



How you can benefit British Columbia

Did you know?

Filing your income tax and benefit return can open the door to benefits and credits such as the GST/HST credit or the Canada child tax benefit – even if you have no income to report.

Child and family benefits

- **Canada child tax benefit (CCTB)** – You may be entitled to a tax-free monthly payment that helps eligible families with the cost of raising children under the age of 18. The CCTB may include the:
 - **National child benefit supplement (NCBS)****
 - **Child disability benefit (CDB)**
 - **BC early childhood tax benefit (BCECTB)***
 - **BC family bonus (BCFB)***Information you provide on your income tax and benefit return is used to calculate your CCTB payments. Make sure you file your income tax and benefit return on time every year. For more information, go to cra.gc.ca/cctb.
- **Universal child care benefit (UCCB)** – If you have children under the age of 6, you may be eligible for this taxable benefit, which supports child care choices for families. For more information, go to cra.gc.ca/uccb.
 - **Enhanced universal child care benefit** – Under proposed legislation, the Government is increasing and expanding the UCCB starting in 2015.
- **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 eligible for the disability tax credit.

Need a hand to prepare your return?

The Community Volunteer Income Tax Program is available to help eligible individuals with modest incomes and simple tax situations prepare and submit their returns for free. For more information, go to cra.gc.ca/volunteer.

- **Goods and services tax/Harmonized sales tax credit (GST/HST)** – The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. For more information, go to cra.gc.ca/gsthstcredit.
 - **BC low income climate action tax credit (BCLICATC)***
This credit is a non-taxable amount paid to low-income individuals and families to help offset the carbon taxes they pay. The payment is combined with the quarterly GST/HST credit.

Your 2014 income tax and benefit return.

Tax savings...working for you!

- **Family Tax Cut** – A proposed non-refundable tax credit of up to \$2,000 is available to eligible couples with children under the age of 18, and is effective starting with the 2014 tax year.
- **Children's fitness amount**** – You can claim to a maximum of \$1,000 per child, the fees paid in 2014 relating to the cost of registration or membership for your or your spouse's or common-law partner's child in a prescribed program of physical activity. For more information, go to cra.gc.ca/fitness.
- **Children's arts amount**** – You can claim to a maximum of \$500 per child the fees paid in 2014 relating to the cost of registration or membership for your or your spouse's or common-law partner's child in a prescribed program of artistic, cultural, recreational, or developmental activity. For more information, go to cra.gc.ca/artscredit.
- **Family caregiver amount (FCA)*** – If you are caring for a dependent with impairment in physical or mental functions, you may be able to claim additional amounts in calculating certain non-refundable tax credits. For more information, go to cra.gc.ca/familycaregiver.
- **Home buyers' amount** – Did you buy a home in 2014? You may be able to claim a non-refundable tax credit of up to \$750 for the purchase of a qualifying home. For more information, go to cra.gc.ca/hbtc.



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Other deductions and non-refundable tax credits

- **Child care expenses** – You or your spouse or common-law partner may be able to claim eligible child care you paid for someone to look after your child so one of you could earn income, go to school, or conduct research. The expenses are deductible only if, at some time in 2014, the child was under 16 years of age or had an impairment in physical or mental functions.
- **Disability amount**** – If you or a family member have a severe and prolonged impairment in physical or mental functions, you may be entitled to claim the disability tax credit (DTC). To determine eligibility, you must complete **Form T2201, Disability Tax Credit Certificate** and have it certified by a qualified practitioner (medical doctor, optometrist, audiologist, etc.). Once complete, send the certified original form to the disability tax credit unit at your tax centre. For more information, go to cra.gc.ca/disability.
- **Medical expenses**** – You may be able to claim a non-refundable tax credit based on the total eligible medical expenses paid for you, your spouse or common-law partner, and your children born in 1997 or later for any 12-month period, ending in 2014. For more information, go to cra.gc.ca/medical.
- **Public transit amount** – You can claim the cost of monthly public transit passes or passes of longer duration such as an annual pass for travel within Canada on public transit for 2014. For more information, go to cra.gc.ca/transitpass.

CRA online services make filing easier and getting your refund faster

The CRA's online services are fast, easy, and secure. You can use them to file your income tax and benefit return, make a payment, track your refund, receive your notice of assessment, and more.

Did you know that the Government of Canada is switching to **direct deposit** for payments that it issues? This includes your tax refund and benefits payments. Sign up for direct deposit today!

For more information, go to cra.gc.ca/getready.

* denotes Provincial programs

** denotes Federal and Provincial programs

Information compiled for BC Ministry of Children and Family Development by Canada Revenue Agency – Pacific Outreach, April 2015

Savings plans

- **Registered education savings plan (RESP)** – You can start saving for your child's future now. Programs such as the **Canada education savings grant (CESG)** and the **Canada learning bond (CLB)** are other great incentives to create an RESP for your child.
 - **BC Training and education savings grant*** - The BC Government will contribute a grant of \$1,200 to eligible children through the BCTES grant. For more information, call 250-356-7270.
- **Registered disability savings plan (RDSP)** – A RDSP is a savings plan to help families save for the financial security of a person who is eligible for the disability tax credit. RDSP contributions are not tax deductible and can be made until the end of the year in which the beneficiary turns 59.
 - **Canada disability savings grant:** Matching grants of 300%, 200%, or 100% depending on the beneficiary's family income and the amount contributed.
 - **Canada disability savings bond:** Bonds of up to \$1,000 a year to low-income Canadians with disabilities. No contributions have to be made to get the bond.
- **Tax-Free Saving Account (TFSA)** - The TFSA program is a way for individuals who are 18 years of age or older and who have a valid social insurance number (SIN) to set money aside tax free throughout their lifetime. For more information, go to www.cra.gc.ca/tfsa.

Contact us:

☎ Call the CRA enquiry lines:

- 1-800-387-1193 for CCTB, NCBS, BCFB, BCEDTB
- 1-800-959-1953 for GST/HST credit, BCLICATC
- 1-800-959-8281 for individual income tax enquiries

💻 Visit the CRA online: cra.gc.ca

- File your return: cra.gc.ca/getready
- Order forms: cra.gc.ca/forms
- Benefits and credits: cra.gc.ca/benefits
- Disability Tax Credit: cra.gc.ca/dtc



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