



CAITLIN ROSS  
1805 RADWAY TERR  
OTTAWA ON K1C 5J1

### Notice details

|                                |                          |
|--------------------------------|--------------------------|
| <b>Social insurance number</b> | 516 347 150              |
| <b>Tax year</b>                | 2015                     |
| <b>Date issued</b>             | April 14, 2016           |
| <b>Tax centre</b>              | Shawinigan QC<br>G9P 5H9 |

DW2YB7SM

## Notice of assessment

We assessed your 2015 income tax and benefit return and calculated your balance.

You have no amount to pay as a result of this assessment.

Thank you,

Andrew Treusch  
Commissioner of Revenue



# Tax assessment

We calculated your taxes using the amounts below.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [www.cra.gc.ca/reviews](http://www.cra.gc.ca/reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

## Summary

| Line | Description                              | (\$)   | Amount | CR/DR |
|------|--|--------|--------|-------|
| 150  | Total income                             | 12,913 |        |       |
| 236  | Net income                               | 12,913 |        |       |
|      | Deductions from net income               | 12,825 |        |       |
| 260  | Taxable income                           | 88     |        |       |
| 350  | Total federal non-refundable tax credits | 1,712  |        |       |
| 6150 | Total Ontario non-refundable tax credits | 498    |        |       |
| 420  | Net federal tax                          | 0.00   |        |       |
| 435  | Total payable                            | 0.00   |        |       |
| 437  | Total income tax deducted                | 0.00   |        |       |
| 450  | Employment Insurance overpayment         | 1.66   |        |       |
| 482  | Total credits                            | 1.66   |        |       |
|      | (Total payable minus Total credits)      | 1.66   |        |       |
|      | Balance from this assessment             | 1.66   |        | CR    |
|      | Adjustment to account                    | 1.66   |        | DR    |
|      | Final balance                            |        |        | Nil   |

## Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2016 to June 2017, we will let you know in July.

Your net capital loss for 2015 is \$2,239. You can use this amount to reduce any taxable capital gains that you report in other years. For more information, see Guide T4037, Capital Gains.

We got your application for the 2016 Ontario energy and property tax credit. We will let you know if you qualify for this credit.

Based on our records, you have unused tuition and education amounts from prior years. You can carry forward a federal amount of \$6,332 and a provincial or territorial amount of \$5,451 to later tax years. To make sure we calculate your unused amounts correctly, you need to file a return each year, even if you have no income to report.

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**RRSP/PRPP deduction limit statement**

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to [www.cra.gc.ca/rrsp](http://www.cra.gc.ca/rrsp) or refer to Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

| Description   | (\$)<br>Amount |
|---|----------------|
| RRSP/PRPP deduction limit for 2015  | 2,377          |
| <b>Minus:</b> Employer's PRPP contributions for 2015  | 0              |
| <b>Minus:</b> Allowable RRSP/PRPP contributions deducted for 2015                                     | 0              |
| <b>Plus:</b> 18% of 2015 earned income, up to a maximum of \$25,370                                   | 15             |
| <b>Minus:</b> 2015 pension adjustment   | 0              |
| <b>Minus:</b> 2016 net past service pension adjustment  | 0              |
| <b>Plus:</b> 2016 pension adjustment reversal   | 0              |
| <b>2016 RRSP/PRPP deduction limit (A)</b>   | <b>2,392</b>   |
| <b>Minus:</b> Unused RRSP/PRPP contributions previously reported and available to deduct for 2016 (B) | 0              |
| <b>Available contribution room for 2016</b>   | <b>2,392</b>   |

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2016 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.

## More information

If you need more information about your income tax and benefit return, go to [www.canada.ca/taxes](http://www.canada.ca/taxes), go to My Account at [www.cra.gc.ca/myaccount](http://www.cra.gc.ca/myaccount), or call 1-800-959-8281.

### If you move

Let us know your new address as soon as possible. For more information on changing your address, go to [www.cra.gc.ca/newaddress](http://www.cra.gc.ca/newaddress).

### If you have new or additional information and want to change your return:

- go to [www.cra.gc.ca/changereturn](http://www.cra.gc.ca/changereturn) for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

### If you want to register a formal dispute:

- go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes); you have 90 days from the date of this notice to register your dispute.

### Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to [www.cra.gc.ca/alternate](http://www.cra.gc.ca/alternate).

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

### My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to [www.cra.gc.ca/myaccount](http://www.cra.gc.ca/myaccount).

### Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to [www.cra.gc.ca/security](http://www.cra.gc.ca/security).



