



SUDBURY ON P3A 5C1

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LAURA P COSTA
1311-1420 DUPONT ST
TORONTO ON M6H 0C2

Notice details

Social insurance number XXX XX7 418

Tax year 2019

Date issued Jun 26, 2020

RM2HK6NB

Notice of assessment

We assessed your 2019 income tax and benefit return and calculated your balance.

You need to pay **\$19,485.05** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **September 1, 2020**.

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: \$19,485.05

Pay by: September 1, 2020

Payment options

You can:

- pay online
- pay at your financial institution

For more information, see page 4.

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Tax year	2019
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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.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	100,124	
	Deductions from total income	7,829	
23600	Net income	92,295	
26000	Taxable income	92,295	
35000	Total federal non-refundable tax credits	2,460	
61500	Total Ontario non-refundable tax credits	763	
42000	Net federal tax	13,840.51	
42100	CPP contributions payable	5,497.80	
42800	Net Ontario tax	6,968.46	
43500	Total payable	26,306.77	
43700	Total income tax deducted	0.00	
45110	Climate action incentive	224.00	
47600	Tax paid by instalments	6,743.95	
48200	Total credits	6,967.95	
	Total payable minus Total credits	19,338.82	DR
	Instalment interest	146.23	DR
	Balance from this assessment	19,485.05	DR
	Balance due	19,485.05	DR

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. 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

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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 \$250.00. This credit will expire at the end of the year you turn 65 or the year of death.

We transferred \$159.95 from your 2020 instalment account to match your instalment claim on line 476 of your 2019 income tax return. As a result, your 2020 instalment account balance is now \$0.00. You may want to review your 2020 instalment account and consider making a replacement payment to eliminate or reduce possible interest charges.

Our records show that you had to pay instalments totalling \$10,748.00 for the 2019 tax year. We charged you instalment interest because at least one of your payments was not enough or late.

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

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to canada.ca/rrsp or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2019	61,129
Minus: Employer's PRPP contributions for 2019	0
Minus: Allowable RRSP contributions deducted for 2019	5,000
Plus: 18% of 2019 earned income, up to a maximum of \$27,230	17,969
Minus: 2019 pension adjustment	0
Minus: 2020 net past service pension adjustment	0
Plus: 2020 pension adjustment reversal	0
RRSP deduction limit for 2020	74,098
Minus: Unused RRSP contributions previously reported and available to deduct for 2020	0
Available contribution room for 2020	74,098

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2020 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, go to My Account at canada.ca/guide-my-cra-account, or call **1-800-959-8281**.

To find your tax centre, go to 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.

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

- go to 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; 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.

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
- online by setting up a pre-authorized debit agreement at canada.ca/guide-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.

Need more time to pay?

If you cannot pay in full and you would like more information, go to 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.

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/guide-my-cra-account.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to canada.ca/taxes-security.