



Tax information Resource sheet January 2021

How to file your tax return

Do you need help filing your taxes? The Canada Revenue Agency (CRA) hosts free tax clinics for eligible people through the Community Volunteer Income Tax Program.

You can find a list of free tax clinics in your area on the CRA website at Canada.ca/revenue-agency. The City of Toronto also promotes free tax clinics; you can find more information at toronto.ca or by calling 311. This information will be updated with additional tax clinics closer to March 2021. Note that some of these tax clinics will be hosted virtually due to COVID-19.

You also can file your taxes online using any of the following Netfile software approved by the CRA:

- CloudTax
- H&R Block (online)
- SimpleTax
- TurboTax
- UFile

Tax credits and benefits

By filing your taxes every year, you may be eligible for various tax credits and benefits.

The Low-income Individuals and Families Tax (LIFT)

- Provides up to \$850 in personal income tax relief to low-income and minimum wage workers and up to \$1,700 in personal income tax relief to couples

Ontario Child Benefit

- Provides financial support to low- to moderate-income families, whether they are working or not
- Provides a maximum payment of \$1,434 per child per year

The Ontario Trillium Benefit (OTB)

- Includes the Ontario Sales Tax Credit (OSTC), which provides a maximum annual credit of \$313 for each adult and child in the family
- OSTC provides relief to low-income Ontario residents for the sales tax they pay

Canada Child Benefit (CCB)

- The maximum annual benefit is \$6,765 per child under the age of 6 and \$5,708 per child aged 6 to 17
- CCB also includes the child disability benefit—the maximum benefit is \$240 per month for each eligible child

Canada Workers Benefit (CWB)

- This refundable tax credit provides tax relief for low-income individuals and families in the workforce. The maximum payment for CWB is \$1,381 for single individuals, and \$2,379 for families
- CWB also includes a disability supplement. The maximum payment is \$713 for eligible single individuals or for families

GST/HST Credit

- This tax-free quarterly payment helps individuals and families with low and modest incomes offset part of the GST or HST they pay
- The maximum annual credit is \$451 if you are single, \$592 if you are married or living common-law, and \$155 for each child under the age of 19

Guaranteed Income Supplement

- A monthly non-taxable benefit to Old Age Security pension recipients who have a low income and are living in Canada
- The maximum monthly payment amount is \$919.

Ontario Seniors' Public Transit Tax Credit

- This is a refundable tax credit to help seniors over 65 with public transit costs
- You can claim up to \$3,000 in eligible public transit expenses and receive up to \$450 each year