PERSONAL TAX · T1 RETURN

Personal Tax Return — Client Guide & Document Checklist

What to gather, how our process works, and the deadlines that apply to you.

START HERE

Before sending any documents, complete our online Tax Information Form. Go to ppndtaxaccounting.ca and click the "Tax Form" button at the top right. It is mostly simple yes-or-no questions and takes about ten minutes. Once we have it, we will confirm exactly which of the documents below apply to you.

How the process works

Step	What happens	Who does it
1	You complete the online Tax Information Form	You
2	We review your answers and send you a tailored document list	PPND
3	You send your slips and receipts	You
4	We prepare your return and review it for missed credits	PPND
5	You review the draft and approve it	You
6	We e-file with the CRA and send you the confirmation and assessment	PPND

Nothing is filed with the CRA until you have seen the return and told us to proceed.

Section A — Everyone must provide

- ☐ Full legal name, date of birth, and Social Insurance Number (as shown on your SIN record)
- ☐ Current mailing address, and the province you resided in on 31 December
- ☐ Marital status as at 31 December, and the date of any change during the year
- ☐ Spouse or common-law partner: name, SIN, date of birth, and net income for the year
- ☐ Dependent children: name, date of birth, SIN (if issued)
- ☐ Last year’s Notice of Assessment, if we did not prepare your prior return
- ☐ Direct deposit details, if you have not already given them to the CRA
- ☐ Date of entry into Canada, if this is your first Canadian tax return

Section B — Income slips

EMPLOYMENT AND PENSION

- ☐ T4 — employment income
- ☐ T4A — pensions, annuities, commissions, self-employed commissions, scholarships, certain benefits
- ☐ T4A(P) — Canada Pension Plan benefits

- ☐ T4A(OAS) — Old Age Security
- ☐ T4E — Employment Insurance benefits
- ☐ T4RSP / T4RIF — withdrawals from RRSP or RRIF
- ☐ T4PS — profit sharing plan

INVESTMENT AND OTHER

- ☐ T5 — interest, dividends, and certain foreign income
- ☐ T3 — income from trusts and most mutual funds
- ☐ T5008 — securities transactions (sales of stocks, ETFs, mutual funds)
- ☐ T5013 — partnership income
- ☐ Broker annual realised gain/loss report, and your adjusted cost base records
- ☐ Foreign income statements — interest, dividends, pensions, or rental income earned outside Canada
- ☐ Cryptocurrency transaction report, if you disposed of any digital assets

> **IF YOU HAVE FOREIGN PROPERTY**
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> If the total cost of your specified foreign property was more than CAD $100,000 at any point in the year, Form T1135 must be filed. This includes foreign bank accounts, foreign shares held in a non-registered account, and foreign real estate held for investment. It generally does not include personal-use property or assets in registered accounts. Tell us if this may apply — the penalties for not filing are significant.

Section C — If you are self-employed or earned gig income

This applies to sole proprietors, freelancers, consultants, contractors, and anyone earning through Uber, Lyft, DoorDash, SkipTheDishes, Uber Eats, Instacart, HungryPanda, Amazon Flex, Fiverr, Upwork, or similar platforms.

- ☐ Annual summary or earnings report from each platform
- ☐ Total gross revenue for the year, including cash and e-transfer receipts
- ☐ Business expenses by category — supplies, subcontractors, advertising, insurance, professional fees, bank charges
- ☐ Vehicle log or total business kilometres and total kilometres driven
- ☐ Vehicle costs — fuel, insurance, repairs, lease or loan statements, licence
- ☐ Home office details — total home area, area used for business, rent or mortgage interest, utilities, property tax, insurance
- ☐ Cell phone and internet bills, with the business-use portion
- ☐ GST/HST number and returns filed, if you are registered
- ☐ Details of any capital assets purchased during the year

Section D — If you own rental property

- ☐ Address of each property and the date it was first rented
- ☐ Gross rent received for the year, per property
- ☐ Mortgage interest — annual statement from your lender (interest only, not principal)
- ☐ Property tax bills
- ☐ Insurance, utilities, condo fees, and property management fees
- ☐ Repairs and maintenance invoices — please separate repairs from improvements

- ❑ Advertising and legal or accounting fees relating to the property
- ❑ Percentage of ownership, if the property is co-owned
- ❑ Purchase or sale documents, if the property was bought or sold during the year

Section E — If you bought or sold a home

- ❑ Statement of adjustments and lawyer's closing statement
- ❑ Purchase price, sale price, and dates of purchase and sale
- ❑ Real estate commission, legal fees, and other selling costs
- ❑ Cost of improvements made over the period of ownership
- ❑ Confirmation of whether the property was your principal residence for every year you owned it

> **SOLD A HOME? THIS MUST BE REPORTED**
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> Since the 2016 tax year, the disposition of a principal residence must be reported on your return even where the full principal residence exemption applies and no tax is payable. Failing to report it can result in a penalty and can put the exemption at risk. Tell us about any property disposition, however certain you are that it is tax-free.

Section F — Deductions and credits

DEDUCTIONS

- ❑ RRSP contribution receipts — including contributions in the first 60 days of the following year
- ❑ FHSA contribution receipts (First Home Savings Account)
- ❑ Union dues and professional membership fees not already shown on your T4
- ❑ Child care expense receipts, with the provider's name and SIN or business number
- ❑ Moving expenses, if you moved at least 40 km closer to a new job, business, or full-time studies
- ❑ Support payments made under a written agreement or court order
- ❑ Employment expenses, with a signed T2200 from your employer
- ❑ Interest paid on money borrowed to earn investment income

CREDITS

- ❑ Medical expense receipts not reimbursed by a plan — including prescriptions, dental, vision, physiotherapy, and travel for treatment
- ❑ Charitable donation receipts from registered Canadian charities
- ❑ Political contribution receipts
- ❑ T2202 — tuition and enrolment certificate from your college or university
- ❑ Student loan interest paid (government student loans only)
- ❑ Disability Tax Credit certificate (T2201), if approved
- ❑ Rent or property tax paid, for Ontario residents claiming the Ontario Trillium Benefit
- ❑ Digital news subscription receipts
- ❑ First-time home buyer details, if you purchased your first home in the year

Key deadlines

Item	Deadline
T1 return — most individuals	April 30 following the tax year
T1 return — self-employed or spouse of a self-employed person	June 15 following the tax year
Balance owing — everyone, including the self-employed	April 30 following the tax year
RRSP contributions for the tax year	First 60 days of the following calendar year
T1135 foreign income verification statement	Same date as your T1 return
Instalment payments, if required	March 15, June 15, September 15, December 15

Where a deadline falls on a Saturday, Sunday, or public holiday recognised by the CRA, the CRA generally considers a return filed on time if it is received or postmarked on the next business day. Confirm the exact date with us each year.

FILING LATE

If you have a balance owing and file late, the CRA charges a late-filing penalty plus compound daily interest on the unpaid amount, and the penalty is higher for repeat late filers. If you are due a refund, there is no late-filing penalty. Either way, file as soon as you can — the longer a balance sits, the more it costs.

What slows returns down most

- Slips arriving one at a time instead of together
- Photographs of documents that are blurred, cropped, or taken at an angle
- Missing spouse information — we cannot optimise credits between spouses without both sets of figures
- Not mentioning a property sale, a foreign account, or a change in marital status
- Expense totals with no supporting records, which we cannot claim
- Approval of the draft return arriving after the filing deadline

Questions

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IMPORTANT — PLEASE READ

This checklist is general guidance prepared by PPND Taxation & Financial Services Inc. for the convenience of our clients. It is not tax, legal, or accounting advice for your particular situation, and it is not a complete statement of the law. Filing deadlines, rates, thresholds, and reporting requirements change; always confirm the current-year position with us before acting. Your tax situation may include items not listed here. If your circumstances are unusual or you are unsure whether something applies to you, contact us before filing.