



# Income Tax and Benefit Return

Protected B when completed

If this return is for a deceased person, enter their information on this page.

For more information, go to [canada.ca/taxes-deceased-file-final-return](https://canada.ca/taxes-deceased-file-final-return).

Attach to your paper return only the documents that are requested to support your deduction, claim, or expense. Keep all other documents in case the Canada Revenue Agency (CRA) asks to see them later.

## Step 1 – Identification and other information

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<b>Identification</b>		Social insurance number (SIN)	Marital status on December 31, 2024:
First name	Last name	<input type="text"/>	1 <input type="checkbox"/> Married
Mailing address (apartment - number, street)		Date of birth (Year Month Day) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	2 <input type="checkbox"/> Living common-law
PO Box	RR	If this return is for a <b>deceased person</b> , enter the date of death (Year Month Day) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	3 <input type="checkbox"/> Widowed
City	Prov./Terr.	Postal code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	4 <input type="checkbox"/> Divorced
Email address		Your language of correspondence: English <input type="checkbox"/> Votre langue de correspondance : Français <input type="checkbox"/>	5 <input type="checkbox"/> Separated
By providing an email address, you are <b>registering</b> for email notifications and will no longer receive paper mail from the CRA. You <b>agree</b> to the <b>Terms of use</b> found at <a href="https://canada.ca/cra-email-notifications-terms">canada.ca/cra-email-notifications-terms</a> .		6 <input type="checkbox"/> Single	

<b>Residence information</b>		If you <b>became</b> a resident of Canada in 2024 for income tax purposes, enter your date of entry: <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> (Month Day)
Your province or territory of residence on December 31, 2024: <input type="text"/>		If you <b>ceased</b> to be a resident of Canada in 2024 for income tax purposes, enter your date of departure: <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> (Month Day)
Your current province or territory of residence if it is different than your mailing address above: <input type="text"/>		
Provinces or territories where your businesses had permanent establishments if you were self-employed in 2024: <input type="text"/>		

<b>Your spouse's or common-law partner's information</b>	
Their first name <input type="text"/>	Their SIN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Tick this box if they were self-employed in 2024. <input type="checkbox"/> 1 <input type="checkbox"/>	
Net income from line 23600 of their return to claim certain credits (or the amount that it would be if they filed a return, even if the amount is "0") <input type="text"/>	
Amount of universal child care benefit (UCCB) from line 11700 of their return <input type="text"/>	
Amount of UCCB repayment from line 21300 of their return <input type="text"/>	

Do not use this area.

Do not use this area.	17200	17100					
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## Step 1 – Identification and other information (continued)



### Elections Canada

For more information, go to [canada.ca/cra-elections-canada](https://canada.ca/cra-elections-canada).

A) Do you have Canadian citizenship?

If **yes**, go to question B. If **no**, skip question B.

1  Yes 2  No

B) As a Canadian citizen, do you authorize the CRA to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors?

1  Yes 2  No

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility to vote is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

### Indian Act – Exempt income

Tick this box if you have income that is exempt under the Indian Act.

For more information about this type of income, go to [canada.ca/taxes-indigenous-peoples](https://canada.ca/taxes-indigenous-peoples).

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If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2024 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2025 tax year.

### Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2024, was **more than CAN\$100,000**?

**26600** 1  Yes 2  No

If **yes**, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not filing Form T1135 by the due date. For more information, see Form T1135.

Complete only the lines that apply to you, unless stated otherwise. You can find more information about the lines on this return by going to [canada.ca/line-xxxxx](http://canada.ca/line-xxxxx) and replacing "xxxxx" with any five-digit line number from this return. For example, go to [canada.ca/line-10100](http://canada.ca/line-10100) for information about line 10100.

## Step 2 – Total income

As a resident of Canada, you need to report your income from all sources inside and outside Canada.

Employment income (box 14 of all T4 slips)	10100		1	
Tax-exempt income for emergency services volunteers	10105			
Commissions included on line 10100 (box 42 of all T4 slips)	10120			
Wage-loss replacement contributions	10130			
Other employment income	10400	+	2	
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)	11300	+	3	
CPP or QPP benefits (box 20 of the T4A(P) slip)	11400	+	4	
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410			
Other pensions and superannuation	11500	+	5	
Elected split-pension amount (complete Form T1032)	11600	+	6	
Universal child care benefit (UCCB) (see the RC62 slip)	11700	+	7	
UCCB amount designated to a dependant	11701			
Employment insurance (EI) and other benefits (box 14 of the T4E slip)	11900	+	8	
EI maternity and parental benefits, and provincial parental insurance plan (PPIP) benefits	11905			
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):				
Amount of dividends ( <b>eligible</b> and <b>other than eligible</b> )	12000	+	9	
Amount of dividends ( <b>other than eligible</b> )	12010			
Interest and other investment income (use Federal Worksheet)	12100	+	10	
Net partnership income (limited or non-active partners only)	12200	+	11	
Registered disability savings plan (RDSP) income (box 131 of the T4A slip)	12500	+	12	
Rental income (see Guide T4036)	Gross 12599			
	Net 12600	+	13	
Taxable capital gains (complete Schedule 3)	12700		14	
Capital gains reduction (complete Schedule 3)	12701	-	15	
Line 14 minus line 15	=	► +	16	
Support payments received (see Guide P102) Total 12799		Taxable amount 12800	+	
Registered retirement savings plan (RRSP) income (from all T4RSP slips)	12900	+	18	
Taxable first home savings account (FHSA) income (see the T4FHSA slip)	12905	+	19	
Taxable FHSA income – other (see the T4FHSA slip)	12906	+	20	
Other income (specify):	13000	+	21	
Taxable scholarships, fellowships, bursaries and artists' project grants	13010	+	22	
Add lines 1 to 13 and lines 16 to 22.	=		23	
<b>Self-employment income</b> (see Guide T4002):				
Business income	Gross 13499		24	
Professional income	Gross 13699	Net 13700	+	25
Commission income	Gross 13899	Net 13900	+	26
Farming income	Gross 14099	Net 14100	+	27
Fishing income	Gross 14299	Net 14300	+	28
Add lines 24 to 28.	Net self-employment income	=	► +	29
Line 23 plus line 29		=		30
Workers' compensation benefits (box 10 of the T5007 slip)	14400		31	
Social assistance payments	14500	+	32	
Net federal supplements paid (box 21 of the T4A(OAS) slip)	14600	+	33	
Add lines 31 to 33 (see line 25000 in Step 4).	14700	=	► +	34
Line 30 plus line 34	Total income 15000	=		35

**Step 3 – Net income**

Enter the amount from line 35 of the previous page.

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## Pension adjustment

(box 52 of all T4 slips and box 034 of all T4A slips) **20600**

## Registered pension plan (RPP) deduction

(box 20 of all T4 slips and box 032 of all T4A slips)

**20700****37**RRSP deduction (see Schedule 7 and **attach** receipts)**20800****38**FHSA deduction (see Schedule 15 and **attach** receipts)**20805****39**Pooled registered pension plan (PRPP) **employer** contributions(amount from your PRPP contribution receipts) **20810**

## Deduction for elected split-pension amount (complete Form T1032)

**21000****40**

## Annual union, professional, or like dues (receipts and box 44 of all T4 slips)

**21200****41**

## Universal child care benefit (UCCB) repayment (box 12 of all RC62 slips)

**21300****42**

## Child care expenses (complete Form T778)

**21400****43**

## Disability supports deduction (complete Form T929)

**21500****44**

## Business investment loss (see Guide T4037)

Gross Period 1 **21698**Period 2 **21699**

## Allowable business investment loss deduction

**21700****45**

## Moving expenses (complete Form T1-M)

**21900****46**

## Support payments made (see Guide P102)

Total

**21999**Allowable deduction **22000****47**

## Carrying charges, interest expenses and other expenses

(use Federal Worksheet)

**22100****48**

## Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)

**22200****•49**

## Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)

(maximum \$838.00)

**22215****•50**

## Exploration and development expenses (complete Form T1229)

**22400****51**

## Other employment expenses (see Guide T4044)

**22900****52**

## Clergy residence deduction (complete Form T1223)

**23100****53**

## Other deductions (specify):

**23200****54**

Add lines 37 to 54.

**23300****=****55**Line 36 minus line 55 (if negative, show in brackets) **Net income before adjustments** **23400****56****Social benefits repayment:**

Complete the chart for line 23500 using your Federal Worksheet if one or more of the following apply:

- You entered an amount for EI and other benefits on line 11900 **and** the amount on line 23400 is **more than \$79,000**
- You entered an amount for OAS pension on line 11300 or net federal supplements paid on line 14600 **and** the amount on line 23400 is **more than \$90,997**

If **not**, enter "0" on line 23500.**23500****•57**

Line 56 minus line 57 (if negative, enter "0")

If negative, you may have a non-capital loss (see Form T1A) and the negative amount is to be used for certain calculations (go to [canada.ca/line-23600](http://canada.ca/line-23600))**Net income** **23600****58**

**Step 4 – Taxable income**

Enter the amount from line 58 of the previous page.

Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	24400	60		59
Security options deductions (boxes 39, 41, 91, and 92 of all T4 slips or see Form T1212)	24900	+ 61		
Additional security options deduction (use Federal Worksheet)	24901	+ 62		
Other payments deduction (enter the amount from line 14700 if you did not enter an amount on line 14600; otherwise, use Federal Worksheet)	25000	+ 63		
Limited partnership losses of other years	25100	+ 64		
Non-capital losses of other years	25200	+ 65		
Net capital losses of other years	25300	+ 66		
Capital gains deduction for qualifying business transfer (complete Form T2048)	25395	+ 67		
Capital gains deduction (complete Form T657)	25400	+ 68		
Northern residents deductions (complete Form T2222)	25500	+ 69		
Additional deductions (specify):	25600	+ 70		
Add lines 60 to 70.	25700	= ► - 71		
Line 59 minus line 71 (if negative, show in brackets)		= 72		
Capital gains reduction add-back (complete Schedule 3)	25999	+ 73		
Line 72 plus line 73 (if negative, enter "0")	Taxable income 26000	= 74		

**Step 5 – Federal tax****Part A – Federal tax on taxable income**

Use the amount from line 26000 to complete the appropriate column below.

	Line 26000 is \$55,867 or less	Line 26000 is more than \$55,867 but not more than \$111,733	Line 26000 is more than \$111,733 but not more than \$173,205	Line 26000 is more than \$173,205 but not more than \$246,752	Line 26000 is more than \$246,752
Amount from line 26000					
Line 75 minus line 76 <b>(cannot be negative)</b>	-	-	-	-	-
=	=	=	=	=	=
Line 77 multiplied by the percentage from line 78	×	×	×	×	×
=	=	=	=	=	=
Line 79 plus line 80	+	+	+	+	+
<b>Federal tax on taxable income</b>	=	=	=	=	=

Enter the amount from line 81 on line 124 and continue at line 82.

**Part B – Federal non-refundable tax credits**

Basic personal amount:

If the amount on line 23600 is **\$173,205 or less**, enter \$15,705.If the amount on line 23600 is **\$246,752 or more**, enter \$14,156.

Otherwise, use the Federal Worksheet to calculate the amount to enter.

(maximum \$15,705) 30000

Age amount (if you were born in 1959 or earlier) (use Federal Worksheet)	(maximum \$8,790) 30100	+ 82
Spouse or common-law partner amount (complete Schedule 5)	30300	+ 83
Amount for an eligible dependant (complete Schedule 5)	30400	+ 84
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)	30425	+ 85
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)	30450	+ 86
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5) Number of children you are claiming this amount for	30499 × \$2,616 = 30500	+ 87
Add lines 82 to 88.		= 88

**Part B – Federal non-refundable tax credits (continued)**

Enter the amount from line 89 of the previous page.

90

Base CPP or QPP contributions (complete Schedule 8 or Form RC381, whichever applies):

through employment income	30800	•91
on self-employment income and other earnings	31000	+ •92

Employment insurance premiums:

through employment (boxes 18 and 55 of all T4 slips) (maximum \$1,049.12)	31200	+ •93
on self-employment and other eligible earnings (complete Schedule 13)	31217	+ •94

Volunteer firefighters' amount (VFA)	31220	+ 95
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Search and rescue volunteers' amount (SRVA)	31240	+ 96
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Canada employment amount:

Enter <b>whichever is less</b> : \$1,433 or line 1 plus line 2.	31260	+ 97
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Home buyers' amount (maximum \$10,000)	31270	+ 98
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Home accessibility expenses (use Federal Worksheet) (maximum \$20,000)	31285	+ 99
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Adoption expenses	31300	+ 100
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Digital news subscription expenses (maximum \$500)	31350	+ 101
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Add lines 91 to 101. = ► + 102

Pension income amount (use Federal Worksheet) (maximum \$2,000)	31400	+ 103
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Add lines 90, 102, and 103. = 104

Disability amount for self (if you were under 18 years of age, use Federal Worksheet; if not, claim \$9,872) 105

Disability amount transferred from a dependant (use Federal Worksheet)	31800	+ 106
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Add lines 104 to 106. = 107

Interest paid on your student loans (see Guide P105)	31900	+ 108
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Your tuition, education, and textbook amounts (complete Schedule 11)	32300	+ 109
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Tuition amount transferred from a child or grandchild	32400	+ 110
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Amounts transferred from your spouse or common-law partner (complete Schedule 2)	32600	+ 111
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Add lines 107 to 111. = 112

Medical expenses for self, spouse or common-law partner and your dependent children under 18 years of age	33099	113
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Amount from line 23600 × 3% = 114	114	115
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Enter <b>whichever is less</b> : \$2,759 or the amount from line 114.	—	115
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Line 113 minus line 115 (if negative, enter "0")	=	116
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Allowable amount of medical expenses for other dependants (use Federal Worksheet)	33199	+ 117
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Line 116 plus line 117	33200	= ► + 118
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Line 112 plus line 118	33500	= 119
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Federal non-refundable tax credit rate		× 120
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Line 119 multiplied by the percentage from line 120	33800	= 121
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Donations and gifts (complete Schedule 9)	34900	+ 122
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Line 121 plus line 122	Total federal non-refundable tax credits 35000	= 123
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**Part C – Net federal tax**

Enter the amount from line 81.

Federal tax on split income (TOSI) (complete Form T1206)	40424	+	124
Line 124 plus line 125	40400	=	•125 126
Amount from line 35000		127	
Federal dividend tax credit (use Federal Worksheet)	40425	+	•128
Minimum tax carryover (complete Form T691)	40427	+	•129
Add lines 127 to 129.	=	►	-
Line 126 minus line 130 (if negative, enter "0")		Basic federal tax	42900 =
Federal surtax on income earned outside Canada (complete Form T2203)			+ 130
Line 131 plus line 132			= 131
Federal foreign tax credit (complete Form T2209)	40500	-	132
Line 133 minus line 134			= 133
Recapture of investment tax credit (complete Form T2038(IND))			+ 134
Line 135 plus line 136			= 135
Federal logging tax credit			- 136
Line 137 minus line 138 (if negative, enter "0")		Federal tax	40600 =
Federal political contribution tax credit (use Federal Worksheet)			•137 138 139
Total federal political contributions (attach receipts) 40900	(maximum \$650) 41000		•140
Investment tax credit (complete Form T2038(IND)) 41200	+		•141
Labour-sponsored funds tax credit			
Net cost of shares of a provincially registered fund 41300	Allowable credit 41400	+	•142
Add lines 140 to 142.	41600	=	► - 143
Line 139 minus line 143 (if negative, enter "0")	41700	=	144
Advanced Canada workers benefit (ACWB) (complete Schedule 6)	41500	+	•145
Special taxes	41800	+	•146
Add lines 144 to 146.		Net federal tax	42000 =
			147

**Step 6 – Refund or balance owing**

Amount from line 42000			148
CPP contributions payable on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	42100	+	•149
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120	+	150
Social benefits repayment (amount from line 23500)	42200	+	151
<b>Provincial or territorial tax</b> (complete and attach your provincial or territorial Form 428, even if the result is "0")	42800	+	•152
Add lines 148 to 152.		Total payable	43500 =
			•153

**Step 6 – Refund or balance owing (continued)**

Enter the amount from line 153 of the previous page.

Total income tax deducted (amounts from all Canadian slips)	43700	• 155	154
Refundable Quebec abatement	44000	+ • 156	
CPP or QPP overpayment	44800	+ • 157	
Employment insurance (EI) overpayment	45000	+ • 158	
Refundable medical expense supplement (use Federal Worksheet)	45200	+ • 159	
Canada workers benefit (CWB) (complete Schedule 6)	45300	+ • 160	
Canada training credit (CTC) (complete Schedule 11)	45350	+ • 161	
Multigenerational home renovation tax credit (MHRTC) (complete Schedule 12)	45355	+ • 162	
Refund of investment tax credit (complete Form T2038(IND))	45400	+ • 163	
Part XII.2 tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600	+ • 164	
Employee and partner GST/HST rebate (complete Form GST370)	45700	+ • 165	
Eligible educator school supply tax credit Supplies expenses (maximum \$1,000) 46800   x 25% = 46900	+ • 166		
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47555	+ • 167	
Return of fuel charge proceeds to farmers tax credit (complete Form T2043)	47556	+ • 168	
Tax paid by instalments	47600	+ • 169	
<b>Provincial or territorial credits</b> (complete Form 479, if it applies)	47900	+ • 170	
Add lines 155 to 170.	<b>Total credits</b> 48200	= ►	171
Line 154 minus line 171		-	
If the amount is negative, enter it on <b>line 48400</b> below. If the amount is positive, enter it on <b>line 48500</b> below.		<b>Refund or balance owing</b>	172

**Refund** 48400 •For more information and ways to enrol for direct deposit,  
go to [canada.ca/cra-direct-deposit](http://canada.ca/cra-direct-deposit).**Balance owing** 48500 •Your balance owing is due **no later than April 30, 2025**.  
For more information on how to make your payment,  
go to [canada.ca/payments](http://canada.ca/payments).

I certify that the information given on this return and in any attached document is correct, complete and fully discloses all of my income.

**Sign here**

It is a serious offence to make a false return.

Telephone number:

Date:

If this return was completed by a tax professional, tick the applicable box and provide the following information:

Was a fee charged? 49000 1  Yes 2  No

EFILE number (if applicable): 48900 | | | | |

Name of tax professional:

Telephone number:

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at [canada.ca/cra-info-source](http://canada.ca/cra-info-source).

**Do not use  
this area.**48700  48800 • 48600