

2020 ISC Tax Program Eligibility Criteria

ISC provides a **Free Tax Preparation Service** for its clients who meet **ISC's Eligibility Criteria**.

The following information will help you determine if you qualify for ISC's Income Tax Program. **If any of the following conditions apply, your family probably DOES NOT QUALIFY for ISC's Income Tax Program.** Please refer to "Further information if you don't qualify for ISC' Tax Program" session on the 2nd page.

	If you or anyone in your family:	What you need to do:
1	arrived in Canada in 2020. (You must have started to live and remained in Canada during 2019 to do taxes now.)	Wait until March/ April 2021 to do your first tax return.
2	was Self-Employed, a Contractor or are Claiming Employment Expenses.	Contact an Accountant or Professional Tax Preparer
3	has a spouse overseas	Contact another Free Agency.
4	wants to claim an overseas dependent you are financially supporting,	Contact another Free Agency.
5	has overseas income after arriving in Canada	Contact another Free Agency.
6	had Casual Income (e.g., paid by cash or check without a T4 Employment Slip) and this income was over \$3,500 for the year. If you worked with Uber, Skip the Dishes or other delivery companies, we cannot do your taxes even if the income is less than \$3,500.	Contact an Accountant or Professional Tax Preparer
7	had interest income over \$1,000 for a family.	Contact a Professional Tax Preparer
8	owns a business or a rental property.	Contact an Accountant or Professional Tax Preparer
9	owns stocks or bonds (unless it is through a bank and you received a T3 or T5 slip for that income).	Contact a Professional Tax Preparer
10	filed for or was in bankruptcy during 2019.	Contact your Bankruptcy representative
11	died in 2019.	If you are 55 or older, phone the Kerby Centre at 403-265-0661; 1133-7th Ave. SW, Calgary, AB
12	was a Temporary Foreign Worker at the end of 2019.	Email or phone the Centre for Newcomers at taxclinic@centrefornewcomers.ca or 403-536-8244 (tax appointment booking starts about Mid-February)
13	is over ISC's Income Limits (see below to calculate income).	Contact an Accountant or Professional Tax Preparer
14	you or your spouse sold a home/ condominium/ apartment, stock shares, insurance policy, jewelry, paintings or a collection (e.g. stamps, coins) in 2019 inside or outside Canada).	Contact an Accountant or Professional Tax Preparer.
15	you immigrated to Canada before 2019 and in 2019 you or a family member owned foreign property or investments.	Contact an Accountant or Professional Tax Preparer.

(Point 13 above) How to Calculate your "Total Family Income":

- **DON'T INCLUDE children's income** in the Total Family Income calculation.
- "**Total Family Income**" **INCLUDES: Canadian income** from Employment (T-4), casual income, Government Sponsorship, Social Services, and/or Worker's Compensation Board income support (T5007). Employment Insurance (T4E), Universal Child Car Benefit (RC62), Investments (T5 or T3), RRSP's (withdrawals, not contributions) (T4RRSP or T4RIF), Education Funding (T5007, T4E or T4A), and Scholarships (T4A).
- "**Total Family Income**" **DOES NOT INCLUDE:** Goods & Services Tax (GST) Rebate; Canada Child Tax Benefit (CCTB), the Federal Working Income Tax Benefit, or Alberta Family Employment Tax Credit.
- Even if the parents are not eligible for ISC's Tax Program, ISC might be able to do the dependent's taxes if they qualify.

Your **Total Family Income** has to be **LESS THAN:**

Family Size	Total Family Income
1 person	\$35,000
2 persons	\$45,000
3 persons	\$47,500
4 persons	\$50,000
5 persons	\$52,500

add **\$2,500/ year** for **each additional family member.**

Further information if you don't qualify for ISC' Tax Program:

- For people who were **Self-Employed**, a **Contractor**, had **Casual Income** or if you **own** a **business** or a **rental property** and want to claim **EXPENSES**, you need a person with accounting experience to organize those expenses so they can be claimed. If you need an **Accountant**, ask your family or friends if they have found someone they would recommend. Otherwise you can look for an Accountant in the **Yellow Pages** (book or on the internet) under the topic of "Accountants". In all cases, determine the amount the accountant will charge.
- If you need a **Professional Tax Preparer**, ask your family or friends if they have found someone they would recommend. Otherwise you can find a Professional Tax Preparer by looking in the **Yellow Pages** (book or on the internet) under the topic of "Tax Return Preparation". You can also talk to a tax preparer in the shopping malls. In all cases, determine the amount the tax preparer will charge.
- If you are going to file tax return your self, please first read The Guide at <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package.html>
- Income taxes can be calculated using software. In order to use the software correctly, you still need to understand the tax rules as specified in the "**Canada Revenue Agency General Income Tax and Benefit Guide**". We **DON'T RECOMMEND** you use tax preparation software on your own. If you decide to use tax software to do your own taxes, **BE VERY CAREFUL.**