



## Doing your taxes has its benefits!



There are benefits, credits, and tax deductions you could get if you do your taxes every year, even if you have no income.

The Canada Revenue Agency (CRA) uses the information from your income tax and benefit return to calculate your benefit and credit payments, and any related provincial or territorial payments.

Other government departments also use your tax information to calculate your payments, such as the Old Age Security pension and the guaranteed income supplement. If you do your taxes after the deadline, your payments could be delayed.

### Benefits, credits, and deductions you could be eligible for

**GST/HST credit** – If you have a modest income, you could get of up to **\$592** per year. You don't need to apply for this credit, it is automatically calculated when you do your taxes.

**Medical expenses** – You may be able to claim the eligible medical expenses you or your spouse or common-law partner paid in the year.

**Canada caregiver credit** – You may be able to claim this credit on your return if your spouse or common-law partner, or certain other individuals who depend on you for support, have a mental or physical impairment.

**Pension income splitting** – You can split your eligible pension income with your spouse or common-law partner to reduce the income tax you may have to pay.

**Disability tax credit** – If you have a disability, you or your supporting family members could claim a non-refundable tax credit of up to **\$8,416** to reduce the income tax you or they may have to pay.

## Get your payments faster!

### Direct deposit

Sign up for direct deposit and get your tax refund and benefit payments deposited directly into your bank account, instead of getting a cheque. To sign up, go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit).

### Keep your personal information up to date

Changes to your personal information, such as your marital status and your address, directly affect your benefit and credit payments. To avoid delays and incorrect payments, update your personal information with the CRA.

## Need help?

### Get your taxes done for free!

If you have a modest income and a simple tax situation, a volunteer could do your taxes for you at one of our free tax clinics. For more information and to find a tax clinic go to [canada.ca/taxes-help](https://canada.ca/taxes-help) or call the CRA.

### Authorize a representative

Individuals can authorize another person to deal with the CRA on their behalf.

Online access – A representative can submit an authorization request using the Represent a Client secure portal, or by using certified commercial EFILE software. An individual can also authorize their representative themselves using My Account.

Offline access – An individual can authorize a representative by completing form AUT-01, Authorize a Representative for Access by Phone and Mail.

For more information, go to [canada.ca/taxes-representative-authorization](https://canada.ca/taxes-representative-authorization).

## For more information

### Online

Tax information for seniors  
[canada.ca/taxes-seniors](https://canada.ca/taxes-seniors)

GST/HST credit  
[canada.ca/gst-hst-credit](https://canada.ca/gst-hst-credit)

Disability tax credit  
[canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit)

Canada caregiver credit  
[canada.ca/caregiver-credit](https://canada.ca/caregiver-credit)

Forms and publications  
[canada.ca/cra-forms](https://canada.ca/cra-forms)

### By phone

To ask about benefits  
**1-800-387-1193**

For other questions and to get forms  
**1-800-959-8281**

The Taxpayer Bill of Rights states that every Canadian has the right to complete, accurate, clear, and timely information that explains the laws and policies that apply to their unique situation.

**Don't get scammed!** Beware of tax fraud schemes. If you get a call or an email that sounds like a scam, it probably is! When in doubt, verify your information in My Account or call the CRA. For more information, go to [canada.ca/taxes-fraud-prevention](https://canada.ca/taxes-fraud-prevention).