



For a **future**
that **adapts** to you !



Guide to Obtaining
the Disability Tax Credit
DTC

How to Obtain the DTC and Prepare Well

What is the Disability Tax Credit ?

The **DTC** is a federal tax measure designed to compensate for the additional costs associated with a physical, mental, sensory, or social disability. It reduces the income tax payable for people with disabilities or their caregivers.

Moreover, it serves as a gateway to several financial assistance programs, making it an essential element.

The Many Benefits of the DTC

- 1- **Non-refundable tax credit:**
This credit reduces the income tax payable by a person with a disability or their caregivers.
- 2- **Registered Disability Savings Plan (RDSP):** The DTC allows you to open an RDSP, a highly subsidized savings tool essential for the financial security of people with disabilities.
- 3- **Canada Disability Benefit:** Starting in July 2025, low-income individuals will be able to benefit from this program, which offers up to \$200 per month.
- 4- **Child Disability Benefit:** A non-taxable monthly payment made to families supporting a child under the age of 18.
- 5- **Other measures:** About a dozen other financial measures may also be accessible.



How Do I Know if I Am Eligible for the DTC?

The eligibility process is carried out in **3** steps.

1

Identify your limitations in daily life

2

Complete the T2201 questionnaire with a healthcare professional

3

Submit your application to the Canada Revenue Agency

1 Identifying Your Limitations in Daily Life

Limitations in daily life must be related to a physical, mental, sensory, or social disability. It is important to note that the DTC is not granted based on a diagnosis, but rather on observed limitations in daily life.

To be considered a disability, the limitations must:

- 1- **Prevent the performance** of activities necessary for daily living, or require **three times more time** to perform them compared to a person of similar age without limitations.
- 2- **Be present almost always** or **always**.
- 3- Be present for **more than 12 months**.

Therapeutic Care and the Accumulation of Limitations Can Be Considered for the DTC

Therapeutic Care:

Type 1 diabetes and essential therapeutic care requiring more than 14 hours per week qualify for the DTC

Accumulation of Significant Limitations:

If a person has significant limitations in at least two categories, they may be granted the DTC even if their limitations do not completely prevent them from performing daily activities.

Mathieu Harisson and Pier-Luc Caron

Mathieu spouse of Pier-Luc, who lives with a disability, are particularly well placed to understand your challenges. Both are advisors at Finandicap and will offer you solutions tailored to your needs.



Your Limitations Journal: A Tool to Better Prepare for Your Medical Appointment



We have set up a limitations journal to help you prepare for your appointment with your healthcare professional.

Being unable to work is not a determining criterion for obtaining the DTC. The DTC is based solely on limitations in daily life, not on work limitations.

We recommend filling out the journal in two steps:

- 1. Fill out all the sections where you experience significant limitations.**
- 2. Keep your questionnaire handy for a few days to add any daily activities you may have forgotten.**

This exercise can be confronting, as it highlights the daily difficulties faced by a person with a disability. However, it is essential for continuing your process.

Read the T2201 Questionnaire Carefully

We recommend reading all sections of the T2201 form to understand all situations that may affect your daily life.

Book an Appointment with Our Support Service

Finandicap offers an assistance service for obtaining the DTC. If you need help identifying your limitations, you can book an appointment with a team member.

<https://finandicap.com/en/dtc-2>

Mireille Zavaro

Mireille is a registered representative with MICA Capital Inc. and works at the Finandicap firm. She lives with a disability, but that has never stopped her from managing her sister's finances. With her, you will be advised as if you were a member of the family.

2

Complete the T2201 Questionnaire with a Healthcare Professional

After identifying your limitations, it is time to book an appointment with a healthcare professional. Depending on the disability, several sections can be filled out by different professionals.

It is possible for your doctor to complete the form online. You must go to your CRA account, in the "Request the DTC" section, or call the general number to obtain a numeric code to give to your doctor.

To request the DTC online:

1. Log in to "My Account" at the CRA.
2. Scroll down to "Benefits and Credits."
3. Click on "Benefits and Credits."
4. Click on the "Request the DTC" button to open the digital form.

Which Healthcare Professional Should I Choose for My Type of Limitations?

There is no “best professional” to fill out the questionnaire. The ideal professional is the one who knows your limitations best and is willing to complete the form based on their knowledge of your situation, your observations, and the reports you can provide.

If your healthcare professional is not your regular provider or has only recently become so, it is advisable to prepare all previous medical reports so they can fully understand your health situation. The tax credit can be granted retroactively for up to 10 years. It is important for the healthcare professional to be able to attest to your existing limitations; your medical reports will serve as evidence.

Tools to Identify Your Healthcare Professional

Types of Limitations	Professionals for Specific Limitations	Professionals for All Limitations
Seeing	• Optometrist	• Doctor • Nurse Practitioner
Speaking	• Speech-Language Pathologist	
Hearing	• Audiologist	
Walking	• Physiotherapist	
Eating	• Occupational Therapist	
Dressing	• Occupational Therapist	
Mental Functions	• Psychologist	
Cumulative Effect	• Occupational Therapist (walking, eating, dressing only)	
Therapeutic Care	• Doctor and Nurse Practitioner	

Role of the Healthcare Professional

The role of the healthcare professional is to attest to the effects of your limitations, not to make a diagnosis to complete the T2201 form. They are not responsible for determining your eligibility; this task belongs exclusively to the Canada Revenue Agency.

If your regular healthcare professional is not familiar with the DTC, we have prepared a communication tool explaining the purpose of the measure and their role as a professional.

Do Not Hesitate to Ask for Finandicap’s Assistance <https://finandicap.com/en/dtc>

We can review your observations before your appointment with your healthcare professional to help you clearly express your limitations.

3 Submit Your Application to the Canada Revenue Agency

You must send the completed form to:

Centre fiscal de Jonquière
2251, boulevard René-Lévesque
Jonquière QC G7S 5J2

Or to your CRA online account via the “Submit Documents” option.

Processing time is generally 3 to 6 months. It is not necessary to submit a medical report with the T2201 form. When we are able to observe limitations, do not wait for a diagnosis. A diagnostic report cannot be considered a substitute for describing functional limitations. Only certain specific conditions, such as type 1 diabetes, can grant the right to the DTC following a diagnosis.

The Canada Revenue Agency may ask for additional information regarding the observations noted in the T2201. This is generally sent directly to the healthcare professional who signed the application. They must complete it and send you a copy. Some professionals return this additional information (or “clarification letter”) directly to the Agency. We recommend following up with them if necessary.



Breaking Taboos

The DTC invalidates the person with a disability

FALSE: The DTC does not invalidate a person in any way. It attests to an additional difficulty in daily life and offers financial compensation. This compensation covers the additional costs incurred by a disability, thanks to a tax credit, an RDSP, or a benefit.

I will be forced to disclose my condition, my disability

FALSE: There is no label or obligation to disclose. No one can consult your file or require you to produce it, indicating that you are a DTC beneficiary.

Obtaining the DTC can make me lose custody of my children because I am disabled

FALSE: Discrimination based on disability is prohibited. Obtaining the DTC cannot be a prejudicial factor in child custody. If you have a condition that prevents you from assuming custody of your children, the DTC will not be used against you.

Even if I do not pay taxes, I should still apply for the disability tax credit.

TRUE: Regardless of your financial situation, whether or not you pay taxes, it is essential to obtain this credit. It opens the door to several other programs and gives you the right to open an RDSP. The RDSP helps secure your financial future or that of your child.

Guillaume Parent and Fanny Allary

Married and parents of two children,
co-founders of Finandicap

They both work for the success of Finandicap, a financial services firm registered with the AMF. Thanks to their unique expertise, they have integrated the financial sector to the specific needs of people with disabilities, offering adapted and innovative solutions.



Do You Need Support to Obtain the DTC?

Book an Appointment finandicap.com

Yanick Racicot

Representative registered with MICA Capital Inc and working within the Finandicap firm. Wheelchair rugby athlete and representative, Yanick excels both on the field and with his clients.





So the **Future** **Adapts** to You!

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