




# Paying Taxes

## Lesson: Kinds of Taxes

### CLB 5-6 Instructional Package


March 2011  
DISTRIBUTED WITHOUT CHARGE

## Paying Taxes



This booklet is for newcomers and new taxpayers in British Columbia who want to know: -

- What taxes am I expected to pay?
  - Who do I pay taxes to?
  - When do I pay taxes?




 PEOPLE'S LAW SCHOOL

THIS BOOKLET PROVIDES GENERAL INFORMATION ONLY.  
IF YOU NEED LEGAL ADVICE YOU SHOULD CONTACT A LEGAL PROFESSIONAL.

## Lesson Plan: Kinds of Taxes (CLB 5-6)

### CLB Outcomes

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|--|--|
|  <b>CLB 6-IV: Comprehending Information</b> | Understand group interactions and discussions on familiar topics.                          |
|  <b>CLB 5-III: Getting Things Done</b>      | Give and respond to informal requests, permission, suggestions and advice.                 |
|  <b>CLB 6-IV: Comprehending Information</b> | Understand simple to moderately complex descriptive or narrative texts on familiar topics. |

### Content Outcomes

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- Identify the different kinds of taxes in Canada
- Identify where to get more information about funds that are tax free

### Resources

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- People's Law School (PLS) booklet, *Paying Taxes*, p. 3 – 6.  
**Note to instructor:** People's Law School booklet *Paying Taxes* was accurate at date of publishing. Please note that since publishing the HST has been withdrawn and an increase in value of goods a traveller can bring into Canada from the US after 48 hours has changed.
- PLS worksheets "Paying Taxes: Kinds of Taxes".
- Computer Lab (optional)

### External Resources and Referrals

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For more information on income tax, visit the CRA website at <http://www.cra-arc.gc.ca/>.  
Invite an accountant to come to your class to talk about taxes.

### Assessment Plan and Tools

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- Self-assessment checklist

## Sample Lesson Plans

**Note to instructor:** People’s Law School booklet Paying Taxes was accurate at date of publishing. Please note that since publishing the HST has been withdrawn and an increase in value of goods a traveller can bring into Canada from the US after 48 hours has changed. Please adjust your lesson to provide accurate information.

Time	Sample Tasks	Expected Outcome	Resources
15'	<p><b>Warm up</b></p> <ul style="list-style-type: none"> <li>In pairs or small groups, students discuss the questions</li> <li>Go over vocabulary, if needed</li> <li>Assess level of knowledge of/interest in kinds of courts</li> </ul>	<p>Generate interest</p> <p>Activate prior knowledge</p>	<p>PLS Worksheet: <b>Get Ready!</b></p>
20'	<p><b>Predict and read</b></p> <ul style="list-style-type: none"> <li>Students predict by checking off the services that they think are paid for by taxes</li> <li>Students check their predictions in the PLS booklet</li> <li>In pairs, students discuss their opinions about taxes</li> </ul>	<p>Predict content through a check list</p> <p>Skim and scan for information</p>	<p>PLS Worksheet: <b>Predict!</b></p> <p><i>Paying Taxes</i>, p. 3-6.</p>
20'	<p><b>Read and take notes</b></p> <ul style="list-style-type: none"> <li>Students skim the PLS booklet to take notes in the form of a mind map</li> <li>Students work in pairs to share their information and add to their notes</li> </ul>	<p>Read and taken notes</p> <p>Use a graphic organizer to take notes</p> <p>Skim and scan for information in the text</p>	<p>PLS Worksheet: <b>Create a Mind Map!</b></p> <p><i>Paying Taxes</i>, p. 3-6.</p>
25'	<p><b>Comprehension check</b></p> <ul style="list-style-type: none"> <li>In small groups, students play a game to check comprehension of materials</li> <li>Cut up one set of tax type card and statement cards for each group</li> <li>Explain the rules of the game:               <ul style="list-style-type: none"> <li>Place all of the statement cards face down in a pile on the table.</li> </ul> </li> </ul>	<p>Assess level of comprehension of reading materials</p>	<p>PLS Worksheet: <b>Tax Slam!</b></p>

# Paying Taxes



Time	Sample Tasks	Expected Outcome	Resources
	<ul style="list-style-type: none"> <li>○ Place the tax type cards spread out face up on the table.</li> <li>○ Take turns turning over a statement card and reading it aloud.</li> <li>○ Race to slam the tax type card that matches the statement.</li> <li>○ The first person to slam the correct tax type keeps the card.</li> <li>○ The person with the most cards at the end wins.</li> </ul>		
20'	<p><b>Advice structures</b></p> <ul style="list-style-type: none"> <li>● Students identify the differences in meaning between various ways of giving advice and suggestions</li> <li>● Students categorize phrases</li> <li>● Students complete sentences with appropriate information from the PLS booklet</li> </ul>	<p>Recognize the levels of strength and directness for giving advice and suggestions</p> <p>Categorize phrases according to meaning</p>	<p>PLS Worksheet: <b>Give Advice!</b></p> <p><i>Paying Taxes</i>, p. 3-6.</p>
30'	<p><b>Group board game</b></p> <ul style="list-style-type: none"> <li>● Students work in groups to play the conversation advice board game</li> <li>● Give each group a coin and have them read through the rules on the worksheet: <ul style="list-style-type: none"> <li>○ Flip a coin to find out how far to move: <i>Heads = move 2 spaces/Tails = move 1 space</i></li> <li>○ As you land on a square, role play a conversation with someone in your group. Your partner will start the conversation using the phrase in the square. You must give appropriate advice or suggestions.</li> <li>○ If your group agrees and thinks the advice is accurate, you get a point.</li> <li>○ If you land on a question mark, you can ask anyone in your group a question related to taxes. Whoever answers appropriately gets a point.</li> </ul> </li> </ul>	<p>Give advice and suggestions</p>	<p>PLS Worksheet: <b>Play the Game!</b></p>

# Paying Taxes



Time	Sample Tasks	Expected Outcome	Resources
20'	<b>Find out more</b> <ul style="list-style-type: none"><li>Students find out more about tax savings through researching two different kinds of tax free savings options</li><li>Visit: <a href="http://www.tfsa.gc.ca/">http://www.tfsa.gc.ca/</a> or <a href="http://www.canlearn.ca/eng/savings/index.shtml">www.canlearn.ca/eng/savings/index.shtml</a></li></ul>	Computer Lab	PLS Worksheet: <b>Find out More!</b>
10'	<b>Self-Assessment</b> <ul style="list-style-type: none"><li>Allow students to fill out self-assessment form independently</li></ul>	Self-assessment	PLS Worksheet: <b>What did you learn?</b>

## For more information

<http://travel.gc.ca/returning/customs/bringing-to-canada/mini-guide>

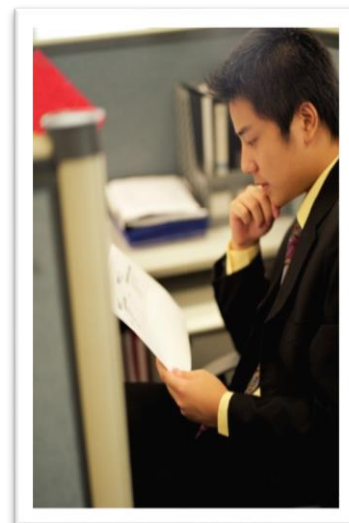
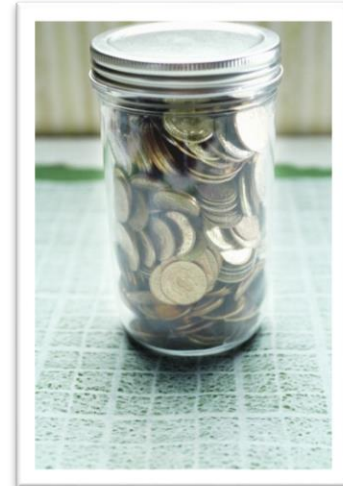


# Paying Taxes

## Get Ready!

Look at the pictures. What do you know about taxes in Canada? Discuss the different kinds of taxes in your countries? What is similar or different about taxes in Canada and your country?

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<sup>1</sup>Images taken from <http://office.microsoft.com/en-us/?CTT=97>.

# Paying Taxes

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## Predict!

Look at the list below. Which services are paid for through taxes? Check off all of the ones you think that taxes help to pay for. Check the People's Law School booklet *Paying Taxes* to confirm your guesses.

- |   |  |
|---|--|
| <input type="checkbox"/> roads                | <input type="checkbox"/> community centres |
| <input type="checkbox"/> schools              | <input type="checkbox"/> police            |
| <input type="checkbox"/> health care          | <input type="checkbox"/> driver's licenses |
| <input type="checkbox"/> dental care          | <input type="checkbox"/> daycares          |
| <input type="checkbox"/> natural path doctors | <input type="checkbox"/> swimming pools    |
| <input type="checkbox"/> parks                | <input type="checkbox"/> universities      |
| <input type="checkbox"/> bridges              | <input type="checkbox"/> massage therapy   |
| <input type="checkbox"/> social services      | <input type="checkbox"/> eye care          |
| <input type="checkbox"/> homeless shelters    | <input type="checkbox"/> vitamins          |

## Discuss!

Discuss your opinions about taxes with a partner.

1. From the list above, which services do you think should be paid for by taxes? Why do you think so?
2. Which services should not be paid for by taxes? Why do you think this? Who should pay for them?



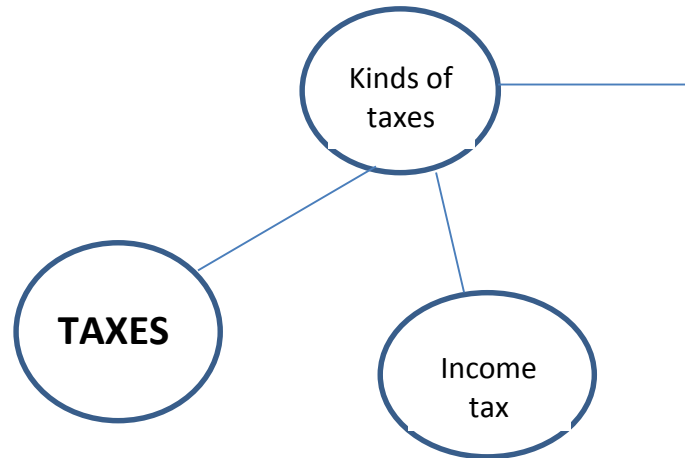
# Paying Taxes

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## Create a Mind Map!

Skim and scan the People's Law School booklet *Paying Taxes* to find information and facts about taxes. Organize your notes in the form of a mind map. Share your mind map with a partner and add further notes if your partner has ideas that you did not record.





# Paying Taxes

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## Tax Slam!

Work in groups of three to play the Tax Slam game. Follow the instructions:

- Place all of the statement cards face down in a pile on the table.
- Place the tax type cards spread out face up on the table.
- Take turns turning over a statement card and reading it aloud.
- Race to slam the tax type card that matches the statement.
- The first person to slam the correct tax type keeps the card.
- The person with the most cards at the end wins.

### Tax Type Cards:

<b>Income Tax</b>	<b>Consumer Tax</b>	<b>Duty</b>
<b>Sales Tax</b>	<b>Property Tax</b>	

# Paying Taxes



## Statement Cards:

the biggest tax you pay	You don't pay this tax for rent, groceries or public transportation.
You pay on most things you buy.	You pay this if you own a house, condominium, a building, or land.
You have to fill out a tax return for this type of tax.	You don't have to pay this kind of tax on your own things if you move to Canada.
You pay this kind of tax on things you buy in another country and bring to Canada.	a combination of federal and provincial tax
carbon tax is one example	12%
included in the price you pay for these specific items	You have to report this tax to the CRA every year.
If you are out of Canada for 7 days or more, you can bring back goods worth \$800.00 without paying this tax.	You pay this on tobacco, short-term accommodations, and motor fuels.
You pay less of this kind of tax if you are a senior.	Your city or town government sends a letter every year to tell you how much you owe.

# Paying Taxes



## Give Advice!

In English, there are different ways to give advice. Some words and expressions are stronger and direct, more like commands, and others are suggestions that imply that there is a choice or option.

What is the difference in meaning between these two statements? Under which category would you place the statements?

You must be at the meeting by 3:00pm.  
You should be at the meeting by 3:00pm.

Categorize the following statements according to the meanings below.

<i>It would be a good idea to...</i>	<i>You have to...</i>	<i>You should...</i>
<i>You must...</i>	<i>Why don't you...</i>	<i>You need to...</i>
<i>You might want to...</i>	<i>What about...?</i>	<i>You can...</i>

statements that don't imply an option or choice	statements that suggest something but imply that there is a choice or option

Look through the People's Law School booklet *Paying Taxes*, p. 3 - 6 and complete the sentences below.

1. You must \_\_\_\_\_.
2. You have to \_\_\_\_\_.
3. It would be a good idea to \_\_\_\_\_.
4. You should \_\_\_\_\_.
5. You can \_\_\_\_\_.






# Paying Taxes

## Play the Game!

Work in groups to complete the board game. The aim is to give appropriate advice or suggestions. Follow the instructions:



- Flip a coin to find out how far to move  
*Heads = move 2 spaces/Tails = move 1 space*
- As you land on a square, role play a conversation with someone in your group. Your partner will start the conversation using the phrase in the square. You must give appropriate advice or suggestions.
- If your group agrees and thinks the advice is accurate, you get a point.
- If you land on a question mark, you can ask anyone in your group a question related to taxes. Whoever answers appropriately gets a point.

<b>START</b> 	I want to sell things out of my house for cash.	
		I want to start my own business.
I need help to fill out a tax return.	I want to learn about income taxes.	I am moving to Canada and I want to bring my things with me.
I have never filed income tax in Canada before.		
	I want to go shopping the United States next weekend.	I am going to buy my first home.
		I make money in Canada and overseas.
<b>FINISH</b> 		I want to clean out my house. I have boxes of receipts and tax files from previous years.

## Find out More!

Find out about some areas where you can save money on paying taxes. Visit the websites and answer the questions.

### **Tax Free Savings Account (TFSA)** <http://www.tfsa.gc.ca/>

1. What is a TFSA?
2. What are the benefits of a TFSA?
3. How much can you put into a TFSA every year?
4. What else did you learn about TFSAs?

### **Registered Education Savings Plan (RESP)** <http://www.canlearn.ca/eng/savings/index.shtml>

1. What is a RESP?
2. What are the benefits of an RESP?
3. How much does the Canadian Education Savings Grant add to my RESP?
4. What else did you learn about RESPs?

# Paying Taxes



## What did you learn?

Fill this out on your own.

	Yes, I can do this on my own.	I need to review this.	I can't do this yet.
I can list and provide information about the different types of taxes in Canada.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can organize notes in the form a mind map.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can give advice and suggestions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can get information from websites about taxes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What else did you learn today? What other questions do you have about taxes in Canada?

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# Paying Taxes



## Predict!

### ANSWER KEY

Income Tax	Property Tax	Duty
the biggest tax you pay	your city or town government sends a letter every year to tell you how much you owe	you pay this kind of tax on things you buy in another country and bring to Canada
you have to report this tax to the CRA every year	you pay this if you own a house, condominium, a building, or land	if you are out of Canada for 7 days or more, you can bring back goods worth \$8000.00 without paying this tax
you have to fill out an tax return for this type of tax	you pay less of this kind of tax if you are a senior	you don't have to pay this kind of tax on your own things if you move to Canada
Consumer Tax	Sales Tax	
you pay this on tobacco, short-term accommodations, and motor fuels	provincial tax	
carbon tax is one example	rate depends on what is purchased e.g. goods is 7%, alcohol 10%, accommodation 8%,	
included in the price you pay for these specific items	You pay on most new and used goods in B.C.	
	You don't pay this tax for rent or public transportation	

- ✓ roads
- ✓ schools
- ✓ health care
- dental care
- natural path doctors
- ✓ parks
- ✓ bridges
- ✓ social services
- homeless shelters

- ✓ community centres
- ✓ police
- driver's licenses
- daycares
- ✓ swimming pools
- universities (receive partial funding; students contribute through tuition fees)
- massage therapy
- eye care
- vitamins

# Paying Taxes



## Tax Slam!

### ANSWER KEY

Income Tax	Consumer Tax	Duty	Sales Tax	Property Tax
<p>the biggest tax you pay</p> <p>You have to fill out a tax return for this type of tax.</p> <p>You have to report this tax to the CRA every year.</p>	<p>carbon tax is one example</p> <p>You pay this on tobacco, short-term accommodations, and motor fuels.</p>	<p>You pay this kind of tax on things you buy in another country and bring to Canada.</p> <p>You don't have to pay this kind of tax on your own things if you move to Canada.</p> <p>If you are out of Canada for 7 days or more, you can bring back goods worth \$800.00 without paying this tax.</p>	<p>You pay on most things you buy.</p> <p>a combination of federal and provincial tax</p> <p>12%</p> <p>included in the price you pay for these specific items</p>	<p>You pay this if you own a house, condominium, a building, or land.</p> <p>You pay less of this kind of tax if you are a senior.</p> <p>Your city or town government sends a letter every year to tell you how much you owe.</p>

