

CURRICULUM RESOURCE

Earnings Exemptions and Social Assistance

OALCF ALIGNMENT

Competency	Task Group	Level	
Competency A - Find and Use Information	A2. Interpret documents	2	
Competency B - Communicate Ideas and Information	B3. Complete and create documents	2	
Competency C - Understand and Use Numbers	C1. Manage money	2	

Goal Paths (check all that apply)

- ⊠ Employment
- □ Apprenticeship

- Postsecondary
- ⊠ Independence
- □ Secondary School Credit

Embedded Skills for Success (check all that apply)

- \boxtimes Adaptability
- \Box Collaboration
- □ Communication
- □ Creativity and innovation
- □ Reading

 \boxtimes Numeracy \boxtimes Problem Solving

Writing

□ Digital



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Project Host: Community Literacy of Ontario

Research & Writing: Lesley Hamilton



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Practitioners Notes

This curriculum is intended to be an overview of the earnings exemptions allowed while collecting social assistance. It does not have all allowable exemptions or deductions. There are many different questions that learners may have, and we suggest that you direct them to their caseworkers for individual situations.

Our intent is to help learners:

- understand the difference between gross pay and net pay
- know how to read a pay stub
- know how to calculate their earnings exemptions
- know how to enter the information into the forms for OW and OSDP

You may or may not want a learner to use a calculator. However, you may still want the learner to show their work.

There are numerous documents for social assistance clients to complete and keep track of when completing their monthly reporting forms. We have tried to capture the documents that most closely mirror those.

Within this material, there is both Ontario Disability Support Program information and Ontario Works information. Each of these programs have different earnings exemptions. Having the learner complete both regardless of their social assistance program will be good practice.

The Canada Pension Plan Disability program has very different rules. A brief overview and the website have been included to obtain more information.

Resources

Material referenced for the development of this curriculum: Ontario Works - <u>https://www.ontario.ca/page/working-and-earning-while-ontario-works</u> Ontario Disability Support Program - <u>https://www.ontario.ca/page/working-and-earning-ontario-disability-support-program</u> Community Legal Education Ontario (CLEO) -<u>https://www.cleo.on.ca/en/publications/ontario/eastern-ontario</u> Government of Canada CPP Disability -<u>https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disabilitybenefit.html</u> Municipal Social Service Statement of Income Forms



Introduction

This resource is about understanding and calculating earnings exemptions while collecting social assistance payments.

We will cover the following topics in this resource:

- What is Social Assistance?
- What are Earnings Exemptions?
 - Ontario Works (OW)
 - Ontario Disability Support Program (ODSP)
 - Canada Pension Plan Disability (CPPD)
- Calculating Earnings Exemptions

Just because you are on Social Assistance doesn't mean you can't work. In fact, the Social Assistance system is designed to help you in a time of financial need. Social Assistance is intended to be a temporary form of support. The time that you are on Social Assistance may vary. You may be able to continue receiving assistance until you are in a place where you can support yourself financially.

Social Assistance are programs that the governments have in place to assist you financially with money for food, shelter, and other costs if you meet the eligibility criteria. There are two social assistance programs in Ontario: Ontario Works (OW) and Ontario Disability Support Program (ODSP). There is also a national program, the Canada Pension Plan Disability program.

Social Assistance is usually paid monthly. It may also provide you with health supports, transportation support, or dietary requirements. There are supports in the community to assist you, including but not limited to:

- employment support
- adult basic education
- mental health
- financial counselling
- food support.





Each of these programs have their own eligibility criteria that must be met. If you are on any of these programs, you are eligible to work without penalty to your social assistance payments, provided you are within the exemption limits. If you are continuing to work and start earning over a certain amount, you may no longer be eligible to receive social assistance.

Canada Pension Plan Disability is a national program and has very specific requirements. If you are collecting CPPD you are still eligible to work and have exemptions. You can locate this information at this link.

https://publications.gc.ca/collections/collection_2023/servcan/SG5-101-2022-eng.pdf

There are different amounts of earnings that are exempt for each program.





Earning Exemptions

What are earnings?

Earnings are the amount of money you make while working.

Example:

You were paid \$20 for babysitting for 1 hour. The \$20 is considered as earnings.

You were paid \$20 for cutting one lawn. You cut two lawns and were paid \$40. The \$40 is considered as earnings.

You were paid \$100 for working in a store. The \$100 is considered as earnings.

What does exemption mean?

Special or official permission not to do or pay something.

Example:

People who are disabled are allowed to park in restricted areas. This is considered an exemption.

Some people do not have to write exams because their marks are high enough to pass. This is considered an exemption.

A deduction may be allowed on income tax because of your child's age. The deduction is considered an exemption.





What Are Earnings Exemptions?

Earnings exemptions are amounts of money you earn that won't affect your social assistance payments. In other words, you are given official permission to earn money each month that won't reduce your social assistance payments.

Earnings exemptions are intended to provide an incentive to individuals to encourage them to participate in the workforce. The exemptions allow the individual to still have an income while gaining employment skills and increasing financial independence.

Each social assistance program sets an amount limit of earnings each month that won't reduce social assistance payments.

There are two social assistance programs in Ontario.

- Ontario Works (OW)
- Ontario Disability Support Program (ODSP)

There is a third program that is a national program. The Canada Pension Plan Disability benefit. If you have paid into CPP through previous earnings you may be eligible for this benefit.

When you are on Ontario Works, you must tell OW how much money you or your dependents earn each month. Dependents can be people who live with you and who you support financially.

There are many types of exemptions that apply to your social assistance. They can include:

- child care support payments you receive
- if you have a dependant in school full-time who is earning income
- living in a First Nations community and getting money from an employment training program that lasts up to 12 months

There are payments that are not exempt. They are usually taken from your pay before you receive net pay. They can include:

- deductions for child support payments you owe
- deductions for garnishments to pay off debts



Earnings Exemptions – Is that Gross Pay or Net Pay?

What is the difference between net and gross income?

Gross pay or income is the money you have earned while working **before** taxes or other deductions. Other deductions can include CPP, EI, or union dues.

Here is an example:

You earn \$16.50 per hour, and you work 25 hours a week. Your total earnings are \$412.50 before deductions.

$16.50 \times 25 = 412.50$

Net pay or income is the money earned while working **after** taxes or other deductions have been taken off. This is the money you take home.

Here is an example:

You earn \$16.50 per hour, and you work 25 hours a week. Your total earnings are \$412.50. Your deductions are Federal Tax, EI and CPP that total \$100. You subtract your deductions from your gross earnings. Your net earnings after deductions are \$312.50.

$$16.50 \times 25 = 412.50 \$412.50 - \$100 = \$312.50



Reading a Paystub

When you are working and earning money, the employer must provide you with a paystub. Paystubs show you the amount of money you earned during a pay period. Your paystub will show you the following information.

- Pay Period
 - Time frame worked for calculating wages earned
- Pay Date
 - The day you will receive your pay
- Pay Rate or Hourly Rate
 - Amount paid per hour
- Number of Hours Worked
 - o Total hours worked in a pay period
- Gross Income or Current Total
 - Hourly rate X Number of hours worked
- Year to Date (YTD) Gross Income
 - o Total gross income earned this calendar year
- Deductions
 - Deductions for the current pay period
- Year to Date (YTD) deductions
 - Total deductions for this calendar year
- Net Pay
 - Amount of pay received after deductions
- Year to Date (YTD) Net Pay
 - o Total net pay received this calendar year

Sample Paystub

ABC Delivery Company, 123 Tiny Rd., Tiptop ON EARNINGS STATEMENT								
Employee Nar	Employee Name: Jack Bossly, 25 Any Street, Any Town ON							
Employe	ee ID	Perio	d Ending		Pay D	ate	Cheque Number	
		Start	End					
N/A		18-Sep-23	01-Oct-23		05-Oct-23		15623	
Income	Rate	Hours	Current Total		Deductions	Current Total	Year to Date	
Regular	16.50	10	165.00		СРР	9.82	58.92	
					EI	2.69	16.14	
					Fed Tax	24.75	148.50	
YTD GROSS	YTD DEE	DUCTIONS	YTD NET PAY		CURRENT TOTAL	DEDUCTIONS	NET PAY	
990.00		223.56	766.44		165.00	37.26	127.74	



What is a Pay Period?

Not all pay periods are the same. However, the most common pay period is bi-weekly, in other words, every two weeks. Here are some examples of different pay periods.

Weekly pay period is one week long. A weekly pay period 7 calendar days long.

• Example of a weekly pay period: December 3 to December 9.

Bi-weekly pay period is two work weeks long. Bi-weekly will be 14 calendar days long.

• Example of a bi-weekly pay period: December 3 to December 16.

A semimonthly pay period is two times per month. Semimonthly is half a calendar month. The number of days in a semimonthly pay period will depend on how many days there are in a month.

• Example of a semimonthly pay period: December 1 to December 15, and December 16 to December 31.

Monthly pay period is one calendar month. The number of days will depend on the month.

• Example of a monthly pay period: December 1 to December 31.





Paystub Activity

Using the paystub below, enter the Period Ending for the two weeks starting on Monday of next week. Enter the Start and End dates.

The pay date usually comes the Thursday after the end of the pay period. Enter the Pay Date for the pay period you entered.

Your Bakery Company, 10243 Cake Way, Icicle ON EARNINGS STATEMENT

Employee Nar	ne:					
Employe	ee ID	Perio	d Ending	Pay D	Date	Cheque Number
		Start	End			
N/A						
Income	Rate	Hours	Current Total	Deductions	Current Total	Year to Date
Regular	16.50	10	165.00	СРР	9.82	58.92
				EI	2.69	16.14
				Fed Tax	24.75	148.50
YTD GROSS	YTD DED	UCTIONS	YTD NET PAY	CURRENT TOTAL	DEDUCTIONS	NET PAY
990.00		223.56	766.44	165.00	37.26	127.74

Important Note

Keep all pay stubs you receive. You will need your pay stubs to report your earnings while collecting Social Assistance Payments.



Monthly Earnings Activity

You have worked for several weeks in the month and have received two pay stubs.

ABC Delive	ery Com	pany, 123	Tiny Rd., Ti	ptop ON		EARNINGS	STATEMENT
Employee Nan	ne:	Jack Bossly, 2	25 Any Street, An	y Town ON			
Employe	ee ID	Perio	d Ending		Pay D	ate	Cheque Number
		Start	End				
N/A		28-May-23	10-Jun-23		15-Ju	n-23	15263
Income	Rate	Hours	Current Total	Deduct	ions	Current Total	Year to Date
Regular	18.00	10	180.00	СРР		12.04	58.92
				EI		6.23	16.14
				Fed Tax		33.52	148.50
YTD GROSS	YTD DEC	OUCTIONS	YTD NET PAY	CURRENT	TOTAL	DEDUCTIONS	NET PAY
990.00		223.56	766.44		180.00	51.79	128.21

Using the paystubs below, calculate your net earnings for the month.

ABC Delivery Company, 123 Tiny Rd., Tiptop ON EARNINGS STATEMENT								
Employee Nar	Employee Name: Jack Bossly, 25 Any Street, Any Town ON							
Employ	ee ID	Perio	d Ending		Pay D	ate	Cheque Number	
		Start	End	ind				
N/A		11-Jun-23	24-Jun-23	-23 29-Jun-23			15899	
Income	Rate	Hours	Current Total		Deductions	Current Total	Year to Date	
Regular	18.00	10	180.00		СРР	12.04	70.96	
					EI	6.23	22.37	
					Fed Tax	33.52	182.02	
YTD GROSS	YTD DEE	DUCTIONS	YTD NET PAY		CURRENT TOTAL	DEDUCTIONS	NET PAY	
1,170.00		275.35	894.65		180.00	51.79	128.21	



Ontario Works Earnings Exemptions

Social Assistance payments are paid once a month, so that means that the earnings exemption is also for one month.

Ontario Works has an allowable Earnings Exemption of \$200 net earnings per month. This means the pay that you take home is used for claiming exemptions.

For every \$1 you take home over the \$200 exemption, Ontario Works will deduct \$.50 from your monthly social assistance payment. You still keep the money you earned over the \$200 exemption.

If you get Child Support payments, it won't change the money you get from Ontario Works or Ontario Disability Support Program. But you still need to report how much child support money you get every month. You can keep that money along with your OW or ODSP money.

Example 1:

Your monthly social assistance payment is \$750.

You earn \$175 for one month.

You will keep all of your earnings and your social assistance payment.

The amount you earned is within the total earnings exemption.

Your total income for the month will be \$875.

\$750	OW Social Assistance Payment
+\$125	Earnings within the \$200 exemption
\$875	Total monthly income



Example 2:

Your monthly social assistance payment is \$733.

You earn \$250 for one month.

Your monthly social assistance payment will be reduced by \$25.

You earned \$50 more than the \$200 earning exemption, which means your social assistance payment will be reduced by $\frac{1}{2}$ or 50% of the amount earned over \$200.

Your total income for the month will be \$958.

- \$733 Social assistance payment
- \$250 total earnings for the month
- \$200 earnings exemption allowed
- \$50 earnings are above the exemption allowed
- \$50 earnings will reduce social assistance by ½ of the \$50
- \$50 divided by 2 equals \$25
- \$733 social assistance minus \$25 earnings equals \$708

Total earnings for the month

- \$708 social assistance
- \$250 earnings
- \$958 Total



Example 3

Your monthly social assistance payment is \$733.

You earn \$160 for one month.

You receive \$300 for Child Support. payment

Your monthly social assistance payment will not be reduced.

Your total income for the month will be \$1,193.

- \$733 Social assistance payment
- \$150 total earnings for the month
- \$300 Child support payment received

Total earnings for the month

- \$733 social assistance
- \$160 earnings
- \$300 child support payment received
- \$1,193 Total

Earnings for the month	
\$160	Earnings within the exemption
Child Support Payment received	
\$300	Child Support Exemption
Social Assistance Payment for the mo	onth
\$733	OW Social Assistance Payment
Total Monthly Income	
\$733 + \$160 + \$300 = \$1,193	OW Social Assistance Payment



OW Exemptions Activity

Using the amounts below, calculate your earnings for the month.

- \$800 Social Assistance Payment
- \$400 Child Support Payment Received Exempt
- \$160 Earnings

Using the amounts below, calculate the income you will have for the month. Are you over the earnings exemptions?

- \$850 Social Assistance Payment
- \$400 Child Support Payment Received Exempt
- \$275 Earnings



Ontario Disability Support Program Earnings Exemptions

Ontario Disability Support Program has an allowable earnings exemption of \$1,000 net earnings without a deduction to your support payment.

For every \$1 you take home over the \$1,000 exemption, Ontario Disability Support will deduct \$0.75 from your monthly social assistance payment.

If you earn more than \$1,000, then only 25% of those are earnings are exempt. This means that you would only receive 25% of your monthly benefit over the \$1,000 earned.

If you get Child Support payments, it won't change the money you get from Ontario Works or Ontario Disability Support Program. But you still need to report how much child support money you get every month. You can keep that money along with your OW or ODSP money.

Example 1 – No Deduction from ODSP Social Assistance Payment:

Your monthly social assistance payment is \$1,380.

You earn \$600 for one month.

You will keep all of your earnings and your social assistance payment.

The amount you earned is within the total earnings exemption.

Your total income for the month will be \$1,980.

\$1,380	ODSP Social Assistance Payment
+ \$ 600	Earnings within the \$1,000 exemption
= \$1,980	Total income for the month



Example 2 – Deduction from ODSP Social Assistance Payment:

Your monthly social assistance payment is \$1,380.

You earn \$1,500 for one month.

Your monthly social assistance payment will be reduced by \$375.

You earned more than the \$1,000 earning exemption, which means your social assistance payment will be reduced by 3/4 or 75% of the amount earned over \$1,000.

Your total income for the month will be \$2,505.

- \$1,380 Social assistance payment
- \$1,500 total earnings for the month
- \$1,000 earnings exemption allowed
- \$500 earnings are above the exemption allowed
- \$500 earnings will reduce social assistance by 3/4 or 75% of the \$500
- \$500 multiplied by 75% equals \$375
- \$1,380 social assistance minus \$375 earnings equals \$1,005

Total earnings for the month

- \$1,005 social assistance
- \$1,500 earnings
- \$2,505 Total

\$500 earnings over the \$1,000 exemption
\$375 deducted from ODSP Payment
t for the month
ODSP Social Assistance Payment
t + Earnings for the month
ODSP Social Assistance Payment
Earnings Exemption
Earnings over \$1,000
Total monthly income



ODSP Exemptions Activity

Use the numbers below to calculate the amount you will receive from Ontario Disability Support Program for one month. Calculate your total earnings for the month.

- \$1,380 Social Assistance Payment
- \$ 400 Child Support Payment
- \$ 500 Earnings

Use the amounts below to calculate the income you will have for the month.

- \$1,380 Social Assistance Payment
- \$ 600 Child Support Payment
- \$1,200 Earnings



Canada Pension Plan Disability Earnings Exemptions

Canada Pension Plan Disability benefits and earnings in a calendar year may impact your benefits. A calendar year is from January 1st to December 31st. You must contact Service Canada when you begin working

- if you earn \$6,600 gross income in a calendar year
- if you earn between \$6,600 and \$18,508 gross income (This may show that you are regularly capable of working, and it may affect your disability benefits.)
- if you earn \$18,508 or more gross income (This demonstrates that you are regularly capable of working, and you will likely no longer qualify for disability benefits.)

In all cases of collecting any social assistance, you are required to report any income you earn.

https://www.canada.ca/en/employment-social-development/programs/pension-plandisability-benefits/reports/toolkit.html





Reporting Your Earnings Exemptions for OW

You need to tell OW how much money you make every month. This means you should tell OW both the gross amount you earn and the amount after taking out any taxes or deductions (your net amount). If you get money for taking care of a child, you should also let OW know. If you forget to tell OW about all the money you make, you might have to give some of it back.

There are different ways to report earnings. They may include:

- MyBenefits <u>https://mybenefits.mcss.gov.on.ca/auth/login?lang=en-CA</u>
- IVR <u>https://www.ontario.ca/page/interactive-voice-response-ivr-system-social-assistance-clients</u>
- Statement of Income form

In all cases, you must report by the due date set by your Ontario Works office.

Example:

- Your reporting due date is March 17.
- You earned income between February 18 and March 16.
- You report the earnings by March 17 using one of the reporting options.
- The information you report will be used to calculate your April financial assistance payment.

If you have no earnings for the month, report the amount as \$0 for the gross pay and net pay sections.





Sample

Statement of Income form for Ontario Works

Earnings					
1. Complete payment information for ea	ch family member wi	ho is employed or in	a paid training progr	am	
2. If applicable, enter any deductions					
Name: Frank Flurry	Employer Name/ Training Program				
Recipient Spouse Dep. Adult	ABC Company	ABC Company			
Attending secondary/post-secondary school full time? Vo Yes	Date 10/13/23	Date 10/27/23	Date	Date	Date
	Amount	Amount	Amount	Amount	Amount
Gross pay (before deductions)	\$331	248.25			
Net pay (after deductions)	\$269	197.25			
Deductions (enter only if applicable)				-	
Child or spousal support payments					
Other garnishments to repay a debt					





Reporting Your Earnings Exemptions for ODSP

You need to tell ODSP how much money you make every month. This means that you should tell ODSP both the gross amount you earn and the amount after any taxes or deductions (your net pay). If you get money for taking care of a child, you should also let ODSP know. If you forget to tell ODSP about all the money you make, you might have to give some of it back.

There are different ways to report earnings. They may include:

- MyBenefits <u>https://mybenefits.mcss.gov.on.ca/auth/login?lang=en-CA</u>
- IVR <u>https://www.ontario.ca/page/interactive-voice-response-ivr-system-social-assistance-clients</u>
- Statement of Income form

In all cases, you must report by the due date set by your ODSP office.

Example:

- Your reporting due date is March 7.
- You earned income in the month of February.
- You report the earnings by March 7 using one of the reporting options.
- The information you report will be used to calculate your April financial assistance payment.

If you have no earnings for the month, report the amount as \$0 for the gross pay and net pay sections.





Sample

Statement of Income form for Ontario Disability Support Program

 2. Earnings and Training A Complete payment information If there are no earnings this 	ation for each adult who is	employed or in a paid	I training program.			
Not sure what to do? There is a	an example at the end of t	he form.				
Earner 1 Name (last name, first name) Francis More		Name of emp ABC Compa	loyer or training program			
Payment date	Payment	amount	Payment deductions (only if applicable)			
(yyyy/mm/dd)	Gross pay	Net pay	Child or spousal support payments	Other garnishments to repay a debt		
2023/10/13	\$200.00	\$162.00				
2023/10/27	\$150.00	\$126.00				
		······				





Activity for Ontario Works Reporting

Complete the Ontario Works Reporting form using the paystubs for Jack Jordan.

Your Ontario Works reporting due date is September 15.

ABC Delivery Company, 123 Tiny Rd., Tiptop ON EARNINGS STATEMENT								
Employee Name: Jack Jordan, 31 My Street, Flower Town ON								
Employ	ee ID	Perio	d Ending	Pay Date Cheque N				
		Start	End					
N/A		13-Aug-23	26-Aug-23		31-Au	15263		
Income	Rate	Hours	Current Total		Deductions	Current Total	Year to Date	
Regular	16.55	20	331.00		СРР	15.20	15.20	
					EI	10.48	10.48	
					Fed Tax	54.60	54.60	
YTD GROSS	YTD DEI	OUCTIONS	YTD NET PAY		CURRENT TOTAL	DEDUCTIONS	NET PAY	
331.00		80.20	250.72		331.00	80.28	250.72	

ABC Delivery Company, 123 Tiny Rd., Tiptop ON EARNINGS STATEMENT								
Employee Name: Jack Jordan, 31 My Street, Flower Town ON								
Employe	ee ID	Perio	d Ending		Pay D	Cheque Number		
		Start	End					
N/A		27-Aug-23	09-Sep-23		14-Se	p-23	15899	
Income	Rate	Hours	Current Total		Deductions	Current Total	Year to Date	
Regular	16.55	10	165.50		СРР	7.60	22.80	
					EI	5.24	15.72	
					Fed Tax	27.30	81.90	
YTD GROSS	YTD DEE	DUCTIONS	YTD NET PAY		CURRENT TOTAL	DEDUCTIONS	NET PAY	
496.50		120.42	376.08		165.50	40.14	125.36	



Ontario Works Reporting Form

Earnings

- 1. Complete payment information for each family member who is employed or in a paid training program
- 2. If applicable, enter any deductions

Name:	Employer Name/ Training Program				
Recipient Spouse Dep. Adult Attending secondary/post-secondary	Pay Date				
school full time? No Yes	Amount	Amount	Amount	Amount	Amount
Gross pay (before deductions)					
Net pay (after deductions)					
Deductions		-	-		
Child or spousal support payments					
Other garnishments to repay a debt					

Calculate your total earnings for the month and include your Social Assistance payment.

Were your earnings over the Earnings Exemption of \$200 for Ontario Works?



Activity for ODSP Reporting

Complete the Ontario Disability Support Program reporting form using the paystubs for Janice Juniper.

Your Ontario Disability Support Program reporting due date is September 7.

ABC Deliver	y Company	, 123 Tin	y Rd., Tipto	OD QC	EA

ARNINGS STATEMENT

Employee Na	me:	Janice Junipe	anice Juniper, 31 My Street, Flower Town ON					
Employ	ee ID	Perio	d Ending		Pay Date		Cheque Number	
		Start	End					
N/A		30-Jul-23	12-Aug-23		17-Aug-23		17589	
Income	Rate	Hours	Current Total		Deductions	Current Total	Year to Date	
Regular	16.55	10	165.50		CPP	7.60	31.25	
					EI	5.24	18.62	
					Fed Tax	27.30	131.25	
YTD GROSS	YTD DEE	OUCTIONS	YTD NET PAY		CURRENT TOTAL	DEDUCTIONS	NET PAY	
653.00		181.12	310.00		165.50	40.14	125.36	

ABC Delivery Company, 123 Tiny Rd., Tiptop ON EARNINGS STATEMENT								
Employee Na	Employee Name: Janice Juniper, 31 My Street, Flower Town ON							
Employ	ee ID	Perio	d Ending	Pay Date Cheque Numbe				
		Start	End					
N/A		13-Aug-23	26-Aug-23		31-Aug-23		18536	
Income	Rate	Hours	Current Total		Deductions	Current Total	Year to Date	
Regular	16.55	10	165.50		CPP	7.60	38.85	
					EI	5.24	23.86	
					Fed Tax	27.30	158.55	
YTD GROSS	YTD DEE	OUCTIONS	YTD NET PAY		CURRENT TOTAL	DEDUCTIONS	NET PAY	
818.50		158.55	659.95		165.50	40.14	125.36	



ODSP Reporting Form

2. Earnings and Training Allowances

- · Complete payment information for each adult who is employed or in a paid training program.
- If there are no earnings this month, enter "0".

Not sure what to do? There is an example at the end of the form.

Earner 1

Name (last name, first name)

Name of employer or training program

Payment date	Payment	amount	mount Payment deductions (
(yyyy/mm/dd)	Gross pay	Net pay	Child or spousal support payments	Other garnishments to repay a debt			
	······································						
	······						
	· · · · · · · · · · · · · · · · · · ·						

Calculate your total earnings for the month and include your Social Assistance payment.

Were your earnings over the Earnings Exemption of \$1,000 for ODSP?



This curriculum helps you calculate earnings, but it does not cover all expenses or supports that may be claimed. It is important to always ask your case worker if you have other expenses or supports. You may receive assistance with some of the expenses you have.

