

2019 Personal Tax Organizer

The Personal Tax Organizer is intended to assist you in collecting the information required for us to prepare your personal income tax return. The guide is in no way exhaustive and if you are uncertain about any item, please include a note with your queries so that we may advise you.

New changes/reminders

1. Tax on Split Income “TOSI” rules: new rules came into effect in 2018 that affect the taxes due on dividends paid to “specified individuals”. Dividends caught under the new TOSI rules are taxed at the top marginal rates. Shareholders can avoid the TOSI rules by meeting certain criteria for their shareholdings (see here for more detail: [TOSI rules¹](#)).
2. Did you sell or have a deemed disposition of your principal residence in 2019? As of 2016 all principal residence sales are required to be reported each year. See Schedule C for information.
3. CRA made formatting changes for the T1 tax return. Line numbers that were three or four digits are now five digits (for example, line 150 on the return is now line 15000). In addition, the former Schedule 1 is now part of the return.
4. CRA continues to increase their audit activity. From what we have recently encountered regarding employment expense audits, CRA has been requesting supporting documentation and detailed receipts for meals and entertainment, travel, supplies and vehicle expenses. Further, CRA is taking the position in their audit conclusions that a meal consumed by a commissioned employee shall not be included as an expense, unless the meal was consumed during a period required by their employment duties to be away for a period of not less than 12 hours from the municipality of the employer’s establishment. Your T2200 (Part B question 3) issued by your employer will state whether this rule pertains to your commissioned employment situation. Please keep this in mind when organizing your employment expenses.
5. Withdrawals have increased under the Home Buyers’ Plan – The maximum amount that can be withdrawn from a registered retirement savings plan under the Home Buyers’ Plan increased from \$25,000 to \$35,000, for withdrawals made after March 19, 2019.
6. The Climate Action Incentive credit is a refundable tax credit introduced in 2018, that is currently available in 2019 for residents of Ontario, Saskatchewan, Manitoba and Alberta if they were 18 years of age or older, had a spouse or common-law partner, or was a parent who lived with their child. The base credit for 2019 starts at \$224 for an individual in Ontario and increases by \$112 for a spouse and \$56 per child in the family.
7. Certain property acquired after November 20, 2018, called “accelerated investment incentive property”, is eligible for accelerated CCA up to 3 times the amount of CCA normally deductible in the year of acquisition.

¹ <http://fruitman.ca/wp-content/uploads/2017/12/Tax-On-Split-Income.pdf>



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8. Cannabis as a medical expense – Certain cannabis products bought for a patient for medical purposes are eligible for the medical expense tax credit. To be eligible, the patient must:
- Be a holder of a medical document as defined in the Cannabis Regulations;
 - Be registered as a client of the holder of a licence for sale; and
 - Make their purchases from the holder of a licence for sale they are registered with.

Payments to CRA

CRA encourages individuals to pay their taxes electronically. Some payment options include the following: (note some options may include a fee charged by the provider)

1. Online banking – CRA account is set up like any other utility bill you pay online through your financial institution.
2. CRA's electronic payment service <https://www.canada.ca/en/revenue-agency/services/e-services/payment-save-time-pay-online.html>
3. Financial institutions – a personalized remittance voucher is required and will be emailed to you with a copy of your taxes. The voucher can be printed and used at your financial institution. Alternatively, you can contact CRA for a voucher <https://www.canada.ca/en/revenue-agency/services/forms-publications/request-payment-forms-remittance-vouchers.html>
4. Mail – a personalized remittance voucher is required (see #3) or a note stating what the payment is for (e.g. 2019 taxes or 2020 instalments). The cheque/money order is payable to the "Receiver General" must include your SIN on both the front and back. Mail to:

Canada Revenue Agency
PO Box 3800 STN A
Sudbury ON P3A 0C3.

For a full list of payment options, please visit CRA at:

<https://www.canada.ca/en/revenue-agency/services/make-a-payment-canada-revenue-agency.html>

Note: we cannot be held responsible for delivering payments to CRA on your behalf.

Instructions

Where an item is applicable, please put an "✓" in the designated box and attach the required information/slips/receipt(s) and/or complete the schedule(s) as indicated.

The key areas to fill out are in pages 3-7. The subsequent pages are schedules that may or may not be relevant to your situation. The organizer states when additional information is required.



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1. Personal information

	Name	SIN	Date of Birth
Taxpayer			
Spouse/Partner			
Dependents: Name / Relationship			
1.			
2.			
3.			
4.			

If your contact information changed in 2019 OR you are a new client, enter details below:

Address	
Apt #	City
Province	Postal Code
Tel: Home	Tel: Office
Tel: Cell	Fax:
Email:	

Status:

- Single Separated Divorced Widowed
 Married* Common-law* Same-sex partner*

* Are you filing your returns jointly? Yes No

Did your marital status change during the year? Yes No

Date of marriage or union in 2019 _____

Date of separation or divorce in 2019 _____

Do you or any members of your household have a disability? Yes No

If yes, do you have a completed Form T2201? Yes No



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Did you immigrate to Canada or emigrate from Canada during 2019? Yes No
If yes, provide date of entry into Canada _____ OR date of departure _____

Are you a US citizen? Yes No

Are you a citizen of another country that requires you to file an income tax return or other tax information?

If yes, provide details: _____

Did you work outside of Canada in 2019?

If yes, provide details: _____

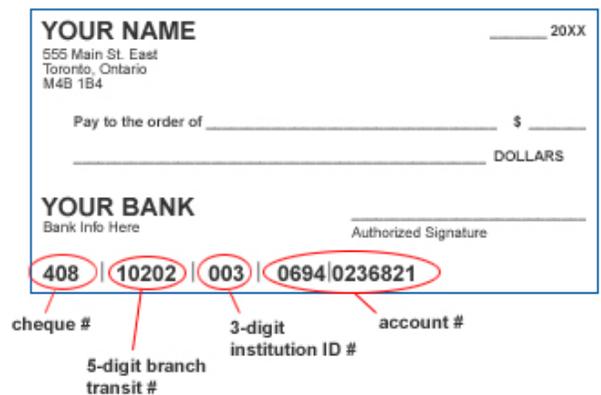
Have you set up direct deposit information with CRA in the past? Yes No

If no, provide the following banking data

Branch number (5 digits) _____

Institution number (3 digits) _____

Account Number
(maximum 12 digits) _____



****** Please attached void cheque to verify this data**

2. Change in personal or financial situation during the year

Did you have any children born during the year? Yes No
Date of birth in 2019 _____

Did you purchase a new home in 2019 as a "first time" buyer? Yes No
(A "first time" buyer is when neither you nor your spouse owned and lived in another home in the year of the purchase or any of the four preceding years)

During 2019, did you:

Declare bankruptcy? Yes No

Refinance a business with new or revised debt? Yes No

Close a bank account or investment account? Yes No

If yes, provide details: _____

Did the taxpayer become deceased during the year? Yes No
Date of death in 2019 _____



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3. Elections Canada (must be completed by all taxpayers)

The taxpayer authorizes the CRA to provide their name, address, and date of birth to Elections Canada to update their information on the National Register of Electors.? Yes No

4. Foreign reporting (must be completed by all taxpayers)

Did the taxpayer own or hold foreign property with a total cost of more than \$100,000CAN at any time during the year? Yes No

Did the taxpayer own or hold foreign property with a total cost of more than \$250,000CAN at any time during the year? Yes No

At any time in the year, did you transfer to or receive from a foreign trust or a foreign corporation, any property or funds? Yes No

At any time in the year, did you own foreign investments/assets costing in aggregate \$100,000 or more? Yes No

At any time in the year, did you own foreign investments/assets costing in aggregate \$250,000 or more? Yes No

At any time in the year, did you, either alone or together with one or more related persons, own 10% or more of the equity of a foreign corporation? Yes No

If you have answered "Yes" to any of the above questions, a foreign reporting information return is required to be filed.

Foreign property includes:

1. Shares of foreign corporations;
2. Interests in foreign trusts;
3. Real property (real-estate) outside Canada;
4. Foreign mutual funds;
5. Precious metals held outside Canada;
6. Funds on deposit outside of Canada i.e.. foreign bank accounts; and
7. Foreign bonds.

Foreign property does not include:

1. Personal use property, e.g. Florida Condo;
2. Foreign property held in RRSP, RRIF, TFSA, or Canadian mutual funds; and
3. Shares of foreign Affiliates (T1134).

Failure to file a T1135 or T1134 by the due date can result in substantial penalties ranging from \$25 a day with a minimum penalty of \$100, to a maximum of \$2,500. In the case of gross negligence, the penalty can be as high as \$1,000 a month to a maximum of \$24,000. For T1135's **after 24 months**, the penalty is 5% of the value of the specified property.



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T1135 filing requirements: CRA has changed the form for simplified reporting of assets with a cost of less than \$250,000 CDN and more than \$100,000 CDN (Part A). For individuals with more than \$250,000 CDN in foreign assets, the 2019 form T1135 (Part B) requires taxpayers to disclose the following information for each property including:

- The name of each foreign bank account or investment must be listed;
- The country for the investment;
- The maximum cost in the year and the cost at the end of the year;
- The income or loss for each investment;
- The capital gain or loss on disposition of the investment

Taxpayers' normal reassessment period will be extended by an additional three years should they fail to report their foreign investments correctly or if they did not file on time. This would extend the statute of limitations to six years from the date of assessment.

A taxpayer who held specified foreign property with a Canadian registered securities dealer (as defined in subsection 248(1) of the ITA) or with a Canadian trust company (as determined under paragraph (b) of the definition of restricted financial institution stated in subsection 248(1) of the ITA) can report the aggregate amount of all such property in category 7, "Property held in an account with a Canadian registered securities dealer or a Canadian trust company."

The category 7 table should be completed as follows:

- all of the property held with a particular securities dealer or trust company should be aggregated on a country-by-country basis;
- you can provide aggregate totals per country for each account;
- the maximum fair market value during the year may be based on the maximum month-end fair market value per country for each account.

Although the fair market value is used for this category, the criteria to determine if a taxpayer held foreign property at any time in 2019 with a total value of more than \$100,000 remains based on cost, not the fair market value, pursuant to section 233.3 of the ITA.

Please refer to **Schedule F** for the detail required.

5. Prior year tax return information

Copy of 2018 personal income tax assessment (if not already provided) Yes No

Other than the Notice of Assessment for your tax return, did you receive any other correspondence from the Canada Revenue Agency? If yes, please attach. Yes No

Are you a new client of the firm? Yes No

If so, are tax returns and corresponding Notice of Assessment for the last three (3) years attached? Yes No



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6. Income and expenses (attach corresponding slips and receipts where applicable)

Income:

- T4 - Employee / Commissions remuneration
- T4A – Other employment income
- T4E – Employment insurance & other benefits
- T4PS – Profit sharing plan
- T4A(OAS) – Old age security
- T4A – Pension / Other income
- T4A(P) – CPP / Disability benefits
- T4RIF / T4RSP – RRSP income
- T3 – Trust income
- T5 – Investment / interest income
- Did you have investment income subject to TOSI
 Yes No (see here for more detail: [TOSI rules²](#))
- T5013 – Partnership income
- T5008 – T-Bill interest
- T600 – Ownership certificates
- Foreign income
- Rental income (complete Schedule A)
- Capital gains (complete Schedule B)
- T2200 - Employment expenses (signed by employer)
- Other employment expenses (complete Schedule D)
- Self-employment income (complete Schedule E)
- Interest on investment loans (enter details below)

Deductions:

- RRSP contribution (Self and/or Spouse)
- Did you participate in the Home Buyer's Plan?

Spousal support paid \$ _____
Name & address of payee _____

- Spousal support received \$ _____
- Child support paid \$ _____
- Child support received \$ _____
- Child care expenses
- Adoption expenses
- Accounting and/or legal fees
- T2202A – Tuition for self/dependent(s)
- Interest on student loan
- Medical expenses
- Charitable donations
- Political contributions
- Annual union professional or like dues
- HST rebate \$ _____

	Bank	Interest paid	Receipts attached?
1.	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

² <http://fruitman.ca/wp-content/uploads/2017/12/Tax-On-Split-Income.pdf>



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7. Income tax instalments paid

Federal (CRA) \$ _____

Quebec \$ _____

8. Ontario Trillium Benefit

Please indicate the property tax and/or rent paid in Ontario in 2019

Property tax \$ _____

Rent \$ _____

9. Schedules (if required)

Schedule A – Statement of Real Estate Rentals	Page 9
Schedule B – Capital Gains/ (Losses) for 2019 Sales	Page 10
Schedule C – Disposition of a Principal Residence	Page 11
Schedule D – Statement of Employment Expenses	Pages 12-13
Schedule E – Self Employment OR Professional Business Income Statement	Pages 14-16
Schedule F – T1135 Foreign Income Verification Statement	Pages 17-19



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SCHEDULE A – Statement of Real Estate Rentals

Property details:

Property address: _____

Co-owners names and percentage ownership (if any): _____

Is this property also used for personal purposes? Yes No If yes, what percentage? _____ %

Are you an HST registrant? Yes No

	Total incl HST
Income: Gross rental income	\$ _____
Expenses:	
Advertising	_____
Insurance	_____
Interest	_____
Office expenses	_____
Legal, accounting and other professional fees	_____
Management and administration fees	_____
Maintenance and repairs	_____
Salaries, wages, and benefits (employer's contributions)	_____
Property taxes	_____
Travel	_____
Utilities	_____
Motor vehicle expenses (not including CCA)	_____
Other (please specify):	_____

Description of capital addition(s)	Total Cost
1.	
2.	
3.	
4.	



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SCHEDULE C - DISPOSITION OF A PRINCIPAL RESIDENCE

Did you dispose of or were you deemed to dispose of your principal residence in 2019? Yes No

**(A deemed disposition would include a change in use of the principal residence
i.e. from a principal residence to a rental property or a deemed disposition on the death of a taxpayer)**

Proceeds of Disposition \$ _____

Year of Acquisition _____

Adjusted Cost Base of the Property \$ _____

(Only required if taxpayer is not using the Principal Residence Exemption to shelter the full gain on the sale)

Address of the Property:

Did you own other properties during the period of ownership that would have qualified as your principal residence? (i.e. a cottage or vacation property that you ordinarily inhabited during the period) Yes No

Year of Acquisition of the other property _____

Adjusted Cost Base of the other Property \$ _____

Proceeds of disposition of the other Property if it has been sold \$ _____

Estimated Fair Market Value of the other Property if it has not been sold \$ _____

Have you ever claimed a Principal Residence Exemption in the past? Yes No

If so for what years have you claimed an exemption in the past _____

Notes:

1. Prior to Dec 31, 1981 spouses could designate one property each as a principal residence;
2. Prior to 1971 tax was not payable on capital gains as such FMV of properties at such time were deemed to be taxpayers cost base.



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SCHEDULE D – Statement of Employment Expenses (2 pages)

January 1, 2019 - December 31, 2019

(Retain your receipts - Do not attach)

You may be able to claim certain employment expenses if you have a completed Form T2200 Declaration of Conditions of Employment signed by your employer

Do you have a signed form T2200? Yes No

Is your employer registered for HST? Yes No

	Total incl HST
Expenses (other than auto):	
Travel expenses:	\$
Food	_____
Food subject to commissioned employee limitation *	_____
Lodging expenses	_____
Other travelling expenses	_____
Parking	_____
Supplies:	
Stationery	_____
Telecommunications	_____
Other	_____
Other expenses:	
Salaries paid to a substitute or assistant	_____
Office rent	_____
Expenses incurred to earn commission income only	
Legal and accounting fees other than for recovering a salary or for establishing the right to a salary	_____
Advertising and promotion	_____
Entertainment expenses:	
Food	_____
Food subject to commissioned employee limitation *	_____
Tickets and entrance fees	_____
Other	_____
Other expenses:	
Licences	_____
Bonding premiums	_____
Rental of office equipment	_____
Training costs	_____
Travel fare	_____
Other	_____

***Note: A meal consumed by a commissioned employee shall not be included as an expense, unless the meal was consumed during a period required by their employment duties to be away for a period of not less than 12 hours from the municipality of the employer's establishment. Please refer to your T2200 (Part B question 3) issued by your employer to see if this rule pertains to you.**



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SCHEDULE D – Statement of Employment Expenses (cont.)

Home office expenses:	
Total square footage of home	_____ sq ft
Total square feet used for home office	_____ sq ft
Heat	_____ \$
Electricity	_____
Water	_____
Maintenance	_____
Insurance (commission employees only)	_____
Property taxes (commission employees only)	_____
Rent	_____
Personal portion (%)	_____
Auto expenses:	
Total business km driven in 2019 *	_____ km
Total km driven in 2019 *	_____ km
Fuel and oil	_____ \$
Maintenance and repairs	_____
Insurance	_____
Licence and registration fees	_____
Capital cost allowance	_____
Interest	_____
Leasing costs	_____
Other	_____

Automobile lease: Date lease commenced: _____ Mfg suggested retail price: _____

Automobile purchase: Description of vehicle: _____

Purchase date: _____ Purchase price: _____ HST incl. in price _____

Reimbursements/Allowances: Amount of reimbursements/allowances received from your employer in respect of:

Non-auto expenses \$ _____ Auto expenses \$ _____

Have these amounts been included in your T4 employment income or professional business income? Yes No

***Note: CRA is now insisting on a mileage log or they will disallow all automobile expenses. Please ensure that you keep appropriate records of your mileage and base the km drive on the log book.**



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SCHEDULE E – Self-Employment OR Professional Business Income Statement (2 pages)

January 1, 2019 - December 31, 2019

(Retain your receipts - Do not attach)

Business name _____

Main product/service _____

Are you a HST registrant? Yes No

Did you complete your HST return? Yes No

	Total incl HST
Income:	
Professional income (sales, commissions, fees)	\$ _____
Cost of goods sold	_____
Expenses (other than auto):	
Advertising	_____
Meals and entertainment	_____
Bad debts	_____
Insurance	_____
Interest	_____
Business tax, fees, licences, dues, memberships & subscriptions	_____
Office expenses	_____
Supplies	_____
Legal, accounting & other professional fees	_____
Management & administration fees	_____
Rent	_____
Maintenance & repairs	_____
Salaries (including employer's contributions)	_____
Commissions paid, allowances, bonuses, etc	_____
Property taxes	_____
Moving expenses	_____
Convention expenses	_____
Light, heat & water	_____
Telephone & utilities	_____
Fuel costs (except for motor vehicles)	_____
Deliver, freight & express	_____
Other (please specify): _____	_____
Private health services plan premiums:	_____



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SCHEDULE E – Self-Employment OR Professional Business Income Statement (cont.)

	Total incl HST
Home office expenses:	
Total square footage of home	sq ft
Total square feet used for home office	sq ft
Heat	\$
Electricity	
Insurance	
Maintenance	
Mortgage interest	
Property taxes	
Other (please specify)	
Auto expenses:	
Total business km driven in 2019 *	km
Total km driven in 2019 *	km
Fuel and oil	\$
Maintenance and repairs	
Insurance	
Licence and registration fees	
Interest	
Interest with respect to a motor vehicle other than an automobile	
Leasing costs	
Other (please specify)	
Reimbursements/rebates	
Parking fees	

Automobile lease: Date lease commenced: _____ Mfg suggested retail price: _____

Automobile purchase: Description of vehicle: _____

Purchase date: _____ Purchase price: _____ HST incl. in price _____

***Note: CRA is now insisting on a mileage log or they will disallow all automobile expenses. Please ensure that you keep appropriate records of your mileage and base the km drive on the log book.**



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SCHEDULE E – Self-Employment OR Professional Business Income Statement (cont.)

How many internet webpages and websites does your business earn income from? _____

Provide the main webpage address (es) (also known as URL address (es))

<https://> _____

<https://> _____

<https://> _____

<https://> _____

<https://> _____

Percentage of gross income generated from the webpages and websites. _____ %



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SCHEDULE F – Foreign Income Verification Statement (3 pages)

Canada Revenue Agency / Agence du revenu du Canada

Foreign Income Verification Statement

Protected B when completed

For departmental use.

- This form must be used for the 2015 and later taxation years.
- Complete and file this form if at any time in the year the total cost amount to the reporting taxpayer of all specified foreign property was more than \$100,000 (Canadian).
- If an election has been made to use a functional currency, state the elected functional currency code.
- See attached instructions for more information about completing this form.

If this is an amended return check this box.

Identification

Check (✓) a box to indicate who you are reporting for, and complete the areas that apply

<input type="checkbox"/> Individual	First name	Last name	Initial	Social insurance number	Individual code <input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="checkbox"/> Corporation	Corporation's name			Business account (BN)	
<input type="checkbox"/> Trust	Trust's name			Account number T	
<input type="checkbox"/> Partnership	Partnership's name	Partnership code <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3		Partnership's account number	
Reporting taxpayer's address					
Number		Street			
City		Province or territory		Postal or zip code	Country code
For what taxation year are you filing this form?			From	Year Month Day	to Year Month Day

Check (✓) the appropriate box that applies for the taxation year:

- If the total cost of all specified foreign property held at any time during the year exceeds \$100,000 but was less than \$250,000, you are required to complete either Part A or Part B;
- If the total cost of all specified foreign property held at any time during the year was \$250,000 or more, you are required to complete Part B.

Part A: Simplified reporting method

For each type of property that applies to you, check (✓) the appropriate box.

Type of property:

- Funds held outside Canada.....
- Shares of non-resident corporations (other than foreign affiliates).....
- Indebtedness owed by non-resident.....
- Interests in non-resident trusts.....
- Real property outside Canada (other than personal use and real estate used in an active business).....
- Other property outside Canada.....
- Property held in an account with a Canadian registered securities dealer or a Canadian trust company

Country code:

Select the top three countries based on the maximum cost amount of specified foreign property held during the year. Enter the country codes in the boxes below:

--	--	--

Income from all specified foreign property \$ _____

Gain(loss) from the disposition from all specified foreign property \$ _____



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SCHEDULE F – Foreign Income Verification Statement (con't)

Part B: Detailed reporting method

Categories of specified foreign property

In each of the tables below, provide the required details of each specified foreign property held at any time during the particular tax year. If you need additional space, please attach a separate sheet of paper using the same format as the tables.

A taxpayer who held specified foreign property with a Canadian registered securities dealer or a Canadian trust company is permitted to report the aggregate amount, on a country by country basis, of all such property in Category 7, *Property held in an account with a Canadian registered securities dealer or a Canadian trust company*. See attached instructions for Category 7 for details as to how to report under this method.

1. Funds held outside Canada

Name of bank/other entity holding the funds	Country code	Maximum funds held during the year	Funds held at year end	Income (loss)
Total				

2. Shares of non-resident corporations (other than foreign affiliates)

Name of corporation	Country code	Maximum cost amount during the year	Cost amount at year end	Income (loss)	Gain (loss) on disposition
Total					

3. Indebtedness owed by non-resident

Description of indebtedness	Country code	Maximum cost amount during the year	Cost amount at year end	Income (loss)	Gain (loss) on disposition
Total					

4. Interests in non-resident trusts

Name of trust	Country code	Maximum cost amount during the year	Cost amount at year end	Income received	Capital received	Gain (loss) on disposition
Total						

5. Real property outside Canada (other than personal use and real estate used in an active business)

Description of property	Country code	Maximum cost amount during the year	Cost amount at year end	Income (loss)	Gain (loss) on disposition
Total					

6. Other property outside Canada

Description of property	Country code	Maximum cost amount during the year	Cost amount at year end	Income (loss)	Gain (loss) on disposition
Total					

7. Property held in an account with a Canadian registered securities dealer or a Canadian trust company

Name of registered security dealer/Canadian trust company	Country code	Maximum fair market value during the year	Fair market value at year end	Income (loss)	Gain (loss) on disposition
Total					



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SCHEDULE F – Foreign Income Verification Statement (con't)

Certification

I certify that the information given on this form is, to my knowledge, correct and complete, and fully discloses the reporting taxpayer's foreign property and related information.		If someone other than the taxpayer or the partnership prepared this form, provide their:	
Print name		Name	
Sign here (It is a serious offence to file a false statement.)		Address	
Position/title			
Telephone number	Date	Postal or zip code	Telephone number