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JASRAJ SINGH JOHAL
13 LELAND ST
HAMILTON ON L8S 2Z8

Notice details

Social insurance number XXX XX5 151

Tax year 2024

Date issued Mar 27, 2025

H852WJ84

Notice of assessment

We assessed your 2024 income tax and benefit return and calculated your balance.

You have a refund of **\$2,715.66**.

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: \$2,715.66

Go paperless!

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

1. Log in at 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. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

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

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	37,043	
	Deductions from total income	309	
23600	Net income	36,734	
26000	Taxable income	36,734	
35000	Total federal non-refundable tax credits	5,510	
61500	Total Ontario non-refundable tax credits	732	
42000	Net federal tax	0.00	
42800	Net Ontario tax	803.33	
43500	Total payable	803.33	
43700	Total income tax deducted	3,518.99	
48200	Total credits	3,518.99	
	Total payable minus Total credits	2,715.66	CR
	Balance from this assessment	2,715.66	CR
	Direct deposit	2,715.66	CR

Explanation of changes and other important information

You have to close all your FHSAs on or before December 31 in the year of the 15th anniversary of opening your first FHSA. For more information, go to canada.ca/fhsa.

Our records show that you were an FHSA holder in the year. You can view your FHSA participation room statement and related information online using My Account.

Based on this assessment, you have unused federal tuition, education, and textbook amounts of \$5,686 that you can carry forward 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.

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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 2025 to June 2026, we will let you know in July.

We got your application for the 2025 Ontario energy and property tax credit. We will let you know if you qualify for this credit.

The date of birth you put on your return, June 20, 2004, differs from what we have on record. If the date of birth on your return is correct, please send an original or a certified copy of your birth certificate or equivalent to your tax centre so that we can update our records. If the date of birth on your return is incorrect, please disregard this request.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281. For individuals living in the territories (area code 867), call 1-866-426-1527.



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RRSP deduction limit and available contribution room 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 or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Your unused RRSP deduction room at the end of 2024

Description	\$ Amount
RRSP deduction limit for 2024	642
Minus: Employer's PRPP contributions for 2024	0
Minus: Allowable RRSP contributions deducted for 2024	0
Equals: Your unused RRSP deduction room at the end of 2024	642

Your additional RRSP deduction limit earned in 2024

Description	\$ Amount
18% of 2024 earned income, up to a maximum of \$31,560	6,233
Minus: 2024 pension adjustment (PA)	0
Minus: 2024 prescribed amount for connected persons	0
Equals: Additional RRSP deduction limit you earned in 2024 (if negative, will be "0")	6,233

Your 2025 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2024	642
Plus: Additional RRSP deduction limit earned in 2024	6,233
Minus: 2025 net past service pension adjustment (PSPA)	0
Plus: 2025 pension adjustment reversal (PAR)	0
Equals: RRSP deduction limit for 2025	6,875
Minus: Unused RRSP contributions previously reported and available to deduct for 2025	0
Your available RRSP contribution room for 2025	6,875

Note: If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2025. You may have over contributed to your RRSP and have to pay a 1% monthly tax on any excess contributions. If you have, you must file a T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions, and pay the taxes owing.

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/my-cra-account, or call **1-800-959-8281**. For individuals living in the territories (area code 867), call **1-866-426-1527**.

If you move

Let us know your new address as soon as possible. For more information, go to canada.ca/cra-change-address.

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

- go to canada.ca/change-tax-return for faster service; or
- write to your tax centre, and include your social insurance number and any documents supporting the change. To find your tax centre, go to canada.ca/cra-offices.

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.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, electronic text, or audio format. For more information, go to 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.

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.



