TWMC Government Benefits Checklist

A TWMC Planning Guide

1. When Life Changes, Check Your Benefits

Government benefits are spread across federal and provincial programs, and they are not all accessed the same way. Some are calculated from your tax return; others require an application, assessment, medical certification or separate enrollment.

TWMC Planning Principle: Every significant life event should trigger a government-benefits review.

Start With the Basics

☐ File an income tax return every year, even when income is low or there is no tax owing. Tax-return information is used to determine or update many federal and Ontario benefits and credits.

☐ Keep CRA and other government agencies informed of required changes to marital status, address, banking information and family circumstances.

☐ Check rather than assume. A program may be automatic, tax-return based, application based, assessment based or require separate enrollment.

☐ Use current official government sources to confirm eligibility, application requirements, payment amounts and deadlines.

Family, Children and Income Changes

☐ Check the Canada Child Benefit and related Child Disability Benefit where applicable.

☐ Review the Ontario Child Benefit and whether child-care assistance may be available.

☐ If income has fallen or stopped, investigate Employment Insurance benefits, the Canada Workers Benefit, Ontario Works and other income-tested supports that may apply.

☐ Check the Canada Groceries and Essentials Benefit (CGEB), formerly the GST/HST credit, and confirm current eligibility through CRA.

☐ After marriage, separation, divorce, birth, adoption or a major income change, review benefits that depend on family net income or household composition.

A benefit isn't always automatic. Some programs depend on your tax return; others require you to apply, enroll or complete an assessment.

2. Disability, Illness and Caregiving

A health change can affect income, taxes, caregiving responsibilities and access to government services at the same time. Review both financial benefits and publicly funded services.

Federal Disability and Illness Supports

- ☐ Investigate the Disability Tax Credit where a qualifying impairment may exist; medical certification and CRA approval are required.
- ☐ Check the Canada Disability Benefit and CPP disability benefit where appropriate; these are separate programs with different eligibility rules.
- ☐ If eligible for the Disability Tax Credit, investigate whether an RDSP and related Canada Disability Savings Grant or Bond may be relevant.
- ☐ Review EI sickness benefits when illness or injury interrupts employment.

Caregiving and Family Support

- ☐ Check the Canada Caregiver Credit and federal EI caregiving benefits when caring for a critically ill, injured or end-of-life family member.
- ☐ Investigate Ontario home and community-care services when ongoing care, rehabilitation or support at home is needed.
- ☐ Review whether respite, caregiver navigation or other publicly funded services may be available in your community.
- ☐ Remember that a publicly funded service is not necessarily a cash benefit; eligibility and assessment processes differ.

Ontario Disability, Drug and Income Supports

- ☐ Investigate ODSP when disability and financial eligibility may apply.
- ☐ Check the Assistive Devices Program where qualifying medical equipment or devices are required.
- ☐ Review Ontario Drug Benefit, Trillium Drug Program, OHIP+ or other drug supports that may apply to age, income, coverage or medical circumstances.
- ☐ If household income falls substantially, investigate Ontario Works and related supports rather than assuming another program will start automatically.

Health and disability programs can overlap, but they are not interchangeable. Confirm the purpose and eligibility rules for each program separately.

3. Retirement, Housing, Education and Other Supports

Government support can change as you retire, become a survivor, buy a home, save for education or face higher housing and energy costs.

Retirement and Seniors

☐ Review CPP and OAS timing and application/enrollment information before retirement decisions are finalized.

☐ Lower-income seniors should check current eligibility for GIS, the Allowance or Allowance for the Survivor where applicable.

☐ After the death of a spouse or common-law partner, investigate CPP survivor, death and children's benefits where relevant.

☐ Check Ontario senior supports such as GAINS, drug coverage, dental support and other current income-tested programs.

☐ Continue filing annual tax returns because income-tested senior benefits may depend on current tax information.

Housing, Energy and First-Home Programs

☐ First-time home buyers should investigate the FHSA, Home Buyers' Plan, Home Buyers' Amount and Ontario land-transfer-tax refund under current rules.

☐ Check the Home Accessibility Tax Credit and Ontario/local accessibility or renovation assistance where mobility needs change.

☐ Lower-income households should investigate the Ontario Electricity Support Program and emergency energy assistance where applicable.

☐ Review Ontario Trillium Benefit components, including energy/property-related credits, through the tax-filing process.

Education and Other Situations

☐ Families saving for education should review RESP incentives, including the Canada Education Savings Grant and Canada Learning Bond.

☐ Veterans and their families should check current Veterans Affairs Canada benefits and services rather than assuming general programs cover every need.

☐ When moving into or out of Ontario, review health coverage and provincial benefits because provincial programs do not necessarily follow you.

☐ If long-term care becomes necessary, check current Ontario assessment, accommodation and rate-reduction information.

Amounts, thresholds and program rules change. An evergreen checklist tells you what to investigate; official government sources tell you what applies today.

4. Your Government Benefits Review

Use this page whenever something significant changes in your life. The goal is to identify programs worth checking and the next actions required - not to determine eligibility on your own.

What changed in my life or household?

Federal programs I should investigate:

Ontario programs or services I should investigate:

Applications, assessments or tax filings still required:

Documents or information I need to gather:

Before You Finish

☐ Have all required tax returns been filed?
☐ Are CRA, Service Canada and relevant Ontario agencies working with current family and contact information?
☐ Have I checked whether each program is automatic, application based, assessment based or tax-return based?
☐ Have I confirmed current eligibility, amounts, thresholds and deadlines from official government sources?
☐ Have I recorded when I should review these benefits again?

Diagnose Before You Prescribe™ - start with the life change, understand the household situation, then investigate the programs that may apply.

Educational Information Only: This checklist provides general educational information about selected Canadian federal and Ontario programs. It does not determine eligibility and is not financial, investment, tax, legal, insurance or government-benefit advice. Programs, names, eligibility rules, amounts and application procedures may change. Verify current information directly with the responsible government agency before acting.

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