

Major Canadian Tax Deadlines and Dates

| | 2019 | 2020 |
|--|---|-------------------|
| Filing Income Tax Returns & Instalments: | | |
| Individual | April 30, 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 | 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 | 90 days after tax year end | |
| Trusts, including testamentary or spousal/common-law partner trusts | March 30, 2020 | March 31, 2021 |
| Quarterly tax instalments | 15 th of March, June, 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 must still be paid on or before April 30th 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.

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