

Seniors, don't discount how easy it is to file your taxes

While there's no seniors' discount on your taxes, the Government of Canada and the Canada Revenue Agency (CRA) have lots of other ways for you to reduce your tax bill. Remember, the deadline to file your personal income tax return is April 30—but why wait until the last minute when you can start enjoying your refund now?

Even if you haven't earned any income in the past year, you should still file a tax return to make sure you receive the benefits to which you may be entitled. The most popular benefit is the GST/HST credit, which is a tax-free payment that you receive every three months to help offset all or part of the GST or HST that you pay. You may also be able to claim a number of non-refundable credits that will help to lower your tax bill, including the age amount, pension income amount, and the disability amount. You can also claim medical expenses, like hearing aids, pacemakers, hospital services, and nursing home costs.

Do you, or your spouse or common-law partner, receive pension income? If so, you and your spouse or common-law partner may be able to split this income between you for tax purposes and reduce the total amount of tax each of you owes. More than 1 million people took advantage of pension income-splitting in 2012. To find out if your pension income is eligible, go to www.cra.gc.ca/seniors.

And if you're a senior and still working, you can choose to continue contributing a portion of your income to a registered retirement savings plan—and you can keep contributing until December 31 the year you turn 71.

Depending on your situation, you may have noticed that some of your pension payments do not have enough tax withheld at source for the year. If that's true in your case, you might be required to make instalment payments to the CRA - or you might want to consider making arrangements to have more tax deducted at source so you can avoid a large bill at the end of the tax year.

Regardless of your situation, filing your taxes and claiming your benefits is easier than ever, especially if you use the CRA's secure online services. If you need help filing your return, have a modest income, and a simple tax situation, contact the Community Volunteer Income Tax Program, which

runs volunteer tax clinics across the country. To find a volunteer tax preparation clinic, go to www.cra.gc.ca/volunteer.

The CRA prides itself on making its services accessible to all Canadians, no matter what their needs. The CRA offers publications, forms, and personal information documents in alternate formats like Braille, large print, etext, or even MP3 audio. Call the CRA at 1-800-959-8281 for more information. Individuals with a hearing or speech impairment can use teletypewriter services by calling 1-800-665-0354.

With so many options available to guide you during this tax season, there's no excuse to delay. If you file online and sign up for direct deposit, you may receive your refund in as little as eight days! To get started on your taxes, go to www.cra.gc.ca/getready.