

# 2020 tax due date calendar

<b>Q1</b>	January 1	New TFSA contribution room. Visit the CRA website for more information.
	January 30	Deadline to pay interest on a family loan at prescribed interest rates to avoid income attribution.
	March 2	Deadline to issue T4s, T4As and T5s and for issuers of TFSAs to file their annual information returns.
	March 2	Deadline to contribute to an RRSP for the 2019 tax year (including Home Buyer's Plan/Lifelong Learning Plan repayments).
	March 15*	First quarter personal tax instalment is due.
	March 30	Deadline to file NR4s and T3 trust returns.

<b>Q2</b>	April 15	Deadline to file U.S. individual income tax returns for 2019 or 6-month extension requests.  Deadline to file 2019 report of Foreign Bank and Financial Accounts, FinCEN report 114 (formerly FBAR), for U.S. citizens living in Canada.
	April 30	Deadline to file personal income tax returns for 2019 where the taxpayer or taxpayer's spouse/common-law partner does not have self-employed business income.
	June 15	Second quarter personal tax instalment is due.  Deadline to file personal income tax returns for 2019 where the taxpayer or taxpayer's spouse/common-law partner has self-employed business income.  Deadline to file GST/HST returns for self-employed individuals with a December 31 year-end.  Deadline to file 2019 U.S. individual income tax returns for U.S. citizen or resident alien residing abroad and U.S. non-resident with no withholding tax.

**Q3** September 15 Third quarter personal tax instalment is due.

<b>Q4</b>	December 15	Fourth quarter personal tax instalment is due.
	December 29	Last day to settle trades in calendar year 2020 for Canadian tax-loss selling
	December 31	Contribution deadline for Registered Education Savings Plans (RESP).  Deadline to make charitable donations to be claimed for the 2020 tax year.

\* If the deadline falls on a Saturday, Sunday or holiday, taxpayers have until the next business day to file.

## Important reminders

2020 TFSA limit: \$6,000 | 2019 RRSP limit: \$26,500 | 2020 RRSP limit: \$27,230

# Scotia Wealth Management®

January						
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