

REMINDERS and RECOMMENDATIONS

Basics to review before efilng:

- Is address correct?
- Is rent declared if applicable, or property tax, and OEPTC applied for?
- If a newcomer, was immigration section completed?
- Were the spouse and dependants all added?
- Change in spousal status?
- All slips received by client that they expected (and should expect) to receive, and all entered? Is autofill advisable to catch ones that the client may be missing?
- Medical, charity, tuition+carryforward, student loan interest, CTC, DTC, support?
- Check UFile warnings and errors.
- Does UFile summary show GST/HST credit, Trillium benefit, and child benefit in amounts expected?

Reminders / Recommendations:

Address:

- Double check and be certain you entered the client's address correctly before efilng. If you get the last name, birth date or SIN wrong you won't be able to efile and the error will be caught. But if you get the address wrong the error is not caught and it could potentially cause great inconvenience to the client.

Changes in Marital Status:

- Common-law status begins only after 12 consecutive months of cohabitation. It is not retroactive. Care should be taken when asking clients when their status as a common law spouse began. A client might give the date they first started living together with their partner, but the "date of change" from single to common-law spouse is 12 months later.
- If spouses live separate and apart for more than 90 days (due to a breakdown in their relationship), the effective date of change in marital status is retroactive to the day of they first started living apart.

Spouses receiving social assistance:

- For spouses who lived together, where one or both received social assistance income, the spouse with the higher net income must report all of the social assistance income of both spouses. In comparing net incomes, we don't count social assistance payments (line 14500) or child care expenses (line 21400). If filing *complete information* for both

spouses, UFile will automatically assign social assistance income to the correct spouse. But if entering '*net income only*' for a client's spouse, UFile will include the client's social assistance income in the client's return even if the spouse's net income is higher. If only one spouse is attending the clinic, and they had social assistance income, it should be entered in UFile only if the client had the higher net income. If the client has a higher net income, they need to report any social assistance income received by their spouse. Depending on the circumstances the client's spouse may need to file a T1-Adjustment.

Seniors:

- For seniors owning a home, claim both the Trillium Ontario Energy and Property Tax Credit *and* the Ontario Seniors Homeowners' Property Tax Grant.

Medical Expenses:

- If the client does not owe tax without claiming medical expenses, one might be tempted to not bother entering the expenses. However in certain circumstances the medical expenses can give rise to a refundable credit: the *Canada Refundable Medical Expenses Supplement* or the *Seniors Care at Home Tax Credit*.
- If a client has a large number of medical receipts, to save time consider grouping receipts rather than entering each one separately. For example, add up all the drug receipts and then make one entry in UFile for drug receipts.
- If there are many medical expense entries, print out the medical expenses form for the client. This will be useful to the client if they receive a letter from the CRA requesting copies of receipts.

Students, course fees:

- T2202 tuition certificates are typically not mailed anymore. Instead, universities and colleges make them available for download through a web portal. It is important to enter the T2202 in UFile even if the client's income is low and they do not owe tax. For the amount to carry over, the T2202 must be entered into UFile so that a Schedule 11 is generated and e-filed. Although the institution will send the T2202 to the CRA, the tuition amount will not be claimed or carried over if the Schedule 11 is not e-filed.
- It's possible a young person may be unaware that they have a carried-forward unused tuition amount. Carry-over amounts are reported on Notices of Assessment, but clients rarely bring in their prior year Notice. If a client went to college or university in the past, it may be advisable to use auto-fill which will allow you to see carryforward amounts.
- If the client has a T2202 tuition certificate for the tax year then use autofill to view any potential Canada Training Credit Limit (CTCL).
- Some clients take one or a few individual courses at some institution and they ask if they can claim their course fees. A client may have taken a course to train for an occupation, or just for personal interest. Fees qualify if paid to a college, university, or [certified institution](#), and if (i) taken to provide or improve skills for an occupation or (ii) the course

is at a post-secondary level. A course is at a post-secondary level if it provides credit towards a degree, diploma, or certificate; and a prerequisite for taking the course is completion of secondary school. Courses taken to get a high-school diploma and ESL courses do not qualify.

- If the client received a scholarship or other award reported in box 105 of a T4A slip, it may be fully or partially exempt from taxation. There are several box 105 options in UFile, including one for a part-time program. Make sure to choose the right one.

Canada Workers Benefit:

- If a client has employment income in the range which qualifies them for the Canada Workers Benefit, be certain you know if the client was a student. A client is not entitled to the benefit if they were enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year, i.e. for one or more semesters (unless they have an eligible dependent). Be sure to enter the number in Box 25 of tuition certificates if there is one. This is the number of months of full time enrollment. If you omit this, the client could wrongly receive the Canada Workers Benefit and have to repay it later.
- If a client has a spouse, and they have employment income in the range which qualifies them for the Canada Workers Benefit, *complete information* is required for the spouse in UFile (even if the spouse's return is not actually filed). If complete information is not given a Schedule 6 calculation of the benefit will not be generated and the person will not receive the benefit. The client should be advised against filing a return if their spouse is not also filing at the clinic, or complete information can't be provided.

Newcomers:

- For a refugee claimant, or temporary resident of less than 18 months, UFile will provide a calculation of the Canada Child Benefit if there is a dependent child despite lack of eligibility. It makes sense not to print the calculation for the client.
- If an RC-151 form lists children, proof of birth is required, and the form will have to be mailed in.
- If the clients are two spouses and one is a newcomer while the other is not, an extra step is required in UFile for the non-newcomer: Under the Interview setup section, check the box for *Immigrant, emigrant, non-resident*. Then choose the option: *you are a Canadian resident and your spouse immigrated to Canada in [the tax year]*" The net income of the non-newcomer spouse while living in Canada with the refugee claimant needs to be entered.

Name Matching:

- If a client only has one name on their SIN document, in UFile enter an asterisk (*) for the first name.

- When filing an authorization in UFile, CRA checks to see if the name and SIN match CRA records, but birth date is ignored. If filing an authorization is successful but a matching error occurs upon e-filing, double check that the birth date was correctly entered.

Child Support:

- Child support is not taxable income. However, if a client was supposed to receive periodic child support under an agreement or court order, the amount the client was supposed to receive must be reported on the return (not the amount they actually received). The amount entered in UFile will appear on Line 12799, together with spousal support, if any.

Prison:

- A client is ineligible to receive a monthly payment for the GST/HST credit, carbon rebate, or Trillium benefit if they were in prison for at least 90 consecutive days that includes the first day of the payment month. It doesn't matter if the client was in prison during the base tax year used to calculate the benefits.

Other:

- If any amounts are being carried forward to the next year, for example charitable donations, tuition, interest on student loans, or Canada Training Credit Limit, print out the *Summary of carryforward amounts* for the client, and the *Charitable Donations* sheet if applicable, and advise the client to give the documents to whoever does their tax return the next year.
- For casual income (such as babysitting, odd jobs) for which there is no T4, it can be reported as *other employment income* if less than \$3,500 (even if it could be characterized as self-employment). If the income is more than \$3,500 and the clinic will allow the client's return to be prepared, a decision will have to be made whether to report the income as [other employment income](#) or self-employment income.
- If the client's return is efiled close to the end of April 30th and they owe tax, they may wish to pay the CRA before receiving a Notice of Assessment, so that payment is made by the deadline of April 30th, thereby avoiding interest. From UFile, you can print them a T7DR(A) Remittance Form (along with the usual other documents).
- If a client files late and owes taxes, UFile will show only the base amount owing—it does not calculate interest or penalties. To see the full balance right away, the client may be able to access an express Notice of Assessment within minutes of e-filing. This may be found in the Mail section of their CRA My Account, accessible through represent-a-client.
- If a child is 18 at the time the tax return is filed, the clinic must obtain the child's permission to file it — even if the child was under 18 throughout the entire tax year and regardless of whether the child resides with the parent. The parent cannot give permission on the child's behalf.

- If a client was employed in the tax year, ask if they received profit sharing income from their employer, and if so they should have a T4(PS) slip. Unlike other slips, a T4(PS) is not available through autofill or by accessing the client's MyAccount. The client will need to get the slip from their employer.
- If an authorization is unsuccessful because the client's CRA account is locked, don't assume you cannot efile. If you can somehow get t-slip info without obtaining authorization, then it may be possible to complete the return and efile it.
- A client may attend the clinic to complete a T1-Adjustment because they didn't report an income amount, for example they missed a T4 or T5 slip. Before proceeding to draft a T1-Adjustment form, access and review the Notice of Assessment to ensure that the CRA did not already add, on its own initiative, the income amount. The adjustment will not be necessary if the CRA already added the amount.
- In a tax year in which a client turns 17, they should file a tax return if their birthday is March 31 or earlier, even if they had no income in the year. If they don't, they'll lose a GST/HST quarterly payment.
 - For example, let's say a person turned 17 in March 2025. They are entitled to their own GST/HST payment in April 2027 when they will be 19. The GST/HST payment made in April 2027 will be based on 2025 income. Therefore the person will need to have filed a 2025 tax return to receive the April 2027 payment.

If the client's birthday is after March 31, then the client can wait until the next year to file (unless they have some other reason to file, for example they earned income; or paid tuition for a course taken at age 17).

- Encourage clients to authorize auto-fill. Some clients believe they have all their t-slips, but they may be mistaken. In addition, by using auto-fill you'll avoid entry errors, learn early on if there are issues with the client's name not matching CRA records, and you will be able to view useful information such as tuition carry-forward amounts and whether the client is registered for email communication and direct deposit.
- If a client claims childcare expenses, print them Form T778 since the CRA could request the form later. If the childcare provider is an individual, enter the provider's SIN number into UFile. The *Income Tax Act* requires that the SIN be provided.
- If the client is receiving ongoing child benefits, review UFile's estimate with them to confirm it matches their present payments. If there's a difference, investigate the reason and check for errors. Keep in mind that benefits decrease slightly once a child turns 6, so a small reduction may be expected.
- For a couple, to get the Canada Child Benefit, both spouses have to file a tax return (although they both don't have to be filed by the tax clinic).
- In the case of spouses, if only one spouse files a return, although UFile will show a calculation of the GST/HST credit and Trillium benefit, these benefits may not be paid

until both spouses have filed. Even though the net income of the non-filing spouse may be enough to calculate the credit and benefit, the CRA may require the spouse's tax return to verify the income amount. The spouse whose return is assessed first will receive the benefits.