



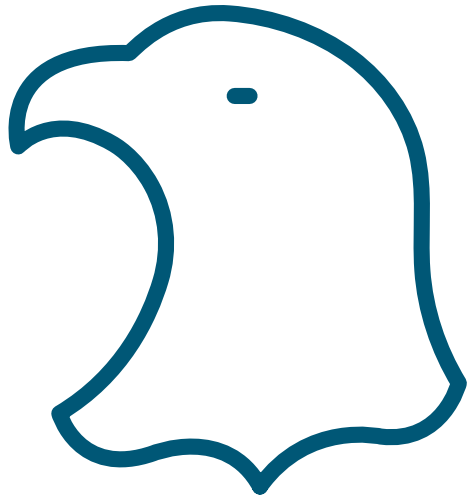
Benefit and credit payments for newcomers to Canada



Canada Revenue
Agency

Agence du revenu
du Canada

Canada 



Land acknowledgement

Outline

- Canada's tax system
- Residency status for income tax purposes
- Benefit and credit payments
- Ways to do your taxes
- Canada Revenue Agency (CRA) digital services
- Scams

Canada's tax system

The CRA is responsible for collecting taxes and administering benefit and credit payments.

Canada's tax system is based on self-assessment.

As a taxpayer, you are responsible for:

- submitting your tax return every year by the deadline
- determining your residency status for income tax purposes
- giving accurate and complete information
- reporting your income from all sources
- paying the amount you owe
- notifying the CRA of any changes to your personal information

Why do we pay taxes?

Many services, programs, and benefits are made possible through taxes:

- Airports
- Educational institutions
- Emergency services
- Health care facilities
- Libraries
- Roads
- Social programs



Do you have to do your taxes?

You **must** do your taxes if:

- you must pay tax
- the CRA asks you to file

Doing your taxes has **advantages**. You could receive:

- a tax refund
- benefit and credit payments



When do I have to do my taxes?



Establishing significant residential ties

You probably **have** significant residential ties with Canada if you have:

- a home in Canada where you might live with your spouse, common-law partner, or dependants
- utility bills
- a job
- a Canadian bank account
- a car
- a Canadian driver's licence
- health insurance
- social ties to Canada



What's not considered residential ties

You probably don't have significant residential ties to Canada if you:

- return to your home country regularly or spend a lot of time there
- move to another country when not attending school or working
- don't have a permanent place to live
- don't have personal property

To get the CRA's opinion, fill out and send **Form NR74, Determination of Residency Status**.

canada.ca/new-to-canada-op

Residency in Canada for tax purposes

Residency status for tax purposes is different from immigration status.

- **Resident:** significant residential ties
- **Deemed resident:** 183 days or more, not considered a resident of home country
- **Non-resident:** less than 183 days, no residential ties
- **Deemed non-resident:** significant residential ties, but considered a resident of another country

canada.ca/cra-tax-treaties

Social insurance number (SIN)

- Needed to work in Canada, open a bank account, and for government benefits and services
- Confidential and unique to you
- Apply in person, by mail, or online with **Service Canada**



canada.ca/social-insurance-number

1-866-274-6627

What to do if you do not meet the eligibility criteria for a SIN

- Send your tax return or benefit and credit application with a note of explanation.
- Attach a photocopy of a document that proves your identity, such as:
 - ✓ Passport
 - ✓ Driver's licence
 - ✓ Proof of birth
 - ✓ Document issued by Immigration, Refugees and Citizenship Canada
- Use the **temporary** tax number that the CRA provides to you.
- Always use the same name in the same order. If you only have one name, enter it as a last name.

Total income – All sources

Income from **all sources** inside and outside of Canada includes:

- employment income
- tips and gratuities
- scholarships, fellowships, bursaries, and study and research grants

Underground economy

How can you protect yourself from financial risks?

- Report all income.
- Work for employers who protect you.
- Get a written contract or receipt.



Total income – Non-taxable sources

Some sources of income may be considered **non-taxable**:

- Goods and services tax/harmonized sales tax (GST/HST) credit
- Canada child benefit

Gifts, or money given from parents or family members are not taxable.

canada.ca/doing-your-taxes



Benefit and tax credit payments

- Canada child benefit
- Goods and services tax/harmonized sales tax (GST/HST) credit
- Disability tax credit
- Child disability benefit

canada.ca/child-family-benefits

Canada child benefit (CCB)

A tax-free monthly payment to help with the cost of raising children under 18.

Children under 6:

Up to **\$7,997** per child, per year

Children 6 to 17:

Up to **\$6,748** per child, per year



Are you eligible for the CCB?

You must meet **all** these conditions:

- You must live with the child, and the child must be under 18
- You must be primarily responsible for the care and upbringing of the child
- And you must be a resident of Canada for tax purposes

Also, to receive CCB payments you **or** your spouse or common-law partner must be one of the following:

- Canadian citizen
- Permanent resident
- Protected person
- Temporary resident who has lived in Canada for the last 18 months and has a valid permit in the 19th month
- Individual who is registered, or entitled to be registered, under the *Indian Act*

When should you apply for the CCB?

Apply after:

- your child is born
- a child starts to live with you
- you or your spouse or common-law partner meet all eligibility conditions

Apply even if:

- you share custody of a child
- a child is living with you temporarily



Primary caregiver: primarily responsible for the child's care and upbringing.



How do you get the CCB?

- Form **RC66, Canada Child Benefit Application** includes federal, provincial, and territorial programs



Child's proof of birth is required

- Schedule **RC66SCH, Status in Canada and Income Information for the Canada Child Benefits Application**

Difference between refundable and non-refundable tax credit

Refundable tax credits are paid to you.



If you owe \$200, and have \$500 in **refundable** tax credits, it reduces the tax amount you owe to \$0, and you get a refund of **\$300**.

Non-refundable tax credits (NRTC) reduce the amount of tax you might owe.



If you owe \$200, and have \$500 in **non-refundable** tax credits, it reduces the tax amount you owe to 0\$, but you do not get a refund.

GST/HST credit

A tax-free payment for individuals and families with low and modest incomes. Helps to offset the tax they pay on goods and services.

Single:

Up to **\$533** per year

Couple with two children:

Up to **\$1,066** per year



How to apply for the GST/HST credit

Apply upon arrival to Canada using:

- the **new webform online**, or
- filling out **form RC151, GST/HST Credit and Canada Carbon Rebate Application for Individuals Who Become Residents of Canada** and submitting it to the CRA.



Meet the eligibility requirements for the Canada child benefit?

Apply using form **RC66, Canada Child Benefit Application** includes **federal, provincial, and territorial programs.**

Ontario Trillium Benefit – Ontario Sales Tax Credit

- A tax-free payment to help Ontario residents with the sales tax they pay on goods and services
- **Up to \$371 per person**
- Credit reduced by:
 - 4% of your 2024 adjusted net income over \$28,506 (single individual)
 - 4% of your 2024 adjusted family net income over \$35,632 (non-senior single parent, married or common-law)

Ontario Trillium Benefit - Ontario Energy and Property Tax Credit

- A tax-free payment to help Ontario residents with property taxes and sales tax on energy costs
- **Up to \$1,283 for non-seniors**
- To qualify, you must:
 - be a resident of Ontario on December 31, 2024
 - be 18 years of age or older before June 1, 2026

Ontario Trillium Benefit - Ontario Energy and Property Tax Credit

- Common expenses from a 2024 claim:
 - **property tax you paid** for your main residence
 - your **rent**, IF your **landlord** was **required to pay property tax** for your main residence
 - If you **shared** a **principal residence**, **claim your share** of rent
 - **\$25** for the time you lived in a **designated college, university** or **private school residence** in **2024**

Disability tax credit (DTC)

A non-refundable tax credit for people living with a disability, or their supporting family members.

Helps reduce the income tax they may have to pay. Helps offset costs related to the impairment.



Helps you access other programs

Child disability benefit

Canada workers benefit disability supplement



Child disability benefit

A tax-free payment for families who care for a child under 18 who is eligible for the Canada child benefit and DTC.

Per child:

Up to **\$3,411** per year



Childcare Access and Relief from Expenses Tax Credit

- **Refundable** tax credit – Ontario only
- You must be an Ontario resident and eligible to claim the **Child Care Expense Deduction**
- You must have a family income less than or equal to \$150,000
- Claim up to 75% of eligible child care expenses, including services provided by child care centres, homes and camps
- Families can receive up to:
 - **\$6,000** per child under the age of 7
 - **\$3,750** per child between the ages of 7 and 16
 - **\$8,250** per child with a severe disability



Tips and CRA digital services

Use the online benefits tools

To see all benefits you may be eligible to receive, go to **canada.ca/benefits-finder**

For an estimate of your child and family benefits, use the CRA calculator at **canada.ca/child-family-benefits-calculator**

Sign up to receive benefit and credit payment reminders at **canada.ca/benefit-credit-payment-reminders**



Ways to do your taxes



Use certified software products to make online filing easy. Some products are free.



You may be able to get help from a volunteer at a free tax clinic.



Get help from a family member, friend, or tax preparer.



File on paper. Get a paper income tax package online or by mail.

canada.ca/taxes-get-ready

Free tax help

Volunteers prepare income tax and benefit returns for those who are eligible, for **free!**

canada.ca/taxes-help



**People
helping
people**

Keep your personal information up to date

Update:

- your address
- your marital status
- the number of children in your care
- your direct deposit information

Ways to update your information:

- online using My Account
- by mail
- by phone



My Account for individuals

Manage your tax and benefit affairs online:

- update your personal information
- track your refund
- view or change your return
- view your mail online, such as your notice of assessment
- check your benefit and credit payments and statements
- submit and track your DTC application, and more

canada.ca/cra-sign-in-services

The screenshot shows the CRA My Account dashboard. At the top, there is a header with the Government of Canada logo and the text "Government of Canada" and "Gouvernement du Canada". Below this is a dark blue navigation bar with "Canada Revenue Agency" and "My Account" on the left, and a user profile icon and "TAXPAYER NAME" on the right. The main content area is divided into three columns. The left column is a navigation menu with options: Overview (selected), Profile, Tax returns, Accounts and payments, Benefits and credits, Savings and pension plans, Progress tracker, and More services. The middle column is titled "Overview" and shows "As of Month DD, YYYY". It contains three sections: "Tax returns" with a message about a 2023 refund of \$500.00 deposited on March 20, 2024; "Accounts and payments" showing an income tax balance of \$1790.94 Debit with a "Proceed to pay" button; and "Benefits and credits" with a table of "Recently submitted applications". The right column is titled "Progress tracker" and shows a list of three items: "2023 Initial assessment" (Assessed, May 9, 2024), "Canada child benefit application" (Application processed, May 4, 2024), and "Income tax objection (GB987654321098)" (Review in process, May 1, 2024). At the bottom right of the progress tracker, it says "1 - 3 of 5" with navigation arrows.

Government of Canada / Gouvernement du Canada

Canada Revenue Agency / My Account

TAXPAYER NAME

NAVIGATION

- Overview
- Profile
- Tax returns
- Accounts and payments
- Benefits and credits
- Savings and pension plans
- Progress tracker
- More services

CORRESPONDENCE

- Mail
- Notification preferences
- Submit documents
- Connect with us
- Audit enquiries
- File a formal dispute

Overview

As of Month DD, YYYY

[Tax returns](#)

Your **2023** return was assessed and a **refund of \$500.00** was deposited directly into your bank account on **March 20, 2024**.

[Accounts and payments](#)

Income tax balance: **\$1790.94** Debit [Proceed to pay](#)

[Statement of account](#)

[Benefits and credits](#)

Recently submitted applications

Date	Benefit or credit	\$ Amount
March 24, 2020	Canada Child Benefit	293.20
May 24, 2020	Canada Child Benefit	293.20

Note: Not all money expected from the CRA may be shown in the above table.

Progress tracker

View the status of files that you have submitted to CRA.

Files shown below are in progress or have been completed in the last 30 days.

- [2023 Initial assessment](#)
Assessed
May 9, 2024
- [Canada child benefit application](#)
Application processed
May 4, 2024
- [Income tax objection \(GB987654321098\)](#)
Review in process
May 1, 2024

1 - 3 of 5

Digital services



Auto-fill my return

Automatically fills in parts of your income tax and benefit return.



Direct deposit

Fast, convenient, and reliable option to receive refunds and benefit or credit payments.



Email notifications

Get notified when there's new mail to view in My Account.

canada.ca/cra-digital-services

Have you received a letter from the CRA? Do not worry!

If you receive a letter from the CRA:

- Don't ignore it! If you do, your payments will stop.
- Send requested information.
- Call the number on the letter if you have questions.



In a situation of abuse?

If you cannot get requested documents, send any of the following:

- a restraining order or an order of protection
- a copy of a police report
- a letter from a trusted third party (a member of the clergy, a band council, a shelter, or a resettlement office)

After the CRA receives any of these documents, no further action is required.

You will **never** need to contact an abusive spouse or common-law partner.

Need help?

You can give permission to a person, group of people, or business to deal with the CRA for you.

Your representative can be:

- a family member
- a friend
- a lawyer
- an accountant



You can give your representative offline or online access to your account.

- **Offline access:** Form AUT-01, Authorize a Representative for Offline Access
- **Online access:** Authorize my representative in My Account

Be scam smart!

- Question why the CRA needs your personal information.
- Check My Account to see if you have new mail or any amount owing.
- Call the CRA to check on communications.
- When in doubt – delete, delete, delete!

canada.ca/be-scam-smart

**Some scams are
easy to spot.
Some are not.**



Want to learn more about taxes?

Check out our free online learning tool!

Starting your first job, doing your taxes, and beyond!

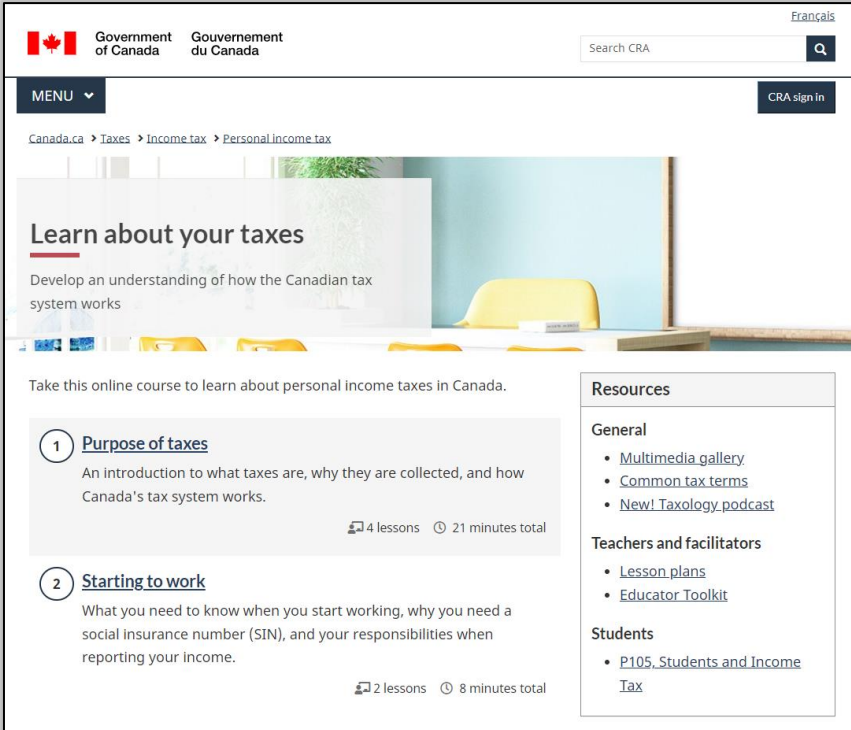
For students

Videos, common tax terms, lessons, and quizzes

For teachers and facilitators

Lesson plans and answer keys

canada.ca/learn-about-taxes



The screenshot shows the CRA website's 'Learn about your taxes' page. At the top, there is a navigation bar with the Government of Canada logo, a search bar, and a 'CRA sign in' button. Below the navigation bar, the page title 'Learn about your taxes' is displayed, followed by the subtitle 'Develop an understanding of how the Canadian tax system works'. A main heading reads 'Take this online course to learn about personal income taxes in Canada.' Below this, two course modules are listed: '1 Purpose of taxes' (4 lessons, 21 minutes total) and '2 Starting to work' (2 lessons, 8 minutes total). A 'Resources' sidebar on the right lists links for 'General' (Multimedia gallery, Common tax terms, New! Taxology podcast), 'Teachers and facilitators' (Lesson plans, Educator Toolkit), and 'Students' (P105, Students and Income Tax).

Thank you!



canada.ca/new-to-canada-op



canada.ca/taxes
canada.ca/cra-outreach-events



CRA general enquiries: **1-800-959-8281**



Video Relay Service: **1-800-561-6393**

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