023	February 16, 2023 – March 01, 2023	\$852.38	\$57.85	\$152.66	\$641.87



### EMPLOYEE INFORMATION

NAME  
PRI  
PAY GROUP TV1  
DEPARTMENT Public Services and Proc Can  
PROVINCE OF WORK ON

### PAYCHEQUE INFORMATION

PAYCHEQUE STATUS Confirmed  
ISSUE DATE 03/15/2023  
CHEQUE NUMBER 63234595

### BANKING INFORMATION

PAYMENT TYPE Direct deposit  
ACCOUNT TYPE Chequing/Savings  
ACCOUNT NUMBER

Earnings: \$852.38

Taxes: \$57.85

Deductions: \$152.66

### PAY SUMMARY - Your earnings breakdown before taxes

TYPE OF PAY	AMOUNT	YEAR TO DATE
Gross Earnings	\$852.38	\$19,802.27

Click on the following link for definitions of names, terms or phrases used on the pay stub: [Glossary of Definitions](#)

### EARNINGS - The earnings applied to your overall gross income

CODE	TYPE	DURATION	UNIT/RATE	RATE USED	QTY	AMOUNT	YTD
001	*Basic Pay	2023/02/25 - 2023/03/01	Hourly	\$36.09	22.50	\$812.12	\$812.12
1L7	Comp Retention Allowance	2023/02/25 - 2023/03/01				\$40.26	\$40.26
002	*Acting Pay						\$18,675.77
MA6	Meal All						\$12.00
OR2	OT - Regular - 1.5					\$26	\$26





# MyGCPay-Reading Your Stubs

Here is a breakdown of all the elements seen of your pay stubs.

Pay Stub
PRINT TO PDF
CLOSE THIS WINDOW

<b>PAY DATE</b> March 15, 2023	<b>PAY PERIOD</b> February 16, 2023 – March 01, 2023	<b>GROSS</b> \$852.38	<b>TAXES</b> \$57.85	<b>DEDUCTIONS</b> \$152.66	<b>NET</b> \$641.87
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1. Pay Date (when your cheque was deposited)
2. Pay Period (days being paid out on your cheque)
3. Breakdown of earnings, taxes and deductions
4. Employee Information
5. Cheque information (including cheque #)
6. Bank information (How pay was delivered to EE)

7. Earnings Tab (as seen in image above)
8. Tax Tab (breakdown of taxes deducted from pay)
9. Deductions Tab (Deductions currently being paid)
10. Year to Date earnings (amount currently earned in the current tax year)
11. Itemized list of earnings (basic pay, allowances etc.)

Public Services and Procurement Canada
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# MyGCPay-Reading Your Stubs

Earnings: \$852.38

Taxes: \$57.85

Deductions: \$152.66

The tax tab will show you the amounts you are paying towards Canadian Income Tax, Employment Insurance, Canadian Pension Plan, **plus** any additional taxes you may be subject to, dependent on your place of residency (i.e. Quebec Income Tax etc.)

Federal Claim Amount	\$15,000.00
ON Claim Amount	\$11,865.00

Earnings: \$852.38

Taxes: \$57.85

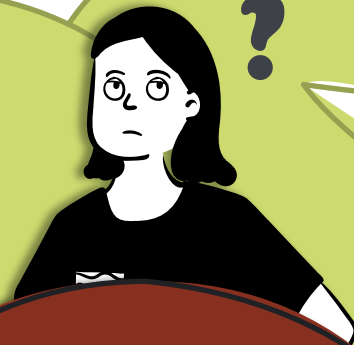
Deductions: \$152.66

The deductions tab will show you the amounts you and your employer are contributing towards Pension, Health/Dental Care, Disability Insurance, Union Dues, Existing Overpayments or any other deficiencies or items in arrears that may need to be deducted “at the source”

5G2	PSSA Group 2 - Low	\$67.59	\$1,549.69
848	Dues - Arrears PSAC		\$



# What About When and How?



**WHEN  
AND  
HOW?**

**WHEN AM I PAID AND HOW DO  
I GET MY FUNDS?...OH! AND  
HOW MUCH AM I GETTING!?**



# Pay Day

Employees are paid on a **bi-weekly basis**. This means you will be paid every two weeks, on a Wednesday.

It is important to note that government employees are paid **two weeks in arrears\***.

GOC Employees are paid via **direct deposit**. You will not receive a physical, paper cheque unless there is an error with your banking info in the system.

## **How Much?**

You are usually already aware of your salary before you start working, as it is usually discussed and included in **the Letter of Offer (LOO)**.

**BUT WHAT IF SOMETHING'S WRONG?!**



# Gross vs Net

## Taxes

Almost everyone pays taxes. Taxes are used to help fund public services and allow you to take advantage of them. Taxes at the GOC are usually deducted from your “**Gross Pay**”. Generally, the taxes you will be subject to will be dependent on where you live (vs where you work.)\*

### Most of Canada

Canadian Income Tax  
Employment Insurance  
Canada Pension Plan

### Quebec

Quebec Income Tax  
Quebec Pension Plan  
Quebec Insurance Plan  
Quebec Sales Tax

## What about Deductions?

The details of the term you are working will dictate which benefits and programs you will be eligible for. These benefit contributions, along with any union dues will be collected from your overall gross pay.

Your earnings, minus taxes and deductions is referred to as your “NET” Pay.



# Deductions (continued)

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Here are some of the standard deductions that employees of the Government of Canada may see on their pay.

**PSSA:** Pension. Deducted from certain termed/indeterminate employees' pay

**SDB:** Supplementary Death Benefit. A pension related benefit, in the occurrence of death. If you pay towards pension, you will pay towards SDB.

**DI/LTD:** Disability Insurance. Insurance used when you are unable to work due to illness or disability.

**PSHCP:** The Public Service Healthcare Plan. Usually deductions are “Employer only” unless you select one of the higher-level plans.

**DCP:** Dental Care Plan. This is an “Employer only” deduction

**Union:** If eligible, you will be assigned a union, as it pertains to your role. Some common unions are *PSAC, PIPSC and CAPE*.

**Keep in mind, an employee's status as a continuous employee, a represented employee and the terms of their employment will dictate if and when deductions will start.**



# A Few Random Questions Before We Go

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# CPP...What's The Deal?

SO WE HAVE SPOKEN ABOUT THE CANADIAN PENSION PLAN IN THE TAX SECTION BUT WHAT DOES THAT ACTUALLY ENTAIL?

CPP provides income replacement to contributors and their families in the event of retirement, disability or death.

You continue to pay towards your CPP on every pay cheque until you have reached the yearly maximum. This amount can fluctuate from year to year.

You can find the yearly maximum amount online by googling it, whenever you need it.

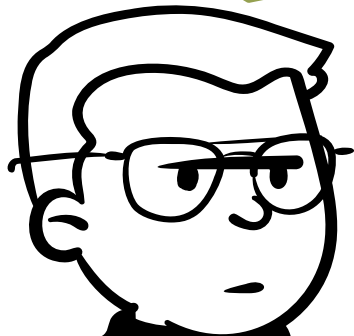
**The 2023 amount is \$3,754.45, or 5.95% of your salary (less a \$3,500 exemption), whichever is more.**





# Why Is My Pay Different This Time?

I JUST LOOKED AT MY PAY. I USUALLY GET \$1346.56 EVERY CHEQUE. THIS TIME I ONLY RECEIVED \$1186.72....WHAT GIVES!?!?!?



Many things can affect your pay. Sometimes you will receive more than you expect and sometimes you could receive less. Here are some common causes for fluctuating pay.

- You have become eligible for benefits/plan deductions
- You took leave and are not earning leave credits
- You had an overpayment of less than 10% of your gross pay and recovery was actioned.
- You had benefit deficiencies that are now being recovered
- It is a pay period plus (3 pay days in a month) so you only have to pay certain deductions on two of those pay days
- You received a step progression or increment.



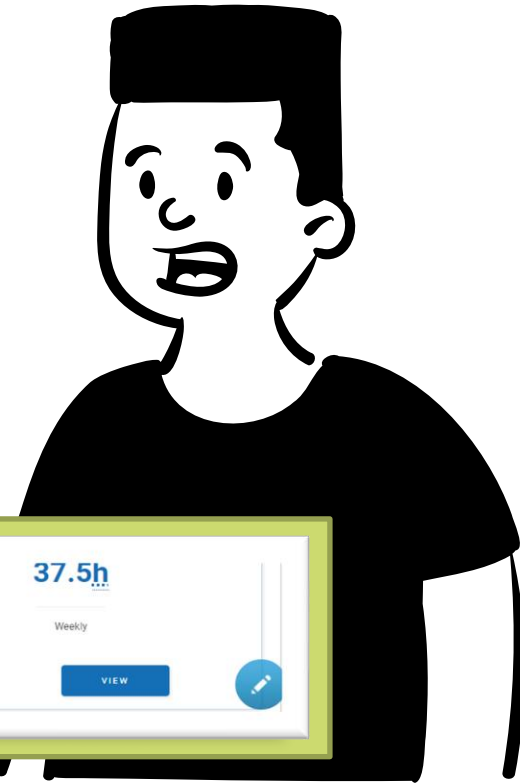
# Increments?

YOU JUST MENTIONED INCREMENTS AND STEP PROGRESSIONS. WHAT ARE THEY AND HOW DO I KNOW WHEN I WILL BE GETTING ONE OF THOSE?

A pay increment increases your pay rate to the next highest pay rate on the pay scale.

Additionally, every year you will receive a “cost of living” increase. You will see the specific date it comes into effect in “**Rates of Pay**” section of your collective Agreement.

You can find your next increment date under your classification and salary info on the main page of MyGCPay.



A screenshot of the MyGCPay user interface. On the left, there is a form with fields for City, Province, Postal Code, and Country Code, all filled with placeholder text. Below this is a 'Helpful Links' section. The main content area displays three columns of information: 'Base Pay: Annual - Paid Bi-weekly' with a value of '\$70,622.00', 'Bi-weekly' with a value of '\$2,707.07', and 'Weekly' with a value of '37.5h'. Below the annual pay value, a message states 'Your next pay increment will be on N/A' with a green arrow pointing to the text, and a sub-note 'This event was entered into the system on February 01, 2023'. At the bottom right, there is a 'Proof of Employment' section with a 'VIEW' button and a pencil icon.



# No Pay?

AHHH!!! IT'S PAY DAY AND I JUST CHECKED MY BANK ACCOUNT...WHERE IS MY MONEY!? NOTHING WAS DEPOSITED AND NO ONE CONTACTED ME TO SAY THERE WOULD BE AN ISSUE. WHAT AM I GOING TO DO!?

Unfortunately, not all “No Pay” situations are incorrect but if you meet the criteria, you can ask your manager about an ESA (Emergency Salary Advance).

ESAs are issued by your department and are payments given to mend the gap, while you wait for compensation advisors to review the situation. **These payments can cover up to 66% of your normal, biweekly gross pay.**

**Remember, ESAs are a great solution but always make sure you read up on the terms surrounding them, beforehand.**



# Questions?

