#### **HELPFUL GOVERNMENT RESOURCES**

#### **Government of Ontario**



ontario.ca

#### **Ministry of Finance**

ontario.ca/taxcredits

TEL: 1 866 ONT-TAXS (1 866 668 8297)

TTY: 1 800 263 7776

#### ServiceOntario

ontario.ca/serviceontario

TEL: 1 800 267 8097

Driver's licences, licence plate stickers, health cards, birth certificates and other services provided by the Ontario government.

#### **Government of Canada**



canada.ca

#### **Canada Revenue Agency**

canada.ca/taxes

TEL: 1 800 959 8281

**Ontario-specific programs** 

TEL: 1 877 627 6645 TTY: 1 800 665 0354

#### **Canada Benefits**

canada.ca/benefits

A list of benefits for which you may be eligible.

canada.ca/child-family-benefits-calculator Use the calculator to get an estimate.

#### **Service Canada**

servicecanada.gc.ca

TEL: 1 800 O-Canada (1 800 622 6232)

TTY: 1 800 926 9105

Social insurance numbers, passports, Old Age Security programs, Employment Insurance, and other services provided by the government of Canada.

# The Benefits to Filing Your Tax Return



Be a Responsible Ontarian

Taxes help pay for important government programs and services, including roads, schools, health care and public safety



There are many reasons why Ontario residents should file an income tax and benefit return (return) every year.

In addition to calculating, reporting and paying income tax, the return is used to:

- claim an income tax refund
- apply for government payments
- qualify for income-based **government programs**.

Take this free brochure to learn more.

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#### What must I report as income?

Income earned both inside and outside of Canada must be reported, including:

- full-time and part-time employment and self-employment income
- pension, savings plans, investment and benefit income.

#### Have I paid the right amount?

Every situation is different – it depends on your age, income, expenses, and the size of your family. When you file a return, you may qualify for a refund if you paid too much income tax.

#### What if I didn't have any income?

You need to file a return to apply for government payments or qualify for income-based government programs.

#### When do I file my return?

File by April 30 each year to get your payments on time and to avoid penalties and interest if you owe tax.

## Need more information on getting or filing a return?

Go to canada.ca/taxes-get-ready or call 1 800 959 8281.

### **Examples of common tax credits and benefits for people**

#### All Individuals:



#### **Ontario Trillium Benefit (provincial)**

Helps people pay for energy costs and provides relief for sales and property tax

#### **GST/HST Credit (federal)**

Helps individuals and families with low or modest incomes to offset all or part of the GST or HST that they pay

#### **Working Income Tax Benefit (federal)**

Provides tax relief for eligible, working, low-income individuals and families

## Tax deductions and non-refundable tax credits

CPP deductions, Employment Insurance premiums, union and professional dues, donations, medical expenses, and much more

#### **Parents:**



## Canada Child Benefit (federal) / Ontario Child Benefit (provincial)

Tax-free monthly payments for eligible families to help them with the cost of raising children under 18

## Tax deductions and non-refundable tax credits

Child care expenses, adoption expenses, tuition amounts transferred from a child

#### **Seniors:**



## Ontario Senior Homeowner Property Tax Grant (provincial)

Up to \$500 per year to help seniors with property taxes

## Ontario Seniors' Public Transit Tax Credit (provincial)

A refundable tax credit to help seniors with public transit costs

#### **GAINS** (provincial)

Up to \$83 per month for qualifying, low-income seniors

## Tax deductions and non-refundable tax credits

Pension splitting, age amount, pension income amount, home accessibility expenses (federal)

## Caregivers/People with disabilities:



## Tax deductions and non-refundable tax credits

Canada/Ontario caregiver amount, disability amount, home accessibility expenses (federal)

## - Did you know:

- tax deductions lower your taxable income
- tax credits lower your income tax payable
- you can receive government payments even if you are on social assistance
- credits, benefits and programs change over time
- you can stay up to date by exploring the resources listed within this brochure

## Other benefit programs are available for people living in Ontario, including:

- Children
- People with disabilities
- Seniors
- Students
- Women

**To learn more, visit:** ontario.ca/benefitsforpeople

#### Use the calculator to estimate your Ontario credits and benefits



#### ontario.ca/taxcredits



A single, 19-year-old student from Southern Ontario with no income **could get over \$300\*** 



A single adult from Southern Ontario earning \$24,000 and paying \$800/ month in rent could get over \$600\*



A couple from Northern Ontario earning \$40,000 and paying \$2,400 in property tax could **get over \$600**\*



A single parent from Northern Ontario with a 4-year old child, earning \$27,000 and paying \$700/month in rent **could get over \$2,100**\*



A couple from Southern Ontario with two children ages 4 and 7, earning \$35,000 and paying \$1,000/month in rent **could get over \$2,900**\*



A senior from Northern Ontario earning \$22,000 and paying \$775/ month in rent could get over \$1,300\*



A senior couple from Southern Ontario earning \$28,000 paying \$2,700 in property tax could get over \$2,000\*

\*plus any federal tax credits and benefits