# Audit-Proof Your Return

What to keep, how long to keep it, and what to do when the CRA asks. A review is not an audit.

**Get the proof** — Signed forms and itemized receipts

1

**Organize by year** — One folder per tax year

2

**Reply on time** — By the date in any CRA letter

3

**Keep 6 years** — From the end of the tax year

## 1 Employment & family

Signed forms first

These claims depend on a form someone else signs.

GET IT SIGNED BEFORE YOU FILE

**T2200**

for any work expense claim

KEEP THIS

| | |
|---|---|
| Work expenses | T2200 |
| Moving | T1-M |
| Tuition and transfers | T2202 |
| Child care receipts | SIN |

**Commuting is never business driving.**

## 2 Investments & credits

Dates decide these claims

Trades, medical bills and gifts must land in the right period.

TRADES MUST SETTLE BY

**Dec 31**

for a 2026 capital loss

KEEP THIS

| | |
|---|---|
| Capital losses | SCHED. 3 |
| Unused RRSP | SCHED. 7 |
| Medical, paid receipts | LINE 33099 |
| Official donation receipts | LINE 34900 |

**No identical buyback 30 days before or after.**

## 3 Self-employed

Form T2125 or a corporate T2

Keep business and personal completely separate.

MEALS DEDUCTIBLE

**50%**

note business purpose and who attended

KEEP THIS

| | |
|---|---|
| Receipts with GST/HST # | ITCs |
| Vehicle logbook | KM LOG |
| Home office sq. ft. | T2125 |
| Business bank account | SEPARATE |

**100% vehicle use with no logbook is a red flag.**

## JON'S 4 GOLDEN RULES

**1 Never file without signed forms**
T2200, T1-M and T2202 in hand first.

**2 Audit-proof for 6 years**
One digital folder per tax year.

**3 Separate personal & business**
Own account, card and mileage log.

**4 Answer every CRA letter**
On time. Call if you need more time.

## Want a tax tip every day?

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General information based on 2026 federal rules as of November 2026. It is not personalized tax advice. Rates, limits and line numbers change, so confirm with the CRA or a tax professional before you file.