

## **Onboarding Information**

## **Contractor or Employee?**

Everyone hired for Summer Camps will be deducted employment taxes (CPP, EI, and Federal Taxes) per government regulations unless you are hired as a contractor.

As an employee, you will receive a T4 for your income including tax deductions by the government.

All Staff who continue to work past the Summer Camp Season will not be deducted taxes, and it's the person's responsibility to report their income at the end of the year and submit a T4A (info here).

- T4 Employee
- T4A Contractor
- Read about the difference <u>here</u>

#### **Uniform Deduction**

TAC Sports will deduct \$30 for 2 T-shirts for all sports and STEM coaches. All extra shirts will be \$15. Academy Uniforms fees will be sent via directors.

## **Training**

Training sessions are paid at the flat rate of \$50 if in person training sessions exceed 3 hours. To receive payment for your training, a minimum of two shifts (two school programs or two lessons) or one week of camp (whichever is more applicable) must be completed. Attending training and not completing a shift would mean training is not paid.

Online Training module tests are required to be completed before each camp and season to verify you are up tp date on policies, procedures and standard practices.

#### **Time Off Requests**

All staff must submit time off requests by emailing <a href="hr:tacsports@gmail.com">hr:tacsports@gmail.com</a> and CC'ing their Manager and/or Director. Time off requests is approved by Directors and are not guaranteed to be granted. As stated in your contract, there are blackout dates/months you can not request time off (Summer Camps from June 1st to the first of September).

## What is C.P.P?

**Canada Pension Plan (CPP)** is a monthly payment that replaces a percentage of your income when you retire. If you qualify, you'll receive the CPP retirement pension for the rest of your life. The amount you receive each month is based on your average earnings throughout your working life, your contributions to the CPP, and the age you decide to start your CPP retirement pension. Your contributions to the CPP are based on your earnings.

Employees and employers **must** contribute to CPP. Contributions to CPP are compulsory for all working Canadians aged 18-70. You are not exempt from paying them and they are directly deducted from your paycheque.

To find out more about please visit the following Government of Canada website: https://www.canada.ca/en/services/benefits/publicpensions/cpp.html

## What is E.I?

**The Employment Insurance** (EI) program provides temporary income support to unemployed workers while they look for employment or to upgrade their skills. The EI program also provides special benefits to workers who take time off work due to specific life events including illness, pregnancy, caring for a newborn or caring for an ill person or family member.

Employers as a requirement must deduct employment insurance (EI) premiums from their employee's insurable earnings if that employee is in insurable employment during the year. Insurable employment includes most employment in Canada under a contract of service (employer-employee relationship). There is **no age limit** for deducting EI premiums.

# **Federal Taxes Explained**

In Canada, the tax system works progressively meaning the more money you make, the more income taxes you pay. The amount of your income you pay in taxes is expressed as a percentage and goes up in steps, or "brackets."

To find out more about please visit the following Government of Canada website: <a href="https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax.html">https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax.html</a>

If you have any questions regarding C.P.P or E.I., do not hesitate to contact us at paytacsports@gmail.com