



# Age 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.

<b>GST/HST credit</b>	You could get a tax-free payment every three months if you have a modest income. This credit is automatically calculated when you do your taxes.
<b>Medical expenses</b>	You can claim on your return eligible medical expenses you or your spouse or common-law partner paid in the year.
<b>Home accessibility tax credit</b>	A non-refundable tax credit you can claim on your return to help with the cost of making your home accessible.
<b>Pension income splitting</b>	You can split eligible pension income with your spouse or common-law partner to reduce the amount of income tax you may have to pay.
<b>Disability tax credit</b>	If you have a disability, you or your supporting family members could claim a non-refundable tax credit on your return.
<b>Guaranteed income supplement</b>	You could get a monthly tax-free payment if you are an old age security pension recipient who is 65 years of age or older and you have low income.



## 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. 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 payments. To avoid delays and incorrect payments, update your personal information with the CRA.

## Need Help?

- **Community Volunteer Income Tax Program**

This is a free program where volunteers do your taxes for you if you have a modest income and a simple tax situation. To find a volunteer near you, go to [canada.ca/taxes-help](https://canada.ca/taxes-help).

- **Authorize a representative**

You can give permission to another person (such as a family member, a friend, or an accountant) to deal with the CRA for you. Fill out **Form T1013** and send it to the CRA.

## Need more information?

### Online



- 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)

### By phone



- To ask about benefits: **1-800-387-1193**
- For other questions and to get forms: **1-800-959-8281**
- Guaranteed income supplement (Service Canada): **1-800-277-9914**



## 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, call the CRA. For more information, go to [canada.ca/taxes-fraud-prevention](https://canada.ca/taxes-fraud-prevention).