

ONTARIO TAX – OFTEN MISSED CREDITS & DEDUCTIONS CHECKLIST

CHILD & FAMILY

- Child care expenses (daycare, camps, babysitters)
- Lower-income spouse is claiming child care (if applicable)
- Eligible dependant credit (single parent)
- Canada caregiver credit (child or dependent with disability)
- Tuition transfer from child (if student age 18+)

MEDICAL EXPENSES

- Dental & orthodontics
- Prescription drugs
- Glasses / contact lenses
- Therapy (psychologist, eligible practitioners)
- Fertility treatments
- Travel for medical care (km, parking, lodging)
- Used best 12-month period (not just calendar year)

HOUSING & ONTARIO BENEFITS

- Rent receipts (for Ontario Trillium Benefit)
- Property tax (if homeowner)
- Utilities (if applicable to credits)

WORK & HOME EXPENSES

- Work-from-home expenses (rent, utilities, internet portion)
- Home office supplies (ink, paper, etc.)

EDUCATION

- Tuition credits (T2202)
- Student loan interest
- Unused tuition carried forward or transferred

DEDUCTIONS & STRATEGIES

- RRSP contributions recorded
- Consider delaying RRSP claim for higher-income year
- Union / professional dues
- Moving expenses (if moved 40 km closer to work/school)
- Charitable donations (combined for higher credit)
- Digital news subscription credit

CARRY-FORWARD AMOUNTS

- RRSP unused contributions
- Tuition carry-forward
- Capital losses

Reviewed last Notice of Assessment

OPTIMIZATION CHECK

- Spouse with lower income claims applicable deductions
- One spouse claims all donations
- Expenses grouped for maximum benefit
- Reviewed all credits before filing

FINAL TIP

- Did I optimize—not just file? (timing, splitting, grouping)