

## Canada Workers Benefit

Protected B when completed

The Canada workers benefit (CWB) is a refundable tax credit intended to supplement the earnings of low-income workers. This benefit has two parts: a basic amount and a disability supplement. To claim the basic CWB, complete steps 1 and 2. To claim the CWB disability supplement, complete steps 1 and 3. To claim the basic CWB and the CWB disability supplement, complete steps 1, 2, and 3, if applicable.

As of the 2019 tax year, you may choose to include or **not** include tax-exempt income when you calculate the CWB.

Complete this schedule if you met **all** of the following conditions in 2022:

- You were a resident of Canada throughout the year
- You earned working income (see Part A)
- You were, at the end of the year, 19 years of age or older, or you resided with your spouse or common-law partner or your child

**Attach** a copy of this schedule to your paper return.

You **cannot** claim the CWB for 2022 if **any** of the following conditions apply to you:

- You were enrolled as a full-time student at a designated educational institution for a total of **more than 13 weeks** in the year, unless you had an eligible dependant at the end of the year
- You were confined to a prison or similar institution for a period of at least 90 days during the year
- You were exempt from income tax in Canada for a period in the year when you were an officer or a servant of another country (such as a diplomat) residing in Canada **or** you were a family member who resided with such a person, or an employee of such a person, at any time in the year

**Notes:** If you had a spouse or common-law partner but did **not** have an **eligible spouse** or an **eligible dependant** as defined below, complete this schedule as if you did **not** have an **eligible spouse** or an **eligible dependant**.

If you are completing a final return for a deceased person who met the conditions above, you can claim the CWB for that person if the date of death was after June 30, 2022.

An **eligible spouse** is a person who meets **all** of the following conditions:

- They were your cohabiting spouse or common-law partner on December 31, 2022 (or, if they died after June 30, 2022, they were your cohabiting spouse or common-law partner on the date of death and you were **not** the cohabiting spouse or common-law partner of another individual on December 31, 2022)

**Note:** You are considered to have had a cohabiting spouse or common-law partner, on December 31, 2022, if you had not been living separate and apart because of a breakdown in your marriage or common-law partnership for a period of at least 90 days, that includes December 31, 2022.

- They were a resident of Canada throughout 2022
- They were **not** enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year unless they had an eligible dependant at the end of the year
- They were **not** confined to a prison or similar institution for a period of at least 90 days during the year
- They were **not** exempt from income tax in Canada for a period in the year when they were an officer or a servant of another country (such as a diplomat) residing in Canada **or** they were a family member who resided with such a person, or an employee of such a person, at any time in the year

An **eligible dependant** is a person who meets **all** of the following conditions:

- They were your or your spouse's or common-law partner's child

**Note:** For the purposes of this claim, a child includes a person under your custody and control who was wholly dependent on you for support. A child you lived with and cared for under a kinship or close relationship program (of the federal government, a provincial or territorial government or an Indigenous governing body), can still be an eligible dependant, even if you received payments under that program, as long as the payments were not a children's special allowance for that child.

- They were under 19 years of age and lived with you on December 31, 2022 (or, if they died after June 30, 2022, they lived with you on the date of death and would have been under 19 years of age on December 31, 2022)
- They were **not** eligible for the CWB for 2022

**Step 1 – Working income and adjusted family net income**

|  |              |                                |                               |
|--|--------------|--------------------------------|-------------------------------|
| Do you have an <b>eligible dependant</b> ?   | <b>38100</b> | 1 <input type="checkbox"/> Yes | 2 <input type="checkbox"/> No |
| Do you have an <b>eligible spouse</b> ?  | <b>38101</b> | 1 <input type="checkbox"/> Yes | 2 <input type="checkbox"/> No |
| Are you claiming the basic CWB?<br>If <b>yes</b> , complete parts A and B, then, if applicable, complete Step 2.   | <b>38102</b> | 1 <input type="checkbox"/> Yes | 2 <input type="checkbox"/> No |
| Are you eligible for the disability tax credit (DTC)?<br>If <b>yes</b> , complete parts A and B, then, if applicable, complete Step 3.                                   | <b>38103</b> | 1 <input type="checkbox"/> Yes | 2 <input type="checkbox"/> No |
| Is your <b>eligible spouse</b> eligible for the DTC for themselves?<br>If <b>yes</b> , your <b>eligible spouse</b> must complete steps 1 and 3 on a separate Schedule 6. | <b>38104</b> | 1 <input type="checkbox"/> Yes | 2 <input type="checkbox"/> No |
| Are you choosing to include tax-exempt income to calculate the CWB? (1)  | <b>38105</b> | 1 <input type="checkbox"/> Yes | 2 <input type="checkbox"/> No |

**Part A – Family working income**

Complete columns 1 and 2 if you had an **eligible spouse** on December 31, 2022.

If **not**, complete column 1 only.

|   | Column 1<br>You |              | Column 2<br>Your eligible<br>spouse |          |
|---|-----------------|--------------|-------------------------------------|----------|
| Employment income and other employment income from line 10100 and line 10400 of the return  |                 |              |                                     | <b>1</b> |
| Taxable scholarships, fellowships, bursaries, and artists' project grants from line 13010 of the return   | +               | <b>38106</b> | +                                   | <b>2</b> |
| Total self-employment income from lines 13500, 13700, 13900, 14100, and 14300 of the return (excluding losses) (2)  | +               |              | +                                   | <b>3</b> |
| Tax-exempt working income earned on a reserve (from line 10000 of Form T90, Income Exempt from Tax under the Indian Act) (1) or an allowance received as an emergency volunteer (from line 10105 of the return) | +               | <b>38107</b> | +                                   | <b>4</b> |
| Add lines 1 to 4. Enter the result, even if it is "0". <b>Working income</b>  | =               | <b>38108</b> | =                                   | <b>5</b> |
| Add the amounts from line 5 in columns 1 and 2.<br>Enter this amount on line 16. <b>Family working income</b>   |                 |              |                                     | <b>6</b> |

You can claim the **basic CWB** in Step 2 if the family working income on line 6 is **more than \$3,000**.

If you are eligible for the **CWB disability supplement**, your working income on line 5 (column 1) must be **more than \$1,150**.

(1) Including tax-exempt income is optional for the CWB. If you choose to include tax-exempt working income on line 4 in Part A, you also must include any tax-exempt income that applies on line 8 in Part B.

If you choose to include your tax-exempt income in column 1 of parts A and B, you also must include your eligible spouse's tax-exempt income in column 2 of parts A and B.

(2) If you have reported income from **more than one** business on **one** self-employment line (13500, 13700, 13900, 14100, or 14300) and you are reporting a profit from one business and a loss from another, include only the profit amounts on line 3 when calculating working income. If you are reporting a loss from only **one** business at **one** of these lines, do **not** include that loss.

**Part B – Adjusted family net income**Complete columns 1 and 2 if you had an **eligible spouse** on December 31, 2022.**If not**, complete column 1 only.

|  | Column 1<br>You                   |       | Column 2<br>Your eligible<br>spouse |    |
|--|-----------------------------------|-------|-------------------------------------|----|
| Net income from line 23600 of the return   |                                   |       |                                     | 7  |
| Tax-exempt part of all income earned or received on a reserve <b>minus</b> the deductions related to that income (from line 10026 of Form T90) <b>or</b> an allowance received as an emergency volunteer (from line 10105 of the return) | +                                 | 38109 | +                                   | 8  |
| Total of universal child care benefit (UCCB) repayment (line 21300 of the return) and registered disability savings plan (RDSP) income repayment (included on line 23200 of the return)  | +                                 |       | +                                   | 9  |
| Add lines 7 to 9.  | =                                 |       | =                                   | 10 |
| Total of UCCB (line 11700 of the return) and RDSP income (line 12500 of the return)  | -                                 |       | -                                   | 11 |
| Line 10 minus line 11 (if negative, enter "0")   | =                                 | 38110 | =                                   | 12 |
| Add the amounts from line 12 in columns 1 and 2.<br>If you had an <b>eligible spouse</b> , continue at line 14; <b>if not</b> , continue at line 15.   |                                   |       |                                     | 13 |
| <b>Secondary earner exemption:</b><br>If your working income (line 5) is <b>less than</b> your eligible spouse's working income, enter <b>whichever is less from column 1</b> : amount from line 5 or line 12.                           |                                   |       |                                     |    |
| If your working income (line 5) is <b>equal to or more than</b> your eligible spouse's working income, enter <b>whichever is less from column 2</b> : amount from line 5 or line 12. (maximum \$14,336)                                  |                                   |       | -                                   | 14 |
| Line 13 minus line 14<br>Enter this amount on line 23 and line 35.   |                                   |       | =                                   | 15 |
|  | <b>Adjusted family net income</b> |       |                                     |    |

If your adjusted family net income from line 15 is:

- **equal to or more than** the amount listed in the chart, **you are not entitled to the CWB**
- **less than** the amount listed in the chart, you may be entitled to the CWB. Continue to Step 2 to calculate the basic CWB and/or Step 3 for the CWB disability supplement, whichever applies

**Adjusted family net income limits for the basic CWB and the CWB disability supplement**

| Your family status  | Basic CWB | CWB disability supplement    |   |
|---|-----------|------------------------------|---|
|   |           | You are eligible for the DTC | You <b>and</b> your <b>eligible spouse</b> are eligible for the DTC |
| You did <b>not</b> have an <b>eligible spouse</b> or an <b>eligible dependant</b> | \$33,015  | \$37,932                     | not applicable  |
| You had an <b>eligible spouse</b> or an <b>eligible dependant</b>                 | \$43,212  | \$48,124                     | \$53,037  |

**Step 2 – Basic CWB**

If you had an **eligible spouse**, only one of you can claim the basic CWB. The person who received the CWB advance payments for 2022 must claim the basic CWB for the year.

If you had an **eligible dependant**, only one person can claim the basic CWB for that eligible dependant.

If you **cannot** decide who will claim the basic CWB when you have an eligible spouse or an eligible dependant, the Canada Revenue Agency will decide who will claim the basic CWB.

|   |   |          |           |
|---|---|----------|-----------|
| Family working income from line 6   |   |          | <b>16</b> |
| Base amount   | – | 3,000 00 | <b>17</b> |
| Line 16 minus line 17 (if negative, enter "0")  | = |          | <b>18</b> |
| Rate  | x | 27%      | <b>19</b> |
| Line 18 multiplied by the percentage from line 19   | = |          | <b>20</b> |
| Maximum benefit:<br>If you had an <b>eligible spouse</b> or an <b>eligible dependant</b> , enter \$2,461.<br><b>If not</b> , enter \$1,428. |   |          | <b>21</b> |
| Enter <b>whichever is less</b> : amount from line 20 or line 21.  |   |          | <b>22</b> |
| Adjusted family net income from line 15   |   |          | <b>23</b> |
| Base amount:<br>If you had an <b>eligible spouse</b> or an <b>eligible dependant</b> , enter \$26,805.<br><b>If not</b> , enter \$23,495.   | – |          | <b>24</b> |
| Line 23 minus line 24 (if negative, enter "0")  | = |          | <b>25</b> |
| Rate  | x | 15%      | <b>26</b> |
| Line 25 multiplied by the percentage from line 26   | = |          | <b>27</b> |
| Line 22 minus line 27 (if negative, enter "0")  |   |          | <b>28</b> |
| If you are <b>not</b> completing Step 3, enter this amount on <b>line 45300</b> of your return.   | = |          | <b>28</b> |

**Step 3 – CWB disability supplement**

If you had an **eligible spouse** and one of you is eligible for the DTC, that person should claim the basic CWB **and** the CWB disability supplement.

If you had an **eligible spouse** and you are both eligible for the DTC, only one of you can claim the basic CWB. However, each of you must claim the CWB disability supplement on a separate Schedule 6.

|   |   |          |           |
|---|---|----------|-----------|
| Amount from line 5 in column 1  |   |          | <b>29</b> |
| Base amount   | – | 1,150 00 | <b>30</b> |
| Line 29 minus line 30 (if negative, enter "0")  | = |          | <b>31</b> |
| Rate  | x | 27%      | <b>32</b> |
| Line 31 multiplied by the percentage from line 32   | = |          | <b>33</b> |
| Enter <b>whichever is less</b> : amount from line 33 or \$737.  |   |          | <b>34</b> |
| Adjusted family net income from line 15   |   |          | <b>35</b> |
| Base amount:<br>If you had an <b>eligible spouse</b> or an <b>eligible dependant</b> , enter \$43,210.<br><b>If not</b> , enter \$33,018. | – |          | <b>36</b> |
| Line 35 minus line 36 (if negative, enter "0")  | = |          | <b>37</b> |
| Rate: If you had an <b>eligible spouse</b> and they are also eligible for the DTC, enter 7.5%. <b>If not</b> , enter 15%.                 | x |          | <b>38</b> |
| Line 37 multiplied by the percentage from line 38   | = |          | <b>39</b> |
| Line 34 minus line 39 (if negative, enter "0")  |   |          | <b>40</b> |
| If you completed Step 2, enter the amount from line 28. <b>If not</b> , enter "0".  | + |          | <b>41</b> |
| Line 40 plus line 41  |   |          | <b>42</b> |
| Enter this amount on <b>line 45300</b> of your return.  | = |          | <b>42</b> |

See the privacy notice on your return.