

2024 Income Tax Help Sessions for **SMU** International Students

Friday, March 7th: Burke Theatre A @ 2pm

 New students who arrived in Canada in 2024 and did not work in 2024.

Burke Theatre B @ 2pm

- New students who arrived in Canada in 2024, and worked in 2024, or received a T4A, T5 or NR4 tax slip, or are married, or have children.
- Returning students who filed their income tax return for the 2023 tax year.

NOTE: Must save the Personal Information Sheet to your laptop and bring it to the sessions.

NOTE: Maximum 50 students per sessions. first come, first served.

Friday, March 14st: Burke Theatre A @ 2pm

 New students who arrived in Canada in 2024 and did not work in 2024.

Burke Theatre B @ 2pm

- New students who arrived in Canada in 2024, and worked in 2024, or received a T4A, T5 or NR4 tax slip, or are married, or have children.
- Returning students who filed their income tax return for the 2024 tax year.

NOTE: Must save the Personal Information Sheet to your laptop and bring it to the sessions

NOTE: Maximum 50 students per sessions. first come, first served.

Friday, March 21st: Burke Theatre A @ 2pm

 New students who arrived in Canada in 2024 and did not work in 2024.

Burke Theatre B @ 2pm

- New students who arrived in Canada in 2024, and worked in 2024, or received a T4A, T5 or NR4 tax slip, or are married, or have children.
- Returning students who filed their income tax return for the 2024 tax year.

NOTE: Must save the Personal Information Sheet to your laptop and bring it to the sessions.

NOTE: Maximum 50 students per sessions. first come, first served.

Friday, April 4th: Burke Theatre A @ 2pm

 New students who arrived in Canada in 2024 and did not work in 2024.

Burke Theatre B @ 2pm

- New students who arrived in Canada in 2024, and worked in 2024, or received a T4A, T5 or NR4 tax slip, or are married, or have children.
- Returning students who filed their income tax return for the 2024 tax year.

NOTE: Must save the Personal Information Sheet to your laptop and bring it to the sessions.

NOTE: Maximum 50 students per sessions. first come, first served.

Friday, April 11th:

Burke Theatre A @ 2pm

 New students who arrived in Canada in 2024 and did not work in 2024.

Burke Theatre B @ 2pm

- New students who arrived in Canada in 2024, and worked in 2024, or received a T4A, T5 or NR4 tax slip, or are married, or have children.
- Returning students who filed their income tax return for the 2024 tax year.

NOTE: Must save the Personal Information Sheet to your laptop and bring it to the sessions.

NOTE: Maximum 50 students per sessions. first come, first served.

NOTICE: Must bring your SMU student ID card with you. Students without their SMU ID card or with an expired card will not be able to attend the sessions.



2024 INCOME TAX RETURN GOT QUESTIONS? – WE GOT ANSWERS!

Q: I came to Canada for the first time in 2025. Can I file an income tax return this year?

A: NO, in Canada we file income tax returns for the previous year. The income tax return we are filing now is for 2024.

Q: I came to Canada to study at SMU for the first time in 2024. Should I file an income tax return?

A: YES, you so that you could apply for the tuition, education, and textbook amounts. In addition, you may be eligible for the GST credit and CCR Rabate. You may get a refund if you worked and paid taxes in 2024.

Q: I don't have a Social Insurance Number (SIN) can I still file an income tax return?

A: If your current valid study permit allows you to work, you **MUST** apply for a SIN at <u>Service Canada</u> in order to be able to file an income tax return.

Q: I worked in 2024. Will I get a refund? When will I get the refund?

A: You may get a refund if there was any income tax deducted from your pay or if you had any CPP or EI overpayment. If you file by mail, you should get your refund in about 8 weeks. If you file online, you should get your refund in about 2 weeks.

Q: I am currently an international student at SMU and I have never worked in Canada. Should I file an income tax return?

A: YES, you should, as you may be eligible for the <u>GST credit</u> and the <u>CCR Rabate</u>. Also, by filing an income tax return, you will start accumulating the tuition, education, and textbook amounts which you can use in the future when you start working to offset any taxes you may have to pay.

Q: When will I get the GST credit payments?

A: Your GST credit will be paid every four months (you will get a payment in July, October, January, and April each year).

Q: When will I get the CCR Rabate payments?

A: Your GST credit will be paid every four months (you will get payment in April, July, October, and January each year).

Q: Can I have my income tax refund, GST credit payments and any other income tax related payments deposited directly into my bank account?

A: YES, you can have your income tax refund, GST credit, CCR Rabate, Canada Child Benefit and any other income tax related payments deposited directly into your bank account.

Q: Can I get money back from my tuition or textbooks? or Can I get money back from things I bought (e.g. groceries, electronics, clothes, etc)? or Can I get my rent money back?

A: NO in Nova Scotia (in Canada every province has its own provincial tax breaks).

Q: I have been studying at SMU for a few years and haven't filed an income tax return. Can I file for those years as well?

A: YES, you can file up to 10 previous years. However, you must complete and file the appropriate income tax return forms for each previous year. Click here for the income tax return forms from previous years.

Q: Is there a deadline to file my 2024 income tax return?

A: YES, you should file your income tax return by Tuesday, April 30, 2025.

Q: I permanently moved to another province in 2024. What provincial income tax return forms would I use?

A: You must use the provincial income tax return forms of the province where you were **permanently** residing as of December 31, 2024. For example, if you moved from Halifax to Toronto on August 20-2024 you must use the Ontario provincial income tax return forms because you were permanently residing in the province of Ontario as of December 31, 2024. **NOTE:** If you went to another province in December 2024 for a visit during the holidays and then came back to Halifax in January 2025, you must still use the Nova Scotia provincial income tax return forms. **NOTE:** We are only filing income tax returns for students who lived in Nova Scotia as of December 31, 2024.

Q: I am sponsored by my government or my employer. Can I apply for the GST Credit and claim my federal and provincial tuition, education, and textbook amounts?

A: If your tuition was paid or reimbursed by your government or your employer, you **CANNOT** claim the tuition, education, and textbook amounts. However, you may be eligible for the GST credit and the CCR Rebate. You may get a refund if you worked and paid taxes in 2024.

Q: I have a student loan from my home country. Can I claim the interest on it? A: NO.

Q: I temporarily moved from Halifax in 2024 for a coop/internship/summer job. Can I claim moving expenses?

A: YES, you may claim some moving expenses as long as you moved at least 40 kilometres from Halifax to start your coop/internship/summer job. Your job must be at least 40 kilometres from your home, and you must have temporarily moved there to do the job (if you drive there every day, it does not apply).

Q: I made a donation to a charity or organization in 2024. Can I claim it?

A: YES, you may be able to claim non-refundable charitable credits.

Q: I am married (or common-law) or I have children?

A: Regardless of whether you worked in 2024, if you have a spouse/common-law and/or minor children, sign up for one of the sessions for students who worked.

Q: If I work after graduation, will I pay taxes?

A: YES, but because you filed income tax returns for all the years you were studying and paying tuition, you can use your tuition, education, and textbook amounts to offset some of the taxes you may have to pay. Your employer will take taxes off your paycheck, but you can use your tuition, education, and textbook amounts when you file your income tax return to offset some of these taxes.

Q: Do I have to register for the income tax help sessions?

A: No. However, if you are attending the sessions for students who worked in 2024, it is on a first come, first served basis (maximum 50 students per session). You must bring your SMU student ID card.

Q: Do I need a computer for the sessions?

A: Yes, if you are attending the sessions for students who worked in 2024. Make sure you bring your laptop. NOTE If you came to Canada in 2024 and you did not work in 2024, or don't have a T4A, or don't have a T5, or don't have a NR4 tax slips, or are single, or have not children, you do not need to bring your laptop as we are doing paper filing for new students who did not work.

Q: I am an international student, where should I mail my income tax return?

A: Click here for the information.

Q: I missed the income tax help sessions. Where else can I get FREE income tax help?

A: There are several organizations in the Halifax Regional Municipality that offer free tax clinics. Click here for a clinic near you.

Q: Where can I find more information about Canadian taxes?

A: Go to the Canada Revenue Agency's website here.

Q: Where can I find more information about income tax specifically for students?

A: Click here for the information

Q: What tax slips and documents will I need to file my 2024 income tax return? If you came to Canada for the first time in 2024 and did not work in 2024:

A: You will be filing a paper income tax return by mail to prove residence for tax purposes and need to bring copies of your passport and study permit so we can certify it.

If you came to Canada for the first time in 2024 and worked in 2024, or are a returning student and filed an income tax return for 2023:

A: 1 - T2202 Tuition and Enrolment Certificate for 2024: If you were a degree student at SMU in 2024 you need to log in your SMU student account on Self-Service Banner to save this certificate.

- 2 **T4 Statement of Remuneration Paid for 2024**: You would receive a T4 tax slip if you worked in 2024. If you worked on-campus for any SMU department you need to log in your account on <u>Self-Service Banner</u> to save this statement. **However**, if you worked on-campus for **Aramark** or **SMUSA** you need to contact them to get your T4 tax slip. If you worked off-campus in 2024, you need to contact your off-campus employer to get your T4 tax slip.
- 3 Notice of Assessment for 2023: You will ONLY receive this notice of assessment if you did your taxes last year. If you filed your 2023 income tax return last year, you should have received your notice of assessment in the mail; or if you have an online account with Canada Revenue Agency (CRA), you can access your 2023 Notice of Assessment online. If you cannot find your 2023 notice of assessment, call the CRA at 1-800-959-8281. Tell the agent that you need your <u>federal and provincial tuition, education, and textbook amounts</u>. Write down the two amounts and bring this information with you. NOTE: You will need to provide your SIN, full name, date of birth, telephone, full address including the postal code (this is the address on your 2023 income tax return) and the amount in one of the following line from your 2023 income tax return: Line 10100,or 15000, or 2360, or 26000 (make sure you have all this information before calling CRA).
 - 5 **Donation Receipts**: If you made a donation in 2024, please include your official donation receipts.

- 6 T4A Statement of Other Income for 2024: You will receive a T4A tax slip:
 - If you had a SMU scholarship, fellowship, grant or bursary in 2024.
 - If you worked for a company and you got paid by commission.
 - If you received the COVID-19 Canada Emergency Response Benefit (CERB) with the CRA.
 - If you received the COVID-19 Canada Emergency Student Benefit (CESB).
 - If you received the COVID-19 Canada Recovery Benefit (CRB).
- If you received the COVID-19 Canada Recovery Caregiving Benefit (CRCB).
- If you received the COVID-19 Canada Recovery Sickness Benefit (CRSB).
- If you received the COVID-19 Provincial or territorial COVID-19 financial assistance payments.
- 7 **T4E Statement of Employment Insurance and Other Benefits for 2024**: You will receive a T4E slip if you received the COVID-19 Canada Emergency Response Benefit (CERB) or any Employment Insurance (EI) benefit payments from Service Canada.
- 8 **T5 Statement of Investment Income for 2024**: You will **ONLY** receive a T5 tax slip from your bank or financial institution if you had investment income earned in 2024 more than \$50 (e.g. interest, dividends, GICs, Bonds, etc.).
- 9 NR4 Statement of Non-Resident Tax Withholding for 2024: You will ONLY receive a NR4 tax slip from your bank or financial institution if you had investment income in 2024 more than \$50 (e.g. interest, dividends, GICs, Bonds, etc.). If you received a NR4 is because your bank or financial institution has you classified as non-resident. You need to go to your bank or financial institution tell them that you are an international student studying and living in Canada, that you have a SIN, and that you are permanent resident in Canada for tax purposes, and that they need to issue you a T5 instead of a NR4. If they cannot issue a T5 for 2024 (because it is too late), unfortunately, you will have file a non-resident income tax return by paper (I recommend going to an accountant or a tax preparation company). Evern if it is too late for this year, you should go to your bank or financial institution so they change your status from non-resident to resident for tax purposes and issue a T5 next year.

Q: How to save my T2202, T4 and T4A tax slips from my SMU student account on Banner?

A: Log in your SMU student account on Self-Service Banner. Click on student. Click on Canadian tax forms. Click on the tax slip you want to save (T2202, T4 or T4A). Select the tax year. Select PDF printable version and save the documents on your computer. All your 2024 SMU student tax slips will be posted on Banner last week in February.