



SUDBURY ON P3A 5C1

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CAITLIN ROSS  
3440 COUNTY ROAD 10  
VANKLEEK HILL ON K0B 1R0

## Notice details

<b>Social insurance number</b>	XXX XX7 150
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<b>Tax year</b>	2018
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<b>Date issued</b>	Mar 25, 2019
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## Notice of assessment

We assessed your 2018 income tax and benefit return and calculated your balance.

You have a refund of **\$186.60**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton  
Commissioner of Revenue

### Account summary

You have a refund in the amount shown below.

**Refund:** \$186.60

### Go green, go paperless

Get your mail online through **My Account**.

1. Log in at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).
2. Select "Manage online mail".

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## Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

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

## Summary

Line	Description	\$ Final amount	CR/DR
150	Total income	1,421	
236	Net income	1,421	
260	Taxable income	1,421	
350	Total federal non-refundable tax credits	1,954	
6150	Total Ontario non-refundable tax credits	524	
420	Net federal tax	0.00	
428	Net Ontario tax	0.00	
435	Total payable	0.00	
437	Total income tax deducted	106.03	
448	CPP overpayment	57.01	
450	Employment Insurance overpayment	23.56	
482	Total credits	186.60	
	Total payable minus Total credits	186.60	CR
	Balance from this assessment	186.60	CR
	<b>Direct deposit</b>	<b>186.60</b>	<b>CR</b>

## Explanation of changes and other important information

As of the date of this notice, you have unused net capital losses from other years of \$2,239. You can use your unused net capital losses to reduce taxable capital gains that you report this year. If you apply this amount to another year, you may have to recalculate your unused balance. This is because of the different capital gains rates for those years. For more information, see Guide T4037, Capital Gains.

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 [canada.ca/rrsp](http://canada.ca/rrsp) or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP/PRPP deduction limit for 2018	2,409
<b>Minus:</b> Employer's PRPP contributions for 2018	0
<b>Minus:</b> Allowable RRSP/PRPP contributions deducted for 2018	0
<b>Plus:</b> 18% of 2018 earned income, up to a maximum of \$26,500	255
<b>Minus:</b> 2018 pension adjustment	0
<b>Minus:</b> 2019 net past service pension adjustment	0
<b>Plus:</b> 2019 pension adjustment reversal	0
<b>RRSP/PRPP deduction limit for 2019</b>	<b>2,664</b>
<b>Minus:</b> Unused RRSP/PRPP contributions previously reported and available to deduct for 2019	0
<b>Available contribution room for 2019</b>	<b>2,664</b>

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2019 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.

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## More information

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

To find your tax centre, go to [canada.ca/cra-offices](http://canada.ca/cra-offices).

### If you move

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

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

- go to [canada.ca/change-tax-return](http://canada.ca/change-tax-return) 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 [canada.ca/cra-complaints-disputes](http://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

### Definitions

**DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

### 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 [canada.ca/cra-multiple-formats](http://canada.ca/cra-multiple-formats).

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 [cra.gc.ca/myaccount](http://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 [cra.gc.ca/security](http://cra.gc.ca/security).