

Seniors: Put money back in your pocket this tax season!

As a senior, you may be eligible for a wide range of tax benefits and credits. The Canada Revenue Agency (CRA) has tips to help make sure you get everything you're entitled to this tax season.

Take advantage of free tax help

If you have a modest income and a simple tax situation, community volunteers may be able to **do your taxes for you, for free**. Free tax clinics are usually open from February to the end of April, with some open year-round. [Find a free tax clinic near you](#).

Protect yourself from tax scams

Did you get a suspicious email, telephone call, letter or text message claiming to be from the CRA? If you're being asked for personal information such as your credit card number, bank account number or passport number, this is a scam. [Learn how to protect yourself](#).

Claim benefits, credits and other expenses

As a senior, here are some of the most common things that you may be able to claim:

1. [Pension income splitting](#) – As a pensioner, you may be eligible to split up to 50% of your eligible pension income with your spouse or common-law partner to reduce the amount of income tax you may have to pay, if your spouse or common-law partner is in a lower tax bracket.
2. [Registered retirement savings plan deduction](#) – Deductible contributions to your plan can reduce your tax owing. You can contribute to an RRSP up until the end of the year you turn 71. You can also contribute to your spouse's or common-law partner's RRSP until the end of the year they turn 71.
3. [Medical expenses](#) – You may be able to [claim eligible medical expenses](#) you or your spouse or common-law partner paid in any 12-month period ending in 2018.
4. [Age amount](#) – If you were 65 years of age or older on December 31, 2018, and your net income was less than \$85,863, you may be able to claim up to \$7,333 on your return.

5. [Disability tax credit](#) – If you have a severe and prolonged impairment in physical or mental functions, you may be eligible for the disability tax credit (DTC). If your spouse or common-law partner or your dependant have a severe and prolonged impairment in physical or mental functions, are able to claim the DTC, and they don't need to claim all or part of the amount, they may be able to transfer the amount to you.
6. [Canada caregiver credit](#) – Do you support a spouse or common-law partner, or a dependant with an impairment in physical or mental functions? The Canada caregiver credit (CCC) is a non-refundable tax credit that may be available to you.
7. [Pension income amount](#) – You may be able to claim up to \$2,000 if you reported eligible pension, superannuation, or annuity payments on your return.
8. [Guaranteed income supplement](#) – The Guaranteed income supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada. If you live on a low-income and receive the GIS or [allowance benefits](#) under the OAS Program, you must file your return by April 30 to make sure your benefits are renewed.
9. [Goods and services tax / harmonized sales tax \(GST/HST\) credit](#) – You may be eligible for tax-free quarterly payments that help individuals and families with low and modest income to offset all or part of the GST or HST that they pay. When you file your taxes, the CRA automatically determines your eligibility.
10. [Registered disability savings plan](#) – This type of plan helps families and others save for the long-term financial security of a person who is eligible for the [disability tax credit](#).
11. [Working Income Tax Benefit](#) – The working income tax benefit is a refundable tax credit that provides relief for eligible working low-income individuals and families who are already in the workforce.
12. **Climate Action Incentive payment** – If you are a resident of Saskatchewan, Manitoba, Ontario or New Brunswick, you may be eligible for the proposed Climate Action Incentive payment when you file your income tax and benefit return for 2018. A 10% supplement is available to residents of small and rural communities. The incentive will first reduce any balance owing for the year, then may create or increase any refund to which you may be entitled.

For more tax information for seniors, go to [Changes to your taxes when you retire or turn 65 years old](#)

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