

Brian MASSE

M.P. Windsor West



WINDSOR WEST UPDATE

April 2019

Dear friends,

It's tax time again and this year's deadline is April 30, 2019. As this date draws close, I have included some of the new tax tips and deductions available to Canadians on the back pages of this mailing. You can see all ten tax tips at my website at www.brianmasse.ca under the "community mailings" tab.



Some things to remember:

- ◆ Most Canadians' income tax and benefit returns are due on April 30, 2019. Self-employed individuals have until June 15, 2019 to file their returns. Since June 15, 2019 falls on a Saturday, the CRA considers your return to be filed on time, if the CRA receives it by or it is postmarked midnight June 17, 2019. However, if you have a balance owing, you must pay it by April 30, 2019.
- ◆ From now until April 30, 2019, the CRA will be offering extended evening and weekend hours for individual tax enquiries. Approximately 3,000 telephone agents will be available Monday to Friday (except holidays) from 9 am to 9 pm (local time), and from 9 am to 5 pm (local time) on Saturdays (except Easter weekend) to serve as many people as possible. This automated service will remain available 24 hours a day, 7 days a week.
- ◆ By February 11, 2019, the CRA will have mailed the income tax package to individuals who filed on paper the previous year. The new all-in-one 2018 income tax package is improved with simplified language, enhanced information on forms and has a more user-friendly design. If you did not receive this, and you file by paper, please call CRA: 1-800-959-8281.
- ◆ In addition to the mail out, a limited quantity of tax packages will still be available at Canada Post and Service Canada locations. Canadians will also find information to order these products by phone: **1-800-959-8281**.
- ◆ Individuals with a modest income and a simple tax situation may be eligible to have their tax return completed for free through the Community Volunteer Income Tax Program. Free tax clinics are offered across Canada during March and April, with some open year-round. To find one nearest you please visit: https://apps.cra-arc.gc.ca/ebci/oecv/external/prot/cli_srch_01_ld.action.

Lastly, please do not hesitate to contact my office if you have any questions and we will get you the information you need. Call my team at 519.255.1631 or email brian.masse@parl.gc.ca. Stay in touch!

Brian Masse MP
Windsor West

Beware of CRA Scams

Scammers posing as Canada Revenue Agency (CRA) employees continue to contact Canadians, misleading them into paying false debt. These persistent scammers have created fear among people who now automatically assume that any communication from someone representing the CRA is not genuine.

This tax tip will remind Canadians that the CRA does indeed contact taxpayers by phone, email and mail for legitimate reasons. The following tips will help Canadians identify legitimate communications from the CRA.



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Tax Tips for Students

Interest on student loans

Interest paid on student loans can be eligible for a 15% non-refundable tax credit. You can also carry the interest forward and apply it to a return for any of the next five years. This measure can offer relief to new graduates for several years. Lines of credit, personal loans, student loans that have been combined with another kind of loan, or student loans from another country are not eligible for this credit.

Your tuition, education, and textbook amounts

For 2017 and later tax years, the federal education and textbook amounts have been eliminated. However, unused federal tuition, education, and textbook amounts from 2017 and previous years can still be carried forward.

Moving expenses

Generally, you can claim moving expenses you paid in 2018 if both of the following apply:

- ♦ You moved to work or to run a business, or you moved to study courses as a full-time student enrolled in a post-secondary program at a university, college, or another educational institution.
- ♦ You moved at least 40 kilometres closer to your new workplace or school.

Tax Tip: Even if you have no tax to pay and you are transferring part of your tuition amount, file your return and attach a completed Schedule 11 so we can update our records with your unused tuition amount available to carry forward to other years

To protect yourself from scams, verify your tax status and make sure the CRA has your current address and email

Confirm your tax status through one of the CRA's secure portals, [My Account](#), [My Business Account](#), or [Represent a Client](#), or through the [MyCRA](#) and [MyBenefits](#) CRA mobile web apps

- You can also call the CRA's Individual Tax Account Balance Automated Service at 1-866-474-8272. This automated phone service provides information about your tax account balance, as well as your last payment amount and date. To use this service, be ready to give your social insurance number, date of birth and the total income you entered on line 150 of your 2017 or 2016 tax return.
- Call 1-866-864-5823 to update your address or contact information for government programs that you owe money to, such as student loans or employment Insurance.

Don't Click!

We have seen in recent months a rise in ransomware attacks. These can be against businesses or against individuals. You receive an email—that legitimately looks like it could be from a friend or family member—telling you to click on a link. Then, your computer is frozen and you see only a ransom note telling you to pay up or lose your files forever. Best advice— before clicking on a note that you're uncomfortable with, call the person if you know them and ask if they sent o you an email. Trust your instincts and stay safe.

