

## Have you filed your tax return?

Even if you made no money, you should file a return each year. This is how you can get many government benefits, such as:

### **GST/HST Credit**

The Government pays you back some of the sales tax you paid.

### **Working Income Tax Benefits**

This is a tax credit for working people with low incomes.

### **Child Benefits**

These payments help you support your children.

**If you do not have your resident status yet**, you can still file a tax return. You may be able to get some of these benefits.

### **Get advice at a free income tax clinic**

To find one where you live, go to [211ontario.ca](http://211ontario.ca) or call 2-1-1.

### **More income for older people**

If you file a tax return, the government will tell you how to apply for these benefits.

### **Canadian Pension Plan - Retirement (CPP-R)**

If you worked in Canada and paid into CPP, you can start getting pension at age 60. If you are still working, you can wait as long as age 70 and collect a larger pension. CPP is paid monthly, based on how much you paid into the plan.

### **Old Age Security (OAS)**

Anyone who has lived in Canada at least 10 years can get some OAS. If you have lived here most of your life, you can get full OAS. This monthly payment goes up with the cost of living. Apply 6 months before you turn 65.

### **Guaranteed Income Supplement (GIS)**

This income supplement is for low-income seniors. To get an application form, call **1-800-277-9914** (TTY: 1-800-255-4786). Once you are getting the supplement, you re-apply each year by filing your tax return.

## Useful Websites and Phone Numbers

### 3 easy to use guides to government benefits:

#### **Service Canada**

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

#### **Canada Benefits**

[www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)

#### **Ontario Benefits**

[www.ontario.ca/taxes-and-benefits/taxes-and-benefits](http://www.ontario.ca/taxes-and-benefits/taxes-and-benefits)

#### **Your Legal Rights**

[www.yourlegalrights.on.ca](http://www.yourlegalrights.on.ca) Plain-language information on social assistance, housing, health, family law and more, in many languages.

#### **Income Security Advocacy Centre**

[www.incomesecurity.org](http://www.incomesecurity.org). This website can tell you about recent changes in major income supports.

#### **St. Christopher House**

[www.stchrishouse.org](http://www.stchrishouse.org) or call 416-848-7980.

This community centre in Toronto gives free, personal financial advice.

#### **Legal Clinics**

To find a free legal clinic near you, visit [www.legalaid.on.ca](http://www.legalaid.on.ca) or call 1-800-668-8258.

#### **2-1-1 (phone) or 211ontario.ca**

This is a free, complete directory of supports and services in Ontario, including housing, employment and other social supports.

#### **Toronto People With Aids (PWA) Foundation**

[www.pwatoronto.org](http://www.pwatoronto.org) or call 416-506-1400. People living with HIV/AIDS can contact a case manager for financial counseling and help with applying to income support programs.

#### **Wellspring Money Matters Resource Centre**

[www.wellspring.ca](http://www.wellspring.ca) or call 416-961-1493. Cancer patients can access financial consultation and clinics.

*Developed by Christine Herrera, MD Candidate,  
and Dr. Gary Bloch, MD CCFP  
(Revised September 2013)*

# Take care of your income!



A better income can improve  
your health.



## Child benefits for families with young children

You may be able to get monthly child benefit payments as well as tax breaks to help you support your children. For some families, this can add up to more than \$8000 a year. When you got your child's birth certificate, you may have consented to automatically apply for child benefits. If not, you can still apply:

1. Visit the Canada Revenue website:  
[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).
2. Go to Forms and Publications.
3. Search for and download form RC66, **Canada Child Benefits Application**.
4. Fill out and return the form.
5. File your tax return every year. Canada Revenue will use the information on your return to update your benefit.



## Help with saving for your child's education

The government will help you save for your child's education after high school.

1. You must get a Social Insurance Number for your child. Find out how from Service Canada:  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).
2. Go to a bank and open a Registered Education Savings Program (RESP) account for each child. Even if you cannot afford to put money in the account, you still need to set it up.
3. If you have a low income, the government will put the Canada Learning Bond and Canada Education Savings Grants into your child's RESP account.

## More income for people with disabilities

If you are not able to earn an income because of a disability, there are government benefits and tax breaks that you may be entitled to:

### Canada Pension Plan – Disability Benefits

To apply, visit [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca) and follow the links. When you turn 65, your CPP-Disability becomes a regular Canada Pension.

## Ontario Disability Support Program (ODSP)

This program pays more than Ontario Works (OW). If you need financial support right away, you can receive OW while waiting for ODSP. To apply, call 2-1-1 to get the number for your local office. You will need to give information on your income, assets, and housing costs for the last three years. Your health provider and a legal clinic can help you to apply or appeal.

*To get ODSP, you will need to show*

- You have a disability expected to last more than one year.
- Your disability has an impact on your daily living activities.
- You have very few liquid assets.

## Disability Tax Credit

You can use this tax credit to reduce your own taxes, or transfer it to your spouse, partner, or caregiver.

## Registered Disability Savings Plan

This program allows you to save for your future without any 'clawback' from OW or ODSP. Plus, the government will match your savings up to 300%. If you are not able to put money in your plan, the government may give you \$1000 a year in savings grants.

## Help for Aboriginal Peoples

Non-Insured Health Benefits: If you are Status (Status Indians) and need a health treatment that you are not covered for, you can apply to this special program. Visit [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) and click First Nations, Inuit & Aboriginal Health.

## Extra income for social assistance recipients

People who receive Ontario Works (OW) can apply for income supplements and other supports. Ask your worker how to get:

### Transportation/Medical Supplies Benefit

(Mandatory Special Necessities Benefit Form)  
For medical supplies and travel related to your health. Your costs must be more than \$15 a month.

### Special Diet Allowance

For special diets for some medical problems.

## Community Participation

You can receive \$100 a month for volunteering in your community.

## Discretionary Benefits

If you have other needs, ask your worker about discretionary benefits available to you. These may include supports for last month's rent, moving, furniture, clothing, and new mattresses, among many others.

## Women in Transition

If you have to go to a shelter or move to escape abuse, you can get help with your new rent and moving costs.

## Other benefits you should ask about:

- employment supports
- drug, dental, vision, and hearing supports
- winter clothing allowance for dependent children

## Help for Refugees

You may qualify for income through the Resettlement Assistance Program, call 1-888-242-2100 (TTY: 1-888-576-8502). If you are a refugee or refugee claimant, you may qualify for OW or ODSP.

## Prescription Drug Coverage

[www.drugcoverage.ca](http://www.drugcoverage.ca) outlines provincial/territorial and federal drug benefit programs.

## Non-Insured Health Program:

For First Nations and Inuit.

### Ontario Drug Benefit (ODB) Program:

For seniors; OW or ODSP recipients; those in Long-Term Care or Home for Special Care; those enrolled in Home Care.

### Trillium Drug Program:

If your prescription drugs are not fully covered by private insurance or ODB. You pay a deductible based on income and family size.

### Special Drug Program:

For drugs to treat certain serious conditions.