

Why did my take-home pay go down over March Break (or Christmas or ...)

Because your pension plan, RREGOP, is integrated with the QPP, part of your salary is exempt from paying pension contributions. This exemption is spread over the 200 days that you work and are paid for – even though your salary is spread over 260 days. During a normal week you work the 10 days and the exemption is applied to each of the 10 days. However during March Break the pay period covers 10 days, but you only work 5 of them so the exemption is only applied to the 5 working days and therefor your pension deduction goes up and your take-home pay goes down. The difference is probably around \$24 for the pay period. The same thing will happen at Christmas, to your summer pays, and to a much lesser extent for Labour Day, Thanksgiving, Easter and any other holiday.

Incidentally, this is also why your pension will be reduced at age 65.