

A message to all mothers in Ontario:

Collect Child Benefits of up to \$8,400 and
more every year?

Just fill in some forms!

May 2010

Message
to
All
mothers

Most financial benefits are now delivered through the income tax system. There are four things you should do when you give birth in order to obtain the benefits that you are entitled to. Follow these steps:

Step 1:

Go to Service Ontario to get a birth certificate and a Social Insurance Number for your child.

Service Ontario is where you can get information about what government does for people. Here is how to find a Service Ontario office:

http://www.ontario.ca/en/services_for_residents/ONT04_020859

You can also fill out the application online:

http://www.ontario.ca/en/services_for_residents/STEL01_105212

Here is information that tells you everything you will need to know:

<https://www.orgforms.gov.on.ca/IBR/FAQ.html>

Step 2:

Apply for Canada Child Tax Benefits (CCTB).

Here is the form to fill out and mail in:
<http://www.cra-arc.gc.ca/E/pbg/tf/rc66/rc66-09e.pdf>

Here is a booklet that tells you everything you need to know:
<http://www.cra-arc.gc.ca/E/pub/tg/t4114/t4114-09e.pdf>

When you apply for the **CCTB** you are also applying for the **Universal Child Care Benefit (UCCB)** and the **Ontario Child Benefit (OCB)** – it is an ‘all-in-one’ application.

Step 3:

Fill out a tax return and send it in.

If you always do your tax return each year, keep doing it. If you have never filled one in, here is where to start. This form gets you sales tax and property tax credits as well as GST credits. This is the form or “return” to fill out and mail in:
<http://www.cra-arc.gc.ca/E/pbg/tf/5006-r/5006-r-09e.pdf>

Here is a booklet to that tells you everything you need to know:
<http://www.cra-arc.gc.ca/E/pub/tg/5000-g/5000g-09e.pdf>

Step 4:

Go to any bank and set up a Registered Education Savings Plan (RESP).

If you set up an RESP, you could get a Learning Bond and Education Savings Grants from the government to help with your child’s education after high school, even if you don’t put any money into the plan.

Find out about different types of RESPs at:
<http://www.canlearn.ca/eng/saving/resp/sor.shtml>

Then go to the bank or any financial institution that offers RESPs and let them help.

Once you do these four things, you will get all the benefits that you are entitled to. A lone parent with one young child who makes under \$20,000 a year can get up to \$8,400 a year.

And none of it is taken away by social assistance or taxes.

How does it add up to \$8,400 and possibly even more?

Child Benefits and other benefits in Ontario that are paid when you fill in a few forms Lone Parent mother with one child, recently given birth, earns \$12,500 a year – pays rent \$700 a month		
What causes the benefit to be paid?	What program is it?	How much per year for a first child?
Federal Child Benefit Application and filing (filling out and mailing) a tax return	Child Tax Benefit (CTB)	\$1,340
	National Child Benefit Supplement (NCBS)	\$2,076
	Universal Child Care Benefit (UCCB)	\$1,200
	Ontario Child Benefit	\$1,100
Filing (filling out and mailing) a tax return	Goods and Services Tax Credits (GSTC)	\$626
	Working Income Tax benefit	\$1,044
	Special HST Credits (2010)	\$665
	Property and Sales Tax Credits	\$348
Total	All Credits	\$8,399
Above + Birth Certificate, Child SIN, RESP Registration	Canada Learning Bond in first year	\$500
	Canada Education Savings Grants based on \$2,500 parental contribution	\$600
Grand Total		\$9,499

Source: <http://www.cra-arc.gc.ca/bnfts/menu-eng.html>
<http://www.thestar.com/business/article/768516--file-a-tax-return-raise-your-income>
<http://www.thestar.com/business/article/771070--daw-advice-on-when-child-tax-breaks-run-out>

All website addresses were functional as of April 2010.