



65 years and older? Find out how the CRA can help!

Benefits and credits can put money in your pocket and help you make ends meet.

Receiving benefits has helped me in my later years with day-to-day needs.

Steven

How do you get benefits and credits?

You and your spouse or common-law partner need to do your taxes each year to get the benefits and credits you may be eligible for. If you live in Quebec, you also have to do a provincial tax return. You have until April 30 each year to do your taxes and continue getting your benefits.

The Canada Revenue Agency (CRA) uses the information from your tax return to calculate your benefit and credit amounts and any related provincial or territorial payments. Other government departments use this information to calculate payments, such as the Old Age Security pension and the Guaranteed Income Supplement.



What could you get?

Goods and services tax / harmonized sales tax (GST/HST) credit – up to **\$456 per year** for an eligible individual and up to **\$598 per year** for an eligible couple.

Age amount – non-refundable tax credit up to **\$7,637 per year** if you are 65 and older.

Pension income splitting – you may be able to split your eligible pension income with your spouse or common-law partner to reduce any income tax you owe.

Disability tax credit (DTC) – eligible individuals with a disability or their supporting family member may claim **\$8,576 per year** as a non-refundable tax credit. Go to canada.ca/disability-tax-credit.

Canada caregiver credit – non-refundable tax credit that may be available to you if you provide support to a spouse, a common-law partner, or certain other individuals with a mental or physical impairment.

Home accessibility tax credit – non-refundable tax credit for eligible renovations to improve the accessibility of your home. A maximum of **\$10,000 per year** in eligible expenses can be claimed.

Medical expenses – deduct eligible medical expenses that you, your spouse, or your common-law partner paid during the year.



Check out the **Benefits Finder** to see all benefits you may be eligible to receive. Go to canada.ca/benefits-finder.



Do you need help?



Get your taxes done for free

If you have a modest income and a simple tax situation, you may be able to get your taxes done by a volunteer for free. To learn more, go to canada.ca/taxes-help or call the CRA. If you live in Quebec, go to revenuquebec.ca/volunteers or call Revenu Québec or the CRA.



Do your taxes online

You can do your taxes online with NETFILE-certified tax software. A variety of tax software packages and web apps are available, some of which are free. For more information, go to canada.ca/netfile.



Use File my Return

The service lets you file your return by phone through a secure, dedicated, and automated service. The CRA will send you an invite if you are eligible. To learn more, go to canada.ca/file-my-return.



Let someone else represent you

You can authorize someone to help manage your tax information with the CRA. For more information, go to canada.ca/taxes-representative-authorization.

Don't miss a payment!



Sign up for direct deposit

Direct deposit is a fast, convenient, and secure way to get your tax refund and benefit payments deposited into your account at a financial institution. Learn more about how to sign up at canada.ca/cra-direct-deposit.



Register for My Account

My Account lets you view and manage your income tax and benefit information online. You can also view any uncashed cheques you may have from the CRA, and if necessary, ask that a payment be re-issued. Go to canada.ca/my-cra-account.



For more information:

Online

See the benefits you may be eligible for, learn how to apply, and estimate how much you could get. Get benefits and credits for up to 10 years back. Go to:
canada.ca/benefits-credits-ad

By phone

To ask about benefits
1-800-387-1193
For other questions
or to get forms
1-800-959-8281

If you are calling from
the 867 area code
1-866-426-1527
Revenu Québec
1-800-267-6299

Beware of scammers pretending to be the CRA. When in doubt, check your information in My Account or call the CRA. To learn what to expect if the CRA contacts you, go to canada.ca/taxes-fraud-prevention.

