



## Taking care of your tax and benefit affairs can pay off!



Income tax is not a very exciting topic, but taking care of your tax affairs can pay off! You could get a tax refund, and benefit and credit payments. These payments include:

- **Canada child benefit** – Up to **\$6,639** per child, per year
- **GST/HST credit** – Up to **\$580** per year, plus **\$153** per child, per year

You could also get any related provincial or territorial payments.

### Why should you do your taxes?

The Canada Revenue Agency (CRA) uses the information from your income tax and benefit return to calculate your benefit and credit payments. If you have a spouse or common-law partner, the CRA needs the information from both of your returns. The deadline to do your taxes every year is April 30. If you miss the deadline, your benefit payments could stop.

### Are you behind on your taxes?

No matter how far behind you are, the CRA can help get you going in the right direction. We offer online services and tools, free help to do your taxes, and manageable payment arrangements.

You can apply for the Voluntary Disclosures Program to correct errors or omissions in your past returns, and you could even be eligible for relief from penalties.

For more information, go to [canada.ca/taxes-voluntary-disclosures](https://canada.ca/taxes-voluntary-disclosures).

### How can you do your taxes?

Once you get your T4 slip, Statement of Remuneration Paid, you can do your taxes. The T4 slip shows your income for the year, as well as the income tax, Canada Pension Plan contributions, and employment insurance premiums your employer deducted from your income. You will use this information to fill out your return.

**Online:** This is the fastest and easiest way to do your taxes! You can find free tax software at [canada.ca/netfile](https://canada.ca/netfile). The tax software will guide you through the process of doing your taxes, will do all the calculations for you, and will help you make sure you don't miss out on any benefits and credits you may be eligible for.

**By mail:** You can download a tax package, fill out the forms and mail them to the CRA. Tax packages are available at [canada.ca/taxes-general-package](https://canada.ca/taxes-general-package).

**You could even get your taxes done for free!** If you have a modest income and a simple tax situation, a volunteer could do your taxes for you at one of our free tax clinics. For more information and to find a tax clinic near you, go to [canada.ca/taxes-help](https://canada.ca/taxes-help) or call the CRA.

## Do you want to understand taxes better?

You can take a free online course called Learning About Taxes that introduces you to Canada's tax system and explains why you pay taxes and how taxes are used. Access this course and useful information on how to do your taxes at [canada.ca/understanding-taxes](https://canada.ca/understanding-taxes).

## Register for My Account

With My Account, you can quickly and securely manage your tax and benefit affairs online, such as tracking your tax refund, checking your benefit and credit payments and dates, changing your personal information, receiving CRA mail online, and so much more! For more information or to register, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).

## Get your payments faster!

### Keep your personal information up to date

Changes to your personal information, such as your marital status, the number of children in your care, and your address directly affect your benefit payments.

If you end up receiving an overpayment of benefits and credits, you will have to repay that money to the CRA, or your future benefit and credit payments could be applied to that balance owing. On the other hand, you could be receiving less money than you are entitled to. If this is the case, the CRA will send you a payment after you update your personal information.

To avoid delays and incorrect payments, update your personal information online in My Account or by calling the CRA.

### Sign up for direct deposit

Sign up for direct deposit and get your tax refund and benefit payments deposited directly into your bank account, instead of getting a cheque. To sign up, go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit).

## For more information

### Online

Child and family benefits  
[canada.ca/child-family-benefits](https://canada.ca/child-family-benefits)

Get ready to do your taxes  
[canada.ca/taxes-get-ready](https://canada.ca/taxes-get-ready)

Payments to the CRA  
[canada.ca/payments](https://canada.ca/payments)

CRA forms and publications  
[canada.ca/cra-forms](https://canada.ca/cra-forms)

### By phone

To ask about benefits  
**1-800-387-1193**

For general questions and to get forms  
**1-800-959-8281**