



Awareness. Inclusion.  
Access. Opportunity.

# TAX CLINIC TOOLKIT

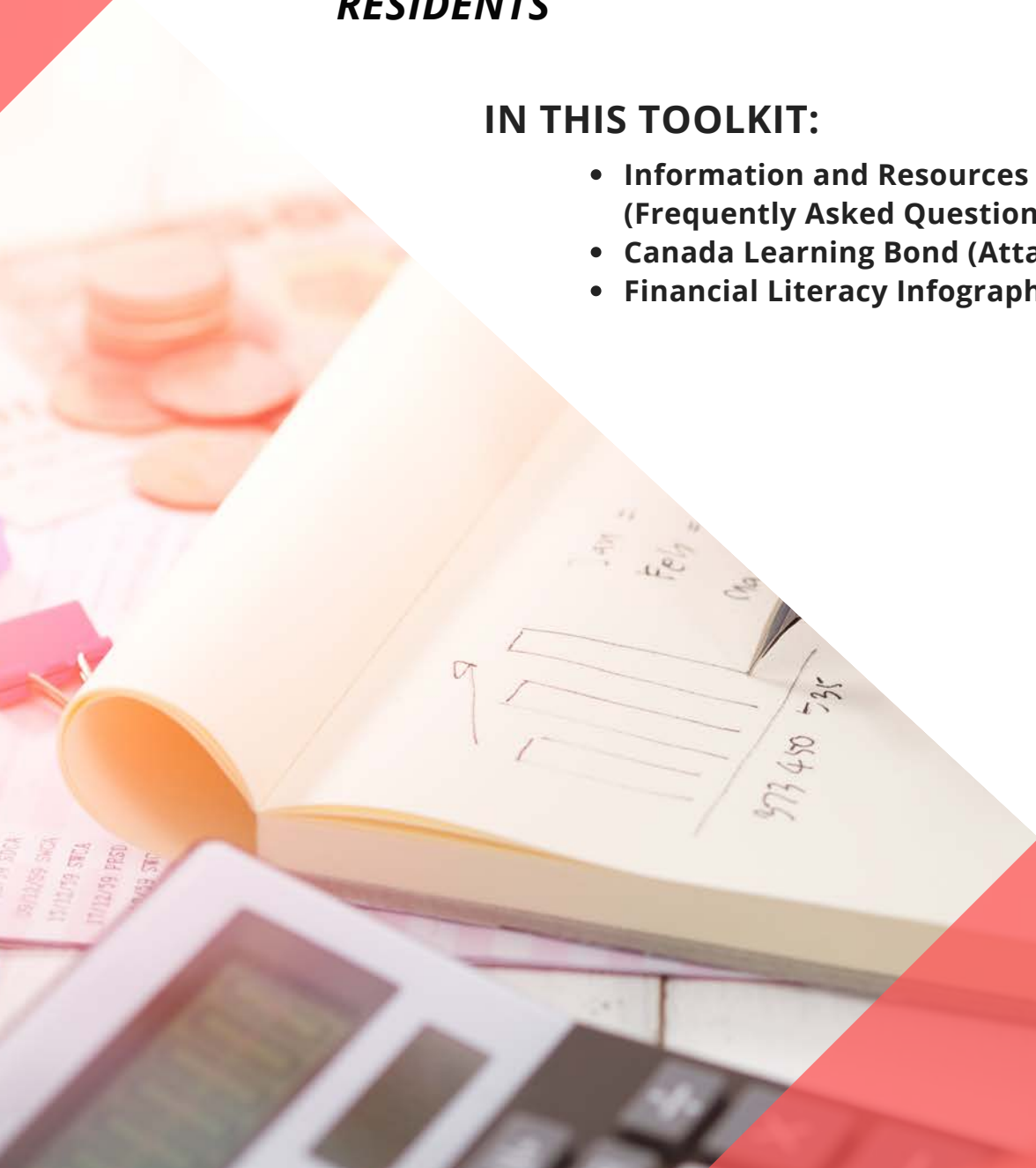
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2020-2021

## ***INFORMATION AND RESOURCES FOR RESIDENTS***

### **IN THIS TOOLKIT:**

- Information and Resources for Residents (Frequently Asked Questions)
- Canada Learning Bond (Attached)
- Financial Literacy Infographic (Attached)



## WHERE CAN I FILE MY TAXES?

Depending on your level of income, you may be eligible to participate in the Community Volunteer Income Tax Program (CVITP) where you can file your taxes through a free tax clinic. Due to COVID-19 restrictions, there are no in-person tax clinics this year however, volunteers are able to complete and file your taxes for free, by videoconference or by phone.

To find a free tax clinic, please check the [CVITP clinic directory](#), select "Find a clinic in your area".

## WHAT DO I BRING?

Please ensure you have identification with you and/or your spouse's legal name, date of birth, Social Insurance Number (SIN), and address. Also bring a list of all your dependents, their exact date of birth, and SIN, if they have one.

Please also have the following documents with you (as applicable):

- T4- Salary and wages
- T4A, T5, T3- Pension, annuity & investment income, Canada/Ontario savings bonds
- T4 (OSA)- Old age security/ Guaranteed income supplement or spouse's allowance
- T4A(P)- Canada Pension Plan
- T4RSP, T4RRIF- Registered retirement savings plan/Registered Retirement Income Fund
- T4E- Employment insurance benefits
- T5007- Social assistance payments/ Workers compensation benefits
- RC62- Universal Child Care Benefit
- If you have received a lump sum payment, bring the breakdown statement from the payer
- Receipts for expenses and credits (**Please total your deductions**)
- Child care expenses and a completed T778, if you have one
- Union dues
- Tuition fees & education amounts (T2202)
- Medical expenses (**Please have a list & total amount**)
- Charitable/ political donations (**Please have a list & total amount**)
- All property taxes or rent paid (**Please have a list & total amount**)
- Public Transit pass- Senior's only. (**Please have a list & total amount, you can only claim monthly or longer duration**)

### Other

- Details of spouse's & dependents income
- Date of arrival to Canada & status (if a new immigrant)
- Indicate if your spouse is non-resident, if applicable
- Proof of payment to non-resident dependents (over 18)
- Direct deposit information  
(void cheque/ letter from the bank/ credit union with your bank information)
- Any other documentation that may pertain to your income taxes



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## WHAT BENEFITS AND CREDITS CAN I CLAIM?

The benefits and credits that you may be eligible for will depend on your personal and family circumstances.

Please visit the [Ontario Benefits Calculator](#) to find out how much money you could get if you file a tax return this year.

You may also use the [Canada Revenue Agency's Benefits Calculator](#) to see what child and family benefits you may be eligible for and how much your payments may be.

## I CANNOT ACCESS MY TAX SLIPS, WHAT DO I DO?

If you create a [MyAccount](#) you will be able to access all your necessary tax slips for that given year. If you do not have access to a computer and you do not have your tax slips, you may contact the CRA General Inquiries helpline (1-800-959-8281) to mail them out to you. A CVITP volunteer can also retrieve your tax slips when you have your taxes filed with a free tax clinic.

## DO I STILL HAVE TO FILE MY TAXES IF I DID NOT HAVE ANY INCOME?

Yes. By not filing your taxes you may be missing out on many benefits and credits that you may be entitled to.



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## **CAN I FILE MY SPOUSE'S TAX RETURN ON THEIR BEHALF?**

If you are an authorized representative under your spouse's CRA account, you are permitted to file their tax return. There are many special cases that can occur but when in doubt, please call the general inquiries line at: 1-800-959-8281

## **CANADA LEARNING BOND**

The Canada Learning Bond (CLB) is a grant of \$500 up to \$2000 from the Government of Canada to eligible families to help with the cost of a child's education after high school. It is deposited directly into a child's Registered Education Savings Plan (RESP).

*Please see the attached document for more information.*

## **FINANCIAL LITERACY INFOGRAPHIC**

The Peel Poverty Reduction Committee (PPRC)'s financial literacy infographic provides information on the importance of filing your taxes and the potential benefits and credits that you may be eligible for.

*Please see the attached document to view the infographic.*

## **CONTACT INFORMATION:**

For more information on tax clinics and filing please contact the CRA general inquiries helpline at 1-800-959-8281

For information on the toolkit please contact the Peel Poverty Reduction Committee (PPRC) at:  
[zzgpeeltaxclinic@peelregion.ca](mailto:zzgpeeltaxclinic@peelregion.ca)



# THE CANADA LEARNING BOND

What you need to know to make  
your child's future possibilities **GROW**



## WHAT IS IT?

The Canada Learning Bond (CLB) is a grant of **\$500 up to \$2000** from the Government of Canada to eligible families to help with the cost of a child's education after high school. It is deposited directly into a child's **Registered Education Savings Plan (RESP)**.

## WHO IS IT FOR?

Children born January 1, 2004 or later, whose family's annual income is less than **\$48,535** can receive the CLB. (The family income cutoff is higher for families with more than three children.)

**All eligible families are encouraged to apply!** Children who know there is money set aside for their education are more likely to complete college or university.

## HOW DOES IT WORK?

The CLB is deposited directly into a child's Registered Education Savings Plan (RESP). This money grows and can be withdrawn to help cover any education-related costs when your child is enrolled in a post-secondary program.

Every eligible child receives at least **\$500** in their RESP to start. They also receive an additional **\$100** for every year that they are eligible, based on their family's income, until the age of 15. This means the CLB amount a child receives could be as much as **\$2,000**.

Even if you apply several years after your child was born, you will still receive all payments owed to your child from past years.

## WILL IT COST ME?

It doesn't cost money to get the Canada Learning Bond. You will need to open an RESP to get the CLB. There are no-cost RESPs that have no fees and don't require you to contribute any of your own money. The CLB will not impact any other government assistance you receive.

## APPLYING IS EASY!

Apply online at [MySmartFUTURE.org](http://MySmartFUTURE.org), or contact your financial institution to open an RESP and apply for the Canada Learning Bond.

### What you'll need to open an RESP and claim your child's Canada Learning Bond:

- Your Social Insurance Number
- Your child's Social Insurance Number
- 2 pieces of your ID (1 government-issued photo ID)

## MORE QUESTIONS?

Email [info@mysmartfuture.org](mailto:info@mysmartfuture.org)

**SmartSAVER** is a charitable program that acts as a supportive ally to modest-income Canadian families to help them get their children on the path to post-secondary education.

SmartSAVER®

[www.mysmartfuture.org](http://www.mysmartfuture.org)

Available Benefits, Credits and Programs

# BOOST YOUR INCOME

## 2020 - 2021



### FILING YOUR TAXES

- It is important to file your taxes every year, even if you have no income to report.
- This is to ensure you are receiving all benefits and credits you may be eligible for.
- To find a free tax clinic near you, visit the [Canada Revenue Agency](#).

## AVAILABLE BENEFITS AND CREDITS

### CANADA CHILD BENEFIT (CCB)

A tax-free payment up to \$6,639 eligible for the primary caregiver of a child under 18

### GOODS AND SERVICES TAX (GST)/HARMONIZED SALES TAX (HST) CREDIT

A tax-free payment that helps individuals and families with modest income offset all or part of the GST or HST that they pay

### DISABILITY TAX CREDIT (DTC)

Reduces the amount of income tax a person with a disability and their supporting family members may pay (up to \$8,416 in non-refundable tax credits)

### CHILD DISABILITY BENEFIT (CDB)

A tax-free benefit for families who care for a child under the age of 18 who is eligible for the disability tax credit

### CANADA WORKERS BENEFIT (CWB)

If you work but have a modest income, you may be able to claim the CWB when doing your taxes

## DID YOU KNOW?

### CLIMATE ACTION INCENTIVE PAYMENT

This payment is a tax refund that will reduce any balance owing for the year. For individuals living in Ontario, payment for a family of 4 is up to \$448 + 10% supplement for those in rural communities.

### BENEFITS CALCULATOR

Get an estimate of the benefits and credits you may be eligible for by visiting the CRA benefits tool. Tax credits have the potential to make up 50% of a household income!

*Full link below!*



# CANADA RECOVERY BENEFITS

## CANADA EMERGENCY RESPONSE BENEFIT (CERB) \*ENDED

The Canada Emergency Response Benefit (CERB) gave financial support to employed and self-employed Canadians who were directly affected by COVID-19. If you were eligible, you received \$2,000 for a 4-week period (the same as \$500 a week).

*The new Recovery Benefits are available between September 27, 2020 and September 25, 2021*

CERB is no longer available but has been replaced by the following benefits in this section: CRB, CRSB and CRCB

Benefits are for those not eligible for EI regular benefits, such as the self-employed, or those experiencing a reduction in income of at least 50% due to COVID-19. You can receive these benefits if you are not a citizen or permanent resident as long as you are residing and present in Canada during the period for which you are claiming the benefits and meet the other eligibility criteria.

## CANADA RECOVERY BENEFIT (CRB)

### Benefits Period

- 2-week periods of \$1000 (\$900 after tax), up to a maximum of 26 weeks

### Earning While on Benefits

- You are eligible if you had a 50% reduction in your average weekly income compared to last year due to COVID-19
- You will have to reimburse \$0.50 of the CRB for every dollar of net income you earned above \$38,000 for the calendar year

## CANADA RECOVERY SICKNESS BENEFIT (CRSB)

### Benefits Period

- 1-week periods of \$500 (\$450 after tax), up to a maximum of 2 weeks

### Earning While on Benefits

- You must have worked less than 50% of your scheduled work week



## **CANADA RECOVERY CAREGIVING BENEFIT (CRCB)**

### **Benefits Period**

- 1-week periods of \$500 (\$450 after tax), up to a maximum for 26 weeks per household

### **Earning While on Benefits**

- You must have worked less than 50% of your scheduled work week



# **OTHER AVAILABLE PROGRAMS**



*The following section contains available programs for the general population and seniors to apply for to boost their income based on eligibility*

## **ONTARIO ELECTRICITY SUPPORT PROGRAM (OESP)**

The OESP is an Ontario Energy Board (OEB) program that lowers electricity bills for lower-income households. The OESP provides a monthly credit to eligible customers based on household income and household size and applied directly to eligible customers' bills.

## **APPRENTICESHIP INCENTIVE GRANT (AIG)**

The Apprenticeship Incentive Grant (AIG) is a taxable cash grant of \$1,000 per year or level, for a lifetime maximum amount of \$2,000 per person.

## **ONTARIO TRILLIUM BENEFIT (OTB)**

The OTB is the combined payment of the Ontario energy and property tax credit, the Northern Ontario energy credit, and the Ontario sales tax credit. The annual OTB entitlement is usually divided by 12 and the payments are issued on the 10th of each month.

## **PROGRAMS FOR SENIORS**

### **CANADA PENSION PLAN (CPP)**

The Canada Pension Plan (CPP) retirement pension is a monthly, taxable benefit that replaces part of your income when you retire. If you qualify, you'll receive the CPP retirement pension for the rest of your life.

To qualify you must:

- be at least 60 years old
- have made at least one valid contribution to the CPP

*Canada Pension Plan (CPP) disability benefits are available*

### **OLD AGE SECURITY (OAS)**

The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older. In some cases, Service Canada will be able to automatically enroll you for the OAS pension. In other cases, you will have to apply for the Old Age Security pension.

### **GUARANTEED INCOME SUPPLEMENT (GIS)**

The GIS is a monthly payment you can get based on income and is available to low-income Old Age Security pensioners. It is not taxable.

### **GUARANTEED ANNUAL INCOME SYSTEM PAYMENTS (GAINS)**

If you're a low-income senior, you may qualify for monthly Guaranteed Annual Income System payments. Monthly GAINS payments range between \$2.50 and \$83.

*For more information on benefits, credits and available programs visit the Canada Revenue Agency:*

<https://www.canada.ca/en/services/benefits.html>

#### **BENEFITS CALCULATOR**

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

#### **FREE TAX CLINICS**

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>

**CUSTOMER SERVICE: 1 (800) 959-8281**

