



## Life can be expensive. How can the CRA help?

Raising children, paying rent, or just keeping up with the bills is not always easy.

I can breathe a sigh of relief knowing that I'll be able to provide my son with everything that he needs each month.

Emma

### How do you get benefits and credits?

You and your spouse or common-law partner need to do your taxes each year to get the benefits and credits you may be eligible for, even if you had no income. If you live in Quebec, you also have to do a provincial tax return. You have until April 30 each year to do your taxes and continue getting your benefits.

### How much could you get per year?

**Canada child benefit** – up to **\$6,997** for each child under 6 years of age and up to **\$5,903** for each child aged 6 to 17. You need to apply for all children in your household if you have not applied previously and nobody is receiving it for them.

**Goods and services tax / harmonized sales tax (GST/HST) credit** – up to **\$467** for an eligible individual and up to **\$934** for an eligible couple with two children.

**Disability tax credit** – eligible individuals with a disability or their supporting family member may claim **\$8,870** as a non-refundable tax credit. Persons under 18 years of age at the end of the year may also be eligible for an additional amount of up to **\$5,174**. Go to [canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit).

**Canada workers benefit** – up to **\$1,428** for an eligible individual and up to **\$2,461** for an eligible family as a refundable credit. This credit reduces the tax you owe first and any remaining credit is refunded to you. Also, you may apply to get up to half of your benefit amount in advance payments.

Check out the Benefits Finder to see all benefits you may be eligible to receive. Go to [canada.ca/benefits-finder](https://canada.ca/benefits-finder).



## Do you need help?



### Get your taxes done for free

If you have a modest income and a simple tax situation, you may be able to get your taxes done by a volunteer for free. To learn more, go to [canada.ca/taxes-help](https://canada.ca/taxes-help) or call the CRA. If you live in Quebec, go to [revenuquebec.ca/volunteers](https://revenuquebec.ca/volunteers) or call Revenu Québec or the CRA.



### Do your taxes online

You can do your taxes online with NETFILE-certified tax software. A variety of tax software packages and web apps are available, some of which are free. For more information, go to [canada.ca/netfile](https://canada.ca/netfile).



### Let someone else represent you

You can authorize someone to help manage your tax information with the CRA. For more information, go to [canada.ca/taxes-representative-authorization](https://canada.ca/taxes-representative-authorization).

## Don't miss a payment!



### Sign up for direct deposit

Direct deposit is a fast, convenient, and secure way to get your tax refund and benefit payments deposited into your account at a financial institution. Learn more about how to sign up at [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit).



### Register for My Account

My Account lets you view and manage your income tax and benefit information online. You can also view any uncashed cheques you may have from the CRA, and if necessary, ask that a payment be re-issued. Go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).



### Keep your information up to date

To avoid delays, make sure your personal information (such as your marital status, your address, or your bank account) is up to date in My Account or call the CRA.

## For more information:

### Online

See the benefits you may be eligible for, learn how to apply, and estimate how much you could get. Get benefits and credits for up to 10 years back. Go to: [canada.ca/benefits-credits-mo](https://canada.ca/benefits-credits-mo)

### By phone

To ask about benefits  
1-800-387-1193

For other questions or to get forms  
1-800-959-8281

If you are calling from the 867 area code  
1-866-426-1527

Revenu Québec  
1-800-267-6299

**Beware of scammers** pretending to be the CRA. When in doubt, check your information in My Account or call the CRA. To learn what to expect if the CRA contacts you, go to [canada.ca/taxes-fraud-prevention](https://canada.ca/taxes-fraud-prevention).

