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JACK SPARROW
123 Main ST
OTTAWA ON K0C 1M8

Notice details

Social insurance number	XXX XXX XXX
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Tax year	2023
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Date issued	May 24, 2024
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**THIS DOCUMENT HAS 4-5 PAGES
ALL PAGES MUST BE INCLUDED**

Notice of assessment

MUST NOT BE THE EXPRESS NOA

We assessed your 2023 income tax and benefit return and calculated your balance.

You have a refund of **\$53.32**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: \$53.32

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/my-cra-account**.
2. Select "Manage online mail".

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Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	80,829	
	Deductions from total income	631	
23600	Net income	80,198	
26000	Taxable income	80,198	
35000	Total federal non-refundable tax credits	4,273	
61500	Total Ontario non-refundable tax credits	1,089	
42000	Net federal tax	9,232.84	
42800	Net Ontario tax	4,980.65	
43500	Total payable	14,213.49	
43700	Total income tax deducted	14,266.81	
48200	Total credits	14,266.81	
	Total payable minus Total credits	53.32	CR
	Balance from this assessment	53.32	CR
	Direct deposit	53.32	CR

Explanation of changes and other important information

Your Canada training credit limit for next year is \$1,250.00. This credit will expire at the end of the year you turn 65 or the year of death.

We added \$386 to your income because you did not designate a repayment under the Home Buyers' Plan.

We cannot allow your federal disability amount transferred from a dependant because we do not have a Form T2201, Disability Tax Credit Certificate, on file for this year. For more information, see Guide RC4064, Disability-Related Information, or go to canada.ca/disability-credits-deductions.

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We changed your Ontario tax based on the information we have.

We cannot allow the Ontario disability amount transferred from a dependant because we do not have a Form T2201, Disability Tax Credit Certificate, on file for this year. For more information, see Guide RC4064, Disability-Related Information, or go to canada.ca/disability-credits-deductions.

We recalculated your federal non-refundable tax credits and changed your total on line 35000 to \$4,273.

We recalculated your Ontario non-refundable tax credits and changed your total to \$1,089.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281. For individuals living in the territories (area code 867), call 1-866-426-1527.



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RRSP deduction limit and available contribution room statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Your unused RRSP deduction room at the end of 2023

Description	\$ Amount
RRSP deduction limit for 2023	197,898
Minus: Employer's PRPP contributions for 2023	0
Minus: Allowable RRSP contributions deducted for 2023	0
Equals: Your unused RRSP deduction room at the end of 2023	197,898

Your additional RRSP deduction limit earned in 2023

Description	\$ Amount
18% of 2023 earned income, up to a maximum of \$31,560	14,479
Minus: 2023 pension adjustment (PA)	0
Minus: 2023 prescribed amount for connected persons	0
Equals: Additional RRSP deduction limit you earned in 2023 (if negative, will be "0")	14,479

Your 2024 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2023	197,898
Plus: Additional RRSP deduction limit earned in 2023	14,479
Minus: 2024 net past service pension adjustment (PSPA)	0
Plus: 2024 pension adjustment reversal (PAR)	0
Equals: RRSP deduction limit for 2024	212,377
Minus: Unused RRSP contributions previously reported and available to deduct for 2024	0
Your available RRSP contribution room for 2024	212,377

Note: If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2024. You may have over contributed to your RRSP and have to pay a 1% monthly tax on any excess contributions. If you have, you must file a T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions, and pay the taxes owing.

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Home Buyers' Plan (HBP) statement

This statement confirms the minimum amount you have to repay to your RRSP, PRPP or SPP because you participated in the HBP. Repayments do not affect your RRSP deduction limit.

Description	\$ Amount
Total withdrawals (2008)	5,783
Minus: Total repayments, cancellations, and income inclusions	5,397
Balance left to repay	386
Minimum required repayment for 2024	386



More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**. For individuals living in the territories (area code 867), call **1-866-426-1527**.

If you move

Let us know your new address as soon as possible. For more information, go to **canada.ca/cra-change-address**.

If you have new information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to your tax centre, and include your social insurance number and any documents supporting the change. To find your tax centre, go to **canada.ca/cra-offices**.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, electronic text, or audio format. For more information, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/my-cra-account**.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit **canada.ca/be-scam-smart**.