

Reasons to file a tax return

Filing a tax return is a must for anyone who has to pay taxes. But even if you do not earn income or owe income tax, filing a return is still important for accessing benefits and credits. When you file your taxes, the Canada Revenue Agency (CRA) establishes your income level and determines which benefits and credits you can receive. Filing your taxes also helps you automatically apply for many refundable tax credits. If you are eligible, you will receive money in the form of tax refunds throughout the year. Below are some reasons to file a tax return.

1. GST/HST credit

If you are 19 years of age or older and eligible based on your income, filing a return will allow you to automatically receive the GST/HST credit.

2. Canada Child Benefit (CCB)

In order to receive or to continue to receive the Canada Child Benefit, both you and your spouse must both file tax returns. Applying to the CCB and filing your tax returns will also allow you to access other family benefits offered by many provinces and territories.

3. Guaranteed Income Supplement (GIS)

If you are a senior receiving the Guaranteed Income Supplement (GIS), filing your annual tax return automatically renews the GIS.

4. Carry forward or transfer unused tuition, education or textbook amounts

If you don't have enough income to use these tax credits, you can carry them forward to future years or transfer them to a family member by filing your tax return and completing the needed supporting documents.

5. Other benefits and refundable tax credits

Filing taxes is needed to access many benefits and credits, including (but not limited to):

- Canada Child Benefit (CCB)
- Child Disability Benefit (CDB)
- Canada Learning Bond (CLB)
- Canada Workers Benefit (CWB)
- Disability Tax Credit (DTC)
- Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit
- The Guaranteed Income Supplement (GIS)

Visit the Government of Canada website to view [provincial and territorial tax and credits for individuals](#) and to [determine your tax obligations](#) and whether you need to file a tax return.
