



Canada Revenue
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du Canada

Students and Income Tax

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Your opinion counts!

We review this pamphlet every year. If you have any comments or suggestions that would help us improve it, we would like to hear from you. Please send your comments on this publication to:



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Table of contents

Page

Before you start	4
Is this pamphlet for you?	4
Do you have to file a return?	4
Which tax and benefit package should you use?	5
How can you get the tax and benefit package you need?	5
Social insurance number (SIN).....	6
Representatives	6
Filing your return	6
What date is your return due?	7
What do you include with your return and what records do you keep?	7
What if you are missing information?	8
When can you expect your refund?.....	9
Types of income you may have	9
Scholarships, fellowships, bursaries, study grants, and artists' project grants.....	10
Research grants	11
Registered education savings plan (RESP).....	11
Common deductions	12
Moving expenses.....	12
Child care expenses	13
Non-refundable tax credits	14
Interest paid on your student loan	14
Tuition and education amounts.....	15
Other tax credits	21
Goods and services tax/harmonized sales tax (GST/HST) credit.....	21
Canada Child Tax Benefit (CCTB).....	23
Provincial or territorial credits.....	23

Before you start

Is this pamphlet for you?

If you were a student during the year, this pamphlet will give you helpful information about filing your income tax return.

If you were a foreign student, visit our Web site at www.cra.gc.ca/internationalstudents or contact the International Tax Services Office at 1-800-267-5177 about the rules that may apply to you.

If you are a student with a disability, visit our Web site at www.cra.gc.ca/disability or see our guide RC4064, *Information Concerning People With Disabilities*. That guide gives information about services and programs that may benefit you, and deductions and credits that may apply to you.

The terms **spouse** and **common-law partner**, used throughout this pamphlet, are defined in your tax guide.

Do you have to file a return?

As a student, you have to file a return if either of the following applies:

- you have to pay tax for the year; or
- you have not repaid all of the amounts you withdrew from your registered retirement savings plan (RRSP) under the Lifelong Learning Plan. For details, see guide RC4112, *Lifelong Learning Plan (LLP)*.

Even if neither of those situations apply to you, you still may want to file a return if any of the following applies:

- you want to claim a refund;
- you want to apply for the GST/HST credit;
- you or your spouse or common-law partner wants to start or continue receiving Canada Child Tax Benefit payments (see page 23);

- you want to carry forward the unused portion of your tuition and education amounts (see page 15); or
- you want to report income for which you could contribute to an RRSP, in order to keep your RRSP deduction limit for future years up to date.

For a complete list detailing when you have to file a return, see the *General Income Tax and Benefit Guide*.

Which tax and benefit package should you use?

Generally, you have to use the package for the province or territory where you resided on December 31. If you were living in a province or territory other than the one you usually reside in, use the package for your usual province or territory of residence. For example, if you usually reside in Ontario, but you were going to school in Alberta, you would use the package for Ontario.

If you resided in Quebec on December 31, use the package for residents of Quebec to calculate your federal tax only. You will also need to file a Quebec provincial return separately.

What should you do if you move?

If you move, let us know your new address as soon as possible. If you use direct deposit, you also have to advise us if you change your account at your financial institution.

Keeping us informed will ensure that you keep getting any GST/HST credit and Canada Child Tax Benefit payments to which you may be entitled (including those from certain related provincial or territorial programs). We also need to know your new address to mail you your return package for next year.

How can you get the tax and benefit package you need?

If you filed a return last year or in the preceding year, you should have received the package you need based on our records. However, if you cannot use that package, you can get a *General*

guide and forms book by visiting our Web site at www.cra.gc.ca/forms or by calling 1-800-959-2221.

Social insurance number (SIN)

Before you file your return, you need a SIN. We use your SIN to identify you for income tax purposes and to update your record of earnings for your contributions to the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP). You have to give your SIN to anyone who prepares a tax information slip, such as a T4 slip, for you. Check your slips. If your SIN is missing or is incorrect, advise the slip preparers.

For more information, or to get an application for a SIN, contact Social Development Canada (SDC) or visit their Web site at www.sdc.gc.ca. You will find the addresses and telephone numbers of their offices on the Web site mentioned above or in the government section of your telephone book.

Representatives

You can authorize a representative (such as your father, mother, or spouse or common law partner) to get information on your tax matters. However, we will give information to your representative only after we are satisfied that you have authorized us in writing to do so. **Your authorization will stay in effect until it is cancelled by you, it reaches the expiry date you choose, or on notification of your death.** For more information or to authorize a representative, see form T1013, *Authorizing or Cancelling a Representative*.

Filing your return

You can file a paper return or you can file your return using **EFILE**, **NETFILE**, or **TELEFILE**.



Your EFILE service provider can complete and file your return for you.



If you complete your return using computer software, this fast, secure system lets you file it over the Internet. Visit www.netfile.gc.ca for more information.



You may be able to file your return by telephone for free. To find out, visit www.cra.gc.ca/telefile or call 1-800-959-8281.

Note

If a disability prevents you from using a touch-tone phone pad for TELEFILE, please call 1-800-714-7257 and we will help you.

What date is your return due?

Generally, your return for the tax year has to be filed **on or before April 30 of the following year.**

Notes

When a due date falls on a Saturday, Sunday, or a holiday recognized by the Canada Revenue Agency, we consider your return to be filed on time or your payment to be paid on time, if we receive it or it is postmarked on the next business day.

If you file your return after the due date, your GST/HST credit and Canada Child Tax Benefit (CCTB) payments may be delayed. In addition, you may have a late-filing penalty and interest to pay. For details, see the *General Income Tax and Benefit Guide*.

What do you include with your return and what records do you keep?

If you are filing a paper return, include one copy of each of your information slips. These slips show the amount of income that was paid to you during the year and the deductions that were withheld from that income.

Some common information slips are:

- T4 slips, which show employment income and payroll deductions;
- T4A slips, which show scholarship, fellowship, and bursary income, or payments from a registered education savings plan; and
- T5 slips, which show investment income such as interest from bank accounts or from Canada Savings Bonds.

Notes on each slip tell you where to report the income on your return.

The information in your tax package will tell you when to attach other supporting documents, such as certificates, forms, schedules, or official receipts.

Even if you do not have to attach certain supporting documents to your return, or if you are filing your return electronically, keep them in case we select your return for review. You should keep your supporting documents for six years.

You should also keep a copy of your return, the related *Notice of Assessment*, and any *Notice of Reassessment*. These can help you complete your return for the following year. For example, your *Notice of Assessment* will show the tuition and education amounts you can carry forward.

What if you are missing information?

If you have to file a return, make sure you file it **on time** even if some slips or receipts are missing. If you know that you will not be able to get a slip by the due date, attach to your return a note stating the payer's name and address, the type of income involved, and what you are doing to get the slip. To calculate the income to report, and any related deductions and credits you can claim for the year, use any stubs you may have and attach them to your return.

To get a missing slip or receipt, contact the person who should have sent it to you. For example, if you are missing a T4 slip, contact your employer.

When can you expect your refund?

We usually process paper returns in **four to six weeks**. We can process returns filed electronically in as little as eight business days.

Note

If you have an outstanding government debt, such as a Canada Student Loan or a training allowance overpayment, we may have to apply your refund to your debt.

Types of income you may have

Most income you receive is taxable and you have to include it on your return. However, you do not have to include your GST/HST credit and Canada Child Tax Benefit payments, lottery winnings, or most gifts and inheritances.

The most common types of income you may receive as a student include:

- employment income;
- tips and occasional earnings;
- investment income;
- scholarships, fellowships, bursaries, study grants, and artists' project grants;
- research grants; and
- registered education savings plan income.

The following pages include information on some of these types of income. For more information on these or other types of income, see the *General Income Tax and Benefit Guide*.

Scholarships, fellowships, bursaries, study grants, and artists' project grants

To calculate how much to report on your return, total all the amounts you received in the year (box 28 of your T4A slips) and report the amount that exceeds your exemption. Include the result on line 130 of your return. You may claim only one exemption each tax year. Your exemption is the greater of:

- \$500; or
- \$3,000 of the scholarship, fellowship, or bursary income you received (or an artist's project grant if it was received in relation to a scholarship, fellowship, or bursary) for a program for which you can claim the education amount for the year.

Note

To claim the \$3,000 exemption, **make sure** to complete Schedule 11, even if you have no tax to pay and you are transferring all or part of your tuition and education amounts to a supporting person (see "Transferring and carrying forward amounts" on page 20).

If you received an artist's project grant that you used in producing a literary, dramatic, musical, or artistic work, you can subtract the exemption (see above) **or** your expenses, whichever you prefer. If you claim expenses, attach a list of them to your return. However, the exemption or expenses you claim cannot be more than the grant. In addition, you cannot claim:

- personal and living expenses while at your usual place of residence;
- expenses for which you can be reimbursed; or
- expenses that otherwise are deductible when you calculate your income for the year.

For more information, see Interpretation Bulletin IT-75, *Scholarships, Fellowships, Bursaries, Prizes, Research Grants and Financial Assistance*.

Research grants

Subtract your expenses from the grant you received and include the net amount on line 104 of your return. Your expenses cannot be more than your grant.

Expenses you **can** claim include:

- travelling expenses, including all amounts for meals and lodging while away from home in the course of your research work;
- fees paid to assistants; and
- the cost of equipment, fees, and laboratory charges.

Expenses you **cannot** claim include:

- personal and living expenses (other than the travelling expenses mentioned above);
- expenses that have been reimbursed, except when the amount reimbursed is included in the grant received;
- expenses that otherwise are deductible when you calculate your income for the year;
- expenses that are unreasonable under the circumstances; and
- expenses paid for you by a university, hospital, or similar institution.

Attach to your return a list of your expenses. Do not attach the receipts, but keep them in case we ask to see them.

For more information, see Interpretation Bulletin IT-75, *Scholarships, Fellowships, Bursaries, Prizes, Research Grants and Financial Assistance*.

Registered education savings plan (RESP)

If you received educational assistance payments (income earned in an RESP, such as interest), report the total amount you received on line 130 of your return. The amount you received is shown in

box 42 of your T4A slip. For more information, see Information Sheet RC4092, *Registered Education Savings Plans (RESPs)*.

Common deductions

The most common deductions that apply to students are moving expenses and child care expenses. For more information on other types of deductions, see the *General Income Tax and Benefit Guide*.

Moving expenses

You can deduct moving expenses if you move to study courses as a **full-time student** (defined below). However, you can **only** deduct these expenses from the taxable portion of your scholarships, fellowships, bursaries, certain prizes, and research grants.

You can also deduct moving expenses if you move to work, including summer employment, or to run a business. However, you can **only** deduct these expenses from employment or self-employment income you earned at the new location.

Your new home must be at least 40 kilometres closer to the new educational institution or place of work. You can claim moving expenses that you incur at the start of each academic period, as long as you meet the 40-kilometre limitation. You also can claim such expenses when you move back after a summer break, or a work semester in the case of a co-operative student.

Full-time student

You are considered a full-time student for the purpose of claiming moving expenses if you regularly attend a college, university, or other educational institution that offers courses at a post-secondary school level **and** you take, during a semester, 60% or more of the usual course load for the program in which you are enrolled.

You are **not** a full-time student if you take less than 60% of the usual course load for the program for the semester. For the purpose of moving expenses, do not include correspondence courses as part of your course load.

If you are a **co-operative student** who attends an educational institution for an academic period and then you work for a similar period in a business or industry that relates to your academic studies, you are considered a full-time student **only** during the months you attend the educational institution. You start full-time attendance at the start of each academic period.

Notes

If you moved in the year but could not claim all your expenses on your return for that year, you may be able to claim the remaining expenses on your return in the following years.

In addition, if you pay expenses after the year of your move, you may be able to claim them on your return for the year you pay them. You may carry forward unused amounts until you have enough income to claim them.

For a list of allowable moving expenses and the instructions for claiming them, see Form T1-M, *Moving Expenses Deduction*.

Child care expenses

You or your spouse or common-law partner may have paid someone to look after your child so one of you could earn income, go to school, or conduct research. These expenses may be deductible only if, at some time in the year, the child was under 16 or had a mental or physical infirmity.

Generally, only the spouse or common-law partner with the lower net income (**even if it is zero**) can claim these expenses. However, if you have the higher net income, you may still be able to claim the child care expenses if your spouse or common-law partner was enrolled in an educational program or if another specific situation applied. For more information on other situations, or to make your claim, see Form T778, *Child Care Expenses Deduction*.

Non-refundable tax credits

Non-refundable tax credits reduce your income tax. However, if the total of these credits is more than your income tax, you will not get a refund for the difference.

The most common non-refundable tax credits that apply to students are for interest paid on student loans, and for the tuition and education amounts.

Residents of all provinces and territories except Quebec calculate their provincial or territorial non-refundable tax credits on Form 428, separately from federal non-refundable tax credits. Federal non-refundable tax credits are calculated on Schedule 1. The same rules apply for claiming both kinds of credits, but, for most provinces and territories, the amounts used in calculating them are different.

Interest paid on your student loan

A loan may have been made to **you** under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, or similar provincial or territorial government laws for post-secondary education. If so, you can claim an amount on line 319 of your return for most of the interest you, or a person related to you, paid on that loan. You cannot transfer this amount to another person.

You can claim an amount only for interest you have not previously claimed. If you do not want to claim these amounts on the return for the year they are paid, you can carry them forward and apply them on your return for any of the **next five years**.

Tax Tip

If you have no tax payable for the year the interest is paid, it could be to your advantage not to claim these amounts on your return.

Note

You **cannot** claim interest paid on any other kind of loan, like a personal loan or line of credit, or on a student loan that has been combined with another kind of loan, or on a student loan

from another country. In addition, you cannot claim interest paid in respect of a judgment obtained after you failed to pay back a student loan.

Tuition and education amounts

Complete Schedule 11 to claim your eligible tuition and education amounts for the year, and any unused amounts carried forward from previous years that are shown on your latest *Notice of Assessment* or *Notice of Reassessment*. Claim your eligible tuition fees and education amounts based on the calendar year the course was taken and not the year the fees were paid.

Depending on your province or territory of residence, you also may need to complete Schedule (S11). Attach these schedules to your return.

Eligible tuition fees

You can claim only the fees paid for courses you took in the year. **More than \$100** for the year must have been paid to each educational institution listed below in A, B, or C whose fees you claim.

You **can** claim tuition fees paid to any of the following institutions:

- A** a university, college, or other educational institution in Canada for courses at a post-secondary school level;
- B** an educational institution in Canada certified by the Minister of Human Resources and Skills Development Canada for courses (if you were 16 or older at the end of the year) to develop or improve skills in an occupation;
- C** a university, college, or other educational institution in the United States for courses at a post-secondary school level if you lived in Canada near the border throughout the year and you commuted to the school; and
- D** a university outside Canada, if you were in full-time attendance, for courses that were at least 13 consecutive weeks long and that will lead to a degree.

Note

You are **not considered** to be in full-time attendance at a university outside Canada if you are taking courses through a distance learning program or over the Internet.

You **cannot** claim the following tuition fees:

- fees paid or reimbursed by your or your parent's employer, where the amount is not included in your or your parent's income;
- fees paid by a federal, provincial, or territorial job training program, where the amount is not included in your income; or
- fees paid (or eligible to be paid) under a federal program to help athletes, where the payment or reimbursement has not been included in your income.

Eligible tuition fees include:

- admission fees;
- charges for the use of library or laboratory facilities;
- examination fees;
- application fees (but only if the student later enrolls in the institution);
- charges for a certificate, diploma, or degree;
- mandatory computer service fees;
- academic fees;
- the cost of any books that are included in the total fees for a correspondence course; and
- fees, such as athletic and health services fees, paid to a university, college, or other educational institution in addition to your tuition for post-secondary courses, when such fees are required to be paid by all students. The amount of eligible fees is limited to \$250 if the fees are not required to be paid by all students.

You **cannot** claim the following as tuition fees:

- students' association fees;
- medical care;
- transportation and parking;
- meals and lodging;
- goods of lasting value that you will keep, such as a computer, microscope, uniform, or an academic gown;
- initiation or entrance fees to a professional organization; or
- cost of books (other than books that are included in the total fees for a correspondence course).

Contact us if you are not sure whether you can claim your fees.

Forms

- If you are claiming tuition fees paid to an educational institution in Canada, your institution has to give you an official tax receipt or a completed Form T2202A, *Tuition and Education Amounts Certificate*.
- If you are claiming tuition fees paid to an educational institution outside Canada, your institution has to complete and give you Form TL11A, *Tuition and Education Amounts Certificate – University Outside Canada*, Form TL11C, *Tuition and Education Amounts Certificate – Commuter to the United States*, or Form TL11D, *Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada*, whichever applies.
- If you are claiming tuition fees paid to a flying school or club in Canada, your school or club has to give you a completed Form TL11B, *Tuition Fees Certificate – Flying School or Club*.

Education amount

The terms **designated educational institution** and **qualifying educational program**, mentioned below, are defined on pages 19 and 20.

You can claim a **full-time** education amount for each whole or part month that you were enrolled in a qualifying educational program at a designated educational institution and any of the following apply:

- you were enrolled full-time;
- you were enrolled part-time and you can claim the disability amount; or
- you were enrolled part-time because of a mental or physical impairment, certified by a doctor, optometrist, audiologist, psychologist, occupational therapist, or a speech-language pathologist, but you do not qualify for the disability amount.

You can claim a **part-time** education amount for each whole or part month that you are enrolled in a **specified educational program** (defined on page 20) at a designated educational institution.

You can claim only **one** education amount for each month, the full-time amount **or** the part-time amount.

If you were under 16 at the end of the year, you can claim the education amount only for courses you took at the post-secondary level.

You **can** claim the education amount if you received a salary or wages while you were taking a course related to your job.

Your educational institution will send you Form T2202, *Education Amount Certificate*, Form TL11A, *Tuition and Education Amounts Certificate – University Outside Canada*, Form TL11C, *Tuition and Education Amounts Certificate – Commuter to the United States*, or Form T2202A, *Tuition and Education Amounts Certificate*. It will show the number of months you were enrolled in a qualifying educational program or a specified educational program.

You **cannot** claim the education amount if you:

- received a grant or were reimbursed for the cost of your courses from your employer or another person, with whom you deal at arm's length, other than by award money

received. However, you can claim the education amount if you received a salary or wages;

- received a benefit as part of a program (such as free meals and lodging from a nursing school); or
- received an allowance for a program such as a training allowance.

Notes

A grant, reimbursement, benefit, or allowance does not include any scholarship, fellowship, bursary, or prize you received, or any benefit you received under the *Canada Student Financial Assistance Act*, *Canada Student Loans Act*, or *An Act respecting financial assistance for education expenses* of the Province of Quebec.

These amounts also do not include any financial assistance provided under Part II of the *Employment Insurance Act* (as shown in box 20 of your T4E slip), a labour-market development agreement as part of a similar provincial or territorial program, or a program developed under the authority of the *Department of Human Resources Development Act*.

What is a designated educational institution?

Designated educational institutions include:

- Canadian universities, colleges, and other educational institutions providing courses at a post-secondary school level;
- Canadian educational institutions certified by the Minister of Human Resources and Skills Development Canada that develop or improve skills in an occupation, other than courses designed for university credit;
- universities outside Canada where a Canadian student is enrolled in a course that lasts at least 13 consecutive weeks and leads to a degree; and
- universities, colleges, or other educational institutions in the United States that give courses at the post-secondary school

level if the student is living in Canada (near the border) throughout the year and commutes to that institution.

What is a qualifying educational program?

This is a program that lasts at least three consecutive weeks and requires a minimum of 10 hours of instruction or work in the program each week (not including study time). Instruction or work includes lectures, practical training, and laboratory work. It also includes research time spent on a post-graduate thesis.

A program is **not** considered a qualifying educational program if the student receives, from a person with whom he or she deals at arm's length, a grant, reimbursement, benefit, or allowance for that program. However, these amounts do not include the amounts listed in the Notes on page 19.

What is a specified educational program?

This is a program that lasts at least three consecutive weeks and requires at least 12 hours of instruction each month.

Transferring and carrying forward amounts

You have to **claim** your tuition and education amounts first on your own return, even if someone else paid your fees. However, you may be able to **transfer** all or part of the unused amounts to your spouse or common-law partner, or to your or your spouse or common-law partner's parent or grandparent. The maximum tuition and education amount you can transfer in a year is \$5,000, minus the amount you use, even if there is an unused tuition and education amount remaining.

You can **carry forward** and claim in a future year the part of your tuition and education amounts you cannot use and do not transfer for the year. However, if you carry forward an amount, you will not be able to transfer it to anyone. You have to claim your carry-forward amount in the first year that you have to pay income tax. To calculate the amount you are carrying forward, you have to file an income tax return and complete Schedule 11.

If you are **transferring** an amount to your spouse or common-law partner, they have to complete Schedule 2. Depending on their

province or territory of residence, they may have to complete Schedule (S2) to calculate their provincial or territorial transfer amounts.

To designate your transfer, complete the back of Form T2202, *Education Amount Certificate*, part 3 of Form TL11A, *Tuition and Education Amounts Certificate – University Outside Canada*, part 4 of Form TL11C, *Tuition and Education Amounts Certificate – Commuter to the United States*, or Form T2202A, *Tuition and Education Amounts Certificate*. Also, complete Schedule 11 to calculate your federal transfer and, if it applies, the amount you are carrying forward. Depending on your province or territory of residence, you may have to complete Schedule (S11) to calculate your provincial or territorial transfer or carry-forward amounts. Attach these schedules to your return.

Other tax credits

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

The GST/HST credit helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. To receive this credit, **you have to apply for it**, even if you received it last year.

Generally, eligible individuals who apply for the GST/HST credit on a return filed on time will receive payments in **July** and **October** of that year, and in **January** and **April** of the following year. For example, Stephen applies for the GST/HST credit on his 2005 return and he files the return by the due date, April 30, 2006. Stephen will receive his GST/HST credit payments in July and October of 2006, and January and April of 2007.

Are you eligible for the credit?

You are eligible for this credit if, at the beginning of the month in which we make a payment, you are a **resident of Canada** and at least **one** of the following applies.

You:

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

Note

You can apply for the credit when you are filing your return if you will **turn 19 before April 1 of the following year**. You will start getting the credit on the first payment date after the month of your 19th birthday. Although in most cases you have to be 19 or older to receive payments, you can be younger than 19 to apply for the credit.

How do you apply for the credit?

To apply, **you have to file a return**, even if you have no income to report. On page 1 of your return, check the “Yes” box in the GST/HST credit application area and enter your marital status in the Identification area.

If you have a spouse or common-law partner, only one of you can receive the credit. **No matter which one of you apply, the credit will be the same.**

How do we calculate your credit?

Your credit is based on your net income added to the net income of your spouse or common-law partner, if you have one, as well as the number of children you have. This information is also used to calculate any payments from certain related provincial programs.

We will base the GST/HST credit you receive for your children on Canada Child Tax Benefit (CCTB) information. See page 23 for information about this benefit. If you chose not to receive the CCTB, or you do not yet qualify, you still may be able to receive the GST/HST credit for your children.

If you apply for the GST/HST credit on your return, we will send you a *Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit* notice in July. It will tell how much you will receive, if any, and how we calculated the amount.

To find out how to calculate your credit, or for more information, click on the “GST/HST credit” link on our Web site at www.cra.gc.ca/benefits, see pamphlet RC4210, *GST/HST Credit*, or call 1-800-959-1953.

Canada Child Tax Benefit (CCTB)

If you are responsible for the care and upbringing of a child who is under 18, you can apply for the CCTB for that child.

In addition to the CCTB, you can also receive the Child Disability Benefit (CDB) if your child meets the criteria for the disability amount and you have an approved Form T2201, *Disability Tax Credit Certificate*, for the child.

To do so, file a completed Form RC66, *Canada Child Tax Benefit Application*, along with any documents required, as soon as possible after the child is born or starts to live with you. This application is also used to apply for payments from related provincial or territorial programs.

To find out how to calculate your CCTB, or for more information, click on the “Canada Child Tax Benefit (CCTB)” link on our Web site at www.cra.gc.ca/benefits, get pamphlet T4114, *Your Canada Child Tax Benefit*, from our Web site at www.cra.gc.ca/forms, or call 1-800-387-1193.

Provincial or territorial credits

If you lived anywhere in Canada except Quebec on December 31, you may be eligible to claim provincial or territorial credits on your return. Check your package to see if there are any provincial or territorial credits you can claim.

If you lived in Quebec on December 31, you have to complete a Quebec provincial return to claim your provincial credits.

Do you need more information?

If, after reading this pamphlet, you need more information, you can visit our Web site at www.cra.gc.ca or you can call us at **1-800-959-8281**. To get personal and general tax information, use our automated **T.I.P.S.** service at **1-800-267-6999**.

You can also use **My Account** which is a secure online service that gives you the convenience and flexibility of viewing and managing your personalized information. For more information, visit the web site www.cra.gc.ca/myaccount.

You can get forms or publications you need from our Web site at www.cra.gc.ca/forms or by calling us at **1-800-959-2221**.

Teletypewriter (TTY) users – If you use a TTY because you have a hearing or speech impairment, an agent at our bilingual enquiry service (**1-800-665-0354**) can help you during the hours of service indicated in your tax guide.

Community Volunteer Income Tax Program – If you need help to complete your tax return, your income is low, and your tax situation is simple, our volunteers are specially trained to help you. For more information about this free program, or if you want to become a volunteer, call us at **1-800-959-8281**.

Think Recycling!



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