



Canada Revenue  
Agency

Agence du revenu  
du Canada

# Canada Revenue Agency General Income Tax and Benefit Guide 2017

# DOING YOUR TAXES IS EASIER THAN EVER

## SERVICES AND PRODUCTS FOR YOU

### See our Get Ready web page

Here you will find step-by-step instructions on completing your tax return, and links to lots of other helpful information.

[canada.ca/guide-taxes-get-ready](http://canada.ca/guide-taxes-get-ready)

### File online with certified software

Do your taxes online — get started with one of the NETFILE-certified software products; some of which are free.

[canada.ca/guide-netfile](http://canada.ca/guide-netfile)

### See if you qualify for the Community Volunteer Income Tax Program

If you have a modest income and a simple tax situation, community volunteers may be able to do your taxes for you.

[canada.ca/guide-taxes-volunteer](http://canada.ca/guide-taxes-volunteer)

### Pay online

It's fast, easy and convenient to pay the CRA from the comfort of your computer. Check out the different ways you can pay online.

[canada.ca/guide-taxes-payments](http://canada.ca/guide-taxes-payments)

### Pay in person

Prefer making your payment in person? You can now generate a personalized payment code online and bring it to any Post Office in Canada to pay in-person with cash or debit.

Get your personalized code at:  
[canada.ca/guide-taxes-pay-cash-debit](http://canada.ca/guide-taxes-pay-cash-debit)

Our publications and personalized correspondence are available in braille, large print, etext, or MP3 for those who have a visual impairment. Find more information at [canada.ca/cra-multiple-formats](http://canada.ca/cra-multiple-formats) or by calling 1-800-959-8281.

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La version française de ce guide est intitulée *Guide général d'impôt et de prestations – 2017*.

Unless otherwise stated, all legislative references are to the *Income Tax Act* and the *Income Tax Regulations*.

## What's new for 2017?

We list the service enhancements and major changes below, including announced income tax changes that were not law when this guide was published. If they become law as proposed, they will be effective for 2017 or as of the dates given. You will find more information about these changes throughout this guide. The service enhancements and major changes will be outlined in green and will be pointed out with the following: **NEW!**

### Our services

**Address and direct deposit changes** – If you are registered for the full version of CRA's My Account or CRA's mobile apps, you can change your address and update your direct deposit information in participating NETFILE certified tax preparation software. For more information, go to [canada.ca/netfile](http://canada.ca/netfile).

**ReFILE** – This service allows you to submit a request to adjust your return using NETFILE. See page 68.

### Individuals and families

**Scholarships, fellowships, bursaries, and artists' project grants exemption** (line 130) – The eligibility for the exemption has been enhanced under certain conditions to include scholarships and bursaries received for occupational skills courses that are not at the post-secondary level. See page 30.

**Canada caregiver amount** – The Canada caregiver amount has replaced the family caregiver amount, the amount for infirm dependants age 18 or older (line 306), and the caregiver amount (line 315). You could be entitled to claim this amount in the calculation of certain non-refundable tax credits if the person you are making the claim for has an impairment in physical or mental functions. See page 44.

**Your tuition, education, and textbook amounts** (line 323) – As of January 1, 2017, the federal education and textbook amounts have been eliminated. The eligibility criteria for the tuition amount has been enhanced under certain conditions to include fees paid for occupational skills courses that are not at the post-secondary level. See page 51.

**Medical expenses** (lines 330 and 331) – Individuals who need medical intervention to conceive a child are eligible to claim the same expenses as individuals with medical infertility. You can also request an adjustment to claim such medical expenses on any income tax return for the 10 previous calendar years. See "Eligible medical expenses" on page 53 and "How to change a return" on page 68.

**Donations and gifts** (line 349) – A gift of ecologically sensitive land cannot be made to a private foundation after March 21, 2017. There are also a number of changes to the Ecological Gifts Program. For more information, see "Gifts of ecologically sensitive land," in Pamphlet P113, *Gifts and Income Tax*.

**Public transit amount** (line 364) – As of July 1, 2017, this amount has been eliminated. See page 56.

**Children's arts amount** (line 370) – As of January 1, 2017, this amount has been eliminated.

**Children's fitness tax credit** (lines 458 and 459) – As of January 1, 2017, this credit has been eliminated.

**Disability tax credit (DTC) certification** – As of March 22, 2017, nurse practitioners have been added to the list of medical practitioners who may certify eligibility of a person for the DTC. See Guide RC4064, *Disability Related Information*.

### Interest and investments

**Investment tax credit** (line 412) – Eligibility for the mineral exploration tax credit has been extended to flow-through share agreements entered into before April 2018. In addition, as of March 22, 2017, expenses for the creation of child care spaces are no longer eligible for the investment tax credit. See page 60.

**Labour-sponsored funds tax credit** (lines 411 and 419) – As of January 1, 2017, the tax credit for the purchase of shares of **federally** registered labour-sponsored venture capital corporations (LSVCC) has been eliminated. The tax credit for **provincially** registered LSVCC can still be claimed on lines 413 and 414. See page 60.

## Completing your return

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This guide gives you information about the income you must report and the deductions and credits you can claim on your 2017 income tax and benefit return.

To complete your return:

- Read “Getting started” on the next page.
- Determine if you have to file. See “Do you have to file a return?” on page 7.
- Make sure you have the correct forms book and guide. See “Which forms book should you use?” on page 8.
- Make sure you file on time. See “Filing deadlines, penalties and interest” on page 10.
- Read “What’s new for 2017?” section on page 4 and other information on pages 12 to 16.
- Follow the instructions in this guide for each line on the return that applies to you.
- Look on the back of your information slips to find instructions on where to report an amount.

### Note

If your situation is the same as last year, you may want to use your 2016 income tax and benefit return to help you complete this year’s return.

- The **return** has been divided into six steps. Complete each step before going on to the next.
  - **Step 1 – Identification and other information** – Provide information about yourself and your spouse or common-law partner, as well as other information required to process your return.
  - **Step 2 – Total income** – To determine your total income at line 150, report your income from all sources.
  - **Step 3 – Net income** – To determine your net income at line 236, claim any deductions that apply to you.
  - **Step 4 – Taxable income** – To determine your taxable income at line 260, claim any deductions that apply to you.
  - **Step 5 – Federal tax and provincial or territorial tax** – To calculate your federal tax, complete Schedule 1, *Federal Tax*. To calculate your provincial or territorial tax, complete Form 428.
    - Note**  
If you resided in Quebec on December 31, 2017, you must file a provincial income tax return for Quebec instead of completing Form 428 to calculate your provincial tax.
  - **Step 6 – Refund or balance owing** – To determine your refund or balance owing, calculate your total payable and claim any refundable credits that apply to you.
- If you are **filing electronically**, keep all your documents in case we ask to see them later.
- If you are **filing a paper return**, attach only the documents (schedules, information slips, forms, or receipts) requested in the guide to support the credits you claim and deductions you make. Keep all other supporting documents in case we ask to see them later.

## Getting started

Gather all the documents you need to complete your return, this includes:

- all information slips that you have received (such as T3, T4, T4A, and T5 slips);
- all supporting documents for any deductions you make or credits you plan to claim; and
- your most recent notice of assessment or reassessment for carry-forward amounts or other amounts you may need to complete your return.

As you see lines on the return that apply to you, refer to this guide or see the back of your information slips for more instructions.

You can file electronically or file a **paper return** (see page 12). No matter how you file, see “What do you do with your slips, receipts and other supporting documents?” on page 13.

### What if you are missing information?

If you have to file a return for 2017, file it **on time** (see page 10) even if some slips or receipts are missing. You are responsible for reporting your income from all sources to avoid possible interest and/or penalties that may be charged.

If you know you will not be able to get the missing slip by the due date and if you have registered for My Account, you may be able to view your tax information slips online by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account). Otherwise, attach a note to your **paper return** stating the payer’s name and address, the type of income involved, and what you are doing to get the slip.

You can use your pay stubs or statements to estimate your income and any related deductions and credits you can claim. **Enter the estimated amounts on the appropriate lines of your return.** Attach a copy of the pay stubs or statements to your **paper return** and keep the original documents. If you are **filing electronically**, keep all your documents in case we ask to see them later.

#### Note

You should have received most of your slips and receipts by the end of February. However, T3 and T5013 slips do not have to be sent before the end of March.

## Your tax information at your fingertips

You can view your tax information slips through My Account—including T3, T4, and T5 slips!

Register for My Account at  
[canada.ca/guide-my-cra-account](https://canada.ca/guide-my-cra-account)



## Do you have to file a return?

You **must** file a return for 2017 if:

- You have to pay tax for 2017.
- We sent you a request to file a return.
- You and your spouse or common-law partner elected to split pension income for 2017. See lines 115, 116, 129, and 210.
- You received working income tax benefit advance payments in 2017.
- You disposed of capital property in 2017 (for example, if you sold real estate, your principal residence, or shares) or you realized a taxable capital gain (for example, if a mutual fund or trust attributed income to you or you are reporting a capital gains reserve you claimed on your 2016 return).
- You have to repay all or part of your old age security or employment insurance benefits. See line 235.
- You have not repaid all amounts withdrawn from your registered retirement savings plan (RRSP) under the Home Buyers' Plan or the Lifelong Learning Plan. For more information, go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan) or see Guide RC4112, *Lifelong Learning Plan (LLP)*.
- You have to contribute to the Canada Pension Plan (CPP). This can apply if for 2017 the total of your net self-employment income and pensionable employment income is more than \$3,500. See line 222.
- You are paying employment insurance premiums on self-employment and other eligible earnings. See lines 317 and 430.

Even if none of these requirements apply, you **should** file a return if:

- You want to claim a refund.
- You want to claim the working income tax benefit for 2017.
- You want to receive the goods and services tax/harmonized sales tax credit (including any related provincial credits). See page 14. For example, you may be eligible if you turn 19 before April 2019.
- You or your spouse or common-law partner want to begin or continue receiving Canada child benefit payments, including related provincial or territorial benefit payments. See page 14.
- You have incurred a non-capital loss (see line 236) in 2017 that you want to be able to apply in other years.
- You want to transfer or carry forward to a future year the unused part of your tuition fees. See line 323.
- You want to report income for which you could contribute to an RRSP or a pooled registered pension plan (PRPP) to keep your RRSP/PRPP deduction limit (see page 34) for future years current.
- You want to carry forward the unused investment tax credit on expenditures you incurred during the current year. See line 412.

## Deceased persons

If you are the legal representative (the executor, administrator, or liquidator) of the estate of a person who died in 2017, you may have to file a return for 2017 for that person. When there are no legal documents, you may request to be the deceased's representative by completing an *Affidavit form for intestate situations*. For more information about your filing requirements and options and to know what documents are required, see Guide T4011, *Preparing Returns for Deceased Persons*, and Information Sheet RC4111, *Canada Revenue Agency – What to do following a death*.

### Note

If you received income in 2017 for a person who died in 2016 or earlier, do not file an individual return for 2017 for that income on behalf of that person. Instead, you may have to file a *T3 Trust Income Tax and Information Return* for the estate.

## Which forms book should you use?

Generally, you have to use the forms book for the province or territory where you resided on December 31, 2017. However, there are exceptions, such as **residential ties** (see the definition below) in another place. See the next section for the list of exceptions and also the section on this page for “Other publications you may need.”

If you resided in Quebec on December 31, 2017, use the forms book for residents of Quebec to calculate your federal tax only. You must also file a provincial income tax return for Quebec.

**Residential ties** – These ties include your home (owned or leased) and personal property, your spouse or common-law partner, and dependants. Other relevant ties may include social ties, driver’s licence, bank accounts, credit cards, and provincial or territorial hospitalization insurance. For more information, see Income Tax Folio S5-F1-C1, *Determining an Individual’s Residence Status*.

## Exceptions

In the following situations, use the forms book or tax guide specified:

- A. If on December 31, 2017, you had **residential ties** (see the definition in the previous section) in more than one province or territory, use the forms book for the province or territory where you have your most important residential ties. For example, if you usually reside in Ontario but were going to school in Alberta or Quebec, use the forms book for Ontario.
- B. If you are filing a return for a person who died in 2017, use the forms book for the province or territory where that person resided at the time of death.
- C. If you emigrated from Canada in 2017, use the forms book for the province or territory where you resided on the date you left. Mail your **paper return**, to the designated tax centre provided in one of the charts on the next page.
- D. If you resided outside Canada on December 31, 2017, but kept significant **residential ties** (see the definition in the previous section) with Canada, you may be considered a **factual resident** of Canada. Use the forms book for the province or territory where you kept your residential ties.

You also have to complete Form T1248, *Information About Your Residency Status* – Schedule D, and attach it to your return. Mail your **paper return** to the designated tax centre provided in one of the charts on the next page. If, under a tax treaty, you are considered to be a resident of another country, this may not apply.

- E. Generally, if you are **not** considered to be a factual resident of Canada (see the previous section), and on December 31, 2017, you resided outside Canada and were a government employee, a member of the Canadian Forces or their overseas school staff, or working under a Canadian International Development Agency program, you may be considered a **deemed**

**resident of Canada**. Use the tax guide for **non-residents and deemed residents of Canada**. This may also apply to your spouse or common-law partner, dependent children and other family members.

- F. If you stayed in Canada for 183 days or more in 2017, you did not establish significant **residential ties** (see the definition in the previous section) with Canada, and under a tax treaty, you were not considered a resident of another country, you will be considered a **deemed resident of Canada**. Use the tax guide for **non-residents and deemed residents of Canada**.
- G. If throughout 2017 you did not have significant **residential ties** (see the definition in the previous section) with Canada and neither E nor F applies, you may be considered a **non-resident of Canada** for tax purposes. Use the tax guide for **non-residents and deemed residents of Canada**.

However, if you earned income from employment in a province or territory, or earned income from a business with a permanent establishment in a province or territory, use the forms book for that province or territory. Also, complete Form T1248, *Information About Your Residency Status* – Schedule D, and attach it to your return.

## Other publications you may need

Unless you resided in Canada all year, you also need one or more of the following publications:

- If you were a non-resident and you earned income from employment or you earned income from a business with a permanent establishment in Canada, get Guide T4058, *Non-Residents and Income Tax*.
- If you were a non-resident and you received rental income from real or immovable property in Canada, get Guide T4144, *Income Tax Guide for Electing Under Section 216*.
- If you were a non-resident and you received other kinds of income from Canada (including pensions and annuities), get Pamphlet T4145, *Electing Under Section 217 of the Income Tax Act*.
- If you were a newcomer to Canada in 2017, get Pamphlet T4055, *Newcomers to Canada*.
- If you emigrated from Canada during 2017, go to [canada.ca/taxes-international](http://canada.ca/taxes-international).

## How to get the tax guide and forms you need

If you are filing electronically, use your tax preparation software or web application to select the province or territory where you resided on December 31, 2017.

You can get a guide, a forms book for your province or territory, and most of our publications at [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms).



## Where to mail your paper return and correspondence

Use the charts below to find out where to send your **paper return** and other correspondence.

Resident, non-resident or deemed resident of Canada	
	Send your return and correspondence to:
If you are a resident of Canada	the tax centre found on the back cover of the forms book for your province or territory
If you are a non-resident or a deemed resident of Canada	the tax centre found on the back cover of the <i>General Income Tax and Benefit Guide for Non-Residents and Deemed Residents of Canada</i>

Emigrant from Canada	
If your country of residence is:	Send your return and correspondence to:
USA, United Kingdom, France, Netherlands or Denmark	Winnipeg Tax Centre Post Office Box 14001, Station Main Winnipeg MB R3C 3M3 CANADA
All other countries	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2 CANADA

Factual resident of Canada or immigrant to Canada	
If on December 31, 2017, you were considered a resident of one of the following provinces or cities of Ontario:	Send your return and correspondence to:
Alberta, British Columbia, Manitoba, Saskatchewan, Northwest Territories, Nunavut, or Yukon  Ontario: Belleville, Hamilton, Kingston, Kitchener, Waterloo, London, Ottawa, Peterborough, St. Catharines, Thunder Bay, or Windsor	Winnipeg Tax Centre Post Office Box 14001, Station Main Winnipeg MB R3C 3M3 CANADA
New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, or Québec  Ontario: Barrie, Sudbury, or Toronto	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2 CANADA

# Filing deadlines, penalties and interest

## What date is your return for 2017 due?

Generally, your return for 2017 has to be filed **on or before April 30, 2018**.



### Did you know...

Filing early ensures your benefit and credit payments are not delayed or stopped. These include:

- Guaranteed income supplement (GIS);
- Canada child benefit (CCB) (including any related provincial or territorial benefits);
- GST/HST credit (including any related provincial credits); and
- Working income tax benefit (WITB)

If you have a spouse or common-law partner, he or she should also file a return early.

**Self-employed persons** – If you or your spouse or common-law partner carried on a business in 2017 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2017 has to be filed **on or before June 15, 2018**. However, if you have a balance owing for 2017, you have to pay it **on or before April 30, 2018**. For more information about how to make your payment, see line 485.

### Exception to the due date of your return

When the due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, your return is considered on time if we receive it or if it is postmarked on or before the next business day. For more information, go to [canada.ca/taxes-important-dates](http://canada.ca/taxes-important-dates).

### Deceased persons

If you are filing for a deceased person, the due date may be different. For more information, see Guide T4011, *Preparing Returns for Deceased Persons*.

## What penalties and interest do we charge?

### Late-filing penalty

If you owe tax for 2017 and do not file your return for 2017 **within the dates** we specify under “What date is your return for 2017 due?” in the previous section, we will charge you a late-filing penalty. The penalty is 5% of your 2017 balance owing, **plus 1%** of your balance owing for each full month your return is late, to a maximum of **12 months**.

If we charged a late-filing penalty on your return for 2014, 2015, or 2016, your late-filing penalty for 2017 may be **10%** of your 2017 balance owing, **plus 2%** of your 2017 balance owing for each full month your return is late, to a maximum of **20 months**.

### Tax Tip

Even if you cannot pay your full balance owing on or before April 30, 2018, avoid the late-filing penalty by filing your return on time.

### Repeated failure to report income penalty

If you failed to report an amount on your return for 2017 **and** you also failed to report an amount on your return for 2014, 2015, or 2016, you may have to pay a federal and provincial or territorial repeated failure to report income penalty. If you did not report an amount of income of \$500 or more for a tax year, it will be considered a failure to report income.

The federal and provincial or territorial penalties are each equal to the lesser of:

- 10% of the amount you failed to report on your return for 2017; and
- 50% of the difference between the understated tax (and/or overstated credits) related to the amount you failed to report and the amount of tax withheld related to the amount you failed to report.

However, if you voluntarily tell us about an amount you failed to report, we may waive these penalties. For more information, see “What is a voluntary disclosure?” on the next page or go to [canada.ca/taxes-voluntary-disclosures](http://canada.ca/taxes-voluntary-disclosures).

### False statements or omissions penalty

You may have to pay a penalty if you knowingly or under circumstances amounting to gross negligence have made a false statement or an omission on your 2017 return.

The penalty is equal to the greater of:

- \$100; and
- 50% of the understated tax and/or the overstated credits related to the false statement or omission.

However, if you voluntarily tell us about an amount you failed to report and/or credits you overstated, we may waive this penalty. For more information, see “What is a voluntary disclosure?” on the next page or go to [canada.ca/taxes-voluntary-disclosures](http://canada.ca/taxes-voluntary-disclosures).

### Interest

If you have a balance owing for 2017, we charge compound daily interest starting May 1, 2018, on **any unpaid amounts owing** for 2017. This includes any balance owing if we reassess your return. In addition, we will charge you interest on the penalties explained in the previous sections, starting the day after your return is due.

### Cancel or waive penalties or interest

The CRA administers legislation, commonly called the taxpayer relief provisions, that gives the CRA discretion to cancel or waive penalties or interest when taxpayers are unable to 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 2018 must relate to a penalty for a tax year or fiscal period ending in 2008 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 in which you make your request. For example, your request made in 2018 must relate to interest that accrued in 2008 or later.

To make a request, fill out Form RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties or Interest*. For more information about relief from penalties or interest and how to submit your request, go to **canada.ca/taxpayer-relief**.

## What is a voluntary disclosure?

Maybe you should have filed a return for a previous year (see “Do you have to file a return?” on page 7) but did not, or you filed a return that was not correct. If so, you can voluntarily file or correct that return under the Voluntary Disclosures Program and pay only the tax owing (plus interest) without penalty.

### Note

The Voluntary Disclosures Program does not apply to a return for which we have started a review.

For more information and to see if your disclosure qualifies for this program, see Information Circular IC00-1, *Voluntary Disclosures Program* or go to **canada.ca/taxes-voluntary-disclosures**. If you want, you can first discuss your situation on a no-name basis.

## How to file your return

### NETFILE

NETFILE is a secure service that allows you to file your income tax and benefit return electronically using a tax preparation software or a web tax application. For a list of available software and applications, including **free ones**, go to [canada.ca/netfile](https://canada.ca/netfile).

Most individuals are eligible to use NETFILE. For more information or to file your return, go to [canada.ca/netfile](https://canada.ca/netfile).

#### Note

Before filing online, your information, including your address, must be up to date. If you are registered for the full version of CRA's My Account or CRA's mobile apps, you can change your address and update your direct deposit information in participating NETFILE certified tax preparation software. If not, you must tell the CRA your new address by phone.

### EFILE

EFILE is a secure service that lets authorized service providers, including a discounter, complete and file your return electronically. For more information go to [canada.ca/efile-individuals](https://canada.ca/efile-individuals).

### Auto-fill my return

Auto-fill my return is a secure CRA service that lets you or your authorized service provider automatically fill in certain parts of your current year return. The CRA will have tax information from most tax slips, such as T4, as well as registered retirement savings plan information, and carry forward amounts. To auto-fill your return, you must be registered with My Account and be using a certified software product that offers this option. For more information, go to [canada.ca/auto-fill-my-return](https://canada.ca/auto-fill-my-return).

### Filing a paper return

Mail your return to your tax centre at the address given on the back of your forms book. If you prepare your return or other people's returns, mail each person's return in a separate envelope. However, if you file returns for more than one year for the same person, put them all in one envelope.

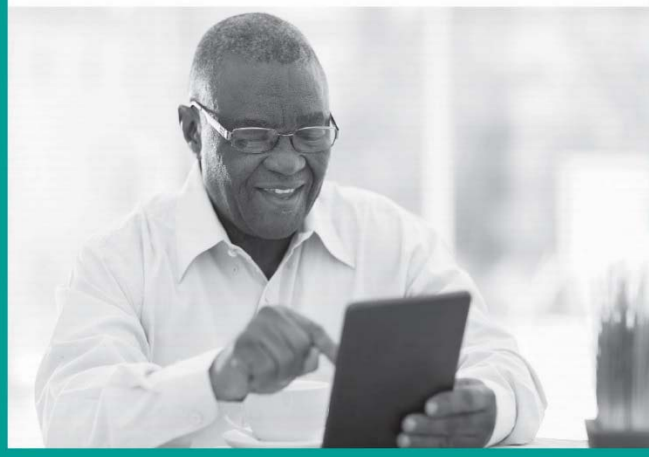
#### Note

If you are participating in the AgriStability and AgriInvest programs and you are filing a **paper return**, use the envelope provided in Guide RC4060 or Guide RC4408.

## There is free software to do your taxes!

You can use certified software to do all the calculations for you – and some of it is free!

Learn more at  
[canada.ca/guide-netfile](https://canada.ca/guide-netfile)



### Community Volunteer Income Tax Program (CVITP)

If you need help to prepare your income tax and benefit return and you have a modest income and a simple tax situation, community organization volunteers may be able to complete your return for you. For more information about the CVITP or to find out how to become a volunteer, go to [canada.ca/taxes-volunteer](https://canada.ca/taxes-volunteer) or call us at 1-800-959-8281.

## What do you do with your slips, receipts and other supporting documents?

If you are **filing** your return **electronically**, **keep** all related documentation.

If you are **filing** a **paper return**, **include** one copy of each of your **information slips**. These slips show the amount of income that was paid to you during the year and the deductions that were withheld from that income. Attach your **Schedule 1, Federal Tax** and if you were not a resident of Quebec on December 31, 2017, also attach your **Form 428** (provincial or territorial tax). Attach **only the other supporting documents** that are **requested in the guide** to support a credit or deduction.

If you make a claim without the requested supporting document, we may disallow the credit or deduction you claimed. It could also delay the processing of your return.

**Keep your supporting documents for six years.** Even if you do not have to attach certain supporting documents to your return, or if you are filing your return electronically, keep them in case we select your return for review. We may ask for documents other than official receipts, such as cancelled cheques or bank statements, as proof of any deduction or credit you claimed. Also keep a copy of your return for 2017, the related notice of assessment, and any notice of reassessment. These can help you complete your return for 2018. For more information about your notice of assessment, see page 68.

## Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, the Canadian tax system, and tax measures for persons with disabilities. To watch our videos, go to [canada.ca/cra-video-gallery](https://canada.ca/cra-video-gallery).

## When filing online, don't send receipts

If we need them we'll contact you. In the meantime, keep your supporting tax documents for six years.



## Can you file a return for a previous year?

We will consider a request for a refund for a previous tax year return that you are filing late, only if the return is for a tax year ending in any of the 10 calendar years before the year in which you make the request. For example, a request made in 2018 must relate to 2008 or a later tax year to be considered.

If you are filing a return for a year before 2017, attach receipts for all the deductions or credits you are claiming.

### Note

You can prepare and file electronically a previous-year return that you have not filed yet by using previous-year tax software starting with the 2014 tax year. Returns for years before that will have to be done on paper.



## Benefits for individuals and families

Make sure you file your tax return on time every year to continue receiving your benefit and credit payments. If you have a spouse or common-law partner, he or she also has to file their tax return on time. You don't want your payments to be delayed or stopped.

It's important to keep your personal information up to date throughout the year with the CRA. This includes your address, marital status, number of children in your care and your direct deposit information. We use this information to get the right benefit and credit payments to you.

### Goods and services tax/harmonized sales tax (GST/HST) credit

The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. When you file your tax return, the CRA will determine your eligibility and tell you if you are entitled to receive the GST/HST credit and any related provincial credits. You do not need to apply.

On page 1 of your tax return, indicate your marital status and, if it applies, enter the information about your spouse or common-law partner (including his or her net income, **even if it is zero**). Either you or your spouse or common-law partner may receive the credit, but not both of you. The credit will be paid to the person whose tax return is assessed first.

For more information, go to [canada.ca/child-family-benefits](https://canada.ca/child-family-benefits), or see Guide RC4210, *GST/HST Credit*.

### Canada child benefit (CCB) and child disability benefit (CDB)

If you are responsible for the care and upbringing of a child who is under 18 years of age, you can apply for the CCB, a tax-free monthly payment. Apply as soon as possible after your child is born or starts to live with you. Applying for the CCB will also register your child for the GST/HST tax credit and any related provincial or territorial programs.

In addition to the CCB, you can receive the CDB if your child is eligible for the disability tax credit.

For more information, go to [canada.ca/canada-child-benefit](https://canada.ca/canada-child-benefit) or [canada.ca/child-disability-benefit](https://canada.ca/child-disability-benefit) or see Booklet T4114, *Canada Child Benefits*.

### For more information on benefits

- For general information about benefits for individuals and families, go to [canada.ca/child-family-benefits](https://canada.ca/child-family-benefits).
- To view your personal benefits information, including details on upcoming payments, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account), or go to [canada.ca/cra-mobile-apps](https://canada.ca/cra-mobile-apps) and select MyBenefits CRA.
- For information about benefits, you can also call us at 1-800-387-1193.

## When do I get my benefit payments?

Find out when you will get your next benefit payment through MyAccount. It's easy!

For more information go to [canada.ca/guide-my-cra-account](https://canada.ca/guide-my-cra-account).



### Working income tax benefit (WITB)

The WITB is a refundable tax credit that provides tax relief for eligible working low-income individuals and families.

You can claim this credit on line 453 of your tax return. If you are eligible, you may be able to apply for 2018 advance payments, which are issued each quarter.

For more information, go to [canada.ca/working-income-tax-benefit](https://canada.ca/working-income-tax-benefit) or see line 453 in this guide and Form RC201, *Working Income Tax Benefit Advance Payments Application for 2018*.

### Guaranteed income supplement (GIS) for seniors

Seniors living on a low income who receive the old age security pension may also be eligible for the GIS, a monthly, non-taxable benefit. If Service Canada (SC) approves you for the GIS, your spouse or common-law partner may also be entitled to the Allowance for people aged 60 to 64. File your tax return(s) each year by April 30 to help SC assess your entitlement to benefits.

For information about old age security, please go to [canada.ca/public-pensions](https://canada.ca/public-pensions).

## Online services

### My Account

The CRA's My Account service is fast, easy, and secure.

Use My Account to:

- view your benefit and credit payment amounts and dates;
- view your notice of assessment;
- change your address, direct deposit information, and marital status;
- sign up for account alerts;
- check your TFSA contribution room and RRSP deduction limit;
- check the status of your tax return;
- request your proof of income statement (option "C" print); and
- link between your CRA My Account and My Service Canada Account.

#### How to register

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

#### Sign up for online mail

Sign up for the CRA's online mail service to get most of your CRA mail, like your notice of assessment online.

For more information, go to [canada.ca/taxes-online-mail](https://canada.ca/taxes-online-mail).

### MyCRA mobile app

Getting ready to file your income tax and benefit return?

Use MyCRA to:

- check your RRSP deduction limit;
- look up a local tax preparer; and
- see what tax filing software the CRA has certified.

Done filing? Use MyCRA to:

- check the status of your tax return; and
- view your notice of assessment.

Use MyCRA throughout the year to:

- view the amounts and dates of your personal benefit and credit payments;
- check your TFSA contribution room;
- change your address, direct deposit information, and marital status;
- let us know if a child is no longer in your care;
- sign up for online mail and account alerts; and
- request your proof of income statement (option "C" print).

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

## File online with certified software

Do your taxes online — get started with one of the NETFILE-certified software products; some of which are free.

[canada.ca/guide-netfile](https://canada.ca/guide-netfile)



### 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;
- let us know if a child is no longer in your care;
- sign up for online mail and account alerts.

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

### Handling business taxes online

By registering for either My Business Account or Represent a Client, you can access current account balance information and make changes to tax information online.

To register, go to:

- My Business Account at [canada.ca/my-cra-business-account](https://canada.ca/my-cra-business-account), if you are a business owner; or
- Represent a Client at [canada.ca/taxes-representatives](https://canada.ca/taxes-representatives), if you are an authorized representative or employee.

For more information, go to [canada.ca/taxes-business-online](https://canada.ca/taxes-business-online).

## Electronic mailing lists

The CRA can notify you by email when new information on a subject of interest to you is available on the website. To subscribe to the electronic mailing lists, go to [canada.ca/cra-email-lists](http://canada.ca/cra-email-lists).

## Electronic payments

Make your payment using:

- your financial institution's online or telephone banking services;
- the CRA's My Payment service at [canada.ca/cra-my-payment](http://canada.ca/cra-my-payment); or
- pre-authorized debit at [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

For more information on all payment options, go to [canada.ca/payments](http://canada.ca/payments).

## Direct deposit

Direct deposit is a fast, convenient, reliable, and secure way to get your CRA payments directly into your account at a financial institution in Canada. To enrol for direct deposit or to update your banking information, see page 67 or go to [canada.ca/cra-direct-deposit](http://canada.ca/cra-direct-deposit).

## Tired of standing in line at the bank?

Sign up for direct deposit so you can skip the lines and get your refund and benefit payments faster.

For more information, go to [canada.ca/guide-taxes-direct-deposit](http://canada.ca/guide-taxes-direct-deposit)





## Step 1 – Identification and other information

### Information about you and your spouse or common-law partner, if you have one (page 1 of your return)

Provide information about yourself and your spouse or common-law partner, if you have one, as well as other information needed to process your return.

Incomplete or incorrect information may delay the processing of your return and any refund, credit, or benefit, such as any goods and services tax/harmonized sales tax (GST/HST) credit, the Canada child benefit (CCB), as well as provincial or territorial benefit and credit payments you may be entitled to receive.

#### Identify yourself

Print your name and current mailing address.

#### Provide an email address

If you would like to get your CRA mail online, read and agree to the terms and conditions below, and enter your email address. You can also register for online mail using My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account) and selecting the “Manage online mail” service.

**Terms and conditions** – By providing an email address, you are registering for online mail and authorizing the CRA to send you email notifications when there is mail for you to view in My Account. To access your online mail, you must be registered for My Account. Any notices and correspondence delivered online in My Account will be presumed to have been sent on the date of those email notifications. You understand and agree that your **notice of assessment and notice of reassessment, and any other correspondence** eligible for online delivery, will **no longer be mailed**.

For more information, go to My Account and select “Receive online mail” before you access your account.

#### Note

We will send you an email to confirm your registration for online mail.

#### Provide information about your residence

On the first line, enter the province or territory where you lived or of which you were considered to be a factual resident on December 31, 2017. We need this information to calculate your taxes and credits correctly. For more information, see “Which forms book should you use?” on page 8.

On the second line, enter the province or territory where you live now **if it is different from your mailing address**. We need this information to calculate provincial or territorial credits and benefits you may be entitled to receive.

On the third line, if you were **self-employed** in 2017, enter the province or territory where you had a permanent business establishment.

On the last line, if you **became** or **ceased** to be a resident of Canada **for income tax purposes** during 2017, enter your date of entry or departure.

### Provide information about yourself

#### Social insurance number (SIN)

Your SIN is the number that identifies you for income tax purposes under section 237 of the *Income Tax Act* and is used for certain federal programs. You must give it to anyone who prepares information slips (such as T3, T4, or T5 slips) for you. Each time you do not give it when you are supposed to, you may have to pay a \$100 penalty. Check your slips. If your SIN is missing or the number on your slips is wrong, tell the slip preparer. You must also give it to us when you ask us for personal tax information.

For more information or to get an application for a SIN, go to [canada.ca/esdc](https://canada.ca/esdc) and select “Service Canada.” You can find the addresses and telephone numbers of their offices on their webpage.

#### Date of birth

Enter your date of birth.

#### Language of correspondence

Tick the box for your preferred language of correspondence.

#### Is this return for a deceased person?

If this return is for a deceased person, enter the date of death.

#### Indicate your marital status

Tick the box that applied to your marital status on December 31, 2017. Tick “Married” if you had a spouse, “Living common-law” if you had a common-law partner (see the definitions in the next sections), or one of the other boxes if **neither** of the first two applied.

#### Notes

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

**Updating your marital status** – For the purposes of the CCB, the GST/HST credit, or working income tax benefit (WITB) only, if your marital status changes during the year you must tell us by the end of the month following the month in which your status changes. However, if you are separated, do not notify us until you have been separated for more than 90 consecutive days. Let us know by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or going to [canada.ca/cra-mobile-apps](https://canada.ca/cra-mobile-apps) and selecting MyCRA or MyBenefits CRA, by calling 1-800-387-1193, or by sending us a completed Form RC65, *Marital Status Change*.

#### Spouse

This applies only to a person to whom you are legally married.

### Common-law partner

This applies to a person who is **not your spouse**, with whom you are living in a conjugal relationship, and to whom at least **one** of the following situations applies. He or she:

- a) has been living with you in a conjugal relationship, and this current relationship has lasted 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.

- b) is the parent of your child by birth or adoption; or
- c) 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 that person for support.

### Provide information about your spouse or common-law partner

You must provide us with the following information, if applicable:

- your spouse's or common-law partner's **social insurance number**;
- your spouse's or common-law partner's **first name**;
- **your spouse's or common-law partner's net income** – enter the amount from line 236 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return. Enter this amount **even if it is zero**. We use this information to calculate the GST/HST credit and other credits and benefits;

#### Note

Even though you show this amount on your return, your spouse or common-law partner may still have to file a return for 2017. See page 7.

- **your spouse's or common-law partner's universal child care benefit (UCCB)** – enter the amount from line 117 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return. Although this amount is included in your spouse's or common-law partner's net income, we will subtract this amount to calculate credits and benefits;
- **your spouse's or common-law partner's UCCB repayment** – enter the amount from line 213 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return. Although this amount is deducted in the calculation of your spouse's or common-law partner's net income, we will add this amount to calculate credits and benefits; and
- **your spouse or common-law partner was self-employed in 2017** – tick the box if your spouse or common-law partner was self-employed. If your spouse or common-law partner carried on a business in 2017 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2017 has to be filed **on or before June 15, 2018**.

## Are you recently separated, divorced or widowed?

Make sure to correctly indicate your marital status on page 1 on your return. Your marital status can directly impact your benefit and credit payments.

For more information, go to [canada.ca/guide-cra-marital-status](http://canada.ca/guide-cra-marital-status)



### Residency information for tax administration agreements (page 1 of your return)

The Government of Canada has concluded personal income tax administration agreements to share the field of personal income tax with the following aboriginal governments:

- Nisga'a Lisims Government (in **British Columbia**);
- Nunatsiavut Government (in **Newfoundland and Labrador**);
- Tłı̨chǫ Government and Dëjı̨ne Gǫ́t'ı̨nǫ Government (in the **Northwest Territories**); and
- eleven self-governing Yukon First Nations.

Tax administration agreements provide for the co-ordination of aboriginal government personal income tax laws with the federal *Income Tax Act*. The Government of Yukon, has also concluded personal income tax administration agreements to co-ordinate the Yukon *Income Tax Act* with the personal income tax laws of the eleven self-governing Yukon First Nations.

If you were a resident of British Columbia, Newfoundland and Labrador, the Northwest Territories, or Yukon, on December 31, 2017, complete the section "Residency information for tax administration agreements" on page 1 of your return as follows:

For residents of **British Columbia** – All individuals, including non-Nisga'a citizens, who reside on Nisga'a

Lands, have to identify themselves by ticking “Yes.” All individuals, including Nisga’a citizens, who do not reside on Nisga’a Lands, should tick “No.”

For residents of **Newfoundland and Labrador** – All individuals, including individuals other than Inuit, who reside within the Inuit communities of Rigolet, Nain, Hopedale, Makkovik, Postville or on Labrador Inuit Lands have to identify themselves by ticking “Yes.” All individuals, including Inuit, who do not reside within Labrador Inuit Lands or within an Inuit community should tick “No.”

For residents of the **Northwest Territories** – All individuals, including non-**Tłı̨chǫ** Citizens, who reside within the **Tłı̨chǫ** communities of Behchokò (Rae-Edzo), Whatì (Lac La Martre), Gamètì (Rae Lakes), or Wekweètì (Snare Lake) or on **Tłı̨chǫ** lands have to identify themselves by ticking “Yes.” All individuals, including **Tłı̨chǫ** Citizens, who do not reside within a **Tłı̨chǫ** community or on **Tłı̨chǫ** lands should tick “No.” All individuals, including **non-Déłı̨nè First Nation (DFN)** citizens, who reside on **Déłı̨nè Settlement Lands** or in the **Community of Déłı̨nè** have to identify themselves by ticking “Yes.” All individuals, including **Déłı̨nè First Nation (DFN)** citizens, who do not reside on **Déłı̨nè Settlement Lands** or in the **community of Déłı̨nè** should tick “No.”

For residents of **Yukon** – All individuals who reside on the Settlement Land of a self-governing Yukon First Nation, including those who are not Citizens of a self-governing Yukon First Nation, have to identify themselves as residents of the Settlement Land of the particular self-governing Yukon First Nation. In Yukon, the Canada Revenue Agency also uses the “Residency information for tax administration agreements” information to administer tax administration and co-ordination agreements entered into between the eleven self-governing Yukon First Nations and the Government of Yukon.

For more information on how to complete this section on page 1 of your return see Form YT432, *Yukon First Nations Tax*.

The Canada Revenue Agency will use the information from this section of page 1 of your return to administer each tax administration agreement.

## Elections Canada (page 1 of your return)

Tick the “Yes” boxes in the Elections Canada section is an **easy way to keep your voter registration up to date**, if you are eligible to vote.

Elections Canada will use the information you provide to update the National Register of Electors (the Register), the database of Canadian citizens eligible to vote in federal elections and referendums. Elections Canada uses the information in the Register to prepare voters lists for federal 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 election agencies for uses permitted under their respective legislations, and providing voter information (not including birth dates) to members of Parliament, registered political parties and candidates at election time.

Only persons who have **Canadian citizenship** and are 18 years of age or older are eligible 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 [cic.gc.ca/english/citizenship/rules](http://cic.gc.ca/english/citizenship/rules).

## How to complete this section

These questions are optional. 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 status 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. **You will not lose your right to vote**, regardless of whether you answer the questions or leave them blank.

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

### If you tick “Yes” to questions A and B

- The CRA will share only your name, address, date of birth, and Canadian citizenship status with Elections Canada.
- If you are already in the Register, Elections Canada will update your information as required.
- If you are not yet in the Register, Elections Canada will accept this as your request to be added. They may contact you if they need more information before adding you.

Your authorization stays in effect until you file your next tax return. Until then:

- If you move and provide the CRA with your new address, the CRA will share it with Elections Canada (CRA gives information to Elections Canada every month).
- 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. This will not remove you from the Register. To be removed from the Register, see “Removal from the Register” on this page.

### If you tick “No” to question B

- The CRA will not give any of your information to Elections Canada.
- **You will not lose your right to vote.**
- Elections Canada **will not remove** your information from the Register or from voters lists, if your name is already there.
- If there is an election or referendum and you are not already registered with Elections Canada, you will have to register before you vote.

## Removal from the Register

You can contact Elections Canada to have your information removed from the Register, or to ask that your information

not be shared with provincial/territorial electoral agencies that use it to prepare their voters lists.

### Deceased persons

Do not complete this section for a deceased person. If you are completing a return for a deceased person who consented to provide information to Elections Canada on his or her last return, the CRA will notify Elections Canada to remove the deceased person's name from the Register.

### Contact Elections Canada

For more information, visit [elections.ca](http://elections.ca) or call 1-800-463-6868. Teletypewriter users can call 1-800-361-8935.

## Specified foreign property (page 2 of your return)

Answer the question on page 2 of your return if you own or hold specified foreign property.

For information on the property you are required to report, see Form T1135, *Foreign Income Verification Statement*.

#### Note

Specified foreign property **does not** include:

- property 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 you used or held exclusively in the course of carrying on your active business; or
- your personal-use property.

Tick "Yes" if the total cost of all the specified foreign property you own or hold was more than CAN\$100,000 in 2017 and complete and file Form T1135.

The completed Form T1135 must be filed either electronically or attached to your **paper return**. Even if you do not have to file a return, you must file Form T1135 on or before your filing due date. See "What date is your return for 2017 due?" on page 10 or Form T1135 for more information about filing. You can get this form by going to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms) or by contacting us.

#### Note

The reassessment period for your return is three years after the day your notice of assessment is sent to you. This reassessment period is extended from three years to six years if:

- you did not report income from a specified foreign property on your return; and
- you did not file Form T1135 on time, or you did not identify specified foreign property, or you identified it incorrectly, on Form T1135.

## Other foreign property

### Shares of a non-resident corporation

If you (either alone or with related persons) held 10% or more of the shares of a non-resident corporation, you may have to complete and file Form T1134, *Information Return Relating to Controlled and Not-Controlled Foreign Affiliates*. For more information, see Form T1134.

### Loans and transfers to non-resident trusts

If in 2017 or a previous year you loaned or transferred funds or property to a non-resident trust, you may have to complete and file Form T1141, *Information Return in Respect of Contributions to Non-Resident Trust, Arrangements or Entities*. For more information, see Form T1141.

### Beneficiaries of non-resident trusts

If in 2017 you received funds or property from, or were indebted to, a non-resident trust under which you were a beneficiary, you may have to complete and file Form T1142, *Information Return in Respect of Distributions from and Indebtedness to a Non-Resident Trust*. For more information, see Form T1142.

## Step 2 – Total income

### Calculation of total income (page 2 of your return)

You have to report as income most amounts you received in 2017. As a resident of Canada, you have to report your income from all sources, inside and outside of Canada.

#### Amounts that are not taxed

You do not have to report certain amounts as income, including the following:

- any GST/HST credit and CCB payments, including those from related provincial or territorial programs;
- child assistance 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 lottery winnings;
- most gifts and inheritances;
- amounts paid by Canada or an ally (if the amount is not taxable in that country) for disability or death due to war service;
- most amounts received from a life insurance policy following someone's death;
- most payments of the type commonly referred to as strike pay you received from your union, even if you perform picketing duties as a requirement of membership;
- elementary and secondary school scholarships and bursaries;
- post-secondary school scholarships, fellowships, and bursaries are not taxable if you received them in 2017 for your enrolment in a program that entitled you to claim the full-time education amount in 2016 or if you are considered a full-time qualifying student for 2017 or 2018; and

#### 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 tax-free savings account (TFSA). For more information, go to [canada.ca/tfsa](http://canada.ca/tfsa) or see Guide RC4466, *Tax-Free Savings Account (TFSA), Guide for Individuals*.

### Report foreign income and other foreign amounts

Report foreign income and other foreign amounts (such as expenses and foreign taxes paid) in Canadian dollars. Use the Bank of Canada exchange rate in effect on the day you received the income or paid the expense. If the amount was paid at various times in the year, visit [bankofcanada.ca](http://bankofcanada.ca) or contact us for an average annual rate.

#### Tax Tip

If you paid foreign taxes on foreign income you received, do not reduce the amount you report by the amount of tax the foreign country withheld. Instead, 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*.

### Retroactive lump-sum payments

If you received a lump-sum payment of eligible income in 2017, parts of which were for previous years after 1977, you must report the whole payment on the appropriate line of your return for 2017.

We will **not reassess** the returns for previous years to include this income. However, you can ask us to tax the parts for previous years as if you received them in those years. We can apply this calculation to the parts that relate to years throughout which you were resident in Canada if the total of those parts is \$3,000 or more (not including interest) and the result is better for you.

Eligible income includes:

- employment income and damages for loss of employment received by order or judgment of a competent tribunal, as an arbitration award, or under a lawsuit settlement agreement;
- periodic pension benefits, which do not include Canada Pension Plan or Quebec Pension Plan benefits (see line 114);
- wage-loss replacement plan benefits;
- support payments for a spouse, common-law partner, or child;
- employment or unemployment insurance benefits; and
- Canadian Forces members and veterans income replacement benefits.

To ask us to apply this calculation, attach to your **paper return** all completed copies of Form T1198, *Statement of Qualifying Retroactive Lump-Sum Payment*, you have received. We 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 120) or interest (line 121), from property (including money and any replacement property) you loaned or transferred to your spouse or common-law partner, child, or other relative. You may also have to report capital gains (line 127) or losses from property you loaned or transferred to your spouse or common-law partner.

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

## Split income of a child under 18

Certain income of a child who was born in 2000 or later is not subject to the rules discussed in the previous section. A special tax of 33% applies to the following amounts received directly from or through a trust (other than a mutual fund trust) or partnership:

- shareholder benefits relating to shares not listed on a designated stock exchange; and
- dividends from shares (not including those in a mutual fund corporation or listed on a designated stock exchange).

### Note

A child under 18 years of age may be subject to the tax on split income for dividends on shares of a corporation. Any taxable capital gain from the disposition of those shares to a person who does not deal at arm's length with the child will be deemed to be a dividend. This deemed dividend is subject to the tax on split income and is considered to be an "other than eligible dividend" for the purposes of the dividend tax credit.

The above also applies to income from a trust (other than a mutual fund trust) or partnership for providing property or services to (or in support of) a business operated by:

- someone related to the child at any time in the year;
- a corporation that has a specified shareholder who is related to the child at any time in the year; or
- a professional corporation that has a shareholder who is related to the child at any time in the year.

The special tax also applies to the income of a child from a partnership or trust (other than a mutual fund trust), that is derived from a business or rental property of a partnership or trust if a person who was related to the child at any time in the year:

- is actively engaged on a regular basis in the activity of the partnership or trust of earning that income; or
- in the case where the income is from a partnership, has an interest in the partnership directly or indirectly through other partnerships.

The special tax does not apply if:

- the income is from property the child inherits from a parent;
- the income is from property the child inherits from anyone else and, during the year, he or she is enrolled

full-time in a post-secondary institution or is eligible for the disability tax credit (see line 316);

- the child was a non-resident of Canada at any time in the year; or
- neither of the child's parents was a resident of Canada at any time in the year.

## How to report this income

The child must report the income on the appropriate lines of his or her return and can claim a deduction on line 232. The special tax is included in the calculation of his or her federal and provincial or territorial taxes. To calculate this tax, complete Form T1206, *Tax on Split Income*. Attach the form to the child's **paper return**.

## Tax shelters

To claim deductions, losses, or credits from tax shelter investments, attach to your **paper return** any applicable T5003 slips, a completed Form T5004, *Claim for Tax Shelter Loss or Deduction*, or T5013 slips. Your form must show the tax shelter identification number.

### Tax Tip

For information about how to protect yourself against tax schemes, go to [canada.ca/tax-alert](http://canada.ca/tax-alert).

## Line 101 – Employment income

Report the total of amounts shown in box 14 of all your T4 slips. If you have not received your slip by early April or if you have any questions about an amount on a slip, contact your employer. For more information, see "What if you are missing information?" on page 6.

If you have employment expenses, see line 229 for more information.

### Notes

If you report employment income on line 101, you can claim the Canada employment amount on line 363 of Schedule 1.

If you received a housing allowance and/or an amount for eligible utilities as a member of the clergy and they are shown in box 14 of your T4 slips, subtract the amount shown in box 30 of your T4 slips from the amount shown in box 14 and report the difference on line 101. Report the amount shown in box 30 of your T4 slips on line 104.

If you have employment income from another country, report it on line 104 of your return.

If tips you received through employment are not shown on your T4 slips, report them on line 104.

You may be able to make Canada Pension Plan (CPP) contributions on certain employment income for which no contribution was made (for example, tips not shown on your T4 slips) or extra contributions on T4 income if you had more than one employer in the year. For more information, see "Making additional CPP contributions" under line 308.

### Tax Tip

Your contributions to the CPP or Quebec Pension Plan (box 16 or 17 of your T4 slips and any amount on line 421) determine the benefit amount you will receive under either of these plans. If there are no contributions shown in box 16 or 17 of your T4 slips or if you have any questions about your contribution amount, contact your employer.

### Emergency services volunteers

In 2017 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 firefighter, a search and rescue volunteer, or other type of emergency worker. The T4 slips issued by this authority will generally show only the taxable part of the payment, which is the part that is more than \$1,000. If you provided volunteer emergency services for more than one employer, you can claim the \$1,000 exemption for **each** of your eligible employers.

The exempt part of a payment is shown in box 87 of your T4 slips.

As an emergency services volunteer, you may qualify for the volunteer firefighters' amount (VFA) or the search and rescue volunteers' amount (SRVA). See lines 362 and 395.

If you are eligible for the \$1,000 exemption and either the VFA or the SRVA, you **must choose which one** you would like to claim.

If you choose to claim the exemption, report only the amounts shown in box 14 of your T4 slips on line 101.

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 the SRVA, the full payment is taxable. You must add the amounts shown in boxes 87 and 14 of your T4 slips and report the result on line 101.

### Security options benefits

Report taxable benefits you received in (or carried forward to) 2017 on certain security options you exercised. If you report any taxable benefits, see line 249 for more information.

For eligible securities under option agreements exercised **up to and including** 4 p.m., Eastern time, on March 4, 2010, that were not granted by a Canadian controlled private corporation (CCPC), an income deferral of the taxable benefit may have been allowable subject to an annual limit of \$100,000 on the fair market value of the eligible securities.

If you exercised an option for eligible securities **after** 4 p.m., Eastern time, on March 4, 2010, that was not granted by a CCPC, the election to defer the benefit is no longer available for those securities.

Your notice of assessment or reassessment will show the remaining balance of your deferred amounts. For more information, see Guide T4037, *Capital Gains*, or contact us.

### Commissions (box 42)

Report on **line 102** the total commissions shown in box 42 of all your T4 slips you received as an employee. This

amount is already included in your income on line 101, so **do not add it again** when you calculate your total income on line 150. If you have commission expenses, see line 229 for more information.

If you are a self-employed commission salesperson, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*, to find out how to report your commission income and claim your expenses.

### Wage-loss replacement plan income

If you received payments from a wage-loss replacement plan 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 103** your total contributions to your wage-loss replacement plan shown in the supporting documents from your employer or insurance company. Keep your supporting documents in case we ask to see them later. For more information, see Interpretation Bulletin IT-428, *Wage Loss Replacement Plans*.

### Line 104 – Other employment income

Report on this line the **total** of the following amounts:

- **Employment income not reported on a T4 slip** – Report amounts such as tips and occasional earnings.

#### Notes

If you report employment income on line 104, you can claim the Canada employment amount on line 363 of Schedule 1.

Fees for services shown in box 048 of your T4A slips must be reported on the applicable self-employment line of your return (lines 135 to 143).

- **Net research grants** – Subtract your expenses from the grant you received and report the net amount on this line. Your expenses cannot exceed the amount of your grant. Attach to your **paper return** a list of your expenses. For more information, see Guide P105, *Students and Income Tax*.
- **Clergy's housing allowance and/or an amount for eligible utilities** – Report the amount shown in box 30 of your T4 slips. You may be entitled to claim a deduction on line 231.

#### Note

If the housing allowance or an amount for eligible utilities is shown in box 14 of your T4 slips, subtract the amount shown in box 30 of your T4 slips from the amount shown in box 14 and report the difference on line 101.

- **Foreign employment income** – Report your earnings in Canadian dollars. See "Report foreign income and other foreign amounts" on page 21. 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 104 of your Canadian return. These contributions may be deductible. See line 207.

- **Income-maintenance insurance plans (wage-loss replacement plans)** – This income is shown in 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 Interpretation Bulletin IT-428, *Wage Loss Replacement Plans*.
  - **Veterans' benefits** – Report the amount shown in box 127 of your T4A slip.
  - **Certain GST/HST and Quebec sales tax (QST) rebates** – If you are an **employee** who paid and deducted employment expenses in 2016 or earlier and you received a GST/HST or QST rebate in 2017 for those expenses, report on line 104 the rebate you received. 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 this line if you received them for a work or invention of yours. Report other royalties (other than those included on line 135) on line 121.
  - **Amounts you received under a supplementary unemployment benefit plan (a guaranteed annual wage plan)** – Report the amount shown in box 152 of your T4A slips.
  - **Taxable benefit for premiums paid to cover you under a group term life-insurance plan** – Report the amount shown in box 119 of your T4A slips.
  - **Employees profit-sharing plan (EPSP)** – Report the amount shown in box 35 of your T4PS slips.
- Note**  
If you are a specified employee and your employer made contributions to your EPSP, you may have to pay tax on the amount that is considered an excess amount. See line 418. If this tax applies to you, you may be eligible to claim a deduction for the excess contribution on line 229.
- **Medical premium benefits** – Report the amount shown in box 118 of your T4A slips.
  - **Wage Earner Protection Program** – Report the amount shown in box 132 of your T4A slips.

## Line 113 – Old age security (OAS) pension

Report the amount shown in box 18 of your T4A(OAS) slip.

If you have not received your T4A(OAS) slip, go to [canada.ca/esdc](http://canada.ca/esdc) and select "Service Canada," or call 1-800-277-9914. To view your T4A(OAS) slip information, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

### Notes

You may have to repay OAS benefits (see line 235) if the result of the following calculation is more than \$74,788:

- the amount from line 234; **minus**
- the amounts reported on lines 117 and 125; **plus**
- the amount deducted on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232.

The amount recovered from your gross OAS pension because of an overpayment you received in a previous period is shown in **box 20** of your T4A(OAS) slip. You can claim a deduction on line 232 for the amounts repaid.

If at any time in 2017 you were a non-resident of Canada receiving an OAS pension, you may also have to complete Form T1136, *Old Age Security Return of Income*. For more information, see Guide T4155, *Old Age Security Return of Income Guide for Non-Residents*, or contact us. To get Form T1136 and Guide T4155, go to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms).

## Line 114 – CPP or QPP benefits

Report the total Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefits shown in box 20 of your T4A(P) slip. This amount is the total of the amounts shown in boxes 14 to 18. If your T4A(P) slip has an amount shown in box 16, 17, or 18, read the following sections that apply to you.

If you have not received your T4A(P) slip, go to [canada.ca/esdc](http://canada.ca/esdc) and select "Service Canada," or call 1-800-277-9914. To view your T4A(P) slip information, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

**Lump-sum benefits** – If you received a lump-sum CPP or QPP payment in 2017, parts of which were for previous years, you have to report the whole payment on line 114 of your return for 2017. We will **not reassess** the returns for the previous years to include this income. However, if the total of the parts that relate to previous years is \$300 or more, we will calculate the tax payable on those parts as if you received them in those years **only** if the result is better for you. If you received a letter from Service Canada showing amounts that apply to previous years, attach it to your **paper return**. We will tell you the result on your notice of assessment or reassessment.

### CPP or QPP disability benefit (box 16)

Report on **line 152**, located below and to the left of line 114, your CPP or QPP disability benefits shown in box 16. This amount is already included in your income on line 114, so **do not add it again** when you calculate your total income on line 150.

### CPP or QPP child benefit (box 17)

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

### CPP or QPP death benefit (box 18)

Do not report this amount if you are filing for a deceased person. If you received this amount and you are a beneficiary of the deceased person's estate, report it on line 114 of your own 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*.



## Line 115 – Other pensions and superannuation

Report on line 115 any other pensions and superannuation you received, such as amounts shown in box 016 of your T4A slips and box 31 of your T3 slips.

Report on line 130 any amount shown in box 018 of your T4A slips or box 22 of your T3 slips.

You may also have to report on line 115 other amounts you received. Read the following sections that apply to you.

### Annuity, pooled registered pension plan (PRPP), and registered retirement income fund (RRIF), including life income fund payments

Report the amount shown in box 024, 133, or 194 of your T4A slips, box 16 or 20 of your T4RIF slips, or box 19 of your T5 slips as follows:

- If you were 65 years of age or older on December 31, 2017, report it on line 115.
- Regardless of your age, if you received it on the death of your spouse or common-law partner, report it on line 115 even if the amount is transferred to an RRSP.
- Otherwise, report on line 130 the amount shown in box 024, 133, or 194 of your T4A slips or box 16 or 20 of your T4RIF slips. Report on line 121 the amount shown in box 19 of your T5 slips.

#### Note

If there is an amount shown in box 18 or 22 of your T4RIF slip, see the instructions on the back of the slip.

### Specified pension plan (SPP)

Report the SPP payments shown in box 016 of your T4A slip.

#### Note

Currently, the Saskatchewan Pension Plan is the only arrangement prescribed to be a specified pension plan. For more information about the Saskatchewan Pension Plan, visit [saskpension.com](http://saskpension.com).

#### Tax Tips

If you have to report your pension, annuity, PRPP, RRIF, and SPP payments on line 115, you may be able to claim the pension income amount. See line 314.

You may also be able to make a joint election with your spouse or common-law partner to split your pension, annuity, PRPP, RRIF (including life income fund), and SPP payments you reported on line 115 if **both** of the following apply:

- you were both residents of Canada on December 31, 2017 (or were residents of Canada on the date of death); **and**
- you and your spouse or common-law partner were not, because of a breakdown in your marriage or common-law relationship, living separate and apart from each other at the end of the year and for a period of 90 days 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*.

#### Note

If you elected to split your pension, superannuation, annuity, PRPP, RRIF (including life income fund), and SPP payments with your spouse or common-law partner, you (the transferring spouse or common-law partner) must still report the full amount on line 115, but you can claim a deduction for the elected split-pension amount. See line 210.

### Pensions from a foreign country

Report in Canadian dollars your **gross** foreign pension income received in 2017. See “Report foreign income and other foreign amounts” on page 21. Attach a note to your **paper return** identifying the type of pension you received and the country it came from. 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 during 2017 you received amounts from an IRA or converted an IRA to a “Roth” IRA, contact us.

#### Tax Tip

You can claim a deduction on line 256 for the part of your foreign pension income that is tax-free in Canada because of a tax treaty. If you do not know if any part of your foreign pension is tax-free, contact us.

**United States Social Security** – Report on line 115 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 256.

Benefits paid for your children are **their** income, even if you received the payments.

## Line 116 – Elected split-pension amount

If you and your spouse or common-law partner have made a joint election to split your spouse’s or common-law partner’s eligible pension income by completing Form T1032, *Joint Election to Split Pension Income*, you (the receiving spouse or common-law partner) must enter on this line the elected split-pension amount from line G of Form T1032.

File Form T1032 by your filing due date for the year (see “What date is your return for 2017 due?” on page 10). This form **must** be attached to **both** your and your spouse’s or common-law partner’s **paper returns**. The information provided on the forms **must** be the **same**. If you are filing electronically, keep your election form in case we ask to see it later.

#### Notes

Only one joint election can be made for a tax year. If both you and your spouse or common-law partner have eligible pension income, you will have to decide if you are splitting your pension income or your spouse’s or common-law partner’s pension income.

Under certain circumstances, we may allow you to make a late or amended election or revoke an original election. For more information, contact us.

## Line 117 – Universal child care benefit (UCCB)

You must report the UCCB lump-sum payment you received in 2017 even if the amount is for prior tax years.

**If you had a spouse or common-law partner** on December 31, 2017, the one of you with the **lower** net income must report the UCCB lump-sum payment. Report on line 117 the amount shown in box 10 of the RC62 slip.

**If you were a single parent** on December 31, 2017, you can choose one of the following options:

- Include **all** the UCCB lump-sum payment you received in 2017 in the income of the dependant for whom the amount for an eligible dependant (line 305 of Schedule 1) is being claimed. If there is **no** claim for the amount for an eligible dependant, you can choose to include all the UCCB amount in the income of a child for whom you received the UCCB. If you choose this option, **enter on line 185**, located below and to the left of line 117, the amount shown in box 10 of the RC62 slip. Do not report the amount on line 117.
- Include **all** the UCCB lump-sum payment you received in 2017 in your own income. If you choose this option, report on line 117 the amount shown in box 10 of the RC62 slip. Do not enter the amount on line 185.

### Note

The UCCB income you report will **not** be included in the calculation of your GST/HST credit, Canada child benefit (CCB) payments and any related provincial or territorial credits and benefits, the social benefits repayment (line 235), the refundable medical expense supplement (line 452), and the working income tax benefit (WITB) (line 453).

In 2017, you or your spouse or common-law partner may have repaid an amount included in your or your spouse's or common-law partner's income for a previous year. If this applies to you, see line 213.

**Special calculation** – We will **not reassess** the returns for the previous years to include this income. However, if the UCCB lump-sum payment is \$300 or more, we will calculate the tax payable as if you received the amount in each of the previous years if the result is better for you. Box 10 of the RC62 slip will show the breakdown of the payment as it applies to each year. We will tell you the results on your notice of assessment or reassessment.

### Note

This special calculation will not apply if you designated the lump-sum payment benefit to a dependant and entered the amount on line 185.

## Line 119 – Employment insurance and other benefits

Report the amount shown in box 14 of your T4E slip, **minus** any amount shown in box 18 (if applicable). If you have already repaid excess benefits you received directly to the payer of your benefits, you may be able to claim a deduction. See line 232.

### Note

You may have to repay some of the benefits you received (see line 235) if the result of the following calculation is more than \$64,125:

- the amount from line 234; **minus**
- the amounts reported on lines 117 and 125; **plus**
- the amount deducted on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232.

## Line 120 – Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations

There are two types of dividends, eligible dividends and "other than eligible dividends," you may have **received** from taxable Canadian corporations.

If you need more information about the type of dividends you received, contact the payer of your dividends.

### How to report this income

Complete Part I of Schedule 4.

Enter on **line 180** the taxable amount of "**other than eligible dividends**," as shown in box 11 of T5 slips, box 25 of T4PS slips, box 32 of T3 slips, and box 130 of T5013 slips.

Report on **line 120** the taxable amount of **all** dividends from taxable Canadian corporations, as shown in boxes 11 and 25 of T5 slips, boxes 25 and 31 of T4PS slips, boxes 32 and 50 of T3 slips, and boxes 130 and 133 of T5013 slips.

If you did not receive an information slip, you must calculate the taxable amount of "**other than eligible dividends**" by multiplying the actual amount of "other than eligible dividends" you received by **117%**. Report the result on **line 180**.

You must also calculate the taxable amount of **eligible dividends** by multiplying the actual amount of eligible dividends you received by **138%**. Report the combined total of eligible dividends and "other than eligible dividends" on **line 120**.

Dividends received from taxable Canadian corporations qualify for the dividend tax credit, which can reduce the amount of tax you pay. You can claim this credit when you calculate your federal and provincial or territorial taxes. Read the instructions for line 425.

### Report on line 121 any foreign dividends you received.

### Notes

Special rules apply for income from property (including shares) one family member lends or transfers to another. For more information, see "Loans and transfers of property" on page 22.

For children born in 2000 or later who report certain dividends, see "Split income of a child under 18" on page 22.

### Tax Tip

In some cases, it may be better for you to report **all** the taxable dividends your spouse or common-law partner received from taxable Canadian corporations. You can do this only if, by including the dividends in your income, you will be able to claim or increase your claim for the spouse or common-law partner amount (line 303 of Schedule 1).

If you use this option, you may be able to take better advantage of the dividend tax credit. Do not include these dividends in your spouse's or common-law partner's income when you calculate claims such as the spouse or common-law partner amount on line 303 or amounts transferred from your spouse or common-law partner on Schedule 2.

## Line 121 – Interest and other investment income

The amounts you report for the year depend on the type of investment and when you made it. Report on line 121 amounts you received, **minus** any part of those amounts you reported in previous years. Also report amounts credited to you but that you did not receive (such as amounts that were reinvested).

The amounts to report include those shown in boxes 13, 14, 15, and 30 of T5 slips, box 25 of T3 slips, and boxes 128 and 135 of T5013 slips. You also have to report the interest on any tax refund you received in 2017, which is shown on your notice of assessment or reassessment.

If you received foreign interest or dividend income, report it in Canadian dollars. For more information, see "Report foreign income and other foreign amounts" on page 21.

If you own an interest in a foreign investment entity or an interest in a foreign insurance policy, you may have to report investment income. For more information, contact us.

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

### Notes

Special rules apply for income from property (including money) one family member lends or transfers to another. For more information, see "Loans and transfers of property" on page 22.

Generally, when you invest your money in your child's name, you have to report the income from those investments. 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 is your child's income.

For children born in 2000 or later who report certain investment income, see "Split income of a child under 18" on page 22.

## How to report this income

List your investments in Part II of Schedule 4. Generally, you report **your share** of interest from a **joint investment** based on how much you contributed to it.

### Example

Sally and Roger received a T5 slip from their joint bank account showing the \$400 interest they earned in 2017. Sally had deposited \$4,000 and Roger had deposited \$1,000 into the account.

Roger reports \$80 interest, calculated as follows:

$$\frac{\$1,000 \text{ (his share)}}{\$5,000 \text{ (total)}} \times \$400 \text{ (total interest)} = \$80$$

Sally reports \$320 interest, calculated as follows:

$$\frac{\$4,000 \text{ (her share)}}{\$5,000 \text{ (total)}} \times \$400 \text{ (total interest)} = \$320$$

### Bank accounts

Report interest paid or credited to you in 2017, 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 (GICs), and other similar investments

On these investments, interest builds up over a period of time, usually longer than one year. Generally, you do not receive the interest until the investment matures or you cash it in. For information about Canada savings bonds, see the next section.

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, 2016, report on your return for 2017 the interest that accumulated to the end of June 2017, even if you do not receive a T5 slip. Report the interest from July 2017 to June 2018 on your 2018 return.

### Note

If your investment agreement specifies a different interest rate each year, report the amount shown on your T5 slips, even if it is different from what the agreement specifies or what you received. The issuer of your investment can tell you how this amount was calculated.

For most investments you made **in 1990 or later**, you have to report the interest each year, as you earn it. For information about reporting methods for investments made **in 1989 or earlier**, use **Info-Tax**, one of our **Tax Information Phone Services** (see page 70), or see Interpretation Bulletin IT-396, *Interest Income*.

### Canada savings bonds

Interest on a regular interest (R) bond is paid annually until the bond matures or you cash it in. Interest on a compound interest (C) bond is not paid until you cash it in. For both kinds of bonds, report the amount shown on the T5 slips.

### Treasury bills

If you disposed of a treasury bill at maturity in 2017, you have to report as interest the difference between the price you paid and the proceeds of disposition shown on your T5008 slips or account statement.

If you disposed of a treasury bill before maturity in 2017, 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 in the same way as you do for other investments. Your insurance company will send you a T5 slip. For policies bought before 1990, you can choose to report accumulated earnings annually by telling your insurer in writing.

### Line 122 – Net partnership income: limited or non-active partners only

Report on line 122 your share of the net income or loss from a partnership if the partnership did not include a rental or farming operation and you were **either**:

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

Report your net rental income or loss from a partnership on line 126. Report your net farming income or loss from a partnership on line 141.

If none of the above applies to you, report your share of the partnership's net income or loss on the applicable self-employment line of your return (lines 135 to 143).

#### Notes

If the partnership has a loss, the amount you can claim could be limited. For more information, contact us.

For children born in 2000 or later who report certain limited or non-active partnership income, see "Split income of a child under 18" on page 22.

If you have a tax shelter, see "Tax shelters" on page 22.

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 and attach to your return Form T2203, *Provincial and Territorial Taxes for 2017 – Multiple Jurisdictions*.

Attach to your **paper return** a T5013 slip. If you did not receive one, attach a copy of the partnership's financial statement. See lines 135 to 143.

#### Note

You may have to make Canada Pension Plan contributions on the net income you report on line 122. See line 222.

### Line 125 – Registered disability savings plan (RDSP) income

If you have received income from an RDSP in 2017, report the amount shown in box 131 of your T4A slips. For more information, go to [canada.ca/taxes-rdsp](http://canada.ca/taxes-rdsp), see Information Sheet RC4460, *Registered Disability Savings Plan*, or contact us.

#### Note

The RDSP income you report will **not** be included in the calculation of your GST/HST credit, your Canada child benefit payments (including those from related provincial or territorial programs), the social benefits repayment (line 235), the refundable medical expense supplement (line 452), or the working income tax benefit (line 453).

### Line 126 – Rental income

Report your gross rental income on line 160 and your net rental income or loss on line 126. If you have a loss, show the amount in brackets. If you were a member of a partnership, also report any amount shown in boxes 107 and 110 of your T5013 slips or any amount the partnership allocated to you in its financial statements.

You must include with your **paper return** a statement or Form T776, *Statement of Real Estate Rentals*, showing your rental income and expenses for the year. If it applies, also include your T5013 slips or a copy of the partnership's financial statement.

For more information, see Guide T4036, *Rental Income*.

If you have a tax shelter, see "Tax shelters" on page 22.

### Line 127 – 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 those in mutual funds). You may also have a gain or a loss if you are considered to have disposed of property (see the definition of deemed disposition on the next page). Generally, if the total of your gains for the year is more than the total of your losses, you have to report 50% of the difference as income. However, if the total of your losses for the year is more than the total of your gains, you cannot deduct the difference on your return for the year. See the next section, "How to report these gains."

If you sold a principal residence in the year, complete the "Principal residence" section on page 2 of Schedule 3.

If you have a capital gain or loss from selling or redeeming your mutual fund units or shares, get Information Sheet RC4169, *Tax Treatment of Mutual Funds for Individuals*, for more information.

If you realized a capital gain as a result of a mortgage foreclosure or conditional sales repossession, this gain is **not included** in income when we calculate your GST/HST credit, your Canada child benefit payments, your child disability benefit payments, the social benefits repayment (line 235), the age amount (line 301 of Schedule 1), the refundable medical expenses supplement (line 452), the working income tax benefit (line 453), the Prince Edward Island, Nova Scotia, New Brunswick, or Newfoundland and Labrador tax reductions. If this applies to you, contact us.

When you donate capital property to a registered charity or other qualified donees, we consider you to have disposed of the property at its fair market value. As a result, you may have to report a capital gain or loss for that property. There are special rules for donations of certain property. For more information, see Guide T4037, *Capital Gains*, and Pamphlet P113, *Gifts and Income Tax*.

For donations of publicly traded securities, the inclusion rate of zero also applies to any capital gain realized on the exchange of shares of the capital stock of a corporation for those publicly traded securities that were donated. This treatment has certain conditions. If the exchanged securities are partnership interests, a special calculation is required to determine the capital gain to be reported. For more

information about exchangeable securities, see Pamphlet P113, *Gifts and Income Tax*.

Donations of certain flow-through share properties may result in a deemed capital gain subject to an inclusion rate of 50%. For more information, see Pamphlet P113, *Gifts and Income Tax*.

**Deemed disposition** – A deemed disposition occurs when you are considered to have disposed of property, even though you did not actually sell it. For example, a deemed disposition will occur when there is a change in use of a principal residence, such as:

- You change all or part of your principal residence to a rental or business operation.
- You change all or part of your rental or business operation to a principal residence.

Special rules may apply. See Guide T4037, *Capital Gains*, or Income Tax Folio S1-F3-C2, *Principal Residence*, to find out about reporting the disposition on Schedule 3 and Form T2091(IND), *Designation of a Property as a Principal Residence by an Individual (Other Than a Personal Trust)*.

When an individual dies, there is also a deemed disposition of property owned at the date of death. Special rules may apply. For example, you may have to report the disposition of a principal residence on Schedule 3 of the final return of the deceased individual, and Form T1255, *Designation of a Property as a Principal Residence by the Legal Representative of a Deceased Individual*, if applicable. For more information, see Guide T4011, *Preparing Returns for Deceased Persons*.

### How to report these gains

Complete Schedule 3 and attach it to your **paper return**. Generally, if your gains or losses are shown on T4PS, T5, or T5013 slips, report the total of amounts on line 174 of Schedule 3. If they are shown on T3 slips, report the total of amounts on line 176. Also attach these documents to your **paper return**. If your securities transactions are shown on an account statement or a T5008 slip, use the information on these documents to help you complete Schedule 3. For more information about these and other capital dispositions, see Guide T4037, *Capital Gains*.

If the result on line 199 of Schedule 3 is positive (gain), report the amount on line 127 of your return. If the result is negative (loss), do **not** report the amount on line 127 of your return. Your notice of assessment will show you the amount of loss you may claim. Keep track of this loss, which you can use to reduce your taxable capital gains of other years. For more information, read the following notes.

#### Notes

You may have incurred a net capital loss in 2017 you would like to apply against taxable capital gains you reported on your 2014, 2015, or 2016 return. For more information and to carry back the loss, get Form T1A, *Request for Loss Carryback*, and Guide T4037, *Capital Gains*. Attach a completed Form T1A to your **paper return** (or send one to us separately). Do not file an amended return for the year or years to which you apply the loss.

If you are preparing a return for a person who died in 2017, see Guide T4011, *Preparing Returns for Deceased*

*Persons*, for more information about special rules that apply to claiming these losses.

#### Tax Tip

You may be able to claim a deduction for your capital gains. See line 254.

### Line 128 – Support payments received

Report on **line 156** the total of **all** taxable and non-taxable support payments you received for yourself and/or for a child (or, if you are the payer, the payments that were repaid to you under a court order) in 2017. Report on **line 128** only the **taxable** amount.

#### Note

Most child support payments received according to a written agreement or court order dated **after** April 1997 are **not** taxable. For more information, see Guide P102, *Support Payments*.

#### Tax Tips

You may be able to claim a deduction on line 256 for the part of the payments you received from a resident of another country that is tax-free in Canada because of a tax treaty. If you do not know if any part of the payment is tax-free, contact us.

You may be able to claim a deduction on line 220 for support payments you repaid under a court order. For more information, see Guide P102, *Support Payments*.

### Line 129 – RRSP income

Report the total of amounts shown in boxes 16, 18, 28, and 34 of all your T4RSP slips. Also report amounts shown in boxes 20, 22, and 26, unless your spouse or common-law partner made a contribution to your registered retirement savings plan (RRSP). For more information, see “RRSPs for spouse or common-law partner” in the next section.

#### Notes

If you report a refund of RRSP premiums shown in box 28 of your T4RSP slips and you rolled over an amount to a registered disability savings plan (RDSP), you may be able to claim a deduction (see line 232). For more information about RDSPs, go to [canada.ca/taxes-rdsp](http://canada.ca/taxes-rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Regardless of your age, if you received income shown on a T4RSP slip on the death of your spouse or common-law partner, report it on line 129 even if the amount is transferred to an RRSP.

#### Tax Tips

If unused RRSP contributions you made after 1990 were refunded to you or your spouse or common-law partner in 2017, you may be able to claim a deduction on line 232. See line 232.

RRSP annuity payments you report on line 129 (shown in box 16 of your T4RSP slips) qualify for the pension income amount if you were 65 years of age or older on December 31, 2017, or if you received the payments on the death of your spouse or common-law partner. See line 314.

You may also be able to make a joint election with your spouse or common-law partner to split your RRSP annuity payments you reported on line 129 if you meet **all** the following conditions:

- you were 65 years of age or older on December 31, 2017, **or** you received the payments on the death of your spouse or common-law partner;
- you were both residents of Canada on December 31, 2017 (or were residents of Canada on the date of death); **and**
- you and your spouse or common-law partner were not, because of a breakdown in your marriage or common-law relationship, living separate and apart from each other at the end of the year and for a period of 90 days commencing 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*.

#### Note

If you elected to split your RRSP annuity payments with your spouse or common-law partner, you (the transferring spouse or common-law partner) must still report the full amount on line 129, but you can claim a deduction for the elected split-pension amount. See line 210.

### RRSPs for spouse or common-law partner

Your spouse or common-law partner may have to report some or all of the RRSP income shown in boxes 20, 22, and 26 of your T4RSP slips if he or she contributed to **any** of your RRSPs in 2015, 2016, or 2017. In that case, your T4RSP slips should have “Yes” ticked in box 24 and your spouse’s or common-law partner’s social insurance number shown in box 36.

To calculate the amount from an RRSP for a spouse or common-law partner that each of you has to report, complete Form T2205, *Amounts from a Spousal or Common-Law Partner RRSP, RRIF, or SPP to Include in Income*. Both you and your spouse or common-law partner should include this form with your **paper returns**. However, only the person shown as the annuitant (recipient) on the T4RSP slips can claim the income tax deducted (box 30) and should attach the slips to his or her **paper return**.

#### 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 in previous years you withdrew funds from your RRSP under the HBP or the LLP, you may have to make a repayment for 2017. The minimum repayment is shown on your notice of assessment or reassessment for 2016. To make a repayment, you have to contribute to your RRSP, specified pension plan (SPP), or a PRPP **from January 1, 2017, to**

**March 1, 2018**, and designate your contribution as a repayment on line 6 or 7 of Schedule 7. See line 208. **Do not send your repayment to us.**

If you repay less than the minimum amount for 2017, you have to report the difference on line 129 of your return.

#### Example

Kevin withdrew funds under the HBP in 2012. His minimum required repayment for 2017 was \$800. The only RRSP contribution he made from January 1, 2017, to March 1, 2018, was \$500 on June 18, 2017. He designated it on line 6 of Schedule 7 as a repayment under the HBP and included \$300 in his income on line 129 (\$800 minimum required repayment minus \$500 repaid and designated).

For more information, including the rules that apply when the person who made the withdrawal dies, turns 71 years of age, or becomes a non-resident, go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan) or see Guide RC4112, *Lifelong Learning Plan (LLP)*.

To view your HBP or LLP information, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

### Line 130 – Other income

Use this line to report taxable income that **has not been or should not be reported anywhere else** on the return. To find out if an amount is taxable, contact us. In the space to the left of line 130, specify the type of income you are reporting. If you have more than one type of income, attach a note to your **paper return** giving the details.

#### Note

Special rules apply for income from property one family member lends or transfers to another. For more information, see “Loans and transfers of property” on page 22.

### Scholarships, fellowships, bursaries, and artists’ project grants

Elementary and secondary school scholarships and bursaries are not taxable.

Post-secondary school scholarships, fellowships, and bursaries are not taxable if you received them in 2017 for your enrolment in a program that entitled you to claim the full-time education amount in 2016 or if you are considered a full-time qualifying student for 2017 or 2018.

**NEW!** As of January 1, 2017, the education amount has been eliminated and the new term “qualifying student” has been introduced to ensure that the scholarship exemption is unaffected. In addition, the exemption was enhanced to include scholarships or bursaries received by students aged 16 and over at the end of the year who are enrolled in a post-secondary educational institution in Canada for a program that is not at the post-secondary level but provides the student with skills for, or improves a student’s skills in, an occupation.

In most cases, you were eligible for the education amount or you are a qualifying student in a year if you received a T2202A, TL11A, TL11B, or TL11C and the institution has

completed either column B or C. For more information, see Guide P105, *Students and Income Tax*.

If you were not eligible for the full-time or part-time education amount for 2016 and you are not considered a qualifying student for 2017 or 2018, report on line 130 the part of the post-secondary scholarships, fellowships, and bursaries you received in the year that is more than \$500.

#### Notes

Post-secondary programs consisting mainly of research are eligible for the scholarship exemption **only** if they lead to a college or CEGEP diploma or a bachelor, masters, or doctoral (or equivalent) degree. Post-doctoral fellowships are taxable.

If you have received a scholarship, fellowship, or bursary related to a part-time program for which you could claim the part-time education amount for that program for 2016, or if you are a part-time qualifying student for 2017 or 2018, the scholarship exemption is equal to the tuition paid plus the costs of program-related materials.

You may also be able to claim up to an additional \$500 as a scholarship exemption.

If you received an artists' project grant, see Guide P105 for more information.

Report prizes and awards you received as a benefit from your employment or in connection with a business. However, this type of income is not eligible for the \$500 tax-free amount. If you received a research grant, see line 104.

For more information, go to [canada.ca/taxes-students](http://canada.ca/taxes-students) or see Guide P105, *Students and Income Tax*, and the Income Tax Folio S1-F2-C3, *Scholarships, Research Grants and Other Education Assistance*.

#### Apprenticeship incentive grant and apprenticeship completion grant

If you received an apprenticeship incentive or completion grant in 2017, report the amount shown in box 130 of your T4A slip on line 130.

For more information, go to [canada.ca/esdc](http://canada.ca/esdc) and select "Service Canada," see Guide P105, or call 1-866-742-3644.

#### Lump-sum payments

Report lump-sum payments from **pensions** and **deferred profit-sharing plans** (box 018 of your T4A slips and box 22 of your T3 slips) you received when leaving a plan.

If in 2017 you received a lump-sum payment that included amounts you earned in previous years, you have to report the whole payment on line 130 of your return for 2017. However, you can ask us to apply a reduced tax rate to the part relating to amounts you earned before 1972 by attaching a note to your **paper return**. We will tell you the result on your notice of assessment or reassessment.

#### Retiring allowances

Report the amount shown in boxes 66 and 67 of your T4 slips and any retiring allowance shown in box 26 of your T3 slips.

#### Note

You may be able to deduct legal fees you paid to get a retiring allowance. See line 232.

#### Tax Tip

You may be able to transfer part or all of your retiring allowances to your RRSP. See "Line 14 – Transfers" on page 35.

#### Death benefits (other than Canada Pension Plan or Quebec Pension Plan death benefits)

A death benefit is an amount you receive after a person's death for their employment service. It is 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 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 exceed \$10,000.

To find out what to report if anyone else also received a death benefit for the same person, use **Info-Tax**, one of our **Tax Information Phone Services** (see page 70), or see Interpretation Bulletin IT-508, *Death Benefits*.

Attach to your **paper return** a note stating the death benefit amount you received but did not include in your income.

#### Other kinds of income

Also report the following income on line 130:

- amounts distributed from a retirement compensation arrangement shown on your T4A-RCA slips (for more information, see the back of your slips);
- training allowances or any other amount shown in box 028 of your T4A slips (other than amounts already noted for this line and lines 104, 115, and 125);
- payments from a trust shown in box 26 of your T3 slips;
- payments from a registered education savings plan shown in box 040 (see line 418) or 042 of your T4A slips;
- certain annuity payments (see line 115);
- certain payments from a tax-free savings account (TFSA) shown in box 134 of your T4A slips;
- designated benefits from a registered retirement income fund shown in box 22 of your T4RIF slips, or the registered pension plan amount shown in box 018 of your T4A slips. If you rolled over an amount to a registered disability savings plan (RDSP), see line 232 for information about the corresponding deduction. For more information about RDSPs, go to [canada.ca/taxes-rdsp](http://canada.ca/taxes-rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*;
- amounts (grants) 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* (shown in box 136 of your T4A slip); and
- PRPP income shown in box 194 of your T4A slips if you were under 65 years of age and you did not receive this



income on the death of your spouse or common-law partner.

## Lines 135 to 143 – Self-employment income

Report on the appropriate lines your gross and net income or loss from self-employment. If you have a loss, show it in brackets. Include with your **paper return** a statement showing your income and expenses.

You have to file Form T1139, *Reconciliation of 2017 Business Income for Tax Purposes*, with your return for 2017 to keep a year-end that does not finish on December 31, 2017. Even if you filed Form T1139 with your return for 2016, you may have to complete the version of this form for 2017. For more information, see Guide RC4015, *Reconciliation of Business Income for Tax Purposes*.

### Notes

You may have to make Canada Pension Plan contributions on your self-employment earnings. See line 222.

You may be able to enter into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the employment insurance (EI) program for access to EI special benefits. For more information, go to [canada.ca/esdc](http://canada.ca/esdc) and select “Service Canada.”

For children born in 2000 or later who report certain self-employment income, see “Split income of a child under 18” on page 22.

The following guides contain more information and forms you may need to help you calculate your self-employment income:

- T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income* (Form T2125, *Statement of Business or Professional Activities*, Form T2042, *Statement of Farming Activities*, and Form T2121, *Statement of Fishing Activities*);
- RC4060, *Farming Income and the AgriStability and AgriInvest Programs Guide – Joint Forms and Guide* (Form T1163, *Statement A – AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Individuals*, and Form T1164, *Statement B – AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Additional Farming Operations*); and
- RC4408, *Farming Income and the AgriStability and AgriInvest Programs Harmonized Guide* (Form T1273, *Statement A – Harmonized AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Individuals*, and Form T1274, *Statement B – Harmonized AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Additional Farming Operations*).

### Notes

If you are participating in the AgriStability and AgriInvest programs and you are filing a **paper return**, use the envelope provided in Guide RC4060 or RC4408.

If you use your home for daycare, see Guide P134, *Using Your Home for Daycare*.

If you were a limited or non-active partner, report your net income or losses from rental operations on line 126 and

your net farming income or losses on line 141. Report other net income or other losses on line 122.

If you were an active partner and you received a T5013 slip, report on your return the amount from boxes 118, 121, 123, 125, and 127. Report your share of the partnership’s net income or loss shown in boxes 101, 103, 116, 120, 122, 124, and 126 on the applicable line of your return. Attach the T5013 slip to your **paper return**. If you did not receive this 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. Attach the applicable self-employment form or a copy of the partnership’s financial statement to your **paper return**.

For more information, call our **business enquiries** line at 1-800-959-5525.

If you have a tax shelter, see “Tax shelters” on page 22.

## Line 144 – Workers’ compensation benefits

Report the amount shown in box 10 of your T5007 slip. Claim a deduction on line 250 for the benefits you entered on line 144.

### Note

In 2017 you may have repaid salary or wages originally paid to you by your employer in a previous year, in anticipation of workers’ compensation benefits you would receive. This amount is shown in box 77 of your T4 slips. You may be able to claim a deduction on line 229. For more information, contact us.

## Line 145 – Social assistance payments

Report the amount shown in 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 236 (not including these payments or the deductions on line 214 or line 235) must report all the payments, even if that person’s name is not shown on the slip. If this amount is the same for both of you, the person named on the T5007 slip (or the **prestataire** on the federal part of the *Relevé 5* slip) must report the payments.

Claim a deduction on line 250 for the social assistance payments you entered on line 145.

### Notes

You do not have to report certain social assistance payments you or your spouse or common-law partner received for being a foster parent or for caring for a disabled adult 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, whoever has the higher net income must report those payments. For more information, contact us.

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. For more information, see “How to change a return” on page 68.



If you are a registered Indian or a person entitled to be registered as an Indian under the *Indian Act*, and live on a reserve, do not report social assistance payments received from your band council. We do not include such payments in your net family income when we calculate your GST/HST credit or Canada child benefit payments.

### Line 146 – Net federal supplements

Report the amount shown in box 21 of your T4A(OAS) slip.

If your net income before adjustments on line 234 of your return is \$74,788 or less, claim a deduction on line 250 for the net federal supplements you entered on line 146. If the amount on line 234 of your return is more than \$74,788, see line 250.

## Step 3 – Net income

### Calculation of net income (page 3 of your return)

To determine your net income at line 236, claim any deductions that apply to you.

#### Line 205 – Pooled registered pension plan (PRPP) employer contributions

Report the total of all amounts shown in the designated “employer contribution amount” box of your PRPP receipts.

Do not report this amount as income, and do not deduct it on your return. We will use it to calculate your RRSP/PRPP deduction limit and to determine the over-contribution tax (if applicable). See line 208.

If you have any questions about your employer’s contributions to your PRPP, contact your employer.

#### Line 206 – Pension adjustment

Report on line 206 the total of all amounts shown in box 52 of your T4 slips or box 034 of your T4A slips. Generally, this total represents the value of the benefits you earned in 2017 under a registered pension plan or a deferred profit-sharing plan.

Do not report the pension adjustment (PA) amount as income, and do not deduct it on your return. Report the amount on line 206. We will use it to calculate your RRSP/PRPP deduction limit for 2018, which we will show on your latest notice of assessment or reassessment, or T1028 statement, *Your RRSP/PRPP Information for 2017*. You can also view your RRSP/PRPP deduction limit at [canada.ca/my-cra-account](http://canada.ca/my-cra-account) or go to [canada.ca/cra-mobile-apps](http://canada.ca/cra-mobile-apps) and select MyCRA.

If you have any questions about how your PA was calculated, contact your employer.

#### Notes

If you lived in Canada and participated in a foreign pension plan in 2017, you may have to report an amount on this line. For more information, contact us.

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States (U.S.) arrangement), see Form RC269, *Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2017 – Non-United States Plans or Arrangements*.

If you were a U.S. resident working in Canada and contributed to a U.S. employer-sponsored retirement plan, see Form RC267, *Employee Contributions to a United States Retirement Plan for 2017 – Temporary Assignments*.

If you were a commuter from Canada and contributed to a U.S. retirement plan, see Form RC268, *Employee Contributions to a United States Retirement Plan for 2017 – Cross-Border Commuters*.

You can get these forms by going to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms) or by contacting us.

#### Line 207 – Registered pension plan (RPP) deduction

Generally, you can deduct the total of all amounts shown in box 20 of your T4 slips, in box 032 of your T4A slips, or on your union or RPP receipts. Go to [canada.ca/rrsp](http://canada.ca/rrsp), see Guide T4040, *RRSPs and Other Registered Plans for Retirement*, or contact us to find out how much you can deduct if **any** of the following apply:

- the total is more than \$3,500 **and** your information slips show a past-service amount for service before 1990;
- you contributed in a previous year and could not deduct part of the contributions; or
- you made contributions to a pension plan in a foreign country.

#### Notes

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States (U.S.) arrangement), see Form RC269, *Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2017 – Non-United States Plans or Arrangements*.

If you were a U.S. resident working in Canada and contributed to a U.S. employer-sponsored retirement plan, see Form RC267, *Employee Contributions to a United States Retirement Plan for 2017 – Temporary Assignments*.

If you were a commuter from Canada and contributed to a U.S. retirement plan, see Form RC268, *Employee Contributions to a United States Retirement Plan for 2017 – Cross-Border Commuters*.

You can get these forms by going to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms) or by contacting us.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your T4 and T4A slips but do not send your other documents. Keep them in case we ask to see them later.

## Line 208 – RRSP/PRPP deduction

This section gives general information about registered retirement savings plans (RRSPs) and pooled registered pension plans (PRPPs). If you need more information after reading this section, go to [canada.ca/rrsp](http://canada.ca/rrsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Specified pension plan (SPP) contributions generally have the same rules as RRSP contributions.

### Note

Currently, the Saskatchewan Pension Plan is the only arrangement prescribed to be a specified pension plan. For more information about the Saskatchewan Pension Plan, visit [saskpension.com](http://saskpension.com).

The PRPP is an accessible retirement savings option for individuals, including those who are self-employed. For more information, go to [cra.gc.ca/prpp](http://cra.gc.ca/prpp).

Complete Form RC383, *Tax-exempt Earned Income and Contributions for a Pooled Registered Pension Plan*, if you would like to contribute to a PRPP based on tax-exempt income you earned as a registered Indian or a person entitled to be registered as an Indian under the *Indian Act*. The CRA will calculate your exempt PRPP room based on this income. **Do not report contributions made from exempt earnings on Schedule 7.**

To know your RRSP, PRPP, and SPP information currently on file with the CRA, see your latest notice of assessment or reassessment, or T1028 statement, *Your RRSP/PRPP Information for 2017*. If you do not have these documents, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account) or [canada.ca/cra-mobile-apps](http://canada.ca/cra-mobile-apps) and select MyCRA, or use our **Tax Information Phone Services** (see page 70).

### Maximum contributions you can deduct

The maximum you can deduct on line 208 is the **lesser** of:

- contributions available to deduct:
  - the **unused RRSP/PRPP contributions previously reported and available to deduct for 2017** as shown on your latest notice of assessment or reassessment, or T1028 statement, *Your RRSP/PRPP Information for 2017*; **plus**
  - the total of the contributions you made from March 2, 2017, to March 1, 2018, to your or your spouse's or common-law partner's RRSP and SPP, and your PRPP; **minus**
  - any contributions you designate as HBP or LLP repayments. See Part B on the next page.
- Adjusted deduction limit:
  - your **RRSP/PRPP deduction limit for 2017**; **minus**
  - your employer PRPP contributions from line 205 of your return; **plus**
  - the amounts you transfer to your RRSP, PRPP, and SPP on or before March 1, 2018. For more information, see Line 14 – Transfers, in Part C on the next page.

### Notes

After the end of the year you turn 71 years of age, you or your spouse or common-law partner cannot contribute to an RRSP, a PRPP, and a SPP under which you are the annuitant (recipient). However, you can still contribute to your spouse's or common-law partner's RRSP and SPP until the end of the year he or she turns 71 years of age, and you can deduct those contributions if you still have an unused RRSP/PRPP deduction limit.

If you contribute more to an RRSP, a PRPP, and a SPP than you can deduct, you may have to pay a tax of 1% per month. To pay this tax you must file a T1-OVP, *2017 Individual Tax Return for RRSP, PRPP and SPP Excess Contributions*, for each applicable tax year. For more information, go to [canada.ca/rrsp](http://canada.ca/rrsp) or see "Tax on RRSP excess contributions" in Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

### Tax Tip

If you have made deductible RRSP, PRPP, and SPP contributions for 2017 (other than transfers) from March 2, 2017, to March 1, 2018, you do not have to claim the full amount on line 208 of your 2017 return. Depending on your federal and provincial or territorial rates of tax for 2017, and your expected rates of tax for future years, it may be more beneficial for you to claim, if applicable, only part of your contributions. The contributions you do not claim for 2017 will then be available for you to carry forward and claim for future years when your federal and provincial or territorial rates of tax are higher.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Schedule 7 (if applicable). Also send your official receipts for all amounts you contributed from March 2, 2017, to March 1, 2018, including those you are not deducting on your return for 2017 and those you are designating as Home Buyers' Plan (HBP) or Lifelong Learning Plan (LLP) repayments.

If you contributed to your spouse's or common-law partner's RRSP or SPP, the receipt must show your name as the contributor and your spouse's or common-law partner's name as the annuitant (recipient).

### How to complete Schedule 7

You may not have to complete Schedule 7. Read the information at the top of the schedule.

#### Part A – Contributions

**Report on line 1** the total of your **Unused RRSP/PRPP contributions previously reported and available to deduct for 2017** as shown on your latest notice of assessment or reassessment, or T1028 statement, *Your RRSP/PRPP Information for 2017*, if applicable.

**Report on lines 2 and 3** all contributions made to your or your spouse's or common-law partner's RRSP and SPP, and your PRPP, from March 2, 2017 to March 1, 2018, even if you are **not deducting** or **designating** them on your return for 2017. Otherwise, we may reduce or disallow your claim for these contributions on your return for a future year.

Do **not** include the following contributions on lines 2 and 3:

- any unused RRSP, PRPP, or SPP contributions you made after March 1, 2017, refunded to you or your spouse or common-law partner in 2017. Report the refund on line 129 of your return for 2017. You may be able to claim a deduction on line 232;
- part or all of the contributions you made to your RRSP or an RRSP for your spouse or common-law partner less than 90 days before either of you withdrew funds from that RRSP under the HBP or the LLP. For more information, go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan) or see Guide RC4112, *Lifelong Learning Plan (LLP)*;
- your employer's contributions to your PRPP (see line 205);
- any payment directly transferred to your RRSP, PRPP, or SPP if you did not receive an information slip for it or if it is shown in box 35 of your T4RSP or T4RIF slips;
- the part of an RRSP withdrawal you recontributed to your RRSP and deducted on line 232. This would have happened if, in error, you withdrew more RRSP funds than necessary to obtain past-service benefits under a registered pension plan (RPP);
- the excess part of a direct transfer of a lump-sum payment from your RPP to an RRSP, a PRPP, or a registered retirement income fund (RRIF) you withdrew and are including on line 129 or 130 of your return for 2017 and deducting on line 232; or
- contributions made from exempt earnings. See Form RC383, *Tax-Exempt Earned Income and Contributions for a Pooled Registered Pension Plan*.

#### Part B – Repayments under the HBP and the LLP

If you withdrew funds from your RRSP under the Home Buyer's Plan (HBP) or the Lifelong Learning Plan (LLP) before 2016, you may have to make a repayment for 2017.

#### Do not send your repayment to us.

For more information, see Part B of schedule 7, see Guide RC4112, *Lifelong Learning Plan (LLP)*, or go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan).

#### Part C – RRSP/PRPP deduction

Complete this area to calculate your **RRSP/PRPP deduction** at line 208. For more information, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

##### Note

In a previous year, you may have received income for which you could contribute to an RRSP, PRPP, and SPP, but you may not have filed a return for that year. To keep your **RRSP/PRPP deduction limit** current, you have to file a return for each year.

## Remember! RRSP contributions are due on March 1, 2018

Make sure to contribute to your RRSP in time, so you can claim them on this year's return.

For more information, go to [canada.ca/guide-rrsp](http://canada.ca/guide-rrsp)



#### Line 14 – Transfers

You may have reported income on line 115, 129, or 130 of your return for 2017. If you contributed certain types of this income to your own RRSP, PRPP, and SPP on or before March 1, 2018, you can deduct this contribution, called a **transfer**, in addition to any contribution you make based on your **RRSP/PRPP deduction limit for 2017**.

For example, if you received a retiring allowance in 2017, report it on line 130 of your return. You can contribute to your RRSP, PRPP, and SPP up to the eligible part of that income (box 66 of your T4 slips or box 47 of your T3 slips) and deduct it as a transfer. Include the amounts you transfer on lines 2 or 3 and 14 of Schedule 7.

For more information about amounts you can transfer, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

#### Part D – Unused contributions available to carry forward

You can carry forward indefinitely any unused part of your RRSP, PRPP, and SPP contributions accumulated after 1990.

##### Note

If you have unused RRSP, PRPP, or SPP contributions made from January 1, 1991, to March 1, 2017, you should have filed a completed Schedule 7 with the tax returns for those previous years. If you did not, see "How to change a return" on page 68.

#### Part E – 2017 withdrawals under the HBP and the LLP

Report the total of your Home Buyer's Plan (HBP) and your Lifelong Learning Plan (LLP) withdrawals for 2017.

### Note

You can change the person you designate as the student only on the return for the year you make your first withdrawal under the LLP.

For more information, see Guide RC4112, *Lifelong Learning Plan (LLP)*, or go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan).

### Part F – 2017 contributions to an amateur athlete trust

For more information, see Part F of Schedule 7.

### Line 210 – Deduction for elected split-pension amount

If you and your spouse or common-law partner have made a joint election to split **your** eligible pension income by completing Form T1032, *Joint Election to Split Pension Income*, you (the transferring spouse or common-law partner) can claim on this line the elected split-pension amount from line G of Form T1032.

Form T1032 **must** be attached to **both** your and your spouse's or common-law partner's **paper returns** and filed by your filing due date for the year (see "What date is your return for 2017 due?" on page 10). The information provided on the forms **must** be the **same**. If you are filing electronically, keep your election form in case we ask to see it later.

### Notes

Only one joint election can be made for a tax year. If both you and your spouse or common-law partner have eligible pension income, decide if you are splitting your pension income or your spouse's or common-law partner's pension income.

Under certain circumstances, we may allow you to make a late or amended election or revoke an original election. For more information, contact us.

### Line 212 – Annual union, professional, or like dues

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

- 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; and
- parity or advisory committee (or similar body) dues required under provincial or territorial law.

Annual membership dues do not include initiation fees, licences, special assessments, or charges for anything other than the organization's ordinary operating costs. You cannot claim charges for pension plans as membership dues, even if your receipts show them as dues. For more information, see interpretation bulletins IT-103, *Dues paid to a union or to a parity or advisory committee*, and IT-158, *Employees' professional membership dues*.

The amount shown in box 44 of your T4 slips, or on your receipts, includes any GST/HST you paid.

### Tax Tip

You may be eligible for a rebate of any GST/HST you paid as part of your dues. See line 457.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your T4 slips but do not send your other documents. Keep them in case we ask to see them later.

### Line 213 – Universal child care benefit (UCCB) repayment

The person who reported the UCCB income in the previous year can claim the related 2017 repayment amount on line 213. The UCCB repayment amount is shown in box 12 of the RC62 slip. To view your UCCB information, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

### Line 214 – Child care expenses

You or your spouse or common-law partner may have paid for someone to look after your child so one of you could earn employment or self-employment income, go to school, or conduct research in 2017. The expenses are deductible only if at some time in 2017 the child was under 16 years of age or had an impairment in physical or mental functions. Generally, only the spouse or common-law partner with the lower net income (**even if it is zero**) can claim these expenses.

For more information and to make your claim, get Form T778, *Child Care Expenses Deduction for 2017*.

### Tax Tips

You may be able to claim payments you made to a boarding school, sports school, or camp. For more information, see Form T778.

If your child needs special attendant care or care in an establishment, see Guide RC4065, *Medical Expenses*, for more information about different amounts you may be able to claim.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Form T778 but do not send your other documents. Keep them in case we ask to see them later.

### Line 215 – Disability supports deduction

Claim expenses you paid for personal attendant care and other disability supports expenses allowing you to go to school or earn certain income. This includes income from employment or self-employment and a grant you received for conducting research.

### Note

Only the person with the impairment can claim expenses for the disability supports deduction.

For a complete list of allowable expenses, see Guide RC4064, *Disability-Related Information*. You can claim these expenses on this line only if you or someone else did not claim them as medical expenses on line 330 or 331 of Schedule 1.

To calculate your claim, complete Form T929, *Disability Supports Deduction*. For more information, see Guide RC4064, *Disability-Related Information*, or use **Info-Tax**, one of our **Tax Information Phone Services** (see page 70).

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

### Line 217 – Business investment loss

A business investment loss is a special type of capital loss and can occur, for example, when you dispose of shares or certain debts of a small business corporation. For more information and to find out how to complete lines 217 and 228 (to the left of line 217), see Guide T4037, *Capital Gains*.

If you have a tax shelter, see “Tax shelters” on page 22.

### Line 219 – Moving expenses

Generally, you can claim moving expenses you paid in 2017 if **both** of the following apply:

- You moved to work or to run a business, or you moved to study courses as a full-time student enrolled in a post-secondary program at a university, a college, or another educational institution.
- You moved at least 40 kilometres closer to your new workplace or school.

#### Notes

If you moved before 2017 but could not claim all your expenses on your return for that year or later, you may be able to claim the remaining expenses on your return for 2017.

In addition, if you pay expenses after the year of your move, you may be able to claim them on your return for the year you pay them. You can carry forward unused amounts until you have enough income to claim them.

Your deduction is limited to the net eligible income you earned at the new location. Also, you **cannot** deduct moving expenses against certain non-taxable scholarship, fellowship, bursary, prize, and research grant income. See page 30.

For more information and to calculate how much you can deduct, get Form T1-M, *Moving Expenses Deduction*, by going to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms) or by calling **1-800-959-8281**. If you move, give us your new address as soon as possible. You can change your address by going to [canada.ca/my-cra-account](http://canada.ca/my-cra-account) or [canada.ca/cra-mobile-apps](http://canada.ca/cra-mobile-apps) and selecting MyCRA or MyBenefits CRA.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

### Line 220 – Support payments made

Report on **line 230** the **total** of all deductible and non-deductible support payments for a spouse or common-law partner, or for a child, you made (or, if you are the payee, that you repaid under a court order) in 2017. Claim on **line 220** only the **deductible** amount.

#### Note

Most child support payments made according to a written agreement or court order dated **after** April 1997 are **not** deductible. For more information, see Guide P102, *Support Payments*.

To avoid your claim being delayed or disallowed, register your written agreement or court order (including any amendments) with us by completing and sending us Form T1158, *Registration of Family Support Payments*.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

### Line 221 – Carrying charges and interest expenses

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

- fees to manage or take care of your investments (other than any fees you paid for services in connection with your pooled registered pension plan, registered retirement income fund, registered retirement savings plan, specified pension plan, and tax-free savings account);
- fees for certain investment advice (see Interpretation Bulletin IT-238, *Fees Paid to Investment Counsel*) or for recording investment income;
- fees to have someone complete your return, but only if you have income from a business or property, accounting is a usual part of the operations of your business or property, and you did not use the amounts claimed to reduce the business or property income you reported (see Interpretation Bulletin IT-99, *Legal and Accounting Fees*);
- most interest you pay on money you borrow for investment purposes, but generally only if you use it to try to earn investment income, including interest and dividends. However, if the only earnings your investment can produce are capital gains, you cannot claim the interest you paid. For more information, contact us; and
- 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, will have to pay to you. Legal fees you incurred to try to make child support payments non-taxable must be deducted on line 232. For more information, see Guide P102, *Support Payments*.

You **cannot** claim on line 221 any of the following amounts:

- the interest you paid on money you borrowed to contribute to a registered retirement savings plan, a pooled registered pension plan, a specified pension plan, a registered education savings plan, a registered disability savings plan, or a tax-free savings account (TFSA);
- safety deposit box charges;
- the interest part of your student loan repayments (although you may be able to claim a credit on line 319 of Schedule 1 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 Interpretation Bulletin IT-238, *Fees Paid to Investment Counsel*; and
- legal fees you paid to get a separation or divorce, or to establish custody of, or visitation arrangements for a child.

**Policy loan interest** – To claim interest paid during 2017 on a policy loan made to earn income, have your insurer complete Form T2210, *Verification of Policy Loan Interest by the Insurer*, on or before the date your return is due.

**Refund interest** – If we paid you interest on an income tax refund, report the interest in the year you receive it at line 121. If we then reassessed your return and you repaid any of the refund interest in 2017, you can claim the amount you repaid, up to the amount you had reported as income.

**Carrying charges for foreign income** – If you have carrying charges for Canadian and foreign investment income, identify them separately on Schedule 4, according to the percentage that applies to each investment.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your Schedule 4 with Part III completed but do not send your Form T2210 or any other documents. Keep them in case we ask to see them later.

If you have a tax shelter, see “Tax shelters” on page 22.

## Line 222 – Deduction for CPP or QPP contributions on self-employment and other earnings

Claim the amount from line 24 of **Schedule 8** (line 23 of **Schedule 8** for Quebec) or from line 33 of Part 3 or line 32 of Part 4 of **Form RC381**, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2017*, whichever applies.

You can claim contributions you:

- have to make on self-employment and limited or non-active partnership income;
- choose to make on certain employment income (see “Making additional CPP contributions” under line 308); and
- choose to make on your provincial income tax return for Quebec on certain employment income (see your Quebec provincial guide).

The CPP or 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 earnings identified in box 81 on the T4 slips you received from a placement agency.

## Making additional CPP contributions

You may be able to make CPP contributions on certain employment income for which no contribution was made (for example, tips not shown on a T4 slip) or additional contributions on T4 income if 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” under line 308.

## How to calculate your contributions

Complete Schedule 8 or Form RC381, whichever applies, to determine the CPP or QPP payable on your self-employment income or on income for which you can make more contributions.

Because CPP and QPP rates are different, read the following instructions and choose the one that applies to your situation.

If you **were a resident of a province other than Quebec on December 31, 2017**, and contributed **only** to the CPP, or if you **were a resident of Quebec on December 31, 2017**, and contributed **only** to the QPP, complete Schedule 8 to calculate your CPP or QPP contributions and attach it to your **paper return**. If you were a member of a partnership, include on Schedule 8 only **your share** of the net profit. You cannot use self-employment or partnership losses to reduce the CPP or QPP contributions you paid on your employment earnings.

If you contributed to the QPP in 2017 but **resided outside Quebec on December 31, 2017**, or if you contributed to the CPP in 2017 but **resided in Quebec on December 31, 2017**, complete Form RC381 to calculate your CPP or QPP contributions and attach it to your **paper return**. If you were a member of a partnership, include on Form RC381 only **your share** of the net profit. You cannot use self-employment or partnership losses to reduce the CPP or QPP contributions you paid on your employment earnings.

If you **were not a resident of Quebec on December 31, 2017**, enter on line 222 and on line 310 of Schedule 1, in dollars and cents, the amount from Schedule 8 or Form RC381, whichever applies. Enter on line 421 of your return the amount from Schedule 8 or Form RC381, whichever applies.

If you **were a resident of Quebec on December 31, 2017**, enter on line 222 and on line 310 of Schedule 1, in dollars and cents, the amount from Schedule 8 or Form RC381, whichever applies. Line 421 does not apply to you.

Your CPP or QPP contributions must be prorated in certain situations, such as if in 2017:

- you were a CPP participant and turned 18 or 70 years of age or received a CPP disability pension;
- you were a QPP participant and turned 18 years of age or received a QPP disability pension;
- you were a CPP working beneficiary (see line 308) and elected to stop paying CPP contributions or revoked an election made in a previous year; or
- you are filing a return for a person who died in 2017.

#### Note

If you started receiving CPP retirement benefits in 2017, your basic exemption may be prorated by the CRA.

#### Request for refund of CPP contributions

Under the *Canada Pension Plan*, all requests for a refund of CPP over-contributions must be made within four years after the end of the year for which the request is being made. See line 448.

#### Line 223 – Deduction for provincial parental insurance plan (PPIP) premiums on self-employment income

If you were a resident of **Quebec** on December 31, 2017, you have to pay PPIP premiums if one of the following conditions applies:

- your net self-employment income on lines 135 to 143 of your return is \$2,000 or more; or
- the total of your employment income (including employment income from outside Canada) **and** your net self-employment income is \$2,000 or more.

Complete Schedule 10 to calculate your PPIP premiums and attach it to your **paper return**. On this line, you can claim 43.68% of the total of your PPIP premiums. Claim on this line, in dollars and cents, the amount from line 9 of Schedule 10, and claim the same amount on your provincial income tax return for Quebec, if applicable.

#### Line 224 – Exploration and development expenses

If you invested in petroleum, natural gas, mining or certain clean energy generation and energy conservation ventures in 2017 but did not participate actively, claim your exploration and development expenses on this line. If you participated actively, follow the instructions for line 135.

#### How to claim this deduction

Complete Form T1229, *Statement of Resource Expenses and Depletion Allowance*, using the information the principals of the venture give you, such as T5, T101, or T5013 slips. Read the instructions on the back of these slips.

Claim your **exploration and development expenses** (including renounced resource expenses) on line 224. Claim your **depletion allowances** on line 232.

If you have any questions about these expenses, call our **business enquiries** line at 1-800-959-5525.

If you have a tax shelter, see “Tax shelters” on page 22.

**Supporting documents** – Attach Form T1229 and your T5, T101, and T5013 slips to your **paper return**. If you do not have these slips, attach 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 229 – Other employment expenses

You can claim certain expenses (including any GST/HST) you paid to earn employment income if the following **two** conditions apply:

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

#### Note

Most employees **cannot** claim employment 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 you reported as income for 2017 or a previous year if you repaid them in 2017. 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.

**Legal fees** – You can claim legal fees you paid to collect or establish a right to salary or wages. It is not necessary for you to be successful; however, the amount sought must be for salary or wages owed. You must reduce your claim by any amount awarded to you for those fees or any reimbursement you received for your legal expenses.

You can claim legal fees you paid to collect or establish a right to collect other amounts that must be reported in employment income even if they are not directly paid by your employer.

**Employees profit-sharing plan (EPSP)** – You may be eligible to claim as a deduction the excess EPSP amount contributed on your behalf to an EPSP. For more information and to calculate your deduction, complete Form RC359, *Tax on Excess Employees Profit Sharing Plan Amounts*.

Complete Form T777, *Statement of Employment Expenses*, to give us details of your deductions and calculations for your expenses (except those related to an EPSP). Guide T4044, *Employment Expenses*, contains Form T777 and other forms you will need. The guide also explains the conditions that apply when you claim these expenses.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Form T777 and/or Form RC359 but do not send your other documents. Keep them in case we ask to see them later.

#### Tax Tip

You may be eligible for a rebate of any GST/HST you paid as part of your expenses. See line 457.



## Line 231 – Clergy residence deduction

If you are a member of the clergy, use this line to claim a deduction for your residence. Your employer has to certify that you qualify for this deduction. Complete Form T1223, *Clergy Residence Deduction*, to find out what you can claim. For more information, see Information Bulletin IT-141, *Clergy Residence Deduction*.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

## Line 232 – Other deductions

Claim on this line allowable amounts not deducted elsewhere on your return. For clarification of your request, specify the deduction you are claiming in the space to the left of line 232. If you have more than one amount, or to explain your deduction more fully, attach a note to your **paper return**.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

### Note

Children born in 2000 or later can claim a deduction for certain income they report. For more information, see “Split income of a child under 18” on page 22.

If you have a tax shelter, see “Tax shelters” on page 22.

## Income amounts repaid

If in 2017 you repaid amounts you received and reported as income (other than salary or wages) for 2017 or a previous year, you can claim most of these amounts on line 232 of your return for 2017. However, if you repaid, under a court order, support payments you reported on line 128, claim the repayment on line 220.

If in 2017 you repaid an amount you received from a registered disability savings plan and reported it as income in 2017 or a previous year, you can claim the amount on line 232. For more information, go to [canada.ca/taxes-rdsp](http://canada.ca/taxes-rdsp), see Information Sheet RC4460, *Registered Disability Savings Plan*, or contact us.

In 2017, you may have had an amount recovered from your gross old age security (OAS) pension (shown in **box 20** of your T4A(OAS) slip) because of an overpayment you received in a previous period. If so, you can claim a deduction on line 232 for the amounts repaid.

### Notes

If you had an OAS repayment for 2016, tax may have been withheld from your OAS benefits for 2017. The amount deducted is shown in **box 22** of your T4A(OAS) slip for 2017. Do not claim it on line 232. Claim it on line 437. To calculate your 2017 OAS repayment, see line 235 and complete the chart for line 235 on the federal worksheet in the forms book.

If you repaid employment income, see “Repayment of salary or wages” under line 229. If you repaid income tax refund interest, see “Refund interest” under line 221.

**Employment insurance (EI) benefits** – You may have received more benefits than you should have and already paid them back to the payer of your benefits. For example:

- The payer of your benefits may have 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 you received directly to the payer of your benefits, box 30 of your T4E slip will show the amount you repaid. Include this amount on line 232. This is not the same as repaying a social benefit as explained under line 235.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your documents showing the amounts you repaid.

## Legal fees

You can claim your expenses in any of the following situations:

- You paid fees (including any related accounting fees) for advice or assistance to respond to us when we reviewed your income, deductions, or credits for a year or 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*.
- You paid fees to collect (or establish a right to) a retiring allowance or pension benefit. However, 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 or registered pension plan. You can carry forward, for up to seven years, legal fees you cannot claim in the year.
- You paid fees to collect (or establish a right to) salary or wages. It is not necessary for you to be successful; however, the amount sought must be for salary or wages owed. You must reduce your claim by any amount awarded to you for those fees or any reimbursement you received for your legal expenses. (These fees **must** be claimed on line 229.)

You can claim legal fees you paid to collect (or establish a right to) other amounts that must be reported in employment income even if they are not directly paid by your employer. (These fees **must** be claimed on line 229.)

- You incurred certain fees to try to make child support payments non-taxable. 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 221. You **cannot** claim legal fees you incurred to get a separation or divorce or to establish custody of or visitation arrangements for a child. For more information, see Guide P102, *Support Payments*.

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

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



## Other deductible amounts

The following are examples of other amounts you can claim:

- depletion allowances (attach to your **paper return** a completed Form T1229, *Statement of Resource Expenses and Depletion Allowance*);
- certain unused RRSP contributions you made after 1990 which were refunded to you or your spouse or common-law partner in 2017 and certain unused PRPP contributions you made to your PRPP after 2012 which were refunded to you in 2017 (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 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 to an RRSP or registered retirement income fund (RRIF) you withdrew and are including on line 129 or 130 of your return for 2017. You can use Form T1043, *Deduction for Excess Registered Pension Plan Transfers You Withdrew From an RRSP or RRIF*, to calculate the deductible amount; and
- designated benefits from a RRIF shown in box 22 of your T4RIF slips, a refund of RRSP premiums shown in box 28 of your T4RSP slips, or the RPP or PRPP amount shown in box 018 of your T4A slips if you rolled over an amount to a registered disability savings plan (RDSP). Attach Form RC4625, *Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)*, or a letter from the RDSP issuer to your return. For more information about RDSPs, go to [canada.ca/taxes-rdsp](http://canada.ca/taxes-rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

## Line 235 – Social benefits repayment

### Employment insurance (EI) benefits

You have to repay part of the EI benefits (line 119) you received in 2017 if **all** the following conditions are met:

- there is an amount shown in box 15 of your T4E slip;
- the rate shown in box 7 is **30%**; **and**
- the result of the following calculation is more than \$64,125:
  - the amount from line 234; **minus**
  - the amounts on lines 117 and 125; **plus**
  - the amounts deducted on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232.

Complete the chart on your T4E slip to calculate the EI benefits you have to repay. If you also have to repay old age security (OAS) benefits you received (see the next section), enter the EI benefits you have to repay on lines 7 and 20 of the chart for line 235 on the federal worksheet in the forms book.

## Old age security (OAS) benefits

You may have to repay all or a part of your OAS pension (line 113) or net federal supplements (line 146) if the result of the following calculation is more than \$74,788:

- the amount from line 234; **minus**
- the amounts reported on lines 117 and 125; **plus**
- the amounts deducted on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232.

Complete the chart for line 235 on the federal worksheet in the forms book to calculate your repayment, even if tax was withheld by Service Canada.

### Notes

If you had an OAS repayment for 2016, tax may have been withheld from your OAS pension for 2017. The amount deducted is shown in box 22 of your T4A(OAS) slip for 2017. Claim it on line 437. Similarly, if you have an OAS repayment for 2017, tax may be withheld starting with your July 2018 OAS payment.

If your net income exceeded the threshold for 2017 and your net income for 2018 is expected to be **substantially lower**, you can request a waiver from the CRA to have Service Canada reduce your income tax withheld at source beginning July 2018. The request must be made in writing. Send us a completed Form T1213 (OAS), *Request to Reduce Old Age Security Recovery Tax at Source*.

For more information, contact us.

## Line 236 – Net income

We use this amount for calculations such as the Canada child benefit, the GST/HST credit, and other tax credits.

### Notes

If it applies, report your spouse's or common-law partner's net income in the "Information about your spouse or common-law partner" area on page 1 of your return. Report this amount **even if it is zero**.

If the amount you calculate for line 236 is negative, you may have a non-capital loss. To find out, use Form T1A, *Request for Loss Carryback*. If you have a loss for 2017, you may want to carry it back to your 2014, 2015, or 2016 return. To do this, attach a completed Form T1A to your **paper return** (or send one to us separately). Do not file an amended return for the year or years to which you apply the loss.

## Step 4 – Taxable income

### Calculation of taxable income (page 3 of your return)

To determine your taxable income at line 260, claim any deductions that apply to you.

#### Line 244 – Canadian Forces personnel and police deduction

Claim the total of the amounts shown in box 43 of your T4 slips.

#### Line 248 – Employee home relocation loan deduction

Claim the total of the amounts shown in box 37 of your T4 slips.

#### Line 249 – Security options deductions

Claim the total of the amounts shown in boxes 39 and 41 of your T4 slips. In addition, if you disposed of securities for which you had previously deferred the taxable benefit (see “Security options benefits” on page 23), claim 50% of the amount from line 4 of Form T1212, *Statement of Deferred Security Options Benefits*.

You may be able to claim a deduction for donating securities you acquired through your employer’s security options plan. For more information, see “Gifts of securities acquired under a security option plan” in Pamphlet P113, *Gifts and Income Tax*.

#### Line 250 – Other payments deduction

Generally, you can deduct the amount from line 147 of your return. This is the total of the workers’ compensation payments, social assistance payments, and net federal supplements you reported on lines 144, 145, and 146.

##### Note

If you reported net federal supplements on line 146, you **may not** be entitled to claim the whole amount from line 147. Complete the calculation below.

- the amount from line 234; **minus**
- the amounts on lines 117 and 125; **plus**
- the amounts deducted on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232.

If the result is greater than \$74,788, contact us to find out how much you can deduct.

#### Line 251 – Limited partnership losses of other years

If you had limited partnership losses in previous years which you have not already claimed, you may be able to claim part of these losses this year. For more information, contact us.

You can carry forward limited partnership losses indefinitely. You cannot use the amount shown in box 108 of your T5013 slips for 2017 on your return for 2017.

**Supporting documents** – If you claim these losses, attach to your **paper return** a statement showing a breakdown of your total losses, the year of each loss, and the amounts claimed in previous years.

#### Line 252 – Non-capital losses of other years

For 2017, claim the unapplied non-capital losses you reported on your 2006 to 2016 returns you would like to apply.

Also claim any unapplied farming and fishing losses you reported on your 2006 to 2016 returns that you want to apply in 2017. Your available losses are shown on your notice of assessment or notice of reassessment for 2016.

Losses incurred in 2006 and later years can be carried forward for 20 years.

There are restrictions on the amount of certain farm losses you can claim each year. If you have a farming or fishing business, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*, Guide RC4060, *Farming Income and the AgriStability and AgriInvest Programs Guide – Joint Forms and Guide*, or Guide RC4408, *Farming Income and the AgriStability and AgriInvest Programs Harmonized Guide*, for more information.

If you need more information about losses, see Interpretation Bulletin IT-232, *Losses – Their Deductibility in the Loss Year or in Other Years*.

#### Line 253 – Net capital losses of other years

Within certain limits, you can claim your net capital losses of previous years which you have not already claimed. Your available losses are shown on your notice of assessment or reassessment for 2016. You will probably have to adjust any losses you incurred after 1987 and before 2001. For more information, see Guide T4037, *Capital Gains*.

#### Line 254 – Capital gains deduction

You may be able to claim a capital gains deduction for gains realized on the disposition of qualified small business corporation shares, qualified farm or fishing property. For more information, see Guide T4037, *Capital Gains*.

#### Line 255 – Northern residents deductions

To make your claim, use Form T2222, *Northern Residents Deductions*. Residents of the Northwest Territories, Nunavut, and Yukon will find this form in the forms book. You can get a copy by going to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms). For more information, see Information Sheet RC4650, *Northern Residents Deductions*. For a list of the areas that qualify, go to [canada.ca/taxes-northern-residents](http://canada.ca/taxes-northern-residents).

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Form T2222 but do not send your other documents. Keep them in case we ask to see them later.

## Line 256 – Additional deductions

In the space to the left of line 256, specify the deduction you are claiming. If you have more than one amount, or to explain your deduction more fully, attach a note to your **paper return**.

### Exempt foreign income

If you reported foreign income on your return (such as support payments you received from a resident of another country and reported on line 128) that is tax-free in Canada because of a tax treaty, you can claim a deduction for it. If you do not know if any part of the foreign income is tax-free, contact us.

Under the Canada-United States tax treaty, you can claim on line 256 a deduction equal to 15% of the U.S. Social Security benefits, including U.S. Medicare premiums, which you reported as income on line 115.

If you have been a resident of Canada and have received U.S. Social Security benefits continuously during the period starting before January 1, 1996, and ending in 2017, you can claim a deduction equal to 50% of the U.S. Social Security benefits received in 2017.

This 50% deduction also applies to you if you are receiving benefits related to a deceased person and you meet **all** the following conditions:

- The deceased person was your spouse or common-law partner immediately before their death.
- The deceased person had, continuously during a period starting before 1996 and ending immediately before their death, been a resident of Canada and received benefits to which paragraph 5 of Article XVIII of the Canada-United States tax treaty applied.
- You have, continuously during a period starting at the person's time of death and ending in 2017, been a resident of Canada and received such benefits.

### 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 Interpretation Bulletin IT-86, *Vow of Perpetual Poverty*.

**Supporting documents** – Keep all supporting documents in case we ask to see them later.

## Adult basic education tuition assistance

Adult basic education (ABE) is primary or secondary level education, or certain other forms of training.

If you reported income assistance to cover all or part of the tuition fees for your ABE, you can claim a deduction for the total of:

- the amount shown in box 21 of your T4E slip; and
- the amount shown in box 196 of your T4A slip that is more than the scholarship exemption you can claim for this tuition assistance. For more information about scholarship exemption, see Income Tax Folio S1-F2-C3, *Scholarships, Research Grants and Other Education Assistance*.

### Note

If you received taxable tuition assistance for post-secondary level courses or courses that provide or improve skills in an occupation and the educational institution has been certified by Employment and Social Development Canada as reported in box 20 of the T4E slip or in box 105 of the T4A slip, these amounts cannot be claimed on line 256. Instead, you may be eligible for the tuition amount. See line 323.

## Employees of prescribed international organizations

If in 2017 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 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 and provincial or territorial tax

### Calculation of federal tax (Schedule 1)

To calculate your federal tax, follow the instructions in this section to complete Schedule 1, *Federal Tax*, in your forms book.

#### Minimum tax

Minimum tax limits the tax advantage you can receive in a year from certain incentives. You have to pay minimum tax if it is more than the federal tax you calculate in the usual manner. When calculating your taxable income for this tax, which does not apply to a person who died in 2017, you are allowed a basic exemption of \$40,000.

To find out if you have to pay this tax, add the amounts shown in B later in this section and 60% of the amount on line 127 of your return. If the total is \$40,000 or less, you probably do not have to pay minimum tax. If the total is more than \$40,000, you may have to pay it.

Use Form T691, *Alternative Minimum Tax*, to find out if you have to pay minimum tax. You also have to complete Form 428 to calculate additional provincial or territorial tax for minimum tax purposes.

Here is a list of the most common situations where you may have to pay minimum tax:

- A. You reported a taxable capital gain on line 127 of your return.
- B. You claimed **any** of the following on your return:
  - a loss (including your share of a partnership loss) resulting from, or increased by, claiming capital cost allowance on rental properties;
  - a loss from a limited partnership that is a tax shelter;
  - most carrying charges (line 221) on certain investments;
  - a loss from resource properties resulting from, or increased by, claiming a depletion allowance, exploration expenses, development expenses, or Canadian oil and gas property expenses;
  - a deduction on line 248 for an employee home relocation loan; or
  - a deduction on line 249 for security options.
- C. You claimed **any** of the following tax credits on Schedule 1:
  - a federal political contribution tax credit on line 410;
  - an investment tax credit on line 412;
  - a labour-sponsored funds tax credit on line 414; or
  - a federal dividend tax credit on line 425.

#### Example

Paul claimed a \$50,000 deduction in 2017 for carrying charges. Because this deduction is more than \$40,000, Paul may have to pay minimum tax. To find out, he should complete Form T691, *Alternative Minimum Tax*.

#### Tax Tip

You may be able to claim a credit against your taxes for 2017 if you paid minimum tax on any of your returns for 2010 to 2016. See line 427.

### Step 1 of Schedule 1 – Federal non-refundable tax credits

These credits reduce your federal tax owing. However, if the total of these credits is more than your federal tax owing, 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 **income tax purposes** during 2017, enter the date of your move in the “Information about your residence” area on page 1 of your return. You may have to reduce your claim for the amounts on lines 300, 301, 303, 304, 305, 307, 316, 318, 324, 326 and 367. For more information, see Pamphlet T4055, *Newcomers to Canada*, or go to [canada.ca/taxes-international](http://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, we do not consider them to depend on you for support. Gifts are not support.

**Supporting documents** – If you are filing electronically, keep all your documents (proof of your payment of support) in case we ask to see them later. If you are filing a **paper return**, attach your documents. Proof of payment must show your name, the amount and the date of the payment, and the dependant’s name and address. If you sent the funds to a guardian, the guardian’s name and address must also show on the proof of payment.

#### **NEW!** Canada caregiver amount

If you have a spouse or common-law partner, or a dependant with an **impairment in physical or mental functions**, you may be entitled to claim the Canada caregiver amount.

For your **spouse or common-law partner**, you may be entitled to claim an amount of \$2,150 in the calculation of line 303. You could also claim an amount up to a maximum of \$6,883 on line 304. See lines 303 and 304.

For an **eligible dependant 18 years of age or older**, you may be entitled to claim an amount of \$2,150 in the calculation of line 305. You could also claim an amount up to a maximum of \$6,883 on line 304. See lines 304 and 305.

For an **eligible dependant under 18 years of age** at the end of the year, you may be entitled to claim an amount of \$2,150 on line 367 or in the calculation of line 305. See lines 305 and 367.

For each of your or your spouse's or common-law partner's **children under 18 years of age** at the end of the year, you may be entitled to claim an amount of \$2,150 on line 367. See line 367.

For each **other dependant 18 years of age or older**, who is not your spouse or common-law partner or an eligible dependant for whom an amount is claimed on line 305, you may be entitled to claim an amount up to a maximum of \$6,883 on line 307. See line 307.

The CRA may ask for a signed statement from a medical practitioner showing when the impairment began and what the duration of the impairment is expected to be. For children under 18 years of age, the statement should also show that the child, because of the impairment in physical or mental functions, is, and will likely continue to be, dependent on others for an indefinite duration. Dependent on others means they need much more assistance for their personal needs and care compared to children of the same age. You do not need a signed statement from a medical practitioner if the CRA already has an approved Form T2201, *Disability Tax Credit Certificate*, for a specified period.

**Line 300 – Basic personal amount**  
Claim \$11,635.

**Line 301 – Age amount**  
Claim this amount if you were 65 years of age or older on December 31, 2017, and your net income (line 236 of your return) is less than \$84,597.

If your net income was:

- \$36,430 or less, claim \$7,225 on line 301; or
- more than \$36,430 but less than \$84,597, complete the chart for line 301 on the federal worksheet in the forms book to calculate your claim.

**Tax Tip**

You may be able to transfer all or part of your age amount to your spouse or common-law partner or to claim all or part of his or her age amount. See line 326.

**Line 303 – Spouse or common-law partner amount**  
Claim this amount if, **at any time in the year**, you supported your spouse or common-law partner and his or her net income (line 236 of his or her return, or the amount it would be if he or she filed a return) was less than \$11,635 (\$13,785 if he or she is dependent on you because of an impairment in physical or mental functions). Complete the appropriate parts of Schedule 5 to calculate your claim and attach a copy to your return.

**Note**

**NEW!** If your spouse or common-law partner has an impairment in physical or mental functions, you may also be entitled to claim an amount up to a maximum of \$6,883 on line 304. See line 304.

In certain situations, your spouse's or common-law partner's net income **must** be stated even if your marital status has changed. See "Net income of spouse or common-law partner" in the next section. Both of you cannot claim this amount for each other for the same year.

If you had to make support payments to your current or former spouse or common-law partner and you were separated for only **part of 2017** because of a breakdown in your relationship, you have a choice. You can claim the deductible support amounts paid in the year to your spouse or common-law partner on line 220 **or** an amount on line 303 for your spouse or common-law partner, whichever is better for you. If you reconciled with your spouse or common-law partner before the end of 2017, you can claim an amount on line 303 and any allowable amounts on line 326.

**Net income of spouse or common-law partner**

This is the amount on line 236 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return.

If you were living with your spouse or common-law partner on December 31, 2017, use his or her net income for the whole year. This applies even if you got married or got back together with your spouse in 2017 or you became a common-law partner or started to live with your common-law partner again.

If you separated in 2017 because of a breakdown in your relationship and were not back together on December 31, 2017, reduce your claim only by your spouse's or common-law partner's net income before the separation. In all cases, enter in the "Information about your spouse or common-law partner" area on page 1 of your return the amount you use to calculate your claim, **even if it is zero**.

**Tax Tip**

If you cannot claim the amount on line 303 (or you have to reduce your claim) because of dividends your spouse or common-law partner received from taxable Canadian corporations, you may be able to reduce your tax if you report all of your spouse's or common-law partner's dividends. See line 120.

**NEW! Line 304 – Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older**  
If you are eligible for the Canada caregiver amount for your spouse or common-law partner, or an eligible dependant 18 years of age or older, and his or her net income is between \$6,902 and \$23,046, you may be able to claim an amount up to a maximum of \$6,883. However, you must first claim the amount of \$2,150 in calculating the spouse or common-law partner amount on line 303; or the amount on line 305 for an eligible dependant 18 years of age or older.

**How to claim this amount**

Calculate his or her net income (line 236 of his or her return, or the amount it would be if he or she filed a return). Complete line 304 on Schedule 5 to calculate your claim and attach a copy to your return.

**Note**

Only one claim can be made for this amount. You cannot split this amount with another person.

### Line 305 – Amount for an eligible dependant

If you have claimed an amount for the year on line 303, you cannot claim this amount. If you have not claimed an amount for the year on line 303, you may be able to claim this amount for one other person if **at any time in the year** you met **all** the following conditions at once:

- You did not have a spouse or common-law partner or, if you did, you were not living with, supporting, or being supported by that person.
- You supported a dependant in 2017.
- You lived with the dependant (in most cases in Canada) in a home you maintained. You cannot claim this amount for a person who was only visiting you.

In addition, at the time you met the above conditions, the dependant must also have been either:

- your parent or grandparent by blood, marriage, common-law partnership, or adoption; or
- your child, grandchild, brother, or sister by blood, marriage, common-law partnership, or adoption **and** under 18 years of age or had an impairment in physical or mental functions.

#### Notes

Your dependant may live away from home while attending school. If the dependant ordinarily lived with you when not in school, we consider that dependant to live with you for the purposes of this amount.

For the purposes of this claim, your child is not required to have lived in Canada but still must have lived with you. This would be possible, for example, if you were a **deemed resident** (as defined under E and F on page 8) living in another country with your child.

**Even if all the preceding conditions have been met**, you cannot claim this amount if **any** of the following applies:

- You or someone else is claiming a spouse or common-law partner amount (line 303) for this dependant.
- The person for whom you want to claim this amount is your common-law partner. However, you may be able to claim the amount on line 303.
- Someone else is claiming an amount on line 305 for this dependant. If you and another person can both claim this amount for the same dependant (such as shared custody of a child) but cannot agree who will claim the amount, neither of you can make the claim.
- Someone else in your household is making this claim. Each household is allowed only one claim for this amount, even if there is more than one dependant in the household.
- The claim is for a child for whom you had to make support payments for 2017. However, if you were separated from your spouse or common-law partner for only **part of 2017** because of a breakdown in your relationship, you may be able to claim an amount for that child on line 305 (plus any allowable amounts on lines 304 and 318) if you do not claim any support amounts paid to your spouse or common-law partner on line 220. You can claim whichever is better for you.

### Note

If you **and** another person had to make support payments for the child for 2017 and, as a result, **no one** would be entitled to claim the amount for an eligible dependant for the child, you can claim this amount if you and the other person(s) paying support agree you will be the one making the claim. If you cannot agree who will claim this amount for the child, neither of you can make the claim. For more information, see Guide P102, *Support Payments*.

### How to claim this amount

You can claim this amount if your eligible dependant's net income (line 236 of his or her return, or the amount it would be if he or she filed a return) was less than \$11,635 (\$13,785 if he or she is dependent on you because of an impairment in physical or mental functions). Complete the appropriate parts of Schedule 5 to calculate your claim and give certain details about your dependant. Attach a copy of this schedule to your return.

#### Notes

**NEW!** If the eligible dependant is **18 years of age or older** and dependent on you because of an impairment in physical or mental functions, you may also be entitled to claim an amount up to a maximum of \$6,883 on line 304. For more information, see line 304.

If the eligible dependant is **under 18 years of age** at the end of the year, is your or your spouse's or common-law partner's **child** (see the definition of **child** under line 367), and has an impairment in physical or mental functions, you may be entitled to claim an amount of \$2,150; however, this amount may be claimed on line 367, and not in the calculation of line 305. If the eligible dependant is **not** your or your spouse's or common-law partner's **child**, claim the amount of \$2,150 in the calculation of line 305. The eligible dependant must be dependent on others because of the impairment, and will likely continue to be dependent on others for an indefinite duration. This dependence means the eligible dependant needs significantly more assistance in attending to his or her personal needs and care when compared to children of the same age. See page 45 regarding the requirement for a signed statement from a medical practitioner. For more information, see line 367.

You cannot split this amount with another person. Once you claim this amount for a dependant 18 years of age or older, no one else can claim this amount or an amount on line 304 for that dependant.

**If you were a single parent** on December 31, 2017, and you choose to include all the universal child care benefit (UCCB) lump-sum payment you received in 2017 in the income of your dependant, include this amount in the calculation of his or her net income.



**NEW! Line 307** – Canada caregiver amount for other infirm dependants age 18 or older

You can claim an amount up to a maximum of \$6,883 for each of your or your spouse's or common-law partner's dependent children or grandchildren only if that person was dependent on you because of **an impairment in physical or mental functions** and was **18 years of age or older**.

You can also claim an amount for more than one person if each one meets **all** the following conditions. The person must have been:

- your or your spouse's or common-law partner's parent, grandparent, brother, sister, aunt, uncle, niece, or nephew;
- 18 years of age or older;
- dependent on you because of an impairment in physical or mental functions; and
- a resident of Canada at any time in the year. You cannot claim this amount for a person who was only visiting you.

**Notes**

You cannot claim an amount on line 307 for dependants who do not have an impairment in physical or mental functions, including a parent or grandparent who was 65 years of age or older.

A parent includes someone on whom you were completely dependent and who had custody and control of you when you were under 19 years of age.

A child can include someone older than you who has become completely dependent on you for support and over whom you have custody and control.

If **anyone (including you)** is claiming an amount on line 305 for the dependant, you cannot claim an amount on line 307 for this dependant.

You can claim an amount only if the dependant's net income (line 236 of his or her return, or the amount it would be if he or she filed a return) is less than \$23,046.

If you had to make support payments for a child, you cannot claim an amount on line 307 for that child. However, if you were separated from your spouse or common-law partner for only **part of 2017** because of a breakdown in your relationship, you may be able to claim an amount for that child on line 307 if you do not claim any support amounts paid to your spouse or common-law partner on line 220. You can claim whichever is better for you.

**How to claim this amount**

For each of your dependants, calculate his or her net income (line 236 of his or her return, or the amount it would be if he or she filed a return). Complete the appropriate part of Schedule 5 to calculate your claim and give certain details about each of your dependants. Attach a copy of this schedule to your return.

The CRA may ask for a signed statement from a medical practitioner indicating the nature of the impairment, when it began, what its duration is expected to be, and that the person is dependent on others because of this impairment in physical or mental functions.

**Claims made by more than one person** – If you and another person support the same dependant, you can split the claim for that dependant. However, the total amount of your claim and the other person's claim cannot exceed the maximum amount allowed for that dependant.

**Line 308** – CPP or QPP contributions through employment Claim, in dollars and cents, the total of the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) contributions shown in boxes 16 and 17 of your T4 slips.

If you **were a resident of a province other than Quebec on December 31, 2017**, and contributed only to the CPP, do not claim more than \$2,564.10 on line 308. If you contributed more, claim the overpayment on line 448 of your return. We will refund this overpayment to you or use it to reduce your balance owing.

If you **were a resident of Quebec on December 31, 2017**, and contributed only to the QPP, do not claim more than \$2,797.20 on line 308. If you contributed more, claim the overpayment on your provincial income tax return for Quebec.

If you contributed to the QPP in 2017 but **resided outside Quebec on December 31, 2017**, or if you contributed to the CPP in 2017 but **resided in Quebec on December 31, 2017**, complete Form RC381, *Inter-provincial calculation for CPP and QPP Contributions and Overpayments for 2017*, to calculate your claim at line 308 and your overpayment, if any. Attach to your **paper return** your *Relevé 1* slip.

**Notes**

Even if you contributed \$2,564.10 or less to the CPP or \$2,797.20 or less to the QPP, you may have an overpayment because your claim must be prorated in certain situations, such as if in 2017:

- you were a CPP participant and turned 18 or 70 years of age or received a CPP disability pension;
- you were a QPP participant and turned 18 years of age or received a QPP disability pension;
- you were a CPP working beneficiary and elected to stop paying CPP contributions or revoked an election made in a previous year; or
- you are filing a return for a person who died in 2017.

If you started receiving CPP retirement benefits in 2017, your basic exemption may be prorated by the CRA.

If one of these situations applies to you, complete Schedule 8 or Form RC381, whichever applies.

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States Arrangement), see Form RC269, *Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2017 – Non-United States Plans or Arrangements*. You can get this form by going to [canada.ca/get-cra-forms](http://canada.ca/get-cra-forms) or by contacting us.

**CPP working beneficiaries**

If you are **60 to 70 years of age** and employed or self-employed and you are 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**, you can **elect** to stop contributing to the CPP or revoke a prior-year election:

- if you are **employed**. You must complete Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*.
- if you are **self-employed**. You must complete the applicable part of Schedule 8 or Form RC381, whichever applies.
- if you are **employed and self-employed** and you completed and submitted Form CPT30 when you became employed in 2017 but your intent was to elect in 2017 to stop paying CPP contributions or revoke an election made in a previous year on your self-employment income before you became employed, complete Schedule 8 or Form RC381, whichever applies.

#### Note

If you did not complete and submit Form CPT30 for 2017 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2017 on Schedule 8 or Form RC381.

#### Request for refund of CPP contributions

Under the *Canada Pension Plan*, you must ask for a refund of CPP over-contributions within four years after the end of the year for which the request is being made. See line 448.

#### Making additional CPP contributions

You may not have contributed to the CPP for certain income you earned through employment or you may have contributed less than required. This can happen if **any** of the following apply:

- You had more than one employer in 2017.
- You had income, such as tips, from which your employer did not have to withhold contributions.
- You were in a type of employment not covered under CPP rules, such as casual employment.

Generally, if the total of your CPP and QPP contributions through employment, as shown in boxes 16 and 17 of your T4 slips, is less than \$2,564.10, you can contribute 9.9% on any part of the income on which you have not already made contributions. The maximum income for 2017 on which you can contribute to the CPP is \$55,300.

To calculate and make additional CPP contributions for 2017, complete Form CPT20, *Election to Pay Canada Pension Plan Contributions*, and Schedule 8 or Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2017*, whichever applies, and claim the appropriate amounts on lines 222 and 310. Form CPT20 lists the eligible employment income on which you can make additional CPP contributions. If you **were not a resident of Quebec on December 31, 2017** and contributed **only** to the CPP, or if you **were a resident of Quebec on December 31, 2017** and contributed **only** to the QPP, you must complete Schedule 8 to calculate your claim. Otherwise, complete Form RC381 to calculate your claim.

**Supporting documents** – Attach a copy of Form CPT20 and Schedule 8 or Form RC381, whichever applies, to your **paper return**, or send Form CPT20 to the CRA separately on or before June 15, 2019.

**Tax-exempt employment income earned by a registered Indian or a person entitled to be registered as an Indian under the *Indian Act*** – If you are a registered Indian, or a person entitled to be registered as an Indian under the *Indian Act*, with tax-exempt employment income and there is no amount shown in box 16 or 17 of your T4 slips, you may also be able to contribute to the CPP on this income. For more benefit and tax information for aboriginal peoples, go to [canada.ca/taxes-aboriginal-peoples](http://canada.ca/taxes-aboriginal-peoples).

#### Line 310 – CPP or QPP contributions on self-employment and other earnings

Claim, in dollars and cents, the same amount you claimed on line 222 of your return.

#### Line 312 – Employment insurance premiums through employment

If you **were not a resident of Quebec on December 31, 2017**, claim, in dollars and cents, the total of the amounts shown in box 18 of all your T4 slips. If you contributed to a provincial parental insurance plan (PPIP) in 2017, also include the total of the amounts shown in box 55 of all your T4 slips on this line. Do not claim more than \$836.19. Attach to your **paper return** your *Relevé 1* slip.

If you contributed more than \$836.19, claim, in dollars and cents, the excess contribution on line 450 of your return. We will refund this overpayment to you or use it to reduce your balance owing.

If you **were a resident of Quebec on December 31, 2017**, and worked **only** in Quebec during the year, claim, in dollars and cents, the total of the amounts shown in box 18 of all your T4 slips. Do not claim more than \$651.51. If you contributed more than \$651.51, claim, in dollars and cents, the excess contribution on line 450 of your return. We will refund this overpayment to you or use it to reduce your balance owing.

If during the year you **were a resident of Quebec**, you worked **outside Quebec**, and your employment income is \$2,000 or more, you **must** complete Schedule 10 and attach it to your paper return. Claim on this line, in dollars and cents, the lesser of your EI premiums from line 22 and line 23 of Schedule 10.

#### Insurable earnings

This is the total of all earnings on which you pay EI premiums. These amounts are shown in box 24 of your T4 slips for 2017 (or box 14 if box 24 is blank).

You may have an overpayment of your premiums even if the total is \$836.19 or less (if you were **not** a resident of Quebec), or \$651.51 or less if you were a resident of Quebec. This can happen when your insurable earnings are less than the total of all amounts shown in box 14 of all your T4 slips. You can calculate your overpayment using Form T2204, *Employee Overpayment of 2017 Employment Insurance Premiums*. If you were a resident of Quebec and had to complete Schedule 10 because you worked outside Quebec, do **not** use Form T2204. Calculate the overpayment by completing Part C of Schedule 10.

If your insurable earnings are \$2,000 or less, we will refund all your premiums to you or use them to reduce your balance owing. In this case, do not enter any premiums on line 312. Instead, enter the total on line 450 of your return.

You may also have an overpayment if your insurable earnings are more than \$2,000 and less than \$2,033 if you resided outside Quebec on December 31, 2017, or if your insurable earnings are more than \$2,000 and less than \$2,025 if you were a resident of Quebec on December 31, 2017. Calculate your overpayment using Form T2204.

#### **Request for refund of EI contributions**

Under the *Employment Insurance Act*, you must ask for a refund of EI overpayment within three years after the end of the year for which the request is being made.

#### **Line 313 – Adoption expenses**

You can claim an amount for eligible adoption expenses related to the adoption of a child who is under 18 years of age. The **maximum claim** for each child is \$15,670.

Two adoptive parents can split the amount if the total combined claim for eligible expenses for each child is not more than the amount before the split.

Parents can only claim these incurred expenses in the tax year including the end of the adoption period for the child. The adoption period:

- begins either when an application is made for registration with a provincial or territorial ministry responsible for adoption (or with an adoption agency licensed by a provincial or territorial government) **or** when an application related to the adoption is made to a Canadian court, whichever is earlier; and
- ends when an adoption order is issued by, or recognized by, a government in Canada for that child **or** when the child first begins to live permanently with you, whichever is later.

#### **Eligible adoption expenses**

Eligible adoption expenses you can claim are:

- fees paid to an adoption agency licensed by a provincial or territorial government;
- court costs and legal and administrative expenses related to an adoption order for the child;
- reasonable and necessary travel and living expenses of the child and the adoptive parents;
- document translation fees;
- mandatory fees paid to a foreign institution;
- mandatory expenses paid for the child's immigration; and
- any other reasonable expenses related to the adoption required by a provincial or territorial government or an adoption agency licensed by a provincial or territorial government.

**Reimbursement of an eligible expense** – You must reduce your eligible expenses by any reimbursements or other forms of assistance you received.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

#### **Line 314 – Pension income amount**

You may be able to claim up to \$2,000 if you reported eligible pension, superannuation, or annuity payments on lines 115, 116, or 129 of your return.

Report your pension or annuity income on the applicable line. To calculate your claim, complete the chart for line 314 on the federal worksheet in the forms book.

If you and your spouse or common-law partner elected to split pension income, follow the instructions at Step 4 on Form T1032, *Joint Election to Split Pension Income*, to calculate the amount to enter on line 314 of your and your spouse's or common-law partner's Schedule 1.

#### **Note**

Amounts such as old age security benefits, Canada Pension Plan benefits, Quebec Pension Plan benefits, death benefits, retiring allowances, excess amounts from a RRIF transferred to an RRSP, another RRIF, or an annuity, amounts shown in boxes 18, 20, 22, 26, 28, and 34 of your T4RSP slips, and amounts distributed from a retirement compensation arrangement shown on your T4A-RCA slips do **not** qualify.

#### **Tax Tip**

You may be able to transfer all or part of your pension income amount to your spouse or common-law partner or to claim all or part of his or her pension income amount. See line 326.

#### **Line 316 – Disability amount (for self)**

If you are eligible for the disability tax credit, you may be able to claim the disability amount.

To be eligible, you must have had a severe and prolonged impairment in physical or mental functions during 2017. An impairment is prolonged if it has lasted, or is expected to last, for a continuous period of at least 12 months. You may be able to claim **\$8,113** if a medical practitioner certifies on Form T2201, *Disability Tax Credit Certificate*, that **you meet certain conditions**.

#### **Note**

You can send the Form T2201 to us at any time during the year. Sending us your form before you file your income tax and benefit return may help avoid a delay in getting your assessment.

For more information, see Guide RC4064, *Disability-Related Information* or go to **canada.ca/disability-tax-credit**. To view your disability tax credit information, go to **canada.ca/my-cra-account**.

#### **Supplement for persons under 18**

If you qualify for the disability amount and were under 18 years of age at the end of the year, you can claim up to an additional \$4,733. However, this supplement may be reduced if in 2017 someone claimed child care expenses (on line 214) or attendant care expenses (as a medical expense on line 330 or 331) for you. It will also be reduced if you claimed attendant care expenses on line 215 or 330 for yourself.

### How to claim this amount

If this is a new claim for this amount, you must send a completed Form T2201, *Disability Tax Credit Certificate*, certified by a medical practitioner or your claim will be delayed. We will review your form **before** we assess your return to see if you are eligible.

If you were eligible for the disability tax credit for 2016 and you still meet the eligibility requirements in 2017, you can claim this amount without sending us a new Form T2201. However, you must send us one if the previous period of approval ended before 2017 or if we ask you to.

If you were **18 years of age or older** at the end of the year, claim **\$8,113**. Otherwise, complete the chart for line 316 on the federal worksheet in the forms book.

#### Tax Tips

You may be able to transfer all or part of your disability amount (and, if it applies, the supplement) to your spouse or common-law partner (who would claim it on line 326) or to another supporting person (who would claim it on line 318).

You may be able to claim all or part of the disability amount (and, if it applies, the supplement) transferred from your spouse or common-law partner on line 326 or from another dependant on line 318.

You may also be able to claim a working income tax benefit disability supplement. See line 453.

### Line 317 – Employment insurance premiums on self-employment and other eligible earnings

If you were self-employed, you can choose to pay EI premiums to be eligible to receive EI special benefits.

For more information, go to [canada.ca/esdc](http://canada.ca/esdc) and select “Service Canada.”

If you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, you must complete Schedule 13, *Employment Insurance Premiums on Self-Employment and Other Eligible Earnings*, to calculate your premiums payable. Claim the amount from line 10 of your Schedule 13 on line 317 of your Schedule 1 and on line 430 of your return.

### Line 318 – Disability amount transferred from a dependant

You may be able to claim all or part of your dependant’s (other than your spouse’s or common-law partner’s) disability amount (line 316) if **all** the following apply:

- your dependant is eligible for the disability tax credit;
- your dependant was resident in Canada at any time in 2017; and
- he or she was dependent on you on a regular and consistent basis for all or some of the basic necessities of life (food, shelter, and clothing).

## Claiming the disability tax credit?

Applying for the credit is as easy as 1-2-3. See how you or someone you know can benefit.

For more information, Go to [Line 316 – Disability amount \(for self\), or](http://Line 316 – Disability amount (for self), or) [canada.ca/guide-disability-tax-credit](http://canada.ca/guide-disability-tax-credit).



In addition, **one** of the following situations has to apply:

- You claimed an amount on line 305 for that dependant, or you could have if you did not have a spouse or common-law partner and if the dependant did not have any income (see line 305 for conditions).
- The dependant was your or your spouse’s or common-law partner’s parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece, or nephew and you claimed an amount on line 307 for that dependant, or you could have if he or she had no income and had been 18 years of age or older in 2017.

#### Notes

You **cannot** claim the unused part of this amount if the spouse or common-law partner of the person with a disability is already claiming the disability amount or any other non-refundable tax credit (other than medical expenses) for the person with a disability.

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. The total claimed for that dependant cannot exceed the maximum amount allowed for that dependant.

If you or anyone else paid for an attendant or for care in an establishment, special rules may apply. For more information, see Guide RC4065, *Medical Expenses*. To view your disability tax credit information, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

### How to claim this amount

If this is a new claim for this amount, you must send a completed Form T2201, *Disability Tax Credit Certificate*, certified by a medical practitioner or your claim will be delayed. We will review the form **before** we assess your return to see if your dependant is eligible.

#### Note

You can send the form T2201 to us at any time during the year. Sending us your form before you file your income tax and benefit return may help avoid a delay in getting your assessment.

If your dependant was eligible for the disability tax credit for 2016 and still meets the requirements in 2017, you can claim this amount without sending us a new Form T2201. However, you must send us one if the previous period of approval ended before 2017 or if we ask you to. If you are not attaching a Form T2201 for a dependant, attach to your **paper return** a note stating the dependant's name, social insurance number, and relationship to you.

If your dependant was under 18 years of age at the end of the year, first complete the chart for line 316 on the federal worksheet in the forms book to calculate the supplement that dependant may be able to claim.

Complete the chart for line 318 on the federal worksheet in the forms book to calculate your claim for each dependant and enter the amount on line 318 of your Schedule 1.

#### Tax Tip

If you can claim this amount, you may also be able to claim an amount on line 304 or 307 for the same dependant.

For more information about different amounts you may be able to claim, see Guide RC4064, *Disability-Related Information* or go to [canada.ca/disability-credits-deductions](http://canada.ca/disability-credits-deductions).

### Line 319 – Interest paid on your student loans

You may have a loan under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, the *Apprentice Loans Act*, or similar provincial or territorial government laws for post-secondary education. For more information about the Canada Apprentice Loan if you are training as a registered Red Seal apprentice in a designated trade, contact Employment and Social Development Canada or go to [canada.ca/esdc](http://canada.ca/esdc) and select "Service Canada."

**Only** you can claim an amount for the interest you, or a person related to you, paid on that loan in 2017 or the preceding five years.

You can claim an amount only for interest you have not already claimed. If you have no tax payable for the year the interest is paid, it is to your advantage **not** to claim it on your return. You can carry the interest forward and apply it on your return for any of the next five years.

#### Notes

You **cannot** claim interest paid on any other kind of loan or on a student loan that has been combined with another kind of loan. If you renegotiated your student loan with a bank or financial institution or included it in an arrangement to consolidate your loans, the interest on the new loan does **not** qualify for this tax credit.

In addition, you cannot claim interest you paid because of a judgment obtained after you failed to repay a student loan.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your documents for the amounts you are claiming for 2017.

### Line 323 – Your tuition, education, and textbook amounts

**NEW!** For 2017 and later tax years, the federal education and textbook amounts have been eliminated. However, unused federal tuition, education, and textbook amounts from 2016 and previous years can still be carried forward.

Complete Schedule 11 to calculate your total eligible tuition amount for 2017 and any unused tuition amount that you may want to transfer to another person. Also, use Schedule 11 to calculate your unused tuition, education, and textbook amounts to carry forward to a future year. Enter the amount you are claiming on line 323. For more information, see "Transfer of your unused tuition amount" and "Carryforward of your unused tuition, education, and textbook amounts" on the next page or Guide P105, *Students and Income Tax*.

#### Tax Tips

Even if you have no tax to pay and you are transferring part of your tuition amount, file your return and attach a completed Schedule 11 so we can update our records with your unused tuition amount available to carry forward to other years.

If you are transferring an amount to a designated individual, transfer only the amount this person can use. That way, you can carry forward as much as possible to use in a future year.

You may be able to claim all or part of your spouse's or common-law partner's tuition amount on line 326 and your child's or grandchild's tuition amount on line 324.

### Eligible tuition fees

Generally, a course qualifies if it was taken at the post-secondary level or (for persons 16 years of age or older at the end of the year) if it develops or improves skills in an occupation and the educational institution has been certified by Employment and Social Development Canada. In addition, you must have taken the course in 2017.

**NEW!** Eligible tuition fees paid for courses taken after 2016 at a post-secondary educational institution in Canada that are not at the post-secondary school level (for example, training in a second language or in basic literacy and numeracy) will also qualify for the tuition amount as long as the student is:

- at least 16 years of age at the end of the year; and
- enrolled in the educational institution to obtain skills for, or improve the student's skills in, an occupation.

Not all fees can be claimed. To qualify, the fees you paid to attend a Canadian educational institution **must be more than \$100**. For fees paid to an educational institution outside Canada, see Guide P105 and Information Sheet RC192, *Information for Students – Educational Institutions Outside Canada*. In addition, you cannot include in your claim the

amounts paid for other expenses, such as board and lodging, students' association fees, or textbooks.

If the fees were paid or reimbursed by your employer or an employer of one of your parents, you can claim them only if the payment or reimbursement was included in your or your parent's income.

### Forms

To claim tuition fees paid to an educational institution in Canada, you will need an official tax receipt or a completed Form T2202A, *Tuition and Enrolment Certificate*, which your institution has to give you.

To claim tuition fees paid to an educational institution outside Canada, you will need Form TL11A, *Tuition and Enrolment Certificate – University Outside Canada*, or Form TL11C, *Tuition and Enrolment Certificate – Commuter to the United States*. Ask your institution to complete and give you the applicable form.

To claim tuition fees paid to a flying school or club in Canada, you will need a completed Form TL11B, *Tuition and Enrolment Certificate – Flying School or Club*, which your school or club has to give you.

You can get these forms from us.

### Transfer of your unused tuition amount

You **must** claim your tuition amount **first** on your own return, even if someone else paid your fees. However, you may **transfer** up to a maximum of \$5,000 of your 2017 unused tuition amount to your spouse or common-law partner (who would claim it on line 326 of his or her Schedule 1) or to your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 324 of his or her Schedule 1).

You can designate who can claim an unused amount and specify the amount that person can claim. To do this, complete the "Transfer or carryforward of unused amount" section of Schedule 11 to calculate this transfer. Also, complete the back of any of the following applicable forms:

- T2202A, *Tuition and Enrolment Certificate*;
- TL11A, *Tuition and Enrolment Certificate – University Outside Canada*;
- TL11B, *Tuition and Enrolment Certificate – Flying School or Club*; or
- TL11C, *Tuition and Enrolment Certificate – Commuter to the United States*.

Attach Schedule 11 to your return even if you are transferring all of your total tuition amounts.

### Carryforward of your unused tuition, education, and textbook amounts

You can **carry forward** and claim in a future year the part of your 2017 tuition amount you cannot use (and do not transfer to another person) for the year, as well as your unused tuition, education, and textbook amounts from 2016 and previous years. However, if you carry forward an amount, you will not be able to transfer it to anyone. You must claim your carry-forward amount in the first year you have to pay federal tax. Calculate the carry-forward amount on Schedule 11. To view your carry-forward amount, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Schedule 11 but do not send your other documents. Keep them in case we ask to see them later.

### Line 324 – Tuition amount transferred from a child

If you are the parent or grandparent of a student or his or her spouse or common-law partner, the student may be able to transfer to you all or part of his or her unused tuition amount for 2017. The maximum transferable amount from each student is \$5,000 minus the amounts he or she uses, even if there is still an unclaimed part.

#### Note

The student cannot transfer to you any tuition, education, or textbook amounts carried forward from a previous year.

### How to claim this amount

The **student** has to complete the "Transfer or carryforward of unused amount" section of Schedule 11 and attach the schedule to his or her return. The **student** must also complete the back of any of the following **applicable** forms to designate you as the person who can claim the amount:

- Form T2202A, *Tuition and Enrolment Certificate*;
- Form TL11A, *Tuition and Enrolment Certificate – University Outside Canada*;
- Form TL11B, *Tuition and Enrolment Certificate – Flying School or Club*; or
- Form TL11C, *Tuition and Enrolment Certificate – Commuter to the United States*.

If the amount being transferred to you is not shown on these forms, you should have a copy of the student's official tuition fee receipt.

### Amounts claimed by student's spouse or common-law partner

– If a student's spouse or common-law partner claims an amount on line 303 or 326 for the student, you cannot claim an amount on line 324 for that student. However, the student's spouse or common-law partner can include the transfer on line 326.

### No amounts claimed by student's spouse or common-law partner

– If the student's spouse or common-law partner does not claim an amount on line 303 or 326 for the student, or if the student does not have a spouse or common-law partner, the student can choose which parent or grandparent will claim an amount on line 324.

Only one person can claim this transfer from the student. However, it does not have to be the same parent or grandparent who claims an amount on line 305 or 307 for the student.

**Supporting documents** – If you are filing electronically or filing a **paper return**, do not send any documents. Keep them in case we ask to see them later. The **student** must attach Schedule 11 to his or her **paper return**.



**Line 326 – Amounts transferred from your spouse or common-law partner**

You may be able to claim all or part of the following amounts for which your spouse or common-law partner qualifies if he or she did not need the whole amount to reduce his or her federal tax to zero:

- the **age amount** (line 301) if your spouse or common-law partner was 65 years of age or older;
- the **pension income amount** (line 314);
- the **disability amount** (for self) (line 316);
- the **tuition amount** for 2017 (line 323) your spouse or common-law partner designates to you. The maximum amount your spouse or common-law partner can transfer is \$5,000 minus the amounts he or she uses even if there is still an unused part; and
- the **Canada caregiver amount for infirm children under 18 years of age** (line 367).

**Notes**

Your spouse or common-law partner cannot transfer to you any tuition, education, or textbook amounts carried forward from a previous year.

If you were separated because of a breakdown in your relationship for a period of 90 days or more including December 31, 2017, your spouse or common-law partner cannot transfer any unused amounts to you.

Complete Schedule 2 to calculate your claim.

If the amount on this line includes a new claim for the disability amount, attach a completed and certified Form T2201, *Disability Tax Credit Certificate*. We will review your claim **before** we assess your return to see if your spouse or common-law partner is eligible for the disability tax credit. If he or she was eligible for 2016 and still meets the requirements in 2017, you can claim this amount without sending us a new Form T2201. However, you must send us one if the previous period of approval ended before 2017 or if we ask you to.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach to your return your completed Schedule 2, and if your spouse or common-law partner is not filing a return, attach the information slips that show his or her income. Do not send your other supporting documents, but keep them in case we ask to see them later.

**Line 330 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 2000 or later**

You can claim on line 330 the total eligible medical expenses you or your spouse or common-law partner paid for:

- yourself;
- your spouse or common-law partner; and
- your or your spouse's or common-law partner's children born in 2000 or later.

Medical expenses for other dependants must be claimed on line 331.

You can claim eligible medical expenses paid in any **12-month period** ending in 2017 and not claimed for 2016. Generally, you can claim all amounts paid, even if they were not paid in Canada. Your total expenses have to be more than **3%** of your net income (line 236 of your return) or **\$2,268**, whichever is **less**.

**Notes**

On the return for a person who died in 2017, a claim can be made for expenses paid in any 24-month period that includes the date of death if they were not claimed for any other year.

If you are claiming expenses paid for a dependant who died in the year, these amounts can be claimed for any 24-month period that includes the date of death if they were not claimed for any other year.

**Tax Tip**

There is a refundable tax credit for working individuals with low incomes and eligible medical expenses. See line 452.

**Eligible medical expenses**

Some eligible medical expenses you can claim are:

- payments to a medical doctor, dentist, nurse, or certain other medical professionals or to a public or licensed private hospital;
- premiums paid to **private** health services plans (other than those paid by an employer, such as the amount shown in 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**);
- payments for artificial limbs, wheelchairs, crutches, hearing aids, prescription eyeglasses or contact lenses, dentures, pacemakers, prescription drugs, and certain prescription medical devices; and
- **NEW!** Payments for certain reproductive technologies are eligible, even if you do not have a medical condition that prevents you from conceiving a child.

**Reimbursement of an eligible expense** – You can claim only the part of an expense for which you have not been or will not be reimbursed. However, you can claim the full expense if the reimbursement is included in your income, such as a benefit shown on a T4 slip, and you did not deduct the reimbursement anywhere else on your return.

**Travel expenses** – If medical services are not available to you within 40 kilometres of your home, you may be able to claim the cost of your transportation to get these services somewhere else. You can choose to simplify the way you calculate this amount. For more information, use **Info-Tax**, one of our **Tax Information Phone Services** (see page 70).

If you use the simplified method, you can find the rate per kilometre for each province or territory by going to [canada.ca/taxes-travel-costs](http://canada.ca/taxes-travel-costs).

If you had to travel at least 80 kilometres from your home, you can claim accommodation and meal expenses in addition to transportation expenses.

For more information about medical expenses, go to [canada.ca/taxes-medical-expenses](http://canada.ca/taxes-medical-expenses) or use **Info-Tax**, one of our **Tax Information Phone Services** (see page 70). You can also see Guide RC4065, *Medical Expenses*, and Income Tax Folio S1-F1-C1, *Medical Expense Tax Credit*.

#### Tax Tip

Compare the amount you can claim with the amount your spouse or common-law partner would be allowed to claim. It may be better for the spouse or common-law partner with the lower net income (line 236) to claim the allowable medical expenses. You can make whichever claim you prefer.

The following example shows you how to calculate your claim.

#### Example

Richard and his wife Pauline have two children. They have reviewed their medical bills and decided that the 12-month period ending in 2017 for which they will calculate their claim is July 1, 2016, through June 30, 2017. They incurred the following expenses:

Richard	\$1,500
Pauline	\$1,000
Jen (their 16-year-old daughter)	\$1,800
Rob (their 19-year-old son)	\$1,000
Total medical expenses	\$5,300

The total allowable expenses for 2017 are \$4,300, which will be entered on line 330. Since Rob is over 18 years of age, his expenses will be claimed on line 331.

Pauline's net income on line 236 of her return is \$32,000. She calculates 3% of that amount as \$960. Because the result is less than \$2,268, she enters \$960 on line 27 (line 30 for Quebec residents) and subtracts it from \$4,300. The difference is \$3,340, which is the amount on line 28 (line 31 for Quebec residents).

Richard's net income on line 236 of his return is \$48,000. He calculates 3% of that amount as \$1,440. Because the result is less than \$2,268, he enters \$1,440 on line 27 (line 30 for Quebec residents) and subtracts it from \$4,300. The difference is \$2,860, which is the amount on line 28 (line 31 for Quebec residents).

In this case, Pauline and Richard have found it is better for Pauline to claim all the expenses for them and their daughter Jen.

You may be claiming expenses that would be allowable only for a person who is eligible for the disability tax credit. For information about the disability amount, see line 316.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

#### Line 331 – Allowable amount of medical expenses for other dependants

Claim on line 331 the part of eligible medical expenses you or your spouse or common-law partner paid for the following persons who depended on you for support:

- your or your spouse's or common-law partner's children born in 1999 or earlier or grandchildren; and
- your or your spouse's or common-law partner's parents, grandparents, brothers, sisters, aunts, uncles, nieces, or nephews who were residents of Canada at any time in the year.

The expenses must meet the criteria in the section "Eligible medical expenses" at line 330. They have to cover the **same 12-month period** that was used for line 330.

For more information, see Guide RC4065, *Medical Expenses*.

Calculate for **each** dependant the medical expenses you are claiming on this line. The total of these expenses must exceed the **lesser** of **\$2,268** and **3%** of the dependant's net income for the year.

Use the following chart for each dependant:

Other dependant's medical expenses	
Less: \$2,268 or 3% of line 236 of that dependant (whichever is less)	–
Allowable medical expenses	=

Claim on line 331 the total of all allowable amounts for each dependant.

#### Line 349 – Donations and gifts

You can claim donations either you or your spouse or common-law partner made. Enter your claim from the calculation on Schedule 9. See Pamphlet P113, *Gifts and Income Tax*, for more information about donations and gifts or if you made any of the following:

- gifts of property other than cash (gifts in kind);
- gifts to qualified donees outside Canada; or
- gifts to Canada, a province, or a territory.

#### Notes

These gifts do not include contributions to political parties. If you contributed to a federal political party, see lines 409 and 410 to find out about claiming a credit. If you contributed to a provincial or territorial political party, see the provincial or territorial forms in the forms book to find out about claiming a credit. If you are a resident of Quebec, refer to your provincial guide.

**Monetary** gifts to Canada should be made payable to the Receiver General of Canada. Send the gift, along with a note stating that the money is a gift to Canada, to: Place du Portage, Phase III, 11 Laurier Street, Gatineau QC K1A 0S5. If you made such a gift, you should have been given an official donation receipt.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed



Schedule 9 but do not send your other documents. Keep them in case we ask to see them later.

#### **Allowable charitable donations (line 340 of Schedule 9)**

Add up all the **eligible amounts** of your donations to registered charities and other qualified donees made in 2017 **plus** donations made in any of the previous five years that have not been claimed before. This includes gifts to Canada, a province, or a territory. For a list of qualified donees, use **Info-Tax**, one of our **Tax Information Phone Services** (see page 70), or see Pamphlet P113, *Gifts and Income Tax*.

The **eligible amount** is the amount by which the fair market value of your gift exceeds any advantage you received or will receive for making the gift. Generally, an advantage includes the value of certain property, service, compensation, use, or any other benefit. For more information, see Pamphlet P113, *Gifts and Income Tax*.

Generally, you can claim on line 340 all or part of the eligible amount of these donations, up to a limit of 75% of your net income for the year. You may be able to increase this limit if you donate capital property (including depreciable property). For more information, see Pamphlet P113, *Gifts and Income Tax*. For the year a person dies and the year before that, this limit is 100% of the person's net income.

#### **Note**

If you have taken a vow of perpetual poverty as a member of a religious order, this limit does not apply. Claim your donations on line 256 of your return.

#### **Tax Tip**

You do not have to claim on your return for 2017 the donations you made in 2017. It may be more beneficial for you to carry them forward and claim them on your return for any of the next five years. No matter when you claim them, you can claim them only once.

Donations of certain flow-through share properties may result in a deemed capital gain that is subject to an inclusion rate of 50%. For more information, see Pamphlet P113, *Gifts and Income Tax* and Guide T4037, *Capital Gains*.

For deaths that occur after 2015, donations made by will and designation donations are no longer deemed to be made by an individual immediately before the individual's death. For more information, see Pamphlet P113, *Gifts and Income Tax*.

#### **Cultural and ecological gifts (line 342 of Schedule 9)**

Unlike other donations, your total **eligible amount** claimed for these types of gifts is not limited to a percentage of net income. You can choose the part you claim in 2017 and carry forward any unused part for up to five years.

For donations of ecologically sensitive lands made after February 10, 2014, the carry-forward period is up to 10 years.

**NEW!** Under proposed changes, a gift of ecologically sensitive land cannot be made to a private foundation after March 21, 2017.

For donations of certified cultural property made after February 10, 2014, special rules apply when the property was acquired through a gifting arrangement that is a tax shelter.

For more information about these gifts and the amounts you can claim, see Pamphlet P113, *Gifts and Income Tax*.

#### **First-time donor's super credit (FDSC) (line 343 of Schedule 9)**

For 2013 to 2017, if you are a first-time donor, you can claim up to \$1,000 of donations of money made after March 20, 2013, for the FDSC. This is the last year to claim the FDSC as it expired at the end of the 2017 tax year. This credit is calculated by multiplying the eligible amount of these donations by 25%. This is in addition to the credit already allowed for these same donations that you and your spouse or common-law partner claimed on line 340 of Schedule 9.

To qualify as a first-time donor, neither you nor your spouse or common-law partner can have claimed and been allowed a charitable donations tax credit for any year after 2007. If you have a spouse or common-law partner, you can share the FDSC, but the total combined donations claimed cannot exceed \$1,000.

Enter the amount of the gift on line 343 of Schedule 9. For more information, go to [canada.ca/first-time-donors-super-credit](http://canada.ca/first-time-donors-super-credit).

#### **Lines 352 and 367 – Canada caregiver amount for infirm children under 18 years of age**

You can claim an amount for each of your or your spouse's or common-law partner's children who:

- are under 18 years of age at the end of the year;
- lived with **both** of you throughout the year; and
- are dependent on others because of an impairment in physical or mental functions and will likely continue to be dependent on others for an indefinite duration. Dependent on others means the child needs significantly more assistance in attending to his or her personal needs and care when compared to children of the same age.

The full amount can be claimed in the year of the child's birth, death, or adoption.

If you are making this claim for more than one child, either you or your spouse or common-law partner may claim the credit for all the eligible children or you can each claim separate children but **each child can only be claimed once**.

#### **Note**

If you have shared custody of the child throughout the year, the parent who claims the amount for an eligible dependant (see line 305) for that child can make the claim on line 367. If you have shared custody of the child throughout the year but cannot agree who will claim the amount, neither of you can make this claim.

If the child **did not live** with both parents throughout the year, the parent or the spouse or common-law partner who claims the amount on line 305 for that child can make the claim on line 367. However, the claim can still be made on line 367 for the child, if the parent or the spouse or common-law partner could not claim an amount on line 305 because:

- the parent claimed an amount on line 305 for another eligible dependant;
- someone else in the parent's household is making a claim on line 305 for another eligible dependant; or
- the eligible dependant's income is too high.

If you **and** another person had to make support payments for the child in 2017 and, as a result, **no one** would be entitled to claim this amount or the amount for an eligible dependant for the child, you can claim this amount if you and the other person(s) paying support agree you will be the one making the claim. If you cannot agree who will claim this amount for the child, no one can make the claim for that child.

A **child** includes:

- your or your spouse's or common-law partner's biological or adopted child;
- a person who is wholly dependent on you for support and of whom you have custody and control; and
- your child's spouse or common-law partner.

#### How to claim this amount

Enter the number of children for whom you are **claiming** the Canada caregiver amount on line 352 (beside and to the left of line 367). Claim the result of the calculation on line 367.

#### Tax Tip

You may be able to transfer all or part of this amount to your spouse or common-law partner or to claim all or part of his or her amount. See line 326.

**Line 362** – Volunteer firefighters' amount (VFA) and  
**Line 395** – Search and rescue volunteers' amount (SRVA)  
You can claim \$3,000 for the VFA or the SRVA (**but not both**) if you meet the following conditions:

- you were a volunteer firefighter or a search and rescue volunteer during the year; and
- you completed at least 200 hours of eligible volunteer firefighting services or eligible search and rescue volunteer services in the year.

#### Note

The hours volunteered for both search and rescue and firefighter activities can be combined to claim either the VFA or the SRVA. **You cannot claim both.**

However, if you provided services to the same organization, **other than as a volunteer**, for the same or similar duties, you cannot include any hours related to that organization in determining if you have met the 200-hour threshold.

Eligible volunteer firefighting services with a fire department include:

- responding to and being on call for firefighting and related emergency calls as a firefighter;
- attending meetings held by the fire department; and
- participating in required training related to preventing or suppressing fire.

Eligible search and rescue volunteer services with an eligible search and rescue organization include:

- responding to and being on call for search and rescue and related emergency calls as a search and rescue volunteer;
- attending meetings held by the organization; and
- participating in required training related to search and rescue services.

An eligible organization is a search and rescue organization that is a member of the Search and Rescue Volunteer Association of Canada, the Civil Air Search and Rescue Association, or the Canadian Coast Guard Auxiliary, or whose status as a search and rescue organization is recognized by a provincial, municipal, or public authority. Your search and rescue organization can tell you if it is eligible.

#### Tax Tip

As a volunteer firefighter or search and rescue volunteer, you may be eligible to claim a \$1,000 exemption for each eligible employer, instead of the VFA or the SRVA. For more information, see "Emergency services volunteers" on page 23.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later. We may ask you to provide certification from the fire department or the search and rescue organization to confirm the number of hours of eligible volunteer firefighting or search and rescue volunteer services you performed.

**Line 363** – Canada employment amount  
Claim the **lesser** of:

- \$1,178; and
- the total of the employment income you reported on lines 101 and 104 of your return.

**Line 364** – Public transit amount

**NEW!** You can only claim the cost of monthly public transit passes or passes of longer duration for travel on public transit for the period of January 1, 2017 to June 30, 2017.

These passes must allow unlimited travel on local buses, streetcars, subways, commuter trains or buses, or local ferries within Canada.

You can also claim the cost of short-term passes if **each pass** entitles you to unlimited travel for at least 5 consecutive days and you buy enough of these passes for unlimited travel for at least 20 days in any 28-day period.

You can claim the cost of electronic payment cards when you use them to make at least 32 one-way trips over a maximum of 31 consecutive days.

**Note**

The amount claimed is based on the eligible part of the cost related to the use of commuter public transit services from January 1, 2017 to June 30, 2017.

Only you or your spouse or common-law partner can claim the cost of transit passes (if these amounts have not already been claimed) for:

- yourself;
- your spouse or common-law partner; and
- your or your spouse's or common-law partner's children who were under 19 years of age on December 31, 2017.

**Reimbursement of an eligible expense** – You can claim only the part of the amount for which you have not been or will not be reimbursed. However, you can claim the full amount if the reimbursement is reported as income (such as a benefit shown on a T4 slip) and you did not deduct the reimbursement anywhere else on your return.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

**Line 367** – Canada caregiver amount for infirm children under 18 years of age  
See page 55.

**Line 369** – Home buyers' amount

You can claim \$5,000 for the purchase of a qualifying home in 2017 if **both** of the following apply:

- You or your spouse or common-law partner acquired a qualifying home.
- You did not live in another home owned by you or your spouse or common-law partner in the year of acquisition or in any of the four preceding years (first-time home buyer).

**Note**

You do not have to be a first-time home buyer if you are eligible for the disability tax credit or if you acquired the home for the benefit of a related person who is eligible for the disability tax credit. However, the purchase must be made to allow the person with the disability to live in a home that is more accessible or better suited to the needs of that person. For the purposes of the home buyers' amount, a person with a disability is a person who is eligible for the disability tax credit for the year in which the home is acquired.

A **qualifying home** must be registered in your and/or your spouse's or common-law partner's name in accordance with the applicable land registration system and it must be located in Canada. It includes existing homes and homes under construction. The following are considered qualifying homes:

- single-family houses;
- semi-detached houses;
- townhouses;

- mobile homes;
- condominium units; and
- apartments in duplexes, triplexes, fourplexes, or apartment buildings.

**Note**

A share in a co-operative housing corporation that entitles you to own and gives you an equity interest in a housing unit located in Canada also qualifies. However, a share that only gives you the right to tenancy in the housing unit does not qualify.

You must intend to occupy the home, or you must intend that the related person with a disability occupy the home, as a principal place of residence **no later than** one year after it is acquired.

You and your spouse or common-law partner can split the claim, but the combined total cannot exceed \$5,000.

When more than one person is entitled to the amount (for example, when two people jointly buy a home), the total of all amounts claimed cannot exceed \$5,000.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later.

**Line 375** – Provincial parental insurance plan (PPIP) premiums paid

If you **were** a resident of **Quebec on December 31, 2017**, and worked in Quebec during the year, claim, in dollars and cents, the total of the amounts shown in box 55 of your T4 slips. The maximum you can claim is \$397.30. Claim any overpayment on your provincial income tax return for Quebec.

If your PPIP insurable earnings are less than \$2,000, do **not** claim any PPIP premiums on this line. Instead, claim this amount as an overpayment on your provincial income tax return for Quebec.

**Line 376** – PPIP premiums payable on employment income  
If you **were** a resident of **Quebec on December 31, 2017**, claim, in dollars and cents, the amount from line 19 of Schedule 10 if the following two conditions apply:

- Your employment income (including employment income from outside Canada) is \$2,000 or more.
- One of your T4 slips has a province of employment **other than** Quebec in box 10.

The maximum amount you can claim is \$397.30.

**Line 378** – PPIP premiums payable on self-employment income

If you **were** a resident of **Quebec on December 31, 2017**, claim, in dollars and cents, the amount from line 12 of Schedule 10.

The maximum amount you can claim is \$397.30.

**Line 395** – Search and rescue volunteers' amount (SRVA)  
See page 56.

### Line 398 – Home accessibility expenses

You can claim an amount for eligible expenses for a qualifying renovation of an eligible dwelling, if you are a qualifying individual or an eligible individual making a claim for a qualifying individual.

The total eligible expenses for an **eligible dwelling** cannot be more than \$10,000 for the year.

The total eligible expenses claimed by a **qualifying individual** and all **eligible individuals** for a year cannot be more than \$10,000 for:

- a qualifying individual; or
- the same eligible dwelling even if there is more than one qualifying individual.

If you cannot agree on what amount each person can claim, the CRA will determine the amounts.

A **qualifying individual** is an individual who is eligible for the disability tax credit for the year, or an individual who is 65 years of age or older at the end of a year.

An **eligible individual** is:

- (a) a spouse or common-law partner of a qualifying individual; **or**
- (b) for a qualifying individual who is 65 years of age or older, an individual who has claimed the amount for an eligible dependant (line 305), or the Canada caregiver amount for other infirm dependants age 18 or older (line 307) for the qualifying individual, or could have claimed such an amount if:
  - the qualifying individual had no income;
  - for the eligible dependant amount, the individual was not married or in a common-law partnership; and
  - for the amount on lines 305 and 307, the qualifying individual was dependent on the individual because of mental or physical infirmity.

**OR**

- (c) If (b) does not apply, an individual who is entitled to claim the disability amount for the qualifying individual or would be entitled if no amount was claimed for the year by the qualifying individual or the qualifying individual's spouse or common-law partner.

An **eligible dwelling** is a housing unit (or a share of the capital stock of a co-operative housing corporation that was acquired for the sole purpose of acquiring the right to inhabit the housing unit owned by the corporation) located in Canada and meets **at least one** of the following conditions:

- it is **owned** (either jointly or otherwise) by the qualifying individual and it is ordinarily **inhabited** (or is expected to be ordinarily inhabited) in the year by the qualifying individual, **or**
- it is **owned** (either jointly or otherwise) by the eligible individual and is ordinarily inhabited (or is expected to be ordinarily **inhabited**) in the year by the eligible individual and the qualifying individual, and the qualifying individual does not throughout the year own

(either jointly or otherwise) and ordinarily inhabit another housing unit in Canada.

### Note

Generally, the land on which the housing unit stands, up to ½ hectare (1.24 acres), will be considered part of the eligible dwelling.

A qualifying individual may have only one eligible dwelling at any time, but may have more than one eligible dwelling in a year (for example, in a situation where an individual moves in the year). When a qualifying individual has more than one eligible dwelling in a year, the total eligible expenses for all such eligible dwellings of the qualifying individual cannot be more than \$10,000.

A **qualifying renovation** is a renovation or alteration that is of an enduring nature and is integral to the eligible dwelling (including the land that forms part of the eligible dwelling). The renovation must:

- allow the qualifying individual to gain access to, or to be mobile or functional within, the dwelling; or
- reduce the risk of harm to the qualifying individual within the dwelling or in gaining access to the dwelling.

An item you buy that will not become a permanent part of your dwelling is generally not eligible.

### Eligible expenses

These expenses are outlays or expenses made or incurred during the year that are directly attributable to a qualifying renovation of an eligible dwelling. The expenses must be for work performed and goods acquired in the tax year.

If you do the work yourself, the eligible expenses include expenses for building materials, fixtures, equipment rentals, building plans, and permits. However, the value of your labour or tools cannot be claimed as eligible expenses.

Expenses are not eligible if the goods or services are provided by a person related to the qualifying individual or the eligible individual, unless that person is registered for goods and services tax/harmonized sales tax (GST/HST) under the *Excise Tax Act*. If your family member is registered for GST/HST and if all other conditions are met, the expenses will be eligible for the home accessibility tax credit (HATC).

Generally, paid work done by professionals such as electricians, plumbers, carpenters and architects for eligible expenses qualifies as eligible expenses.

You may have an eligible expense that also qualifies as a medical expense. If so, you can claim the expense as a medical expense and a home accessibility expense. For information about medical expenses, see lines 330 and 331.

### Ineligible expenses

The following expenses will not be eligible for the HATC:

- amounts paid to acquire a property that can be used independently of the qualifying renovation;
- the cost of annual, recurring, or routine repair or maintenance;
- amount paid to buy household appliances;
- amount paid to buy electronic home-entertainment devices;

- the cost of housekeeping, security monitoring, gardening, outdoor maintenance, or similar services;
- financing costs for the qualifying renovation; and
- the cost of renovation incurred mainly to increase or maintain the value of the dwelling.

#### **Condominium and co-operative housing corporations**

For condominium or co-operative housing corporations, your share of the cost of eligible expenses for common areas qualifies for the HATC.

#### **Other government grants or credits**

The HATC is not reduced by assistance from the federal or a provincial/territorial government, including a grant, forgivable loan, or tax credit.

#### **Vendor rebates or incentives**

Eligible expenses are generally not reduced by reasonable rebates or incentives offered by the vendor or manufacturer of goods or the provider of the service.

#### **Business and/or rental use of part of an eligible dwelling**

If you earn business or rental income from part of an eligible dwelling, you can only claim the amount for eligible expenses incurred for the personal-use areas of your dwelling.

For expenses incurred or goods acquired for common areas or that benefit the housing unit as a whole (such as a ramp or hand rails), you must divide the expense between personal use and income-earning use. For more information, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income* or Guide T4036, *Rental Income*.

Eligible expenses must be supported by acceptable documentation, such as agreements, invoices, and receipts. They must clearly identify the type and quantity of goods bought or services provided, including, but not limited to, the following information, as applicable:

- information that clearly identifies the vendor/contractor, their business address, and, if applicable, their GST/HST registration number;
- a description of the goods and the date when they were bought;
- the date when the goods were delivered (keep your delivery slip as proof) and/or when the work or services were performed;
- a description of the work done, including the address where it was done;
- the amount of the invoice;
- proof of payment. Receipts or invoices must show that bills were paid in full or be accompanied by other proof of payment, such as a credit card slip or cancelled cheque; and
- a statement from a co-operative housing corporation or condominium corporation (or, for civil law, a syndicate of co-owners) signed by an authorized individual identifying:
  - the amounts incurred for the renovation or the alteration work;
  - as a condominium owner, your part of these expenses if the work is done for common areas;

- information that clearly identifies the vendor/contractor, their business address and, if applicable, their GST/HST registration number; and
- a description of the work done or services performed and the dates when the work was done or the services were performed.

To verify whether someone is registered for GST/HST, please consult the GST/HST Registry at [canada.ca/gst-hst-registry](http://canada.ca/gst-hst-registry).

#### **How to claim this amount**

To claim home accessibility expenses, complete Schedule 12, *Home Accessibility Expenses*, and report the amount from line 4 of Schedule 12 on line 398 of Schedule 1, *Federal Tax*.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Schedule 12 but do not send your other documents. Keep them in case we ask to see them later.

### **Step 2 of Schedule 1 – Federal tax on taxable income**

Enter your taxable income from line 260 of your return on line 36 of Schedule 1 (line 39 for residents of Quebec).

Complete the appropriate column depending on the amount on line 36 (line 39 for residents of Quebec).

### **Step 3 of Schedule 1 – Net federal tax**

There are no lines on the return for the recapture of the investment tax credit or for the federal logging tax credit. If these amounts apply, use them to calculate your net federal tax on Schedule 1. If the result of these adjustments is negative and you do not have to pay minimum tax (see page 44), enter “0” on line 59 of Schedule 1, or line 62 for residents of Quebec.

#### **Recapture of investment tax credit**

If you have to repay all or part of an investment tax credit you received previously for scientific research and experimental development or for child care spaces, calculate on Form T2038(IND), *Investment Tax Credit (Individuals)*, the amount you have to repay. Write “recapture of investment tax credit” and the amount below line 53 on Schedule 1, or line 56 for residents of Quebec. Add it to the amount on line 53 or line 56.

#### **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 in which you had a logging operation:

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

Your allowable credit is the total of the credits for the year for all provinces, up to 6.6667% of your taxable income (line 260), not including any amounts on lines 208, 214, 215, 219, and 220. Write “federal logging tax credit” and enter



the allowable amount below line 53 on Schedule 1, or line 56 of Schedule 1 for residents of Quebec. Subtract it from the total of the amount on line 53 or line 56 and the amount of any applicable recapture of investment tax credits.

#### Line 405 – Federal foreign tax credit

You may be able to claim this credit if you paid foreign taxes on income you received from outside Canada and reported on your Canadian return. Complete Form T2209, *Federal Foreign Tax Credits*, to calculate your credit, and claim the amount from line 12 of this form on line 405 of Schedule 1.

##### Note

If you deducted an amount on line 256 for income that is not taxable in Canada under a tax treaty, do not report that income, or any tax withheld from it, in your foreign tax credit calculation.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your completed Form T2209 and documents that show the foreign taxes you paid. If you paid taxes to the United States, attach your W-2 information slip, U.S. 1040 return, U.S. tax account transcript, and any other supporting documents that apply. If you are submitting documents in a foreign language, you will need to provide a copy of the original documents and a certified English or French translation.

##### Note

The translation has to be certified by an official who has the authority to administer an oath or solemn declaration (commissioner of oaths, notary public, or lawyer) unless it has been completed by a translator who is a member in good standing of one of the provincial or territorial organizations of translators and interpreters of Canada. The signatory's name has to be printed in the Latin alphabet.

#### Lines 409 and 410 – Federal political contribution tax credit

You can claim contributions either you or your spouse or common-law partner made during 2017 to a registered federal political party or to a candidate for election to the House of Commons.

The **eligible amount** is the amount by which the fair market value of your monetary contribution exceeds any advantage you received or will receive for making it. Generally, an advantage includes the value of certain property, service, compensation, use, or any other benefit.

Complete the chart for line 410 on the federal worksheet in the forms book to calculate your credit. However, if your total political contributions are \$1,275 or more, enter \$650 on line 410.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your official receipts. Do not attach official receipts for amounts shown in box 14 of your T5003 slips, in box 184 of your T5013 slips, or on financial statements showing an amount a partnership allocated to you. Keep copies of all your documents in case we ask to see them later.

#### Line 412 – Investment tax credit

You may be eligible for this credit if **any** of the following apply. You:

- bought certain new buildings, machinery, or equipment and they were used in certain areas of Canada in qualifying activities such as farming, fishing, logging, manufacturing, or processing;
- have unclaimed credits from the purchase of qualified property after 2006;
- have an amount shown in box 41 of your T3 slips;
- have an amount shown in box 186 or 194 of your T5013 slips;
- have an amount shown in box 128 of your T101 slips;
- have a partnership statement that allocates to you an amount that qualifies for this credit;
- employ an eligible apprentice in your business; or
- have an investment in a mining operation that allocates certain exploration expenditures to you.

**NEW!** Eligibility for the mineral exploration tax credit has been extended to flow-through share agreements entered into before April 1, 2018.

You can claim an investment tax credit if you carry on a business and create one or more new **child care spaces** for children of your employees and other children. For more information, see Form T2038(IND), *Investment Tax Credit (Individuals)*.

**NEW!** As of March 22, 2017 you can no longer claim an investment tax credit for the creation of child care spaces. However, the investment tax credit will still be available for eligible expenses incurred before 2020 under a written agreement entered into before March 22, 2017.

For investment tax credits earned in a year after 2005, the carry-forward period is 20 years.

#### How to claim this credit

Attach to your **paper return** a completed copy of Form T2038(IND). For more information about the investment tax credit, see the information sheet attached to Form T2038(IND).

You must send the form to us no later than 12 months after the due date of your return for the year the qualified expenditure arises.

##### Tax Tip

You may be able to claim a refund of your unused investment tax credit. See line 454.

#### Lines 413 and 414 – 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 prescribed labour-sponsored venture capital corporation (LSVCC) from January 1, 2017, to March 1, 2018.

If you became the first registered holder of an approved share from January 1, 2017, to March 1, 2017, and did not claim the whole credit for it on your 2016 return, you can claim the unused part on your 2017 return.

If you became the first registered holder of an approved share from January 1, 2018, to March 1, 2018, you can claim any part of the credit for that share on your return for 2017 and the unused part on your return for 2018.

#### **Provincially registered LSVCC**

Enter the **net cost** of your acquisition of **provincially** registered shares of a labour-sponsored venture capital corporation on **line 413**. 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 414** to a **maximum of \$750**.

The allowable credit is **15%** of the **lesser of**:

- \$5,000; and
- net cost reported at line 413.

#### **Note**

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

#### **Tax Tip**

Your province or territory may offer a similar tax credit. For more information, see the provincial or territorial forms in the forms book, unless you were a resident of **Quebec on December 31, 2017**. In that case, see the guide for the provincial income tax return for Quebec.

**Supporting documents** – If you are filing electronically, keep all your documents in case we ask to see them later. If you are filing a **paper return**, attach your official provincial or territorial slips.

#### **Line 415 – Working income tax benefit (WITB) advance payments**

If you received WITB advance payments in 2017, report the amount from box 10 of your RC210 slip.

For more information, go to [canada.ca/working-income-tax-benefit](http://canada.ca/working-income-tax-benefit) or see Form RC201, *Working Income Tax Benefit Advance Payments Application for 2018*. To view your RC210 slip or your WITB information online, go to [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

#### **Note**

If you can claim the WITB for 2017, complete Schedule 6.

#### **Line 418 – Special taxes**

##### **RESP accumulated income payments**

If you received an accumulated income payment from a registered education savings plan (RESP) in 2017, you may have to pay an additional tax on all or part of the amount shown in box 040 of your T4A slips. Complete Form T1172, *Additional Tax on Accumulated Income Payments from RESPs*, to calculate your tax payable on this accumulated income and report the amount from line 10, 13, or 16 (whichever applies). For more information, see Information Sheet RC4092, *Registered Education Savings Plans (RESPs)*.

##### **Tax on excess employees profit-sharing plan (EPSP) amounts**

You may have to pay a tax if you are a specified employee (an employee dealing with an employer in a non-arm's length relationship or with a significant equity interest in

their employer) and your employer made contributions to your EPSP for the year that exceed a threshold equal to 20% of your employment income from the employer for the year. For more information and to calculate your threshold and tax payable on this excess amount, use Form RC359, *Tax on Excess Employees Profit-Sharing Plan Amounts*. Report the amount from line 10 of Form RC359 on line 418 of your return. If this tax applies to you, you may be eligible to claim a deduction on line 229 of your return.

##### **Tax related to the non-purchase of 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 purchase replacement shares within the prescribed time.

The special tax is the part 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.

How to report the special tax:

- For credits claimed in all years **other than 2015**, include on line 418 of your Schedule 1, the total of the amounts shown in boxes F and L1, plus 60 % of box L2 of your *Relevé 10* information slips (official slip for the province of Quebec).
- For credits claimed **in 2015**, enter the actual tax credit you received (line 414 of Schedule 1 of your 2015 return) on that portion of shares not reacquired within the prescribed time.

**Supporting documents** – If you are filing electronically, keep your official provincial slips for your records. If you are filing a **paper return**, attach your official provincial slips.

#### **Line 420 – Net federal tax**

See page 62.

#### **Line 421 – CPP contributions payable on self-employment and other earnings**

See page 62.

#### **Line 422 – Social benefits repayment**

See page 62.

#### **Line 424 – Federal tax on split income**

This tax applies to certain types of income of a child born in 2000 or later. For more information, see "Split income of a child under 18" on page 22. If this tax applies, calculate it on Form T1206, *Tax on Split Income*, and report the amount from line 5 of this form on line 424 of Schedule 1.

A child under 18 years of age may have to pay tax on split income for dividends on shares of a corporation. Any capital gain from the disposition of those shares to a person who does not deal at arm's length with the child will be deemed to be a dividend. This deemed dividend is subject to the tax on split income and is considered to be an "other than eligible dividend" for the purposes of the dividend tax credit.



### Line 425 – Federal dividend tax credit

If you reported dividends on line 120 of your return, claim on line 425 of Schedule 1 the total of the dividend tax credits from taxable Canadian corporations shown on your information slips.

If you received **eligible dividends**, the federal dividend tax credit is 15.0198% of your taxable amount of eligible dividends reported on line 120 of your return.

If you received “**other than eligible dividends**,” the federal dividend tax credit is 10.5217% of your taxable amount of dividends reported on line 180 of your return.

For explanations of **eligible dividends** and “**other than eligible dividends**,” see line 120 on page 26 of this guide.

#### Note

Foreign dividends do **not** qualify for this credit.

### Line 427 – Minimum tax carryover

If you paid minimum tax on any of your 2010 to 2016 returns but you do not have to pay minimum tax for 2017, you may be able to claim credits against your taxes for 2017 for all or part of the minimum tax you paid in those years.

To calculate your claim, complete the applicable parts of Form T691, *Alternative Minimum Tax*.

**Supporting documents** – If you are filing electronically, keep your Form T691 for your records. If you are filing a **paper return**, attach your Form T691.

## Calculation of provincial or territorial tax (Form 428)

To calculate your provincial or territorial tax, complete Form 428 in your forms book. Follow the instructions in the forms book to complete this form.

#### Note

If you resided in Quebec on December 31, 2017, you must file a provincial income tax return for Quebec.

## Step 6 – Refund or balance owing

### Summary of tax and credits (page 4 of your return)

#### Line 420 – Net federal tax

Enter the amount from line 62 of Schedule 1 (line 65 of Schedule 1 for Quebec).

#### Line 421 – CPP contributions payable on self-employment and other earnings

If you **were not** a resident of **Quebec on December 31, 2017**, claim the Canada Pension Plan (CPP) contributions you have to pay from Schedule 8 or Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2017*, whichever applies.

If you **were** a resident of **Quebec on December 31, 2017**, this line does not apply to you. Claim the Quebec Pension

Plan contributions you have to pay on your provincial income tax return for Quebec.

#### Line 422 – Social benefits repayment

Claim the social benefits repayment from line 235 of your return.

#### Line 428 – Provincial or territorial tax

If you **were not** a resident of **Quebec on December 31, 2017**, use Form 428 in the forms book to calculate your provincial or territorial tax. Attach a copy to your **paper return**.

If you **were** a resident of **Quebec on December 31, 2017**, this line applies to you only if 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. In that case, use Form T2203, *Provincial and Territorial Taxes for 2017 – Multiple Jurisdictions*, to calculate your tax for provinces and territories other than Quebec. Attach a copy to your **paper return**. To calculate your tax for Quebec, you will have to file a provincial income tax return for Quebec.

#### Line 430 – Employment insurance premiums payable on self-employment and other eligible earnings

Complete Schedule 13 to calculate your employment insurance premiums for 2017.

Claim the amount from line 10 of your Schedule 13 on line 430.

#### Line 437 – 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 **were not** a resident of **Quebec on December 31, 2017**, but you had Quebec provincial income tax withheld from your income, also include those amounts on this line and attach your provincial information slips to your **paper return**.

If you **were** a resident of **Quebec on December 31, 2017**, do **not** include any of your Quebec provincial income tax deducted.

If you and your spouse or common-law partner elected to split pension income, follow the instructions at Step 5 on Form T1032, *Joint Election to Split Pension Income*, to calculate the amount to claim on line 437 of your and your spouse’s or common-law partner’s returns.

#### Notes

If you paid tax by instalments in 2017, claim the total of your instalments on line 476.

If you paid foreign taxes, do not claim these amounts on this line. Instead, you may be able to claim a foreign tax credit. See line 405.

#### Line 438 – Tax transfer for residents of Quebec

If you **were** a resident of **Quebec on December 31, 2017**, and you earned income, such as employment income, outside Quebec during 2017, tax may have been deducted for a province or territory other than Quebec.

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.

#### Note

If you or your spouse or common-law partner elected to split pension income and you are the receiving spouse or common-law partner, include in the calculation of the transfer only the part of the income tax added on line 437 relating to the split-pension amount. If you are the transferring spouse or common-law partner, do not include the part of the income tax subtracted on line 437 relating to the split-pension amount.

Enter on line 438 of your federal return and on line 454 of your provincial income tax return for Quebec the transfer amount (up to the maximum). If the taxable income on your provincial income tax return for Quebec is zero, no transfer is necessary.

### Line 440 – Refundable Quebec abatement

The Quebec abatement reduces your balance owing and may even give you a refund.

If you **were** a resident of **Quebec on December 31, 2017**, and you did not have a business with a permanent establishment outside Quebec, your refundable Quebec abatement is 16.5% of the basic federal tax on line 54 of Schedule 1.

If 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, or you **were not** a resident of **Quebec on December 31, 2017**, and the business has a permanent establishment in Quebec, use Form T2203, *Provincial and Territorial Taxes for 2017 – Multiple Jurisdictions*, to calculate your abatement.

### Line 448 – CPP overpayment

If you **were not** a resident of **Quebec on December 31, 2017**, and you contributed more to the Canada Pension Plan (CPP) than you had to (see line 308), claim the difference on this line. We will refund the excess contributions to you or use them to reduce your balance owing.

If you **were** a resident of **Quebec on December 31, 2017**, this line does not apply to you. Claim the excess contribution on your provincial income tax return for Quebec.

### Line 450 – Employment insurance overpayment

If you **were not** a resident of **Quebec on December 31, 2017**, and contributed more than you had to (see line 312), claim the difference on line 450. We will refund the excess contribution to you or use it to reduce your balance owing. If the difference is \$1 or less, you will not receive a refund.

#### Note

If you repaid some of the employment insurance (EI) benefits you received, do not claim the repayment on this line. You may be able to claim a deduction on line 232 of your return for the benefits you repaid.

If you **were** a resident of **Quebec on December 31, 2017**, and contributed more than you had to (see line 312), claim the

difference on line 450. If you completed Schedule 10, enter, in dollars and cents, the amount from line 25 on line 450.

The excess contribution on line 450 is reduced by the provincial parental insurance plan premiums that you have to pay (line 376 of Schedule 1). The part of the excess contribution used will be transferred directly to Revenu Québec. We will refund the unused excess contribution to you or use it to reduce your balance owing. If the difference is \$1 or less, you will not receive a refund.

#### Note

If you repaid some of the EI benefits you received, do not claim the repayment on this line. You may be able to claim a deduction on line 232 of your return for the benefits you repaid.

### Line 452 – Refundable medical expense supplement

You may be able to claim a credit of up to \$1,203 if **all** the following apply:

- You have an amount on line 215 of your return or on line 332 of Schedule 1.
- You were resident in Canada throughout 2017.
- You were 18 years of age or older at the end of 2017.

**In addition**, the total of the following two amounts has to be \$3,514 or more:

- your employment income on lines 101 and 104 of your return (other than amounts received from a wage-loss replacement plan), **minus** the amounts on lines 207, 212, 229, and 231 of your return (but if the result is negative, use “0”); and
- your net self-employment income (not including losses) from lines 135 to 143 of your return.

You cannot claim this credit if the total of your net income (line 236 of your return) and your spouse’s or common-law partner’s net income (line 236 of his or her return, or the amount that it would be if he or she filed a return), **minus** any amount reported by you or your spouse or common-law partner on lines 117 and 125 of your or your spouse’s or common-law partner’s return is \$50,704 or more. In addition, if you or your spouse or common-law partner deducted an amount on line 213, and/or the amount for a repayment of registered disability savings plan income included on line 232 of your return, we will **add** these amounts to your or your spouse’s or common-law partner’s net income when we calculate this credit.

#### Note

If you were separated because of a breakdown in your relationship for a period of 90 days or more that included December 31, 2017, you do not have to include your spouse’s or common-law partner’s income when you calculate this credit.

Complete the chart for line 452 on the federal worksheet in the forms book to calculate your claim. You can claim this credit for the same medical expenses you claimed on line 215 of your return and line 332 of Schedule 1.

## Line 453 – Working income tax benefit (WITB)

The WITB is for low-income individuals and families who have earned income from employment or business. To find out if you can claim the WITB, see Schedule 6 in the forms book.

The WITB consists of a basic amount and a disability supplement. Complete Schedule 6 to calculate the basic WITB and, if applicable, the WITB disability supplement to which you may be entitled.

Claim on line 453 the amount calculated on Schedule 6 and attach a copy of this schedule to your **paper return**.

If you had an eligible spouse, **only one of you** can claim the basic WITB.

### Note

The person who receives the WITB advance payments is the person who **must** claim the basic WITB for the year.

If you had an eligible dependant, only **one** person can claim the basic WITB for that eligible dependant.

If you had an eligible spouse and **one of you** is entitled to the disability amount, that person **should** claim both the basic WITB and the WITB disability supplement.

If you had an eligible spouse and **both** of you are entitled to the disability amount, **only one of you** can claim the basic WITB. However, **each** of you must claim the WITB disability supplement on a separate Schedule 6.

**Eligible spouse** – For the purpose of the WITB, an eligible spouse is a person who meets **all** the following conditions. He or she:

- was your spouse or common-law partner on December 31, 2017;
- was a resident of Canada throughout 2017;
- was not enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year, unless he or she had an eligible dependant at the end of the year;
- was not confined to a prison or similar institution for a period of 90 days or more during the year; **and**
- was not exempt from income tax in Canada for a period in the year when the person was an officer or servant of another country, such as a diplomat, or a family member or employee of such a person at any time in the year.

**Eligible dependant** – For the purpose of the WITB, an eligible dependant is a person who meets **all** the following conditions. He or she:

- was your or your spouse's or common-law partner's child;
- was under 19 years of age and lived with you on December 31, 2017; **and**
- was not eligible for the WITB for 2017.

## Notes

To calculate working income on lines 385 and 386 of Schedule 6, you must include the tax-exempt part of employment income, other employment income, business income (excluding losses), and scholarship income earned on a reserve. Also include on these lines the tax-exempt part of any allowance you received as an emergency volunteer.

To calculate adjusted family net income on lines 388 and 389 of Schedule 6, you must include the tax-exempt part of **all** income earned or received on a reserve less the deductions related to the income. For example, if you are a registered Indian, or a person entitled to be registered as an Indian under the *Indian Act*, and you received employment insurance benefits shown in box 18 of a T4E slip, you must include this amount on line 388. Also, include on these lines the tax-exempt part of any allowance you received as an emergency volunteer.

For more information, go to [canada.ca/working-income-tax-benefit](http://canada.ca/working-income-tax-benefit) or see Form RC201, *Working Income Tax Benefit Advance Payments Application for 2018*. You can view your WITB information online at [canada.ca/my-cra-account](http://canada.ca/my-cra-account).

## Line 454 – Refund of investment tax credit

If you are eligible for an investment tax credit (line 412 of Schedule 1) based on expenditures made in 2017, you may be able to claim a refund of your unused investment tax credit. This refund will reduce the credit available to you for other years.

Calculate the refundable part of your investment tax credit on Form T2038(IND), *Investment Tax Credit (Individuals)*. Attach a completed copy of the form to your **paper return**.

## Line 456 – Part XII.2 trust tax credit

Claim the total of amounts shown in box 38 of all your T3 slips and box 209 of your T5013 slip.

## Line 457 – Employee and partner GST/HST rebate

If you deducted expenses from your income as an employee (line 212 or 229 of your return) or as a partner (lines 135 to 143 of your return), you may be eligible for a rebate of the GST/HST you paid on those expenses.

Generally, you can claim this rebate if **one** of the following applies:

- Your employer is a GST/HST registrant, other than a listed financial institution.
- You are a member of a GST/HST-registered partnership and you have reported on your return your share of the income from that partnership.

For a list of qualifying expenses and information about the GST/HST rebate for employees and partners, see Chapter 10 in Guide T4044, *Employment Expenses*.

To claim this rebate use Form GST370, *Employee and Partner GST/HST Rebate Application*.

### Notes

Generally, you have to report as income any GST/HST rebate you receive on the return for the year in which you receive it. For example, you may claim a rebate on your return for 2017. If we allow your claim and assess that return in 2018, you must report the rebate on your return for 2018.

If you received a GST/HST rebate in 2017 and you were an employee, see line 104. If you are a partner, call our **business enquiries** line at 1-800-959-5525.

**Supporting documents** - Attach a completed copy of Form GST370 to your **paper return**.

### Lines 468 and 469 – Eligible educator school supply tax credit

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

#### Eligible educator

You are considered an **eligible educator** if you were employed in Canada at any time during the 2017 tax year as:

- a teacher at an elementary or secondary school, **or** an early childhood educator at a regulated child care facility; **and**
- you held a teaching certificate, license, 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 expense

An **eligible supplies expense** is an amount that you paid in 2017 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 an elementary or secondary school or in a regulated child care facility in the performance of your 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); and
- the eligible 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**.

**Prescribed durable goods** are:

- books, games and puzzles;
- containers (such as plastic boxes or banker boxes); and
- educational support software.

## Are you a teacher?

You could claim teaching supplies of up to \$1000.

Go to **line 468** to enter your amount.



#### How to claim this credit

Enter, on line 468 (to the left of line 469), the total of the expenses for the eligible educator school supply tax credit. The refundable portion is 15% of the total eligible fees. Enter the result of the calculation on line 469.

**Supporting documents** – Do not send any supporting documents when you file your tax return. Keep them in case we ask to see them later. We may also 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 your eligible supplies expense for the year.

#### Line 476 – Tax paid by instalments

Claim the total instalment payments you made for your taxes for 2017.

In February 2018, we will issue you Form INNS1, *Instalment Reminder*, or Form INNS2, *Instalment Payment Summary*, which shows your total instalment payments for 2017 that we have on record. To view your instalment information, go to **canada.ca/my-cra-account**.

If you made an instalment payment for your taxes for 2017 that does not appear on this reminder or summary, also include that amount on line 476 of your return.

#### Note

If tax was withheld from your income, claim on line 437 of your return the amounts shown on your information slips.

## Line 479 – Provincial or territorial credits

If you were a **resident** of Ontario, Manitoba, British Columbia, Yukon, the Northwest Territories, or Nunavut on **December 31, 2017**, use Form 479 in the forms book to calculate your refundable provincial or territorial credits. Attach a copy to your **paper return**.

If you were a **resident** of Nova Scotia or Prince Edward Island, use Form 428 in the forms book to calculate your claim for the **Nova Scotia volunteer firefighters and ground search and rescue tax credit** or the **Prince Edward Island volunteer firefighter tax credit** and enter the amount on **line 479** of your return.

If you were a **resident** of Alberta, use Form 428 to calculate your claim for the Alberta investor tax credit and include the amount on **line 479** of your return. To claim the Alberta stock savings plan tax credit, use form T89, *Alberta stock savings plan tax credit*, and include the amount on **line 479** of your return.

To claim the Newfoundland and Labrador Research and Development Tax Credit, use form T1129, *Newfoundland and Labrador Research and Development Tax Credit (Individuals)* and enter the amount on line 479 of your return.

## Line 484 – Refund

If your total payable (line 435) is less than your total credits (line 482), enter the difference on line 484. This amount is your refund. Generally, if the difference is \$2 or less for 2017, you will not receive a refund.

### Note

One person's refund **cannot** be transferred to pay another person's balance owing.

Although you may be entitled to a refund for 2017, we may keep some or all of it if you:

- owe or are about to owe a balance;
- have a garnishment order under the *Family Orders and Agreements Enforcement Assistance Act*;
- have certain other outstanding federal, provincial, or territorial government debts, such as student loans, employment insurance and social assistance benefit overpayments, immigration loans, and training allowance overpayments; or
- have any outstanding GST/HST returns from a sole proprietorship or partnership.

You can ask us to transfer your refund to your instalment account (see page 68) for 2018 by attaching a note to your **paper return** or by selecting this option when filing electronically. We will transfer your **full** refund and consider this payment to have been received on the date we assess your return.

To find out about your 2017 refund, go to **canada.ca/my-cra-account** or use **Telerefund**, one of our **Tax Information Phone Services** (see page 70).

## Sign up for direct deposit to get your refund faster!

With direct deposit, you could get your refund in as little as 8 days.

For more information go to  
[canada.ca/guide-taxes-direct-deposit](https://canada.ca/guide-taxes-direct-deposit)



### When can you expect your refund?

It is CRA's goal to issue a notice of assessment, including any applicable refund, within:

- two weeks of receiving your electronically filed return; or
- eight weeks of receiving your paper filed return.

These timelines are **only** valid for returns received on or before their filing due dates.

In all cases, wait eight weeks from the time you file your return to call us for an update on the receipt of your return or status of your refund.

To confirm receipt of your return or status of your refund:

- go to **canada.ca/my-cra-account**;
- go to **canada.ca/cra-mobile-apps** and select MyCRA; or
- use the **Telerefund**, part of the CRA's **Tax Information Phone Services** (see page 70).

### When will we pay interest?

We will pay you compound daily interest on your tax refund for 2017. The calculation will start on the **latest** of the following three dates:

- May 31, 2018;
- the 31st day after you file your return; and
- the day after you overpaid your taxes.

## Direct deposit

Complete this section to ask that all of the CRA payments you may be receiving or owed be deposited into the same account as your T1 refund.

Otherwise, you do not have to complete this section. The information you already provided will stay in effect until you update it.

For other ways to enrol for direct deposit, update your banking information, or for more information, go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit).

## Line 485 – Balance owing

If your total payable (line 435) is more than your total credits (line 482), enter the difference on line 485. This amount is your balance owing. Your balance is due no later than April 30, 2018. Generally, if the difference is \$2 or less for 2017, you do not have to make a payment.

Whether you file a **paper return** or file electronically, you can pay your taxes as easily as any bill:

- Pay online by using your financial institution's online banking or telephone banking service.
- Pay online by using the CRA's My Payment service at [canada.ca/cra-my-payment](https://canada.ca/cra-my-payment).
- Pay by setting up a pre-authorized debit agreement using the My Account service at [canada.ca/my-cra-account](https://canada.ca/my-cra-account).
- Pay in person, with cash or by debit, at any Canada Post Office. To do so, you have to first create a personalized payment code online. For more information, go to [canada.ca/payments](https://canada.ca/payments).
- Pay in person at your financial institution in Canada. To do so, you have to use a remittance voucher, which you can request at [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or by contacting us.

For more information, go to [canada.ca/payments](https://canada.ca/payments) or contact your financial institution.

Your payment will be considered paid on one of the following dates:

- Payments you make through your financial institution's Internet or telephone banking service are considered paid when your financial institution credits us with your payment.
- Payments you make in person at your financial institution are considered paid on the date stamped on your remittance voucher.
- Post-dated payments you make by pre-authorized debit are considered paid on the negotiable date.

### Note

When the due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, your payment is considered paid on time if we receive it on or before the next business day.

Do **not** mail us cash or include it with your return.

We will charge you a fee for any payment not honoured by your financial institution.

You can file your return early and make your payment as late as April 30, 2018. If we process your return before the date of the payment, your payment will appear on your notice of assessment, but it will not reduce your balance owing. We will credit your account on the date of the payment.

To view information about your account balance, statement of account, and payment on filing, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).

**Making a payment arrangement** – If you cannot pay your balance owing on or before April 30, 2018, we may accept a payment arrangement only after you have reasonably tried to get the necessary funds by borrowing or rearranging your finances.

There are a number of ways that you may be able to make a payment arrangement:

- You may be able to set up a pre-authorized debit agreement by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).
- You can call our **TeleArrangement** telephone service by calling **1-866-256-1147**. To use this service, you will need your social insurance number, your date of birth, and the amount you entered on line 150 of your last return for which you received a notice of assessment. **TeleArrangement** is available Monday to Friday, from 7 a.m. to 10 p.m., Eastern time.
- You could also call our debt management call centre at **1-888-863-8657** to speak to an agent. Our agents are available Monday to Friday (except holidays) from 7 a.m. to 11 p.m., Eastern time.

We will still charge daily compound interest on any outstanding balance starting May 1, 2018, until you pay your balance in full.

Go to [canada.ca/cra-collections](https://canada.ca/cra-collections) to learn more about managing your tax debt.

If you do not deal promptly with your tax arrears, the CRA can take serious measures including legal action such as garnishing your income or your bank account or seizing and selling your assets. For more information, see Information Circular IC98-1R7, *Tax Collections Policies*.

### Tax Tip

Even if you cannot pay your balance owing right away, file your return on time. Then you will not have to pay a penalty for filing your return after the due date. For more information, see "What penalties and interest do we charge?" on page 10.



## After you file

### Notice of assessment

A notice of assessment is a statement that the CRA sends you after your return has been processed. It contains a summary of your assessment and any changes that the CRA may have made to your return.

The notice tells you if you have a refund, owe money, or have a zero balance. It also gives you other important information, such, as:

- the date your return was assessed;
- the explanation of changes made to your return (if any);
- your RRSP/PRPP deduction limit;
- your unused RRSP, PRPP, and SPP contributions;
- your unused tuition, education and textbook amounts;
- your Home Buyers' Plan balance;
- your Lifelong Learning Plan balance; and
- other carry forward amounts for the following year, and more.

Your notice may have a refund cheque if you are getting money back or a remittance voucher if you have a balance owing.

### What happens to your return after we receive it?

When we receive your return, we usually process it and send you a notice of assessment. However, each year we conduct a number of reviews to promote awareness of and compliance with the laws we administer. These reviews are an important part of the compliance activities we undertake to maintain the integrity of, and Canadians' confidence in, the Canadian tax system. This means that we may select your return for a more detailed review before or after assessing it.

Our various review programs take place at different times during the year, so if you move, it is very important to change your address with us as soon as possible. If you plan to be away for some time, authorize a representative to act on your behalf by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or by completing Form T1013, *Authorizing or Cancelling a Representative*.

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

## Should you be paying your taxes by instalments?

You may have to pay your taxes by instalments if not enough income tax is withheld from your income, and your net tax owing is over \$3,000 (\$1,800 if you were a resident of Quebec) in more than one year.

If our records show that you **may** have to pay your taxes by instalments, you will be advised on your notice of assessment. Later, if we determine that you probably **should** be making instalment payments, we will send you Form INNS1, *Instalment Reminder*, or an email notification, if you are signed up for this service at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), where you can view the amount we suggest you pay and the date the payment is due.

To help you calculate your instalment payments for 2018, complete the federal worksheet in the forms book or complete the fillable calculation chart for instalment payments found on our website at [canada.ca/taxes-instalments](https://canada.ca/taxes-instalments). You can use either your 2017 return or your estimated current year income to calculate your 2018 instalment payments. The fillable calculation chart contains the most common factors to consider.

For more information about instalment payments or instalment interest and penalty charges, go to [canada.ca/taxes-instalments](https://canada.ca/taxes-instalments).

### How to change a return

Have you received a slip after filing your return, or did you receive an assessment notice that was different from what you expected?

If you have additional information that would change a return you have already sent to us, **do not file another paper return for that year**. Wait until you receive your notice of assessment before requesting a change to a return.

**NEW!** If you filed your tax return online using certified NETFILE or EFILE software, you may be able to change this return using the ReFILE service. For more information about ReFILE, go to [canada.ca/refile](https://canada.ca/refile).

You can also change your return by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account) and using "Change My Return" to provide us with the details of the changes you want to make. For more information about "Change my Return," go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return).

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 2018 must relate to 2008 or a later tax year to be considered.

The CRA processes most adjustment requests received electronically within two weeks. However, it may take longer if any of the following situations apply:

- Your request is sent in spring or early summer when we receive a higher volume of adjustment requests.
- Your request is for a situation needing more analysis or additional review.
- We have to contact you or your authorized representative for more information or documentation.



When we complete our review of your adjustment request, we will send you a notice of reassessment showing any changes to your return and a letter of explanation if we did not accept the changes you requested or if no changes were needed.

#### **Note**

You can also make a change to your return by sending **both** of the following paper documents to your tax centre:

- a completed Form T1-ADJ, *T1 Adjustment Request*, or a signed letter providing the details of your request (including the years of the returns to be changed), your social insurance number, your address, and a telephone number where we can reach you during the day; and
- supporting documents for the changes you are requesting and, if you have not sent them to us before, supporting documents for your original claim.

A paper submission can take up to eight weeks to process unless the situations noted above apply.

#### **How to register a formal dispute**

If you are still not satisfied, you may want to register a formal objection.

Filing an objection is the first step in the formal process of resolving a dispute. The time limit for filing an objection is as follows:

- If you are an individual (other than a trust), or a graduated rate estate for the year, the time limit for filing an objection is either one year after the due date for the return **or** 90 days after the date of the notice of assessment or reassessment, whichever is later.
- In every other case, including the assessment of taxes in respect of over-contributions to an RRSP or a TFSA, you have to file an objection within 90 days after the date of the notice of assessment or reassessment.

If you do not register your formal dispute on time because you tried to change your return by contacting the CRA or because of circumstances beyond your control, you can apply for a time extension to register your dispute. You have to explain why you did not register your dispute on time along with the facts and reasons of your objection.

The application for a time extension to file an objection must be made no later than one year after the expiration of the time limit to file an objection.

You can choose to file your objection by using one of these options:

- making an online submission at **canada.ca/my-cra-account** by selecting the “Register my formal dispute” service; or
- sending a completed Form T400A, *Objection – Income Tax Act*, or a signed letter to the chief of appeals at your appeals intake centre.

For more information about objections and appeals to your income tax assessment or reassessment, go to **canada.ca/cra-complaints-disputes**.

## For more information

### What if you need help?

If you need more information after reading this guide, go to [canada.ca/taxes](https://canada.ca/taxes) or contact us.

Service is available in the official language of your choice through the telephone numbers listed at [canada.ca/cra-contact](https://canada.ca/cra-contact).

**By phone (individuals)** – For calls from Canada and the United States, call **1-800-959-8281** (for service in English). Our automated service is available 24 hours a day, 7 days a week. Our agents are available Monday to Friday (except holidays) from 9 a.m. to 5 p.m. From the end of February to the end of April 2018, these hours are extended to 9 p.m. on weekdays and from 9 a.m. to 5 p.m. on Saturdays (except Easter weekend). For more information on the extended hours, go to [cra.gc.ca/extendedhours](https://cra.gc.ca/extendedhours).

**By phone (businesses)** – You can call **1-800-959-5525** (for service in English). Our automated service is available 24 hours a day, 7 days a week. Our agents are available Monday to Friday (except holidays) from 9 a.m. to 6 p.m.

**Teletypewriter (TTY) users** – If you have a hearing or speech impairment and use a TTY, call **1-800-665-0354**. If you use an **operator-assisted relay service**, call our regular telephone numbers instead of the TTY number.

### Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling **1-800-267-6999**.

### Getting personal tax information

Your personal information is confidential. However, you can authorize someone (such as your spouse or common-law partner) to represent you to discuss your file (see “Representatives” on the next page). In certain cases, we give some of your information to other government bodies to administer the law. In all cases, we use strict procedures before giving your information to anyone.

If you call us and ask for personal tax information, we will ask you to identify yourself and give information about the contents of your return to protect this information. If you call before May 1, 2018, use your return for 2016. After April 30, 2018, use your return for 2017.

#### Tax Tip

For more information about how to protect your personal tax information, go to [canada.ca/taxes-security](https://canada.ca/taxes-security).

### Taxpayer Bill of Rights

The Taxpayer Bill of Rights (TBR) describes and defines 16 rights and builds upon the CRA’s corporate values of professionalism, respect, integrity, and cooperation. It describes the treatment you are entitled to when you deal with the CRA. The TBR also sets out the CRA Commitment to Small Business to ensure their interactions with the CRA are conducted as efficiently and effectively as possible.

For more information about your rights and what you can expect when you deal with the CRA, go to [canada.ca/taxpayer-rights](https://canada.ca/taxpayer-rights).

## Moving?

Did you know that you can easily change your address through My Account?

For more information go to [canada.ca/guide-my-cra-account](https://canada.ca/guide-my-cra-account)



### Forms and publications

To get our forms and publications, go to [canada.ca/get-cra-forms](https://canada.ca/get-cra-forms) or call **1-800-959-8281**.

### What should you do if you move?

If you move, let us know your new address **as soon as possible**. If you use direct deposit (see page 67), you also have to tell us if you change your account at a financial institution.

Keeping your information up to date will ensure that you keep receiving benefit payments to which you may be entitled and important correspondence from the CRA. Otherwise, your payments may stop or you may not receive important correspondence, such as your notice of assessment.

If you have registered with our My Account service or our mobile apps, you can change your address by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or [canada.ca/cra-mobile-apps](https://canada.ca/cra-mobile-apps) and selecting MyCRA or MyBenefits CRA. If not, you must tell us your new address by phone or in writing, or by completing and sending Form RC325, *Address change request*.

If you are writing, send your letter to your tax centre. Include your social insurance number, your new address, the date of your move, and your signature. If you are writing for other people, **including your spouse or common-law partner**, include their social insurance numbers and have each of them **sign** the letter authorizing the change to their records.

#### Note

Because your personal information is confidential, we will not usually give your new address to other government departments or Crown corporations such as Canada Post.

## Representatives

You can authorize a representative (such as your spouse or common-law partner, tax preparer, or accountant) to get information about your tax matters and give us information for you. We will accept information from or provide information to your representative **only** after we have received your authorization at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), in writing, or by sending a completed Form T1013, *Authorizing or Cancelling a Representative*.

You can cancel the authorization online by using My Account, by telephone, in writing, or by sending Form T1013.

Your representative can cancel their authorization by using Represent a Client at [canada.ca/taxes-representatives](https://canada.ca/taxes-representatives), by telephone, or in writing.

**You do not have to complete a new form every year if there are no changes. Your authorization will stay in effect until it is cancelled by you or your representative, it reaches the expiry date you choose, or we receive notification of your death.**

## Legal representatives

A **legal representative** is an executor or administrator of the taxpayer's estate, someone with a power of attorney or guardian.

If you are a legal representative you must **send a complete copy of the legal document** giving you the authority to act in that capacity to the appropriate tax centre.

If you would like to have online access to the taxpayer's account, you need to register for Represent a Client at [canada.ca/taxes-representatives](https://canada.ca/taxes-representatives) to get your RepID. Once registered with the Represent a Client service, make sure you provide your RepID when you are submitting all the required documents naming you as the legal representative.

If you are the legal representative of a deceased person, see Guide T4011, *Preparing Returns for Deceased Persons*, to find out what documents are required.

For more information, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or see Form T1013.

## 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. See the *Taxpayer Bill of Rights*.

If you are not satisfied with the service you received, try to resolve the matter with the CRA employee you have been dealing with or call the telephone number provided in the CRA's correspondence. If you do not have contact information, go to [canada.ca/cra-contact](https://canada.ca/cra-contact).

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee's supervisor.

If you are still not satisfied, you can file a service complaint by filling out Form RC193, *Service-Related Complaint*. For more information and how to file a complaint, go to [canada.ca/cra-service-complaints](https://canada.ca/cra-service-complaints).

If the CRA has not resolved your service-related complaint, you can submit a complaint with the Office of the Taxpayers' Ombudsman.

## Reprisal complaint

If you believe that you have experienced reprisal, fill out Form RC459, *Reprisal Complaint*.

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

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