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FREE FAMILY GUIDE, PLAIN LANGUAGE

The Disability Tax Credit Guide

Who really qualifies, how the T2201 form works, and how one approval can reopen up to ten years of past returns.

The disability tax credit may be Canada's most under-claimed credit — not because it is hidden, but because the people who qualify keep assuming they do not. It was never reserved for the most visible disabilities. If daily life takes you, your child or your parent markedly longer than it takes others, these four pages are for you.

Five people who qualified — and almost never applied

1	**The adult with ADHD.** Not because of the diagnosis, but because planning a day, starting tasks and managing time stayed markedly restricted even with treatment. Mental functions count — there is a full walk-through in the ADHD article at taxfilings.ca/blog.
2	**The parent of a child with type 1 diabetes.** Monitoring, calculating and dosing insulin added up to hours of life-sustaining therapy every week. Time spent keeping someone alive is itself a route to approval.
3	**The senior with arthritis.** She could still dress and walk — it just took her several times longer than it should, on most days. Markedly slower, almost always, is precisely what this credit measures.
4	**The man who never used the word "disability."** Years of severe anxiety decided where he could go and what he could face alone. He assumed the label disqualified him. The form never asks what you call your condition — only what it does to your days.
5	**The family who thought low income made it pointless.** The person with the restriction earned nothing, so nobody claimed anything. But the credit can transfer to a supporting spouse, parent or child — the family had been eligible for years without knowing.

Credit amounts are deliberately left out of this guide — they change over time. Current figures live at canada.ca, and free tax tools live at taxfilings.ca/tools. Talk to a professional before deciding you do not qualify.

01 The credit measures effect, not diagnosis

Approval does not hang on the name of a condition. It hangs on effect: a severe, long-lasting impairment — expected to persist at least twelve months — that markedly restricts a basic activity of daily living all or almost all of the time. And "markedly restricted" is wider than "unable": taking an unusually long time, even with medication, therapy and devices, counts. The areas the form asks about:

- ☐ Walking: markedly slow, painful or unreliable on most days
- ☐ Dressing: needing help, or needing far longer than typical
- ☐ Feeding: preparing meals or eating — restricted, not just disliked
- ☐ Speaking: making yourself understood takes far longer than usual
- ☐ Hearing: understanding speech, even with hearing devices
- ☐ Eliminating: bowel or bladder functions and managing them
- ☐ Mental functions: memory, planning, judgement, regulating mood — the everyday operating system
- ☐ Vision: severe sight loss in both eyes, even corrected
- ☐ Life-sustaining therapy: when the weekly hours of treatment are themselves the restriction
- ☐ Several together: two or more moderate restrictions can add up to eligibility

HOW TO TEST YOURSELF FAIRLY

Compare against someone your age without the condition, on an ordinary day, and be honest about time. If a basic activity reliably takes far longer, start writing down real examples with real minutes. Those notes become the backbone of a strong application.

THE SELF-REJECTION PROBLEM

Most people who miss this credit were never refused — they never applied. They measure themselves against the hardest case they can imagine and conclude they do not count. Eligibility is measured against ordinary daily living, not against worst cases. Let the CRA decide; your job is only to apply.

02 The T2201, one step at a time

Step 1 — You fill in Part A

Your details, and whose return should use the credit. This is also where you can ask the CRA to adjust past returns automatically if approved — say yes to that; it is the most valuable tick-box on the form.

Step 2 — A practitioner certifies Part B

A doctor or nurse practitioner can certify most sections; optometrists, audiologists, occupational therapists and psychologists can certify their own areas. Book the visit specifically for the form, bring your written examples, and ask them to state the year the restriction began — that start year drives the retroactive money.

Step 3 — Send it in, any time of year

Submit through CRA MyAccount or by mail; the CRA charges nothing to apply, and there is no season. The decision arrives as a letter naming the years you are approved for.

Step 4 — Diarize the renewal

Approval usually covers a set period. Write the end year where you will see it, and start the renewal early — a lapse quietly switches off the other supports tied to the credit.

03 Ten years of the past can be reopened

Approval is not only about this year. When the practitioner certifies that the restriction began earlier, the CRA can adjust roughly the last ten years of returns — automatically if you ticked that box in Part A, or by request. For a condition that began in childhood or long ago, one signature can unlock the largest single refund a family ever sees. Confirm how far back adjustments can currently reach at canada.ca.

> WHY THIS YEAR, NOT NEXT YEAR
>
> The look-back window is a hard edge: as each year passes, the oldest year falls out of reach for good. Waiting to apply does not just delay the credit — it can permanently erase a year of it. If the restriction is real now, start the paperwork now.

04 When the credit can move within the family

The person with the restriction claims first. If their income is too low to use the credit — a child, a retired parent, an adult who cannot work — the unused part can transfer to a spouse, or to a family member who supports them with the basics of life: food, shelter, clothing. In practice, this transfer is how the credit most often pays out, and it is the piece families overlook for years.

> THE QUIET COMPOUND EFFECT
>
> One approval, claimed by the right family member, repeated across the retroactive years — that is how a modest-looking credit becomes a life-changing refund. Whose return it lands on is a choice; make it deliberately, or have someone run the options. Personal tax filing help is at taxfilings.ca/services.

05 Approval opens doors beyond the refund

- [ ] The RDSP: a long-term savings plan only DTC holders can open, with federal grants and bonds paid in — amounts change, see canada.ca
- [ ] Child benefits: an extra monthly amount can attach to the Canada Child Benefit once a child is approved
- [ ] Working-age supports: several benefit programs pay a disability supplement keyed to DTC status
- [ ] Medical expense claims: approval can widen what counts in the family's medical basket
- [ ] Provincial programs: many provinces tie their own supports to the federal approval
- [ ] Your move: the same week the approval letter arrives, walk this list top to bottom and apply for everything that fits

06 If the answer is no

> DO THIS
>
> Call and ask what the decision rested on — you are entitled to see how the practitioner's answers read. Ask for a review with new medical detail, or file a formal objection within the deadline printed on the letter. If the condition worsens or was understated, apply again with a stronger, more specific Part B.

> NOT THIS
>
> Do not treat one refusal as the final word on your body or your child. Refusals are often about vague forms, not ineligible people — a Part B that says "has difficulty" where it should say "takes three times as long, every single day" fails on wording alone.

07 The honest self-check

Answer for yourself, or for someone you support.

1. A basic daily activity — moving, dressing, eating, thinking clearly — reliably takes me far longer than it takes others my age.	YES / NO
2. This has lasted, or will clearly last, a year or more.	YES / NO
3. It is true most of the time, not just on the worst days.	YES / NO
4. It stays true even with my medication, therapy or devices.	YES / NO
5. Weekly treatment time, if I have it, eats a serious share of my week.	YES / NO
6. Someone in my family supports a person who could answer YES above.	YES / NO
7. Nobody in our household has ever actually submitted a T2201.	YES / NO

Several YES · Green
You have a real case. Start the four-week plan below this week — the look-back window is already ticking.

One or two YES · Yellow
Borderline cases are exactly what practitioners and professionals are for. Ask before you rule yourself out.

All NO · Red
The credit likely is not yours today — but keep this guide. Conditions change, and now you know what qualifying actually looks like.

08 Your four-week application plan

Week 1
Keep a simple diary: which activities take longer, how much longer, how often. Real minutes, real days.

Week 2
Book the practitioner visit — say it is for a T2201. Fill in Part A yourself and tick the past-years box.

Week 3
Bring the diary to the appointment. Ask the practitioner to state clearly when the restriction began.

Week 4
Submit through CRA MyAccount or by mail. Note the decision timeline, and diarize a follow-up call.

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Written and fact-checked by Udit Gupta

Ex Big 4 — Ernst & Young and Deloitte · International & Cross-Border Tax Specialist · CPA Canada In-Depth Tax Training · Chartered Accountant, ICAI (India) and MIA (Malaysia)

Udit Gupta has over 15 years of experience helping corporations and business owners with corporate structuring, corporate tax filing, bookkeeping, payroll, GST/HST, cross-border tax and CRA representation. Big 4 trained at Ernst & Young and Deloitte, and qualified as a chartered accountant in India and Malaysia, he founded Tax Filings Canada in 2019 to serve entrepreneurs, startups and non-resident business owners across Canada. View Full Member Bio — including step-by-step instructions to verify each membership on the issuing body's public register.

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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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