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CANADA

FREE GUIDE TO GOVERNMENT PAYMENTS

Benefit Payments: Dates & Eligibility

GST/HST credit, Canada Child Benefit, provincial top-ups: who qualifies, when the money lands, and the one document that switches it all on.

Billions in benefits go unclaimed every year for one reason: someone did not file a tax return. The government cannot send money it cannot calculate, and every calculation runs off your return. The cheque starts with the filing.

Five things to know about benefit money — before you assume you get none

1. **The tax return is the application.**
Most federal benefits have no separate sign-up for most people. Filing — even with zero income — is how you raise your hand. Skip a year and the payments quietly stop.

2. **The GST/HST credit runs quarterly.**
Payments follow a January, April, July, October rhythm, aimed at modest and middle incomes. No form for most adults: it is assessed automatically from the return you file.

3. **The Canada Child Benefit runs monthly.**
Tax-free money for each child, deposited monthly, sized by your family's income on last year's returns — both parents' returns, every year.

4. **Provinces ride along.**
Many provincial credits and top-ups are calculated and paid through the same federal system, on their own calendars. One filing feeds them all.

5. **Everything resets in July.**
The benefit year runs July to June. Each July, every amount is recalculated from the returns filed in the spring — which is why deposits change size mid-year.

No dollar amounts appear in this guide, because every amount is recalculated each July and adjusted over time. Current figures and payment dates are always on the canada.ca benefit pages; for the tax side, start with the free calculators at taxfilings.ca/tools.

01 File first, even at zero

Benefits are not judged by the tax you owe; they are computed from the income you report. A year of little or no income is exactly what the system wants to hear about, because low income is what most programs target. Students, parents at home, retirees on small pensions, newcomers in their first year: the return is the proof of eligibility.

THE BACKWARDS BELIEF

'I earned too little to bother filing' is one of the most expensive sentences in Canadian tax — the less you earned, the more a filing tends to be worth. Missed some years? Filing them together can release months of back payments; the personal tax filing team at taxfilings.ca handles multi-year catch-ups all the time.

02 Couples: the system waits for two returns

Family benefits run on family net income, so the CRA needs both spouses' returns before it can calculate anything. A missing return — even from a spouse who earned nothing — does not shrink the payment. It stops it.

ONE ERRAND, TWO RETURNS

Treat the household's returns as a single spring errand, prepared and filed together. The zero-income return takes minutes and unlocks the same money as the busy one.

03 The quarterly and the monthly

GST/HST credit — quarterly

Arrives in January, April, July and October for modest and middle incomes. Most adults never apply; the return does it. Newcomers not yet in the system file one short form the first time — after that, filing keeps it flowing.

Canada Child Benefit — monthly

Registered once, usually with the birth registration or through CRA MyAccount, then recalculated every July from last year's family income. It is tax-free and never shows up as income on your return.

THE SETTING THAT PREVENTS MOST PROBLEMS

Switch on direct deposit and keep your address and marital status current in CRA MyAccount. Stale addresses and late-reported status changes lose households more benefit money than any rule in the book.

04 July is the hinge of the benefit year

Every benefit year runs July to June, built from the returns filed that spring. If income rose last year, payments step down in July; if it fell, the raise waits for July too — the system always looks one year back. Budget around that lag instead of being surprised by it.

> TWO DATES TO RESPECT
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> File by April 30 so your July recalculation runs on schedule, then read the July deposits to learn your new amounts. In a benefit household, a late return does more than risk penalty — it pauses the payments themselves.

05 Quarterly, by province: a pattern worth knowing

Some programs pay quarterly, with amounts set province by province. The federal carbon rebate followed exactly that pattern until the fuel charge ended and the final payments went out in 2025 — a reminder that benefit programs are born, change and retire within a few years. The pattern lives on in provincial credits delivered through the CRA. So do not memorize programs; skim the canada.ca benefit pages once a year, and again after each federal or provincial budget.

06 When a payment stops

MYTH	FACT
"The CRA cancelled my benefit. There is nothing to do but wait."	Most stopped payments are stopped calculations: an unfiled return (yours or a spouse's), an unanswered review letter, or a stale marital status or address. Fix the input and payments restart, often with the missed months paid back.
"If I ignore the review letter, they will sort it out from their records."	The letter is the sorting-out. Silence reads as a no, and payments stay paused until you respond — so respond, even if only to ask for more time.
"A change in my life is my business until tax time."	Marriage, separation, a move, shared custody: each changes the calculation now. Report changes as they happen and the payments track your real life instead of last year's.

> THE RESTART SEQUENCE
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> In order: confirm every return is filed, including a spouse's; read every letter in CRA MyAccount and answer anything open; update address, marital status and direct deposit; then allow a few weeks before calling. Behind on returns or buried in letters? taxfilings.ca can file the missing years and answer the CRA for you.

07 The household benefit check

One point for each true line.

1. Every adult in my household filed last year, including anyone with no income.	YES / NO
2. I can name the benefits my household receives, and roughly when each arrives.	YES / NO
3. My address, marital status and direct deposit details at the CRA are current.	YES / NO
4. I use CRA MyAccount and read its letters within a week of them landing.	YES / NO
5. I know why our payment amounts change every July.	YES / NO
6. Life changes — moves, splits, births — get reported to the CRA when they happen.	YES / NO
7. If a payment stopped tomorrow, I know the first three things I would check.	YES / NO

6–7 · Green
Your household money runs on rails. One canada.ca check-in each July keeps it that way.

3–5 · Yellow
The gaps here are cheap to close: an evening in CRA MyAccount settles most of this list.

0–2 · Red
Odds are money is being missed right now. Start with item one — the returns — tonight.

08 The two-week fix

Day 1
Confirm every adult's return is filed. Missing years? Book the catch-up — taxfilings.ca files several years at once.

Day 2–3
Open or unlock CRA MyAccount. Update address, marital status and direct deposit while you are in there.

Week 1
Read every unread CRA letter and answer anything with a deadline. Benefits restart on answers, not on time served.

Week 2
List your household's benefits and their payment months where you will see them. Check the canada.ca benefit pages for current amounts and dates.

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Editorial policy. Every guide is researched against primary sources — the Income Tax Act, CRA publications and CPA Canada materials — fact-checked by Udit Gupta, and updated when the rules change.

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