

## Disability Tax Credit for Parents

The first slide is displayed. The presenters do not speak to this slide. The following information is shown: The logo of LD@school is displayed. Brought to you by LD@school: An initiative supporting Ontario educators in empowering students with learning disabilities, including those with co-occurring conditions such as ADHD and other neurodiverse learning profiles. This session is part of our ongoing work to share evidence-informed strategies, tools, and professional learning resources. LD@school is a signature initiative of: The logo of the Learning Disabilities Association of Ontario (LDAO) appears at the bottom of the slide.

Welcome to this disability tax presentation. I'm excited to share this with you. There is a lot of questioning surrounding the Disability Tax Credit in Canada, how to get approved, how to apply, and we are here to bring this to you.

My name is Stefanie Ricchio. I am a CPA [Chartered Professional Accountant] and an advocate for the Disability Tax Credit in Canada. This presentation is brought to you by myself and of course with Learning Disability Association of Ontario.

This particular session is directed towards parents of children who have learning disabilities. And in this session, I will walk you through the CRA's definition of a disability, especially in the context of a learning disability, which of course is a little different from the CRA [Canada Revenue Agency] perspective than a physical disability.

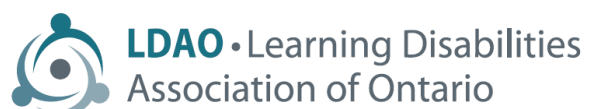
We'll walk through the CRA's version of that formula. The form itself that you have to complete in the process, how that is applicable to learning disabilities. And it's important to understand what you need to include in the form to be successful. We'll talk about other eligible credits. That could be a benefit. Medical expenses in general. And we'll touch on the RDSP, which is another benefit that you can be eligible for if you are approved for the Disability Tax Credit.

Now we'll start with the definition of a disability from the CRA's perspective and why this is important. Because the common misconception is that if you have a diagnosis that that is automatically a disability in the eyes of the CRA as it pertains to this particular tax credit. And that's not the case.

So even though you are diagnosed with a disability of some sort now, whether it's a physical or neurological, something like a learning disability, that is not enough for the CRA.

What the CRA is looking for from you when you are applying is to demonstrate, because of that diagnosis, because you've been diagnosed with a particular type of disorder or disability. How does that diagnosis impact your life?

And the formula that I'm going to walk you through now is what they use to measure that impact on an individual's life by comparison to someone else of the same age who does not have that disability.



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So we'll look at the first box on the left where it says we must meet one of the following criteria. The first is if the individual is blind. The second is that the individual is markedly restricted in at least one of the basic activities of daily living, or they are significantly restricted in at least two or more of the basic activities of daily living. Or lastly, they need life-sustaining therapy, so the individual with the diagnosis has to meet one of these bullet points. And in the next slide we'll go over what exactly those daily activities of life are.

So the second box where it says must meet all. So in addition to the items on the left, the individual with the diagnosis must also have a disorder or a disability that is prolonged. And that means that it will persist for more than 12 months.

And this is really important because let's say, for example, you break your arm and you can't use your arms and you can't go to work, but you're expected to heal within three months. You can't qualify for the Disability Tax Credit because it's a short-lived problem. It doesn't, it's not prolonged and does not persist beyond 12 months.

The second point that is also mandatory is that the condition needs to be present at least 90% of the time. And what that means is, is that as you go through the process of the application, if your medical practitioner says that the condition comes and goes, maybe it happens 3 or 4 days out of the week, but not all seven days. For example, you won't meet the criteria of the condition being present 90% of the time.

So essentially it needs to be an issue a disorder, a disability that is present at all times and impacting your life Essentially at all times.

Now, in the context of learning disabilities, I wanted to give some examples of how these types of things are measured. And it's really important to understand that so that as you work on the preparation of the application form and you're having conversations with your qualified medical practitioners that you're looking for specific language, and you can ask them for specific things to be included in your documentation.

So in this first example, we have Morgan, who is age ten and has a learning disability. Plus executive functioning concerns. A 45 minute homework task requires parents reminding Morgan to start homework immediately after arriving home. It also requires monitoring and frequent reminders to stay on task. It also requires that the assignment is reviewed for completeness and assisted if needed. Lastly, helping Morgan pack the homework and reminding them to turn it in is something that happens constantly.

And then lastly, and this is the really important part, this task takes nearly 2.5 hours, which is over triple the time of an average student and is classified as markedly restricted. And these are the types of measurements that the CRA is expecting to see within the application form, because they, again, are looking to see how an individual is impacted by comparison to someone of same age who does not have the condition.

And in this condition, we can see that this individual is taking triple the time of the average student to complete a task. So that's the key metric.

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In the next example, we have Hakeem, who is age 18 and applying for financial support to attend post-secondary. The application process involves taking twice as long to read and often misreading questions, frequently asking friends and family for help, clarifying words and meanings, struggling with word retrieval, spelling, grammar and punctuation when writing responses, relying on others to review every completed application, and lastly, completing the forms or online documents takes Hakeem four times longer than others.

And again, this is that metric that the series is looking for. By comparison to someone without the same diagnosis, what is the impact?

Our last example, we have Alex, who is age 16, has a learning disability and a part-time job. To remember their shift time, Alex has to call the company twice to confirm records the time and place in four places their agenda, family, calendar, phone and on their hand.

Alex fails to anticipate travel time and often arrives late. Stress and a sense of failure lead to poor job performance and fewer shifts. Planning their shift time takes Alex triple the time of an average person who can recall it with one reminder and plan travel effectively.

So again, there's that key metric that it takes the individual triple the time of an average person to be able to get to work.

And so again, just trying to demonstrate we have three different types of scenarios, scenarios relating to more neurological disorders, but how it's impacting the individuals and the type of information that your applications and your assessments must contain.

Now, the first question that most people have is, okay, I'm ready to apply for the Disability Tax Credit. Where do I start?

And so it's important to understand that there is a very specific list of qualified medical practitioners that can actually complete and attest and sign the form itself. So you can't ask just anybody. It needs to be one of these types of individuals on the list.

So a medical doctor, nurse practitioner, optometrist, audiologist, occupational therapists, physiotherapists, psychologists, and there's a couple of other different types that I've linked, onto the CRA website where you can go and get that information as well.

But it's really important to make sure that the people who are preparing this application for you are approved and qualified practitioners, according to the CRA.

Now, in the beginning slides, we talked about having to be markedly restricted or significantly restricted in the basic daily activities of life. And these are the eight different components that the CRA has divided those into. So vision, hearing, speech, mental functions, walking, feeding, eliminating, and dressing.

Now you can demonstrate markedly restricted in just one, or you can have significant restriction in more than one. And that's how you are able to hit that, that first part of that formula, to be able to be considered disabled by the perspective of the CRA.

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Now, I've kind of linked the top four here as the ones that are most generally correlated to learning disabilities. And that's vision, hearing, speech and mental functions.

What I wanted to do next was just to kind of frame how to think about the application and how to go about getting it prepared. And so here I am just picking on vision as an example.

There's a ton of correlation, in the health space with regards to how vision issues generally are present with individuals who do have learning disabilities. And so in this particular example, we know that some of the types of vision issues that are prevalent can be general eye health and refractive problems, functional vision problems, perceptual problems.

We know that this can present amongst individuals who have ADHD [Attention-Deficit/Hyperactivity Disorder], autism, nonverbal learning disorder, or visual motor deficits.

Then we want to know, okay, if these are the types of challenges that we're dealing with, who are the medical practitioners who can support us in this process? And in this particular case, it would be optometrists or ophthalmologists.

Now, on the right of this particular screen, that snippet that looks kind of like a folder is actually just a screen cut from the T2201 Disability Tax Credit application form itself. And what I really just wanted to share here was, you know what it actually looks like.

The application and what you can see is that, you know, they're looking for information about the left eye, the right eye, the measurement counts very specific and detailed types of information.

And why I wanted to share this with you is so that you're understanding the details and the levels that they're expecting to see within the application. So when you go and you speak to your qualified medical practitioners, you know what questions to ask.

You know, the type of paperwork that they're expecting to be providing as part of the application process. They're not looking for general high-level statements. They need to see some quantifiable data about what the issues with the individual are.

This is one of the largest tax credits that we do have in Canada, which is why it's so heavily scrutinized within the application process.

And then again, just a reminder here that at the bottom, the right that the first part of the formula is, is that an individual has to meet one of these objectives, so they're blind or markedly restricted in one of these basic activities of daily living, or significantly restricted in at least two of these basic activities of daily life. Or lastly, we need life sustaining therapy.

Now in this particular slide, I just put in a couple of snippets of the other sections that could be relevant. So speaking is of course a basic activity of daily living and hearing. And then again just demonstrating for you all that there are very specific details that need to be included.

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We're not looking for high level general comments about what's going on. They are looking for details. And if you don't have enough space in these boxes, of course, whoever is preparing your application for you can attach as much backup as required.

However many assessments you might have added all into the application and make it as good as you can.

I also wanted to call out with these ones, which are a little bit different. We have this severity charting you can see here and we have a frequency chart.

Now when the CRA in the second part of the formula says that they are looking for something that is prolonged and remember that is beyond 12 months. They're looking to understand if this is going to be a long-term impact on the person which needs to be recorded.

They are also looking for the presence to be 90% of the time. And that's where, you know, severity of the issue and frequency of the issue really come into play.

So for frequency, if your medical practitioner is only going to attest that this is something that happens rarely or occasionally, it will be a challenge for approval, because what the CRA is looking for is that the frequency is more usual or always and the same with severity. Because again, the CRA is not just looking for a diagnosis. They're looking to understand the impact of the diagnosis on the individual.

And so if your medical practitioner is only willing to attest that the impact is mild or mild to moderate, that might not support the case. What they're looking for is cases where the severity is moderate to severe or severe.

And so again it's really important. So as you have the conversations with your medical practitioners you are aligned in terms of what it is that they're going to be sharing and putting into the application for you as part of the process. And then the last, basic activity of daily living that of course, I wanted to touch on was mental functions, because this is obviously the umbrella where learning disabilities fall under.

And so for individuals who have learning disabilities, the best tool that you can have would be a psychologist's neuropsychological evaluation or assessment that you have completed, which obviously confirms the learning disability and any other potential challenges that could be at play for the individual.

And again, just I put some very, general, uh, commonalities of auditory linguistic abilities, visual abilities, memory, processing speed, and of course, cognitive efficiency and reasoning.

And if you look over on the right, this is again a snippet direct from the application itself. As it pertains to mental functions, they're looking for very specific types of diagnosis.

But also things that fall under everyday life activities like how well are they at adaptive functioning, which includes, you know, their health and safety and safe care? They're looking at memory.

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They're looking at judgment, problem solving, goal setting. So it's important to understand that in terms of the application that these are all valid areas of concern, that as long as you have the documentation and someone willing to who's a qualified medical practitioner is willing to attest to, all of this can be used as the basis of your application to try to be successful.

I added an additional slide for mental functions again, and more so just to kind of get you to think about, you know, some of the things you might have gone through in terms of assessments or discussions with certain individuals.

So also following mental functions, we have processing speed, executive function, visual spatial processing, working memory, language processing, visual motor processing and phonological processing as well.

So again these are terms you might be familiar with. Or they might be things that you can take away and discuss with the respective qualified medical practitioner to see if there's any opportunity to leverage some of these challenges to include in your application.

Now the last item from the formula. So again, it was the first part of the formula was you have to meet one of the following, which was either you are blind, markedly restricted in one basic activity of daily living or significantly restricted in two. Or you needed life sustaining therapies.

The best example I can give for life sustaining therapies would be someone who is undergoing kidney dialysis and requires. So in order to be able to live without dialysis, they would not be able to function and live a normal life.

Now, what's important for a life sustaining therapy for the CRA is that you must be receiving this therapy for a minimum of 14 hours per week. And again, without this therapy, an individual would not be able to meet the daily activities of living.

Now, how this relates to someone with a neurological disorder or a learning disability, could be under this last bullet point here under examples of eligible activities, and it is time spent by the child's primary caregiver to do or supervise the therapy or perform activities like those listed above.

So if you are spending a minimum of 14 hours to be able to manage your child as a result of a particular diagnosis, then you could make an argument that you are doing the 14 hours per week of life sustaining therapies, because if you did not do that work, there would be X amount of parts of the daily activities of life that the child would not be able to, facilitate or cannot function without.

Now, I've also included for you examples of ineligible activities that can't qualify towards the 14 hours. This would be medical appointments, shopping for medication, the time that it takes a portable or implanted device to deliver therapy. Time spent on dietary restrictions, a travel to receive therapy, or any type of recuperation after therapy.

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Now to kind of bring home and pull it all together, I want to use an actual example that is from my own life. I have a child who is now 16 years old, but was diagnosed with ADHD when he was three.

And prior to that, he had many challenges that I'm about to walk you through. So I'm going to actually share how I was able to be successful in this process. With with ADHD at the core of, of the basis of the application.

So when my son was, 1 to 2 years old. We started to notice that there were speech issues. And so this is the first quadrant here. So this is a daily activity of life speech. And his issues were slow speech and speech impairments. My medical practitioner here were multiple speech and language pathologists.

When he was three, my son had vision issues, and so we needed to deal with what seemed to be a lazy eye and some other types of visual issues that he had. We had medical practitioners of ophthalmologists and optometrists to deal with this activity of daily life.

Unfortunately, we also found out within the same year that he had issues with his hearing. And so he we knew he had auditory processing issues and he had moderate hearing loss.

Key word for his assessments and his medical practitioners for his hearing issues. We had four audiologists. We had multiple ENTs and head and neck specialists. And so at this point he already had, you know, impact on his daily life within three of the basic activities of daily living.

And then the final piece came as well, when he was three years old and he was diagnosed with ADHD. And of course, there was issues with executive functioning, decision making, memory. And our medical practitioner for this particular issue was a developmental pediatrician.

Now, that sounds like a lot. And I can assure you that it was a lot. So I understand very much the challenges that come with having a child that has neurological issues and the struggles that come along with, but in addition to that, on the right, you'll see here we also had occupational therapists that we were working on. We also were in numerous community programs, free programs, and paid programs.

And the person who ended up signing the actual application for us was the general practitioner. So our GP, his his general practitioner, was the official signing doctor, but what he was signing on was all the paperwork provided by every single medical professional within these quadrants.

So we had a pretty healthy file of paperwork that gave our GP the, the the basis for the application and gave him the confidence that he felt like he would be willing to attest, as such within the application itself.

But again, just a very visual understanding here of what it was like for us and all of the different layers, because, again, your child might be diagnosed with a learning disability, but could also have hearing issues or vision issues or speech issues. And the more you add to the application, the stronger that you make the case to be approved.

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Now, once you go through the process of the application, if you are approved, what does this actually mean?

So what this means is that on your tax return, you will now be eligible to claim the Disability Tax Credit. In theory, while they're under the age of 18, that's what happens once they turn 18. If they have taxable income, they could be the ones who actually claim it. If it makes logical sense for them to be able to do so.

The next question that I often get, which is really important, is there, you know, is, is that is there an impact on prior year tax returns? And the answer is yes. And it's really important when you are preparing the application that you check the box that says, please go ahead and adjust prior year returns.

And why this is important is and I'll use myself as an example. My son was diagnosed in 2012 with ADHD, and I didn't actually go through the process of applying for the Disability Tax Credit until 2016 because I was very involved and just busy with the his therapy and everything that we were doing that the last thing that I was really thinking about was the Disability Tax Credit. But in 2016, I made the application and we were approved, and I checked the box to adjust prior years. And as a result, what happens is they reassess from the year of diagnosis.

So they went to 2012, 13, 14, and 15, applied the Disability Tax Credit to those years, and we received a retroactive income tax refund as a result. And it was very significant. And this is a very, very key part of the process, which is why most people go through and do the application because you get that significant refund generally back. And so please make sure if you go through this process that you do say yes, go ahead and adjust my prior year tax returns.

The next question is how long is the certificate valid. The CRA answers that question for you. So again, in my case, I got it back and it said that it was approved until 2022. And at that time, if I wanted to continue to claim the Disability Tax Credit, I needed to go through the application process again and determine if he would still be eligible based on the new assessments.

And for me, I did not reapply because I knew that he would no longer qualify due to the the changes in time over the years with his condition. But that is the process because you cannot claim this on your tax return once it has expired.

The CRA tracks this very closely and will disqualify your Disability Tax Credit deduction if you try to claim it in a year where it has expired.

The next question is, what if the medical condition changes and the rules for the CRA are very clear? If someone no longer meets the eligibility, if the condition has improved, you are to no longer claim the Disability Tax Credit. That is the guidance and rule from the CRA.

And of course, what do you do if you have been denied, if you did not successfully get approved? You can file an objection. You're certainly well within your rights to be able to do so.

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You can go back to your documentation and see if you can redo your application and submit more, in addition to what you may have already provided. This is an avenue that you certainly can take.

But ultimately, those are really the only two paths that you can move forward with. And, you know, it's up to you and what the medical practitioners are providing, to be able to, to get this secured.

And ultimately, if the CRA says no. And that is their final ruling, even after you file an objection, there really isn't much that can be done at that point.

Now, the big question is, is all of this worth the effort and the best way to be able to kind of decide that for yourself is to understand what the dollar value of this credit is.

So I will walk you through an example, of the federal and provincial amounts. And the provincial amounts here are based on British Columbia, and they're pretty, pretty close across Canada. They don't vary that much.

So it is a non-refundable tax credit. And what that means is that it reduces your calculated income tax payable. And so if you are someone who already has a refund, once this is applied, it will likely increase your refund.

If you are someone who has income tax owing and you apply this non refundable tax credit, it will reduce the amount of income tax payable that you have owing.

And so federally, the amount is around \$9,800. And provincially it's going to be around \$8,900. So you can already see that these are sizeable very sizeable tax credits.

Now if you have a child who's under the age of 18, you will also be eligible for supplements. So federally the amount is around 5700 and provincially it is around 5800.

Please note that if you also claim child care expenses for this child, any supplements you receive will be reduced by the amount of child care expense deduction that you are claiming.

Now, how that all ends up translating in dollars is approximately varies by individuals. It's about \$3,000 for an individual. And if you are a parent claiming for a dependent child, it could be upwards of another \$2,000 for dependent children.

So again, potentially anywhere from 4 to \$5000. Impact on your tax return is very significant. And again, because it is that high in one of the largest tax credits that we have in Canada. That is why the application process is as it is today, and monitored so closely and scrutinized so closely by the CRA for eligibility.

Now, if you're gone through and you're mentally trying to figure out where you're at and you say to yourself, you know, I don't really know just yet if this is for me or not, I wanted just to list out some additional benefits for consideration. So you also may be eligible for the amount. For an eligible dependent, you would be eligible for the Canada Caregiver amount in supplement for spouses or common law partners. You may be able to claim home accessibility expenses, if you

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are going through this process and are approved for a child, you will then be able to claim the Canada Caregiver amount and supplement. Don't forget, we also have regular medical expenses which you can claim on your income tax return as well.

If you have children and you are receiving the Canada Child Benefit, if you are approved for the Disability Tax Credit for one of those children, their benefit will convert into the child disability amount, which is \$50 more than the regular Canada Child Benefit.

And then lastly, starting in July of 2025, the new Canada Disability Benefit applications will open. Individuals who are approved for the Disability Tax Credit will be eligible for this brand new Canada Disability Benefit as well.

So again, you can see, there are many, uh, other credits that you could be eligible for, plus the Disability Tax Credit, or you could be eligible for other benefits outside of the Disability Tax Credit.

Now, what I wanted to talk about next was just regular medical expenses.

So again, some individuals might say, I don't know that I'm going to meet the criteria to be approved for the Disability Tax Credit. So I always want to make sure that we address the fact that you still can claim regular medical expenses for learning disabilities as well.

Now, often when we think about medical expenses, we think of the common core, traditional health issues where we need prescribed medications, bathroom aides, things like crutches or expenses for dental work that are not covered. And again, all medical expenses would be items that are not covered by medical insurance.

And you'll see that I put a little asterisks at the very far right on tutoring. And so tutoring can be considered an eligible medical expense that you can claim on your income tax return.

However, I want to make this very clear. Bottom left, you have to have a letter of attestation from a qualified medical practitioner that your child is required to get tutoring as a result of a diagnosis.

So as long as someone has said that your child has a learning disability and would benefit from tutoring, then the cost of tutoring becomes eligible to be claimed as a medical expense.

If you bring your daughter or your son or your child to get tutoring but you don't have a diagnosis, you cannot claim the tutoring on your tax return as a medical expense. I want to make sure that that's very clear.

And so again, if you have that in writing from a qualified medical practitioner, in addition to tutoring, you can also deduct the cost of scanning software and reading pens. spellcheckers. Grammarly subscriptions. Tablets, smartphones, applications, any other computer-based learning programs, reading aids and services, and writing aids and note taking services.

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So you'll see that going through the process of getting that diagnosis, of course, is always going to be beneficial. But having that paperwork in hand will help you with the deductibility of certain medical expenses as well.

And then RDSP, the Registered Disability Savings Plan. This is the other reason why the CRA, holds the application process for the Disability Tax Credit so closely.

When you are approved for the Disability Tax Credit, you also then are able to open an RDSP for that individual and this can mean up to \$90,000 worth of additional grants and bonds paid by the government to the individual with the diagnosis, and this is, for many, the most attractive reason to go through the process of getting your application in and approved, because it opens up the ability to set up this future savings plan for that individual.

Now, the RDSP is really similarly modeled to the RESP. So the registered education savings plan as that there's as there's a grant and bond component to this program. Now, similar to RESPs, when you contribute to an RDSP, you do not get a tax deduction. So know that if you contribute, for example, to an RRSP, you'll notice that you can take a deduction on your income tax return in the year that you make that contribution.

When you contribute to an RDSP, you do not get a tax deduction. But everything within the program, the plan itself do get to grow on a tax-deferred basis. Now, the highlights of this particular program, again, the money contributed to the RDSP is not tax deductible. There is no annual contribution limit. Contributions can be made for the beneficiary up until the year they turn 59. Now, even though there's no annual contribution limit, there is a lifetime contribution limit to the plan of \$200,000. Everything that is earned and grows within the plan, accrue at a tax-deferred basis. Uh contributions are never taxable. When withdrawn, the only portion that is taxed upon withdrawal are the growth and the bonds and grants that are earned within the plan itself.

And then again, beneficiaries may also be eligible for the government contributions, which include the Canada Disability Savings Grant or the Canada Disability Savings Bond, and everything always makes a little bit more sense with money. So here's a visual of what the value of this plan looks like. So at the very top I have here for us the Canada Disability Savings Grant. So in an example where let's say a parent contributes \$1,500 to the plan. So the first 500, the CRA, the Government of Canada will match it at 300%. So I put in 500 and the CRA will put in \$1,500. On the next 1000 that I contribute, there's a matching of 200%, which means that the government will put in \$2,000. And so under the savings grant program, the government will match and increase the total contribution by \$3,500 if the individual qualifies for the Canada Disability Savings Bond. This is generally for individuals who are in low-income households. There is another \$1,000 that is paid into the plan as a bond, and it is regardless of the contribution that is made. So what does that look like in total? Let's look at the growth potential. So on the first line this is the contribution made by a contributor. So let's say a parent for example we put in \$1,500 the grant portion up here. The savings grant is an additional 3500 put in by the government. And then if I'm part of a low income household, there's an additional \$1,000 that the government will put into the plan. So based on a \$1,500 contribution, the actual

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change for the year will be \$6,000 because of the grants and bonds of both of them are eligible. So again that is very significant. And then within the plan itself this earns interest and continues to grow.

Now from a taxation perspective, when we contribute to an RDSP it is not deductible. When we receive the grant and bonds in a given year, they are not taxable at that time.

When we withdraw from the plan, it is taxable, but only on the income earned within the plan and the grants and the bonds, not any of the contributions that we make.

So if we contribute the 200,000, that 200,000 can come out without being taxed. But whatever additional growth has occurred within the plan that is taxed in the hands of the beneficiary.

Now, I know that that was a lot to ingest and process. And it is a lot to consider because now you've got to think about it and decide for yourself. Do I think I can be successful in this process?

And so step number one is assess your situation against the criteria that we talked about the impact on the daily basic activities of life, that the condition is prolonged and present 90% of the time.

If you're prepared and you feel like you can do so, then you meet with or review any documentation you have from your medical qualified practitioners. Make sure you're clear on what it is that they're going to be including in your application. So there are no surprises, and you can ensure that you have sufficient documentation to be successful in the process.

And then lastly, bring it all together. Prepare the T2201. Have your medical practitioners prepare the T2201. Get it all ready, set and out to the CRA.

There's a couple of different ways we can do it now. They can physically prepare the application in a paper copy. Give it to you and you mail everything out. Make a photocopy. Send it out.

Or you can actually do it now. Digitally. You would log into your my CRA account, and you would start the process and end up with a code that you share with the medical practitioner, who's going to be doing the actual attestation.

They will log in online and complete it online digitally and send it in on your behalf. Either way, works digitally generally tends to be a bit quicker.

The process takes about 3 to 6 months, depending on on what the backlog is like and the portfolio and assessments that you send in. So how long that takes to review. So this is where we are, and I hope that even though this was probably a lot to take in and to think about that, at least it gives you a better understanding of what the CRA is looking for, what you need to have in hand to be successful, and if it's a benefit to you now that you understand and are clear on some of the dollars and cents that make up the benefit of this particular program, I've also included for you at your pace, you can review some of the common FAQs relating to the Disability Tax Credit. I've also included FAQs on the RDSP. I am not a specialist in this area, so

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please do make sure you you're able to go through these and think about whatever questions you might have.

And then lastly, I also wanted to give you some links to additional resources so you can visit the CRA website.

I've also linked to Plan Institute. They are a nonprofit in Canada who work with Canadians from east to west, on all things related to the Disability Tax Credit, RDSP and everything in between. They are a great organization who can help you be successful in this process and answer all the questions that you might have.

And then lastly, you can also always go ahead and take a look at the T2201 application itself. Review the application so you can understand the ins and outs in the totality of what is needed to be successful in this process.

And I hope that this was an informative session for you, and you have some answers to questions that you had in the beginning, and you feel more confident to be able to go ahead now and work through this and try to be successful in this process. And I wish all of us luck. Thank you.

The final slide is displayed. The presenters do not speak to this slide. The following information is shown: The logo of the Learning Disabilities Association of Ontario (LDAO) appears at the top of the slide, with the slogan: "The right to learn, the power to achieve" Thank You for Joining Us Presented by LD@school, a signature initiative of the Learning Disabilities Association of Ontario (LDAO). About LDAO: The Learning Disabilities Association of Ontario is a non-profit organization with over six decades of leadership in learning disabilities and co-occurring conditions such as ADHD. Through LD@school, we provide educators with free, accessible, and evidence-based resources to build more inclusive classrooms across Ontario. We're committed to: Reducing stigma; Advancing accessibility; Building inclusive learning and working environments; Empowering individuals and families through knowledge and support. The LD@school logo appears on the right side of the slide. Visit us: [www.LDAO.ca](http://www.LDAO.ca) and Explore more: [www.LDatschool.ca](http://www.LDatschool.ca) appear at the bottom of the slide.

