

Federal Income Tax and Benefit Guide

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The CRA's publications and personalized correspondence are available in braille, large print, e-text, or MP3 for those who have a visual impairment. For more information, go to **canada.ca/cra-multiple-formats** or call **1-800-959-8281**. If you are outside Canada and the United States, call **613-940-8495**. The CRA only accepts collect calls made through telephone operators. After your call is accepted by an automated response, you may hear a beep and notice a normal connection delay.

La version française de ce guide est intitulée Guide d'impôt et de prestations fédéral.

Unless otherwise stated, all legislative references are to the Income Tax Act or, where appropriate, the Income Tax Regulations.

New for 2022

Tax changes for 2022 are noted in this section including proposed or announced changes to income tax rules that were not yet passed into law when this guide was published in November 2022. If these changes become law as proposed or announced, they will be effective for 2022 or as of the dates given. If new legislation is introduced, information will be available at canada.ca/taxes-whats-new.

New items are flagged with **NEW!** throughout this guide.

The CRA's services

Submit your service feedback online!

You can submit a complaint, compliment, or suggestion to the CRA using the new Service Feedback RC193 online form. This online form can be used by individuals, businesses, and representatives. To submit your feedback, go to canada.ca/cra-service-feedback.

COVID-19 benefits and your taxes

Amounts received related to COVID-19

If you received federal, provincial, or territorial government COVID-19 benefit payments, such as the Canada Recovery Benefit (CRB), Canada Recovery Caregiving Benefit (CRCB), Canada Recovery Sickness Benefit (CRSB), or Canada Worker Lockdown Benefit (CWLB), you will receive a T4A slip with instructions on how to report these amounts on your return. These slips are also available in My Account at canada.ca/my-cra-account.

If your income was tax exempt

If your CRB, CRCB, CRSB, or CWLB income is eligible for tax exemption under section 87 of the Indian Act, complete Form T90, Income Exempt from Tax under the Indian Act, and file your 2022 Income Tax and Benefit Return or simplified return to claim the tax withheld on your CRB, CRCB, CRSB, and CWLB payments. For more information about taxes and benefits for Indigenous peoples, go to canada.ca/taxes-indigenous-peoples.

Request to deduct federal COVID-19 benefits repayment in a prior year

Complete and attach Form T1B, Request to Deduct Federal COVID-19 Benefits Repayment in a Prior Year, to your 2022 Income Tax and Benefit Return to request to have the amount of **federal** COVID-19 benefits that you repaid in 2022 deducted on your 2020 or 2021 return or split between your 2022 return and the return for the year that you received the benefit. The CRA will then automatically reassess your return(s) to apply the deduction so that you do not need to make a separate request to change your prior year return(s).

To get a copy of Form T1B, go to canada.ca/cra-forms-publications or call **1-800-959-8281**.

For more information about deducting federal COVID-19 benefits repayments, see line 23210 on page 21 or go to canada.ca/taxes-covid-benefits.

Individuals and families

Air quality improvement tax credit

If you were self-employed or a member of a partnership in 2022, you may be eligible to claim a refundable tax credit equal to 25% of your total ventilation expenses to improve ventilation or air quality at your place of business. For more information, see line 47557 on page 28.

Critical mineral exploration tax credit

The critical mineral exploration tax credit (CMETC) is a new 30% investment tax credit for the exploration of specified minerals. The CMETC will only apply to expenditures renounced under eligible flow-through share agreements entered into after April 7, 2022 and before April 1, 2027. For more information and to claim this credit, see Form T2038(IND), Investment Tax Credit (Individuals).

Disability tax credit

For 2021 and later tax years, an individual diagnosed with type 1 diabetes is deemed to have met the two times and 14 hours per week requirements for life-sustaining therapy. For more information, see Guide RC4064, Disability-Related Information, or go to canada.ca/disability-credits-deductions.

First-time home buyers' tax credit

The amount used to calculate the first-time home buyers' tax credit has increased to \$10,000 for a qualifying home purchased after December 31, 2021.

Home accessibility tax credit

The annual expense limit of the home accessibility tax credit has increased to \$20,000.

Labour mobility deduction for tradespeople

The labour mobility deduction provides eligible tradespeople and apprentices working in the construction industry with a deduction for certain temporary relocation expenses. Eligible individuals may be able to deduct up to \$4,000 in eligible expenses per year.

If you are eligible to claim this deduction, complete Form T777, Statement of Employment Expenses. For more information, see Guide T4044, Employment Expenses.

Medical expense tax credit (for surrogacy and other expenses)

The list of eligible medical expenses has been expanded to include amounts paid to fertility clinics and donor banks in Canada to obtain donor sperm or ova to enable the

conception of a child by the individual, the individual's spouse or common-law partner, or a surrogate mother on behalf of the individual. In addition, certain expenses incurred in Canada for a surrogate or donor are considered medical expenses of the individual. For more information, see line 33099 on page 24.

Before you file

Find out if this guide is for you

This guide provides you with the basic information you need to complete your 2022 Income Tax and Benefit Return. Use the information in this tax package, along with your information slips, receipts, and supporting documents, to complete your return.

Note

Even if you did **not** have any income in the year, you still have to file a return to get the benefits, credits, and refund you may be entitled to.

Find out who has to file a return

File a 2022 return if:

- You have to pay tax for the year
- You want to claim a refund
- You want to claim the Canada workers benefit (CWB) or you received CWB advance payments in the year
- You or your spouse or common-law partner want to begin or continue receiving credits and benefits (including any related provincial or territorial payments) such as:
 - Canada child benefit (CCB)
 - goods and services tax/harmonized sales tax (GST/HST) credit
 - guaranteed income supplement (GIS)

Note

If you have a spouse or common-law partner, they also have to file a return. For more information, see Booklet T4114, Canada Child Benefit and related federal, provincial, and territorial programs, and Guide RC4210, GST/HST Credit and Climate Action Incentive Payment including related provincial and territorial credits and benefits.

- The CRA sent you a request to file a return
- You and your spouse or common-law partner are jointly electing to split pension income (see line 11600 on page 13)
- You disposed of capital property (which could be a principal residence) or realized a taxable capital gain in the year
- You have to repay all or part of your old age security (OAS) benefits or employment insurance (EI) benefits
- You have not repaid all of the amounts you withdrew from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP) or Lifelong Learning Plan (LLP)

- You have to contribute to the Canada Pension Plan (CPP) for 2022 (this can apply if your total net self-employment income and pensionable employment income is **more than \$3,500**)
- You are paying EI premiums on self-employment income or other eligible earnings
- You have incurred a non-capital loss in the year that you want to be able to apply to other years
- You want to transfer unused tuition fees or carry forward unused tuition, education, and textbook amounts to a future year
- You want to report income that would allow you to contribute to an RRSP, a pooled registered pension plan (PRPP), or a specified pension plan (SPP) to keep your RRSP deduction limit for future years up to date (see Schedule 7)
- You want to carry forward the unused investment tax credit on expenditures you incurred during the current year to a future year
- You want to report income that will allow you to increase your Canada training credit limit

Deceased persons

If you are the legal representative (executor, administrator, or liquidator) for the estate of a person who died in 2022, you may have to file a 2022 return for that person.

If there is no legal document designating a representative, you may request to be the deceased person's representative by completing Form RC552, Appointing a Representative for a Deceased Person.

For more information, see Guide T4011, Preparing Returns for Deceased Persons, and Information Sheet RC4111, Canada Revenue Agency – What to Do Following a Death.

Residential ties

To determine an individual's residency status, all of the relevant facts in each case must be considered, including residential ties with Canada and the length of time, purpose, intent, and continuity of the stay while living inside and outside Canada.

Significant residential ties to Canada include:

- a home in Canada
- a spouse or common-law partner in Canada
- dependants in Canada

Secondary residential ties that may be relevant include:

- personal property in Canada, such as a car or furniture
- social ties in Canada, such as memberships in Canadian recreational or religious organizations
- economic ties in Canada, such as Canadian bank accounts or credit cards
- a Canadian driver's licence
- a Canadian passport
- health insurance with a Canadian province or territory

Note

You are a **factual resident** of Canada for tax purposes if you keep significant residential ties in Canada while living or travelling outside the country.

For more information, see Income Tax Folio S5-F1-C1, Determining an Individual's Residence Status.

Deemed residents

You are a deemed resident of Canada for tax purposes if one of the following applies:

- On December 31, 2022, you were living outside Canada, you were not considered to be a factual resident of Canada because you did not have significant residential ties in Canada, and you were a government employee, a member of the Canadian Forces including their overseas school staff, or working under a Global Affairs Canada assistance program. This can also apply to the family members of an individual who was in one of these situations
- You stayed in Canada for **183 days or more** in the tax year, do **not** have significant residential ties with Canada, and are **not** considered a resident of another country under the terms of a tax treaty between Canada and that country

Non-residents

You are a non-resident for tax purposes if one of the following applies:

- You normally live in another country and are **not** considered to be a factual resident of Canada
- You do **not** have significant residential ties in Canada and one of the following applies:
 - You live outside Canada throughout the tax year
 - You stay in Canada for **less than 183 days** in the tax year

Deemed non-residents of Canada

You were a deemed non-resident of Canada in 2022 if you would have been considered a resident of Canada (or a deemed resident of Canada) but, under a tax treaty between Canada and another country, you were considered a resident of the other country.

You become a deemed non-resident of Canada when your ties with the other country are such that, under the tax treaty, you would be considered a resident of that other country and not of Canada. In this case, the same rules that apply to non-residents of Canada will apply to you as a deemed non-resident (including the way you complete your return).

Find out which tax package is for you

Generally, you should use the income tax package for the province or territory where you resided on December 31, 2022. However, if any of the following situations apply to you, use the income tax package specified:

- If you resided in Quebec on December 31, 2022, use the income tax package for residents of Quebec to calculate your **federal tax only**. You must also file a Revenu Québec Income Tax Return
- If you are filing a return for a person who died in 2022, use the income tax package for the province or territory where that person resided at the time of death
- If you emigrated from Canada in 2022, use the income tax package for the province or territory where you resided on the day you left Canada
- If you had residential ties in **more than one** province or territory on December 31, 2022, use the income tax package for the province or territory where you had your **most important** residential ties (for example, if you usually reside in Ontario but were going to school in Alberta or Quebec, use the income tax package for Ontario)
- If you resided outside Canada on December 31, 2022, but kept significant residential ties with Canada, you may be considered a **factual resident** of Canada. Use the income tax package for the province or territory where you kept your residential ties

Note

If you were a **factual resident** who is considered to be a resident of another country under a tax treaty, see "Deemed non-residents of Canada" on this page.

- If you resided outside Canada on December 31, 2022, and were considered a **deemed resident** or **non-resident** of Canada, use the Income Tax and Benefit Guide for Non-Residents and Deemed Residents of Canada
- If you were a **deemed resident** of Canada on December 31, 2022, reporting **only** income from a business with a permanent establishment in a province or territory, use the income tax package for that province or territory
- If you were a **non-resident** of Canada throughout 2022 reporting **only** income from employment in Canada or from a business or partnership with a permanent establishment in Canada, use the income tax package for the province or territory where you earned the income (see Guide T4058, Non-Residents and Income Tax, for the special rules that apply)

Note

If you were a **non-resident** reporting other types of Canadian-source income, such as taxable scholarships, fellowships, bursaries, research grants, or capital gains from disposing of taxable Canadian property, you also need to complete Form T2203, Provincial and Territorial Taxes for Multiple Jurisdictions, to calculate your provincial and territorial taxes.

Forms and publications

The CRA encourages filing your return electronically. If you need a paper version of the CRA's forms and publications, go to canada.ca/cra-forms-publications or call **1-800-959-8281**.

Other publications you may need

You may need one or more of the following publications if you did **not** live in Canada **all** year:

- If you were a **factual resident** of Canada in 2022, complete Form T1248, Schedule D – Information about your Residency Status
- If you were a **non-resident** employed in Canada or carrying on business in Canada, or you disposed of a taxable Canadian property, see Guide T4058, Non-Residents and Income Tax
- If you were a **non-resident** while receiving rental income from real or immovable property in Canada, see Guide T4144, Income Tax Guide for Electing under Section 216
- If you were a **non-resident** while receiving certain other types of income from Canada (including pensions and annuities), see Guide T4145, Electing under Section 217 of the Income Tax Act
- If you were a **newcomer** to Canada in 2022, see Pamphlet T4055, Newcomers to Canada, for the special rules that apply
- If you **emigrated** from Canada during 2022, go to canada.ca/taxes-international for the special rules that apply
- If you were a **non-resident** of Canada at any time in 2022 receiving an OAS pension from Canada, see Guide T4155, Old Age Security Return of Income (OASRI) Guide for Non-Residents

Due dates

Your 2022 return and payment are due **on or before** the date below that applies to you:

- For most people, the return is due April 30, 2023, and payment is due April 30, 2023
- For a **self-employed** person and their spouse or common-law partner with business expenditures that relate mostly to a tax shelter investment, the return is due April 30, 2023, and payment is due April 30, 2023
- For a **self-employed** person and their spouse or common-law partner (other than those stated above), the return is due June 15, 2023, and payment is due April 30, 2023
- For a **deceased** person and their surviving spouse or common-law partner, go to canada.ca/taxes-deceased or see Guide T4011, Preparing Returns for Deceased Persons

When a due date falls on a Saturday, Sunday, or public holiday recognized by the CRA, your return is considered on time if the CRA receives it or if it is postmarked on or before the next business day.

For more information, go to canada.ca/taxes-dates-individuals.

Penalties and interest

Penalties

The CRA may charge you a penalty if any of the following applies:

- You filed your return late and you owe tax for 2022
- You failed to report an amount on your 2022 return **and** you also failed to report an amount on your return for 2019, 2020, or 2021
- You knowingly, or under circumstances amounting to gross negligence, made a false statement or an omission on your 2022 return

Interest on your balance owing

If you have a balance owing for 2022, the CRA will charge compound daily interest starting May 1, 2023, on any unpaid amount owing for 2022. This includes any balance owing if the CRA reassesses your return.

Interest on your refund

The CRA will pay you compound daily interest on your tax refund for 2022 in some situations. The calculation will start on the latest of the following three dates:

- May 30, 2023
- the 30th day after you file your return
- the day you overpaid your taxes

Cancel or waive penalties or interest

The CRA administers legislation, commonly called taxpayer relief provisions, that allows the CRA the discretion to cancel or waive penalties or interest when taxpayers cannot meet their tax obligations due to circumstances beyond their control.

The CRA's discretion to grant relief is limited to any period that ended within 10 calendar years before the year in which a request is made.

For penalties, the CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year in which you make your request. For example, your request made in 2023 must relate to a penalty for a tax year or fiscal period ending in 2013 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year you make your request. For example, your request made in 2023 must relate to interest that accrued in 2013 or later.

You or your authorized representative can make a request to cancel penalties or interest online using the CRA's My Account, My Business Account or Represent a Client services by selecting "Request relief of penalties and interest" under "Related services." Alternatively, you can fill out Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties and Interest, and send it online using My Account, My Business Account or Represent a Client services by selecting "Submit documents" service, or by

mail to the designated office, as shown on the last page of the form, based on your place of residence.

For more information about how to submit documents online, go to canada.ca/cra-submit-documents-online.

For more information about relief from penalties or interest and the related forms and publications, go to canada.ca/penalty-interest-relief.

Ways to file your return

NETFILE

Use the CRA's secure service to complete and file your return electronically using certified tax preparation software or a web application. Go to canada.ca/netfile for a list of software and applications, including some that are free.

EFILE

This is a secure CRA service that lets authorized service providers, including discounters, complete and file your return electronically. For more information, go to canada.ca/efile-individuals.

Note

Auto-fill my return is a secure CRA service that allows you or your authorized representative to automatically fill in certain parts of your 2022, 2021, 2020, 2019, 2018, 2017, and 2016 returns. You must be registered with My Account (or your representative must be registered with Represent a Client) and be using a certified software product (NETFILE or EFILE). For more information, go to canada.ca/auto-fill-my-return.

File my Return

This is a free and secure CRA service available to eligible individuals who have low or fixed income and whose tax situations stay the same from year to year.

If you are eligible, you will receive an invitation by letter in the mail. You will then be able to file your return by giving the CRA some personal information and answering a series of short questions through an automated phone service. You do **not** have to fill out any paper forms or do any calculations.

File a paper return

Complete and file the return included in this tax package. If you need a paper version of other forms and publications, go to canada.ca/cra-forms-publications or call **1-800-959-8281**.

Get help doing your taxes

The following services may help you to complete your tax return based on your personal tax situation.

Community Volunteer Income Tax Program (CVITP) and Income Tax Assistance – Volunteer Program (for residents of Quebec)

If you have a modest income and a simple tax situation, volunteers can complete your tax return for free.

To find out if you qualify for these services and to find a tax clinic, go to canada.ca/free-tax-help or call the CRA at **1-800-959-8281**. If you want to become a volunteer, go to canada.ca/taxes-volunteer.

Tax Information Phone Service (TIPS)

For tax information by telephone, use the CRA's automated service, **TIPS**, by calling **1-800-267-6999**.

Individual enquiries by phone

Call **1-800-959-8281** from Canada or the United States. TIPS is available 24 hours a day, 7 days a week.

Agents are available Monday to Friday (except holidays), 8 am to 8 pm (local time), and on Saturdays (except holidays) from 9 am to 5 pm (local time).

Individuals in the territories

Call **1-866-426-1527** for tax and benefit information for individuals living in the territories. This is a dedicated phone line available only to residents of Yukon, the Northwest Territories, and Nunavut (area code 867).

Business enquiries by phone

Call **1-800-959-5525**. TIPS is available 24 hours a day, 7 days a week.

Agents are available Monday to Friday (except holidays), 8 am to 8 pm (local time), and on Saturdays (except holidays) from 9 am to 5 pm (local time).

Businesses in the territories

Call **1-866-841-1876** for tax information for businesses operating in the territories. This is a dedicated phone line available only to residents of Yukon, the Northwest Territories, and Nunavut (area code 867).

Teletypewriter (TTY) users

If you have a hearing or speech impairment and use a TTY, call **1-800-665-0354**, Monday to Friday (except holidays), 8 am to 8 pm (local time), and on Saturdays (except holidays) from 9 am to 5 pm (local time).

If you use an **operator-assisted relay service**, call the CRA's regular telephone numbers instead of the TTY number.

Gather your documents

Gather all of the information slips, receipts, and supporting documents that you need to report your income and claim any deductions, credits, or expenses.

Missing slips or receipts

File your return on time even if you do not have all of your slips or receipts. You are responsible for reporting your income from all sources to avoid any penalties and interest that could be charged.

If you have not received your slips by early April or if you have any questions about an amount on a slip, contact the payer.

Completing your return

Step 1 – Identification and other information

Use the instructions on your return to complete Step 1.

Email address

Enter your email address on your return if you would like to receive email notifications from the CRA and you agree to the **terms of use for email notifications** below. You can also register for email notifications by signing in to My Account at canada.ca/my-cra-account and selecting the "Notification preferences" service.

Terms of use for email notifications

- The CRA will use the email address provided to notify you about any CRA mail available in My Account, when certain changes are made to your account information, and other important account information
- Any mail that is eligible for electronic delivery will no longer be printed and mailed
- The notifications that are eligible for this service may change. You may not always be notified when new types of notifications are added or removed from this service
- To view CRA mail online, you must be registered for My Account or your representative must be registered for Represent a Client and be authorized on your account
- All CRA mail available in My Account is presumed to have been received on the date that the email notification is sent
- It is your responsibility to make sure that the email address provided to the CRA is up to date
- CRA email notifications are subject to the terms of any agreement with your mobile carrier or Internet service provider. You are responsible for any fees imposed by them
- Email notifications are sent unencrypted and unsecured. They could be lost, intercepted, viewed, or altered by others who have access to your email account. You accept this risk and acknowledge that the CRA will not be liable if you are unable to access or receive the email notifications, nor for any delay or inability to deliver notifications
- These terms of use may change from time to time. The CRA will provide advance notice of the effective date of any new terms. You agree that the CRA may notify you of these changes by emailing the new terms, or notice of where to find them, to the email address that you provided. You agree that your use of the service after the effective date of any change to these terms constitutes your agreement to the new terms. If you do **not** agree to

If you know you won't be able to get a missing information slip by the due date, use your final pay stub or statement to estimate your income and any related deductions, credits, and expenses you can claim. Enter the estimated amounts on the appropriate lines of your return.

the new terms, you must remove your email address from My Account and no longer use the service

Social insurance number (SIN)

For more information about the SIN, including how to apply for one, go to canada.ca/social-insurance-number.

Marital status

Tick the box on your return that applies to your marital status on December 31, 2022.

Married means that you have a spouse. This term only applies to a person you are legally married to.

Living common-law means that you are living in a conjugal relationship with a person who is **not** your married spouse, and **at least one** of the following conditions applies:

- This person has been living with you in a conjugal relationship for at least **12 continuous months**

Note

In this definition, 12 continuous months includes any period you were separated for **less than 90 days** because of a breakdown in the relationship.

- This person is the parent of your child by birth or adoption
- This person has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on them for support

Separated means that you have been living apart from your spouse or common-law partner because of a breakdown in the relationship for a period of **at least 90 days**.

Note

You are still considered to have a spouse or common-law partner if you were separated involuntarily and **not** because of a breakdown in your relationship. An involuntary separation could happen when one spouse or common-law partner is living away for work, school, or health reasons, or is incarcerated.

Once you have been separated for 90 days because of a breakdown in the relationship, the effective date of your separated status is the day you started living apart.

If you file your return before your 90-day separation period is over and that period includes December 31, enter your marital status as married or living common-law, as applicable.

If, after filing your return, you continue to live separate and apart from your spouse or common-law partner and you

have been living this way for **at least 90 days**, you have to change your marital status to “separated” using the first day of the 90-day period as your date of separation. See “Digital services for individuals” on page 31 for ways to change your marital status online, or complete and send Form RC65, Marital Status Change, to the CRA.

Note

You will have to file an amended return to adjust your entitlement for any credits claimed or to apply for credits that you may not have been entitled to when you were married or living common-law.

Widowed means that you had a spouse or common-law partner who is now deceased.

Divorced means that you are legally divorced from your former spouse.

Single means that **none** of the other marital statuses applies to you.

Residence information

Enter the province or territory where you lived or were considered to be a factual resident on December 31, 2022.

Your spouse's or common-law partner's information

Enter the information and amounts that are reported on your spouse's or common-law partner's return. If they are not filing a return, enter the amounts that would be reported as if they were filing a return even if their income is zero.

Notes

Your spouse or common-law partner may still have to file a 2022 return even if you enter their amounts on page 1 of your return. See “Find out who has to file a return” on page 4.

If you became separated or widowed in the year, enter on page 1 of your return the following information about your former or deceased spouse or common-law partner to claim certain credits:

- their first name
- their social insurance number
- their net income before the separation or before they died

Residency information for tax administration agreements

In some provinces and territories, you are required to identify if you resided on the settlement lands of an Indigenous government on December 31, 2022.

These Indigenous governments are:

- Nisga'a Lisims Government and Tsawwassen Government (in British Columbia)
- Nunatsiavut Government (in Newfoundland and Labrador)
- Tłı̨chǫ Government and Délı̨ne Got'ı̨ne Government (in the Northwest Territories)
- the 11 self-governing Yukon First Nations

Note

At the time of printing, a potential tax administration agreement was under discussion with the Tsawwassen First Nation which could lead to the sharing of personal income tax with the Tsawwassen First Nation. Such an agreement may be implemented between the Government of Canada and the Tsawwassen First Nation on or before December 31, 2022. If so, the CRA will use the Tsawwassen First Nation settlement lands information and the calculation of the federal refundable First Nations abatement to administer the agreements with the Tsawwassen First Nation.

If you resided on the settlement lands of an Indigenous government in Yukon, the Northwest Territories, or British Columbia, you may also have to identify if you are a citizen or member of one of these Indigenous governments.

Your response to these questions will **not** affect the amount of tax you pay; however, it will ensure that the Indigenous government receives the correct tax revenue in accordance with its personal income tax administration agreement. For more information, go to canada.ca/indigenous-government-lands.

Elections Canada

Ticking **yes** in the “Elections Canada” section of your return is an easy way to keep your voter registration up to date, if you are qualified to vote. As well, Canadian youth aged 14 to 17 have the opportunity to add their names to the Register of Future Electors.

Elections Canada will use the information you provide to update the National Register of Electors (the database of Canadian citizens qualified to vote in federal elections, by-elections, and referendums) or, if you are 14 to 17 years of age, to update the Register of Future Electors. The Register of Future Electors allows young Canadian citizens aged 14 to 17 to register with Elections Canada before turning 18. Once they turn 18 and their eligibility to vote is confirmed, they are added to the National Register of Electors.

Elections Canada uses the information in the National Register of Electors to prepare lists of electors for federal elections, by-elections, and referendums and to communicate with voters. Other uses of the information permitted under the Canada Elections Act include providing voter information to provincial and territorial electoral agencies for uses permitted under their respective legislation, and providing voter information (not including birth dates) to members of Parliament, registered and eligible political parties, and candidates at election time.

Information in the Register of Future Electors cannot be shared with members of Parliament, registered or eligible political parties, or candidates. However, it can be shared with the provincial and territorial electoral agencies that are allowed to collect future elector information under their respective legislation. It can also be used by Elections Canada to provide youth with educational information about the electoral process.

Only persons 18 years of age or older who have **Canadian citizenship** are qualified to vote. Generally, you are a Canadian citizen either by birth or if you have obtained

Canadian citizenship through the formal process of becoming a Canadian citizen (naturalization). If you are unsure about your Canadian citizenship status, refer to the Immigration, Refugees and Citizenship Canada website at canada.ca/canadian-citizenship.

Questions A and B are optional. If you are a Canadian citizen 18 years of age or older, you will not lose your right to vote regardless of whether you answer the questions or leave them blank. The CRA does not use this information for the purpose of processing your return.

If you have Canadian citizenship and authorize the CRA to share your name, address, date of birth, and Canadian citizenship confirmation with Elections Canada, tick **yes** to both questions. If you do **not** authorize the CRA to share your information with Elections Canada, tick **no** to question B.

If you do **not** have Canadian citizenship, tick **no** to question A and leave question B blank.

If during the year you change your mind about the CRA sharing your information with Elections Canada, call the CRA at **1-800-959-8281** to remove your authorization. To be removed from either Register, contact Elections Canada.

If you tick **no** to question B:

- The CRA will **not** give any of your information to Elections Canada
- Elections Canada will **not** remove your information from either Register if your name is already there, or from federal lists of electors if you are a Canadian citizen 18 years of age or older
- You will have to register before you vote if there is a federal election, by-election, or referendum and you are a Canadian citizen 18 years of age or older who is not already registered with Elections Canada
- You will have to take steps to register with Elections Canada in order to vote when you turn 18 years of age

Deceased persons

If you are completing a return for a deceased person who consented to provide information to Elections Canada on their last return, the CRA will notify Elections Canada to have the deceased person's name removed from the relevant Register.

For more information, visit elections.ca or call **1-800-463-6868**. Teletypewriter (TTY) users can call **1-800-361-8935**.

Foreign property

Specified foreign property includes all of the following:

- funds or intangible or incorporeal property (patents, copyrights, etc.) situated, deposited, or held outside Canada
- tangible or corporeal property situated outside Canada
- a share of the capital stock of a non-resident corporation held by the taxpayer or by an agent on behalf of the taxpayer other than a share of the capital stock of a non-resident corporation that is a foreign affiliate for which you are required to file Form T1134, Information

Return Relating to Controlled and Non-Controlled Foreign Affiliates

- an interest in a non-resident trust that was acquired for consideration, other than an interest in a non-resident trust that is a foreign affiliate
- shares of corporations that are residents of Canada held by you or for you outside Canada
- an interest in a partnership that holds a specified foreign property unless the partnership is required to file Form T1135, Foreign Income Verification Statement
- an interest in, or right with respect to, an entity that is a non-resident
- a property that is convertible into, exchangeable for, or confers a right to acquire a property that is specified foreign property
- a debt owed by a non-resident, including government and corporate bonds, debentures, mortgages, and notes receivable
- precious metals, gold certificates, and futures contracts held outside Canada

Specified foreign property does **not** include any of the following:

- an interest in your registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), registered retirement income fund (RRIF), registered pension plan (RPP), or tax-free savings account (TFSA)
- foreign investments held in Canadian mutual funds
- property used or held exclusively in the course of carrying on your active business
- your personal-use property

Note

You have to file Form T1135 for 2022 **no later than April 30, 2023**, (June 15, 2023, if you or your cohabiting spouse or common-law partner carried on a business in 2022, other than a business whose expenditures are primarily made in the course of a tax shelter investment). For more information, see Form T1135.

Step 2 – Total income

Income you earned that was not reported on an information slip must still be reported on your tax return.

Amounts that are not reported or taxed

You do **not** have to report certain non-taxable amounts as income, including the following:

- lottery winnings of **any** amount, unless the prize can be considered income from employment, a business or property, or a prize for achievement
- most gifts and inheritances
- amounts paid by Canada or an allied country (if the amount is not taxable in that country) for disability or death of a war veteran due to war service

- GST/HST credit and CCB payments, including those from related provincial or territorial programs
- family allowance payments and the supplement for handicapped children paid by the province of Quebec
- compensation received from a province or territory if you were a victim of a criminal act or a motor vehicle accident
- most amounts received from a life insurance policy following someone's death
- most types of strike pay you received from your union, even if you performed picketing duties as a requirement of membership

Note

Income earned on any of the above amounts (such as interest you earn when you invest lottery winnings) is **taxable**.

- most amounts received from a TFSA

Report foreign income and other foreign amounts

Report in Canadian dollars foreign income and other foreign currency amounts (such as expenses and foreign taxes paid). In general, the foreign currency amount should be converted using the Bank of Canada exchange rate in effect on the day it arises. Alternatively, the CRA will also generally accept a rate for that day from another source if that source meets all of the following conditions.

The source is:

- widely available
- verifiable
- published by an independent provider on an ongoing basis
- recognized by the market
- used in accordance with well-accepted business principles
- used to prepare financial statements (if any)
- used regularly from year to year

Other sources that the CRA would generally accept include rates from Bloomberg L.P., Thomson Reuters Corporation, and OANDA Corporation. In certain circumstances described in the Income Tax Folio S5-F4-C1, Income Tax Reporting Currency, an average rate may be used to convert foreign currency amounts. Also refer to that folio for more information about this or converting foreign amounts generally. For more information about converting foreign income taxes paid, see Income Tax Folio S5-F2-C1, Foreign Tax Credit.

If you paid foreign taxes on foreign income you received, you may be able to claim a foreign tax credit when you calculate your federal and provincial or territorial taxes. For more information, see Form T2209, Federal Foreign Tax Credits, and Form T2036, Provincial or Territorial Foreign Tax Credit.

Line 10100 – Employment income

Emergency services volunteers

You may have received a payment from an eligible employer, such as a government, a municipality, or another public authority for your work as:

- a volunteer ambulance technician
- a volunteer firefighter
- a search and rescue volunteer
- another type of emergency worker

The T4 slips issued by this authority will generally show only the taxable part of the payment in box 14 of your T4 slip, which is the part that is **more than \$1,000**.

The exempt part of a payment is shown in box 87 of your T4 slips. If you provided volunteer emergency services for more than one employer, you can claim the \$1,000 exemption for **each** of your eligible employers.

As an emergency services volunteer, you may qualify to claim the \$3,000 volunteer firefighters' amount (VFA) or the search and rescue volunteers' amount (SRVA).

If you are eligible for the \$1,000 exemption on line 10100 of your return and either the VFA or SRVA (lines 31220 and 31240 of your return), you must choose which one you would like to claim.

If you choose to claim the \$1,000 exemption, report only the amounts from box 14 of your T4 slips on line 10100 of your return and do **not** claim an amount on line 31220 or line 31240 of your return. Report the exempt part of the payment from box 87 of your T4 slips on line 10105 of your return.

If the authority employed you (other than as a volunteer) for the same or similar duties, or if you choose to claim the VFA or SRVA, the full payment is taxable. Add the amounts from boxes 87 and 14 of your T4 slips and report the total on line 10100 of your return.

Security options benefits

Report taxable benefits you received in 2022 (or carried forward to 2022) on certain security options you exercised. For more information, see Guide T4037, Capital Gains.

Wage-loss replacement plan income

If you received payments from a wage-loss replacement plan (WLRP) shown in box 14 of your T4 slips, you may not have to report the full amount on your return. Report the amount you received **minus** the contributions you made to the plan if you did **not** use them on a previous year's return.

Report, on line 10130 of your return, your total contributions to your WLRP shown in the supporting documents from your employer or insurance company. For more information, see archived Interpretation Bulletin IT-428, Wage Loss Replacement Plans.

Member of the clergy

If you received a housing allowance or an amount for eligible utilities as a member of the clergy and the amount is shown in box 14 of your T4 slips, subtract the amount in box 30 of your T4 slips from the amount in box 14 and include the difference on line 10100 of your return.

Report the amount from box 30 of your T4 slips on line 10400 of your return.

Line 10400 – Other employment income

Report the total of the following amounts:

- amounts from your T4, T4A, and T4PS slips as instructed on the back of these slips
- **employment income not reported on a T4 slip** such as tips and occasional earnings. Fees for services shown in box 048 of your T4A slips must be reported on the applicable self-employment lines (13499 to 14300) of your return
- **net research grants** – Subtract your expenses from the grant you received and report the net amount on line 10400 of your return. Your expenses **cannot** be more than the amount of your grant. For more information, see Guide P105, Students and Income Tax
- **clergy's housing allowance or an amount for eligible utilities** from box 30 of your T4 slips. You may be able to claim a deduction on line 23100 of your return. If a housing allowance or an amount for eligible utilities is shown in box 14 of your T4 slips, subtract the amount in box 30 of your T4 slips from the amount in box 14 and include the difference on line 10100 of your return
- **foreign employment income** – Report your earnings in Canadian dollars (see "Report foreign income and other foreign amounts" on page 11). If the amount on your United States W-2 slip has been reduced by contributions to a 401(k), 457, or 403(b) plan, US Medicare and Federal Insurance Contributions Act (FICA), you must add these contributions to your foreign employment income on line 10400 of your Canadian return. These contributions may be deductible. See line 20700 on page 17
- **income-maintenance insurance plans (wage-loss replacement plans)** from box 107 of your T4A slips. You may not have to report the full amount on your return. Report the amount you received **minus** contributions you made to the plan after 1967 if you did not use them on a previous year's return. For more information, see archived Interpretation Bulletin IT-428, Wage Loss Replacement Plans
- **certain goods and services tax/harmonized sales tax (GST/HST) and Quebec sales tax (QST) rebates** – If you are an employee who paid and deducted union dues or employment expenses in 2021 or earlier, and you received a GST/HST or QST rebate in 2022 for those dues or expenses, report the rebate you received on line 10400 of your return. However, a rebate on which you can claim capital cost allowance is treated differently. For more information, see Chapter 10 in Guide T4044, Employment Expenses

- **royalties** – Report these amounts on line 10400 of your return if you received them for a work or invention of yours. Report other royalties (other than those included on line 13500 of your return) on line 12100 of your return

Line 11300 – Old age security (OAS) pension

Enter the amount of taxable pension benefits from box 18 of your T4A(OAS) slip. If you have not received your T4A(OAS) slip, go to canada.ca/esdc or call 1-800-277-9914.

Line 11400 – CPP or QPP benefits

Enter the amount of taxable Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefits from box 20 of your T4A(P) slip. If you have not received your T4A(P) slip, go to canada.ca/esdc or call 1-800-277-9914.

Box 16 - Disability benefit

Enter this amount on line 11410 of your return. This amount is already included in box 20. Do **not** add it to your income on your return.

Box 17 - Child benefit

This amount is already included in box 20.

Report a child benefit only if you received it because you were the child of a deceased or disabled contributor. Any benefit paid for your children is considered **their** income even if you received the payment.

Box 18 - Death benefit

This amount is already included in box 20.

Do **not** report this amount if you are filing a return for a deceased person.

If you received this amount as the beneficiary of the deceased person's estate, include it on line 13000 of your return **unless** a T3 Trust Income Tax and Information Return is being filed for the estate.

For more information, see Guide T4011, Preparing Returns for Deceased Persons, and Guide T4013, T3 Trust Guide.

Lump-sum benefits

If you received a lump-sum CPP or QPP payment in 2022, parts of which were for previous years, report the whole payment amount on line 11400 of your 2022 return.

If the total of the parts that relate to previous years is **\$300 or more**, the CRA will calculate the tax payable on those parts as if you received them in those years **only** if the result is better for you. The CRA will tell you the result on your notice of assessment or reassessment.

Line 11500 – Other pensions and superannuation

Report any other pensions and superannuation you received as shown on the back of your information slips. For a summary of where retirement income should be reported, see the table on page 32.

Pension income splitting

You may be able to make a joint election with your spouse or common-law partner to split the payments that you reported on line 11500 of your return if you **and** your spouse or common-law partner were:

- residents of Canada on December 31, 2022 (or on the date of death for the individual who died)
- not living separate and apart from each other, because of a breakdown in your marriage or common-law relationship, at the end of the year **and** for a period of 90 days or more beginning in the year

To make this election, you and your spouse or common-law partner must complete Form T1032, Joint Election to Split Pension Income. The transferring spouse or common-law partner must report the full amount of income on line 11500 of their return and claim a deduction for the elected split pension amount on line 21000 of their return.

Pensions from a foreign country

Report in Canadian dollars your gross foreign pension income received in the year (see “Report foreign income and other foreign amounts” on page 11). In some cases, amounts you receive may not be considered pension income and you may have to report them elsewhere on your return.

United States individual retirement arrangement (IRA)

If you received amounts from an IRA or converted an IRA to a “Roth” IRA during the year, call the CRA.

Note

You can claim a deduction on line 25600 of your return for the part of your foreign pension income that is tax-free in Canada because of a tax treaty.

United States Social Security

Report the full amount in Canadian dollars of your U.S. Social Security benefits and any U.S. Medicare premiums paid on your behalf.

You can claim a deduction for part of this income. See line 25600 on page 21.

Line 11600 – Elected split-pension amount

Report the amount of pension income transferred to you by your spouse or common-law partner if you both made a joint election to split pension income by completing Form T1032, Joint Election to Split Pension Income. For more information, see line 11500 in the previous section.

Income reported on line 11600 may be eligible for the pension income amount on line 31400 of your return. See Part 4 of your Form T1032 to calculate the amount you can claim.

Line 11900 – Employment insurance and other benefits

See the back of your T4E slip to find out how and where to report these amounts.

If you have received employment insurance (EI) maternity and parental benefits or provincial parental insurance plan

(PPIP) benefits, see line 11905 in the next section for additional instructions on reporting these amounts.

If you already repaid the excess benefits that you received directly to the payer, you may be able to claim a deduction. See line 23200 on page 20.

Line 11905 – Employment insurance maternity and parental benefits, and provincial parental insurance plan benefits

Report the total of the following amounts:

- EI maternity and parental benefits from box 37 of your T4E slip
- PPIP benefits from box 36 of your T4E slip

These amounts are already included on line 11900 of your return so do **not** add them again when you calculate your total income on line 15000 of your return.

Line 12100 – Interest and other investment income

Complete the chart for line 12100 using your Federal Worksheet and enter the result on line 12100 of your return.

Generally, you report your share of interest from a joint investment based on how much you contributed to it.

Notes

Special rules apply for income from property (including money) that one family member lends or transfers to another. For more information, see “Other amounts you have to report on your return” on page 17.

Generally, when you invest your money in your child’s name, you have to report the income from those investments on your return. However, if you deposited Canada child benefit payments into a bank account or trust in your child’s name, the interest earned on those payments must be included in your child’s income.

Foreign income

If you received foreign interest or dividend income, report it in Canadian dollars. See “Report foreign income and other foreign amounts” on page 11.

If, as a shareholder in a foreign corporation, you received certain shares in another foreign corporation, you may not have to report any amount as income for receiving those shares.

Bank accounts

Report interest paid or credited to you in 2022 even if you did not receive an information slip. You may not receive a T5 slip for amounts under \$50.

Term deposits, guaranteed investment certificates, and other similar investments

The income you report is based on the interest you earned during each complete investment year. For example, if you made a long-term investment on July 1, 2021, report the interest that accumulated up until the end of June 2022 on your 2022 return even if you do not receive a T5 slip. Report the interest from July 2022 to June 2023 on your 2023 return.

Treasury bills

If you disposed of a treasury bill when it matured in 2022, you have to report the difference between the price you paid and the proceeds of disposition shown on your T5008 slips or account statement as interest.

If you disposed of a treasury bill before it matured in 2022, you may also have to report a capital gain (or loss). For more information, see Guide T4037, Capital Gains.

Earnings on life insurance policies

Report the earnings that have accumulated on certain life insurance policies, the same way you do for other investments, from the T5 slip that your insurance company sends you. For policies bought before 1990, you can choose to report accumulated earnings every year by telling your insurer in writing.

Line 12200 – Net partnership income (limited or non-active partners only)

Report, on line 12200 of your return, your share of the net income (or loss) from a partnership (other than from rental or farming operations) if you were one of the following:

- a limited partner
- a partner who was not actively involved in the partnership and not otherwise involved in a business or profession similar to that carried on by the partnership

If these two conditions do **not** apply to you, report your share of the partnership's net income (or loss) on the applicable self-employment line (13500, 13700, 13900, 14100, and 14300) of your return.

Report your net rental income (or loss) from a partnership on line 12600 of your return, and your net farming income (or loss) from a partnership on line 14100 of your return.

Note

If the partnership has a loss, the amount you can claim may be limited.

If you have a tax shelter, see "Other amounts you have to report on your return" on page 17.

If all or part of the income was earned in a province or territory other than your province or territory of residence, or if it was earned outside Canada, complete Form T2203, Provincial and Territorial Taxes for Multiple Jurisdictions.

Note

You may have to make Canada Pension Plan (CPP) contributions on the net income reported on line 12200 of your return. See line 22200 on page 18.

Line 12700 – Taxable capital gains

You may have a capital gain (or loss) when you dispose of property, such as when you sell real estate, which may include your principal residence, or shares (including mutual funds). You may also have a capital gain or capital loss if you are considered to have disposed of property (see the definition of deemed disposition on Schedule 3).

If you sold your principal residence in the year, complete the "Principal residence" section on page 2 of Schedule 3. For more information, see Guide T4037, Capital Gains.

If you dispose of crypto-assets and other similar properties other than in the course of a business that you operate or an adventure in the nature of trade, the CRA may consider any resulting gain or loss to be a capital gain or capital loss. For more information about crypto-assets, go to canada.ca/cra-cryptocurrency-guide.

Line 12900 – Registered retirement savings plan (RRSP) income

See the back of your T4RSP slip and the retirement income summary table on page 32 to find out how to report the amount.

Regardless of your age, if you received income upon the death of your spouse or common-law partner, as shown on a T4RSP slip, report it on line 12900 of your return even if the amount was transferred to an RRSP, a pooled registered pension plan (PRPP), a specified pension plan (SPP), a registered retirement income fund (RRIF), or an annuity. You may be able to claim a deduction. For more information, see Guide RC4177, Death of an RRSP Annuitant.

RRSPs for spouse or common-law partner

Your spouse or common-law partner may have to report some or all of the RRSP income from boxes 20, 22, and 26 of your T4RSP slips if they contributed to any of your RRSPs in 2020, 2021, or 2022. If so, your T4RSP slips should show **yes** ticked in box 24 and your spouse's or common-law partner's social insurance number should appear in box 36.

Complete Form T2205, Amounts from a Spousal or Common-law Partner RRSP, RRIF, or SPP to Include in Income, to calculate the amount that you and your spouse or common-law partner must report on line 12900 of your returns.

Note

If you and your spouse or common-law partner were living apart because of a breakdown in the relationship when you withdrew funds from your RRSP, you have to report the whole amount shown on your T4RSP slips.

For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Repayments under the Home Buyers' Plan (HBP) and the Lifelong Learning Plan (LLP)

If you withdrew funds from your RRSP under the HBP or the LLP in previous years, you may have to make a repayment to your RRSP, PRPP or SPP for 2022. If you are making a repayment, complete Schedule 7.

If you repay less than the minimum amount for the year, you have to report the difference on line 12900 of your return. For more information, see Part B of Schedule 7.

Note

Do **not** send your repayment to the CRA.

Line 13000 – Other income

Report any taxable income that has **not** been or should **not** be reported anywhere else on the return. Specify the type of income you are reporting in the space provided on line 13000 of your return.

Note

Special rules apply for income from property that one family member lends or transfers to another. For more information, see “Other amounts you have to report on your return” on page 17.

Lump-sum payments

Report lump-sum payments from a pension or a deferred profit sharing plan (DPSP) that you received when you left a plan.

If you received a lump-sum payment in 2022 that included amounts you earned in previous years, you have to report the whole payment on line 13000 of your 2022 return.

For information about retroactive lump-sum payments, see page 17.

Death benefits (other than CPP or QPP death benefits)

A death benefit is an amount that you receive after a person's death for their employment service. Death benefits (other than those from the Canada Pension Plan (CPP) or Quebec Pension Plan (QPP)) are shown in box 106 of your T4A slips or box 26 of your T3 slips.

You may not have to pay tax on up to \$10,000 of the benefit amount that you received. If you are the only one to receive a death benefit, report the amount you receive that is **more than \$10,000**. Even if you do **not** receive the full death benefit in one year, the total tax-free amount for all years **cannot be more than \$10,000**.

To find out what to report if you and another individual both received a death benefit for the same person, see archived Interpretation Bulletin IT-508R, Death Benefits.

CPP or QPP death benefit

If you received a CPP or QPP death benefit as the beneficiary of the deceased person's estate, report the amount on line 13000 of your return **unless** a T3 Trust Income Tax and Information Return is being filed for the estate. The CPP or QPP death benefit is shown in box 18 of the T4A(P) slip.

Other types of income

Report the following income on line 13000 of your return:

- federal and provincial or territorial COVID-19 benefits (see the back of your T4A slip)

Note

If you received income that is exempt from tax under the Indian Act, complete Form T90, Income Exempt from Tax under the Indian Act, even if you received an information slip showing taxable income.

- Apprenticeship Incentive Grant, Apprenticeship Incentive Grant for Women, or Apprenticeship Completion Grant from box 130 of your T4A slips (for more information, go to canada.ca/apprenticeship-incentive-grant, see Guide P105, Students and Income Tax, or call **1-866-742-3644**)
- amounts distributed from a retirement compensation arrangement (RCA) from your T4A-RCA slips (for more information, see the back of your slips)

- training allowances or any other amount from box 028 of your T4A slips (other than amounts already noted for this line and lines 10400, 11500, and 12500 of the return)
- payments from a trust from box 26 of your T3 slips
- payments from a registered education savings plan (RESP) from box 040 (see line 41800 on page 25) or box 042 of your T4A slips
- certain annuity payments
- certain payments from a tax-free savings account (TFSA) from box 134 of your T4A slips
- certain amounts from a registered retirement income fund (RRIF) from box 22 of your T4RIF slips, or the pooled registered pension plan (PRPP) amount from box 194 of your T4A slips, or the specified pension plan (SPP) amount from box 018 of your T4A slips

Note

If you rolled over an amount to a registered disability savings plan (RDSP), see line 23200 on page 20 for information about the corresponding deduction. For more information about RDSPs, go to canada.ca/taxes-rdsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement, and Guide RC4460, Registered Disability Savings Plan.

- grant amounts paid to you as a result of taking time away from work to cope with the death or disappearance of your child because of an offence or probable offence under the Criminal Code (from box 136 of your T4A slip)
- PRPP income from box 194 of your T4A slips if you were under 65 years of age and you did not receive this income upon the death of your spouse or common-law partner
- retiring allowances from boxes 66 and 67 of your T4 slips and any retiring allowance from box 26 of your T3 slips
- income from the disposition of Canadian Resource Property or negative balance(s) of the resource pools calculated at the end of the year in Section II on Form T1229, Statement of Resource Expenses and Depletion Allowance

Line 13010 – Taxable scholarships, fellowships, bursaries, and artists' project grants

Report amounts that you received as a scholarship, fellowship or bursary, or a prize for achievement in a field of endeavour ordinarily carried on by you (other than a prescribed prize) that were **not** received in connection with your employment or in the course of business, to the extent that these amounts are more than your scholarship exemption.

If you received a research grant, see line 10400 on page 12.

Certain scholarships, fellowships, and bursaries are **not** taxable, such as:

- elementary and secondary school scholarships and bursaries
- post-secondary school scholarships, fellowships, and bursaries received in 2022 if you are considered a qualifying student for 2021, 2022, or 2023

If you received an artists' project grant, you may be able to claim certain exemptions.

For more information, go to canada.ca/taxes-students or see Guide P105, Students and Income Tax, and Income Tax Folios S1-F2-C3, Scholarships, Research Grants and Other Education Assistance, and S4-F14-C1, Artists and Writers.

Lines 13499 to 14300 – Self-employment income

Report your gross and net income (or loss) from self-employment income on lines 13499 to 14300 of your return. If you have a loss, show it on the applicable line in brackets.

If you received federal government or provincial or territorial government assistance (or both) related to COVID-19 for your business, such as the Canada Recovery Hiring Program (CRHP), Tourism and Hospitality Recovery Program (THRP), Hardest-Hit Business Recovery Program (HHBRP), or Fish Harvester Benefit and Grant Program, you have to include these amounts in your business income or reduce your expenses by the amounts you received.

If you received a government loan, the loan is not taxable but you have to include in your business income any portion of the loan that is forgivable in the year received.

If you received a subsidy, you must report it on your return for the tax year that you are considered to have received it in. A subsidy under the CRHP, THRP, or HHBRP is generally considered to have been received on the last day of the claim period it relates to. For example, if you applied for and received a subsidy for claim period 25 (January 16 to February 12, 2022), the CRA considers you to have received the amount on February 12, 2022.

You have to file Form T1139, Reconciliation of 2022 Business Income for Tax Purposes, with your 2022 return to keep a year-end that does not finish on December 31, 2022.

Note

You may have to make Canada Pension Plan (CPP) contributions on your self-employment earnings. See line 22200 on page 18.

Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income, includes information you may need to calculate your self-employment income, including enhanced capital cost allowance (CCA) calculations for certain property (for example, eligible zero-emission vehicles purchased after March 18, 2019).

If you were a limited or non-active partner, report your net income (or loss) from rental operations on line 12600 of your return and your net farming income (or loss) on line 14100 of your return. Report other net income or losses on line 12200 of your return.

If you were an active partner and you received a T5013 slip, report on your return the gross amount from boxes 118, 121, 123, 125, and 127. Report your share of the partnership's net income (or loss) from boxes 101, 103, 116, 120, 122, 124, and 126 on the applicable lines of your return. If you did not receive a T5013 slip, follow the instructions on the applicable self-employment form and report your share of the partnership's net income (or loss) on the applicable self-employment line of your return.

For more information, call the CRA business enquiries line.

If you have a tax shelter, see "Other amounts you have to report on your return" on page 17.

Partnerships and COVID-19 government assistance

If you are a partner in a partnership that received COVID-19 government assistance, such as the CRHP, THRP, or HHBRP and reported it in box 114 of your T5013 slip, enter it at amount 5A of Form T2125, Statement of Business or Professional Activities, Form T2042, Statement of Farming Activities, or Form T2121, Statement of Fishing Activities, whichever applies. Do **not** enter this amount on line 13000 of your return.

If you are a partner in a partnership that does **not** have to file a partnership information return, do **not** include the COVID-19 government assistance on line 13000 of your return. **Instead**, enter it on the appropriate line of Form T2125, Form T2042, or Form T2121, whichever applies. For more information, see Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Line 14500 – Social assistance payments

Report the amount from box 11 of your T5007 slip or the federal part of your Quebec Relevé 5 slip unless you lived with your spouse or common-law partner when the payments were made.

The spouse or common-law partner with the higher net income on line 23600 of their return (not including these payments or the deductions on line 21400 or line 23500 of their return) must report all of the payments even if that person's name is not shown on the slip. If the net income is the same for both of you, the person named on the T5007 slip (or the "bénéficiaire des prestations" on the federal part of the Relevé 5 slip) must report the payments.

You do **not** have to report certain social assistance payments that you or your spouse or common-law partner received for being a foster parent or for caring for an adult with a disability who lived with you. However, if the payments are for caring for your spouse or common-law partner or any person related to either of you, the spouse or common-law partner who has the higher net income must report those payments.

You do **not** have to report income that you received for social assistance payments under a program of the Government of Canada, the government of a province or territory, or of an Indigenous governing body if the following conditions are met:

- The payments were made for the temporary care and upbringing of a child in need of protection
- The child would be considered your child if you did **not** receive payments under the program (the child is wholly dependent upon you)
- No special allowances under the Children's Special Allowances Act were payable for the child for the period that the social assistance payment was made

If you repay an amount that was shown on a T5007 slip or a Relevé 5 slip in a previous year, the return for that year may be adjusted based on the amended slip provided.

If you are registered or entitled to be registered under the Indian Act and were living on a reserve, complete Form T90, Income Exempt from Tax under the Indian Act, to report social assistance payments received from a First Nation or band council.

Other amounts you have to report on your return

Retroactive lump-sum payments

If you received a lump-sum payment of eligible income in 2022, parts of which were for previous years after 1977, you must report the whole payment on the appropriate line of your 2022 return. These amounts are shown on a completed Form T1198, Statement of Qualifying Retroactive Lump-Sum Payment, issued by the payer.

You can ask the CRA to tax the parts from previous years as if you received them in those years. The CRA can apply this calculation to the parts that relate to years you were resident in Canada if the total of those parts is **\$3,000 or more** (not including interest) and the result of the calculation is better for you. The CRA will tell you the result on your notice of assessment or reassessment.

Loans and transfers of property

You may have to report income, such as dividends (line 12000 of your return) or interest (line 12100 of your return) from property, including money and any replacement property, that you loaned or transferred to your spouse or common-law partner or a related minor (including a niece or a nephew) under 18 years of age at the end of 2022. This includes loans or transfers to a trust in favour of such a person.

You may also have to report capital gains (line 12700 of your return) from property that you loaned or transferred to your spouse or common-law partner or to a trust for your spouse or common-law partner.

For more information, see archived interpretation bulletins IT-510, Transfers and Loans of Property Made After May 22, 1985 to a Related Minor, and IT-511R, Interspousal and Certain Other Transfers and Loans of Property, and Guide T4013, T3 Trust Guide.

Tax shelters

To claim deductions, losses, or credits from tax shelter investments, see your T5003 and T5013 slips, and complete Form T5004, Claim for Tax Shelter Loss or Deduction.

Step 3 – Net income

Line 20600 – Pension adjustment

Enter the pension adjustment amount as reported on your information slips.

Special situations

If you lived in Canada and participated in a foreign pension plan in 2022, you may have to enter an amount on line 20600 of your return. Contact the CRA for information.

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States (U.S.) arrangement), complete Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for Non-United States Plans or Arrangements.

If you are temporarily working in Canada and you continue to participate in a qualifying retirement plan offered by your employer in the U.S., complete Form RC267, Employee Contributions to a United States Retirement Plan for Temporary Assignments.

If you are a Canadian resident travelling to work in the U.S. and contributed to a U.S. employer-sponsored retirement plan, complete Form RC268, Employee Contributions to a United States Retirement Plan for Cross-Border Commuters.

Line 20700 – Registered pension plan (RPP) deduction

Generally, you can deduct the total of all amounts from box 20 of your T4 slips, box 032 of your T4A slips, and on your union or RPP receipts. See Guide T4040, RRSPs and Other Registered Plans for Retirement, to find out how much you can deduct if any of the following apply:

- You contributed **more than \$3,500** to an RPP and your information slips show a past-service amount for service before 1990
- You contributed an amount to an RPP in a previous year for a period before 1990 and you have **not** fully deducted that amount

Note

You may be able to deduct the contributions you made to a pension plan in a foreign country. To find out how much you can deduct, see line 20600 in the previous section.

Line 21000 – Deduction for elected split-pension amount

Claim the amount you are transferring to your spouse or common-law partner if you both made a joint election to split your eligible pension income by completing Form T1032, Joint Election to Split Pension Income. For more information, see line 11500 on page 12.

Line 21200 – Annual union, professional, or like dues

Claim the total of the following amounts that you paid (or that were paid for you and reported as income) in the year related to your employment:

- annual dues for membership in a trade union or an association of public servants
- professional board dues required under provincial or territorial law
- professional or malpractice liability insurance premiums or professional membership dues required to keep a professional status recognized by law
- parity or advisory committee (or similar body) dues required under provincial or territorial law

For more information, see archived interpretation bulletins IT-103R, Dues Paid to a Union or to a Parity or Advisory Committee, and IT-158R2, Employees' Professional Membership Dues.

Line 21400 – Child care expenses

You or your spouse or common-law partner may have paid someone to look after your child so that one of you could earn employment or self-employment income, go to school, or do research. The expenses are deductible only if the child was under 16 years of age or had an impairment in physical or mental functions at sometime in 2022.

For more information, see Form T778, Child Care Expenses Deduction.

Line 22100 – Carrying charges, interest expenses, and other expenses

Claim the following carrying charges and interest that you paid to earn income from investments:

- fees to manage or take care of your investments (other than fees you paid for services in connection with your pooled registered pension plan (PRPP), registered retirement income fund (RRIF), registered retirement savings plan (RRSP), specified pension plan (SPP), and tax-free savings account (TFSA))
- fees for certain investment advice (see archived Interpretation Bulletin IT-238R2, Fees Paid to Investment Counsel) or for recording investment income
- reasonable fees, that have not already been deducted, to have someone prepare or assist you in filing your return if you have income from a business or property (see consolidated and archived Interpretation Bulletin IT-99R5, Legal and Accounting Fees)
- most interest you paid on money you borrowed for investment purposes, but generally only if you use it to try to earn investment income, such as interest and dividends

Note

If the only earnings your investment can produce are capital gains, you cannot claim the interest you paid.

- legal fees you incurred relating to support payments that your current or former spouse or common-law partner, or the natural parent of your child, paid or will have to pay to you

Note

Legal fees you incurred to try to make child support payments non-taxable must be deducted on line 23200 of your return. For more information, see Guide P102, Support Payments.

Policy loan interest

To claim interest paid during the year on a policy loan made to earn income, ask your insurer to complete Form T2210, Verification of Policy Loan Interest by the Insurer.

Refund interest

If the CRA paid interest on your income tax refund, report the interest on line 12100 of your return in the year that you received it. If the CRA then reassessed your return and you repaid any of the refund interest in 2022, you can claim, on line 22100 of your return, a deduction for the amount you repaid up to the amount you had reported as income.

You **cannot** deduct any of the following amounts on line 22100 of your return:

- interest you paid on money that you borrowed to contribute to an RRSP, a deferred profit sharing plan (DPSP), a PRPP, a registered pension plan (RPP), a retirement compensation arrangement (RCA), a net income stabilization account, an SPP, a registered education savings plan (RESP), a registered disability savings plan (RDSP), or a TFSA
- safety deposit box charges
- the interest paid on your student loans (although you may be able to claim a credit on line 31900 of your return for this amount)
- subscription fees paid for financial newspapers, magazines, or newsletters
- brokerage fees or commissions you paid when you bought or sold securities. Instead, use these costs when you calculate your capital gain or capital loss. For more information, see Guide T4037, Capital Gains, and archived Interpretation Bulletin IT-238R2, Fees Paid to Investment Counsel
- legal fees you paid to separate or divorce or to establish custody of, or visitation arrangements for, a child

If you have a tax shelter, see “Other amounts you have to report on your return” on page 17.

Line 22200 – Deduction for CPP or QPP contributions on self-employment and other earnings

Claim contributions you:

- have to make on self-employment and limited or non-active partnership income
- choose to make on certain employment income
- choose to make on your Revenu Québec Income Tax Return on certain employment income (see your Revenu Québec Guide to the Income Tax Return)

The Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) contributions you have to make, or choose to make, will depend on how much you have already contributed to the CPP or QPP as an employee as shown in boxes 16 and 17 of your T4 slips.

Note

Do **not** calculate CPP contributions for the income from box 81 of the T4 slips you received from a placement agency.

Making additional CPP contributions

You may be able to make CPP contributions on certain income when:

- No contribution was made (for example, tips **not** shown on a T4 slip)
- You had **more than one** employer in the year and the total CPP contributions on all T4 slips are less than the required amount

For more information, see “Making additional CPP contributions” on page 22.

How to calculate your contributions

Contributions include a base amount and an enhanced amount. CPP and QPP rates for base contributions are different.

Residents of a province or territory other than Quebec on December 31, 2022

If you contributed to:

- CPP only, complete Schedule 8 (Form 5000-S8)
- QPP (or QPP and CPP), complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments

Residents of Quebec on December 31, 2022

If you contributed to:

- QPP only, complete Schedule 8 (Form 5005-S8)
- CPP (or CPP and QPP), complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments

If you were a member of a partnership, include on Schedule 8 or Form RC381 only **your** share of the net profit. You **cannot** use self-employment or partnership losses to reduce the CPP or QPP contributions that you paid on your employment earnings.

Your CPP or QPP contributions must be prorated if one of the following situations applies in 2022:

- You were a CPP participant who turned 18 or 70 years of age or received a CPP disability pension
- You were a QPP participant who turned 18 years of age or received a QPP disability pension
- You were a CPP working beneficiary (see line 30800 on page 22) who elected to stop paying CPP contributions or revoked an election made in a previous year
- You are filing a return for a person who died in 2022

Note

If you started receiving CPP retirement benefits in 2022, the CRA may prorate your basic exemption.

Request for a refund of CPP contributions

Under the CPP, all requests for a refund of CPP over-contributions must be made no later than four years from the end of the year the overpayment occurred in.

Line 22215 – Deduction for CPP or QPP enhanced contributions on employment income

You can claim a deduction for the enhanced contributions on CPP and QPP pensionable earnings you made through your employment income.

Whether you contributed to the CPP or QPP, the maximum allowable deduction is \$460.50.

For more information, see Schedule 8 or Form RC381, whichever applies.

Line 22900 – Other employment expenses

You can claim certain expenses (including goods and services tax/harmonized sales tax) that you paid to earn employment income if both of the following conditions apply:

- Your employment contract required you to pay the expenses
- You did **not** receive an allowance for the expenses or the allowance you received is reported as income

Notes

If you worked from home in 2022 due to COVID-19, you may be able to claim home office expenses. For more information, go to canada.ca/cra-home-workspace-expenses.

You **cannot** deduct the cost of travel to and from work, or other expenses, such as clothing.

Repayment of salary or wages

You can claim salary or wages that you reported as income for 2022 or a previous tax year if you repaid them in 2022. This includes amounts you repaid for a period when you were entitled to receive wage-loss replacement benefits or workers' compensation benefits. However, you **cannot** claim more than the income you received when you did **not** perform the duties of your employment.

NEW! Labour mobility deduction for tradespeople

The labour mobility deduction provides eligible tradespeople and apprentices working in the construction industry with a deduction for certain temporary relocation expenses.

Eligible individuals may be able to deduct up to \$4,000 in eligible expenses per year. If you are eligible to claim this deduction, complete Form T777, Statement of Employment Expenses. For more information, see Guide T4044, Employment Expenses.

Legal fees

You can claim legal fees that you paid in the year to collect or establish a right to salary or wages owed to you. The amounts claimed are not tied to the successful outcome of your case. However, the legal expenses must be incurred by you to collect or establish a right to collect an amount owed to you that, if received by you, would have to be included in your employment income.

You must reduce your claim by any amount awarded to you for those fees or any reimbursement you received for your legal expenses.

Employees profit sharing plan (EPSP)

You may be eligible to claim the excess EPSP amount contributed on your behalf to an EPSP as a deduction. To calculate your deduction, complete Form RC359, Tax on Excess Employees Profit Sharing Plan Amounts.

How to claim these amounts

Complete Form T777, Statement of Employment Expenses, to provide the details of your deductions and calculate your expenses (except those related to an EPSP). Guide T4044, Employment Expenses, includes Form T777 and other forms you need. Guide T4044 also explains the conditions that apply when you claim these expenses.

Line 23200 – Other deductions

Claim the allowable amounts **not** deducted anywhere else on your return. Specify the deduction you are claiming in the space provided on the return.

If you have a tax shelter, see “Other amounts you have to report on your return” on page 17.

Income amounts you repaid

Provincial or territorial COVID-19 benefits

If you repaid benefits in 2022 for an overpayment of provincial or territorial COVID-19 benefits that you received in 2020 or 2021, the amount repaid will be reported in box 201 of your T4A slip.

You can only claim a deduction for your provincial or territorial COVID-19 benefits repayment on line 23200 of your 2022 return.

For information about **federal** COVID-19 repayments, see line 23210 on page 21.

Income (other than salary and wages)

If you repaid amounts in 2022 that you received and reported as income (other than salary or wages) for 2022 or a previous tax year, you can claim most of these amounts on line 23200 of your 2022 return. However, if a court order made you repay support payments that you reported on line 12800 of your return, claim the repayment amount on line 22000 of your return.

Registered disability savings plan (RDSP)

If you repaid an amount in 2022 that you received from an RDSP and reported it as income in 2022 or a previous tax year, you can claim the amount on line 23200 of your return. For more information, go to canada.ca/taxes-rdsp or see Guide RC4460, Registered Disability Savings Plan.

Old age security (OAS) pension

If you had an amount recovered from your gross OAS pension in 2022 (shown in a letter or box 20 of your T4A(OAS) slip) because of an overpayment you received before 2022, you can claim a deduction on line 23200 of your return for the amount you repaid.

Notes

You may have had OAS recovery tax withheld from your 2022 OAS benefits. The amount deducted is shown in box 22 of your T4A(OAS) slip for 2022. Do **not** claim this amount on line 23200 of your return. **Instead**, use the chart for line 23500 of your Federal Worksheet to calculate your social benefits repayment at line 42200 and allowable deduction at line 23500. Claim the amount from box 22 of the T4A(OAS) slip on line 43700 of your return.

If you repaid employment income, see “Repayment of salary or wages” on page 19.

If you repaid interest earned on an income tax refund, see “Refund interest” on page 18.

Employment insurance (EI) benefits

You may have received more benefits than you were entitled to and have already paid them back to the payer of your benefits. If the payer of your benefits reduced your EI benefits after discovering the mistake, your T4E slip will

show only the net amount you received so you **cannot** claim a deduction.

If you repaid excess benefits that you received directly to the payer of your benefits, box 30 of your T4E slip will show the amount that you repaid. Include this amount on line 23200 of your return.

Note

This is **not** the same as repaying a social benefit on line 23500 of your return.

Legal fees

You can claim the following expenses:

- fees including any related accounting fees that you paid:
 - for advice or assistance to respond to the CRA when the CRA reviewed your income, deductions, or credits for a year
 - to object to or appeal an assessment or decision under the Income Tax Act, the Employment Insurance Act, the Canada Pension Plan, or the Quebec Pension Plan
- fees that you paid to collect (or establish a right to) a retiring allowance or pension benefit. You can claim only up to the retiring allowance or pension income you received in the year **minus** any part of these amounts transferred to a registered retirement savings plan (RRSP) or registered pension plan (RPP). You can carry forward the legal fees you cannot claim in the year for up to seven years
- certain fees you incurred to try to make child support payments non-taxable

Notes

Fees relating to support payments that your current or former spouse or common-law partner, or the natural parent of your child, paid to you **must** be claimed on line 22100 of your return.

You **cannot** claim legal fees that you incurred to separate or divorce, or to establish custody of, or visitation arrangements for, a child. For more information, see Guide P102, Support Payments.

You can claim legal fees that you paid in the year to collect or establish a right to salary or wages owed to you. See line 22900 on page 19.

You must reduce your claim by any award or reimbursement you received for these expenses. If you are awarded the cost of your deductible legal fees in a future year, report that amount as income for that year.

For more information about other legal fees you may deduct, see consolidated and archived Interpretation Bulletin IT-99R5, Legal and Accounting Fees.

Other deductible amounts

Following are examples of other deductible amounts that you can claim:

- income subject to tax on split income (complete Form T1206)
- certain unused RRSP, pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions that were refunded to you or your spouse or common-law

partner in 2022 (attach to your paper return an approved Form T3012A, Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP contributions from your RRSP, or a completed Form T746, Calculating your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions)

- the excess part of a direct transfer of a lump-sum payment from your RPP, PRPP, and SPP to an RRSP or a registered retirement income fund (RRIF) that you withdrew and are including on line 12900 or line 13000 of your 2022 return (complete Form T1043, Deduction for Excess Registered Pension Plan Transfers you Withdrew from an RRSP, PRPP, SPP or RRIF)
- designated benefits from a RRIF (box 22 of your T4RIF slips), a refund of RRSP premiums (box 28 of your T4RSP slips), an RPP or PRPP amount (box 194 of your T4A slips), or an SPP amount (box 018 of your T4A slips), if you rolled over an amount to an RDSP (for more information about RDSPs, go to [canada.ca /taxes-rdsp](https://canada.ca/taxes-rdsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement, and Guide RC4460, Registered Disability Savings Plan)

Line 23210 – Federal COVID-19 benefits repayment

If you repaid **federal** COVID-19 benefits (Canada Emergency Response Benefit (CERB), Canada Emergency Student Benefit (CESB), Canada Recovery Benefit (CRB), Canada Recovery Caregiving Benefit (CRCB), or Canada Recovery Sickness Benefit (CRSB)) in 2022 that you received in 2020 or 2021, you can:

- Claim the deduction on line 23210 of your 2022 return
- Claim the deduction on your return for the year that you received the benefits (line 23200 of your 2020 return or line 23210 of your 2021 return)
- Split the deduction between your 2022 return and the return for the year that you received the benefits

Notes

If you **received and repaid** federal COVID-19 benefits in 2022, your T4A slip for 2022 will show the net amount of federal COVID-19 benefits received. Enter this amount on line 13000 of your 2022 return.

If you repay a benefit amount **after December 31, 2022**, you can only claim a deduction in the year that you make the repayment.

If you received CERB from the CRA, the amount repaid will be reported in box 201 of your T4A slip.

If you received CERB from Service Canada, the amount repaid will be reported on your T4E slip along with other EI amounts repaid. Service Canada will send you a letter showing the amount of CERB you repaid.

NEW! Request to deduct federal COVID-19 benefits repayment in a prior year

If you repaid CERB, CESB, CRB, CRCB, or CRSB in 2022 and want to claim all or part of the amount repaid as a deduction on your return for the year that you received the benefits or split between your 2022 return and the return for the year that you received the benefits, complete Form T1B,

Request to Deduct Federal COVID-19 Benefits Repayment in a Prior Year.

After you file Form T1B, the CRA will reassess your return(s) to apply the deduction so that you do not need to make a separate request to change your prior year return(s).

Note

The amounts requested to be deducted on your 2020 and 2021 returns **cannot** be more than the total federal COVID-19 benefits received in 2020 and 2021, respectively.

For more information, go to canada.ca/taxes-covid-benefits.

Step 4 – Taxable income

Line 25300 – Net capital losses of other years

You can claim, within certain limits, your net capital losses from previous years that you have **not** already claimed.

Your available losses are shown on your 2021 notice of assessment or reassessment. You will probably have to adjust any losses you incurred after 1987 and before 2001. For more information, see Guide T4037, Capital Gains.

Line 25600 – Additional deductions

Specify the deduction you are claiming in the space provided on your return.

Exempt foreign income

You can claim a deduction if you reported foreign income on your return that is tax-free in Canada because of a tax treaty such as support payments that you received from a resident of another country and reported on line 12800 of your return.

Under the Canada-United States (U.S.) tax treaty, you can claim a deduction equal to 15% of the U.S. Social Security benefits, including U.S. Medicare premiums, that you reported as income on line 11500 of your return.

If you have been a resident of Canada receiving U.S. Social Security benefits continuously during the period starting before January 1, 1996, and ending in 2022, you can claim a deduction equal to 50% of the U.S. Social Security benefits received in 2022. This 50% deduction also applies if you are receiving benefits related to a deceased person and you meet **all** of the following conditions:

- The deceased person was your spouse or common-law partner immediately before they died
- The deceased person had been a resident of Canada receiving benefits (to which paragraph 5 of Article XVIII of the Canada-United States tax treaty applied) continuously during a period starting before January 1, 1996, and ending immediately before they died
- You have been a resident of Canada receiving benefits continuously during a period starting when the person died and ending in 2022

Vow of perpetual poverty

If you have taken a vow of perpetual poverty as a member of a religious order, you can claim the earned income and pension benefits you have given to the order. For more

information, see archived Interpretation Bulletin IT-86R, Vow of Perpetual Poverty.

Employees of prescribed international organizations

If, in 2022, you were employed by a prescribed international organization, such as the United Nations, you can claim a deduction for the net employment income you report on your return from that organization. (Net employment income is your employment income **minus** the related employment expenses you are claiming.)

If you do not know if your employer is a prescribed international organization, contact your employer.

Step 5 – Federal tax

Part A – Federal tax on taxable income

Complete the appropriate column of the chart using the amount from line 26000 of your return.

Part B – Federal non-refundable tax credits

These credits reduce the federal tax you have to pay. If the total of these credits is more than the federal tax you have to pay, you will not get a refund for the difference.

Newcomers to Canada and emigrants

If you became or ceased to be a resident of Canada for tax purposes during 2022, you may have to reduce your claim for the amounts on lines 30000, 30100, 30300, 30400, 30425, 30450, 30500, 31800, 32400, and 32600, and in some cases, line 31600 of your return.

For more information, see Pamphlet T4055, Newcomers to Canada, or go to canada.ca/taxes-international.

Amounts for non-resident dependants

You may be able to claim an amount for certain dependants who live outside Canada if they depended on you for support.

If the dependants already have enough income or assistance for a reasonable standard of living in the country where they live, the CRA does **not** consider them to be dependent upon you for support.

Note

Gifts are **not** considered support.

Line 30800 – Base CPP or QPP contributions through employment income

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) rates for base contributions are different.

Residents of a province or territory other than Quebec on December 31, 2022

If you contributed to:

- CPP only, complete Schedule 8 (Form 5000-S8) to calculate your CPP contributions
- QPP (or the QPP **and** CPP), complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments

Residents of Quebec on December 31, 2022

If you contributed to:

- QPP only, complete Schedule 8 (Form 5005-S8) to calculate your QPP contributions
- CPP (or the CPP **and** QPP), complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments

CPP working beneficiaries

If you are 60 to 70 years of age, employed or self-employed, and receiving a CPP or QPP retirement pension, you must make contributions to the CPP or the QPP. However, if you are at least 65 years of age but under 70 years of age, you can elect to stop contributing to the CPP or revoke a prior-year election.

For more information, see Form CPT30, Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election, and Schedule 8 or Form RC381, whichever applies.

Making additional CPP contributions

You may not have contributed to the CPP for certain income that you earned through employment or you may have contributed less than required.

This can happen if:

- You had more than one employer in 2022
- You had income, such as tips, that your employer did not have to withhold contributions from
- You were in a type of employment not covered under CPP rules, such as casual employment

Generally, if the total of your CPP, QPP, or both contributions through employment, from boxes 16 and 17 of your T4 slips, is **less than \$3,499.80**, you can contribute 11.4% on any part of the income that you have **not** already made contributions.

The maximum pensionable earnings under the CPP for 2022 is \$64,900.

Form CPT20, Election to Pay Canada Pension Plan Contributions, lists the eligible employment income that you can make additional CPP contributions on. To calculate and make additional CPP contributions for 2022, complete Form CPT20 and Schedule 8 or Form RC381, whichever applies.

Tax-exempt employment income earned by a person registered or entitled to be registered under the Indian Act

If you are registered or entitled to be registered under the Indian Act and have tax-exempt employment income, and there is no amount in boxes 16 or 17 of your T4 slips, you may be able to contribute to the CPP on this income.

For more information, go to canada.ca/section87-tax-exemption and select “Employer source deductions.”

Overpayment

Residents of a province or territory other than Quebec on December 31, 2022

If you contributed to the CPP **only**:

- Do **not** claim more than \$3,039.30 on line 30800 of your return for your base contributions on employment income
- Do **not** claim more than \$460.50 on line 22215 of your return for your enhanced contributions
- Claim any overpayment on line 44800 of your return

If you made contributions to the QPP (or the QPP and CPP), complete Form RC381 to calculate your overpayment, if any.

Residents of Quebec on December 31, 2022

If you contributed to the QPP **only**:

- Do **not** claim more than \$3,315.60 on line 30800 of your return for your base contributions on employment income
- Do **not** claim more than \$460.50 on line 22215 of your return for your enhanced contributions
- Claim any overpayment on your Revenu Québec Income Tax Return

If you made contributions to the CPP (or the CPP and QPP), complete Form RC381 to calculate your overpayment, if any.

Even if you contributed less than the maximums noted above, you may have an overpayment if your claim was prorated in 2022 for any of the following reasons:

- You were a CPP participant who turned 18 or 70 years of age or you received a CPP disability pension
- You were a QPP participant who turned 18 years of age or you received a QPP disability pension
- You were a CPP working beneficiary who elected to stop paying CPP contributions or revoked an election made in a previous year
- You are filing a return for a person who died in 2022

Notes

If you started receiving CPP retirement benefits in 2022, your basic exemption may be prorated by the CRA.

If you contributed to a foreign employer-sponsored pension plan or social security arrangement (other than a United States Arrangement), see Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for Non-United States Plans or Arrangements.

Request for refund of CPP contributions

Under the Canada Pension Plan, you must ask for a refund of your CPP over-contributions no later than four years from the end of the year the overpayment occurred in.

Line 31000 – Base CPP or QPP contributions on self-employment income and other earnings

Claim, in dollars and cents, the total base Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) contributions calculated on your self-employment income and other earnings. For more information, see line 22200 on page 18.

Line 31200 – Employment insurance premiums through employment

Residents of a province or territory other than Quebec on December 31, 2022

Claim the total of the amounts you contributed to employment insurance (EI) from box 18, and a provincial parental insurance plan (PPIP) from box 55, if applicable, of all of your T4 slips.

Residents of Quebec on December 31, 2022

If you worked **only** in Quebec during the year, claim the total of the amounts from box 18 of all your T4 slips.

If you worked **outside** Quebec and your employment income was **\$2,000 or more**, complete Schedule 10.

Insurable earnings

This is the total of all earnings you pay EI premiums on. These amounts are shown in box 24 of your T4 slips (or box 14 if box 24 is blank).

If your total insurable earnings are **\$2,000 or less**, do **not** enter any premiums on line 31200 of your return. **Instead**, enter the total on line 45000 of your return.

Overpayment

You may have an overpayment of your premiums even if you contributed the maximum amount or an amount that is less than what is required for the year.

The CRA will calculate the overpayment for you. If you want to calculate your overpayment, complete Form T2204, Employee Overpayment of Employment Insurance Premiums, or complete Schedule 10 if you were a resident of Quebec who worked outside Quebec.

If you repaid some of the EI benefits that you received, do **not** claim the repayment on line 31200. You may be able to claim a deduction on line 23200 of your return for the benefits you repaid.

Residents of a province or territory other than Quebec on December 31, 2022

If you contributed **more than \$952.74**, claim the overpayment on line 45000 of your return.

Residents of Quebec on December 31, 2022

If you contributed **more than \$723.60**, claim the overpayment on line 45000 of your return. However, if you completed Schedule 10, enter the amount from line 23 on line 45000 of your return. The overpayment on line 45000 is reduced by the PPIP premiums that you have to pay (line 31210 of your return). The part of the overpayment used will be transferred directly to Revenu Québec.

The CRA will refund the unused overpayment to you or use it to reduce your balance owing. If the difference is **\$1 or less**, you may not receive a refund.

Request for refund of EI contributions

Under the Employment Insurance Act, you must ask for a refund of your EI overpayment no later than three years from the end of the year the overpayment occurred in.

Line 31205 – Provincial parental insurance plan (PPIP) premiums paid

If you were a **resident of Quebec** on December 31, 2022, who worked in Quebec during the year, claim, in dollars and cents, the total of the amounts from box 55 of your T4 slips.

Claim any overpayment on your Revenu Québec Income Tax Return.

If your PPIP insurable earnings are **less than \$2,000**, do **not** claim any PPIP premiums on line 31205. **Instead**, claim this amount as an overpayment on your Revenu Québec Income Tax Return.

Line 31350 – Digital news subscription expenses

You can claim up to \$500 for amounts you paid in 2022 for qualifying subscription expenses.

A qualifying subscription expense is the amount a subscriber paid in the year for a digital news subscription with a qualified Canadian journalism organization (QCJO) that does not hold a licence to carry on a broadcasting undertaking. To qualify, a digital news subscription must give access to digital content that is primarily written news.

Only the individuals who entered into the agreement for the subscription can claim the expenses. If you and another person can claim the same qualifying subscription expenses, you can split the claim for that digital news subscription expenses. However, the total amount of your claim and the other person's claim cannot be more than the maximum amount allowed for this credit.

Note

A digital news subscription may also give you access to non-digital content or content that comes from a partner organization of the QCJO that is not a QCJO. Only the cost of a comparable stand-alone digital subscription to the content of the QCJO will be eligible. If there is no comparable stand-alone digital subscription, only half of the amount paid is eligible.

Line 32400 – Tuition amount transferred from a child or grandchild

You may be able to claim the transfer of all or part of the unused 2022 tuition amount from your child or grandchild, or their spouse or common-law partner.

The maximum amount each student can transfer to you is \$5,000 **minus** the amount that they used to reduce their own tax payable.

The student has to complete the "Transfer or carryforward of unused amount" section of their Schedule 11 to transfer an amount to you. The student must also **designate** and **transfer** the amount to you using any of the following applicable forms:

- Form T2202, Tuition and Enrolment Certificate
- Form TL11A, Tuition and Enrolment Certificate – University Outside Canada
- Form TL11C, Tuition and Enrolment Certificate – Commuter to the United States

If the amount being transferred to you is not shown on any of these forms, you should get a copy of the student's official tuition fee receipt and keep it in case you are asked to provide it later.

Notes

The student must enter this amount on line 32700 of their federal Schedule 11. They may choose to transfer an amount that is less than the federal unused tuition amount available to transfer.

You **cannot** claim this amount if the student's spouse or common-law partner claimed an amount for the student on lines 30300, 30425, or 32600 of their return.

Only one person can claim this transfer from a student; however, it does not have to be the same parent or grandparent who claims an amount on line 30400 or line 30450 of their return for the student.

Line 33099 – Medical expenses for self, spouse or common-law partner, and your dependent children under 18 years of age

You can claim eligible medical expenses paid in any **12-month period** ending in 2022 that were not claimed by you or anyone else for 2021.

Note

For a person who died in 2022, a claim can be made for expenses paid in any **24-month period** that includes the date of death if the expenses were not claimed for any other year. This also applies if you are claiming expenses paid for a dependant (other than a dependent child under 18 years of age) who died during the year. In this case, the expenses would be claimed on line 33199 of your return.

Generally, you can claim all amounts paid that are more than a certain threshold even if they were not paid in Canada.

You can claim the total eligible medical expenses that you or your spouse or common-law partner paid for each of the following persons:

- yourself
- your spouse or common-law partner
- your or your spouse's or common-law partner's children under 18 years of age at the end of 2022

NEW! Certain expenses you paid for a surrogate mother or donor of sperm, ova, or embryos in Canada after December 31, 2021 would be considered eligible medical expenses.

Eligible medical expenses

The eligible medical expenses include:

- payments to a medical doctor, dentist, nurse, or certain other medical professionals, or to a public or licensed private hospital
- payments for prescription drugs, artificial limbs, wheelchairs, crutches, hearing aids, prescription eyeglasses or contact lenses, dentures, pacemakers, and certain prescription medical devices

- premiums paid to private health services plans (other than those paid by an employer, such as the amount from box J of your Quebec Relevé 1 slip)
- premiums paid under a provincial or territorial prescription drug plan, such as the Quebec Prescription Drug Insurance Plan and the Nova Scotia Seniors' Pharmacare Program (amounts or premiums paid to provincial or territorial government medical or hospitalization plans are not eligible)
- certain cannabis products purchased for a patient for medical purposes
- **NEW!** fees paid to a fertility clinic or donor bank in Canada to obtain sperm or ova to become a parent
- certain expenses incurred for an animal specially trained to assist a patient in coping with any of the following impairments:
 - blindness
 - profound deafness
 - severe autism
 - severe diabetes
 - severe epilepsy
 - a severe and prolonged impairment that markedly restricts the use of the patient's arms or legs
 - a severe mental impairment, if the animal is specially trained to do specific tasks (excluding the provision of emotional support)

These expenses include such things as the cost of the animal, care and maintenance of the animal (including food and veterinary care), reasonable travel expenses for the patient to attend a facility that trains individuals in the handling of these service animals, and reasonable board and lodging for full-time attendance at the facility. The special training of the animal has to be one of the main purposes of the person or organization that provides the animal.

For more information about medical expenses, including reimbursement and travel expenses, go to canada.ca/taxes -**medical-expenses**, use the CRA's Tax Information Phone Services, or see Guide RC4065, Medical Expenses, and Income Tax Folio S1-F1-C1, Medical Expense Tax Credit.

Part C – Net federal tax

Line 40424 – Federal tax on split income

Tax on split income (TOSI) applies to certain types of income for children under 18 years of age at the end of 2022, as well as to certain amounts received by adult individuals from a related business. For more information, see Form T1206, Tax on Split Income.

Recapture of investment tax credit

If you have to repay all or part of an investment tax credit that you previously received for scientific research and experimental development or for child care spaces, complete Form T2038(IND), Investment Tax Credit (Individuals), to calculate the amount you have to repay.

Federal logging tax credit

If you paid logging tax to a province for logging operations you performed in the province, you may be able to claim a logging tax credit.

To calculate your credit, use the **lesser** of the following two amounts for each province you had a logging operation in:

- 66.6667% of the logging tax paid for the year to the province
- 6.6667% of your net logging income for the year in the province

Enter the total of the credits for the year for all provinces, up to 6.6667% of your taxable income from line 26000 of your return, not including any amounts on lines 20800, 21000, 21400, 21500, 21900, and 22000 of your return.

Line 41400 – Labour-sponsored funds tax credit

You may be able to claim this credit if you became the **first** registered holder to acquire or irrevocably subscribe to and pay for an approved share of the capital stock of a provincially registered labour-sponsored venture capital corporation (LSVCC) from January 1, 2022, to March 1, 2023.

If you became the first registered holder of an approved share from January 1, 2022, to March 1, 2022, and did not claim the whole credit for it on your 2021 return, you can claim the unused part on your 2022 return.

If you became the first registered holder of an approved share from January 1, 2023, to March 1, 2023, you can claim any part of the credit for that share on your 2022 return and the unused part on your 2023 return.

Enter the **net cost** of your acquisition of provincially registered shares of a LSVCC on line 41300 of your return. Net cost is the amount you paid for your shares, **minus** any government assistance (other than federal or provincial tax credits) on the shares.

Claim the amount of your allowable credit on line 41400 of your return equal to 15% of the net cost reported on line 41300 of your return, up to a maximum of \$750.

Note

If the first registered holder of the share is a registered retirement savings plan (RRSP) for a spouse or common-law partner, the RRSP contributor or the annuitant (recipient) can claim this credit for that share.

Line 41800 – Special taxes

Additional tax on RESP accumulated income payments

If you received an accumulated income payment from a registered education savings plan (RESP) in the year, you may have to pay an additional tax on all or part of the amount from box 040 of your T4A slips.

Complete Form T1172, Additional Tax on Accumulated Income Payments from RESPs, and enter the result on line 41800 of your return.

For more information, see Guide RC4092, Registered Education Savings Plans (RESPs).

Tax on excess employees profit sharing plan (EPSP) amounts

You may have to pay a tax if **both** of the following apply:

- You are a specified employee (an employee dealing with an employer in a non-arm's length relationship or with a significant (10% or more) equity interest in their employer or in any other corporation that is related to their employer)
- Your employer made contributions to your EPSP for the year that are more than a threshold equal to 20% of your employment income from that employer for the year

Complete Form RC359, Tax on Excess Employees Profit Sharing Plan Amounts, to calculate the amounts to include on your return.

Tax related to not purchasing replacement shares in a Quebec labour-sponsored fund

You must pay a special tax if you redeemed your shares in a Quebec labour-sponsored fund to participate in the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP), but did not buy replacement shares within the prescribed time.

The special tax is the portion of the federal tax credit that you received for the acquisition of the shares that were redeemed to participate in the HBP or LLP and were not replaced within the prescribed time.

Report, on line 41800 of your return, the total of the amounts from boxes F and L1, **plus** 60% of box L2 and 75% of box L3 of your Relevé 10 information slips (official slip for the Province of Quebec).

Step 6 – Refund or balance owing

Line 42800 – Provincial or territorial tax

Residents of a province or territory other than Quebec on December 31, 2022

Complete Form 428 to calculate your provincial or territorial tax to enter on line 42800 of your return.

Residents of Quebec on December 31, 2022

To calculate your tax for Quebec, complete a Revenu Québec Income Tax Return.

Note

If you had income from a business (including income that you received as a limited or non-active partner) and the business has a permanent establishment outside the province or territory where you resided, complete Form T2203, Provincial and Territorial Taxes for Multiple Jurisdictions, to calculate your provincial and territorial taxes.

Line 43700 – Total income tax deducted

Claim the total of the amounts shown in the "Income tax deducted" box of **all** your Canadian information slips.

If you are electing to split your eligible pension income with your spouse or common-law partner, enter the result for income tax deducted from Form T1032, Joint Election to Split Pension Income.

Residents of a province or territory other than Quebec on December 31, 2022

If you had Quebec provincial income tax withheld from your income, include those amounts on line 43700 of your return.

Residents of Quebec on December 31, 2022

Do **not** include any Quebec provincial income tax deducted on your federal return. Instead, claim this amount on your Revenu Québec Income Tax Return.

Line 43800 – Tax transfer for residents of Quebec

Residents of Quebec on December 31, 2022

If you earned income, such as employment income, outside Quebec during the year, tax may have been deducted for a province or territory other than Quebec. Enter, on line 43800 of your federal return, the transfer amount (up to the maximum) and claim the same amount on line 454 of your Revenu Québec Income Tax Return.

You can transfer to the Province of Quebec up to 45% of the income tax shown on information slips issued to you by payers outside Quebec.

Notes

If you and your spouse or common-law partner jointly elected to split pension income, your calculation of the transfer for line 43800 may be impacted. If you are the one receiving the transfer (amount reported on line 11600 of your return), you can include the income tax added on line 43700 of your return relating to the split-pension amount in your calculation of the transfer for line 43800.

If you are the one doing the transfer (claiming a deduction on line 21000 of your return), do **not** include the corresponding income tax transferred to your spouse or common-law partner on line 43700 of their return in the calculation of the transfer for line 43800.

Line 44000 – Refundable Quebec abatement

Calculate your abatement if you were a **resident of Quebec** on December 31, 2022, and you did **not** have a business with a permanent establishment outside Quebec.

If one of the following applies to you, complete Form T2203, Provincial and Territorial Taxes for Multiple Jurisdictions, to calculate your abatement:

- You had income from a business (including income you received as a limited or non-active partner) and the business has a permanent establishment outside Quebec
- You were **not** a resident of Quebec on December 31, 2022, and the business has a permanent establishment in Quebec

Line 45000 – Employment insurance overpayment

If you contributed more to your employment insurance (EI) premiums than you had to (see line 31200 on page 23), claim the difference on line 45000 of your return.

Note

If you repaid some of the EI benefits overpayment that you received, do **not** claim the repayment on line 45000 of your return. You may be able to claim a deduction on line 23200 of your return for the benefits you repaid.

The CRA will refund the excess contribution to you or use it to reduce your balance owing. If the difference is **\$1 or less**, you may not receive a refund.

Residents of Quebec on December 31, 2022

If you completed Schedule 10, enter, in dollars and cents, the amount from line 23 of Schedule 10 on line 45000 of your return. The excess contribution on line 45000 of your return is reduced by the provincial parental insurance plan (PPIP) premiums that you have to pay (line 31210 of your return).

The part of the excess contribution used will be transferred directly to Revenu Québec.

Line 45350 – Canada training credit (CTC)

Complete Schedule 11 to claim the CTC for:

- eligible tuition and other fees paid to an eligible educational institution in Canada for courses you took in 2022
- fees paid to certain bodies in respect of an occupational, trade or professional examination taken in 2022

To claim the CTC, you must meet **all** of the following conditions:

- You were resident in Canada for all of 2022
- You were at least 26 years of age and less than 66 years of age at the end of the year
- You have a Canada training credit limit (CTCL) for 2022 on your latest notice of assessment or reassessment for 2021

You can claim up to **whichever amount is less**:

- half of the fees claimed on line 32000 of your federal Schedule 11
- your CTCL for 2022

The CTC that you claim will reduce your CTCL for future years. For more information, see Guide P105, Students and Income Tax.

Line 46900 – Eligible educator school supply tax credit

If you were an **eligible educator**, you can claim up to \$1,000 of **eligible supplies expenses**.

Eligible educator

You are considered an eligible educator if, at any time during the 2022 tax year, both of the following conditions are met:

- You were employed in Canada as a teacher or an early childhood educator at an elementary or secondary school, or a regulated child care facility
- You held a teaching certificate, licence, permit or diploma, **or** a certificate or diploma in early childhood education, which was valid and recognized in the province or territory in which you were employed

Eligible supplies expenses

An eligible supplies expense is the amount that you paid in 2022 for **teaching supplies** that meet all of the following conditions:

- You bought the teaching supplies for teaching or facilitating students' learning
- The teaching supplies were directly consumed or used in the performance of the duties of the eligible educator's employment
- You were not entitled to a reimbursement, allowance, or any other form of assistance for the expense (unless the amount is included in the calculation of your income from any tax year and is not deductible in the calculation of your taxable income)
- The eligible teaching supplies expense was not deducted from any person's income for any year or included in calculating a deduction from any person's tax payable for any year

Teaching supplies are consumable supplies and **prescribed durable goods**.

Durable goods are:

- books, games, and puzzles
- containers (such as plastic boxes or banker boxes)
- educational support software
- calculators (including graphing calculators)
- external data storage devices
- web cams, microphones, and headphones
- multimedia projectors
- wireless pointer devices
- electronic educational toys
- digital timers
- speakers
- video streaming devices
- printers
- laptop, desktop, and tablet computers, provided that none of these items are made available to the eligible educator by their employer for use outside of the classroom

Notes

Teaching supplies purchased in order to teach from an online platform due to COVID-19 are eligible for this credit if all of the conditions above have been met.

Disposable masks that are not supplied by your school are considered consumable supplies if students are required to wear them in your classroom and all of the conditions above have been met.

The CRA may ask you later to provide a written certificate from your employer or a delegated official of the employer (such as the principal of the school or the manager of the child care facility) attesting to the eligibility of your expenses for the year.

Line 47555 – Canadian journalism labour tax credit

If you were a member (other than a specified member) of a partnership that was a qualifying journalism organization (QJO) in 2022, you can claim the tax credit allocated to you by the partnership. The amount you can claim is shown in box 236 of your T5013 slip for 2022.

Note

This credit is taxable to you. Include the amount allocated to you by the partnership (box 236 of your T5013 slip) in your business income (line 13500 of the return) in the same tax year. For more information, see Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Line 47556 – Return of fuel charge proceeds to farmers tax credit

If you are a self-employed farmer or an individual who is a member of a partnership operating a farming business with one or more permanent establishments in Ontario, Manitoba, Saskatchewan, or Alberta, you may be eligible to have a portion of fuel charge proceeds returned to you.

Note

This credit is considered assistance and must be included in farming income. For more information, see Form T2043, Return of Fuel Charge Proceeds to Farmers Tax Credit.

Partnerships

If you were a member of a partnership, you can claim the tax credit allocated to you by the partnership. The amount you can claim is shown in box(es) 237 of your T5013 slip for 2022 if the partnership is required to file a T5013 Partnership Information Return, or in a letter if the partnership is **not** required to file a T5013 return.

Note

This credit is taxable to you. Include the amount allocated to you by the partnership (box(es) 237 of your T5013 slip, or letter) in your farming income (line 14100 of the return).

How to claim this credit

Complete Form T2043, Return of Fuel Charge Proceeds to Farmers Tax Credit.

NEW! Line 47557 – Air quality improvement tax credit

If you were self-employed or a member of a partnership in 2022, you may be eligible to claim a refundable tax credit equal to 25% of your total ventilation expenses to improve ventilation or air quality at your place of business.

Your total ventilation expense for 2022 is the amount of qualifying expenditures made or incurred during the qualifying period starting September 1, 2021 and ending December 31, 2022, to a maximum of \$10,000 for each qualifying location with a maximum of \$50,000 for total ventilation expenses across all qualifying locations.

Note

This credit is government assistance received immediately before the end of the tax year it relates to and is generally

included in income. For more information, see "Grants, subsidies and rebates" in Chapter 4 of Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

For more information and to claim this credit, see Form T2039, Air Quality Improvement Tax Credit.

Line 47600 – Tax paid by instalments

In February 2023, the CRA will send you Form INNS1, Instalment Reminder, or Form INNS2, Instalment Payment Summary, showing your total payments for 2022 that the CRA has received.

If you made an instalment payment for your 2022 taxes that does **not** appear on this reminder or summary, also include that amount on line 47600 of your return.

Line 47900 – Provincial or territorial credits

To find out which provincial or territorial credits you may be entitled to claim, see the provincial or territorial information guide in your tax package.

Line 48400 – Refund

Generally, the CRA does not refund a difference of **\$2 or less**.

Direct deposit

Direct deposit is a fast, convenient, and secure way to get your CRA payments directly into your account at a financial institution in Canada. For more information and ways to enrol, go to canada.ca/cra-direct-deposit or contact your financial institution.

Uncashed cheques from the CRA

To find out if you have any uncashed cheques that are older than six months, sign in to canada.ca/my-cra-account. For more information, go to canada.ca/cra-uncashed-cheques.

Line 48500 – Balance owing

Generally, the CRA does not charge a difference of **\$2 or less**.

Your balance owing is due **no later than April 30, 2023**. Do **not** mail cash or include cash with your return.

The CRA will charge daily compound interest on any outstanding balance starting May 1, 2023, until your balance is paid in full.

Make your payment using:

- your Canadian financial institution's online or telephone banking services, or in person with a remittance voucher (from My Account at canada.ca/my-cra-account or by contacting the CRA)
- the CRA's My Payment service at canada.ca/cra-my-payment
- your credit card, Interac e-transfer, or PayPal through one of the CRA's third-party service providers
- pre-authorized debit (PAD) at canada.ca/my-cra-account

- cash or debit at any Canada Post outlet across Canada for a fee if you have a remittance voucher with a QR code or a self-generated QR code

For more information, go to canada.ca/payments.

If you cannot pay your balance owing **by April 30, 2023**, go to canada.ca/cra-collections to learn more about managing your tax debt or see Information Circular IC98-1R7, Tax Collections Policies.

Supporting documents

When you file a **paper** return, attach the supporting documents listed in this section. If you make a claim without providing the requested supporting documents, the CRA may disallow the credit or deduction you claimed and this could delay the processing of your return.

Note

Even if you do not have to attach certain supporting documents to your return or if you are filing your return electronically, keep your supporting documents for six years in case the CRA asks to see them later. Also keep a copy of your return and notice of assessment or reassessment.

Attach the following documents to your paper return:

• Information slips

Attach one copy of each of your information slips, such as a T4, T4A, and T5, including provincial slips such as the Relevé 1, if applicable

Note

If you are missing an information slip, attach a copy of your final pay stub or statement instead. Keep your original documents. Also, attach a note stating the payer's name and address, the type of income involved, and what you are doing to get the slip.

• Forms and schedules

Attach your completed forms and schedules as instructed on the return or in the guide

• Line 10400 – Other employment income

Attach a list of your expenses relating to research grants

• Line 11400 – CPP or QPP benefits

Attach a letter from Service Canada showing the amount of the lump-sum benefit payment that you received that applies to previous years unless these amounts are shown on your T4A(P) slip

• Line 11500 – Other pensions and superannuation

Attach a note identifying the type of pension that you received from a foreign country and the country that it came from

• Line 12200 – Net partnership income (limited or non-active partners only)

Attach a copy of the partnership's financial statement if you did not receive a T5013 slip

• Line 12600 – Rental income

Attach Form T776 or a statement showing your rental income and expenses

• Line 13000 – Other income

Attach a note if one of the following applies:

- You have more than one type of income. Specify each type of income you are reporting

- You are reporting a death benefit (other than CPP or QPP). State any amount that you received but did not include in your income

• Lines 13499 to 14300 – Self-employment income

Attach a copy of the applicable self-employment form or the partnership's financial statement showing your income and expenses

• Line 20800 – RRSP deduction

Attach your official receipts for all amounts that you contributed to an RRSP, a PRPP, and an SPP from March 2, 2022, to March 1, 2023, including those you are not deducting on your 2022 return and those you are designating as HBP or LLP repayments

• Line 22400 – Exploration and development expenses

Attach your information slips such as a T101, or T5013. If you do not have these slips, get a statement identifying you as a participant in the venture. The statement has to show your allocation (the number of units you own, the percentage assigned to you, or the ratio of your units to those of the whole partnership), and give the name and address of the fund

• Line 23200 – Other deductions

Attach one of the following:

- A note to specify the deduction you are claiming or to explain it more fully if you are deducting more than one amount
- Form RC4625 or a letter from the RDSP issuer

• Line 25100 – Limited partnership losses of other years

Attach a statement showing a breakdown of your total losses, the year of each loss, and the amounts claimed in previous years

• Line 25600 – Additional deductions

Attach a note to specify the deduction you are claiming or to explain it more fully if you are deducting more than one amount

• Step 5 – Federal tax

If you are claiming an amount for a non-resident dependant, attach the proof of payment for support showing your name, the amount and date of the payment, and the dependant's name and address. If you sent the payments to a guardian, the guardian's name and address must also be on the proof of payment

• Line 31800 – Disability amount transferred from a dependant

Attach a note stating the dependant's name, social insurance number, and relationship to you, if you are not attaching Form T2201. If you are splitting the unused part of this amount with another person, attach a note to your paper return that includes the name and social insurance number of the other person who is claiming this amount

- **Lines 40900 and 41000 – Federal political contribution tax credit**

Attach your official receipts for amounts **not** shown in box 14 of your T5003 slips, box 184 of your T5013 slips, or on financial statements showing an amount a partnership allocated to you

- **Line 45700 – Employee and partner GST/HST rebate**
Attach Form GST370

- **Line 48400 – Refund**

Attach a note if you want the CRA to transfer your refund to your 2023 instalment account

After you file your return

Notice of assessment

You will receive a notice of assessment (NOA) after the CRA processes your return. The notice gives you a summary of your assessment and explains any changes made to your return.

The NOA tells you if you have a refund, a zero balance, or a balance owing. It also gives you other important information such as your unused registered retirement savings plan (RRSP) contributions, your RRSP deduction limit, your Canada training credit limit (CTCL), and other amounts and balances that you may want to carry forward to a future year.

Express NOA

Express NOA allows individuals and authorized representatives to view an NOA in their EFILE or NETFILE-certified software, or by logging into My Account, after the CRA has received and processed the return. For more information, go to canada.ca/express-noa.

Processing time

The CRA's goal is to send you a notice of assessment, as well as any refund, within:

- two weeks, when you file online
- eight weeks, when you file a paper return

Note

These timelines apply to returns that are received on or before the due date.

When the CRA receives your return, it is usually processed and a notice of assessment is sent to you. However, each year, the CRA conducts a number of reviews to promote awareness of, and compliance with, the laws that the CRA administers.

If your return is selected for a more detailed review before or after it is assessed, you will receive a letter or phone call from the CRA. It's important to know that a review is **not** a tax audit. In most cases, it's simply a routine check to ensure that the information that you provided on your return is correct.

If you receive a request from the CRA asking for documents or receipts, you should reply within the timeframe given. Make sure to include all of the information that the CRA asks for and that the copies of your documents are clear and easy to read.

Remember that the CRA is here to help you. If you cannot get the documents that the CRA is asking for, have questions, or need more time to reply, let the CRA know. If you do not reply to the CRA's request, the CRA may adjust your return and your claim or deduction may be disallowed.

For more information, go to canada.ca/taxes-reviews.

How to change a return

If you have more information that could change the result of a return that you have already sent to the CRA, do **not** file another return for that year. Wait until you receive your notice of assessment before asking for changes.

Generally, you can only request a change to a return for a tax year ending in any of the 10 previous calendar years. For example, a request made in 2023 must relate to a tax year after 2012 to be considered.

You can change your return in any of the following ways:

- using the ReFILE service if your return was filed electronically using a certified software. For more information, go to canada.ca/refile
- signing in to My Account at canada.ca/my-cra-account and using "Change my return"
- sending Form T1-ADJ, T1 Adjustment Request, by mail, as well as any supporting documents, if you have not sent them before to support your original claim

Note

If the CRA has assessed your taxes owing for a year that you did not file a tax return, you must file a paper return for that year if you want to make a change.

For more information, go to canada.ca/change-tax-return.

Formal disputes (objections and appeals)

If you disagree with an assessment, determination, or decision, you have the right to file a formal dispute.

For more information about objections or formal disputes, and related deadlines, go to canada.ca/cra-complaints-disputes.

CRA Service Feedback Program

Service complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the CRA. For more information about the Taxpayer Bill of Rights, go to canada.ca/taxpayer-rights.

If you are not satisfied with the service you received:

1. Try to resolve the matter with the employee you have been dealing with or call the telephone number provided in the correspondence you received from the CRA. If you do not have contact information for the CRA, go to **canada.ca/cra-contact**
2. If you have not been able to resolve your service-related issue, you can ask to discuss the matter with the employee's supervisor
3. If the problem is still not resolved, you can file a service-related complaint by filling out Form RC193, Service Feedback. For more information and to learn how to file a complaint, go to **canada.ca/cra-service-feedback**

If you are not satisfied with how the CRA has handled your service-related complaint, you can submit a complaint to the Office of the Taxpayers' Ombudsperson.

Reprisal complaints

If you have previously submitted a service complaint or requested a formal review of a CRA decision and feel you were not treated impartially by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, Reprisal Complaint. For more information about complaints and disputes, go to **canada.ca/cra-complaints-disputes**.

Digital services for individuals

The CRA's digital services are fast, easy, and secure!

My Account

My Account lets you view and manage your personal income tax and benefit information online. Find out how to register at **canada.ca/my-cra-account**.

MyCRA mobile web app

The MyCRA mobile web app lets you access key portions of your tax information. Access the app at **canada.ca/cra-mobile-apps**.

Use My Account or MyCRA to:

- view your benefit and credit information
- view your notice of assessment
- change your address, direct deposit information, marital status and information about children in your care
- manage notification preferences and receive email notifications when important changes are made on your account
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return
- make a payment to the CRA online with My Payment or a pre-authorized debit (PAD) agreement, or create a QR code to pay in person at Canada Post
- view uncashed cheques and request a duplicate payment

You can also use My Account to:

- view and print your proof of income statement
- submit documents to the CRA
- authorize a representative
- submit an audit enquiry
- link between your CRA My Account and Employment and Social Development Canada (ESDC) My Service Canada Account

MyBenefits CRA mobile app

Get your benefit information on the go! Use MyBenefits CRA mobile app throughout the year to:

- view the amounts and dates of your benefit and credit payments, including any provincial or territorial payments
- view the status of your application for child benefits
- change your address, phone number, and marital status
- view information about the children in your care
- sign up for email notifications to find out when you have an electronic mail from the CRA following important changes to your account

For more information, go to **canada.ca/cra-mobile-apps**.

Retirement income summary table

Use the following table to find out where to report your retirement income on your return. If you entered an amount on line 11500 of your return, you are eligible for pension income splitting (lines 11600 and 21000) and the pension income amount (line 31400). See the chart for line 31400 of the Federal Worksheet to calculate the amount to enter on line 31400 of your return or on line 1 of your Form T1032, Joint Election to Split Pension Income, if applicable.

Slip	Box number	Conditions	Where to report the amount on your return
T3	Box 31	None	line 11500
	Boxes 22, 26	None	line 13000
T4	Boxes 66, 67	None	line 13000
T4A	Box 016	None	line 11500
	Boxes 018, 106	None	line 13000
	Boxes 024, 194	<ul style="list-style-type: none"> You were 65 or older on December 31, 2022; or Regardless of your age, you received the amount upon the death of your spouse or common-law partner 	line 11500
		All other cases	line 13000
	Box 133	<ul style="list-style-type: none"> You were 65 or older on December 31, 2022; or Regardless of your age, you received the amount upon the death of your spouse or common-law partner 	line 11500
		Variable payment life annuity payments out of a money purchase RPP at any age	line 11500
		All other cases	line 13000
T4A(OAS)	Box 18	None	line 11300
T4A(P)	Box 20	None	line 11400
T4A-RCA	Boxes 14, 16, 18, 20	None ⁽¹⁾	line 13000
T4RIF	Boxes 16, 22	<ul style="list-style-type: none"> You were 65 or older on December 31, 2022; or Regardless of your age, you received the amount upon the death of your spouse or common-law partner 	line 11500
		If the amount in box 22 is negative	line 23200
		All other cases	line 13000
	Box 18	See Information Sheet RC4178, Death of a RRIF Annuitant or a PRPP Member	line 13000
T4RSP	Box 16	<ul style="list-style-type: none"> You were 65 or older on December 31, 2022;⁽²⁾ or Regardless of your age, you received the amount upon the death of your spouse or common-law partner ⁽²⁾ 	line 12900
		All other cases	line 12900
	Boxes 18, 20, 22, 26, 28	None	line 12900
		If the amount in box 28 is negative	line 23200
	Box 34	See Information Sheet RC4177, Death of an RRSP Annuitant	line 12900
T5	Box 19	<ul style="list-style-type: none"> You were 65 or older on December 31, 2022; or Regardless of your age, you received the amount upon the death of your spouse or common-law partner 	line 11500
		All other cases	line 12100

(1) If there is an amount in box 17 of your T4A-RCA slip, it is already included in box 16 and is eligible for pension income splitting.

(2) This amount is eligible for pension income splitting and the pension income amount.