

# Coaching conversations: Tax filing

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**Tax filing is not only an opportunity to access a tax refund if your income is low, but is also a necessary first step in confirming eligibility for many different government benefits.**

As a financial coach, you can help in a number of ways. This includes being ready to raise awareness about tax filing opportunities in your community, to explore their tax filing needs if they express interest in it, and to offer suggestions on collecting necessary documents for the tax filing process. Many clients may not think they need to file taxes if they are earning no income or low income, so the coach can use conversations constructively.

## 1 If tax filing comes up, use the conversation to ask exploratory questions

- “Is tax filing something you would like help with?”
- “What types of support would be helpful in getting your taxes done?”
- “Is there anything holding you back or making it difficult for you to file your taxes right now?”
- “Is there anything that makes you nervous or worried about filing your taxes?”
- “Are you already receiving benefits like Canada Child Benefit or GST/HST credit? Filing taxes can be a good first start if you’re interested.”

## 2 Raise awareness about the advantages of tax filing

- Access to recurring benefits like the Canada Child Benefit or GST/HST credit
- Access to a refund since, if their income is low, they may not owe any taxes
- Access to new benefits like the Canada Emergency Relief Benefit (CERB), since these applications are easier to process if the individual is up to date on tax filing
- Proof of eligibility for other supports like the Canada Learning Bond (CLB), which are relevant to income level

### Help the client prepare to file taxes

- Offer a simple checklist of the common items they may need to bring with them.
- Offer a recommendation for a local community tax clinic or community agency who can help them file their taxes for free.
- Raise awareness about signing up for a MyAccount with the CRA can help them to review their tax return and benefit information.
- Some simple support resource examples from Prosper Canada are:

[Getting ready to file your taxes checklist \(Fillable PDF\)](#)

[Planning for your refund \(fillable PDF\)](#)

## REMEMBER

The decision to file taxes is up to the individual, not the coach. There may be clients for whom filing taxes might create more challenges, for example if they owe past debts to CRA, or if dealing with government systems causes significant stress.