

Newcomer Tax & Benefits Checklist

Your first year in Canada, step by step. Tick each box as you go, so you don't miss payments you're entitled to.

1 As soon as you arrive

- ☐ **Get your Social Insurance Number (SIN)** from Service Canada. You need it to work, file taxes and receive benefits. Can't get one yet? The CRA can issue a temporary tax number.
- ☐ **Open a Canadian bank account** and set up direct deposit for CRA payments.
- ☐ **Apply for benefits now. You don't have to wait until you file taxes.**
 - **Canada Groceries and Essentials Benefit (CGEB)**, formerly the GST/HST credit: apply with Form **RC151** (online web form if you have no children).
 - **Children under 19?** Use Form **RC66** (plus **RC66SCH** if needed) to apply for the Canada Child Benefit. It also covers the CGEB. One application per household.
 - **Temporary residents:** the Canada Child Benefit may start from your 19th month in Canada, with a valid permit.
- ☐ **Report income earned outside Canada** for up to 2 years before you arrived, even if it was \$0. Use the Statement of Income (My Account, mail or phone). It's how the CRA sets your benefit amounts.
- ☐ **Register for CRA My Account** to track payments and update your details.

2 During the year

- ☐ **Keep your slips and receipts:** T4 (job), T5 (interest), rent, child care, medical, donations.
- ☐ **Side income is taxable** (Uber, DoorDash, freelance, cash jobs, tips). Set aside a portion of every payment as you earn it.
- ☐ **Income from outside Canada after you became a resident is taxable here.** Keep records and convert amounts to Canadian dollars.
- ☐ **Tell the CRA when life changes:** new address, marriage, a new baby, or a renewed permit. Send renewed permits *before* the old one expires so your Canada Child Benefit doesn't stop.

3 Your first tax return

- ☐ **File by April 30 of the year after you arrive.** If you or your spouse are self-employed, the deadline is June 15, but any balance owing is still due April 30.
- ☐ **File every year, even with little or no income.** It keeps your benefits coming and builds your RRSP room.
- ☐ **Include your date of arrival** in Canada on your return.
- ☐ **File online** with NETFILE-certified software (some are free). Online returns are usually processed in about 2 weeks, compared with 8+ weeks on paper.
- ☐ **Modest income and a simple return?** Free volunteer tax clinics (CVITP) can file it for you.
- ☐ **Keep your tax records for 6 years.**

4 Accounts to know

- **TFSA:** your room starts the year you become a resident (age 18+, with a SIN). The 2026 limit is \$7,000. Over-contributing triggers penalties.
- **RRSP:** room is based on the earned income you report, so your first return starts building it.
- **Foreign property over \$100,000?** You may need to file Form T1135. Ask a tax professional.

5 Stay safe

- The CRA will never threaten arrest or ask for payment by gift card or crypto.
- Not sure a call or text is real? Log in to My Account or call the CRA directly.

Questions about your first year?

Book a free call: rolifinancecoach.com

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