

Benefits for your family

The Canada Revenue Agency (CRA) administers a number of benefits and credits for families through the tax system to help them with the cost of raising children. Canadian families can benefit from filing their income tax and benefit returns **by April 30, 2009**. Not only will they receive their refunds earlier, but they will also get their benefits without delay.

Deductions

Parents may be able to deduct eligible child care expenses they incurred in 2008 for children who are under the age of 16, or who are dependent on them and have a mental or physical infirmity. For more information, and to make your claim, get Form T778, *Child Care Expenses Deduction for 2008*.

Federal non-refundable tax credits

- **Amount for children born in 1991 or later** – You can claim \$2,038 for each of your or your spouse's or common-law partner's children who were under the age of 18 at the end of the year and lived with you throughout 2008. For more details, see line 367 of the 2008 *General Income Tax and Benefit Guide*.
- **Children's fitness tax credit** – Parents can claim, on line 365, fees paid to register their child in a prescribed program of physical activity, up to a maximum of \$500 per child who is under 16 years of age at the beginning of the year in which the expenses are paid. If their child qualifies for the disability tax credit, parents can claim up to \$500 per year in eligible fitness expenses paid for the child who is under 18 years of age at the beginning of the year. For more details, see line 365 of the 2008 *General Income Tax and Benefit Guide*.
- **Public transit pass credit** – You can claim the cost of certain transit passes or electronic payment cards to travel by local ferries, buses, streetcars, subways, or commuter trains. For more details, see line 364 of the 2008 *General Income Tax and Benefit Guide*.

Benefits and credits

- **Child benefits**
Parents and caregivers can apply for the Canada Child Tax Benefit (CCTB), which is a non-taxable monthly payment for every child under the age of 18. The amount is calculated based on the number of children in their care, the province or territory of residence, and their 2008 family net income. Parents can also receive the Universal Child Care Benefit, which is a taxable guaranteed payment of \$100 per month per child under the age of six.

In order to receive the benefit, parents must complete Form RC66, *Canada Child Benefits Application*, or apply online using the Apply for child benefits service through My Account. In addition to the CCTB, parents could receive the Child Disability Benefit if their child is eligible for the disability amount.

- **Goods and services tax/harmonized sales tax (GST/HST) credit**

Each year, you or your spouse or common-law partner can complete the application area on page 1 of your income tax and benefit return to receive the GST/HST credit. For more information on the GST/HST credit, go to www.cra.gc.ca/benefits, see Pamphlet RC4210, *GST/HST Credit*, or call **1-800-959-1953**.

- **Working Income Tax Benefit (WITB)**

Working individuals and families with low incomes may be able to claim the WITB when filing their income tax and benefit returns. The WITB includes a supplement for individuals who are entitled to the disability amount. Eligible individuals and families can also apply for advance payments of up to one half of their estimated 2009 WITB by completing Form RC201, *Working Income Tax Benefit Advance Payments Application for 2009*.

Life changes

Remember, in order for the CRA to continue providing benefits at the right location, on time, and with the correct amount, you should report changes in personal information for such things as your address, marital status, number of children in your care, and financial account information for direct deposit.

Manage your tax information and benefits using My Account

Did you know that your benefits, credits, and tax refunds from the CRA can be deposited directly into your financial institution account? Apply for direct deposit through the My Account online service at www.cra.gc.ca/myaccount. If your direct deposit information changes, provide us with the new information. With My Account, you can view and manage all sorts of information such as addresses, direct deposit, authorizing a representative, payment plan, and much more.

Electronic services – Quick. Easy. Secure.

Millions of people trust the reliability and flexibility of the online services that the CRA offers—services that allow you to file a return, change your return, change your address, calculate your family benefits, apply for direct deposit, and more. For a list of quick, easy, and secure options, go to www.cra.gc.ca/eservices.

More information

For more information about child and family benefits, go to www.cra.gc.ca/benefits, or see the 2008 *General Income Tax and Benefit Guide*.