

# Tax Changes for 2018

Each year, there are changes to the tax laws that could have an impact on your return. Here are some of the important updates that you need to know about.

## 2018 Personal Tax Changes

### ► **Medical Expense Tax Credit (METC) for Reproductive Expenses**

The medical expense tax credit is a non-refundable credit that reduces owed taxes. Effective for 2017, taxpayers are allowed medical expense claims for reproductive technologies where the patient does not have a medical condition preventing conception. Previously, the medical expense tax credit was available only if the use of the reproductive technologies related directly to a medical infertility condition. Claims may be made for costs incurred in the prior 10 years.

Learn more on the Canada.ca site:

[Medical Expenses Tax credit- Reproductive Technologies](#)  
[Medical Expense Tax Credit](#)

### ► **Certification of Disability Tax Credit Certificate**

The disability tax credit (DTC) is a non-refundable tax credit that helps people with disabilities and their supporting persons reduce the amount of income tax they may have to pay.

Previously, a medical doctor was required to complete and certify Form T2201, Disability Tax Credit Certificate. However, as a result of the 2017 Federal Budget, nurse practitioners are able to certify Form T2201, effective March 22, 2017. [Learn more.](#)

### ► **Federal Public Transit Credit**

The Public Transit Credit was a 15% non-refundable tax credit on the cost of eligible transit passes, designed to help offset the cost for regular public transit users. As of June 30, 2017, this tax credit has been eliminated.



## ► Ontario Senior's Public Transit Tax Credit

Following the federal government's decision to eliminate the Federal Public Transit Credit, the Ontario government introduced a new refundable tax credit effective July 1, 2017. To be eligible to claim this credit, you must meet the following criteria:

- Be 65 years of age at the beginning of the year
- Reside in Ontario at the end of the year
- Paid for eligible transit service from July 1, 2017 to December 31, 2017 (receipts should be retained)

In 2017, the maximum refundable credit that can be claimed is \$225. For subsequent years, the maximum refundable credit is \$450.

## ► Tuition, Education and Textbook Credit

In 2017, the federal education and textbook tax credits were eliminated. This measure did not eliminate the tuition tax credit, and it does not affect the ability to carry forward unused education and textbook credit amounts from years prior to 2017.

As a result of the 2016 Ontario Budget, changes were made to the Ontario tuition and education non-refundable tax credits. Credit is available for eligible tuition fees paid for studies before September 5, 2017. In addition, credit for the education amount is available for months of study before September 2017. Unused credits from previous years can be carried forward. [Learn more.](#)

## Getting Advice

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Reviewing your Tax Plans? We encourage you to talk to us. Speak to your Financial Advisor or contact Investor Services at 1 800 608 7707.

