



SUDBURY ON P3A 5C1

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REBECCA N CUMA  
E-24 MAYPOINT RD  
CHARLOTTETOWN PE C1E 1E1

## Notice details

**Social insurance number** XXX XX9 751

**Tax year** 2023

**Date issued** May 6, 2024

4746MX5R

## Notice of assessment

We assessed your 2023 income tax and benefit return and calculated your balance.

You need to pay **\$2,419.72** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **May 27, 2024**.

Thank you,

Bob Hamilton  
Commissioner of Revenue

### Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

**Amount due:** \$2,419.72

**Pay by:** May 27, 2024

### Payment options

You can:

- pay online
- pay at your financial institution

For more information, see page 5.

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<b>Tax year</b>	2023

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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.

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	44,772	
	Deductions from total income	307	
23600	Net income	44,465	
26000	Taxable income	44,465	
35000	Total federal non-refundable tax credits	4,571	
61500	Total Prince Edward Island non-refundable tax credits	2,984	
42000	Net federal tax	2,098.01	
42800	Net Prince Edward Island tax	1,872.14	
43500	Total payable	3,970.15	
43700	Total income tax deducted	1,554.39	
48200	Total credits	1,554.39	
	Total payable minus Total credits	2,415.76	DR
	Arrears interest	3.96	DR
	Balance from this assessment	2,419.72	DR
	<b>Balance due</b>	<b>2,419.72</b>	<b>DR</b>

## Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 27, 2024. You can view your account balance and statement of account online using My Account.

## Notice details

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<b>Tax year</b>	2023
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You can also use the CRA's Individual Tax Account Balance Automated Service by calling 1-866-474-8272. This service is available seven days a week and allows you to quickly get your account balance and information about your last payment. You will be asked to provide your social insurance number, your date of birth, and the amount reported at line 15000 on your tax return.

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.

Your balance due includes arrears interest compounded daily at a set rate. We calculated this interest from the due date of your balance to the date of this notice.

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](https://canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

#### Your unused RRSP deduction room at the end of 2023

Description	\$ Amount
RRSP deduction limit for 2023	6,221
<b>Minus:</b> Employer's PRPP contributions for 2023	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2023	0
<b>Equals:</b> Your unused RRSP deduction room at the end of 2023	6,221

#### Your additional RRSP deduction limit earned in 2023

Description	\$ Amount
18% of 2023 earned income, up to a maximum of \$31,560	4,201
<b>Minus:</b> 2023 pension adjustment (PA)	0
<b>Minus:</b> 2023 prescribed amount for connected persons	0
<b>Equals:</b> Additional RRSP deduction limit you earned in 2023 (if negative, will be "0")	4,201

#### Your 2024 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2023	6,221
<b>Plus:</b> Additional RRSP deduction limit earned in 2023	4,201
<b>Minus:</b> 2024 net past service pension adjustment (PSPA)	0
<b>Plus:</b> 2024 pension adjustment reversal (PAR)	0
<b>Equals: RRSP deduction limit for 2024</b>	<b>10,422</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2024	0
<b>Your available RRSP contribution room for 2024</b>	<b>10,422</b>

**Note:** If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2024. 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](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**. 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](https://canada.ca/cra-change-address).

### If you have new 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 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](https://canada.ca/cra-offices).

### 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.

## 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](https://canada.ca/cra-multiple-formats).

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

## You can pay:

- online or by phone using a Canadian financial institution's services
- online at [canada.ca/cra-my-payment](https://canada.ca/cra-my-payment)
- online by setting up a pre-authorized debit agreement at [canada.ca/my-cra-account](https://canada.ca/my-cra-account)
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information, go to [canada.ca/payments](https://canada.ca/payments).

If you cannot pay in full and you would like more information, go to [canada.ca/cra-collections](https://canada.ca/cra-collections). To discuss a payment arrangement, call the CRA at **1-888-863-8657**.

### 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).



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Canada Revenue Agency  
Agence du revenu du Canada

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**Amount Owning Remittance Voucher**  
Pay online or at your financial institution



**Protected B**  
when completed  
T451 E (24)X

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Social insurance number

Amount due

Amount paid

[Empty box for amount paid]

0120050001000000000000577549751000000000002419720120056

Amount of payment

Teller's stamp

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Info Source at [canada.ca/cra-info-source](http://canada.ca/cra-info-source), Personal Information Bank CRA PPU 005.

Teller's stamp

**Convert to electronic payment**

CANADA REVENUE AGENCY  
PO BOX 3800 STN A  
SUDBURY ON P3A 0C3

We will charge you a fee for any dishonoured payment.  
**Do not** fold this voucher or use staples, paper clips, or tape.  
Use this remittance voucher, not a photocopy.  
**Do not** send us cash.