

When will you get your first GST/HST tax credit?

How does it work?

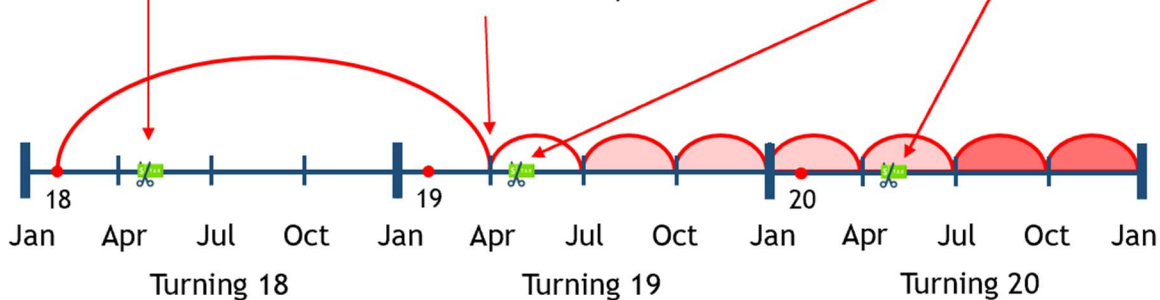
- You are eligible when you're 19, have filed taxes last year, and have modest income.
- The month of your first GST/HST credit payment will depend on the month you were born.
 - If you were born January through April, you are like Amanda.
 - If you were born May through December, you are like Josh.

Amanda's birthday is January 5

1. To qualify her for the GST/HST credit, the CRA needs Amanda's tax return from last year. She should file it by the end of April after she turns 18.

2. After she turns 19, depending on her income from last year's tax return, she may be eligible for the April quarterly GST/HST credit. She won't be eligible for the July, October or January installments because she was not 19 before the first day of those months.

3. If Amanda doesn't file, she won't be considered for the next refund.

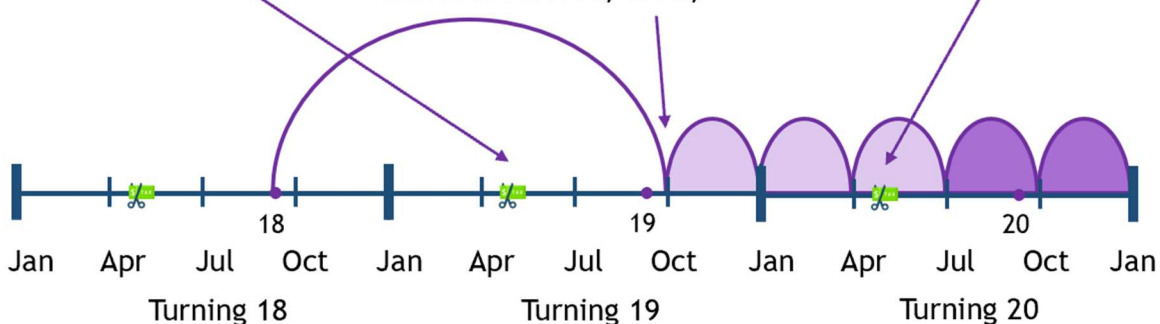


Josh's birthday is September 14

1. Josh should file his tax return by the end of April after he turns 18.

2. After he turns 19, he may be eligible for the October, January, and April quarterly GST/HST credit. He won't be eligible for the July installment because he was not 19 before the first day of July.

3. If Josh doesn't file, he won't be considered for the next refund.



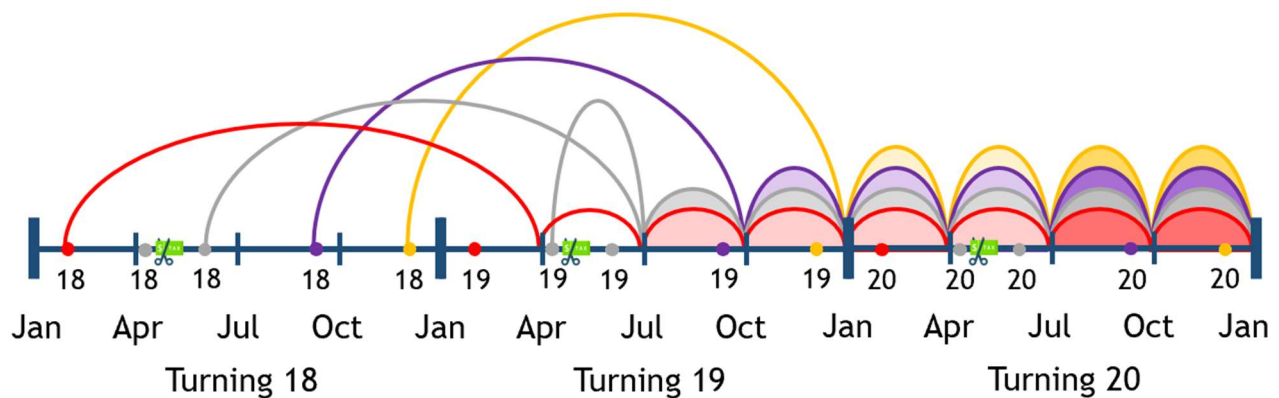
The chart on page 2 shows you other examples and compares them to Amanda and Josh. Check them out if you're curious.

If you have modest income and file tax return during the tax season after you turn 18, you may qualify for the first quarterly payment of the GST/HST tax credit soon after you turn 19. When the payments start will depend on the month you were born:

- The tax filing deadline is end of April, and the CRA sends the first payment in early July, followed by early October, January (of the next calendar year), and early April.
- To qualify for a payment, you must be 19 before the first day of the payment month.
- Then, by the end of April, you'll file the next tax return. The CRA will use it to assess whether your income qualifies you for the next 4 GST/HST tax credit payments.

Following the examples of Amanda (red lines) and Josh (purple lines), examine the other cases:

- Simon, born April 1, and Missy, born May 2 (grey lines)
- James, born November 23 (yellow line)



Note that Simon (whose birthday is the first grey dot, counting from the left) is an exception to the rule that to qualify for the GST/HST credit you should file tax return by the end of April after you turn 18.

- Anybody born in April is like Simon - they can wait to file by the end of April after their 19th birthday. The first payment they would qualify for is the July payment. They would not qualify for the April payment because they would not be 19 before the first day of the month.

But let's not complicate this. Even if you're born in April, file your first tax return at the latest after you turn 18. You'll have more time to get things right.

All examples based on the information on the CRA website.