

# A message to all mothers in Ontario:

Collect Child Benefits of up to \$8,500 and  
more every year for a child in Ontario?

Just fill in some forms!

date tk

Message  
to  
All  
mothers

There are four things every woman must do when she gives birth in order to obtain the child benefits that she is intended to receive by government.

The reason this is for mothers is that it is normally the woman who makes these applications. Each of the following things should be done in this order:

## Step 1:

**Go to Service Ontario to get a birth certificate and to get a Social Insurance Number for your child.**

Service Ontario is a place in most cities that you can get basic information about things that government does for people. Here is how to find a Service Ontario office or fill out an on-line application for the important information you will need.

[http://www.ontario.ca/en/services\\_for\\_residents/STEL01\\_105212](http://www.ontario.ca/en/services_for_residents/STEL01_105212)

Here is information that tells you everything you will need to know:

<https://www.orgforms.gov.on.ca/IBR/FAQ.html>

## Step 2:

### Apply for Canada Child Tax Benefits (CCTB).

Here is the form to fill out and mail in:  
<http://www.cra-arc.gc.ca/E/pbg/tf/rc66/rc66-11e.pdf>

Here is a booklet that tells you everything you need to know:  
<http://www.cra-arc.gc.ca/E/pub/tg/t4114/t4114-11e.pdf>

When you apply for the **CCTB (basic and a supplement)**, you are also applying for the **Universal Child Care Benefit (UCCB)** and the **Ontario Child Benefit (OCB)** – it is an ‘all-in-one’ application.

## Step 3:

### Fill out and mail in – that is – “file” a tax return.

If you always fill out and send in your tax return each year, keep doing it. If you have never filled one in, here is where to start if you live in Ontario. This form gets you **sales tax and property tax credits as well as GST credits**. This is the form or “return” to fill out and mail in:  
<http://www.cra-arc.gc.ca/E/pbg/tf/5006-r/5006-r-11e.pdf>

Here is a booklet to that tells you everything you need to know:  
<http://www.cra-arc.gc.ca/E/pub/tg/5000-g/5000g-11e.pdf>

## Step 4:

### Go to your bank (or any bank) and register for a Registered Education Savings Plan (RESP).

If you get an RESP, you will get important ongoing money (**a Learning Bond and Education Savings Grants**) from the government to help with your child’s education after high school, even if you don’t put any money at all into the plan.

Start out by finding out about different types of RESPs at:  
<http://www.canlearn.ca/eng/saving/resp/provider.shtml>

Then go to the bank or other financial institution that offers RESP’s and let them help.

Once you do all these four things, then you will get all the benefits that you need. A lone parent with one young child who makes under \$20,000 a year can get over **\$8,500 extra per year and none of it is taken away by social assistance or taxes**.

## How does it add up to \$8,500 and possibly even more in 2012?

Child Benefits and other benefits in Ontario that are paid when you fill in a few forms. Lone Parent mother with one child – recently given birth – earns \$12,500 a year – pays rent \$700 a month		
What causes the benefit to be paid?	What program is it?	How much per year for a first child?
Federal Child Benefit Application and filing (filling out and mailing) a tax return	Child Tax Benefit (CTB)	<b>\$1,367</b>
	National Child Benefit Supplement (NCBS)	<b>\$2,118</b>
	Universal Child Care Benefit (UCCB)	<b>\$1,200</b>
	Ontario Child Benefit	<b>\$1,100</b>
	<i>Total Child Benefits</i>	<b>\$5,785</b>
Filing (filling out and mailing) a tax return	GST/HST Credits	<b>\$639</b>
	Working Income Tax benefit	<b>\$1,762</b>
	Property and Sales Tax Credits	<b>\$530</b>
	<i>Total Tax Credits</i>	<b>\$2,931</b>
	<b>All Credits</b>	<b>\$8,716</b>
Above + Birth Certificate, Child SIN, RESP Registration	Canada Learning Bond in first year	<b>\$500</b>
	Canada Education Savings Grants based on \$2,500 parental contribution	<b>\$600</b>
	<i>Educational Grants/Bonds</i>	<b>\$1,100</b>
<b>Grand Total</b>		<b>\$9,816</b>