

## **First-time filing taxes? Get it right from the start**

The saying 'there's a first time for everything', also applies to taxes! The first time you file an income tax and benefit return with the Canada Revenue Agency (CRA) is a proud moment. We don't always realize it, but our tax system funds much of the infrastructure that we all rely on each and every day—like our roads, education, and health care. Whether you've just landed your first part-time job and need to pay taxes or claim a refund, want to receive the GST/HST credit, or moved to Canada and want to fulfill your tax obligations, the CRA is there to help.

Generally, the deadline to file your 2014 income tax return and pay any tax owing is April 30<sup>th</sup>, 2015. However, if you or your spouse or common-law partner is self-employed, you have until June 15<sup>th</sup> to file your return. But take note: if you have a balance owing for 2014, you still have to pay it on or before April 30<sup>th</sup>, 2015.

Filing on time will ensure you receive your credits and benefits without delay or, if you owe taxes, avoid a late filing penalty. Twenty-one million Canadians took advantage of the CRA's electronic filing services last year. To file online, all you need is your social insurance number, your birth date, your income tax information, and access to certified software or a web application. The CRA provides a list of options at [www.netfile.gc.ca/software](http://www.netfile.gc.ca/software), including some that are free for everyone. The amounts to include in your tax return are those that appear on your various information slips and receipts. However, you don't need to send these documents to the CRA. If the CRA wants to review your slips or receipts, they will contact you at a later date.

If you're entitled to a refund, you can enjoy your money in as little as eight business days if you combine online filing with direct deposit. If you're a benefit recipient, direct deposit gives you access to your benefit and credit payments faster. For more information, go to [www.cra.gc.ca/directdeposit](http://www.cra.gc.ca/directdeposit).

A first-time filer? No worries. Completing a tax return is not as confusing as you may think. Not sure where to begin? Go to [www.cra.gc.ca/getready](http://www.cra.gc.ca/getready) to learn some of the ways to reduce your taxes. You can also use the search function on the CRA's website to get information on the *Learning About Taxes* program, an online, self-paced learning unit that explains Canada's tax system and teaches you how to prepare a simple tax return.

You can deal with many of your tax matters online by using **My Account** which is available at [www.cra.gc.ca/electronicsservices](http://www.cra.gc.ca/electronicsservices). Amend your return, track your refund, change your address, and much more, all with a few clicks of a mouse. With all these services available online, it's easy to stay on top of your tax affairs year-round. You can also receive your notice of assessment online.

Making payments to the CRA has also never been faster or more convenient than with a **pre-authorized debit** (PAD). The PAD service lets taxpayers registered in My Account set up a payment to be made to the CRA for a pre-determined amount on a pre-determined date, from any bank account at a Canadian financial institution. It's a great way to make payments towards any taxes owing throughout the year, without having to come up with a lump sum on April 30<sup>th</sup>. For other payment options, go to [www.cra.gc.ca/payments](http://www.cra.gc.ca/payments).

If you've gone through the website and still need help filing your tax return, you can call 1-800-959-8281 and speak with a CRA agent, who will answer any questions you have.

If you have a modest income, and a simple tax situation, you can also contact the Community Volunteer Income Tax Program, which runs volunteer tax clinics across the country. To find a volunteer tax preparation clinic, go to [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer). With so many choices available to guide you through this tax season, there's no excuse to delay filing your taxes.

Don't miss the latest CRA news or tax tips—follow the CRA on Twitter: @CanRevAgency