
Taxes and benefits for First Nations individuals

First Nations individuals are subject to the same tax rules as any other resident in Canada unless their income is eligible for the tax exemption under section 87 of the Indian Act. We want you to be aware of the benefits, credits and requirements that apply to you.

Within this document, the Canada Revenue Agency (CRA) uses the term "Indian" because it has a legal meaning in the Indian Act.

Getting benefits and credits

If you don't file a tax return, you won't be able to receive some benefits and credits.

File a tax return every year

To continue getting your benefit and credit payments, you need to do your taxes on time **every year**, even if your income is tax exempt or you had no income at all. If you have a spouse or common-law partner, they also need to do their taxes every year so that the CRA can calculate your payments.

You must file a return to get any of the following:

- Goods and services tax/Harmonized sales tax credit (GST/HST)
- Canada child benefit (CCB)
- Child disability benefit
- Disability tax credit
- Canada workers benefit
- Canada training credit
- Climate action incentive

Getting back the 10% tax withheld on CRB's

If you received the Canada Recovery Benefit (CRB), Canada Recovery Sickness Benefit (CRSB), or Canada Recovery Caregiver Benefit (CRCB), 10% of each payment was withheld at source - even if your income is exempt from tax.

You may be able to get part or all of the tax back for payments received in 2020 or 2021 **by filing a tax return for that year**.

You may be eligible if:

- some or all of your income is exempt from tax under section 87 of the Indian Act
- you are registered, or entitled to be registered as an “Indian” under that Act

This may include filling out Form [T90 Income exempt under the Indian Act](#) as part of the return. You can quickly and securely file your tax and benefit return online. We have a list of certified tax software products that are easy to use, fast, and secure. Some are free.

If you meet the eligibility criteria outlined below, you may also be able to get back the tax withheld using one of our simplified paper tax and benefit returns.

Using a simplified paper tax and benefit return

If you are a First Nations individual, you may be able to file your taxes using the Let Us Help You Get Your Benefits! Credit and benefit short return or the T1S-D, Credit and Benefit Return.

These forms are not available to download. You can see if this option is available to you by contacting your band council office (if they don't have any they can order them for you).

You can use the **Let Us Help You Get Your Benefits, Credit and Benefit Short Return** if **all** the following apply:

- you are registered or entitled to be registered as an “Indian” under the Indian Act
- you meet the eligibility criteria listed on the form
- you were a resident of Canada throughout 2020
- you did not receive any Canada workers benefit advance payments in 2020
- your taxable income for 2020, if any, was \$13,229 or less (\$20,866 or less if you were 65 years of age or older)
- you are not claiming the eligible educator school supply tax credit for 2020
- you did not make any repayments of universal child care benefit payments in 2020
- you are not filing this short return for a deceased person

You can use the **T1S-D, Credit and Benefit Return** if **all** of the following apply:

- you are registered or entitled to be registered as an “Indian” under the Indian Act
- you lived in Alberta, Manitoba, Newfoundland and Labrador, Ontario, Quebec or Saskatchewan on December 31 of the tax year
- all your income is tax exempt (other than payments for retroactive universal child care benefit, old age security pension, social assistance, and net federal supplements)
- no tax was deducted from any of your income other than from your Canada Recovery Benefit, Canada Recovery Caregiving Benefit or Canada Recovery Sickness Benefit payments
- you did not receive any Canada workers benefit advance payments in the tax year