

Common benefits and credits

The following benefits and credits are available to people with low or moderate incomes. Visit the Government of Canada's **Benefit Finder** to get a customized list of benefits and credits that you may be eligible for.

Goods and services tax/harmonized sales tax (GST/HST) credit

The **GST/HST credit** is a tax-free quarterly payment that helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay. You must file a tax return to receive the credit.

Who qualifies

- You are a resident of Canada and one of the following:
 - you are 19 years of age or older
 - you have (or had) a spouse or common-law partner
 - you are (or were) a parent and live (or lived) with your child

To apply

- You have to file a tax return for the previous year, even if you do not have income.

What you can receive

- Your GST/HST credit is based the number of eligible children you have, and your family income.
- As of 2019, per year, you can receive up to:
 - \$443 if you are single
 - \$580 if you are married or living common-law
 - \$153 for each child under the age of 19

Climate action incentive (CAI)

The **climate action incentive (CAI)** is a refundable tax credit for individuals or families living in select provinces. The payment may reduce the amount of tax that you need to pay or increase your tax refund. You must file a tax return to receive the credit.

Who qualifies

- You live in Alberta, Saskatchewan, Manitoba, or Ontario and are one of the following:
 - 18 years of age or older
 - Less than 18 years of age with a spouse or common-law partner
 - Less than 18 years of age with a child who lived with you

To apply

- You have to file a tax return for the previous year, even if you do not have income.

What you can receive

- The amount that you can claim depends on the province you live in and your family situation.
 - As of year 2020, the basic amount ranges from \$224 in Ontario to \$444 in Alberta.
 - You may receive an additional 10% if you live in a small or rural community.

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Canada workers benefit (CWB)

The **Canada workers benefit (CWB)** is a refundable tax credit for individuals or families who are working and have low income. If you are also approved for the Disability Tax Credit (DTC), you will receive an additional disability supplement.

Who qualifies

- You are a resident of Canada and one of the following:
 - 19 years of age and older on December 31st
 - Under 19 years of age as of December 31st but have a spouse, common-law partner, or a child who lives with you

To apply

- You have to file a tax return for the previous year.
- You can also receive up to 50% of your payment in advance if you apply online or through the application form.

What you can receive

- The amount that you will receive from the CWB depends on the province that you live in. Most provinces are the same except for Alberta, Quebec, British Columbia and Nunavut.
- As of 2020 the maximum amount that you can receive in most provinces is:
 - \$1,355 for single individuals
 - \$2,335 for families