Grant Thornton Limited
Tax Processing Centre
87 Canterbury Street Saint John, NB, E2L 2C7
T 844-224-0110 F 506-634-6946
citaxes@doane.gt.ca

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.

- 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.

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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.

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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.

4. 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.

5. 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

6. Disability Tax Credit?

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

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7. **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.

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

9. **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.**

10. **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).

11. **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.

12. **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 a completed self-employment worksheet included with our tax forms.

13. **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.

14. **2026 Tax Returns**

    You will be notified in February 2027 once the tax forms have become available on our website and you can again provide us the completed tax package and your tax slips for 2026 so we can file the tax return.

15. **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

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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		**Email Address**
City	**Province**	**Postal Code**

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)	☐ Yes	☐ No
Who claims the Canada Child Benefit for the children, if applicable	☐ Myself	☐ My spouse
Do you claim a child or dependent for the ED credit? (amount for an eligible dependant) **Note # 4 – FAQ**	☐ Yes	☐ No Child

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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 COLUBMIA RESIDENTS
Please confirm rental address, amount of rent paid, umber of months of tenancy and the name of the landlord or supplier to whom paym ent was made, as applicable.

Address	Amt of Rent/Property Tax	# of months

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 NOTE #13 - FAQ
If you are claiming for meals and lodging expenses, please attach a completed Form TL2. The form is available online. I f not complete, the deductions will not be included in the processing of your return. **Do not send your logbooks.**

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PLEASE USE THIS CHECKLIST TO ASSURE YOU HAVE INCLUDED ALL NECESSARY SLIPS AND RECEIPTS PRIOR TO SENDING TO US		
T4 (Employment)	☐ Yes	☐ No (attach slips)
T4E (Employment Insurance)	☐ Yes	☐ No (attach slips)
T4A (Pension) (CRB Payments)	☐ Yes	☐ No (attach slips)
T4AOAS (Old Age Supplement)	☐ Yes	☐ No (attach slips)
T4AP (Canada Pension)	☐ Yes	☐ No (attach slips)
T4RSP (RRSP Income)	☐ Yes	☐ No (attach slips)
T3/T5 (Investment)	☐ Yes	☐ No (attach slips)
T5007 (Social Assistance/Senior's Benefit/Workers Comp)	☐ Yes	☐ No (attach slips)
RC210 (Advanced Canada Workers Benefit Payment)	☐ Yes	☐ No (attach slips)
Is your income NIL – you did not have any income in 2025	☐ Yes	☐ 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?** **Who is eligible?**	☐ Yes	☐ No

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.	

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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:

- **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 <u>will not</u> accept records that **<u>do not</u>** have a summarization of the income and expenses. The information will be sent back to you to summarize.

- **Do <u>NOT</u> 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 <u>must be provided</u> as part of the tax return information.

- **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

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Name of Business		

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 $______________________________

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MOTOR VEHICLE EXPENSES

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:**

Heat	$________________________
Hydro	$________________________
Insurance	$________________________
Maintenance	$________________________
Mortgage Interest	$________________________
Rent (Ontario and Manitoba only)	$________________________
Property Taxes	$________________________
Other Expenses	$________________________
TOTAL HOME OFFICE EXPENSES	$________________________