



# Students: Get your benefits and credits!

## Why is it important to do your taxes?

Canada's tax system helps pay for things like schools, arenas, and health care. And by doing your taxes you may get benefits and credits.

## What documents do you need to do your taxes?

Starting a new job? You'll fill out a Personal Tax Credits Return (Form TD1) which your employer uses to determine how much income tax to deduct from your pay.

Had a job or multiple jobs during the year? Your employers will give you a T4 slip, Statement of Remuneration Paid, in February. This includes your income for the year and any amounts deducted, such as taxes, Canada Pension Plan contributions, and employment insurance premiums. You use this information to do your taxes. Registered for Canada Revenue Agency's (CRA's) My Account? Use Auto-fill my return to complete parts of your tax return using information the CRA has on file. You may get some money back if you paid more than you should have.

If you receive tips, your employer may include them on your T4 slip. If not, keep track of the total amount of tips you get during the year and report it when you do your taxes.

Work in Quebec? Your employer will give you a RL-1 Slip, Employment and Other Income to complete your Quebec Personal Income Tax Return (TP-1-V).

## How do you get benefits and credits?

The CRA uses information from your tax return to calculate your benefits and credits and any related provincial or territorial payments. To get the benefits and credits you may be eligible for without interruption, do your taxes by April 30 each year, even if you had no income. Live in Quebec? You also have to complete a provincial tax return. International student studying in Canada? You may have to file a Canadian income tax return.

## How much could you get per year?

**GST/HST credit** – up to **\$496** for an eligible individual.

**The benefits helped me as a low-income student by giving me a little extra money each quarter.**

**Emma**



**Want to know more about taxes and how to do them?**

Check out: [canada.ca/learn-about-taxes](https://canada.ca/learn-about-taxes)



## You may also be able to claim tax credits and deductions!

**Disability tax credit (DTC)** – 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**. For more information about the DTC, go to [canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit).

Common non-refundable tax credits for students include **interest paid on student loans** and **tuition fees**. You can also claim up to **\$1,287** for the **Canada employment amount**. You may be eligible to claim **moving expenses** if you moved at least 40 km closer to your educational institution.

Don't need all your tuition fees to reduce your income tax to zero? Transfer them to an eligible family member or keep them to claim in future years.

## Find ways to do your taxes!

- A variety of tax software packages and web apps are available to do your taxes online, and some are free. To learn more, go to [canada.ca/netfile](https://canada.ca/netfile).
- You can let someone else, like a family member or an accountant, represent you with the CRA to help manage your tax information. To learn more, go to [canada.ca/taxes-representative-authorization](https://canada.ca/taxes-representative-authorization).
- 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. 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.

## Don't miss a payment!

- Sign up for direct deposit to get your tax refund and benefit payments deposited into your account at a financial institution. Go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit).
- Register for My Account to view and manage your income tax and benefit information online. Make sure your personal information (such as your address and bank account) is always up to date to avoid delays. 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 receipts and supporting documents if you are claiming certain deductions and tax credits, in case the CRA asks for them.

## 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-st](https://canada.ca/benefits-credits-st)

International students can learn more at: [canada.ca/taxes-international-students](https://canada.ca/taxes-international-students)

### By phone

To ask about benefits  
1-800-387-1193

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

Service Canada  
1-866-274-6627

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).

