



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# Tax Season

## STEVEN GUILBEAULT

Member of Parliament  
Laurier-Sainte-Marie



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Spring 2023

## A MESSAGE FROM YOUR MP

Dear residents of Laurier-Sainte-Marie,

The return of spring coincides each year with tax season: the time of the year when we each have to file our income tax return.

The rising cost of living is a concern for many Canadians. This makes it even more important to file your tax return, as it allows you to receive the financial benefits to which you are eligible, such as the Canada child dental benefit, the GST/HST credit, the guaranteed income supplement and more, all of which help make life more affordable.

You are generally required to file a tax return even if you have no income or even if your income is tax-exempt.


You will find practical information and useful resources in this newsletter. Please feel free to contact my office if you have any questions. My team and I are here for you.

Steven Guilbeault  
Member of Parliament for Laurier-Sainte-Marie  
Minister of Environment and Climate Change

## CONTACT

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### Services offered by my office :

- Employment Insurance
- Canada Pension Plan
- Old Age Security
- Guaranteed Income Supplement
- Canada Revenue Agency
- Citizenship and Immigration
- Passport Canada
- Veterans Affairs
- Canada Student Loans
- Federal funding for organizations
- Federal Crown Corporations
- Acquisition of Canadian flags and pins

## DEADLINE : MONDAY, MAY 1<sup>ST</sup>, 2023

April 30, 2023 is the deadline to submit your 2022 tax return, which covers the period from January 1 to December 31, 2022. Since this date falls on a Sunday, your return will be considered to have been filed on time if it is sent on or before Monday, May 1st, 2023.

If you have a balance owing, it must be paid by May 1st, 2023, to avoid paying interest. If you can't pay your balance owing, file your tax return by May 1st anyway to avoid a late-filing penalty and to ensure that your benefit and credit payments continue without interruption.



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## UNDERSTAND YOUR TAXES

The Canada Revenue Agency has a free e-learning tool to help you learn more about taxes and allow you to file your tax return on your own. This tool offers lessons that help you understand what taxes are, why we have to pay them, how to interpret your pay stubs and tax slips, and finally, how to file your returns.

For more information : <https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs.html>



## REQUESTING THE CANCELLATION OR WAIVING OF PENALTIES AND INTEREST

If exceptional circumstances prevent you from filing your tax return or paying your taxes on time, the taxpayer relief provisions may allow the Canada Revenue Agency to waive or cancel penalties or interest, or refund or reduce a balance owing. The following are some examples of when a taxpayer may receive relief:

- a natural or man-made disaster such as a flood or fire
- a personal misfortune, such as a serious illness or accident
- an error or delay caused by the Canada Revenue Agency
- an inability to pay or financial difficulties

## SET UP A PAYMENT ARRANGEMENT

Have you filed your tax return but can't pay the full amount due? Contact the Canada Revenue Agency to set up a payment arrangement. The parameters of payment arrangements have been expanded to give Canadians more time and flexibility to repay a tax debt. If you are in financial difficulty and owe money, you can get help by contacting the Canada Revenue Agency.

## CANADA REVENUE AGENCY ONLINE SERVICES

### My Account online

Accessing your CRA My Account online allows you to view, change and manage your personal tax information. You can track your refund, modify your return, change your address or phone number, receive mail online, sign up for direct deposit, and much more. Visit [www.canada.ca/my-account-cra](http://www.canada.ca/my-account-cra)

### MyCRA mobile application

The MyCRA mobile application allows you to view the status of your return, change your address, update your marital status, update your direct deposit information and more - all on your mobile device.

### MyBenefits CRA mobile application

MyBenefits CRA is a mobile application that allows you to view your benefit payment details and eligibility information. Visit [www.canada.ca/cra-mobile-apps](http://www.canada.ca/cra-mobile-apps)

### Child and Family Benefits Calculator

You can use the calculator available on the Canada Revenue Agency website to determine your child and family benefits and payment amounts.

## YOU HAVEN'T FILED A TAX RETURN IN A WHILE OR NEVER FILED ONE?

If you've never filed a tax return, haven't filed a tax return in a while, or would like to file tax returns for previous years, do so now. Check out this step-by-step guide : [www.canada.ca/taxes-get-ready](http://www.canada.ca/taxes-get-ready)

## HOW TO FILE YOUR RETURN

### There are several ways to file your tax return

You can file your tax return online using certified tax software, on paper, through a tax preparer, at a free or low-cost tax clinic, and even over the phone.

### Filing your tax return over the phone? It's possible!

The federal government is making it easier for eligible individuals with low or fixed incomes, whose situation remains the same each year, to file their income tax return. The "File My Return" service is an automated telephone service that allows eligible individuals to file their tax return by providing certain personal information and answering a series of short questions. This service is secure and easy to use. Eligible individuals should have received an invitation letter in the mail by the end of February. For more information, go to [www.canada.ca/file-my-return](http://www.canada.ca/file-my-return) or call the Canada Revenue Agency Individual Tax Inquiries line at 1-800-959-8281.

To ensure more low-income Canadians have the ability to quickly and easily auto-file their tax returns, Budget 2023 announced that the federal government will increase the number of eligible Canadians for File My Return to two million by 2025—almost triple the current number. The government will report on its progress in 2024.

Budget 2023 also announces that, starting next year, the CRA will pilot a new automatic filing service that will help vulnerable Canadians who currently do not file their taxes receive the benefits to which they are entitled. Following consultations with stakeholders and community organizations, the CRA will present a plan in 2024 to expand this service even further.

### Free software to complete your tax return

More than 90 % of Canadians file their taxes online.

You can file your tax return online if you complete it using tax software that has been certified by the Canada Revenue Agency as *NETFILE*. It's simple, fast and secure. Many of these programs are available free of charge and offer the following advantages :

- This process is often more accurate and has less chance of error.
- You get immediate confirmation that the Canada Revenue Agency has received your tax return.
- You don't have to mail in receipts unless the Canada Revenue Agency requests them at a later date.
- You get your refund faster. Sign up for direct deposit to avoid postal delays and get your refund faster. You may receive it within eight business days.

A list of certified *NETFILE* software is available at [www.canada.ca/netfile](http://www.canada.ca/netfile) under the "Certified Tax Software" tab.

Note that the Auto-fill my return feature automatically fills in certain parts of your tax return with information that the Canada Revenue Agency has on file. Register with My Account and use a certified tax software to take advantage of this service.

### Paper tax package

If you filed your taxes by paper last year, you do not need to order the new paper tax package. The Canada Revenue Agency will mail you the 2022 package so that you can file your return before the deadline and avoid any disruption in the payment of benefits and credits.

### If you did not receive a paper tax package and wish to get one, you can :

- Order it online : <https://apps.cra-arc.gc.ca/ebci/cjcf/fpos-scfp/pub/rdr>
- View it, download it and print it : [www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package.html](http://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package.html)
- Order it by phone at 1-855-330-3305 (Social Insurance Number required).

## REGISTER FOR DIRECT DEPOSIT!

Direct deposit is fast, convenient and secure and it ensures that you avoid postal delays and get your payments on time. You'll get your refund faster – sometimes in eight business days. Here is how to sign up :

**Online :** You can sign up yourself if you are registered for My Account.

**Online - mobile application :** To start or update direct deposit information, use the MyCRA mobile app.

**Through many financial institutions :** You can sign up for direct deposit or change your account information through many financial institutions. Once you provide consent through one of these financial institutions, your CRA direct deposit information will be updated the following day. We encourage you to visit your financial institution's website for information on how to sign up.

**By phone :** To sign up for direct deposit or to change your account information, call the Canada Revenue Agency at 1-800-959-8281.

For more information : [www.canada.ca/cra-direct-deposit](http://www.canada.ca/cra-direct-deposit)

For additional content and relevant hyperlinks, consult this newsletter in electronic format on my website : <https://stevenguilbeault.libparl.ca/>

## ARE YOU SELF-EMPLOYED AND HAVE QUESTIONS?

The Canada Revenue Agency Liaison Officer Service offers free support and advice to self-employed individuals and small business owners to help them understand their tax obligations, avoid common mistakes and learn more about current tax relief measures.

The service is currently offered virtually by phone or video conference, or by group webinars. For more information, visit : [www.canada.ca/en/revenue-agency/campaigns/small-business-tax-help.html](http://www.canada.ca/en/revenue-agency/campaigns/small-business-tax-help.html)

For self-employed individuals, the tax filing deadline is Thursday, June 15, 2023. However, any amounts due must be paid no later than Monday, May 1st, 2023.



## CREDITS AND BENEFITS YOU MIGHT BE ELIGIBLE FOR

When you file your income tax return, you may be eligible for the following :

- The Canada Child Benefit, a tax-free payment made each month to eligible families to help them support their children under the age of 18.
- The GST/HST credit, a non-taxable payment made every three months that helps individuals aged 19 and over and low- and modest-income families recover all or part of the GST or HST they pay.
- The Canada Training Credit, a new refundable tax credit to help Canadians pay for eligible training expenses. An individual may be able to claim this credit for eligible tuition and other fees paid to an eligible educational institution in Canada for courses taken in 2021, or fees paid in connection with an examination for a professional status, licence or qualification in 2021.
- The Canada Workers Benefit, a refundable tax credit available to individuals and families who are working but earning a low income.
- The interim Canada Dental Benefit, which is intended to help lower dental costs for eligible families earning a net income of less than \$90,000 per year. Parents and guardians can apply if the child receiving dental care, in Canada, is under 12 years old and does not have access to a private dental insurance plan.
- The First-Time Home Buyers' Tax Credit, for the purchase of a qualifying home acquired after December 31, 2021. Applicants must not have lived in another home that they (or their spouse or common-law partner) owned in the year of acquisition or in any of the four preceding years.
- Pension income splitting, which allows pensioners to split up to 50 % of their eligible pension income with their spouse or common-law partner, which may reduce their tax liability.
- The Canada Caregiver Credit, a non-refundable tax credit that can be claimed by individuals who support a spouse, common-law partner or dependant who has a physical or mental impairment.
- The Disability Tax Credit (DTC), a non-refundable tax credit for eligible individuals with disabilities or their supporting family members. You can claim the DTC by filing Form T2201 at any time during the year.
- The Medical Expense Tax Credit. A detailed list of eligible medical expenses is available on the Canada Revenue Agency website.
- The Home Accessibility Tax Credit. You can claim an amount for eligible expenses for eligible renovations to an eligible dwelling.
- The Labour mobility deduction, which provides eligible tradespeople and apprentices working in the construction industry with a deduction for certain temporary relocation expenses.
- The Educator school supply tax credit, which may let eligible educators claim a 25% refundable tax credit on up to \$1,000 of eligible supplies and expenses.

For more information : [www.canada.ca/deductions-credits-expenses](http://www.canada.ca/deductions-credits-expenses)

## NOTICE TO STUDENTS

If you are a student, here are some benefits and credits that could save you money :

**Tuition Tax Credit.** You may be able to reduce the amount of tax you owe if you paid tuition fees at a post-secondary institution or an educational institution recognized by Employment and Social Development Canada to upgrade your job skills.

**Transfer and carry forward amount.** You can no longer claim the education amount and the textbook amount on your tax return. However, you may be able to carry forward unused amounts from previous years. If you carry forward an unused amount, you must claim it when you file your return for the first year you owe income tax.

**Interest paid on your student loans.** You may be eligible to claim an amount for the interest paid on your student loan in 2022 or the preceding 5 years.

**Moving expenses.** If you moved for your postsecondary education and are a full-time student, you may be eligible for a refund of moving expenses. However, you can only deduct these expenses from scholarships, research grants or certain awards that must be included in your income. You may also be able to claim moving expenses for work, such as a summer job or running a business. You can deduct eligible moving expenses from the employment or self-employment income you earned at your new job.

**Childcare expenses** - If you paid someone to look after your child so that you could study, do paid work or research, you may be able to deduct these expenses.

## NEED HELP FILLING OUT YOUR TAX RETURN?

If you have a modest income and a simple tax situation, you may be able to get free or low-cost help filling out your tax return at one of the tax clinics that serve the residents of Laurier-Sainte-Marie.

**The list of these tax clinics is available :**

On the Canada Revenue Agency website, in the "Find a free tax clinic" section : [www.canada.ca/free-tax-help](http://www.canada.ca/free-tax-help)

On the Info-reference 211 website : [www.211qc.ca/en/employment-and-income/income-tax-clinics-for-low-income-people](http://www.211qc.ca/en/employment-and-income/income-tax-clinics-for-low-income-people)

Here are some of these tax clinics :

### Comité social Centre-Sud

1710 Beaudry St, Montreal, QC H2L 3E7 514-596-7092 [info@comite.social](mailto:info@comite.social)  
2023 Tax Clinic: Every Monday and Friday in March and April, except April 7 and April 10. Walk-in (first come, first served).  
Eligibility: Annual income lower than \$25,000 for a single person or \$32,000 for a couple. Service available to Centre-Sud residents only (postal code starting with H2L or H2K). Fee: Mandatory membership card, \$5

### Entraide Léo Théorêt

2000-B, Alexandre-DeSève St, Montréal, QC H2L 2W4  
514-521-0095 ext. 111 [impot@entraideleotheorret.org](mailto:impot@entraideleotheorret.org)  
2023 Tax Clinic: Until May 2, 2023. Every Thursday from 9am to 4pm (except holidays). Make an appointment by phone at 514-521-0095 ext. 111, leaving NAME, FIRST NAME, and TELEPHONE NUMBER (repeat).  
Eligibility : For low-income individuals only.  
Fee: Voluntary contribution

### Association récréative Milton-Parc

Centre communautaire des Galeries du Parc, 3590, Jeanne-Mance St, Montréal, QC 514 872-0566, ext. 0 [info@miltonpark.org](mailto:info@miltonpark.org) [www.miltonpark.org/post/impots](http://www.miltonpark.org/post/impots)  
2023 Tax Clinic: In March and April, Wednesdays from 1 pm to 5 pm and Saturdays from 9 am to 12 pm. In person, by appointment only.  
Eligibility: Low-income individuals. Maximum annual income of \$35,000 for a single person and \$45,000 for a couple. Fee: Free. Suggested voluntary contribution: \$10

### Centre d'entraide et de raliement familial – CERF

105, Ontario East St, # 101, Montréal, QC H2X 1G9  
514-288-8314 [cerfmontreal@gmail.com](mailto:cerfmontreal@gmail.com)  
2023 Tax Clinic: Every Tuesday and Wednesday until April 26, from 10am to 12pm and from 1:30 to 3:30pm. Eligibility : Maximum income for a single person \$35,000 and \$45,000 for a couple. Each additional dependant \$2,500. Priority given to CERF members. Fee: Contribution of \$6. Limited space available.

### Tours Frontenac

1850 Bercy St, Montréal, QC H2K 2V2 514-524-3015  
Open to Tours Frontenac residents only. Must call administration to make an appointment. Fee: Free

### Y des femmes de Montréal

1355, René-Lévesque W., Montréal, QC H3G 1T3 514-866-9941 ext. 235  
2023 Tax Clinic: Deposit of documents in person, Monday to Friday from 10 am to 5 pm in April. Make an appointment by phone. Places are limited.  
Eligibility : Open to women and their families. Fee: Free

### Spectre de rue

1278 Ontario East, Montréal, QC H2L1R6 (514) 910-2991  
2023 Tax Clinic: Every day from 9am to 3pm (closed during lunch time and during public holidays). By appointment only.  
Eligibility: Open to people living with substance use issues. Maximum annual income of \$25,000. Fee: free

## BEWARE OF SCAMS

This tax season, many scams target the most vulnerable taxpayers, including seniors and newcomers to Canada. Here are some examples of fraudulent behaviour :

- Demanding that you make an immediate payment to them via Interac transfer, bitcoin, prepaid credit card, or merchant gift card (iTunes, Amazon, or other)
- Using aggressive language and threatening to have you arrested or call the police
- Leaving threatening voicemails or giving out personal or financial information
- Asking you to send an email containing your personal or financial information, or giving out such information via email
- Asking you to click on a link to provide personal or financial information in an online form
- Asking you to click on a link to obtain a refund
- Arranging for you to make a payment in person

The Canada Revenue Agency will never text you or use instant messaging services (such as Facebook or WhatsApp) under any circumstances.

If you witness fraudulent behaviour, you must report it immediately to the Canadian Anti-Fraud Centre. Call 1-888-495-8501 or go to [www.antifraudcentre-centreantifraude.ca/report-signalez-eng.htm](http://www.antifraudcentre-centreantifraude.ca/report-signalez-eng.htm) If you notice any suspicious activity in My Account, contact the Canada Revenue Agency at 1-800-959-8281.

For more information, visit [www.canada.ca/slam-the-scam](http://www.canada.ca/slam-the-scam)

If you believe you have been a victim of identity theft or fraud, call the Canada Revenue Agency to verify your account and discuss additional security measures.

**Note that depending on the situation, it is also recommended to :**

- File a complaint with the police
- Contact the two credit bureaus in Canada : Equifax at 1-800-465-7166 and TransUnion at 1-800-663-9980 (for Quebec residents : 1-877-713-3393)
- Inform your financial institution and creditors by phone and in writing of any irregularities
- Report any irregularities in your mail to Canada Post

## HOME OFFICE EXPENSES

Did you work from home in 2022 ?

The home office expense deduction is accessible and easy to claim. Indeed, we have implemented a simplified calculation method at a fixed rate, which allows workers to claim a tax deduction in their tax return to help them cover the expenses incurred by teleworking.

The temporary flat-rate calculation method allows eligible employees to claim \$2 for each day they worked from home in 2022 due to the COVID-19 pandemic, up to a maximum of \$500. You can use this method if you worked from home more than 50% of the time for at least 4 consecutive weeks in 2022 due to the COVID-19 pandemic.

Employees who want to deduct larger home office expenses can choose to use the existing detailed method to calculate their home office expense deduction.

Visit: [www.canada.ca/cra-home-workspace-expenses](http://www.canada.ca/cra-home-workspace-expenses)

## CRYPTOCURRENCY AND TAXES

Cryptocurrency, a digital representation of value that is not considered legal tender, is a type of virtual asset. It is important to keep proper financial records of all your cryptocurrency-related activities. When you buy, dispose of, or mine cryptocurrency, you must record it in your ledger to ensure that you maintain accurate information about your activities. This information is important for your records and for filing your tax returns.

When you trade or sell cryptocurrency or when you engage in crypto mining, you must report any income or capital gains from these activities on your return. In return, you may be able to report your expenses and losses in this regard. If you trade taxable goods or services for cryptocurrency, you may have to report goods and services tax/harmonized sales tax (GST/HST).

For more information: <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/compliance/digital-currency/cryptocurrencies-guide.html>

## TAX CREDIT FOR DIGITAL NEWS SUBSCRIPTIONS

For the 2020 to 2024 tax years, you may be able to claim a non-refundable tax credit for your expenses for a qualifying digital news subscription with a qualified Canadian journalism organization. The maximum value of the credit will be calculated as follows: the lowest personal income tax rate (15%) will be multiplied by the total of all amounts paid by an individual for an eligible subscription expense in the year, up to \$500.

## BENEFITS RELATED TO COVID-19

Each year, you receive a T4 information slip from your employer. This slip is a summary of your employment income for the year and related deductions. Recipients of COVID-19 benefits will also receive a T4A slip by mail or electronically (via My Account). Quebec residents will also receive an RL-1 slip. These slips contain the information you need to report on your return.

**You will receive a T4A slip if you received any of these benefits :**

- The Canada Recovery Benefit (CRB)
- The Canada Worker Lockdown Benefit (CWLb)
- The Canada Recovery Sickness Benefit (CRSB)
- The Canada Recovery Caregiving Benefit (CRCB)

All payments you received in 2022 must be reported on your 2022 return. Like Employment Insurance benefits, COVID-19 emergency and recovery benefits, including similar provincial benefits, are taxable. Note that when certain benefits related to COVID-19 were paid to you, part of the tax was deducted at source.

**What happens if you made a payment toward your COVID-19 benefit overpayment?**

If you received the Canadian Emergency Response Benefit (CERB) in 2020, the Canada Recovery Sickness Benefit (CRSB), Canada Recovery Benefit (CRB), Canada Recovery Caregiving Benefit (CRCB), or Canada Worker Lockdown Benefit (CWLb) in 2021 that you are required to repay, and you made a repayment to the CRA between January 1 and December 31, 2022 toward the amount you owe, you will receive a 2022 T4A slip in February 2023 showing the amount of repayment in Box 201.

If you received the CRSB, CRB, CRCB, or CWLb in 2022 that you are required to repay before January 1, 2023, your T4A slip for 2022 will show the net amount of federal COVID-19 benefits received.

For repayments after December 31, 2022 of benefits received in 2022, you will receive a 2023 T4A slip in February 2024 showing the amount of the repayment in Box 201.

## ONCE YOUR RETURN IS FILED

**If you need to amend your return**

As soon as your return is processed, the Canada Revenue Agency will send you a Notice of Assessment indicating whether you will receive a refund or have a balance owing, and if there are any changes or corrections. If you need to change your return after you send it in, do not file another return for that tax year. Wait until you receive your Notice of Assessment before you change your return.

Please note : ReFILE is a service available through all approved tax software. It allows you to amend your return if you have forgotten something, made a mistake, or want to make a change after you receive your Notice of Assessment.

**Processing times :** The average processing time is two weeks for a declaration submitted online and eight weeks for a paper declaration.

**How long should you keep your records?**

Keep your receipts and supporting documents for at least six years. If the tax return is filed late, keep the documents for six years from the date the late return was filed.

## FOR MORE INFORMATION

The content of this newsletter is adapted mostly from the Canada Revenue Agency website. For more information :

**Visit the "Get Ready to Do Your Taxes" page :**  
[www.canada.ca/taxes-get-ready](http://www.canada.ca/taxes-get-ready)

**Contact the Canada Revenue Agency :**

- Individual Tax Inquiries : 1-800-959-8281 (English) 1-800-959-7383 (French)
- Benefit Inquiries : 1-800-387-1193 (English) 1-800-387-1194 (French)
- Businesses : 1-800-959-5525 (English) 1-800-959-7775 (French)

**Contact Employment and Social Development Canada :**

For general questions about Employment Insurance or your My Service Canada Account, contact Employment and Social Development Canada.

General Inquiries : 1 800 O-Canada (1-800-622-6232)  
Employment Insurance : 1-800-808-6352