

INDIVIDUALS: WHO NEEDS TO FILE A TAX RETURN?

You must file a return if **any** of the following situations apply:

1. You have to **pay tax**
2. CRA sent you a **request to file a return**
3. You and your spouse (or common-law partner) elected to **split pension income**
4. You **received working income tax benefit (WITB)** advance payments in the tax year
5. You **disposed of capital property** (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, or you are **reporting a capital gains reserve** you claimed in the previous year)
6. You have to **repay** any of your **old age security (OAS)** or **employment insurance (EI) benefits**
7. You **have not repaid** all amounts withdrawn from your registered retirement savings plan (RRSP) under the **Home Buyers' Plan (HBP)** or the **Lifelong Learning Plan (LLP)**
8. You have to contribute to the **Canada Pension Plan (CPP)**
 - o This can apply if, for 2012, the total of your net self-employment income and pensionable employment income is more than \$3,500
9. You are paying employment insurance premiums on self-employment and other eligible earnings

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

1. You want to claim a refund
2. You want to claim the WITB for the current year
3. You want to apply for the **GST/HST credit** (including any related provincial credits)
4. You or your spouse or common-law partner want to begin or continue receiving **Canada child tax benefit payments**, including related provincial benefit payments.
5. You have incurred a **non-capital loss** in 2012 that you want to be able to apply in other years.
6. You want to **carry forward or transfer the unused** part of your **tuition, education, and textbook (TET)** amounts
7. You want to **report earned income** for which you could contribute to an **RRSP** in order to keep your RRSP deduction limit for future years up to date.
8. You want to **carry forward the unused investment tax credit** on expenditures you incurred during the current year
9. You receive the **guaranteed income supplement or allowance benefits** under the **old age security program (OAS)** . You can usually renew your benefit simply by filing your return by April 30.