



INCOME TAX AND BENEFIT RETURN

Do you need your taxes?

- Doing your taxes is part of your responsibilities as a taxpayer.
- Even if you had no income in the year, you have to do your taxes to get the benefits and credits you might be entitled to, such as the [GST/HST tax credit](#), the [Canada child benefit](#) and the [working income tax benefit](#).

When is your tax return due?

- Most Canadians have to fill out their return and send it to the Canada Revenue Agency no later than April 30.

How do I file my income tax as a self-employed?

- If you or your spouse or common-law partner carried on a business in 2019, you have to send in your tax return no later than June 15, 2019. However, if you owe tax for 2019, you must still pay it no later than April 30, 2019.
- If you or your spouse or common-law partner carried on a business in 2019 whose expenditures are mainly for a tax shelter, you have to send in your tax return no later than April 30.

Do you need help in doing your taxes?

- If you have modest income and a simple tax situation, you might qualify for help. From February to April, community organizations across Canada run free tax preparation clinics to help individuals who qualify.
- To find out if you qualify for free help or to find a tax preparation clinic in your area, see [Need a hand to complete your return?](#)

Simple tax situation

- In general, your tax situation is simple if you have no income or if your income comes from these sources:
 - employment
 - pension
 - benefits such as CPP, disability, CCB, EI, social assistance
 - RRSP
 - support payments
 - scholarships, fellowships, bursaries or grants
 - interest (under \$1,000)

Your tax situation is not simple if you:

- are self-employed or have employment expenses
- have business or rental income and expenses
- have capital gains or losses
- file for bankruptcy
- are completing a tax return for a deceased person

FIND A TAXATION CLINIC

<http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html>

How to fill out your income tax and benefit return

- You can fill out your tax return online or on paper. Most Canadians, now choose the online method because it's faster and they get their refund sooner, especially if they also signed up for [direct deposit](#).
- Follow step by step process:

INCOME TAX AND BENEFIT RETURN

STEP 1 - Collect all your information and supporting documents that show your income, and any deductions and credits you plan to claim

- To fill out your tax return, you need all your tax information slips that show your income, such as your original [T4](#) slip. Your employer should have given it to you before the end of February.
- There are several other types of [tax information slips](#), such as the T4A, T4A (OAS), T4A (P), T4E and many more.

Step 2 - Select the software you will use to fill out your return or get the general income tax and benefit package for 2016

- You can fill out your tax return by using the [CRA NETFILE Program](#). The use of CRA's NETFILE Program is free and available thru the CRA website. AS WELL, there are available commercial tax software that also contains a facility that allows you to efile your return.

Step 3 - Make sure your information is up to date

- If there has been a major change in your life, for example, you had a child, you got married or you moved, tell the Canada Revenue Agency as soon as possible so that you continue to get your benefit payments on time.

Step 4 - Report your income

- Report the [income amounts](#) you receive in the year from all sources, both inside and outside Canada.
- Look on the back of your information slips to find instructions on where to report an amount.

Step 5 - Find out which deductions, tax credits and expenses you can claim

- Get information about the [deductions and tax credits](#) you can claim to reduce the amount of tax you have to pay. You will also find information on where to claim these amounts on your tax return a related form or schedule.

Step 6 - Send your tax return to the Canada Revenue Agency

- You can file your tax return online using [NETFILE](#). This is a free electronic filing service that lets you send your completed tax return directly to the Canada Revenue Agency. This service makes it easy to send your tax return.
- For more information on several ways to send your tax return, see [Sending a tax return](#).

Step 7 - Keep your supporting documents

- You must [keep all your tax documents](#) for at least six years. If you claimed expenses, deductions or tax credits, make sure you keep all your receipts and related documents in case the Canada Revenue Agency asks to see them.

WHEN WILL YOU GET YOUR REFUND

- If you send your tax return electronically ([EFILE](#) or [NETFILE](#)) and choose direct deposit, you can get your refund in as little as eight days. If you send a paper return by mail and you choose to receive your refund by cheque, it generally takes eight weeks.
- If you have any questions about your refund or you want to know at what state of processing your return is, you may inquire the status of your refund using MY ACCOUNT found inside the CRA website.

DO YOU OWE MONEY?

You can pay the amount you owe in several ways:

- [online banking](#)
- [debit card](#)
- [credit card](#)
- [pre-authorized debit](#)
- [wire transfer for non-residents](#)
- [service provider](#)
- [Canadian financial institution](#)

To find out which payment method works best for you, go to [How would you like to pay?](#)

DO YOU NEED TO MAKE CHANGES TO A TAX RETURN AFTER YOU SENT IT?

- ✓ You can make changes to your return for any of the previous 10 tax years.
- ✓ Before you ask for changes to your return, wait until you get your [notice of assessment](#). Do not file another return. Instead, register or log on to [My Account](#) and click on "Change my return."

THE TAX-FREE SAVINGS ACCOUNT

The Tax-Free Savings Account (TFSA) program began in 2009. It is a way for individuals who are 18 and older and who have a valid social insurance number to set money aside tax-free throughout their lifetime. Contributions to a TFSA are not deductible for income tax purposes. Any amount contributed as well as any income earned in the account (for example, investment income and capital gains) is generally tax-free, even when it is withdrawn.

CANADA CHILD BENEFIT

- The Canada child benefit (CCB) is a **tax-free** monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB might include the [child disability benefit](#) and any related [provincial and territorial programs](#).
- The Canada Revenue Agency uses information from your income tax and benefit return to calculate how much your CCB payments will be. To get the CCB, you have to file your return **EVERY YEAR, EVEN IF YOU DID NOT HAVE INCOME IN THE YEAR**. If you have a spouse or common-law partner, they also have to file a return every year.

CANADA CHILD BENEFIT

- Benefits are paid over a 12-month period from July of one year to June of the next year. Your benefit payments will be recalculated every July based on information from your income tax and benefit return from the previous year.

GST / HST

- The GST/HST is paid on most goods and services sold or provided in Canada. The HST applies in New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, and Prince Edward Island.

- For information on the GST/HST for individuals who are not in business (including GST/HST credit, new housing rebates, imported goods), see [GST/HST for individuals](#).

REGISTERED EDUCATION SAVINGS PLAN

A registered education savings plan (RESP) is a contract between an individual (the [subscriber](#)) and a person or organization (the [promoter](#)).

- FAMILY PLAN
- SPECIFIED PLAN

REGISTERED EDUCATION SAVINGS PLAN

An RRSP is a retirement savings plan that you establish, that we register, and to which you or your spouse or common-law partner contribute. Deductible RRSP contributions can be used to reduce your tax.

Any income you earn in the RRSP is usually exempt from tax as long as the funds remain in the plan; you generally have to pay tax when you receive payments from the plan.