Tax tip

Seniors—claim credits and benefits on your return!

From January until the end of March 2010, the Canada Revenue Agency (CRA) is issuing weekly tax tips with information geared towards specific groups that are most affected by new and existing credits, deductions, and benefits in the 2009 tax-filing season. This tax tip focuses on seniors.

There are credits, benefits, and deductions to which you may be entitled. Some of these are:

- **Age amount:** If you were 65 years old or older on December 31, 2009, and your net income was less than $75,032, you may be able to claim this non-refundable tax credit.*
- **Pension income amount:** If you reported eligible pension, superannuation, or annuity payments on your return, you may be able to claim this non-refundable tax credit.*
- **Pension income splitting**: If you and your spouse or common-law partner split your pension income by completing Form T1032, *Joint Election to Split Pension Income*, you (the pensioner) can claim a deduction for the elected split-pension amount.
- **Registered retirement savings plan (RRSP):** You may be able to deduct your RRSP contributions.
- **Medical expenses:** You may be able to claim a non-refundable tax credit* based on the cost of medical expenses for any 12-month period ending in 2009.
- **Goods and services tax / harmonized sales tax (GST/HST) credit:** Low- and modest-income individuals and families may apply for this quarterly payment by completing the application on the first page of their 2009 income tax and benefit return.
- **Disability amount:** If you had a severe and prolonged impairment in physical or mental functions in 2009 and meet certain conditions, you may be able to claim this non-refundable tax credit.*
- **Public transit tax credit:** If you use public transit and have bought certain transit passes or electronic payment cards, you may be able to claim this non-refundable tax credit.*
- **Home Renovation Tax Credit:** If you are a homeowner, you may be able to claim a non-refundable tax credit* of up to $1,350, based on eligible expenses incurred for work performed or goods acquired after January 27, 2009, and before February 1, 2010, in respect of a renovation or alteration to an eligible dwelling. The credit applies to expenses of more than $1,000, but not more than $10,000.

In addition to these, other credits, deductions, and benefits may be available to you. For more information, go to **www.cra.gc.ca/seniors**.

Pay tax by instalments

If you receive income that has no tax withheld or does not have enough tax withheld for more than one year, you may have to pay tax by instalments. This can happen if you receive rental, investment, or self-employment income, certain pension payments, or income from more than one job. For more information, go to **www.cra.gc.ca/instalments**.

Take advantage of the CRA's electronic services

Use electronic services such as NETFILE and TELEFILE, My Account, My Payment, and direct deposit to file your return, manage your tax affairs online, make online payments, and get your refund and benefits deposited into your bank account, respectively. For more information, go to **www.cra.gc.ca/eservices**.

Get help filing your return

If you qualify for the Community Volunteer Income Tax Program and have a simple tax situation, a trained volunteer will help you complete your 2009 income tax and benefit return. For more information, go to **www.cra.gc.ca/volunteer** or call **1-800-959-8281**.

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*Non-refundable tax credits reduce your federal income tax. If the total of your non-refundable tax credits is more than your federal income tax, you will not receive a refund for the difference.