

Tax Tip

Life events: Having a baby

Did you know?

If you are expecting a baby or had a baby recently, there are various credits and benefits you may be entitled to receive.

Important facts

- [Automated Benefits Application](#) – When registering the birth of your newborn baby, you can also consent to use the Automated Benefits Application (ABA), that allows you to at the same time apply for child tax benefits. If you consent to use the ABA on your child's birth registration form, you will also be applying for:
 - the [Canada child tax benefit \(CCTB\)](#);
 - the [universal child care benefit \(UCCB\)](#); and
 - any related [provincial/territorial programs](#).

Explanations of these benefits are provided below.

- [My Account](#) – you can apply to receive your benefits by using the *Apply for child benefits service* through My Account or you can apply by downloading and mailing [Form RC66, Canada Child Benefits Application](#) to your tax centre.
- [Canada child tax benefit \(CCTB\)](#) – The CCTB is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age.
- [Universal child care benefit \(UCCB\)](#) – If you have children under 6 years of age, you may be eligible to receive \$100 per month per child. You should apply for this as soon as possible after the birth of your child.
- [Provincial and territorial programs](#) – Most provinces and territories have child and family benefit and credit programs that combine with your Canada child tax benefit and the goods and services tax/harmonized sales tax (GST/HST) credit. Check out your options.
- [GST/HST credit](#) -- Families with low or modest incomes can receive this tax-free quarterly payment to offset some of the GST/HST they pay. Apply for this credit when you file your income tax and benefit return every year.
- [Working income tax benefit \(WITB\)](#) – Low-income families that are in the workforce can claim this refundable tax credit to get personal tax relief. You can claim the WITB on line 453 of your tax return if you meet all the eligibility criteria.
- [Disability amount](#) - The disability amount is a non-refundable tax credit that a person with a severe and prolonged impairment in physical or mental functions can claim to reduce the amount of income tax he or she has to pay in a year.
- [Child disability benefit \(CDB\)](#) - The CDB is a tax-free benefit for families who care for a child under age 18 who is eligible for the [disability tax credit](#).
- [Registered education savings plan \(RESP\)](#) – You can start saving for your child's future now. An RESP is a contract between you (the subscriber) and another individual or organization (the promoter) that allows you to make contributions toward your child's future education. Programs such as the [Canada education savings grant \(CESG\)](#) and the [Canada learning bond \(CLB\)](#) are other great incentives to create an RESP for your child.