

INCOME TAX RETURNS 2025

INSTRUCTIONS – IMPORTANT TO READ ENTIRE DOCUMENT

- ▶ **Please complete the attached Income Tax Information Form and return to us ASAP attaching all tax slips and receipts**
 - Wait until you have **ALL** your slips before sending in your information. **Do not send incomplete information.**
 - **Did you receive EI during 2025?** Please send us the appropriate tax slip (T4E).
 - **Did you receive the Advanced Canada Workers Benefit during 2025?** Please send us the appropriate tax slip (RC210)
 - **If an adjustment needs to be made to your return because of missed slips be advised that it takes CRA a minimum of 6 months to process.**
 - If you do not receive a slip or have lost them, you are responsible to request copies which can be obtained from Canada Revenue Agency by calling 1-800-959-8281 or checking online at cra.gc.ca/myaccount.
 - Keep a copy of all information sent to us for your records, as we do not mail back the documents we receive.
 - **Complete only the sections that are applicable to you.** If you are self-employed, complete the S/E section. If you are not, please disregard it.

- ▶ Ensure you complete the section for your spouse even if your spouse is not bankrupt. If your spouse's information is not provided, it could affect your Canada Child benefit and GST/HST refund. **Your return will not be sent to CRA until we receive this information.**

Information received in our office after April 1st, 2026 is not guaranteed to be processed prior to the April 30th, 2026 tax filing deadline.

- A delay in sending your return to CRA may affect your discharge from bankruptcy and the possibility of your Canada Child benefit, GST or Guaranteed Income Supplement payments being delayed or suspended.
 - It is important to note that CRA requires your post-bankruptcy return to be paper filed and mailed to CRA. This means it could take CRA up to six months, or longer, to assess your return.
- ▶ Please return the completed Income Tax Information Form and Income Tax Slips by:
 - **Emailing to** citaxes@doane.gt.ca
 - **Faxing to** 1-506-634-6946
 - **Please do not send pictures of forms and slips as they are difficult to read. Scanned PDF's are preferred.**
 - **Mailing to us** at 87 Canterbury Street, Saint John, NB, E2L 2C7 – Grant Thornton Tax Centre

Note: If you send the information by email or fax, please DO NOT send the originals to us.

Should you have any questions or require further information, please call our Tax Processing Centre at 1-844-224-0110

Les formulaires sont disponibles en Français en appelant notre bureau au numéro ci-dessus.

FAQ: Income Tax

Please read prior to completing tax info form

Will my returns be filed on time?

If the complete information package was received by us before April 1st, 2026, we will have it processed by April 30th, 2026. If they were received after April 1st, 2026, then we cannot guarantee that they will be filed on time.

1. Why do you need my non-bankrupt spouse's income?

Married or Common-law partners are required to disclose their income on their spouse's return as it may affect their eligibility for GST/HST rebates and Child Tax Benefits. Not disclosing the non-bankrupt spouse's income will result in an overpayment (or underpayment) of these and expose the Debtor to reassessments to recover the overpayments, which are not covered by their bankruptcy proceedings.

2. Do you do my non-bankrupt spouse's return as well?

No. We are required to process only the bankrupt's return. A non-bankrupt spouse should have their return processed as they normally do and provide the bankrupt spouse the information with respect to their income for processing the bankrupt's return.

3. Why do you keep my refund?

In the year that you declare bankruptcy and for any year prior to that, the refunds become an asset in the Estate and as such vest with the Trustee for the benefit of your unsecured creditors. Any debt owing on the 2025 post bankruptcy return will be your responsibility to pay. Post debt is from your date of bankruptcy until Dec 31st, 2025.

4. Guaranteed Income Supplement?

Did you qualify for and receive the Guaranteed Income Supplement in 2025? Service Canada and CRA will automatically review your eligibility as of your bankruptcy date. You must reapply for the GIS to continue receiving this benefit. We will send you copies of your pre & post tax returns. We will include a letter explaining the process needed to have this renewal completed accurately. You will need to forward the returns to Service Canada as soon as possible to avoid any potential interruption of this benefit.

Please call Service Canada at 1-800-277-9914 to discuss any questions.

5. Eligible Dependant Credit?

You may be able to claim this amount for one other person if at any time in the year you have met all the following conditions:

- You did not have a spouse or common-law partner or, if you did, you were not living with, supporting, or being supported by that person
- You supported a dependant in 2025.
- You lived with the dependant in a home you maintained. You cannot claim this amount for a person who was only visiting you
- The dependant must have been either: your parent or grandparent by blood, marriage, common-law partnership, or adoption; or your child, grandchild, brother, or sister, by blood, marriage, common-law partnership, or adoption and under 18 years of age or had an impairment in physical or mental functions.
- The other parent must not make a claim for this child.

6. Spousal/Child Support?

Support payments for a child, spouse, or common law partner, under a court order or written agreement made before May 1997, are taxable to the recipient and deductible by the payer. Only spousal support is taxable or deductible after April 1997.

- A copy of payments made and/or received must be sent to Grant Thornton along with a copy of either the court order or written agreement

7. Disability Tax Credit?

Have you or any of your family members received a Notice of Determination and are therefore eligible to claim the DTC? Indicate on the tax form who is eligible.

8. When do I send my tax information to you?

Wait until you have received all your information slips (i.e., T4's, T4E's (Employment Insurance), T4A (CPP and OAS), RC210 (Advanced Canada Workers Benefit payment) medical printout from your Pharmacy etc.). Complete the tax form available online, attach all required information slips, and send the full package back to us.

9. Frequently "forgotten" slips (T4E & T4RSP). Did you receive EI or withdraw funds from your RRSP? Did you receive any COVID 19 benefit payment? (T4A)

10. Do you need the original copies of my slips?

No, if sending by mail, please keep your originals and send us copies. PDF copies are accepted if received by email. **Please do not send photographs of the slips.**

11. I cannot locate my T4, but I have a copy of my Record of Employment (ROE), will that suffice?

No. The record of employment does not indicate what income taxes, CPP or EI were withheld from your pay. You should contact your employer and ask for a duplicate copy and/or call CRA and ask for a copy of the T4. Alternatively, you can log on to the CRA's website, create a My Account and view and print any slips allocated to you. (An updated Authorization form can be signed so that we can set up online access – if not already done at signup).

12. I have found an additional information slip. What should I do with it?

Send it to us. If your returns have already been prepared and filed, we can do an adjustment. If they have not yet been processed, we can put it in the file for processing.

13. I am self-employed, and my accountant usually summarizes all my receipts and expenses. Do I just send these to you to do?

No, you are required to provide the Trustee with a summary of your self-employment activities and provide the Trustee with two statements. One for the pre-period of January 1, 2025, to the date of your bankruptcy (pre-period) and one from the date of your bankruptcy to December 31, 2025 (post-period).

14. I am a truck driver who claims meal allowance. Do you need my logbooks?

No, you are required to provide the Trustee with a summary of your days on the road for the period of January 1, 2025 to the date of your bankruptcy and another total from the date of your bankruptcy to December 31, 2025.

15. Will I still receive my Canada Child Benefit (CCB/CTB) and/or Goods & Services Tax (GST/HST)?

CRA does not process the post-bankruptcy returns right away as they require that the return be paper-filed and then it needs to be entered manually. As a result, your CCB/GST may not be calculated correctly. You may receive a notice from CRA stating that they cannot calculate your CCB because your post-bankruptcy tax return has not been submitted. Rest assured, we have sent your tax return to them, but they just haven't processed it yet. CRA will send your CCB/GST cheque once they have completed the tax returns.

The CCB will continue to be paid at the same amount until October. Once CRA has processed the post return, they will update the CCB that has been received, and you may get an adjustment. The GST is ceased in July until the post return is filed.

16. 2026 Tax Returns

If you are still bankrupt in 2026 and you (or someone on your behalf) are preparing your 2026 taxes, you WILL NOT be able to file them electronically (as per CRA regulations). You will need to paper-file the return. **Please be advised Grant Thornton will not be filling your 2026 tax return or any subsequent year returns even if you are not discharged you're your bankruptcy.**

17. What happens after my 2025 tax return has been filed by Grant Thornton?

If the tax return information has been received prior to the deadline of April 1st, 2026 then we will prepare the pre-bankruptcy and post-bankruptcy return and file with Canada Revenue Agency's deadline. When the returns have been assessed by CRA we will receive the Notice of Assessments (NOA's) for both returns. These NOA's will confirm the results of the returns filed. When filing the returns, we can electronically file the pre-bankruptcy return, so an NOA is usually available right away to view on the CRA online access site. However, the post-bankruptcy return must be printed and mailed to CRA so will take anywhere from 3-6 months to be assessed and to be available online to view. Since there are two returns filed for the bankruptcy year, there will be two Notice of Assessments. If viewing your account online, please ensure that you look at the PDF of the notice and review if it is a pre- or post-NOA before reaching out to the Grant Thornton tax team.

18. CRA's My Account online access?

Canada Revenue Agency (CRA) is encouraging all taxpayers to set up your own online access with "My Account". If you do not have this already set up, we also encourage you to do so (if possible). Visit their website www.canada.ca (**CRA-login services**) You can then view your NOA's, info re: your CCB and GST payments as well as RRSP deduction limits etc. All mail issued by CRA is also available to view online.

INCOME TAX INFORMATION FORM (FAQ'S ATTACHED)

Please print legibly

Please review entire form and complete sections that are applicable to you.

Please sign and date Page 3

Personal Information - If your spouse has also declared bankruptcy, a separate Information Form must be completed

Name		Social Insurance Number
Address		Date of Birth: (yyy/mm/dd)
City	Province	Postal Code
Home/Cell Phone:	Work Phone:	Email Address

Marital Status

 Marital Status as of December 31: Single Common Law Divorced Married Widowed Separated

Per Canada Revenue Agency's interpretation, 'Common Law' means you have been residing together over the last 12 months or if you have a child together, you are considered common-law from the day you begin residing together.

 If your marital status changed during the year, please enter the date of change: _____
 (dd/mm/yyyy):

Spousal Information (If applicable) – Even if your spouse is not bankrupt, this information is required (**Note #1 – FAQ**) In order for Canada Revenue Agency to calculate your Canada Child Benefit and refund correctly and to allow for any spousal credits that may be available to you. **Failure to provide this information will affect your GST and Canada Child Benefit. CRA requires this in order for us to submit your return.**

Spouse's Name	Social Insurance Number
Date of Birth (dd/mm/yyyy)	Net Income per Line 23600 of their Tax Return (if not bankrupt)

Dependant Children (if applicable)

Name	Birthday	Relationship
Do you claim childcare expenses? (If so, include receipts)		<input type="checkbox"/> Yes <input type="checkbox"/> No
Who claims the Canada Child Benefit for the children, if applicable		<input type="checkbox"/> Myself <input type="checkbox"/> My spouse
Do you claim a child or dependent for the ED credit? (amount for an eligible dependant)		<input type="checkbox"/> Yes <input type="checkbox"/> No Child
Note # 4 – FAQ		

EMPLOYER/SOURCE OF INCOME – Please list your sources of income and period covered before and after your bankruptcy. Please include any employment insurance received in 2025.

Employer (2025) _____ Dates – From: _____ To: _____

Employer (2025) _____ Dates – From: _____ To: _____

Employer (2025) _____ Dates – From: _____ To: _____

I disposed of a principal residence in 2025 for which I claim the total or partial exemption YES NO

CANADIAN CITIZEN YES NO

ELECTIONS CANADA

As a Canadian Citizen, do you authorize the CRA to provide your name, address, date of birth and citizenship to Elections Canada to update your information on the National Registry of Elections YES NO

FOREIGN INCOME

Did you own or hold any foreign property at any time in 2025 with a total cost of more than \$100,000? YES NO

ALBERTA, ONTARIO & BRITISH COLUMBIA RESIDENTS

Do you authorize the CRA to provide your name and address to appropriate organ and tissue registry for your province, so that they may contact you or send you information about organ and tissue donation? YES NO

ONTARIO, MANITOBA & BRITISH COLUMBIA RESIDENTS

Please confirm rental address, amount of rent paid, number of months of tenancy and the name of the landlord or supplier to whom payment was made, as applicable.

Address	Amt of Rent/Property Tax	# of months
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MEDICAL DEDUCTIONS

Provide us with the total of all your medical receipts. **If your receipts are not totaled, they will not be included in the processing of your return.** If you have sent in your medical receipts with your monthly statements, please obtain a printout form from your pharmacy. Total of receipts by category can be provided on a separate sheet. Also include who the expenses were for.

DONATIONS

Attach receipts for donations made during the year and provide us with the total.

TUITION AMOUNT

If you are claiming a tuition amount for yourself, **please attach the T2202** received from the institution you attended. If you are claiming a tuition amount for a dependent, complete the required information with respect to the dependents income and have the dependent **sign the T2202** and attach the completed form.

TUITION CARRY FORWARD

Do you have tuition available to carry forward to your 2025 return? YES NO

Please provide a copy of your 2024 Notice of Assessment.

CANADA WORKERS BENEFIT

Who claims the CWB on their tax return, if applicable? I claim it My spouse

PENSION INCOME SPLITTING

If you are splitting the eligible pension income between you and your spouse, complete and attach Form **T1032** which is signed by you and your spouse. The form is available online. If the signed form is not included, we will not be able to split the pension income when we process your return.

HOME BUYER'S PLAN

Amount required to be repaid under the Home Buyer's Plan for the year: \$

Please provide a copy of your 2024 Notice of Assessment.

LIFELONG LEARNING PLAN

Amount required to be repaid under the LLP for the year: \$

Please provide a copy of your 2024 Notice of Assessment.

ALIMONY/SPOUSAL SUPPORT

Details (Full amount paid or received in 2024, from whom or to whom) Attach a copy of the written or court agreement (**Note #5 – FAQ**)

AMOUNT: \$ _____ NAME: _____

TRUCK DRIVER

If you are claiming for meals and lodging expenses, please attach a completed Form TL2. The form is available online. If not complete, the deductions will not be included in the processing of your return. **Do not send your logbooks.**

Note #14 - FAQ

PLEASE USE THIS CHECKLIST TO ASSURE YOU HAVE INCLUDED ALL NECESSARY SLIPS AND RECEIPTS PRIOR TO SENDING TO US		
T4 (Employment)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T4E (Employment Insurance)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T4A (Pension) (CRB Payments)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T4AOAS (Old Age Supplement)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T4AP (Canada Pension)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T4RSP (RRSP Income)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T3/T5 (Investment)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
T5007 (Social Assistance/Senior's Benefit/Workers Comp)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
RC210 (Advanced Canada Workers Benefit Payment)	<input type="checkbox"/> Yes	<input type="checkbox"/> No (attach slips)
Is your income NIL – you did not have any income in 2025	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Disability Tax Credit: Have you or any of your family members received a Notice of Determination and are therefore eligible to claim the Disability Tax Credit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Who is eligible?		

RETURN BY: APRIL 1, 2026

Information received after this date is not guaranteed to be filed prior to April 30th

I confirm that I have included all tax slips and info required to prepare my taxes and if an adjustment is needed due to slips not being submitted, a \$50 fee may be charged.

The above information is complete and accurate to the best of my knowledge.

Signature:	Date:
If you do not have access to an online CRA account please contact the office after May 31st, 2026.	
Notice of Assessments are only mailed on a special request basis.	

SELF-EMPLOYMENT INCOME
or
RENTAL INCOME
(Only complete and return this section if applicable)

If you earned income from self-employment as a result of carrying on a business or professional service during the year, or if you earned income from a property rental business, you must prepare and send:

- ▶ **Statement of income and expenses for your self employed or rental business.** The information for your income and expenses must be broken into two periods:
 - from January 1st to the date you filed for bankruptcy (the pre-bankruptcy return), and
 - from the date you filed bankruptcy to December 31st (the post-bankruptcy return).
- ▶ **Summarize your self-employment earnings and expenses.** You may fill in the information on the attached sheet or provide us with a statement summarizing your business activities. We will not accept records that **do not** have a summarization of the income and expenses. The information will be sent back to you to summarize.
- ▶ **Do NOT send copies of your invoices and receipts for expenses** as they are not required as part of the processing of your return
- ▶ If you maintained a **home office as your principal place of business**, please summarize the costs of:
 - Heat, electricity, insurance, property taxes, mortgage interest (excluding principle), repairs and maintenance.
 - The total square foot of the residence and the square foot of the business office must be provided as part of the tax return information.
 - The information for home-based business costs must also be broken into two periods:
 - from January 1st to the date you filed for bankruptcy, and
 - from the date you filed bankruptcy to December 31st
- ▶ **Use a separate Summary of Self-Employment or Rental Earnings (Loss) for each additional business.**
- ▶ Please ensure that all applicable GST/HST returns have been filed up to date. If unsure you can call the CRA business line at 1-800-959-5525. Tax Refunds for the year of Bankruptcy and future tax years will be held if GST is non-compliant

**SUMMARY OF
 SELF-EMPLOYMENT OR RENTAL PROPERTY INCOME**

Name of Business	PRE-RETURN	POST-RETURN
	Jan 1st to Day before Bankruptcy	Date of Bankruptcy to Dec 31 st

INCOME

Self Employed/Rental	\$ _____	\$ _____
Minus – GST & PST	\$ _____	\$ _____
Gross Profit	\$ _____	\$ _____

SUMMARIZED EXPENSES (ENTER BUSINESS PART ONLY)

Advertising	\$ _____	\$ _____
Meals & Entertainment (total spent)	\$ _____	\$ _____
Business taxes, licences, memberships	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Management & Administration Fees	\$ _____	\$ _____
Office Expenses	\$ _____	\$ _____
Office Stationery & Supplies	\$ _____	\$ _____
Professional Fees (Including legal and accounting)	\$ _____	\$ _____
Rent (not home office)	\$ _____	\$ _____
Maintenance and Repairs	\$ _____	\$ _____
Salaries, Wages & Benefits (excluding yourself)	\$ _____	\$ _____
Travel Expenses	\$ _____	\$ _____
Telephone & Utilities	\$ _____	\$ _____
Fuel Costs (excluding motor vehicles)	\$ _____	\$ _____
Property Taxes (not home office)	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Interest and Bank Charges	\$ _____	\$ _____
Delivery Freight & Expenses	\$ _____	\$ _____
TOTAL EXPENSES	\$ _____	\$ _____

MOTOR VEHICLE EXPENSES

	PRE-RETURN Jan 1st to Day before Bankruptcy	POST-RETURN Date of Bankruptcy to Dec 31 st
Fuel	\$ _____	\$ _____
Repairs & Maintenance	\$ _____	\$ _____
Lease Payment	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
License & Registration	\$ _____	\$ _____
Parking	\$ _____	\$ _____
Other Expenses:	\$ _____	\$ _____
Total Vehicle Expenses	\$ _____	\$ _____
Total Vehicle KM for the year	\$ _____	\$ _____
Business Portion of the KM for the year	\$ _____	\$ _____

Calculation of Home office Expense (Please use 100% amounts)

Square Footage of Home:	Square footage space in home used for office:
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	PRE-RETURN Jan 1st to Day before Bankruptcy	POST-RETURN Date of Bankruptcy to Dec 31 st
Heat	\$ _____	\$ _____
Hydro	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Maintenance	\$ _____	\$ _____
Mortgage Interest	\$ _____	\$ _____
Rent (Ontario and Manitoba only)	\$ _____	\$ _____
Property Taxes	\$ _____	\$ _____
Other Expenses	\$ _____	\$ _____
TOTAL HOME OFFICE EXPENSES	\$ _____	\$ _____