

Quiz: Accessing your benefits and credits

8 questions

1. The Canada Revenue Agency (CRA) is responsible for administering several different types of benefits and credits, which can be issued in different ways. What is one way the CRA can issue your benefits and credits?
 - Tax credits you claim when you do your taxes
 - A bonus to your salary
 - The CRA paying part of your credit card bill
 - A refund for a personal monthly subscription service
2. One of the most common taxes you pay is income tax, but you also pay sales tax when you buy goods and services. What is the purpose of the goods and services tax/harmonized sales tax (GST/HST) credit?
 - The credit is paid to select non-profit organizations in Canada
 - The credit helps to pay for the greenhouse solutions tax.
 - The credit supports individuals and families with modest incomes
 - The credit supplements corporations' annual net incomes
3. The Canada workers benefit (CWB) helps give a financial boost to individuals and families who are working and earning a low income. Which of the following individuals would not be eligible for the CWB?
 - A young student enrolled in part-time college courses and working part-time
 - A full-time cashier making a low income
 - A single father earning a low, working income to support his dependant
 - A student enrolled in full-time university courses working at a café on weekends
4. The disability tax credit (DTC) is a non-refundable tax credit. The DTC helps people with physical or mental impairments reduce the income tax they may have to pay. Do you have to apply for the DTC?
 - Yes
 - No
5. You don't need to apply for your benefits and credits every year, but you do have certain responsibilities. What is one responsibility you have to prevent delays or a stop to your benefits?
 - Do your taxes every year
 - Record the names of each of your employers in a tax year
 - Call the CRA monthly to discuss your employment situation
 - Register for a CRA account
6. You should always do your taxes by the deadline to make sure the CRA has time to calculate your benefit payments. For most individuals, the deadline is April 30. Will you still receive your benefit and credit payments if you miss the return deadline?
 - Yes
 - No

7. Your benefit and credit payment amounts can go up or down when your personal situation changes. When should you update your personal information?

- When you change your university program
- When you buy a new car
- When your marital status changes
- When you renovate your home

8. It's normal for the CRA to contact individuals to ask for more information or supporting documents. What is a consequence of not responding to the CRA on time?

- The CRA could delay or stop your benefit and credit payments
- The CRA will send you a text message to follow up
- Your account with the CRA will be cancelled
- You will be prevented from contacting the CRA in the future

Answer Key: Accessing your benefits and credits

1. Tax credits you claim when you do your taxes
2. The credit supports individuals and families with modest incomes
3. A student enrolled in full-time university courses working at a café on weekends
4. Yes
5. Do your taxes every year
6. Yes
7. When your marital status changes
8. The CRA could delay or stop your benefit and credit payments