

# Expert Fiscaliste

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## Do you have to file a return?

- You must file a return for 2015 if any of the following situations apply:
- You have to pay tax for 2015.
- You received a request to file a return for 2015.
- You and your spouse or common-law partner elected to split pension income for 2015.
- You received working income tax benefit (WITB) advance payments in 2015.
- You disposed of capital property in 2015 (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 income to you, or you are reporting a capital gains reserve you claimed on your 2014 return).
- You have to repay any of your old age security or employment insurance benefits.
- You have not repaid all amounts withdrawn from your registered retirement savings plan (RRSP) under the Home Buyers' Plan or the Lifelong Learning Plan.
- You have to contribute to the Canada Pension Plan (CPP). This can apply if for 2015 the total of your net self-employment income and pensionable employment income is more than \$3,500.
- You are paying employment insurance premiums on self-employment and other eligible earnings.

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- **Even if none of these requirements apply, you can file a return if any of the following situations apply:**
  - a. You want to claim a refund.
  - b. You want to claim the WITB for 2015.
  - c. You want the GST/HST credit (including any related provincial credits). For example, you may be eligible if you turn 19 before April 2017.
  - d. You or your spouse or common-law partner want to begin or continue receiving Canada child tax benefit payments, including related provincial or territorial benefit payments.
  - e. You or your spouse or common law partners want to claim the family tax cut.
  - f. You have incurred a non-capital loss in 2015 that you want to be able to apply in other years.
  - g. You want to carry forward or transfer the unused part of your tuition, education, and textbook amounts.
  - h. You want to report income for which you could contribute to an RRSP and/or a pooled registered pension plan (PRPP) to keep your RRSP/PRPP deduction limit for future years current.
  - i. You want to carry forward the unused investment tax credit on expenditures you incurred during the current year.
  - j. You receive the guaranteed income supplement or allowance benefits under the old age security program. You can usually renew your benefit by filing your return by April 30.