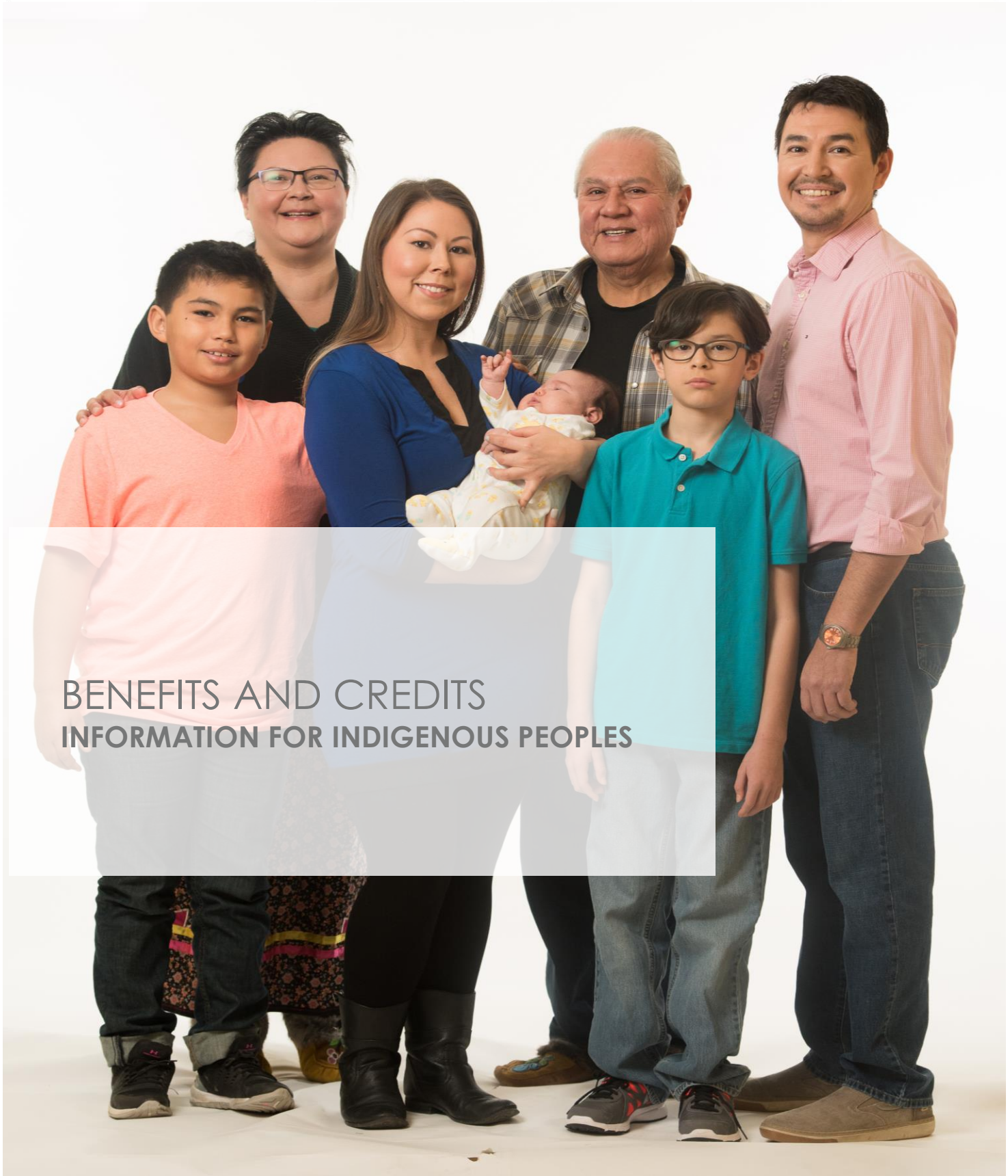




Canada Revenue  
Agency

Agence du revenu  
du Canada



BENEFITS AND CREDITS  
INFORMATION FOR INDIGENOUS PEOPLES

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# 1. IS THIS INFORMATION FOR YOU?

This document gives information on benefit and credit payments you may be eligible to receive, how to continue getting your payments, and other useful information such as direct deposit and My Account.

## 2. BENEFIT AND CREDIT PAYMENTS

Some of the benefits and credits you may be eligible for include:



Canada child benefit



Disability tax credit



Working income tax benefit advance payments



Goods and services tax / harmonized sales tax (GST/HST) credit



Child disability benefit



Related benefit and credit payments from provincial or territorial programs

The amount of money you can get depends on many things, including:

- your individual or family income
- how many children you have in your care and their age
- whether you or your children are disabled

In most cases, you only need to apply once to find out if you are eligible. Once the Canada Revenue Agency (CRA) receives your application, we will see if you are eligible and let you know by sending you a notice. Then you only need to do your taxes every year to continue getting payments, even if your income is tax exempt or you had no income at all. If you have a spouse or common-law partner, they also need to do their taxes every year. The CRA uses the information from your income tax and benefit return to calculate your federal benefit and credit payments, and any related provincial or territorial payments.



## CANADA CHILD BENEFIT

The Canada child benefit (CCB) is a tax-free, monthly payment made to eligible families to help with the cost of raising children under the age of 18. You can get the CCB even if your income is tax exempt or you had no income at all as long as you and your spouse or common-law partner do your taxes each year.

You could get up to:

**\$6,400**

per year for each child under the age of 6

**\$5,400**

per year for each child aged 6 to 17

(Note that these amounts are for the July 2017 to June 2018 payment period.)

You could get this benefit if **all** of the following apply:

- you live with a child, and the child is under 18 years of age
- you are primarily responsible for the care and upbringing of the child
- you are a resident of Canada for tax purposes
- you or your spouse or common-law partner are a Canadian citizen, an Indian (as defined in the Indian Act), a permanent resident, a protected person, **or** a temporary resident, as these terms are defined in the Immigration and Refugee Protection Act

To apply for the CCB, use **one** of these options:

1. use the Automated Benefits Application when you fill out your newborn's provincial birth registration – this option is coming soon to the Northwest Territories, Yukon, and Nunavut
2. use the “Apply for child benefits” service in My Account
3. fill out [Form RC66, Canada Child Benefits Application](#)

**Remember** – you only **need to apply once** to find out if you are eligible for benefit and credit payments. Then you need to **do your taxes on time every year** to continue getting payments, even if your income is tax exempt or you had no income at all.

Applying for the CCB will also register your child for any related provincial or territorial payments, and the GST/HST credit.

For more information, go to [canada.ca/child-family-benefits](https://canada.ca/child-family-benefits) and click on “Canada child benefit.” You can also find more information in the [Guide T4114, Canada Child Benefit and related provincial and territorial programs](#).



## GST/HST CREDIT

The goods and services tax / harmonized sales tax (GST/HST) credit is a tax-free payment that helps eligible individuals and families with low and modest incomes.

The payments are usually issued on the fifth day of the month in **July, October, January,** and **April**. Payments are calculated based on your family net income from your tax returns and the number of children you have registered for the CCB or the GST/HST credit.

You could get up to:

<b>\$560</b>	per year for a family without children
<b>\$427</b>	per year for a single person without children
<b>Plus up to \$147</b>	per year for each child

You may be eligible for this credit if you are a **resident of Canada** and **one** of the following applies:

- you are 19 years of age or older
- you have (or had) a spouse or common-law partner
- you are (or were) a parent and live (or lived) with your child

You **do not have to apply** for the GST/HST credit. To find out if you are eligible, you have to do your taxes and send your tax return to the CRA. The CRA will determine if you are eligible for the GST/HST credit, and any related provincial payments.

For more information, go to [canada.ca/gst-hst-credit](https://canada.ca/gst-hst-credit). You can also find more information in the [Booklet RC4210, GST/HST credit including related provincial credits and benefits](#).



## DISABILITY TAX CREDIT

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting family members reduce the amount of income tax they may have to pay. Being eligible for the DTC can open the door to other federal, provincial, or territorial programs, like the child disability benefit (more information below).

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You may be eligible if [Form T2201, Disability Tax Credit Certificate](#), has been approved by the CRA. A medical practitioner has to fill out the form and certify that you or your dependant has a severe and prolonged impairment in physical or mental functions and describe its effects.

Once the CRA has determined that you or your dependant is eligible, you can claim the disability amount on your tax return. For the 2017 tax year, the maximum disability amount is \$8,113. If you were under 18 years of age at the end of the year, you can claim up to an additional \$4,733.

For more information, go to [canada.ca/disability-tax-credit](http://canada.ca/disability-tax-credit) or read [Guide RC4064, Disability-Related Information](#).



## CHILD DISABILITY BENEFIT

The child disability benefit is a tax-free monthly payment made to families who care for a child under the age of 18 with a severe and prolonged impairment in physical or mental functions. This benefit is paid with the CCB.

You could get up to **\$2,730** per year (\$227.50 per month) for each child who is eligible for the disability tax credit. (Note that these amounts are for the July 2017 to June 2018 payment period).

To get the child disability benefit:

- you must be eligible for the Canada child benefit
- your child must be eligible for the disability tax credit

If you are already getting the Canada child benefit for your child who is also eligible for the disability tax credit, you **do not** need to apply for the child disability benefit. You will get it automatically.

For more information, go to [canada.ca/child-disability-benefit](http://canada.ca/child-disability-benefit) or read [Guide RC4064, Disability-Related Information](#).



## WORKING INCOME TAX BENEFIT ADVANCE PAYMENTS

The working income tax benefit (WITB) is a refundable tax credit for modest-income individuals and families who are working.



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The amount you can claim on your tax return depends on your income, whether you have children, and other additional factors.

You could be eligible if:

- you are 19 years of age or older on December 31
- you are under 19 years of age, but have a spouse or common-law partner, or an eligible dependent (such as a child) on December 31 of the tax year
- you are a resident of Canada for income tax purposes throughout the year

For WITB purposes, you have an **eligible dependant** if you have a child who, at the end of the year:

- lives with you
- is under 19 years of age; and
- is not eligible for the WITB

You can claim the WITB on your tax return on line 453. Only one person can claim the basic working income tax benefit for an eligible dependant.

Eligible individuals can also apply for advance payments of this credit by filling out [Form RC201, Working Income Tax Benefit Advance Payments Application](#). These advance payments are usually issued on the fifth day of the month in April, July, October, and January. You can get up to half of the amount of your refundable tax credit in advance payments.

For more information, go to [canada.ca/working-income-tax-benefit](https://canada.ca/working-income-tax-benefit).



## PROVINCIAL OR TERRITORIAL PAYMENTS

Each province and territory offers their own related benefits and credits.

For more information on the programs available in your province or territory, go to [canada.ca/child-family-benefits](https://canada.ca/child-family-benefits) and click on "Provincial and territorial benefits."

# 3. TO CONTINUE GETTING YOUR PAYMENTS

## DO YOUR TAXES

To continue getting your benefit and credit payments, you need to do your taxes on time **every year**, even if your income is tax exempt or you had no income at all. If you have a

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spouse or common-law partner, they also need to do their taxes every year so that the CRA can calculate your payments.

Before doing your taxes, make sure you have all the information you need to complete your tax return and that your personal information is up to date with the CRA.

## KEEP YOUR PERSONAL INFORMATION UP TO DATE

If there has been a change in your life, for example, you had a child, got married or moved, you should update your information with the CRA as soon as possible, by using My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or by calling the CRA at 1-800-387-1193.

This will ensure you are receiving the correct amount of benefits and credits and that they are not delayed or stopped.

### Marital status

You should update your marital status as soon as it changes, even if you are living in a common-law relationship. Once the CRA knows about your change in marital status, we will recalculate your payments, taking into consideration your new marital status and your new family net income.

You can change your marital status by phone, online with My Account, or by mail using [Form RC65, Marital status change](#).

### Example

After 10 years of marriage, Tracey and Jordin separated in October. In January, Tracey told the CRA about her separation using My Account. Jordin's income was very high on his last tax return. Now that they are separated, the CRA will calculate Tracey's CCB payments using only her income from November until the end of the current payment period (June), and she will probably get higher CCB payments.

### Address

You need to tell us your new address if you move. Your benefit and credit payments may stop if you do not.

You can change your address by phone, online with My Account, or by mail using [Form RC325, Address change request](#).

### Number of children

You will need to apply for child benefits when your child is born or when a child starts to live with you. You will also need to let the CRA know if you start sharing custody of a child, or if a child is no longer in your care.



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You share custody if the child lives with you and another individual in separate residences on a more or less equal basis (between 40% and 60% of the time). Each eligible individual will get 50% of the payment they would have received if the child lived with them all of the time.

## Direct deposit

It is important to keep your banking information up to date, especially after any major life event that may impact it. For example, if you become separated from your spouse or common-law partner, you need to make sure your payments are deposited in the right account.

You can sign up or update your banking information by phone, online with My Account, or by mail using [Form PWGSC-TPSGC 800-552E, Direct deposit enrolment form](#).

You can start, change, or end direct deposit at any time.

## HOW TO DO YOUR TAXES

There are many ways to do your taxes. Here are some options:

- online using NETFILE
- use Auto-fill my return in My Account
- the Community Volunteer Income Tax Program (CVITP)
- mail a paper return
- use a service provider

### **GOOD INFORMATION TO KNOW BEFORE YOU DO YOUR TAXES**

To do your taxes or apply for benefits and credits, you need a social insurance number (SIN). If you do not have a SIN, you can get one by going to a Service Canada office or by calling 1-800-622-6232 to find an office near you. You will be required to show your original (not a copy) birth certificate from the province or territory you were born in.

If you cannot get to a Service Canada office or if you live in a remote area, you may be able to get a SIN by mail.

## NETFILE

The NETFILE service allows you to send your tax return directly to the CRA using the Internet and a NETFILE-certified software product. A list of software products is available on the NETFILE webpage and many are free to use.

For more information, go to [canada.ca/netfile](https://canada.ca/netfile).

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## Auto-fill my return

If you are registered for My Account, you may be able to use a service called “Auto-fill my return.” This service automatically fills in parts of your tax return with information that the CRA has at the time you do your taxes.

For more information, go to [canada.ca/auto-fill-my-return](https://canada.ca/auto-fill-my-return).

## Community Volunteer Income Tax Program

If you have a modest income and a simple tax situation, volunteers from the Community Volunteer Income Tax Program (CVITP) can do your taxes for you, for free. Community organizations across Canada host free tax clinics where volunteers complete tax returns for eligible individuals.

To find a free tax clinic, go to [canada.ca/taxes-help](https://canada.ca/taxes-help) and click on “Find a tax preparation clinic.”

### **Are you eligible for the CVITP?**

You may be eligible if you have a simple tax situation and a modest income.

Your tax situation is **not** simple if you:

- are self-employed or have employment expenses
- have a business or rental income and expenses
- have capital gains or losses
- filed for bankruptcy
- are completing a tax return for a deceased person

## Paper

If you are doing your taxes on paper, you will need a tax package, which includes a guide and forms to fill out. Depending on your tax situation, you may need to refer to other guides, or complete some schedules and other forms that have more detailed information. You should use the general tax package for the province or territory where you lived on December 31 of the tax year.

You can call the CRA at 1-800-959-8281 and one will be mailed to you, or you can print a tax package from the CRA website at [canada.ca/cra-forms](https://canada.ca/cra-forms).

You may be eligible to use a simplified tax return called the **T1S-D, Credit and Benefit Return**, if you are registered under the Indian Act. You can do so only if **all** of the following apply:

- you lived in Newfoundland and Labrador, Quebec, Ontario, Manitoba, Saskatchewan, or Alberta on December 31 of the tax year
- all your income is tax exempt (except for retroactive universal child care benefit payments, old age security pension payments, social assistance payments, and net federal supplements)
- no tax was deducted from any of your income
- you did not receive any working income tax benefit advance payments in the tax year

The T1S-D return is not available to print from the CRA website. Your band council may already have some, or could order them for you. CRA outreach officers may also bring copies when they visit your community.

## SENDING A PAPER TAX RETURN TO THE CRA

Once you fill out your paper tax return, you must send it, along with your supporting documents, such as tax slips, to the CRA at one of the addresses below.

Where you live (province, territory or town)	Where to send the tax return
Alberta, British Columbia, Manitoba, Saskatchewan, Northwest Territories, or Yukon  Ontario: Hamilton, Kitchener, Waterloo, London, Thunder Bay, or Windsor	Winnipeg Tax Centre Post Office Box 14001 Station Main Winnipeg MB R3C 3M3
New Brunswick, Newfoundland and Labrador, Nova Scotia, Nunavut, or Prince Edward Island  Ontario: Barrie, Bathurst, Belleville, Kingston, Ottawa, Peterborough, St. Catharines, Sudbury, or Toronto  Quebec: Montréal, Outaouais, or Sherbrooke	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2
Quebec: All areas other than Montréal, Outaouais, or Sherbrooke	Jonquière Tax Centre 2251 René-Lévesque Boulevard Jonquière QC G7S 5J2

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## SAVINGS PLANS

### Registered education savings plans

The Government of Canada can help you save for your child's education after high school if you put money into a Registered Education Savings Plan (RESP). It can be used to pay for expenses related to full-time or part-time studies in a trade school, CEGEP, college, university or in an apprenticeship program. Opening an RESP is more than just to build savings; studies indicate that an RESP can help strengthen a child's aspirations of pursuing and completing a higher education.

For more information, go to [canada.ca/education-savings](https://canada.ca/education-savings) and click on "Registered Education Savings Plans (RESPs)."

### Canada education savings grant

The Government adds money to your child's RESP to help their savings grow. After high school, your child can withdraw the money to help pay for either full-time or part-time studies.

For more information, go to [canada.ca/education-savings](https://canada.ca/education-savings) and click on "Canada Education Savings Grant."

### Canada learning bond

If your child was born on or after January 1, 2004, they may be eligible to receive the Canada learning bond (CLB). It can help you start saving now for your child's education after high school. Your child can use the money to pay for their education expenses in part-time or full-time studies in an apprenticeship program, a trade school, CEGEP, college, or university.

Once you open an education savings account, known as an RESP, the Government of Canada will deposit \$500 into the RESP for your child. With the CLB, your child could also get an additional \$100 every year to a maximum of \$2,000 until age 15.

For more information, go to [canada.ca/education-savings](https://canada.ca/education-savings) and click on "Canada Learning Bond (CLB)."

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## Registered disability savings plan

The Registered Disability Savings Plan (RDSP) is a long-term savings plan intended to help Canadians with severe and prolonged disabilities and their families save for the future. The beneficiary named under an RDSP must be eligible to get the disability tax credit. If you have an RDSP, you may also be eligible for additional grants and bonds that the Government of Canada pays into RDSP.

For more information, go to [canada.ca/rdsp](https://canada.ca/rdsp).

## 4. OTHER INFORMATION

### MY ACCOUNT

My Account is the CRA's online portal that you can use to track your refund, view or change your tax return, check your benefit and credit payments, change your personal information, set up direct deposit, receive online mail, and so much more.

For more information or to register for My Account, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).

### DIRECT DEPOSIT

Direct deposit is a fast, convenient, reliable, and secure way to get your CRA payments directly into your account at a financial institution in Canada.

If you are registered for My Account, you can sign up for direct deposit online. Once logged in, click on "Arrange my direct deposit," and enter your banking information.

For other ways to enrol for direct deposit, update your banking information, or for more information, go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit).

### AUTHORIZING A REPRESENTATIVE

You can authorize a person or business to contact the CRA on your behalf. This representative could be your spouse or common-law partner, another family member, a friend, or a professional tax preparer.

If you are registered for My Account, you can authorize a representative through this service. If not, you will need to do so in writing or by filling out [Form T1013, Authorizing or Cancelling a Representative](#), and sending it to the CRA.

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## VALIDATING YOUR ELIGIBILITY FOR BENEFITS AND CREDITS

The CRA might ask you for documents as part of the validation process, once you are receiving benefits. The purpose of the validation process is to:

- make sure that the right benefit and credit is paid to the right individual
- inform and educate individuals about their eligibility and entitlement for benefits and credits
- maintain the integrity of child and family benefit and credit programs

You may be able to send us supporting letters from third parties, like your employer, a band council member, school authority, or medical doctor.

The CRA will never ask you to contact an abusive spouse. If you are in a difficult situation and are unable to get the documents, you can send any of the following documents and the review will be terminated:

- a copy of a police report
- a restraining order or an order of protection
- a letter from a shelter confirming that you and your children are staying there

The CRA's review could increase or decrease your payments, depending on your situation. If you need help or have any questions, call the telephone number on the letter or 1-800-387-1193 as soon as possible.

## GET YOUR PROOF OF INCOME STATEMENT

You might need to provide proof of income to a bank or a landlord, for example. You can get your proof of income statement (option "C" print) online in My Account and click on "Proof of income statement (option "C" print) or by calling the CRA's Tax Information Phone Service at 1-800-267-6999 and the CRA will mail it to you.

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## CRA WEBPAGES AND PHONE NUMBERS



### Webpages

- Community Volunteer Income Tax Program: [canada.ca/taxes-help](https://canada.ca/taxes-help)
- Child and family benefits: [canada.ca/child-family-benefits](https://canada.ca/child-family-benefits)
- Child and family benefits calculator: [canada.ca/child-family-benefits-calculator](https://canada.ca/child-family-benefits-calculator)
- Disability tax credit: [canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit)
- Information for Indigenous peoples: [canada.ca/taxes-aboriginal-peoples](https://canada.ca/taxes-aboriginal-peoples)
- Information to help you do your taxes: [canada.ca/taxes-get-ready](https://canada.ca/taxes-get-ready)
- CRA forms and publications: [canada.ca/cra-forms](https://canada.ca/cra-forms)
- My Account: [canada.ca/my-cra-account](https://canada.ca/my-cra-account)
- E-services: [canada.ca/cra-electronic-services](https://canada.ca/cra-electronic-services)



### Telephone numbers

- Benefit enquiries: **1-800-387-1193**
- Individual enquiries (and to get forms): **1-800-959-8281**