

**Important Deadlines to Note:**

	<b>OLD FILING/PAYMENT</b>	<b>REVISED FILING</b>	<b>REVISED PAYMENT</b>
<b>INDIVIDUALS</b>			
PERSONAL TAX	April 30	June 1	September 1
PERSONAL TAX (BUSINESS OR FARM)	June 15	June 15	September 1
<b>CORPORATIONS &amp; OTHER ORGANIZATIONS</b>			
CORPORATIONS & OTHER (DEC YE)	March 31	June 30	September 1
TRUSTS (DEC YE)	March 31	May 1	September 1
PARTNERSHIPS	March 31	May 1	NA
CHARITIES	March 31 – December 31	December 31, 2020	NA
<b>GST/HST</b>			
GST/HST ANNUAL FILERS	March 31	No changes announced	June 30
GST/HST QUARTERLY (JAN – MAR 2020)	April 30	No changes announced	June 30
GST MONTHLY (FEB, MAR, APRIL)	End of the following month	No changes announced	June 30
CUSTOMS & DUTY TAXES (IMPORTED GOODS MAR, APR, MAY)			June 30

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. The Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act.

While the personal income tax filing deadlines have been extended, **benefit payments like GST, Canada Child Benefit and Old Age Security are based on information in your return.** Typically, these amounts are adjusted in July of each year, **delays in filing may result in a delay in an adjustment to your benefit payments.** We **recommend filing your personal income tax return by April 30**, especially if you are expecting to receive benefit payments or a tax refund.

## Individual Benefits to Note:

PROGRAM	PERTINENT INFORMATION	ELIGIBILITY
<b>INDIVIDUALS &amp; FAMILIES - FEDERAL</b>	Boosted Canada Child Benefit payments information <a href="#">here</a>	<b>Clients with children.</b>
	Special Goods and Services Tax credit payment <a href="#">here</a> .	<b>GST credit claimed on prior return.</b>
	Mortgage support <a href="#">here</a> .	<b>Anyone facing financial difficulty.</b>
	Support for Seniors: Reduce the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, more information <a href="#">here</a> .	<b>Seniors with RRIF income.</b>
	Support for Students and Recent Graduates: Effective March 30, a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required, and interest will not accrue during this time. More information <a href="#">here</a> .	<b>Anyone with outstanding Canada Student Loans</b>
<b>EMPLOYMENT INSURANCE (EI)</b>	Waived one-week waiting period and the requirement of ROE for EI sickness benefits to provide immediate support for workers in quarantine, see <a href="#">here</a> .	<b>Forced to quarantine or laid off due to COVID-19.</b>
<b>CANADA EMERGENCY RESPONSE BENEFIT</b>	Canada Emergency Response Benefit (CERB) to support workers and help businesses keep their employees, providing \$2,000 a month for up to four months for workers and entrepreneurs, more information from the Federal government <a href="#">here</a> or read our blog post <a href="#">here</a> .	<b>Those who have lost their job, are sick/quarantined, or taking care of someone sick. Parents staying home without pay to care for children.</b>
<b>INDIVIDUALS AND FAMILIES - ALBERTA</b>	90-day deferrals of electricity and natural gas utility payments for homeowners. A six-month deferral of student loan payments, and mortgage deferrals through Alberta Treasury Branches. More information <a href="#">here</a> .	<b>All Alberta residents.</b>
	Eligible working Albertans can receive a one-time emergency isolation support payment of \$1,146 for employees impacted by shut down of non-essential services. You may apply <a href="#">here</a> .	<b>Those who have lost their job, are sick/quarantined, or taking care of someone sick. Parents staying home without pay to care for children.</b>

**Business Benefits to Note:**

FEDERAL	PERTINENT INFORMATION	ELIGIBILITY
<p><b>CANADA EMERGENCY WAGE SUBSIDY</b></p>	<p>Meant to allow businesses to keep employees on staff rather than layoff. Eligible employers will be able to access a temporary wage subsidy for approximately three-month period. This will cover 75% of remuneration paid in that period. Organizations that do not qualify for the 75% subsidy may be eligible for a 10% subsidy, to a maximum of \$1,375 per employee (implying a \$55,000 annual salary) and a total of \$25,000 for the employer. More information can be found <a href="#">here</a>.</p>	<p><b>There is a lengthy criteria for eligibility, for more details please visit our website <a href="#">here</a>.</b></p>
<p><b>CANADA EMERGENCY BUSINESS ACCOUNT</b></p>	<p>A new loan program, that will be implemented rapidly by eligible financial institutions in cooperation with Export Development Canada (EDC) and will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs. More information <a href="#">here</a>.</p>	<p><b>There are numerous qualifications including a minimum amount of payroll in 2019, for more details please visit our website <a href="#">here</a>.</b></p>
<p><b>FEDERAL BANK LOAN GUARANTEE</b></p>	<p>Export Development Canada is working with financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs. More information <a href="#">here</a>.</p>	
<p><b>WORK SHARING PROGRAM</b></p>	<p>The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers. More information <a href="#">here</a>.</p>	<p><b>Have been in business for at least two years and demonstrate a shortage of work, and a decrease in business activity of approx. 10%.</b></p>
<p><b>BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)</b></p>	<p>BCAP to provide more than \$10 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC). More information <a href="#">here</a>.</p>	<p><b>Targeted towards small and medium sized businesses. Individual businesses, including oil and gas, air transportation and tourism.</b></p>

**FARM CREDIT  
CANADA**

Deferral of loan payments and additional funding for new loans. More information [here](#).

**FCC clients.**

ALBERTA

**UTILITY DEFERRAL -  
ALBERTA PROGRAM**

Option to defer electricity and natural gas bill payments for the next 90 days and will ensure no one will be cut off, regardless of the service provider. More information [here](#).

**Farm and small commercial  
customers.**

**WCB (ALBERTA)**

The Government of Alberta has announced new premium relief measures for private sector employers. Invoices for 2020 premiums have been stopped for the remainder of the year. Payments already made towards 2020 premiums will be automatically refunded to employers. You do not need to call in to request reimbursement. More information [here](#).

**Different criteria/benefits for  
specific businesses.**

**HOTELS AND  
LODGING**

Option to delay paying the tourism levy until August 31, 2020 for amounts that become due on or after March 27, 2020 – will not be subject to penalties or interest.

**Hotels, lodges, etc.**

Hotels and other lodging providers are still expected to file returns, as required by legislation, and must collect the tourism levy from guests staying at their properties during this period. More information [here](#).

**ATB FINANCIAL**

Option to apply for a payment deferral on loans and lines of credit for up to 6 months, and access additional working capital. Other ATB business and agriculture customers can access support on a one-on-one basis. More information [here](#).

**ATB Small Business  
customers, with options for  
other ATB customers.**

**ALBERTA CREDIT  
UNIONS**

Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow.

**Contact your credit union to  
work out a plan for your  
personal situation.**