

3. Payroll deductions and remittances

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3-1. Employee vs Self-employed

회사의 Owner는 비용을 지급하기 전에

- 고용된 직원관계 (Employment relationship) 인지,
- 독립적으로 계약된 자영업자 (Self-employed independent contractor) 인지
정확한 판단 필요

* T4 - 고용된 직원 → 소득에서 CPP, EI. Tax 반드시 차감

* T4A, T5018 - 독립된 자영업자 → 소득에서 CPP, EI. Tax 차감하지 않음

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3-1. Employee vs Self-employed

— - 판단기준

(Step1) Intent – Agreement (계약관계)

(Step2) Relevant factors - 통제력/장비와 도구의 소유권/보조자 고용여부/
재무리스크/관리책임/이윤기회창출

* 국세청에 사전 판단요청 - Request CPP/EI Ruling

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3-2. 급여의 종류

- #### —
- Salaries & wages (including advance, 가불금)
 - Bonuses, tips and gratuities
 - Vacation pay(*) and general holiday pay (**)
 - Benefits and allowances

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3-2-1. General holidays (stat/public, 법정공휴일) - AB

General holidays in Alberta 9 days

General holiday	Definition of holiday	2019	2020	2021
New Year's Day	January 1	January 1	January 1	January 1
Alberta Family Day	Third Monday in February	February 18	February 17	February 15
Good Friday	Friday before Easter	April 19	April 10	April 2
Victoria Day	Monday before May 25	May 20	May 18	May 24
Canada Day	July 1, except when it falls on a Sunday, then it is July 2	July 1	July 1	July 1
Labour Day	First Monday in September	September 2	September 7	September 6
Thanksgiving Day	Second Monday in October	October 14	October 12	October 11
Remembrance Day	November 11	November 11	November 11	November 11
Christmas Day	December 25	December 25	December 25	December 25

Optional general holidays 3 days

If an employer agrees to designate additional general holidays for their employees, all employment standards rules related to general holiday pay still apply for these additional holidays. Employees should confirm this and any pay entitlements with their employer.

Optional general holidays in Alberta include:

Optional holiday	Definition of holiday	2019	2020	2021
Easter Monday	First Monday following Easter	April 22	April 13	April 5
Heritage Day	First Monday in August	August 5	August 3	August 2
Boxing Day	December 26	December 26	December 26	December 26

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3-2. 급여의 종류

- Alberta 기준

(*) **vacation pay**: 1년에서 5년 근무 - 2 weeks (4%), 5년초과 - 3 weeks (6%)

(**) **general holiday pay**:

Average daily wage = 5% x 공휴일의 직전 4주간의 총급여액

= 5% x (wage + vacation pay + general holiday pay)

1) general holiday 에 일을 하지 않은 경우: average daily wage 지급함

2) 일한 경우: (ADW + 시급의 1.5배) 또는 (ADW + 시급의 1배 + 휴가 1일)

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General holiday pay 사례 – July 1st (Canada Day)

- 시간당 20불, 매번 급여 지급시 vacation pay 지급, 공휴일 직전 4주간 141시간 근무 (June 3 to 30, 28 days)

(* Average daily wage 산정

5% x 공휴일의 직전 4주간의 총급여액(wage + vacation pay + general holiday pay) = 5% x (20불 x 141시간 x 1.04 + 0) = 5% x 2932.80 = 146.64불

- 1) Canada day에 일하지 않은 경우: ADW인 146.64불을 지급함
- 2) Canada day에 일한 경우: 둘 중 하나를 선택
 - (8시간 x 20불 x 1.5) + 146.64불 = 386.64불
 - (8시간 x 20불) + 146.64불 = 306.64불과 1일 추가 휴일 제공

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3-3. 급여 관리 목적

- 급여의 정확한 회계기록 (비용공제) - 직원급여 및 공제액
- 매월 급여 공제항목의 원천징수액 납부 (CRA)
- 매년 T4 slip 발행 및 summary에 대한 information return (CRA)
- 고용내역 보고 (Record of Employment: ROE) 및 신고 (Service Canada)

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3-4. Payroll deductions 대상항목 - 2020년 기준

- Income Tax (Fed & AB)

Federal 소득세율 15% ~ 33% → TD 1 form (기본공제 \$13,229)

Alberta 소득세율 10% ~ 15% → TD 1 AB form (기본공제 \$19,369)

* 급여 지급 주기

Bi-weekly (1년 26회 지급)

Semi-monthly (1년 24회 지급)

Monthly (1년 12회 지급)

3-4. TD 1 양식과 TD1 AB (Provincial) 양식 사례

Canada Revenue Agency / Agence du revenu du Canada 2020 Personal Tax Credits Return

Protected B when completed TD1

Read page 2 before filling out this form. Your employer or payer will use this form to determine the amount of your tax deductions. Fill out this form based on the best estimate of your circumstances. If you do not fill out this form, your tax deductions will only include the basic personal amount, estimated by your employer or payer based on the income they pay you.

Last name	First name and initial(s)	Date of birth (YYYY/MM/DD)	Employee number
1. Basic Personal Amount			
1. Basic personal amount - Every resident of Canada can enter a basic personal amount of \$13,229. However, if your net income from all sources will be greater than \$150,473 and you enter \$13,229, you may have an amount owing on your income tax and benefit return at the end of the tax year. If your income from all sources will be greater than \$150,473, you have the option to calculate a partial claim. To do so, fill in the appropriate section of Form TD1-WS, Worksheet for the 2020 Personal Tax Credits Return, and enter the calculated amount here.			13,229
2. Canada caregiver amount for infirm children under age 18 - Either parent (but not both), may claim \$2,273 for each infirm child both in 2020 or later, that resides with both parents throughout the year. If the child does not reside with both parents throughout the year, the parent who is entitled to claim the "Amount for an eligible dependant" on Line 8 may also claim the Canada caregiver amount for that same child who is under age 18.			
3. Age amount - If you will be 65 or older on December 31, 2020, and your net income for the year from all sources will be \$38,508 or less, enter \$7,637. If your net income for the year will be between \$38,508 and \$69,422 and you want to calculate a partial claim, get Form TD1-WS, Worksheet for the 2020 Personal Tax Credits Return, and fill in the appropriate section.			
4. Pension income amount - If you will receive regular pension payments from a pension plan or fund (excluding Canada Pension Plan, Quebec Pension Plan, Old Age Security, or Guaranteed Income Supplement payments), enter \$2,000 or your estimated annual pension income, whichever is less.			
5. Tuition (full time and part time) - If you are a student enrolled at a university or college, or an educational institution certified by Employment and Social Development Canada, and you will pay more than \$100 per institution in tuition fees, fill in this section. If you are enrolled full time or part time, enter the total of the tuition fees you will pay.			
6. Disability amount - If you will claim the disability amount on your income tax and benefit return by using Form T2201, Disability Tax Credit Certificate, enter \$8,576.			
7. Spouse or common-law partner amount - If you are supporting your spouse or common-law partner who lives with you and whose net income for the year will be less than Line 1 (Line 1 plus \$2,273 if they are infirm), enter the difference between this amount and their estimated net income for the year. If their net income for the year will be Line 1 or more (Line 1 plus \$2,273 if they are infirm), you cannot claim this amount. In all cases, if their net income for the year will be \$24,361 or less and they are infirm, you go to Line 9.			
8. Amount for an eligible dependant - If you do not have a spouse or common-law partner and you support a dependent relative who lives with you and whose net income for the year will be less than Line 1 (Line 1 plus \$2,273 if they are infirm) and you cannot claim the Canada caregiver amount for children under age 18 for this dependant, enter the difference between this amount and their estimated net income. If their net income for the year will be Line 1 or more (Line 1 plus \$2,273 or more if they are infirm), you			

Alberta Government 2020 Alberta Personal Tax Credits Return

Protected B when completed TD1AB

Read page 2 before filling out this form. Your employer or payer will use this form to determine the amount of your provincial tax deductions. Fill out this form based on the best estimate of your circumstances.

Last name	First name and initial(s)	Date of birth (YYYY/MM/DD)	Employee number
1. Basic Personal Amount			
1. Basic personal amount - Every person employed in Alberta and every pensioner residing in Alberta can claim this amount. If you will have more than one employer or payer at the same time in 2020, see "More than one employer or payer at the same time" on page 2.			19,369
2. Age amount - If you will be 65 or older on December 31, 2020, and your net income from all sources will be \$40,179 or less, enter \$5,397. If your net income for the year will be between \$40,179 and \$76,159 and you want to calculate a partial claim, get Form TD1AB-WS, Worksheet for the 2020 Alberta Personal Tax Credits Return, and fill in the appropriate section.			
3. Pension income amount - If you will receive regular pension payments from a pension plan or fund (excluding Canada Pension Plan, Quebec Pension Plan, Old Age Security, or Guaranteed Income Supplement payments), enter \$1,491, or your estimated annual pension income, whichever is less.			
4. Disability Tax Credit			
5. Spouse or common-law partner amount			
6. Amount for an eligible dependant			
7. Caregiver amount			

TD1 과 TD1AB (매년 직원이 회사에 제출)

Code 1로 기재할 경우 해당연도의 인적 기본공제액 (예:\$13,229 - 2020년 Federal 기준)만 반영하여 원천징수 공제액 계산됨.

3-4. Payroll deductions 대상항목 - 2020년 기준

- Canada Pension Plan (CPP)
 - 공제율 5.25 % (고용주와 직원 동일 부담), 기본 면제금액 \$3,500
 - 최대소득금액 \$58,700, 최대 공제금액 \$2,898 (자영업자 \$5,796)
 - ➔ 18세 이하 70세 이상 면세, 65세부터는 사전에 신고하면 면제 가능
- Employment Insurance (EI)
 - 직원 1.58% (최대공제 \$856.36), 고용주 2.212%(최대공제 \$1,198.90) 1.4배
 - ➔ 오너 및 가족에게 급여를 지급하는 경우에는 공제할 필요가 없음

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3-4-1. Statement of earnings and deductions

Statement of Earnings and Deductions						
①	Employee	Employee No.	②	Period Start	Period End	Payday
	John Doe	001		11/01/2016	11/31/16	12/05/2016
③	Earnings and Hours	Hours	Rate	Current	YTD Amount	
	Regular Salary	160.0	11.00	1,760.00	1,760.00	
	VacPay			1,760.00	1,760.00	
④	Deductions			Current	YTD Amount	
	CPP - Employee			135.00	135.00	
	EI - Employee			54.00	54.00	
	Federal Income Tax			210.00	210.00	
				399.00	399.00	
⑤	Net Pay			1,361.00	1,361.00	

1. 직원명, 직원 번호

2. 근무기간 (M,BW,SM)

3. 급여 항목별 산정 내역 (총급여 금액)

4. 급여관련 항목별 공제액 (CPP / EI / Tax 차감)

5. 지급받을 순급여 금액 (실제 수표 발행 금액)

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질의 및 응답 (Q & A)



감사합니다.