

What's new for 2017?

We list the service enhancements and major changes below, including announced income tax changes that were not law when this information was published. You will find more information about these changes or any other recent developments in the *General Income Tax and Benefit Guide* (the guide) at canada.ca/taxes.

OUR SERVICES

Address and direct deposit changes - If you are registered for the full version of CRA's My Account or CRA's mobile apps, you can change your address and update your direct deposit information in participating NETFILE certified tax preparation software.

For more information, go to canada.ca/netfile.

ReFILE - This service allows you to submit a request to adjust your return using NETFILE. See page 68 in the guide.

INDIVIDUALS AND FAMILIES

Scholarships, fellowships, bursaries, and artists' project grants exemption (line [130](#)) - The eligibility for the exemption has been enhanced under certain conditions to include scholarships and bursaries received for occupational skills courses that are not at the post-secondary level. See page 30 in the guide.

Canada caregiver amount - The Canada caregiver amount has replaced the family caregiver amount, the amount for infirm dependants age 18 or older (line [306](#)), and the caregiver amount (line [315](#)). You could be entitled to claim this amount in the calculation of certain non-refundable tax credits if the person you are making the claim for has an impairment in physical or mental functions.

Your tuition, education, and textbook amounts (line [323](#)) - As of January 1, 2017, the federal education and textbook amounts have been eliminated. The eligibility criteria for the tuition amount has been enhanced under certain conditions to include fees paid for occupational skills courses that are not at the post-secondary level.

Medical expenses (lines [330](#) and [331](#)) - Individuals who need medical intervention to conceive a child are eligible to claim the same expenses as individuals with medical infertility. You can also request an adjustment to claim such medical expenses on any income tax return for the 10 previous calendar years.

Donations and gifts (line [349](#)) - A gift of ecologically-sensitive land cannot be made to a private foundation after March 21, 2017. There are also a number of changes to the Ecological Gifts Program. For more information, see "Gifts of ecologically-sensitive land," in Pamphlet P113, *Gifts and Income Tax*.

Public transit amount (line [364](#)) - As of July 1, 2017, this amount has been eliminated.

Children's arts amount (line [370](#)) - As of January 1, 2017, this amount has been eliminated.

Children's fitness tax credit (lines [458](#) and [459](#)) - As of January 1, 2017, this credit has been eliminated.

Disability tax credit (DTC) certification - As of March 22, 2017, nurse practitioners have been added to the list of medical practitioners who may certify eligibility of a person for the DTC. See Guide RC4064, *Disability-Related Information*.

INTEREST AND INVESTMENTS

Investment tax credit (line [412](#)) - Eligibility for the mineral exploration tax credit has been extended to flow-through share agreements entered into before April 1, 2018. In addition, as of March 22, 2017, expenses for the creation of child care spaces are no longer eligible for the investment tax credit. See page 60 in the guide.

Labour-sponsored funds tax credit (lines [411](#) and [419](#)) As of January 1, 2017, the tax credit for the purchase of shares of **federally** registered labour sponsored venture capital corporations (LSVCC) has been eliminated. The **provincially** registered LSVCC can still be claimed on lines [413](#) and [414](#). See page 60 in the guide.

ONTARIO

The **income levels** and most **provincial non-refundable tax credit** amounts have increased according to the Ontario consumer price index.

The **Ontario tuition and education tax credits** are being discontinued. Ontario students will still be able to claim the tuition amount for eligible tuition fees for studies before September 5, 2017. They will also be able to claim the education amount for months of study before September 2017. Students will continue to be able to carry forward unused amounts to claim in future years.

The new **Ontario caregiver amount** replaces the amount for infirm dependants age 18 or older and the caregiver amount. You may be eligible to claim the Ontario caregiver amount if you have an eligible infirm relative age 18 or older, regardless of whether he or she lives with you.

Medical expenses involving the use of certain reproductive technologies will be eligible for Ontario's medical expense tax credit.

The new **Ontario seniors' public transit tax credit** provides eligible seniors with a refundable tax credit equal to 15% of eligible public transit costs starting July 2017.

The **Ontario children's activity tax credit** and **Ontario healthy homes renovation tax credit** have been discontinued for 2017 and later tax years.

The **Ontario apprenticeship training tax credit** has been discontinued. Only eligible expenditures for apprentices who started apprenticeship programs before November 15, 2017, can be used in calculating the credit.

Getting ready to do your taxes

Use this checklist to get ready to file your tax return. Filing a tax return on time will ensure you get all the benefits and credits you are entitled to and that your benefit payments are not delayed or stopped.

- Gather all your documents, such as T4 and T5 slips, receipts, notice of assessment and last year's tax return
- Find out if your tax return and payment are due on Apr 30
- Update any changes to your marital status, address or number of children for benefit purposes
- Sign up for direct deposit
- Sign up for a My Account
- Use the checklist for more information!

Filing early ensures your benefit and credit payments are not delayed or stopped. These include:

- Guaranteed income supplement (GIS)
- Canada child benefit (CCB)
- GST/HST credit and
- Working income tax benefit (WITB) If you have a spouse or common-law partner, he or she should also file a return early.

Getting the right benefit amount

Changes to your marital status, the number of children in your care, or your address **directly affect** your benefit payments. Let us know to avoid delays and incorrect payments.

Update your personal information with the CRA using one of these online tools:

- MyBenefits CRA mobile app at canada.ca/cra-mobile-apps;
- My Account at canada.ca/my-cra-account.

Do you have to file a return?

Some of the most common reasons when you **must file** a tax return are:

- You have to pay tax for 2017.
- The CRA sent you a request to file a return.
- You and your spouse or common-law partner elected to split pension income for 2017.
- You received working income tax benefit advance payments in 2017.
- You disposed of capital property in 2017 or you realized a capital gain.

Even if none of these requirements applies to you, you **should still file** a return if:

- You want to claim a refund.
- You want to claim the working income tax benefit for 2017.
- You want to receive the GST/HST credit or the Canada child benefit.

For other reasons to file, go to canada.ca/taxes.

Return due date

File your 2017 tax return on or before **April 30, 2018**.

Self-employed persons - File your 2017 tax return on or before **June 15, 2018**, if you or your spouse or common-law partner ran a business in 2017. However, file by **April 30, 2018** if your business expenditures are primarily in connection with a tax shelter.

Deceased persons - See Guide T4011, *Preparing Returns for Deceased Persons* or go to canada.ca/taxes-dates-individuals.

Payment due date

Pay **any** balance due for 2017 on or before **April 30, 2018**.

You can pay online or in person. For more information, go to canada.ca/payments or contact your financial institution.

If you can't pay your taxes by April 30, 2018, go to canada.ca/cra-collections.

Penalties and interest

Penalties - The CRA may charge you a penalty if:

- you filed your return late and you owe tax for 2017;

- you repeatedly failed to report income on your return; or
- you knowingly omitted or gave false information.

Interest - If you have a balance owing for 2017, the CRA charges compound daily interest starting May 1, 2018, on any unpaid amounts owing for 2017. This includes any balance owing if the CRA reassesses your return.

Note

The CRA may cancel or waive penalties or interest if you are unable to meet your tax obligations due to circumstances beyond your control. For more information, go to canada.ca/taxpayer-relief.

Ways to file your tax return

NETFILE - Use our secure service to complete and file your tax return electronically using tax preparation software or a web tax application. Go to canada.ca/netfile for a list of available software and applications; including free ones.

EFILE - This is a secure service that lets authorized service providers, including a discounter, complete and file your return electronically. For more information, go to canada.ca/efile-individuals.

Auto-fill my return - This is a secure CRA service that automatically fills in certain parts of your current year return. You must be registered with MyAccount and be using a certified software product that offers this option. For more information, go to canada.ca/auto-fill-my-return.

File a paper return - Mail your return to your tax centre at the address given on the back of your forms book. If you prepare your return or other people's return, mail each person's return in a separate envelope. However, if you file returns for more than one year for the same person, put them all in one envelope.

Processing time

Our goal is to send you a notice of assessment, as well as any refund, within:

- two weeks, if you file online; or
- eight weeks, if you file a paper return.

Need help doing your taxes?

Community Volunteer Income Tax Program - If you have a modest income and a simple tax situation, community organization volunteers may be able to prepare your return for you. For more information, go to canada.ca/taxes-volunteer.

Tax information videos - For videos on topics such as the income tax and benefit return, the Canadian tax system, tax measures for persons with disabilities, registering for MyAccount and much more, go to canada.ca/cra-video-gallery.

Tax information phone service (TIPS) - For personal and general tax information by telephone, use the CRA's automated service, TIPS, by calling **1-800-267-6999**.

Individual tax enquiries - Call **1-800-959-8281** to speak to an agent.

Direct deposit

Direct deposit is a fast, convenient, reliable, and secure way to get your CRA payments directly into your account at a financial institution in Canada. To enrol for direct deposit or to update your banking information, go to canada.ca/cra-direct-deposit.

For more information

Go online at canada.ca/taxes for more information and to use our services and tools.

- **Log in or register** for MyAccount, MyCRA or MyBenefitsCRA to use a wide range of services.
- Download our **forms and guides** at canada.ca/cra-forms.
- Use our **online calculators** to find out your Canada child benefit or other amounts.

If you have policy or program-related questions about **Ontario tax and credits**, go to ontario.ca/finance or call the Ontario Ministry of Finance at **1-866-ONT-TAXS (1-866-668-8297)**, or by teletypewriter (TTY) at **1-800-263-7776**.

Ontario benefits for individuals and families

Ontario child benefit

The Ontario child benefit (OCB) is a non-taxable amount paid to help low-to moderate-income families provide for their children. The OCB and the Canada child benefit (CCB) payments are being delivered together each month.

For more information about the OCB payments, go to canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-ontario.html#cb.

File your return

To receive the OCB, you (and your spouse or common-law partner) need to file an income tax and benefit return **and** be registered for the CCB. The amount of any OCB payments you are entitled to receive, starting in July 2018, will be based on the information you provide on your 2017 return(s). To make sure your payments arrive on time, file your 2017 return(s) by April 30, 2018.

Each child under the age of 18 in your care needs to be registered for the CCB only once in a lifetime.

If you are the parent of a newborn, you can register for child benefits using Ontario's newborn registration service at ontario.ca/page/register-birth-new-baby.

If you are not applying for a newborn (for example, if your family has moved to Ontario and you have not previously received the CCB), you can register online through CRA's MyAccount service at canada.ca/my-cra-account by selecting "Apply for child benefits", or complete Form RC66, *Canada Child Benefits Application*.

If you have applied for child benefits through the newborn registration service, do not re-apply online or complete Form RC66 for your child. Re-applying may cause a delay in processing your application and issuing payments.

The OCB is fully funded by the Province of Ontario.

For specific information about your benefit, call the CRA at **1-800-387-1193** or by teletypewriter (TTY) at **1-800-665-0354**.

Ontario opportunities fund

The Ontario opportunities fund gives Ontarians a chance to directly reduce the Province's debt. If you want to contribute to the Ontario opportunities fund from your 2017 tax refund, complete the "Ontario opportunities fund" area on page 4 of your return.

You will be issued a receipt that can be used with your 2018 return. For more information about gifts to government, read line [349](#) in the *General Income Tax and Benefit Guide*.

Your donation will not be processed if it is less than \$2, or if the refund you have calculated is reduced by \$2 or more when the CRA assesses your return.

If you have questions about your Ontario credit and benefit payments, go to canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-ontario or call the CRA at **1-877-627-6645**.

Completing your Ontario forms

All the information you need to calculate your Ontario tax and credits is included on the following pages. You will find two copies of Form ON428, *Ontario Tax*, Form ON479, *Ontario Credits*, and Form ON-BEN, *Application for the 2018 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant*, in this book. Complete the forms that apply to you, and attach a copy of each to your return.

The terms **spouse** and **common-law partner** are defined in the *General Income Tax and Benefit Guide*.

The term **end of the year** means December 31, 2017, if you were a resident of Ontario on that date, the date you left Canada if you emigrated in 2017, or the date of death for a resident of Ontario who died in 2017.

Tax

You should calculate your federal tax first; since many rules for calculating Ontario tax are based on the federal *Income Tax Act*.

Tip