

List of common benefits and credits

Benefits and refundable tax credits help with your living expenses by adding to your income. Whether you qualify and how much you receive depends on your income which is determined by filing your taxes and on other factors such as your age. The Government of Canada website has a **Benefit Finder tool** that you can use to help you find the benefits and services that you can receive. See a list of some of the common benefits and credits below.

Benefits and credits accessed by tax filing

Even if you have no income or do not owe taxes, it is important to keep up to date with filing your taxes. Filing a tax return is the only way to apply to many benefits and credits or to make sure that your payments continue. Here are some of the benefits and refundable tax credits that require tax filing to access or to continue receiving payment:

- Canada workers benefit (CWB) and disability supplement
 - Canada Education Savings Grant (CESG)
 - Canada learning bond (CLB)
 - Child fitness tax credit – Yukon only
 - Climate action incentive (CAI)
 - GST/HST credit
 - GST/HST rebate for employees and partners
 - Guaranteed income supplement (GIS)
 - Home renovation tax credit for seniors and persons with disabilities – British Columbia only
 - New Brunswick's Seniors' Home Renovation Tax Credit – New Brunswick only
 - Old age security (OAS)
 - Ontario energy support program (OESP) – Ontario only
 - Ontario trillium benefit (OTB) – Ontario only
 - Refundable medical expense supplement
 - Other tax credits by province or territory
-

Social assistance programs

Each province and territory offer programs that provide financial help to people living on a low income. Social assistance programs give people money to help pay for living expenses like food, clothing, and shelter, and in some cases prescription drugs and dental services. Each program has their own eligibility criteria and restrictions. In general, you must live in the province or territory and be in financial need.

- Alberta Income Support
- British Columbia Income Assistance
- Manitoba Employment and Income Assistance (EIA)
- New Brunswick Social Assistance Program
- Newfoundland and Labrador Income Support
- Northwest Territories Income Assistance Program
- Nova Scotia Income Assistance (IA)
- Nunavut Income Assistance (IA)
- Ontario Works (OW)
- Ontario Disability Support Program (ODSP)
- Prince Edward Island Social Assistance Program
- Quebec Social Assistance and Social Solidarity Programs
- Saskatchewan Income Support (SIS)
- Saskatchewan Assured Income for Disability (SAID)
- Yukon Social Assistance

List of common benefits and credits

Benefits and credits for special groups

Some benefits and credits are eligible for special groups, such as individuals with children, seniors, and people with disabilities.

Families with children

- Canada child benefit (CCB)
- Canada Education Savings Grant (CESG)
- Canada Learning Bond (CLB)
- Child disability benefit (CDB)
- Employment Insurance Maternity and Parental Benefits

Individuals with disabilities

- Canada disability savings bond (CDSB)
- Canada disability savings grant (CDSG)
- Canada Pension Plan (CPP) disability benefits
- Child disability benefit (CDB)
- Disability tax credit (DTC)
- Excise gasoline tax refund
- Registered Disability Savings Plan (RDSP)

Seniors

- Canada Pension Plan (CPP) retirement pension
- Guaranteed Income Supplement (GIS)
- Old Age Security (OAS)

Newcomers to Canada

The Government of Canada website for [newcomers to Canada](#) provides information on the Canadian tax system and guidance on when to apply for [benefits and credits for newcomers to Canada](#).