

# Important Personal Income Tax Information and Tips for 2024 New Arrivals in Canada when filing your 2024 Income Tax Return

Prepared by: Gerry O' Connor

Updated: January 10, 2025

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## WAIVER

This document is designed as a general guideline to provide new arrivals from Ireland during 2024 with a general introduction to the Canadian taxation system. It also provides several tax tips for new arrivals to prepare them for filing their first Canadian personal income tax return for the 2024 calendar year.

This document is not designed to provide general or individual taxation advice. If you have a question in relation to any of the taxation matters discussed, or their application to your circumstances, or any other taxation matters not discussed here, you should consult a professionally qualified taxation professional. The author assumes no liability, directly or indirectly, for the accuracy or completeness of any information provided herein.

## BACKGROUND

Do you have to file a return?

In 2025, you must file a return for 2024 if any of the following situations apply:

- You must pay tax for 2024.
- Canada Revenue Agency "CRA" sent you a request to file a return.
- You were a deemed resident of Canada at any time in the year, and you disposed of capital property in 2024 (for example, if you sold real estate or shares) or you realized a taxable capital gain (for example, if a mutual fund or trust attributed amounts to you).
- You must contribute to the Canada Pension Plan. This can apply if, for 2024, the total of your net self-employment income and pensionable employment income is more than \$3,500.
- You are paying employment insurance premiums on self-employment and other eligible earnings.

Even if none of these requirements apply, you may want to file a return if any of the following situations apply:

- You want to claim a refund.
- You want to apply for the GST/HST credit and you are a deemed resident of Canada.

If the above conditions apply, you file a 2024 Federal Income Tax and Benefit Return (**called a T1 General Return**) with the Canada Revenue Agency ("CRA") **on, or before April 30, 2025, for individuals and June 15, 2025, if you are self-employed.**

The purpose of this document is to provide a general overview of some of the key taxation matters which apply generally to new arrivals and, in addition, identify important steps that can be taken now to prepare and assemble key taxation documents.

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### **Canada Revenue Agency ("CRA") Website**

CRA provides an excellent website designed for individuals who are filing an Income Tax and Benefit Return ("T1") for the first time. This learning unit is designed to follow Paul and his friends as he prepares to file his first tax return and answers Paul's questions and advises him on how to get help with any tax-related questions he may have.

The CRA program takes approximately 60 to 90 minutes to complete and is provided free of charge. It:

- Teaches you how to complete a simple tax return
- Teaches you about the tax system and your role in it
- Contains exercises and quizzes to test what you have learned.

The CRA program includes the following materials:

- Module 1: Basics of Taxation
- Module 2: The tax-filing process
- Module 3: Roles and responsibilities
- Module 4: How to complete a basic income tax and benefit return
- Definitions

You can download the CRA online registration form at the following site:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/learning-about-taxes/learning-material.html>

### **FILING YOUR 2024 INCOME TAX RETURN**

In 2025, when you are ready to file your 2024 T1 return, several options are available to assist you.

- You can purchase a tax preparation software package provided by a few reputable software vendors, enter your data, and then submit your return to CRA. Because this is your first year to file an income tax return, you may be ineligible to NETFILE your return on the internet. Newcomers to Canada with a SIN beginning with zero are eligible to NETFILE. Otherwise, in your first year, you must file a printed copy of your return with tax slips attached. Keep your receipts (e.g., rent, medical expenses) in case CRA asks you to submit them to substantiate your claim. OR
- You can engage the services of a professional tax preparation service that will gather your tax forms and receipts and prepare your return for you, for a fee (typically \$50-75).
- The income tax return for a new arrival is generally very simple and easy to do by you so the use of a tax preparation service is not necessary.

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## Married or Common-Law

- Unlike in other countries, Canadian tax rules do not allow spouses or common laws to file joint income tax returns. Each Canadian files his/her own tax return and indicates their marital status on the return, and who they are married to / living with.
- You do not get to decide whether to claim your marital status on your tax return. Once you are married, you must include your spouse. Once you are common-law, to be considered common-law, two people must live together in a conjugal relationship for 12 months, or immediately if you have a child, then you must file as common-law.
- The CRA knows your true marital status based on information you file, credits, and deductions you apply for, and, based on other information that is sent in that relates to you.
- Since your marital status has a significant impact on your return – family incomes are combined for calculating income-tested benefits, such as the GST/HST credit or the Canada Child Benefit.
- Couples benefit from combining charitable donations and medical expenses.
- Note: if you receive benefits you are not entitled to because of an incorrect marital status, you will be asked to repay them **with penalty and interest.**
- Failing to indicate the correct marital status is tax fraud.

## Recommendation

- I recommend that you purchase the TURBOTAX software product to calculate your taxes. (<http://turbotax.intuit.ca/personal-tax-software/online-tax-software.jsp>). It is a simple, reliable, and widely used software product available online and in most technology stores (e.g., Staples; Future Shop; Best Buy). All you need is the basic Standard version. The version for 2024 taxes should normally be available online and in the stores before the end of January.
- The tax slip (e.g., T4; T4A etc.) which you receive from your employer after January 1, 2024, contains several numbered boxes with a dollar amount in each box. Simply enter this dollar amount into the corresponding tax slip and box number in the tax slip data entry window. The software automatically calculates both your Federal and Provincial income taxes payable or any income tax refund that is due to you.
- For most new arrivals, your Taxable Income is low in your first year. As a general guideline, you will receive a refund of all, or a portion of, the taxes deducted from your pay in 2024. Taxes payable and refund eligibility is pro-rated from the date you entered Canada.
- TURBOTAX does all the calculations for you.
- You will receive a separate tax slip from each employer that you worked for during 2024.

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**T4 TAX SLIP**

If you were employed in 2024, early in 2025 each employer will mail or email you a T4 tax slip to the last address you provided to that employer. The employer is obligated to mail T4 tax slips prior to March 1, 2025. The T4 tax slip reports your employment earnings earned during the 2024 calendar year plus all statutory deductions taken from your earnings (e.g., income tax; Canada Pension Plan deductions; employment insurance premiums; union dues etc.). Concurrently, the employer reports the same information to CRA.

**TAX TIP #1: YOUR MAIL OR EMAIL ADDRESS**

In respect of any company or organization in which you were employed during 2024, provide the company's Payroll Manager with written notification of your current email address or the civic address that you are or will be living after January 1, 2025. If you are not sure where you will be living during that period, provide an address where you are sure your T4 tax slips can be safely delivered and collected. This is important because you will need your T4 slip(s) to submit an accurate T1. More important, you may be entitled to a tax refund and/or a refund of contributions paid so taking steps to ensure that the tax slips are safely delivered to you can generate income for you.

**INDIVIDUAL TAXATION RETURN ("T1")**

**You are obligated to file a T1 with Canada Revenue Agency on, or before, April 30, 2025.** CRA will then match the information you report with the information provided by employers. Note that if there is a discrepancy, the CRA will contact you.

**TAX TIP #2: EARLY FILING**

Once you receive all your 2024 tax slips, if you determine that you are eligible for a tax refund, you can submit your T1 immediately and receive an earlier refund, rather than waiting until April 30.

**TAX TIP #3: RENT RECEIPTS**

**Rent paid during 2024 is tax deductible in Ontario and Manitoba only.** If you lived in these provinces during 2024 and paid rent, make sure to obtain a tax receipt from your landlord. This receipt should clearly state the full address of the rental location; the rental period and the amount paid. The receipt should also specify the landlord's full mailing address if different from the rental location. You must deduct any amount paid for meals, if included in your rent. If the landlord emails or mails the receipt, make sure you provide a current address for delivery and collection.

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## Supporting documents

When filing your paper income tax return, do not send any rent documents. Keep all your documents in case CRA asks to see them later.

## TAX TIP #4: MEDICAL EXPENSES

In order to claim medical expenses, your total net expenses (i.e. medical expenses not reimbursed by your insurance company) must be more than 3% of your net income or \$2,759, whichever is less. Deductible medical expenses are considered a non-refundable tax-credit (Medical Expense Tax Credit "METC") meaning they can help reduce the amount of taxes you would have to pay.

For example, if your net income was \$14,000, your medical expenses would have to be more than \$420 before you could claim them.

If you are married or living common-law, you can combine your medical expenses with those of your spouse to reach the 3% threshold or the \$2,759 minimum amount.

The following is a list of the more common medical expenses that you can claim, **provided you were not reimbursed for them**. If your employer or a private insurance or drug plan paid a percentage of the expenses, you can claim the remaining portion that you paid. Many Irish-born people are allergic to gluten. To claim for a gluten allergy, you must provide CRA with appropriate certification. You can claim the excess cost of gluten-free products over regular products.

- payments to a medical doctor, dentist, nurse, or certain other medical professionals, or to a public or licensed private hospital;
- payments for prescription medicines and drugs;
- dental services (including x-rays, fillings, extractions, oral surgery, dentures, and tooth straightening);
- prescription eyeglasses, prescription contact lenses, laser eye surgery;
- ambulance charges to or from hospital;
- premiums paid to private or non-government health services plans (other than those paid by an employer);
- artificial limbs, aids, and other devices and equipment (including artificial eyes and limbs, iron lung, a rocking bed for poliomyelitis victims, wheelchairs, crutches, spinal braces, a brace for a limb, ileostomy or colostomy pad, a truss for a hernia, laryngeal speaking aids, hearing aids, pacemakers, an artificial kidney machine, and certain prescription medical devices);
- repairs to and replacement batteries for the above;
- laboratory tests;
- hospital services (including anesthesia, oxygen masks/tents, vaccines, and x-rays);
- amounts paid for attendant care, or care in an establishment, provided no one claimed the disability amount for the person receiving the care;

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- cost of diabetic testing supplies;
- incremental cost of gluten-free food (compared to the cost of non-gluten-free food) if required due to celiac disease; and
- reasonable travel expenses (such as meals and accommodation) if medical treatment was not available locally.

There are several expenses that are commonly claimed as medical expenses in error. Non-eligible expenses include the following:

- athletic or fitness club fees;
- birth control devices (non-prescription)
- blood pressure monitors
- cosmetic surgery - expenses for purely cosmetic procedures including any related services and other expenses such as travel, incurred after March 4, 2010, cannot be claimed as medical expenses. Both surgical and non-surgical procedures purely aimed at enhancing one's appearance are not eligible.

These non-eligible expenses include the following:

- liposuction;
- hair replacement procedures;
- botulinum injections;
- teeth whitening.

An expense, including those identified above, may qualify as a medical expense if it is necessary for medical or reconstructive purposes, such as surgery to address a deformity related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease;

- diaper services;
- health plan premiums paid by an employer and not included in your income;
- health programs;
- organic food;
- over-the-counter medications, vitamins, and supplements, even if prescribed by a medical practitioner;
- personal response systems such as Lifeline and Health Line Services;
- provincial and territorial plans such as the Alberta Health Care Insurance Plan and the Ontario Health Insurance Plan
- travel expenses for which you can get reimbursed.

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The following restrictions apply to medical expense claims:

- Medical expenses must fall within a 12-month claim period that ends in 2024 (the current tax year). You can carry forward unclaimed medical expenses **only if** they occur within a 12-month claim period that ends in the tax year in which you claim them.

### **Supporting documents**

When filing your paper income tax return, do not send any medical expense documents. Keep all your documents in case CRA asks to see them later.

### **TAX TIP #5: MOVING EXPENSES**

Generally, you can deduct moving expenses **you paid in Canada** in 2024 if **both** of the following apply:

- You moved to work, or to run a business, or you moved to study courses as a student in full-time attendance enrolled in a post-secondary program at a university, college, or other educational institution.
- You moved at least 40 kilometres closer to your new work or school.

### **Note:**

CRA says:

"If you moved before 2024 but could not claim all your expenses on your return for that year or later, you may be able to claim the remaining expenses on your return for 2024.

In addition, if you pay expenses after the year of your move, you may be able to claim them on your return for the year you pay them. You can carry forward unused amounts until you have enough income to claim them.

Your deduction is limited to the amount of net eligible income you earned at the new location. Also, you cannot deduct moving expenses against certain non-taxable scholarship, fellowship, bursary, prize, and research grant income.

For more information, and to calculate how much you can deduct, get Form T1-M, *Moving Expenses Deduction*, by going to [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms), or by calling 1-800-959-2221. If you move, let CRA know your new address as soon as possible.

### **Supporting documents**

When filing your paper income tax return, do not send any moving expense documents. Keep all your documents in case CRA asks to see them later.

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**TAX TIP #6: UNION, PROFESSIONAL OR LIKE DUES**

You can claim the following amounts **related to your employment** that you paid (or that were paid for you and reported as income) in the year:

- annual dues for membership in a trade union or an association of public servants;
- professional board dues required under provincial or territorial law;
- professional or malpractice liability insurance premiums or professional membership dues required to keep a professional status recognized by law.

Annual membership dues do not include initiation fees, licences, special assessments, or charges for anything other than the organization's ordinary operating costs. You cannot claim charges for pension plans as membership dues, even if your receipts show them as dues. For more information, see interpretation bulletins IT-103, *Dues paid to a union or to a parity or advisory committee*, and IT-158, *Employees' professional membership dues*.

The amount shown in box 44 of your T4 slips, or on your receipts, includes any GST/HST you paid.

You may be eligible for a rebate of any GST/HST you paid as part of your dues.

**Supporting documents**

When filing your paper income tax return, do not send any union or professional or like dues documents. Keep all your documents in case CRA asks to see them later.

**TAX TIP #7: INTEREST INCOME**

Your financial institution will mail you a T5 slip (Statement of Investment Income) that reports all 2024 interest income. You then include this data in your T1.

**TAX TIP #8: OWN RENTAL PROPERTY IN IRELAND?**

A Reciprocal Tax Agreement ("RTA") exists between Ireland and Canada. In the year of your arrival in Canada, you are not required to declare rental income received in Ireland. However, when filing your second income tax return in Canada, you must include rental income received in Ireland as Income on your Canadian tax return. The theory is that, in Canada, world income is taxable. The RTA will ensure that you are not taxed twice in both jurisdictions. This is a situation where you should consult a tax professional.

**TAX TIP #9: AM I AN EMPLOYEE OR SELF-EMPLOYED?**

You may need to determine your status, for example, if you work on contract. Generally, the degree of control over the work you perform is a determining factor in deciding whether you are an employee or self-employed.



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You are likely considered an **employee** if your employer:

- decides where, when, and how the work is to be done;
- establishes your working hours;
- determines your salary amount;
- supervises your activities; and
- assesses the quality of your work.

As an employee, you could be entitled to receive certain benefits such as sick leave, paid statutory holidays, and vacation pay. Also, you will probably be subject to Canada Pension Plan (CPP) or Quebec Pension Plan (QPP), and Employment Insurance (EI) deductions. You should receive a T4 slip from your employer.

You are likely considered **self-employed** if you:

- control the time, place, and manner of performing your activities;
- supply your own equipment and tools, and assume the rental and maintenance costs;
- make a profit or incur a loss, and cover operating costs; and
- integrate your client's activities into your own business activities.

As a self-employed worker, you might be entitled to claim expenses incurred to earn business income. Generally, you are not entitled to receive EI benefits. In addition, you will have to remit both the employer's and employee's shares of CPP (QPP in Quebec) contributions and pay your income tax in quarterly instalments.

For more information, get the guide RC4110, *Employee or Self-Employed?* from the CRA Web site at <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110/employee-self-employed.html> or by calling **1 800 959-2221**.

### ELIGIBLE CHILDCARE EXPENSES

Child care expenses are amounts you or another person paid to have someone look after an eligible child so that you or the other person could:

- earn income from employment;
- carry on a business either alone or as an active partner;
- attend an eligible educational program; or
- carry on research or similar work for which you or the other person received a grant.

The child must have lived with you or the other person when the expense was incurred for the expense to qualify. Usually, you can only deduct payments for services provided in Canada by a Canadian resident.

What can I claim? In general, you can claim payments made to:

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- caregivers providing childcare services;
- day nursery schools and daycare centres;
- educational institutions, for the part of the fees that relate to childcare services;
- day camps and day sports schools where the primary goal of the camp is to care for children (an institution offering a sports study program is not a sports school); or
- boarding schools, overnight sports schools, or camps where lodging is involved.
- Note: The maximum you can claim for expenses that relate to a stay in a boarding school (other than education costs) or an overnight camp (including an overnight sports school) is \$200 per week for a child included on line 1 in Part B of the T-778, \$275 per week for a child included on line 2 of the T-778, and \$125 per week for a child included on line 3 of the T-778.

Information that will be required to claim childcare expenses include the following:

- Your Net Income information as well as the Net Income of your spouse or common-law partner (if you have one)
- Full legal name(s) of dependent children
- Childcare receipts including the amounts paid for each child
- Payment details for person or organization paid. If paid to an individual, the individual's Social Insurance Number
- If childcare is related to a boarding school or overnight sports school or camp, the number of weeks that the child attended.

### **SOCIAL INSURANCE NUMBER**

#### **Your Social Insurance Number (SIN) is confidential.**

If your SIN falls into the wrong hands, it could be used to obtain personal information and invade your privacy. When the SIN is not linked to you as its rightful owner, another person could receive your government benefits, tax refunds or bank credits. Your personal information could also be revealed to unauthorized people, which could lead to identity theft and other types of fraud.

If someone uses your SIN to work illegally or to obtain credit, you may suffer hardship. You could be requested to pay additional taxes for income you did not receive, or you could have difficulty obtaining credit because someone may have ruined your credit rating.

There are several things you can do to protect your SIN:

- Provide your SIN only when you know that it is legally required.
- Store any document containing your SIN and personal information in a safe place—do not keep it with you.

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- Contact Service Canada if you change your name if your temporary citizenship status changes to a permanent resident status or if information on your SIN record is incorrect or incomplete.
- Take immediate measures to protect your SIN when you suspect someone else is using your SIN fraudulently.

## **Who can ask for your SIN?**

The most common uses of your SIN are for:

- Your employer (Note: an employment agency helping you find employment is not your employer)
- Your income tax information
- Financial institutions from which you earn interest or income (for example, banks, credit unions, trust companies)
- Canada Pension Plan (CPP) or Régime de rentes du Québec (RRQ) benefits
- Employment Insurance (EI) program benefits
- Canada Education Savings Grants (CESGs) and Registered Education Savings Plans (RESPs)
- Child Tax Benefit
- Canada Student Loans
- Goods and Services Tax/Harmonized Sales Tax (GST/HST) claims
- Social assistance benefits
- Workers' compensation benefits

## **When you do not have to provide your SIN**

Some private-sector organizations may ask for your SIN. This practice is strongly discouraged, but it is not illegal.

Here are examples of when you do not have to give your SIN:

- Proving your identity (except for specific government programs)
- Completing a job application before you get the job
- Completing an application to rent a property
- Negotiating a lease with a landlord
- Completing a credit card application
- Cashing a cheque
- Completing some banking transactions (mortgage, line of credit, loan)
- Completing a medical questionnaire
- Renting a car
- Subscribing to long-distance or cellular telephone services
- Writing a will
- Applying to a university or college
- Child support payments

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## If an organization asks for a SIN and it is not legally required

If you believe your SIN is not required, ask why it is being requested, how it will be used and with whom it will be shared.

If your SIN is not required by law, explain that you prefer not to provide it. Offer different proof of identity.

If the organization refuses to provide the product or service unless you provide your SIN, ask to speak to the person in charge. Many organizations do not know about the appropriate uses of the SIN. Once they understand, they may willingly change their practices.

If you are not satisfied with the organization's response, you may formally complain to the Office of the Privacy Commissioner of Canada or 1-800-282-1376. There is no fee for making a complaint to the Privacy Commissioner.

You can also contact the organization's industry association, ombudsman, or complaint office. For example, the Canadian Marketing Association and the Canadian Banking Ombudsman handle customer complaints about their member companies.

## BEWARE OF TELEPHONE SCAMS

The Canada Revenue Agency (CRA) is noting an increase in telephone scams where the caller claims to be from the CRA but is not and is asking Canadians to beware—these calls are fraudulent and could result in identity and financial theft.

Some recent telephone scams involve threatening taxpayers or using aggressive and forceful language to scare them into paying fictitious debt to the CRA. Victims receive a phone call from a person claiming to work for the CRA and saying that taxes are owed. The caller requests immediate payment by credit card or convinces the victims to purchase a prepaid credit card and to call back immediately with the information. The taxpayer is often threatened with court charges, jail, or deportation.

If you get such a call, hang up and report it to the Canadian Anti-Fraud Centre.

These types of communication are not from the CRA. When the CRA calls you, it has established procedures in place to make sure your personal information is protected. If you want to confirm the authenticity of a CRA telephone number, call the CRA by using the numbers on its Telephone numbers page. The number for business-related calls is 1-800-959-5525. The number for calls about individual concerns is 1-800-959-8281.

To help you identify possible scams, use the following guidelines: The CRA:

- **never** requests prepaid credit cards;
- **never** asks for information about your passport, health card, or driver's licence;
- **never** shares your taxpayer information with another person, unless you have provided the appropriate authorization; and

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- **never** leaves personal information on your answering machine or asks you to leave a message containing your personal information on an answering machine.

**When in doubt**, ask yourself the following:

- Is there a reason that the CRA may be calling? Do I have a tax balance outstanding?
- Is the requester asking for information I would not include with my tax return?
- Is the requester asking for information I know the CRA already has on file for me?
- How did the requester get my email address or telephone number?
- Am I confident I know who is asking for the information?

The CRA has strong practices to protect the confidentiality of taxpayer information. The confidence and trust that individuals and businesses have in the CRA is a cornerstone of Canada's tax system. For more information about the security of taxpayer information and other examples of fraudulent communications, go to [www.cra.gc.ca/security](http://www.cra.gc.ca/security).

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