



# PAY STUB

## WHAT IS A PAY STUB?

Your pay stub shows your employment earnings for the specified pay period and any deductions are taken off.

## WHY DO LENDERS REQUIRE A PAY STUB?

Your pay stub is used for an additional source of verification on your income and a breakdown (e.g., hourly wage, overtime, hours worked, year-to-date income).

## WHERE CAN I GET MY PAY STUB?

Your pay stub can be obtained from your employer and must be recent (within the last 14 days). The information should ideally be consistent with what is written in your job letter.

Sample company Name, 123 My Home Street, WINIPEG MB CANADA, R2W 2Y8				EARNINGS STATEMENT		
John Smith						
EMPLOYEE ID	PERIOD ENDING			PAY DATE	CHECK NUMBER	
123456	2013/11/25			2013/11/20	321654	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR TO DATE
REGULAR	20	80	1,600.00	CPP	65.03	1,495.69
OVERTIME	25	5	125.00	EI	28.62	658.26
				INCOME TAX	305.90	7,035.70
				UNION DUES	10.84	249.32
				LIFE INSURANCE	4.94	113.62
				LONG TERM DISABILITY	7.01	161.23
				CANADA SAVING BONDS	8.00	184.00
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	CURRENT TOTAL	DEDUCTIONS	NET PAY	
39,675.00	9,897.82	29,777.18	1,725.00	430.34	1,294.66	