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## 2019 PERSONAL TAX ORGANIZER

### 1. Personal Information

	Name	SIN	Date of Birth (dd/mm/yyyy)	Phone	
Taxpayer				Office	
Spouse				Home	
Address				Cell	
Email					

Marital Status:       Married     Single     Common-law     Separated     Divorced     Widowed

Date of change if applicable: \_\_\_\_\_

### 2. Dependants

Name	SIN	Date of Birth (dd/mm/yyyy)	Relationship	Net Income

### 3. General Information

- |  |                                   |                              |
|--|-----------------------------------|------------------------------|
| 2019 Income tax instalments paid (Form T7D)              | <input type="checkbox"/> Included | <input type="checkbox"/> N/A |
| 2018 Notice of Assessment, unless retained by our office | <input type="checkbox"/> Included |                              |
| 2018 Income tax return if not prepared by our office     | <input type="checkbox"/> Included |                              |

#### 4. Income

- |   |  |
|---|--|
| Salary, Wage or commission (T4)                                   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| EI benefits (T4E)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Dividends (T5/T3)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Interest (T5/T600/T3)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other investment income   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Receipt of alimony/separation payments (name, address), agreement | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Worker's compensation, social assistance, supplements (T5007)     | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Old Age Security (T4A OAS)  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Canada Pension (T4AP)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other pensions (T4A)  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| RRSP income (T4RSP)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| RRIF income (T4RIF)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Foreign pensions (USA, other)                                     | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Statement of Partnership Income (T5013/T5013A)                    | <input type="checkbox"/> Yes <input type="checkbox"/> No |

**Please provide slips or receipts for all items marked as Yes**

#### 5. Self-employed

- |   |   |
|---|---|
| Attach financial statements or complete the attached self-employed business activity checklist  | <input type="checkbox"/> Yes <input type="checkbox"/> N/A |
| If, in 2019, you were at least 65 years old but under 70, you received CPP/QPP retirement benefit, you did not earn employment income, do you elect not to pay CPP contributions on self-employed earnings? | <input type="checkbox"/> Yes <input type="checkbox"/> No  |

#### 6. Rental Property

- |   |   |
|---|---|
| Attach rental statement or complete the attached rental activity checklist for each rental property | <input type="checkbox"/> Yes <input type="checkbox"/> N/A |
|---|---|

#### 7. Allowable Deductions/Credits

- |  |  |
|--|--|
| Accounting fees  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Adoption related expenses  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Attendant care expenses  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| BC Home Renovation Tax Credit for Seniors and Persons with Disabilities (refundable)                   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Federal home accessibility tax credit  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Charitable donation (including donation by way of gifting an item in kind)                             | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Child care expenses (include name, address and SIN of person providing the child care)                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Commission/employment expenses (Please complete the attached commission/employment expenses checklist) | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Canada caregiver credit  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| First-time home buyers' amount   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Home buyer's amount for home bought for a related person with a disability                             | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Interest expense on investment loans   | <input type="checkbox"/> Yes <input type="checkbox"/> No |

- Interest paid on qualified student loans  Yes  No
- Investment counsel fees  Yes  No
- Medical expenses  Yes  No
- Moving expenses  Yes  No
- Payment of alimony/separation payments (name, address and SIN # of recipient)  Yes  No
- Political donation (BC and Federal)  Yes  No
- Professional membership fees if not reimbursed by your employers  Yes  No
- RRSP contribution (please include details regarding Home Buyers' Plan withdrawals and repayments and Lifelong Learning Plan repayment)  Yes  No
- T101 Statement of Resource Expenses  Yes  No
- Tuition over \$100 for yourself or your child (ensure Form T2202/T2202A is signed by your child on both sides & provide child's line 236 net income for tuition transfer to you)  Yes  No
- Union dues  Yes  No
- Volunteer fire-fighters' credit  Yes  No

**Please provide receipts for all items marked as Yes**

## 8. Disposals Resulting in Capital Gains or Losses

Applies to disposals of shares, real estate, bonds, etc.  Yes  No

If yes, provide the following:

- Description of asset
- Selling price, sale date & selling cost
- Purchase cost & purchase date
- Details of any previous capital gain exemptions claimed and capital gains elections (February 22, 1994)
- Capital gains reserves (form T2017)
- V-Day Value (Dec. 1971), if applicable

**Please provide documentation for the above**

## 9. Principal Residence (Actual or Deemed Disposal)

Reporting requirement for 2016 and beyond – must be reported.

Actual disposals or deemed disposals (e.g. change in use from or to rental)  Yes  No

If yes, provide the following:

- Address
- Year of acquisition
- Proceeds of disposition (actual disposal)
- Value at time it was changed to rental or at date of death (deemed disposal)

**Please provide documentation for the above**

## 10. Personal Exemptions

Provide details of spouse's line 236 net income (if applicable) unless we prepare the tax return.  Yes  No

## 11. Other

- + Do you wish to start direct deposit or to change account information for your tax refund?  Yes  No  
If “yes”, attach a “void” personalized cheque or your branch, institution and account number.
- + Do you have any foreign property, including cash, stocks, real estate, tangible or intangible property, with a combined original cost in excess of \$100,000 Canadian at any time in the year? Please note: shares of a non-resident corporation on deposit with a Canadian broker or shares of a Canadian corporation on deposit with a foreign broker count.  Yes  No  
If yes, please provide details of the foreign property you hold. If the foreign property is held by a broker or financial institution they may provide a specific report with the required information. If they do not provide this report, please provide your investment account statements for the year.  Yes  No  
**Please review the Foreign Reporting Checklist**
- + Do you authorize Canada Revenue Agency to provide your name, address and date of birth to Elections Canada to update your information on the National Register of Voters?  Yes  No

## 12. What's New for 2019?

The 2019 **top tax rates** for BC residents are 49.8% on **regular income**, e.g. wages, interest, and rental income, 44.64% on **non-eligible dividends**, 31.44% on eligible dividends and 24.9% on capital gains. These rates apply to income over \$210,371.

**BC education and textbook tax credits** were eliminated for 2019 and beyond (unused credits can still be claimed in 2019 and later years). Happily, you can still claim tuition fees.

**Home buyer's plan** – Tax-free RRSP withdrawal was increased to \$35,000 (from \$25,000) for withdrawals after March 19, 2019.

**Canada Training Credit** – As of January 1, 2019, if you meet certain conditions, you will be able to accumulate \$250 per year, to a lifetime maximum of \$5,000, to be used in calculating your Canada Training Credit - a new refundable tax credit that will be available for 2020 and future years. Based on information from your 2019 return, the CRA will determine your Canada Training Credit Limit for the 2020 tax year and provide it to you on your Notice of Assessment for 2019. For 2020 and future years, you may be able to claim a Canada Training Credit equal to your Canada Training Credit Limit for the year or 50% of your eligible tuition and fees paid to an educational institution in Canada, whichever is less.

**Canada Workers Benefit** – For 2019, the Canada workers benefit (CWB) replaces and strengthens the working income tax benefit (WITB).

**Medical Expenses Tax Credit** – For expenses incurred after October 16, 2018, certain cannabis products purchased for a patient for medical purposes will be considered eligible medical expenses for the medical expense tax credit if certain conditions are met.

**Allowances for members of legislative assemblies and certain municipal officers** – For 2019 and later tax years, non-accountable allowances paid to elected members of legislative assemblies, certain municipal officers, and members of public or separate school boards are required to be fully included in income.

**Zero-emission vehicles** – If you are self-employed or claiming employment expenses, you may be able to claim capital cost allowance on zero-emission vehicles. Starting in 2019, there is a temporary enhanced first-year capital cost allowance of 100% for eligible zero-emission vehicles. Eligible vehicles must be acquired after March 18, 2019 and become available for use before 2024. The enhanced allowance decreases if the vehicle becomes available for use after 2023 and before 2028.

**Change in use rules for multi-unit residential properties** - The Income Tax Act deems a taxpayer to have disposed of, and reacquired, a property when the taxpayer converts the property from an income-producing use to a personal use or vice versa. Under the current rules, a taxpayer may elect that the deemed disposition not apply where the use of an entire property is changed.

The deemed disposition also occurs when the use of part of a property is changed. For example, this can occur where a taxpayer owns a multi-residential property, such as a duplex, and either starts renting out or moves into one of the units. However, under current rules, a taxpayer cannot elect out of the deemed disposition on a change in use of part of a property.

Budget 2019 proposes to allow a taxpayer to elect that the deemed disposition that normally arises on a change in use of part of a property not apply. The purpose of the proposed measure is to improve the consistency of the tax treatment of owners of multi-unit residential properties in comparison to owners of single-unit residential properties. This measure will apply to changes in use of a property that occurs on or after March 19, 2019.

## 13. What's New for 2020?

The 2020 **top tax rates** for BC residents are 53.50% on **regular income**, e.g. wages, interest, and rental income, 48.89% on **non-eligible dividends**, 36.54% on eligible dividends and 26.75% on capital gains. These rates apply to income over \$220,000.

**Extended home buyer's plan** - If you are not considered a first-time home buyer for the purposes of the HBP, and you experience a breakdown in your marriage or common-law partnership, you may be able to participate in the HBP after 2019 under certain conditions thanks to Budget 2019.

The Liberals have promised to increase **Old Age Security (OAS)** by 10% for seniors older than 75 years of age earning less than \$77,580. The change will mean an increase of \$729 annually in OAS starting in July 2020.

The Liberals are also promising to raise the Canada Pension Plan (CPP) **survivor's benefit** by 25%. Currently, a surviving spouse, over the age of 65 and not otherwise receiving CPP benefits, will be able to get 60% of their deceased spouse's pension. Under the change, it would mean an increase of \$2,080 annually.

The federal government has made a pledge that **any maternity or parental benefits** received through EI will be **tax-exempt** at source, beginning in 2020. This change means an extra \$1,800 a year for someone who receives EI benefits and earns \$45,000 a year.

The Liberals are also promising a 15-week leave for **adoptive parents** receiving EI benefits, the same length as maternity leave.

Starting in September 2020, eligible students applying for student financial assistance from **StudentAid BC** will be automatically assessed for the **BC Access Grant**. Students won't need to apply separately. The BC Access Grant complements the Canada Student Grant for Full-time Students, ensuring B.C. students receive up to \$4,000 a year to help with the cost of programs leading to a degree, diploma or certificate.

- Eligible students enrolled in a program under two years in length may receive up to \$4,000 a year in BC Access Grant support.
- Eligible students enrolled in a program of more than two years may receive up to \$1,000 a year in BC Access Grant support, in addition to up to \$3,000 under the Canada Student Grant for Full-Time Students program, totaling up to \$4,000 each year.