

# Notice of assessment

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As of December 16, 2022

## Notice details

**Address:**

Jane Doe

205-271 Ross ST. NE

SALMON ARM BC V1E 4P9

**Social insurance number:** XXX XX0 123**Tax year:** 2020**Date issued:** May 10, 2021**Tax Centre:** WINNIPEG MB R3C 3M2**Access code:** 1AB2CD4E

We assessed your 2020 income tax and benefit return and calculated your balance.

You need to pay **\$772.49** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **May 31, 2021**.

Thank you,

Bob Hamilton

Commissioner of Revenue

## Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

**Amount due:** \$772.49

**Pay by:** May 31, 2021

## 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](https://canada.ca/taxes-reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

### Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	55,000	
	Deductions from total income	4,999	
23600	Net income	50,000	
26000	Taxable income	50,000	
35000	Total federal non-refundable tax credits	2,660	
61500	Total British Columbia non-refundable tax credits	719	

<b>Line</b>	<b>Description</b>	<b>\$ Final amount</b>	<b>CR/DR</b>
42000	Net federal tax	5,061.59	
42800	Net British Columbia tax	2,082.12	
43500	Total payable	7,143.71	
43700	Total income tax deducted	6,371.22	
48200	Total credits	6,371.22	
	Total payable minus Total credits	772.49	DR
	Balance from this assessment	772.49	DR
	<b>Balance due</b>	<b>772.49</b>	<b>DR</b>

### Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 31, 2021. You can view your account balance and statement of account online using My Account.

You can also use the CRA's Individual Tax Account Balance Automated Service by calling 1-866-474-8272. This service is available seven days a week and allows you to quickly get your account balance and information about your last payment. You will be asked to provide your social insurance number, your date of birth, and the amount reported at line 15000 on your tax return.

Your Canada training credit limit for next year is \$500.00. This credit will expire at the end of the year you turn 65 or the year of death.

Because you received COVID-related benefits in 2020 and your taxable

income was \$75,000 or less, we are providing flexibility for paying the balance you owe on your 2020 tax return. The interest that would normally be charged starting on May 1, 2021, will be waived until April 30, 2022. We will start charging interest on any unpaid balance from your 2020 return on May 1, 2022. We are still charging interest on any unpaid balances from previous years.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

### RRSP deduction limit 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](https://canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2020	56,498
<b>Minus:</b> Employer's PRPP contributions for 2020	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2020	650
<b>Plus:</b> 18% of 2020 earned income, up to a maximum of \$27,830	9,484
<b>Minus:</b> 2020 pension adjustment	5,572
<b>Minus:</b> 2021 net past service pension adjustment	0
<b>Plus:</b> 2021 pension adjustment reversal	0
<b>RRSP deduction limit for 2021</b>	<b>59,760</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2021	0

Description	\$ Amount
<b>Available contribution room for 2021</b>	<b>59,760</b>

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2021 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

## More information

If you need more information about your income tax and benefit return, go to [canada.ca/taxes](https://canada.ca/taxes), go to My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), or call **1-800-959-8281**.

To find your tax centre, go to [canada.ca/cra-offices](https://canada.ca/cra-offices).

### If you move

Let us know your new address as soon as possible. For more information on changing your address, go to [canada.ca/cra-change-address](https://canada.ca/cra-change-address).

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

- go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return) for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

### If you want to register a formal dispute:

- go to [canada.ca/cra-complaints-disputes](https://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

## Definitions

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

## Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to [canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats). If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

## How do you pay?

- online or by phone using a Canadian financial institution's services
- online at [canada.ca/cra-my-payment](https://canada.ca/cra-my-payment)
- online by setting up a pre-authorized debit agreement at [canada.ca/my-cra-account](https://canada.ca/my-cra-account)
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information on how to make a payment, go to [canada.ca/payments](https://canada.ca/payments).

## Need more time to pay?

If you cannot pay in full and you would like more information, go to [canada.ca/cra-collections](https://canada.ca/cra-collections).

To discuss a payment arrangement, call the CRA at **1-888-863-8657**, Monday to Friday (except holidays) from 7:00 a.m. to 11:00 p.m. Eastern time.

## Related links

- [View RRSP and HBP/LLP Information](#)
- [View returns](#)

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