



YOUR 2021

TAX GUIDE



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ON YOUR SIDE!

I am sharing this valuable 2021 Income Tax Guide as an additional resource to complete your tax return this spring. Inside this booklet, you will find helpful information about when and how to file your 2021 Return.

I have also included information about the most common Tax Credits that people in Port Moody, Coquitlam, Anmore, and Belcarra are likely to claim. These include Tax Credits for Seniors, People with Disabilities, Student Loans, and Child Care Expenses.

As the **NDP Critic on Disability Inclusion**, I encourage you to contact my office if you have questions about eligibility for the Disability Tax Credit found on page 8 of this guide.

Please phone, email or visit my Constituency Office if you have any questions about this or other federal government programs.

Best wishes,



Bonita Zarrillo

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TABLE OF CONTENTS

DOING YOUR TAXES	5
Deadlines	5
Methods for completing your tax return	5
DEDUCTIONS, CREDITS AND EXPENSES	7
Age amount	7
Annual union, professional, or like dues	7
Canada workers benefit	7
Child care expenses	8
Disability tax credit	8
Home accessibility expenses	9
Home office expenses for employee	9
Interest paid on your student loans	9
Medical Expenses Tax Credit	10
CHARITIES AND GIVING	11
NEED HELP WITH YOUR TAXES?	12
Free tax clinics	13
Canada Revenue Agency (CRA)	15
Services for persons living with disabilities	15

The information gathered in this Tax Guide comes from the Canada Revenue Agency (CRA).

For more information:

 Canada.ca/revenue-agency

 1-800-959-8281

The Canada Revenue Agency provides forms and publications in alternate formats (digital audio, electronic text, Braille, and large print) to allow those who identify as persons with disabilities to access the information they need.

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DOING YOUR TAXES

DEADLINES

You must file your return and pay your taxes by **May 2, 2022**.

Self-employed

If you're self-employed or have a spouse or a common-law partner who is self-employed, the deadline to file your taxes is June 15, 2022.

To avoid interest or penalties, make sure you pay all taxes owed by May 2, 2022.

Deceased persons

The final tax return of a deceased person must be filed by that person's legal representative, and the taxes owed must be paid.

- If the death occurred between January 1st and October 31st, you have until April 30th of the following year.
- If it was between November 1st and December 31st, they are due six months after the date of death.

METHODS FOR COMPLETING YOUR TAX RETURN

Choose one of the following secure options for filing your tax return.

Electronically

You will find a list of certified desktop, online, and mobile software products at canada.ca/netfile-software. Some of these products are free of charge.

If you complete your tax return using a certified software, you may be able to use a feature called *Auto-fill My Return*. This service makes

it easier to do your taxes by automatically filling in parts of your tax return with information the CRA has on file. To use this service, register online for *My Account*.

On paper

If you filed your taxes on paper last year, the CRA should have automatically mailed you the 2021 Income tax package in February.

You can view, download and order forms at canada.ca/taxes-general-package or call the CRA at 1-855-330-3305.

By phone with File my return

Those who are eligible to use the automated *File my return* telephone service should have received a letter in the mail by the end of February. They will be able to complete and file their return for free by phone.

The invitation is sent by the CRA to eligible Canadians who have low or fixed incomes, and whose situation doesn't change from year-to-year.

The Community Volunteer Income Tax Program

If you have a modest income and a simple tax situation, volunteers at a free tax clinic may be able to complete your tax return for you. You will find a list of free tax clinics near you on page 14 of this guide.

DEDUCTIONS, CREDITS AND EXPENSES

We've put together some deductions and tax credits that could benefit you or your family.

AGE AMOUNT – LINE 30100

Claim this amount if you were 65 years of age or older on December 31, 2021, and your net income (line 23600 of your return) is less than \$90,313.

ANNUAL UNION, PROFESSIONAL, OR LIKE DUES – LINE 21200

Claim the total of the following amounts related to your employment that you paid (or that were paid for you and reported as income) in the year:

- membership in a trade union or association of public servants
- professional board
- professional, malpractice liability insurance premiums or membership required to keep a professional status
- parity or advisory committee (or similar body)

CANADA WORKERS BENEFIT – LINE 45300

The *Canada workers benefit* (CWB) is a refundable tax credit that is intended to supplement the earnings of low-income workers and their family. The CWB includes a disability supplement for individuals who have an approved *Disability Tax Credit Certificate*, on file with the CRA.

CHILD CARE EXPENSES – LINE 21400

Child care expenses are amounts you or another person paid to have someone look after an eligible child so that you or the other person could do one of the following:

- Earn income from employment;
- Carry on a business either alone or as an active partner;
- Attend school under certain conditions;
- Carry on research or similar work, for which you or the other person received a grant.

DISABILITY TAX CREDIT – LINE 31600, 31800 OR 32600

The *disability tax credit* (DTC) is a non-refundable tax credit that helps persons with disabilities, or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year.

You are eligible for the DTC only if the CRA approves *Form T2201, Disability Tax Credit Certificate*. A medical practitioner has to fill out and certify that you live with a severe and prolonged impairment and must describe its effects.

2021 Maximum disability amount: \$8,662

2021 Maximum supplement for persons under 18: \$5,053

If a person was eligible for the DTC for previous years but did not claim the disability amount when they sent their tax return, they can request adjustments for up to 10 years.

HOME ACCESSIBILITY EXPENSES – LINE 31285

You can claim an amount for the eligible expenses for a qualifying renovation of an eligible dwelling:

- building materials
- fixtures
- equipment rentals
- building plans
- permits

HOME OFFICE EXPENSES FOR EMPLOYEES – LINE 22900, 9939 OR 9386

The COVID-19 pandemic has dramatically affected the number of Canadians working from home. As an employee, or self-employed business you may be able to claim certain home office expenses (work-space-in-the-home expenses, office supplies, and certain phone expenses). The CRA will determine your eligibility when you file your income tax and benefit return and will send you payments if you're entitled to them. If an employee meets the eligibility criteria, there are now two options to calculate the deduction:

- A temporary flat rate method, or
- The detailed method which involves using your Form T777S or Form T777, and a completed and signed Form T2200S or Form T2200 from your employer.

INTEREST PAID ON YOUR STUDENT LOANS – LINE 31900

You may be eligible to claim an amount for the interest paid on your loan in 2021 or the preceding 5 years for post-secondary education. You can claim an amount only for interest you have not already claimed. If you have no tax payable for the year the interest is paid, it is to your advantage not to claim it on your return. You can carry the interest forward and apply it on your return for any of the next 5 years.

MEDICAL EXPENSES TAX CREDIT – LINES 33099 AND 33199

The medical expenses tax credit can help you pay for eligible medical expenses for yourself, your spouse or common-law partner and your dependent children.

For all expenses, you can only claim the part of the expense that you or someone else has not been and will not be reimbursed for.

A number of medical expenses can be claimed, including medical cannabis and animal services.



CHARITIES AND GIVING

If you or your spouse or common-law partner made a gift of money or other property to certain institutions, you may be able to claim federal and provincial or territorial non-refundable tax credits.*

Some examples of eligible organizations include:

- Canadian amateur athletic associations
- Canadian low-cost housing corporations for the aged
- charities
- cultural and ecological gifts
- gifts of capital property
- gifts of depreciable property
- government bodies
- political organization
- United Nations
- Universities outside Canada

*The charitable donations tax credit is non-refundable, which means it can only be used to reduce tax owed – if you don't owe any tax, you not eligible for a refund. Generally, your tax savings will be equal to the amount of the charitable tax credit calculated.

NEED HELP WITH YOUR TAXES?

FREE TAX CLINICS

Many community organizations participate in the Community Volunteer Income Tax Program and offer free income tax clinics for low income families and individuals.

Find out if you are eligible for free tax clinics

You may be eligible for help at a free tax clinic if you have a modest income and a simple tax situation.

Modest income

In general, a modest income means your total family income is less than \$35,000 a year. Check with your local community organization, as they may set different amounts.

Simple tax situation

In general, your tax situation is simple if you have no income or if your income comes from any of these sources:

- employment
- pension
- benefits such as the *Canada Pension Plan*, disability insurance, employment insurance, and social assistance
- registered retirement savings plans (RRSPs)
- support payments
- scholarships, fellowships, bursaries or grants
- interest (under \$1,000)

Free tax clinics will not provide services if you:

- are self-employed or have employment expenses
- have business or rental income and expenses
- have capital gains or losses
- filed for bankruptcy in the tax year (or the year before, if that return has not yet been filed)
- are completing a tax return for a deceased person
- earn interest income over \$1,000
- own foreign property (T1135)


Here are some free tax clinics near you – find the full list at canada.ca/en/revenue-agency/campaigns/free-tax-help:

Name & Address	Types	Languages
<p>SHARE Family and Community Services 104-3020 Lincoln Ave Coquitlam, BC 604-540-9161 ext. 119 sharesociety.ca</p>	<p>Seniors (2021 only)</p>	<p>English French</p>
<p>Port Coquitlam Legion Branch 133 2675 Shaughnessy St Port Coquitlam, BC 604-942-8911</p>	<p>Indigenous, Newcomers, Persons with Disabilities, Residents/Patients, Seniors, Social Assistance Recipients, Students (2021 and 2020 only)</p>	<p>English</p>
<p>S.U.C.C.E.S.S. Immigrant Settlement & Integration Program 2058-1163 Pinetree Way Coquitlam, BC successbc.ca</p>	<p><i>S.U.C.C.E.S.S. Members</i></p>	<p>English Traditional Chinese Simplified Chinese</p>

Name & Address	Types	Languages
<p>Glen Pine Pavilion 1200 Glen Pine Court Coquitlam, BC 604-927-6940</p>	<p>Newcomers, Seniors, Social Assistance Recipients <i>(2021 and prior years)</i></p>	<p>English, Farsi, Mandarin, Russian</p>
<p>Westminster SDA Church 7925 10th Ave Burnaby, BC 604-524-6969</p>	<p>Indigenous, Newcomers, Persons with Disabilities, Seniors, Social Assistance Recipients, Students, Youth <i>(2021 only)</i></p>	<p>English, French</p>
<p>Progressive Housing Society 7836 6th St Burnaby, BC 604-522-9669 progressivehousing.net</p>	<p>Indigenous, Persons with Disabilities, Residents/Patients, Seniors, Social Assistance Recipients <i>(2021 and prior years)</i></p>	<p>English</p>
<p>Living Hope Christian Church 333 6th St New Westminster, BC 604-722-5805 livinghopebc.ca</p>	<p>Indigenous, Newcomers, Persons with Disabilities, Seniors, Students <i>(2021 only)</i></p>	<p>English, Tagalog</p>
<p>ISSofBC 280-610 6th St New Westminster, BC 604-522-5902 issbc.org</p>	<p><i>Newcomers</i> <i>(2021 only)</i></p>	<p>English, Amharic, Arabic, Cantonese, Dari, Farsi/Persian, Kurdish, Portuguese, Punjabi</p>
<p>The Image of God Church 925 10th St New Westminster, BC 778-240-7191</p>	<p>General Public 2021 and 2020 only</p>	<p>English</p>

CANADA REVENUE AGENCY



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SERVICES FOR PERSONS LIVING WITH DISABILITIES




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