

Senior citizens' financial and wellness resources at a glance

A handy list of phone numbers and websites connecting Canadians to helpful information.

Government agencies

Agency	Telephone	Website
Government of Canada	1-800-622-6232 (1-800-O-Canada)	www.canada.ca/en.html
Canada Revenue Agency	1-800-959-8281 NT, YT, NWT: 1-866-426-1527 TTY: 1-800-665-0354 Arrange payments for CPP overpayments: 1-866-864-5823 Discuss payment arrangements if you can't pay on time: 1-888-863-8657	www.canada.ca/en/revenue-agency.html
Financial Consumer Agency of Canada	English: 1-866-461-3222 French: 1-866-461-2232 TTY: 1-866-914-6097 / 613-947-7771	www.canada.ca/en/financial-consumer-agency.html
Veterans Affairs Canada	1-866-522-2122 TTY: 1-833-921-0071	www.veterans.gc.ca/eng

Financial resources

Old Age Security program

There are three benefits under the Old Age Security (OAS) program: the OAS pension, the Guaranteed Income Supplement (GIS) and the Allowances (for those 60–64). Here's where to find more information:

Old Age Security pension

Telephone	Website
Canada and U.S.: 1-800-277-9914 Canada and U.S. TTY: 1-800-255-4786 Outside Canada and U.S.: 1-613-957-1954 (Collect)	www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html

Guaranteed Income Supplement

Telephone	Website
Canada and U.S.: 1-800-277-9914 Canada and U.S. TTY: 1-800-255-4786 Outside Canada and U.S.: 1-613-957-1954 (Collect)	www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html

Allowance and Allowance for the Survivor (60–64)

Telephone	Website
Canada and U.S.: 1-800-277-9914 Canada and U.S. TTY: 1-800-255-4786 Outside Canada and U.S.: 1-613-957-1954 (Collect)	www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html

Canada Pension Plan and Quebec Pension Plan

The Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) replaces a portion of an individual's earnings once they have retired. Here's where to find more information:

CPP

Telephone	Website
Canada and U.S.: 1-800-277-9914 Canada and U.S. TTY: 1-800-255-4786 Outside Canada and U.S.: 1-613-957-1954 (Collect)	www.canada.ca/en/services/benefits/publicpensions/cpp.html

QPP

Telephone	Website
Quebec: 418-643-5185 Montreal: 514-873-2433 Toll-free: 1-800-463-5185	www.rrq.gouv.qc.ca/en/programmes/regime_rentes/Pages/regime_rentes.aspx

Collecting a pension while working	www.canada.ca/en/financial-consumer-agency/services/retirement-planning/working-collecting-pension.html
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Budgeting before and during retirement

Having a realistic budget can help you better balance your income with saving, spending and expenses during your retirement years. Here are some helpful links to get you started.

Budgeting information	www.canada.ca/en/financial-consumer-agency/services/retirement-planning/budgeting-during-retirement.html
Budgeting calculator	https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner
Budgeting worksheet	https://mysolutionsonline.ca/fall-2021/retirement-planning-worksheet

Tax resources

If you have questions about your taxes, you can contact the Canada Revenue Agency by telephone as outlined above. Here are some other sources for specific tax information:

Age credit	www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30100-amount.html
Pension income tax credit	www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31400-pension-income-amount.html
Disability tax credit	www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html
Pension income splitting	www.canada.ca/en/revenue-agency/services/tax/individuals/topics/pension-income-splitting.html
Old Age Security pension recovery tax	www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/recovery-tax.html

Health and wellness resources

Living a healthy lifestyle is important for all Canadians, no matter their life stage. Here are some tools to help you maintain your health and wellness during your senior years.

Services for seniors	www.canada.ca/seniors
Nutrition	www.canada.ca/en/health-canada/services/food-nutrition/healthy-eating.html
Physical activity	www.canada.ca/en/health-canada/services/healthy-living/physical-activity.html
Home safety	www.canada.ca/content/dam/phac-aspc/migration/phac-aspc/seniors-aines/publications/public/injury-blessure/safelive-securite/pdfs/safelive-securite-eng.pdf
Coping with life changes	www.canada.ca/en/public-health/services/mental-health-wellness-all-ages/older-adults_life-changes.html www.manulife.ca/personal/plan-and-learn/healthy-living/wellbeing/how-we-age.html
Choosing where to live	www.canada.ca/en/financial-consumer-agency/services/retirement-planning/cost-seniors-housing.html

Adapting a home

Telephone	Website
Canada Mortgage and Housing Corporation (CMHC) Toll free: 1-800-668-2642	https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pubsandreports/pdf/61087.pdf

TTY: 1-800-309-3388	www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/aging-in-place
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Mental health resources

Telephone	Website
Crisis support: 1-833-456-4566 (anywhere in Canada) Non-emergency community resources: Dial 211 (or www.211.ca) Hope for Wellness helpline (Mental health counselling and crisis intervention for Indigenous people): 1-855-242-3310 Talk 2 Nice (counselling services for older adults and persons with disabilities): 1-844-529-7292 Tel-Ainés (A free, anonymous and confidential listening line for people 60 years of age and older): 514-353-2463	https://ccsmh.ca/wp-content/uploads/2021/03/Mental-Health-Support-and-Crisis-Lines-1.pdf

Important services for your safety

If you are concerned about abuse or fraud, here are some important sources for help and information.

Elder abuse

Telephone	Website
Resources and phone numbers by province: www.canada.ca/en/employment-social-development/campaigns/elder-abuse/resources-province-territory.html	www.canada.ca/en/employment-social-development/campaigns/elder-abuse.html

Financial abuse

Telephone	Website
1 800 O-Canada (1-800-622-6232) TTY: 1-800-926-9105	www.canada.ca/en/employment-social-development/corporate/seniors/forum/financial-abuse.html

Financial fraud

Telephone	Website
Canadian Anti-Fraud Centre: 1-888-495-8501 (toll-free)	www.antifraudcentre.ca www.canada.ca/en/employment-social-development/corporate/seniors/forum/fraud-scams.html