

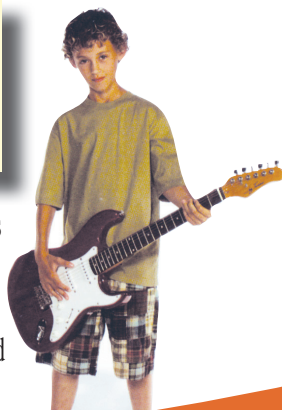
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Students are entitled to tax credits

As a student, managing your finances can be confusing and sometimes overwhelming: student loans, credit card debt, student tax credits, scholarships, GST rebates and more. But it doesn't have to be that way.

Turning to a parent, student financial aid centre, or a certified general accountant can help you learn the financial options available to you, so that you can do more with your money. It's important to learn to make the most of your hard earned dollars.

Defining the type of student you are will help determine what tax breaks you are eligible for. The student tax credits detailed below will give you a solid starting point to discuss your unique tax status with an accounting professional or financial advisor, without getting lost in uncharted waters.

Full-time Students

Full-time students may claim a federal credit of 15 per cent of their eligible tuition fees, plus an education credit of 15 per cent of \$400 per month in 2011. The equivalent Ontario provincial credit is indexed; students may claim a monthly credit of up to 5.05 per cent of \$490 (the indexed amount is determined annually and can be found on the Ontario TD1 form).

Part-time Students

Students registered to attend part-time studies may also claim the tuition fee credit of 15 per cent of eligible fees; in addition, they may deduct \$120 a month toward the 15 per cent federal education

tax credit and \$147 per month (indexed) toward the Ontario provincial education tax credit.

Students with Disabilities

Students with disabilities may be enrolled part-time to qualify for a full-time credit. Individuals with disabilities who are enrolled in approved Human Resources and Skills Development Canada (HRS-DC) or equivalent provincial/territorial approved training programs can also deduct those related expenses.

Career related, Post-secondary Education Students

The education tax credit also applies to students who are pursuing career related, post-secondary education at their own expense.

Online vs. Onsite Students

It is not always necessary for a student to be in physical attendance at a qualified institution in Canada to claim either the tuition or education tax credits. For example, online course participation via the website of a recognized post-secondary institution may also qualify the taxpayer for tax credits.

It is important to understand the meaning behind the figures and credits that can mean dollars towards your financial success.

Learn more by referencing tax tips for students at www.cga-ontario.org or contacting a certified general accountant in your community.

—www.newscanada.com



Weekend after Labour Day!
SEPTEMBER 9, 10, 11, 2011

www.georgetownfallfair.ca 905-873-6157

Adult Admissions: Friday=\$5.00, Saturday=\$3.00 and Sunday=\$5.00

Weekend Pass=\$15.00 Children 7 to 12=\$3.00 Any Day Children Under 6=Free

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FRIDAY 4 - 11 PM
\$2 TOONIE RIDES!



SUNDAY
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Wed. Sept. 7, 4 - 9 pm
or

Thurs. Sept. 8, 9 - 11:30 am

Enter into The Battle of the Bands or the Fall Fair Idol
by calling Lee 905-877-9550 or email martinmediaproductions@yahoo.com



Dr. J. Eric Selnes
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