

Major Canadian Tax Deadlines and Dates

	2019	2020
Filing Income Tax Returns & Instalments:		
Individual	June 1, 2020	April 30, 2021
Self-employed individual	June 15, 2020 ¹	June 15, 2021
Deceased — Final tax return ² :		
Death occurred between January 1 and October 31	June 1, 2020	April 30 th of the following year
Death occurred between November 1 and December 31	Six months after the date of death	
If deceased was self-employed, death occurred between January 1 and December 15	June 15 of the following year	
If deceased was self-employed Death occurred between December 16 and December 31	Six months after the date of death	
Graduated Rate Estate ³	90 days after tax year end	
Trusts, including testamentary or spousal/common-law partner trusts	May 1, 2020	March 31, 2021
Quarterly tax instalments	15 th of March, June ⁴ , September and December	
Registered Retirement Savings Plan (RRSP):		
Contributions for the year	March 2, 2020	March 1, 2021
Contributions for the year an individual turns 71 years of age	December 31, 2019	December 31, 2020
Home Buyers' Plan (HBP):		
Withdrawal — Buy or build a home before October 1 st of the following year	October 1, 2020	October 1, 2021
Repayment — Starts in the second calendar year after the withdrawal	March 1, 2022	March 1, 2023
Registered Education Savings Plan (RESP):		
Contributions to receive Canada Education Savings Grants (CESGs) for the year	December 31, 2019	December 31, 2020
Registered Disability Savings Plan (RDSP):		
Contributions to receive Canada disability savings grants and bonds for the year	December 31, 2019	December 31, 2020
Capital Loss Selling:		
Disposition of investments to realize accrued capital gains or losses for the year (last trading date for settlement to occur within the year)	December 27, 2019	December 29, 2020
Family Loans:		
Interest on family loans to avoid attribution rules	January 30 th of the following year	
Charitable Donations	December 31, 2019	December 31, 2020



¹Please note that if there is a balance owing for the 2019 tax year it can be paid on or before September 1, 2020.

²The deceased's Will or a court order may set up a testamentary spousal/common-law partner trust. When testamentary debts of the deceased (or estate) are being handled through the trust, the due date for the final return is extended to 18 months after the date of death. However, any balance owing on the final return must be paid on the due date as determined by the date of death.

³The Economic Response Plan does not provide any information for trusts with year end other than December 31, 2019 which may impact Graduated Rate Estates with a non-calendar year end.

⁴The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today (March 18th 2020) and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

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