



Tax tip

Top things families should know about taxes

Did you know...?

The Canada Revenue Agency (CRA) has a number of benefits, credits, and services to help families meet their financial obligations throughout the year, reduce the amount they owe at tax time, and provide them with convenient online options. Read on to see if the following tips can help you or your family.

1. **Child benefit amounts:** Use our **online benefit calculator** to estimate whether you qualify for these benefits:
 - a. **Child Disability Benefit:** a tax-free monthly benefit to help eligible families who care for children under the age of 18 who qualify for the Disability Tax Credit.
 - b. **Canada Child Tax Benefit:** a tax-free monthly payment made to eligible families to help them with the cost of raising children under the age of 18.
 - c. **Universal Child Care Benefit:** a monthly taxable benefit for eligible families of all children under the age of six, to help support child care choices.
2. **Working Income Tax Benefit (WITB):** Working individuals and families with low income may be able to claim this refundable tax credit. The WITB includes a supplement for individuals who are entitled to the disability amount. Eligible individuals and families may also apply for advance payments.
3. **Children's fitness amount:** Did your children play soccer, take ballet classes, or participate in another prescribed program of physical activity in 2010? If so, you can claim up to \$500 of the money spent on these activities per child for a non-refundable tax credit of up to \$75.
4. **Child care expenses:** Did your children attend daycare or another program such as a summer day camp in 2010? You may be able to claim the amounts you spent on **eligible childcare** in 2010.
5. **Goods and services tax/harmonized sales tax (GST/HST) credit:** All you need to do to apply for this quarterly payment for low- and modest-income individuals and families is to file your income tax and benefit return.
6. **Public transit amount:** If you or your eligible dependant use public transit and have bought certain transit passes or electronic payment cards, you may be able to claim this non-refundable tax credit.
7. **Home buyers' amount:** Did you buy a home in 2010? You may be able to claim a non-refundable tax credit of up to \$750 for the purchase of a qualifying home.
8. **Medical expenses:** You may be able to claim a non-refundable tax credit based on the medical expenses paid for any 12-month period ending in 2010.
9. **Disability amount:** If you or a family member had a severe and prolonged impairment in physical or mental functions in 2010 and meet certain conditions, you may be able to claim this non-refundable tax credit.
10. **Registered retirement savings plan (RRSP):** If you saved for your retirement in 2010 by investing in RRSPs, you may be able to deduct your RRSP contributions.



11. **Safe and secure electronic services:** Family life is busy. File your return on your own schedule using NETFILE, access your CRA account anytime using My Account, sign up for direct deposit, and more. Electronic transactions mean faster refunds!

Note: Don't forget to register for your **new CRA user ID**, even if you have used My Account in previous years.

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