Personal Income Tax Process Guide

Welcome to the 2025 tax season! To ensure your return is prepared accurately we follow a structured "Drop-Off & Review" process. We do not prepare taxes while you wait; instead, we focus on a detailed multi-step preparation and rigorous checking process for every file. We treat your taxes like they are our own.

📅 Important Dates & Deadlines

Client Type	Tax Payments Due	Filing Deadline
Standard T1	April 30	April 30
With Rental Property	April 30	April 30
With Self-Employment	April 30	June 15
Annual GST Return	April 30	June 15

🎯 Step 1: Identify Your Process

Please follow the instructions for the category that applies to you:

A. New Clients

We have never prepared your personal taxes before.

1. **Book Your Intake:** Use our [New Personal Tax Client Intake] to book an initial meeting.
2. **CRA Authorize Us:** We need access to your CRA My Account to view tax slips and carry-forward amounts. See [this video] for a step-by-step visual on where to go once you're in your CRA My Account.
   - Log in to your **CRA My Account**.
   - Add **Community Accountant Inc.** (Business Number: **826605248**).
   - Select **Level 2 Access** with **No Expiry**.
   - *Note: Please email us once this is done; the CRA does not notify us.*
3. **Complete the Questionnaire:** Fill out our [NEW CLIENT QUESTIONNAIRE].
4. **Submit Documents:** Provide your prior year complete tax return, all current year tax slips, and any rental/business ledgers/receipts. Email them to **taxdocs@communityaccountant.ca** or bring them to your intake appointment.

B. Returning Clients - Welcome back!

We have prepared your taxes in previous years.

1. **Complete the Questionnaire: Each person** must complete the RETURNING CLIENT QUESTIONNAIRE. We cannot start your file until this is received.
2. **Submit Documents:** Once you have **all** your slips, you can:
    - **Email:** taxdocs@communityaccountant.ca or,
    - **Drop-off:** Visit our office (M-F, 9-4) or use our after-hours mail slot.
3. **Optional Consultation:** If you have new tax planning needs or major changes, book a consultation ***before*** we begin your return. Otherwise, an appointment is not necessary.

✅ Step 2: The Preparation Process

Once we have your questionnaire(s) and **ALL** documents, your file is placed in our "Ready Queue."

- **Rigorous Review:** We prepare and double-check your return for accuracy and optimization.
- **Communication:** We will reach out via email or telephone if we have questions or require missing information.
- **Timeline:** We strive to complete business/rental taxes within 7 days and all others within 3 business days

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✍️ Step 3: Review, Signing, Filing and NOA's

When your return is complete, you can choose one of two ways to finalize:

Option 1: Digital Signing (Fastest)

- **Dropbox Sign:** We will send your documents electronically.
- **Requirements:** Every taxpayer must have their own **unique email address** for legal signature verification.
- **Security:** Your digital copy is **password-protected**. Specific instructions on how to access your file will be included in the delivery email.

Option 2: In-Person Signing

- **With Holly:** No appointment necessary. Drop by during business hours.
- **With Bryan:** By **appointment only**.

Returns must be signed and invoices must be paid before we file your return

Notice of Assessments are found in your CRA My Account, if you have registered your email address

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🔗 Helpful Resources

- **Rental/Business Ledgers:** Download Here
- **CRA My Account Login:** Access Here

Personal Tax Checklist

Use this as a guide to ensure you have gathered all relevant information before submitting your file.

💡 **Pro Tip:** Do not send your documents until you have received **ALL** of them. If you receive **T3 slips**, we recommend waiting until the **second week of April** to submit your file, as financial institutions have until March 31 to issue them.

1. Income Slips (T-Slips)

- ☐ **All Official Slips:** T3, T4, T4A, T4RSP, T4FHSA, T5, T5013.
- ☐ **Other Income:** Self-employment/Business, Rental income, Alimony/Support received, Scholarships, or Foreign pensions.

2. Investments & Real Estate

- ☐ **Capital Gains/Losses:** Summary of 2025 sales (include original cost/purchase date).
- ☐ **Principal Residence:** If you sold your home, provide the **purchase year** and **sale proceeds**.
- ☐ **Investment Expenses:** Management fees or interest paid on loans used for non-registered investments.
- ☐ **Foreign Property:** Details if you owned foreign assets (stocks, cash, real estate) with a total cost over **$100,000 CAD** at any point in 2025.

3. Common Deductions & Credits

- ☐ **Savings:** RRSP and FHSA contribution receipts.
- ☐ **Education:** Form **T2202** (Tuition) and student loan interest.
- ☐ **Family:** Childcare receipts (with SIN/Business #), adoption expenses, and alimony paid.
- ☐ **Medical:** Receipts for health/dental, prescriptions(summaries preferred), health benefit plans, travel.
- ☐ **Disability**: Disability Tax Credit & Caregiver Credit
- ☐ **Giving:** Charitable donations and political contribution receipts.
- ☐ **Employment:** Union/Professional dues, Form **T2200** (if your employer requires you to pay your own expenses), TL2 (Claim for Meals and Lodging Expenses for transport employees)
- ☐ **Moving Expenses:** If you moved 40km+ closer to a new work or school location.

4. Specialized Credits

- ☐ **First-Time Home Buyers:** If you purchased your first home in 2025.
- ☐ **Home Accessibility:** Reno receipts for seniors (65+) or disabled individuals to improve home safety.
- ☐ **Multigenerational Reno:** Receipts for creating a secondary suite for a senior or disabled relative.
- ☐ **Community Service:** Volunteer Firefighter or Search & Rescue (200+ hours).
- ☐ **Digital News Subscriptions:** Receipts from qualified Canadian journalism organizations

CRA - All Deductions, Credits, and Expenses