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## Why file? The benefits of filing

**Tax filing is often considered an obligation or responsibility, since it is required of everyone who earns income in Canada. However, even for Canadians who do not earn income or owe income tax, filing a return is still an important way to access income through tax benefits and credits.**

Some benefits can only be accessed through tax filing, such as:

- The GST/HST credit
- Canada Child Benefit
- Working Income Tax Benefit

The process of filing your taxes will also establish your income level, which helps you determine your eligibility for income-tested benefits or other supports such as the **Canada Learning Bond** (RESP contribution available for lower income households), and provincial programs such as the **Ontario Electricity Support Program** (available for lower income households). This can only be done by filing a tax return.

For more help determining your tax obligations and whether you need to file a tax return, please visit:

<https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax/your-tax-obligations.html>



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## Paperwork and forms involved



**Filing taxes can be done on paper or online. If you have a modest income and a simple tax situation, you might qualify for tax filing help at a Community Volunteer Income Tax Program (CVITP) clinic in your local community.**

To fill out your tax return, you will need all tax information slips that show your income, such as: **T4, T4A (OAS), T4A (P)**, and others.

If you are filing your return on paper, you will need the **T1 General – Income Tax and Benefit Return** for your province, the **Federal Worksheet**, and the **General Income Tax and Benefit Guide**. These are available online, or in hard copy at any post office or Service Canada location.

If you are filing your return online, you will need access to a certified software product that uses the NETFILE program, such as TurboTax or UFile. You will use the software online to complete your return, and it will then provide you with a **NETFILE** file which you will then submit to the CRA. The CRA will issue you a confirmation number after the return is accepted for processing.

The Canada Revenue Agency (CRA) will then send you a **Notice of Assessment** in the mail or by email (if you are registered for online mail). The Notice of Assessment confirms your tax amounts and explains any corrections the CRA may have made to your return.

To find out the status of your return before you receive this notice, go to MyAccount with the CRA online.

