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HONG YU JI  
89-935 EWEN AVE  
NEW WESTMINSTER BC  
V3M 0A1

## Notice details

Social insurance number	XXX XX3 185
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Tax year	2021
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Date issued	Mar 28, 2022
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## Notice of assessment

We assessed your 2021 income tax and benefit return and calculated your balance.

You have a refund of **\$800.00**.

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:** \$800.00

### Go paperless!

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

1. Log in at [canada.ca/my-cra-account](https://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](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	11,871	
	Deductions from total income	1,450	
23600	Net income	10,421	
26000	Taxable income	10,421	
35000	Total federal non-refundable tax credits	2,071	
61500	Total British Columbia non-refundable tax credits	560	
42000	Net federal tax	0.00	
42800	Net British Columbia tax	0.00	
43500	Total payable	0.00	
43700	Total income tax deducted	800.00	
48200	Total credits	800.00	
	Total payable minus Total credits	800.00	CR
	Balance from this assessment	800.00	CR
<b>Direct deposit</b>		<b>800.00</b>	<b>CR</b>

## Explanation of changes and other important information

We added \$755 to your income because you did not designate a repayment under the Home Buyers' Plan.

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2022 to June 2023, we will let you know in July.

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.

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Based on this assessment, you have unused federal and British Columbia tuition and education amounts of \$2,880 and \$2,880. You can carry forward these amounts to later years. To make sure we calculate your unused amounts correctly, you need to file a return each year, even if you have no income to report.

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 2021	3,657
<b>Minus:</b> Employer's PRPP contributions for 2021	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2021	0
<b>Plus:</b> 18% of 2021 earned income, up to a maximum of \$29,210	0
<b>Minus:</b> 2021 pension adjustment	0
<b>Minus:</b> 2022 net past service pension adjustment	0
<b>Plus:</b> 2022 pension adjustment reversal	0
<b>RRSP deduction limit for 2022</b>	<b>3,657</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2022	1,000
<b>Available contribution room for 2022</b>	<b>2,657</b>

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2022 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.

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**Home Buyers' Plan statement**

Description	\$ Amount
Total withdrawals (2006)	11,312
<b>Minus:</b> Total repayments, cancellations, and income inclusions	10,557
<b>Balance left to repay</b>	<b>755</b>
<b>Minimum required repayment</b>	<b>755</b>

## 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.

## 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](https://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](https://canada.ca/be-scam-smart).



