



# 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](https://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

# 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

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# 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 Protected B when completed	
<b>Disability Tax Credit Certificate</b>			
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 <a href="http://www.cra.gc.ca/dtc">www.cra.gc.ca/dtc</a> .			
<b>Step 1:</b> Complete <b>only</b> the sections of Part A that apply to you. Remember to sign this form.			
<b>Step 2:</b> Ask a medical practitioner to complete and certify Part B.			
<b>Step 3:</b> 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 <a href="#">Guide RC4064, Disability-Related Information</a> .			
<b>Part A – To be completed by the person with the disability</b>			
<b>Section 1 – Information about the person with the disability</b>			
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
<b>Section 2 – Information about the person claiming the disability amount (if different from above)</b>			
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 <b>all</b> 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 <b>yes</b> , for which year(s)? _____			
2. If you answered <b>no</b> 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 <b>yes</b> , 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.			
_____			
_____			
<b>Section 3 – Adjust your income tax and benefit return</b>			
In most cases, the Canada Revenue Agency (CRA) can adjust your income tax returns for all applicable years to include the disability amount for <b>yourself</b> or your <b>dependant under the age of 18</b> . For more information, see <a href="#">Guide RC4064, Disability-Related Information</a> .			
<input type="checkbox"/> Yes, I want the CRA to adjust my returns, if possible. <input type="checkbox"/> No, I do not want an adjustment.			
<b>Section 4 – Authorization</b>			
As the <b>person with the disability</b> or their <b>legal representative</b> , 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 <a href="http://www.cra.gc.ca/pep/tyl/tylfr/en/eng/tyl4">www.cra.gc.ca/pep/tyl/tylfr/en/eng/tyl4</a>, Personal Information Basic CRA PPU 216.</small>			
T2201 E (16)		(Vous pouvez obtenir ce formulaire en français à <a href="http://www.arc.gc.ca/formulaires">www.arc.gc.ca/formulaires</a> ou en composant le 1-800-959-7383.)	
			<b>Canada</b>



# Canada caregiver credit

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# 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:

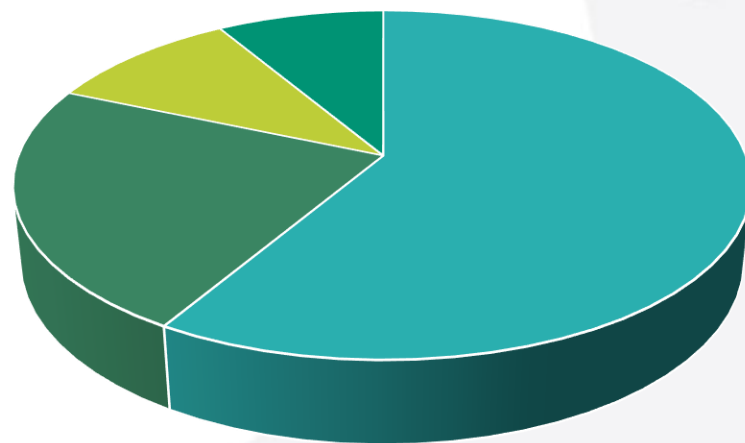
- child
- grandchild
- parent
- sister or brother
- grandparent
- aunt or uncle
- niece or nephew



# How much can you claim?

The amount you can claim depends on:

- your relationship to the person you are claiming the credit for
- whether other credits are being claimed for that person
- your circumstances
- the person's net income



# Medical expense tax credit

- A non-refundable tax credit designed to provide tax relief for individuals who had significant medical expenses for themselves or certain of their dependants.
- Claim eligible medical expenses if you, your spouse or common-law partner:
  - paid the expenses in any 12-month period ending in 2020
  - did not claim them in 2019
- Claim only the part that you were not reimbursed for (with some exceptions).



# 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](https://www.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

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## 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

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# 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](https://canada.ca/census-metropolitan-areas)**.

# Alberta

CMA	Municipalities	Map
Lethbridge	Lethbridge, Barons, Coaldale, Coalhurst, Lethbridge County, Nobleford, Picture Butte	<a href="#">Map of Lethbridge Census Metropolitan Area</a>
Calgary	Calgary, Airdrie, Beiseker, Calgary, Chestermere, Cochrane, Crossfield, Irricana, Rocky View County, Tsuu T'ina Nation No. 145 (Sarcee 145)	<a href="#">Map of Calgary Census Metropolitan Area</a>
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	<a href="#">Map of Edmonton Census Metropolitan Area</a>



# Canada workers benefit

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(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](https://canada.ca/cra-direct-deposit)**
  - with My Account at **[canada.ca/my-cra-account](https://canada.ca/my-cra-account)**
  - with the MyCRA mobile app at **[canada.ca/cra-mobile-apps](https://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](https://canada.ca/netfile)

## On paper

- Download a tax package at [canada.ca/taxes-general-package](https://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](https://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

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# 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



# For more information

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