01 / YOUR WORK MATTERS

YOUR FIRST JOB TOOLKIT



Start with questions.
Build good work habits.

01 BEFORE YOU SAY YES

Ask about pay, hours, costs and the actual job.

02 WHILE YOU WORK

Keep your own shift record and check deductions.

03 WHEN SOMETHING IS OFF

Use the missing-pay script and find legitimate help.

PRINT. WRITE. REUSE.

Offer questions • job comparison notes • hours tracker • deduction check • direct-deposit safety • practice situations and answers

Ontario youth edition with Canadian payroll guidance. Rates checked October 24, 2026. Ontario ESA rules have coverage limits and exceptions; other provinces and federally regulated jobs use different standards. All amounts are CAD.

02 / BEFORE YOU ACCEPT

Get the answers before the first shift.

Take this page to an interview or ask by email. “I need to check” is a reasonable answer to an unclear offer.

THE ACTUAL JOB

What tasks, work location and supervisor? Who trains me? Who do I contact with a safety concern?

PAY + PAYDAY

What is the hourly rate? How often am I paid, and when is the first pay? How do I access pay stubs?

HOURS + SCHOOL

Are any hours guaranteed? What is typical? How are shifts and changes shared? Can we agree on my school/exam availability?

STATUS + TRAINING

Am I being hired as an employee or contractor, and why? Are required training and trial shifts paid?

COSTS + DEDUCTIONS

What must I buy or provide? Who pays? What deductions are proposed, and can I see the terms before agreeing?

MY ONE MUST-ASK QUESTION

Ask for a written offer or a written summary of the key terms, and keep a copy.

03 / OFFER NOTES YOU CAN REUSE

What am I agreeing to?

Use one copy per offer. Record answers, compare options and take time to clarify gaps.

Employer / role / location / verified contact

Agreed rate / payday / first pay date / how I get pay stubs

Employee or contractor? / explanation to check

Guaranteed hours, if any / usual range / schedule process

My availability / school or travel limits / agreed changes

Training or trial shifts / who pays / expected costs

Question still unanswered / who I will ask / by when

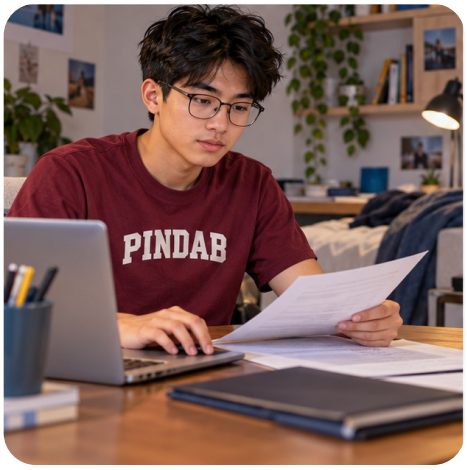
A verbal “you’ll probably get 20 hours” is different from guaranteed hours. Confirm important promises in writing before relying on that income.

04 / EMPLOYEE OR CONTRACTOR?

The label does not settle it.

EMPLOYEE / often works in the business

The employer commonly directs the work, schedule and methods. Employment standards may protect pay and other rights. Payroll deductions may apply.



CONTRACTOR / runs their own business

A genuine self-employed worker has a business relationship. Control, tools, financial risk and opportunity for profit all matter. They usually manage their own tax obligations and business costs.

FACTS FIRST, NOT JUST A CONTRACT TITLE

Being paid cash, sending invoices or signing “independent contractor” does not by itself decide your status. Neither does having one particular tool. The actual relationship matters; do not self-classify from this short guide.

“Which facts make this a contractor role?”

For Ontario ESA rights, ask the Employment Standards Information Centre about status. For CPP/EI status, a worker or payer can request a CRA ruling. A CRA ruling addresses CPP/EI; it is not a blanket decision about every employment law.

Do not assume “no deductions” means “no tax.” Get help understanding the obligations before accepting a contractor arrangement.

05 / PAY AND SCHEDULED HOURS

Know the floor. Confirm the hours.

ONTARIO / GENERAL

$17.95

per hour / most covered employees

ONTARIO / ELIGIBLE STUDENT

$16.90

per hour / see conditions below

Effective October 1, 2026 to September 30, 2027. Student rate: students under 18 working 28 hours a week or less while school is in session, or working during a school break or summer holidays. Special rates, exemptions and higher agreed rates may apply.

DO NOT BUDGET FROM A HOPEFUL SCHEDULE

Ask which hours are guaranteed, what is only an estimate, and how changes are communicated. Keep copies of schedules. A regular hourly rate is not a promise of a fixed weekly income.

SENT HOME EARLY? ASK ABOUT THE RULE

Ontario’s three-hour rule can apply if you regularly work more than three hours a day, are required to report, and work less than three despite being available longer. Exceptions apply. It does not automatically make every shift three paid hours.

Check before starting: youth minimum ages, school-attendance requirements and job-specific restrictions can affect whether a job or shift is allowed. Ask the Ontario ministry about your age and type of workplace.

Minimum wage is a legal floor where applicable, not a recommended target. Other provinces and federal workplaces use different rules.

06 / COUNT THE WORK, NOT JUST THE SCHEDULE

Build a shift record you can check.

Write it down after each shift.

Record the date, actual start and finish, unpaid break minutes, paid hours and a brief note. Include required opening, closing or training time; ask how it is recorded.



A schedule shows the plan. Your record shows what you worked. Keep both and compare them with the pay-period dates on your stub.

WORKED EXAMPLE / FICTIONAL $19 RATE

Saturday, 10:00 a.m.-4:00 p.m. = 6 elapsed hours.
30-minute unpaid, work-free meal break = 0.5 hour.
Paid hours: 6 - 0.5 = 5.5.
Regular earnings: 5.5 × $19 = $104.50 before vacation pay, deductions or other pay.

Breaks and trial shifts matter.

Under Ontario’s general ESA rule, you must not work more than five consecutive hours without a 30-minute eating period free from work. Meal breaks are generally unpaid unless your contract says otherwise. Work done during a break still needs to be counted.

Required job training and work performed on a trial shift can count as work under Ontario ESA rules. Do not assume “trial” means unpaid. Overtime and special rules may change pay calculations.

07 / BLANK HOURS TRACKER

Your record. Every shift.

Job nickname: _____ Pay period: _____ Rate: $_____ per hour

Enter ACTUAL times. Paid hours = elapsed time - unpaid work-free breaks. Record extra work and changes. Do not put a SIN or bank details here.

Date	Start	Finish	Unpaid break / min	Paid hours	Notes / training / changes

Total paid hours: _____ × hourly rate: $_____ = regular pay: $_____

Add any applicable overtime, holiday pay or vacation pay separately. Compare the result with the correct pay period on your stub, then note questions below.

08 / WHAT CAME OFF THE CHEQUE?

A deduction should have a clear reason.

STATUTORY DEDUCTIONS

Income tax, CPP and EI may apply. Being a student does not automatically mean no income tax. CPP generally starts on the first pay dated in the month after turning 18; EI can apply before 18. Quebec uses different pension and parental-insurance rules.

OTHER DEDUCTIONS / CHECK THE BASIS

In Ontario, deductions generally need legal authority, a court order or the employee's specific written authorization. Written authorization must identify the amount or how it is calculated. Some deductions remain prohibited even if signed.

READ THE PAY STUB, THEN ASK

Check paid hours, rate, gross earnings, each deduction and net pay. The employer's own CPP or EI share is not an extra employee deduction. Ask what any benefit, union or other charge is for and how it was authorized.

MY DEDUCTION CHECK

Deduction name / amount / reason given

Authority or agreement I need to check

Question for payroll / response / follow-up date

09 / COSTS THAT NEED A CLOSER LOOK

Can they ask me to pay for that?

NOT PERMITTED AS WAGE DEDUCTIONS / ONTARIO

An employer cannot deduct for faulty work, even with written permission. They also cannot deduct for cash shortages or lost/stolen property if someone else had access. A customer leaving without paying is not automatically your bill.

UNIFORMS / ASK BEFORE YOU AGREE

Ontario can allow a uniform or clothing deduction with signed, specific written authorization stating the amount or calculation. It is not automatically illegal or automatically allowed. Ask for all costs before accepting and keep the authorization.

TRAINING, GEAR OR CERTIFICATES / GET THE DETAILS

Ask whether training is required paid work, who supplies protective equipment and who pays for any role-specific certification. Rules depend on the item and workplace. Do not assume every cost is yours or every item must be free; check with the appropriate ministry before paying.

PAY TO GET THE JOB? PAUSE.

Demands for a deposit, crypto to unlock tasks, gift cards, or a cheque you must deposit and partly send back are job-scam warnings. Verify the employer independently. Do not treat a promised refund as protection.

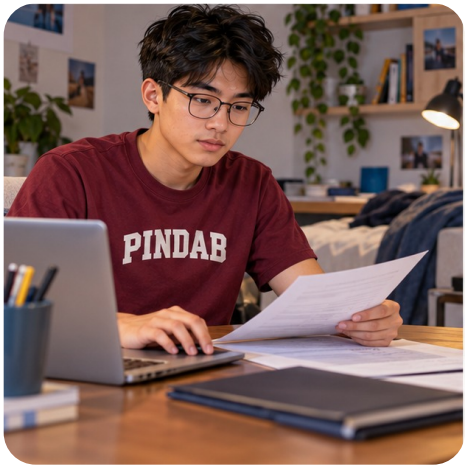
“What exactly is the cost, who receives it, why is it required, and what rule or written agreement allows it?”

10 / DIRECT-DEPOSIT SAFETY

Payroll needs details. Not your login.

Verify the employer and contact

Use an independently confirmed company contact. Check unexpected payroll requests through a known channel, especially after a change in email or payment instructions.



Use a secure payroll process

A direct-deposit form or void cheque commonly provides the institution, branch/transit and account numbers. Ask where the form is stored and how to submit it securely.

Keep credentials private

Payroll does not need your online-banking password, PIN, one-time code or remote access to set up a deposit. Do not send a screenshot of your whole banking app.

SIN / REQUIRED FOR PAYROLL, NOT A PUBLIC WORKSHEET

Give your SIN to a genuine employer through its secure process within three days of starting work, or within three days of receiving the SIN. You do not need to put it on a resume. Keep SIN and account numbers off these worksheets.

TRY THESE WORDS

“I can provide the payroll information through your secure process. Can I confirm the payroll contact and submission method? I will not share my banking login or a verification code.”

After setup, compare the first deposit with net pay on the stub. If you sent credentials to a suspected scammer, contact the bank immediately through a verified channel.

11 / MISSING OR INCORRECT PAY

Ask clearly. Keep a record. Follow up.

1 / Check the period

Compare the pay stub, actual shift log, rate and payroll cut-off. A late shift may belong to the next period; ask where it appears.



2 / State the exact gap

Use dates, hours and amounts. Ask about missing related vacation pay, overtime or other entitlements where relevant.

3 / Ask for a correction date

Request a corrected wage statement and confirmation of when payment will arrive. Save your message and the reply.

TRY THESE WORDS

“My pay for [period] shows [hours], but my records show [hours]. The agreed rate is $[rate]. Could you check the attached shift details and any related vacation pay, then confirm the correction and payment date in writing?”

IF IT IS NOT RESOLVED

Ask the union if you have one. For Ontario ESA questions, call the Employment Standards Information Centre at 1-800-531-5551. Ask about a claim and applicable time limits; do not wait indefinitely for a promise. Other provinces and federal workplaces have different routes.

Keep private copies of records you are entitled to have. Do not take customers’ or coworkers’ personal information. Ontario prohibits reprisals for exercising ESA rights.

12 / TRY THE NEXT MOVE

Four work situations. Your call.

Use the guide, jot your response, then check page 13. These are fictional Ontario examples.

A / “CONTRACTOR” AT THE CAFE

The manager sets all shifts, supplies the equipment and directs each task, but says signing a contractor form means you have no employee rights. What would you question?

B / WHICH MINIMUM?

A 17-year-old student works 12 hours a week while school is in session in October 2026. An 18-year-old works the same covered job. Assume no special exemption. Which minimum rate applies to each?

C / MISSING HOURS

You worked 14 paid hours at $19, but the stub lists 12. How much regular pay is missing before deductions? What else should payroll check?

D / “SEND ME YOUR LOGIN”

A message claiming to be payroll asks for your banking password and a code to activate direct deposit. What would you do?

13 / CHECK YOUR REASONING

Answers you can use at work.

A / THE ACTUAL RELATIONSHIP MATTERS

The label does not decide status. Ask why the role is called self-employed and check the real control, tools, risk and profit arrangements. Ontario ESA status and CRA CPP/EI status have their own routes for clarification.

B / $16.90 AND $17.95 PER HOUR

The 17-year-old meets the stated student conditions: under 18 and no more than 28 hours a week while school is in session. The 18-year-old uses the general rate in this example. These rates begin October 1, 2026; always check dates and coverage.

C / $38 IN REGULAR PAY

2 hours × $19 = $38 before deductions. Ask payroll to check related vacation pay and any other entitlements. If 4% vacation pay applies to those wages, that is another $1.52. The corrected deposit requires recalculating deductions.

D / DO NOT SHARE THE CREDENTIALS

Do not reply with a password or code. Contact the employer using a known, independently verified channel to check the request. Use the secure payroll process for actual deposit details. If credentials were shared, contact the bank promptly.

ONE HABIT TO TAKE INTO YOUR NEXT SHIFT

14 / VERIFIED HELP AND SOURCES

Keep the facts close.

Ontario / Minimum wage: rates and eligibility

https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage

Ontario / Employee status

https://www.ontario.ca/document/your-guide-employment-standards-act-0/employee-status

Ontario / Hours of work, training and trial shifts

https://www.ontario.ca/document/your-guide-employment-standards-act-0/hours-work

Ontario / Payment of wages and deductions

https://www.ontario.ca/document/your-guide-employment-standards-act-0/payment-wages

Ontario / Uniforms and other guidance

https://www.ontario.ca/document/your-guide-employment-standards-act-0/additional-information

Ontario / Filing an employment standards claim

https://www.ontario.ca/document/your-guide-employment-standards-act-0/filing-claim

CRA / Employee or self-employed and CPP/EI rulings

https://www.canada.ca/en/revenue-agency/services/tax/canada-pension-plan-cpp-employment-insurance-ei-rulings/employee-self-employed.html

Service Canada / SIN Code of Practice

https://www.canada.ca/en/employment-social-development/services/sin/reports/code-of-practice.html

CAFC / Job scams

https://antifraudcentre.ca/scams-fraudes/job-emploi-eng.htm

Canada Labour Program / Federal workplace standards

https://www.canada.ca/en/services/jobs/workplace/federal-labour-standards.html

Ontario ESA information: 1-800-531-5551. Checked October 24, 2026. National guidance is identified in the guide; Ontario minimum wages and employment standards are not Canada-wide rules. Check current rates and any job-specific exceptions.

PINDAB is an educational resource. Characters, offers and practice situations are fictional. Print another copy of the notes or tracker whenever helpful.