



Seniors benefits and credits

The CRA would like to remind everyone that any potential changes may affect the accuracy of the information shared during this session. You can find the most up-to-date information at Canada.ca/taxes.

Common types of income

- Old Age Security
- Canada Pension Plan
- Other pensions
- Registered retirement savings plan
- Retiring allowance
- Tax-free savings account

Canada Recovery Benefit (CRB)

Provides income support to employed and self-employed individuals who are not entitled to employment insurance (EI).

- if eligible, you can receive \$1,000 for a 2-week period
- you need to apply every 2 weeks
- you may apply for up to 38 weeks

For more information go to:
canada.ca/cra-coronavirus

Canada Recovery Sickness Benefit (CRSB)

Provides income support to employed and self-employed individuals who are unable to work because they're sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.

- if eligible, you can receive \$500 for a 1-week period
- you need to apply every week
- you may apply for up to 4 weeks

Canada Recovery Caregiving Benefit (CRCB)

Provides income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.

- if eligible, **your household** can receive \$500 for a 1-week period
- you need to apply every week
- you may apply for up to 38 weeks

COVID-19 and T4A slips

- You will get a T4A slip if you received any of the COVID-19 emergency or recovery benefits.
- T4A slips will be distributed from January until March 10, 2021.
- COVID-19 benefit payment amounts from your T4A slip must be reported as income on your 2020 income tax return.



COVID-19 benefits

- Depending on your personal circumstances, and the type of recovery benefits you received, you may owe tax.
 - If you received the CERB or CESB, no tax was withheld when payments were issued.
 - If you received the CRB, CRSB, or CRCB, 10% tax was withheld at source.

Do you have to repay old age security (OAS) benefits?

You may have to repay OAS benefits if your net income before adjustments is **\$79,054 or more** for the 2020 tax year.

If you have an OAS repayment for 2020, tax may be withheld from your monthly OAS payments for 2021.

Common tax credits and deductions

- Age amount
- Pension income amount
- Disability tax credit
- Canada caregiver credit
- Medical expenses
- Pension income Splitting



Disability tax credit

The CRA would like to remind everyone that any potential changes may affect the accuracy of the information shared during this session. You can find the most up-to-date information at Canada.ca/taxes.

Disability tax credit (DTC)

- Reduces the amount of income tax a person with a disability and their supporting family members may have to pay.
- Allows you to claim \$8,576 in non-refundable tax credits
- Being eligible for this credit may open the door to other programs.

The eligibility for the credit is based on the **effects** that an impairment has on a person, not on the medical condition itself.

Eligibility

To be eligible you must meet the following three criteria:

- You must have a severe impairment in physical or mental functions
- You must be markedly restricted at least 90% of the time.
- The impairment must be prolonged. This means it must have lasted, or be expected to last, for a continuous period of at least 12 months.

Note: Having a medical condition does not automatically mean that you have a disability. Similarly, a disability does not necessarily mean that you have a severe and prolonged impairment.

How do you apply for the DTC?

- Fill out Part A of Form T2201, Disability Tax Credit Certificate, with your basic personal information.
- Ask your medical practitioner to fill out and certify Part B of the form.
- Send the filled-out and signed form to the CRA.

Canada Revenue Agency / Agence du revenu du Canada		6729	
Disability Tax Credit Certificate			
Use this form to apply for the disability tax credit (DTC). Being eligible for this credit may reduce your income tax and open the door to other programs. For more information, go to www.cra.gc.ca/dtc .			
Step 1: Complete only the sections of Part A that apply to you. Remember to sign this form.			
Step 2: Ask a medical practitioner to complete and certify Part B.			
Step 3: Send us the completed and signed form.			
For more information, see the General information on page 6. For definitions, examples of impairments that may qualify for the DTC, and a self-assessment questionnaire, see Guide RC4064, Disability-Related Information .			
Part A – To be completed by the person with the disability			
Section 1 – Information about the person with the disability			
First name and initial		Last name	
		<input type="checkbox"/> Female <input type="checkbox"/> Male	
Mailing address (Apt No – Street No Street name, PO Box, RR)			Social insurance number
City	Province or territory	Postal code	Date of birth: Year Month Day
Section 2 – Information about the person claiming the disability amount (if different from above)			
First name and initial		Last name	
		Social insurance number	
The person with the disability is: <input type="checkbox"/> my spouse/common-law partner <input type="checkbox"/> my dependant (specify): _____			
Answer the following questions for all of the years that you are claiming the disability amount for the person with the disability.			
1. Does the person with the disability live with you?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes , for which year(s)? _____			
2. If you answered no to Question 1, does the person with the disability depend on you for regular and consistent support for one or more of the basic necessities of life such as food, shelter, or clothing?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes , for which year(s)? _____			
Give details about the regular and consistent support you provide for food, shelter or clothing to the person with the disability (if you need more space, attach a separate sheet of paper). We may ask you to provide receipts or other documents to support your request for the transfer of the disability amount.			

Section 3 – Adjust your income tax and benefit return			
In most cases, the Canada Revenue Agency (CRA) can adjust your income tax returns for all applicable years to include the disability amount for yourself or your dependant under the age of 18 . For more information, see Guide RC4064, Disability-Related Information .			
<input type="checkbox"/> Yes, I want the CRA to adjust my returns, if possible. <input type="checkbox"/> No, I do not want an adjustment.			
Section 4 – Authorization			
As the person with the disability or their legal representative , I authorize the medical practitioner having relevant clinical records to provide or discuss the information contained in those records or on this certificate with the CRA for the purpose of determining eligibility for the disability tax credit or other related programs.			
Sign here: _____		Telephone _____	
		Year _____ Month _____ Day _____	
<small>Personal information is collected under the Income Tax Act to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source at www.cra.gc.ca/pep/tyl/infocentre-eng.html, Personal Information Basic CRA PPU 216.</small>			
T2201 E (16)		(Vous pouvez obtenir ce formulaire en français à www.arc.gc.ca/formulaires ou en composant le 1-800-959-7383.)	
			Canada



Canada caregiver credit

The CRA would like to remind everyone that any potential changes may affect the accuracy of the information shared during this session. You can find the most up-to-date information at Canada.ca/taxes.

What is the Canada caregiver credit (CCC)?

A non-refundable tax credit that may be available to you if you support a spouse or common-law partner, or a dependant with a **physical or mental impairment**



Who may be considered a dependant?

For the purposes of the Canada caregiver credit, a dependant can be your, your spouse's or your common-law partner's:

- child
- grandchild
- parent
- sister or brother
- grandparent
- aunt or uncle
- niece or nephew



Medical expenses - What can you claim?

- There is a long list of medical expenses that you can claim. Some require a prescription, certification or a T2201, Disability Tax Credit Certificate.
- Some of the more common eligible expenses include:
 - prescription drugs
 - medical supplies
 - some dental services
 - attendant care



To see if your expense qualifies, go to
canada.ca/taxes-medical-expenses

Transportation and travel expenses

To claim transportation and travel expenses, all of the following conditions must be met:

- Substantially equivalent medical services were not available near your home.
- You took a reasonably direct travelling route.
- It is reasonable, under the circumstances, for you to have travelled to that place to get those medical services.

If a medical practitioner certifies in writing that you were not able to travel alone to get medical services, you can also claim the transportation and travel expenses of an attendant.



Home accessibility tax credit

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Who can claim the credit?



You can claim the amount for eligible expenses if:

- you are eligible for the disability tax credit, or are 65 years or older
- you are making the claim for the eligible individual

What is a qualifying renovation?

A qualifying renovation is a renovation or alteration that is of an enduring nature and is integral to the eligible dwelling. The renovation must:

- allow the qualifying individual to gain access to, or to be mobile or functional within, the eligible dwelling; or
- reduce the risk of harm to the qualifying individual within the eligible dwelling or in gaining access to the dwelling.

What types of expenses are not eligible?

Some examples of non-eligible expenses:

- household appliance
- electronic home-entertainment device
- housekeeping
- gardening
- routine repairs
- etc.



What if the expense also qualifies for the medical expense tax credit?



If a qualifying expense is also eligible for the medical expense tax credit (METC) you can claim both the HATC **and** the METC.

Pension income splitting

- You can allocate up to half of your eligible pension income
- You are reducing the amount of tax deducted that you can claim on your return
- You can split your pension income, regardless of your spouse's or common-law partner's age
- You have to meet certain requirements

Form T1032, Joint Election to Split Pension Income



GST/HST credit



GST/HST credit

- A tax-free payment that helps individuals and families with modest income offset all or part of the GST or HST that they pay.
- You don't have to apply. When you do your taxes, the CRA will issue payments, including any payments from related provincial programs, if they determine you are eligible.
- The credit is paid four times a year, around the 5th of July, October, January, and April.

GST/HST credit, July 2020 to June 2021

Single Person

Family Net income (2019)	No Children (\$/year)
under \$9,590	\$296.00
\$12,000	\$344.20
\$15,000	\$404.20
\$20,000	\$451.00
\$25,000	
\$30,000	

Married/Common-law

Family Net income (2019)	No Children (\$/year)
under \$38,507	\$592.00
\$39,000	\$567.35
\$42,000	\$417.35
\$44,000	\$317.35
\$46,000	\$217.35
\$48,000	\$117.35

Climate action incentive payments



Climate action incentive payments

To apply, complete Schedule 14 on your 2020 income tax return.

- **\$490** for a single adult or the first adult in a couple
- **\$245** for the second adult in a couple.
- plus a 10 % supplement for residents of small and rural communities
- Payment will form part of your tax refund, or will reduce any balance you owe for the year

Supplement for residents of small and rural communities

To claim the CAI supplement for residents of small and rural communities, you **must have resided outside** of a census metropolitan area (CMA) on December 31, 2019, as defined by Statistics Canada in the last census they published before 2019.

Therefore, you **cannot** claim the supplement for residents of small and rural communities if your principal place of residence was located in one of the following Alberta CMAs: Calgary, Edmonton, or Lethbridge.

For more information on how to determine if you resided outside a CMA, go to **canada.ca/census-metropolitan-areas**.

Alberta

CMA	Municipalities	Map
Lethbridge	Lethbridge, Barons, Coaldale, Coalhurst, Lethbridge County, Nobleford, Picture Butte	Map of Lethbridge Census Metropolitan Area
Calgary	Calgary, Airdrie, Beiseker, Calgary, Chestermere, Cochrane, Crossfield, Irricana, Rocky View County, Tsuu T'ina Nation No. 145 (Sarcee 145)	Map of Calgary Census Metropolitan Area
Edmonton	Edmonton, Alexander No. 134, Beaumont, Betula Beach, Bon Accord, Bruderheim, Calmar, Devon, Fort Saskatchewan, Gibbons, Golden Days, Itaska Beach, Kapasiwin, Lakeview, Leduc, Leduc County, Legal, Morinville, Parkland County, Point Alison, Redwater, Seba Beach, Spring Lake, Spruce Grove, St. Albert, Stony Plain, Stony Plain No. 135, Strathcona County, Sturgeon County, Sundance Beach, Thorsby, Wabamun, Wabamun No. 133A, Wabamun No. 133B, Warburg	Map of Edmonton Census Metropolitan Area



Canada workers benefit

(formerly the Working income tax benefit)

Canada workers benefit (CWB)

- If you work but have a modest income, you may be able to claim the CWB when you do your taxes.
- To see if you are eligible and to calculate how much you could claim on your return, fill out Schedule 6.
- Your family could claim up to \$2,335.
- If you are also eligible for the disability tax credit, you may get a disability supplement.



Get your payments faster!

Direct deposit lets the CRA deposit your tax refund and your benefit and credit payments directly into your account instead of mailing you a cheque. Direct deposit offers you **faster access to your money!**

How to sign up:

- Online or in person
 - through many Canadian banks, find out more at **canada.ca/cra-direct-deposit**
 - with My Account at **canada.ca/my-cra-account**
 - with the MyCRA mobile app at **canada.ca/cra-mobile-apps**
- by phone
 - **1-800-959-8281**

Letters from the CRA



Received a letter from the CRA



Contact the CRA with question



Send information to the CRA

Don't ignore the letter. If you do, your payments could be delayed or stopped.

Avoid payment interruptions

- Do your taxes **every year, even if you have no income to report**. If you have a spouse or common-law partner, they also have to do their taxes every year.
- Keep your personal information up to date with the CRA.



When should you contact the CRA?

- your marital status changes
- your address changes
- your direct deposit information changes, or you want to start, or stop direct deposit
- your spouse or common-law partner has died
- you or your spouse or common-law partner's residency status has changed
- any CRA notice that you receive shows outdated information



Authorizing a representative



You can give permission to another person (such as a family member, a friend, or an accountant) to deal with the CRA for you.

You don't need to authorize someone as a representative if that person is only doing your taxes.

Form AUT-01, Authorize a Representative for Access by Phone and Mail

Four ways to do your taxes

Online

- Free tax software are available at canada.ca/netfile

On paper

- Download a tax package at canada.ca/taxes-general-package

With the help of the CVITP or a service provider

- A volunteer from the Community Volunteer Income Tax Program can do your taxes for free.
- A service provider can do your taxes for a fee. Go to canada.ca/efile-individuals and click on "Where can you find an EFILE service provider?"

By telephone using File my return

- Eligible individuals who have low income or a fixed income whose situations remain unchanged from year to year will receive an invitation to file using an automated telephone line.



Community Volunteer Income Tax Program

Who is eligible for the Community Volunteer Income Tax Program (CVITP)?

Suggested family income	
1 Person	\$35,000
2 persons	\$45,000
3 persons	\$47,500

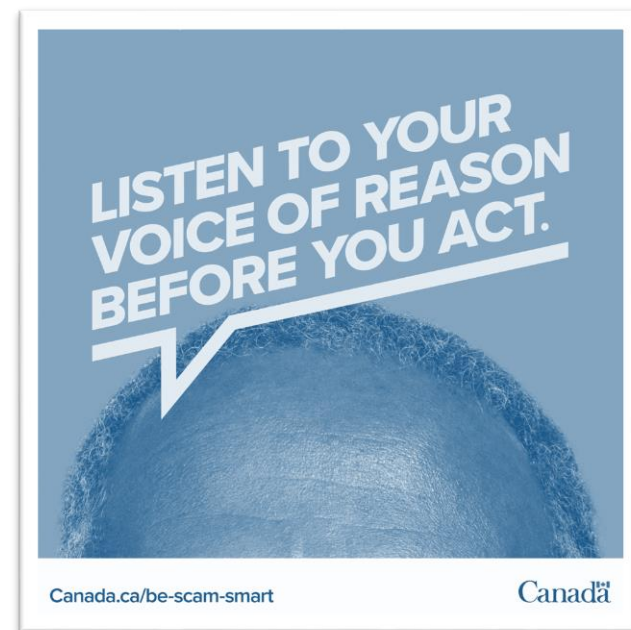
Examples of simple tax situations:

- less than \$1,000 in interest income
- scholarships, fellowships, bursaries or grants
- benefits such as Canada Pension Plan, disability, employment insurance, social assistance

Know how to recognize a scam

Most common scams:

- Aggressive phone calls that threaten arrest unless you pay
- Demands to pay taxes by Interac e-transfer, bitcoin, prepaid credit cards or gift cards such as iTunes or Amazon
- Emails or texts with a link to your refund
- Emails with a link asking you to fill in an online form with personal or financial details



canada.ca/be-scam-smart

Phone scams

Over the phone, the CRA won't:

- Use aggressive, threatening language or threaten arrest or send police
- Demand immediate payment by Interac e-transfer, bitcoin, prepaid credit cards or gift cards such as iTunes or Amazon
- Ask for information about your passport, health card, or driver's licence
- Leave voicemails that are threatening or give personal or financial information

Email scams

The CRA won't:

- Give or ask for personal or financial information by email and ask you to click on a link
- Email you a link asking you to fill in an online form with personal or financial details
- Send you an email with a link to your refund
- Demand that you pay taxes by Interac e-transfer, bitcoin, prepaid credit cards or gift cards such as iTunes or Amazon

Unsolicited emails and texts

- Beware of unsolicited emails and texts
- COVID-19-related phishing attempts on the rise:
 - Trick you into clicking links or attachments to infect your device or steal your data.
- Be cautious of urgent or threatening messages
- Look for typos
- Don't click unknown links or attachments
- Use trusted anti-malware software

Fake websites

- Fake websites related to COVID-19
 - Imitate health agencies or government departments
 - Spread disinformation or scam people
- Check web addresses for spelling mistakes
- Use a search engine instead of clicking a link
- Don't use login credentials or credit card details unless you're sure

Mail scams

The CRA won't:

- Set up a meeting with you in a public place to take a payment
- Demand that you pay taxes by Interac e-transfer, bitcoin, prepaid credit cards or gift cards such as iTunes or Amazon
- Threaten you with arrest or a prison sentence

Text messages/instant messaging

The Government of Canada won't send texts and instant messages asking you:

- For personal information
- To verify if your Social Insurance Number has been stolen
- To receive a tax refund
- To make a payment
- To receive your Employment Insurance payment

When in doubt, ask yourself

- Why is the caller pressuring me to act immediately?
Am I certain the caller is a CRA employee?
- Have I received a notice of assessment or reassessment saying I owe tax?
- Is the caller asking for information that I would not give in my tax return?
- Am I expecting more money from CRA?
- Does this sound too good to be true?

Report a scam to the Canadian Anti-Fraud Centre at
antifraudcentre.ca
or call **1-888-495-8501**

Verify your status

- Confirm your status through one of the CRA's secure portals or web apps
- Call the CRA's Individual Tax Account Balance Automated Service at **1-866-474-8272**
- Call **1-866-864-5823** to update your contact information for government programs



Register for **My Account**
at **canada.ca/my-cra-account**

For more information

CRA web addresses and phone numbers	
Information for seniors	canada.ca/taxes-seniors
Disability tax credit	canada.ca/disability-tax-credit
Canada caregiver credit	canada.ca/caregiver-credit
Useful information to do your taxes	canada.ca/taxes-get-ready
Tax forms and guide	canada.ca/guide-t1-general
Community Volunteer Income Tax Program	canada.ca/taxes-help
CRA forms and publications	canada.ca/cra-forms
My Account	canada.ca/my-cra-account
Direct deposit	canada.ca/cra-direct-deposit
Individual enquiries (and get forms)	1-800-959-8281
Benefits enquires	1-800-387-1193