

# Federal Income Tax and Benefit Information

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## Before you file

Complete your *Income Tax and Benefit Return* using the schedules and worksheets in the tax package along with your information slips, receipts, and supporting documents.

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

## Who has to file a return

File a 2025 return if:

- The Canada Revenue Agency (CRA) sent you a request to file a return
- You have to pay tax or want to claim a refund
- You or your spouse or common-law partner want to begin or continue receiving credits and benefits, such as:
  - the Canada child benefit (CCB) and related provincial and territorial benefits
  - the goods and services tax / harmonized sales tax (GST/HST) credit and related provincial and territorial credits and benefits
  - the guaranteed income supplement (GIS)

### Notes

If you have a spouse or common-law partner, they also have to file a return.

For more information about the CCB and GST/HST credit, go to [canada.ca/credits-benefits](https://canada.ca/credits-benefits).

- You want to claim the Canada workers benefit (CWB) and receive advanced Canada workers benefit (ACWB) payments
- You and your spouse or common-law partner are jointly electing to split pension income (see line 11500)
- You disposed of capital property (which may be a principal residence) or realized a taxable capital gain in 2025
- You have to repay all or part of your old age security (OAS) benefits or employment insurance (EI) benefits
- You have not repaid all of the amounts that you withdrew from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP) or Lifelong Learning Plan (LLP)
- You have to contribute to the Canada Pension Plan (CPP) for 2025 since the total of your net self-employment income plus pensionable employment income is **more than \$3,500**
- You are paying EI premiums on self-employment income or other eligible earnings
- You incurred a non-capital loss in 2025 that you want to be able to apply to other years
- You want to transfer unused tuition fees or carry forward an unused tuition amount to a future year
- You want to report income that would allow you to contribute to an RRSP, a pooled registered pension plan (PRPP), or a specified pension plan (SPP) to keep your

RRSP deduction limit for future years up to date (see Schedule 7, *RRSP, PRPP, and SPP Contributions and Transfers, and HBP and LLP Activities*)

- You opened a first home savings account (FHSA) in 2025 or a previous year and want to keep your FHSA participation room up to date (see Schedule 15, *FHSA Contributions, Transfers, and Activities*)
- You want to carry forward the unused investment tax credit on expenditures that you incurred in 2025
- You want to report income that will allow you to increase your Canada training credit limit

## Deceased persons

If you are the legal representative (executor, administrator, or liquidator) for the estate of a person who died in 2025, you may have to file a 2025 return for that person.

Send the legal document that names you as the legal representative, such as a complete copy of the will, grant of probate, or letters of administration, to the CRA.

If there is no legal document naming a legal representative, you may request to be the representative by completing Form RC552, *Register as Representative for a Deceased Person*.

Send the document to the CRA online using Represent a Client or by mail to the tax centre of the person who died.

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

## Residential ties

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

### Significant residential ties

These ties to Canada include:

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

### Secondary residential ties

These ties to Canada may be relevant in determining your residency status and can include:

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

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

## Factual residents

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

## Non-residents

You are a **non-resident** for tax purposes throughout any period that **all** of the following apply:

- You normally live in another country
- You do **not** have significant residential ties in Canada
- You are **not** a deemed resident of Canada

## Deemed non-residents

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

The rules that apply to non-residents of Canada also apply to deemed non-residents of Canada. This means you complete your return the same way as a non-resident of Canada.

## Deemed residents

You may be considered a **deemed resident** of Canada for tax purposes if you were **not** a factual resident of Canada (because you did **not** have significant residential ties to Canada) and **either** of the following apply:

- At any time in 2025, you were living outside Canada and were a government employee, a member of the Canadian Forces including their overseas school staff, or working under a Global Affairs Canada assistance program

### Note

In certain circumstances, this can also apply to the family members of an individual who is in one of these situations.

- You stayed in Canada for **183 days or more** in the tax year and are **not** considered a resident of another country under the terms of a tax treaty between Canada and that country

## Which tax package is for you

Use the income tax package for the province or territory where you resided on December 31, 2025, **unless** one of the following tax situations applies to you:

Tax situation	Tax package
You were a resident of Quebec on December 31, 2025	<ul style="list-style-type: none"><li>• Income tax package for residents of Quebec (federal tax <b>only</b>)</li><li>• <i>Revenu Québec Income Tax Return</i></li></ul>
You are filing for someone who died in 2025	Income tax package for the province or territory where the person resided at time of death
You were a newcomer to Canada in 2025	Income tax package for the province or territory where you resided on December 31, 2025 (for more information, go to <a href="https://canada.ca/taxes-international">canada.ca/taxes-international</a> )
You left Canada permanently in 2025	Income tax package for the province or territory where you resided on the day you left Canada (for more information, go to <a href="https://canada.ca/taxes-international">canada.ca/taxes-international</a> )
You had residential ties in <b>more than one</b> province or territory on December 31, 2025	Income tax package for the province or territory where you had your most important residential ties  For example, use the income tax package for Ontario if you go to school in Quebec but reside in Ontario.
You resided outside Canada on December 31, 2025, but kept significant residential ties with Canada	If considered a <b>factual resident</b> of Canada: <ul style="list-style-type: none"><li>• Income tax package for the province or territory where you kept residential ties</li><li>• Form T1248, <i>Schedule D – Information About your Residency Status</i></li></ul>
<b>Note</b> If you are also considered a resident of another country under a tax treaty, see “Deemed non-residents” on this page.	
You resided outside Canada on December 31, 2025 and were considered a <b>deemed resident</b> or <b>non-resident</b> of Canada	Income tax package for non-residents and deemed residents of Canada
You were a <b>deemed resident</b> of Canada on December 31, 2025, reporting <b>only</b> income from a business with a permanent establishment in a province or territory of Canada	Income tax package for the province or territory where you earned the income

Tax situation	Tax package
You were a <b>non-resident</b> of Canada throughout 2025 reporting <b>only</b> income from employment in Canada, or a business or partnership with a permanent establishment in Canada	<ul style="list-style-type: none"> <li>Income tax package for the province or territory where you earned the income</li> <li>Guide T4058, <i>Non-Residents and Income Tax</i></li> </ul>
<b>Note</b> If you were a <b>non-resident</b> reporting other types of Canadian-source income, such as taxable scholarships, fellowships, bursaries, research grants, or capital gains from disposing of taxable Canadian property, you must also complete Form T2203, <i>Provincial and Territorial Taxes for Multiple Jurisdictions</i> , to calculate your provincial and territorial taxes.	

## Situations where you may need a specific guide

If you were a **non-resident of Canada** or **only** resided in Canada for part of 2025, you may also need one of the guides listed in the following table.

Tax situation	Guide
You were a <b>non-resident</b> employed in Canada, carried on business in Canada, or disposed of a taxable Canadian property	Guide T4058, <i>Non-Residents and Income Tax</i>
You were a <b>non-resident</b> who received rental income from real or immovable property in Canada	Guide T4144, <i>Income Tax Guide for Electing under Section 216</i>
You were a <b>non-resident</b> who received certain other types of income from Canada (including pensions and annuities)	Guide T4145, <i>Electing under Section 217 of the Income Tax Act</i>
You were a <b>non-resident</b> at any time in 2025 receiving OAS pension from Canada	Guide T4155, <i>Old Age Security Return of Income (OASRI) Guide for Non-Residents</i>

## Due dates

Your 2025 return and payment are due **on or before** the date below that applies to you:

- For most people, the return is due **April 30, 2026**, and payment is due **April 30, 2026**
- For a **self-employed** person (and their spouse or common-law partner who was living with them at any time in the year) with business expenditures that relate primarily to a tax shelter investment, the return is due **April 30, 2026**, and payment is due **April 30, 2026**
- For a **self-employed** person (and their spouse or common-law partner who was living with them at any time in the year) other than those listed above, the return is due **June 15, 2026**, and payment is due **April 30, 2026**
- For a **deceased** person (and their surviving spouse or common-law partner), the return due date depends on the date of death and whether they (or their spouse or common-law partner) were self-employed. For more information, go to [canada.ca/taxes-deceased](https://canada.ca/taxes-deceased)

## Exception

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

Your payment is considered on time if it is received on the first business day after the due date.

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

## Penalties and interest

### Penalties

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

- You filed your return late and owe tax for 2025
- You failed to report an amount on your 2025 return **and** also failed to report an amount on your return for 2022, 2023, or 2024
- You knowingly, or under circumstances amounting to gross negligence, made a false statement or an omission on your 2025 return

The late filing penalty may be higher if the CRA issued a demand to file the return and assessed a late filing penalty on a return for tax year 2022, 2023, or 2024.

### Interest on your balance owing

If you have a balance owing for 2025, the CRA will charge compound daily interest on any unpaid amount owing for 2025 starting the day after the balance is due. This includes any balance owing if the CRA reassesses your return.

### Interest on your refund

The CRA will pay compound daily interest on your tax refund for 2025 in some situations. The calculation will start on the latest of the following three dates:

- the 30th day after the balance due date for the tax year
- the 30th day after you file your return
- the day you overpaid your taxes

## Cancel or waive penalties and interest

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

The CRA’s discretion is limited to any period that ends within 10 calendar years before the year the request is made.

### 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 you make your request. For example, your request made in 2025 must relate to a penalty for a tax year or fiscal period ending in 2015 or later.

### Interest on a balance owing

The CRA will consider only the amounts that accrued during the 10 calendar years before the year you make your request. For example, your request made in 2025 must relate to interest that accrued in 2015 or later.

Taxpayer relief requests can be made online using the CRA’s My Account, My Business Account, or Represent a Client digital services.

You can also fill out Form RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties and Interest*, and send it:

- online using My Account, My Business Account, or Represent a Client
- by mail or courier to the designated office, as shown on the last page of the form, based on your place of residence

For information about submitting documents online, go to [canada.ca/cra-submit-documents-online](https://canada.ca/cra-submit-documents-online).

For more information about cancelling or waiving penalties and interest, go to [canada.ca/penalty-interest-relief](https://canada.ca/penalty-interest-relief).

## Ways to file your return

### NETFILE

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

#### Note

Your personal information, such as your name, date of birth, and address, must be up to date before using this service. To update your information, go to [canada.ca/cra-change-address](https://canada.ca/cra-change-address).

### EFILE

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

## Auto-fill my return

This is a secure CRA service that allows you or your authorized representative to automatically fill in parts of an *Income Tax and Benefit Return* with information that the CRA has available at the time of the request.

You must be registered for a CRA account to access My Account and use NETFILE-certified software or your representative must be registered for Represent a Client and use EFILE-certified software.

For more information, go to [canada.ca/auto-fill-my-return](https://canada.ca/auto-fill-my-return).

## SimpleFile services (digital, by phone, and by paper)

The CRA’s SimpleFile services are available to eligible individuals with a lower income and a simple, non-taxable situation. The services are free, fast, and secure, with no forms to fill out or calculations to do. In as little as ten minutes, you can answer a series of short questions to have the CRA file a tax return on your behalf.

You may receive an invitation letter in the mail or in your CRA account inviting you to use SimpleFile services. For more information, or to use the eligibility questionnaire to see if you may qualify to use the SimpleFile Digital service, go to [canada.ca/simplefile](https://canada.ca/simplefile).

#### Note

The eligibility questionnaire will be available starting on February 23, 2026.

## File a paper return

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

## Get help doing your taxes

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

### Free tax clinics

If you have a modest income and a simple tax situation, the Community Volunteer Income Tax Program (CVITP) or Income Tax Assistance – Volunteer Program (for residents of Quebec) can complete your tax return for free.

To find out if you qualify for these services and find a tax clinic, go to [canada.ca/free-tax-help](https://canada.ca/free-tax-help) or call the CRA at **1-800-959-8281**.

If you want to become a volunteer, go to [canada.ca/taxes-volunteer](https://canada.ca/taxes-volunteer).

### Individual enquiries by phone

Call **1-800-959-8281** from Canada or the United States. Telephone agents are available:

**Monday to Friday:** 8 am to 8 pm (Eastern time)

**Saturday and Sunday:** Closed

**Public holidays:** Closed

For business enquiries, call **1-800-959-5525**.

## Individuals in the territories

Call **1-866-426-1527** for tax and benefit information for residents of Yukon, the Northwest Territories, and Nunavut (calls from area code 867 only). For businesses in the territories, call **1-866-841-1876**.

## Teletypewriter (TTY) and Video Relay Service (VRS) users

If you use a TTY for a hearing or speech impairment, call **1-800-665-0354**.

Register with Canada VRS to download the app, by going to [srvcanadavrs.ca/en/get-the-app](https://srvcanadavrs.ca/en/get-the-app), and call the VRS line.

If you use another **operator-assisted relay service**, call the CRA's regular telephone numbers instead of the TTY or Canada VRS numbers.

## Gather your documents

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

## Missing slips or receipts

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

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

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

## Completing your return

### Step 1 – Identification and other information

Use the instructions on your return to complete Step 1.

If you are filing an *Income Tax and Benefit Return* for the first time, your identification information must be the same as it appears on your social insurance number record.

If you are completing this return for a deceased person, complete this section with the deceased person's personal identification information.

### Email address

Enter your email address on your return if you would like to receive email notifications from the CRA and you agree to the terms of use for email notifications below. You can also register for email notifications by signing in to your CRA account at [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services), accessing My Account, and selecting "Notification preferences".

### Terms of use for email notifications

- The CRA will use the email address provided to notify you about any CRA mail available in My Account, when certain changes are made to your account information, and other important account information
- Any mail that is eligible for electronic delivery will no longer be printed and mailed
- The notifications that are eligible for this service may change. You may not always be notified when new types of notifications are added or removed from this service
- To view CRA mail online, you or your representative must be registered for a CRA account
- All CRA mail available in My Account is presumed to have been received on the date that the email notification is sent
- It is your responsibility to make sure that the email address provided to the CRA is up to date

- CRA email notifications are subject to the terms of any agreement with your mobile carrier or Internet service provider. You are responsible for any fees imposed by them
- Email notifications are sent unencrypted and unsecured. They could be lost, intercepted, viewed, or altered by others who have access to your email account. You accept this risk and acknowledge that the CRA will not be liable if you are unable to access or receive the email notifications, nor for any delay or inability to deliver notifications
- These terms of use may change from time to time. The CRA will provide advance notice of the effective date of any new terms. You agree that the CRA may notify you of these changes by emailing the new terms, or notice of where to find them, to the email address that you provided. You agree that your use of the service after the effective date of any change to these terms constitutes your agreement to the new terms. If you do **not** agree to the new terms, you must remove your email address from My Account and no longer use the service

### Social insurance number (SIN)

Enter your nine-digit SIN. For more information about the SIN, including how to apply for one, go to [canada.ca/social-insurance-number](https://canada.ca/social-insurance-number).

### If you do not have a SIN

If you have applied for a SIN but will not receive it before the filing due date, or if you are not eligible to receive a SIN, file your return using your temporary tax number (TTN) or individual tax number (ITN), whichever applies.

If you do **not** have a SIN, a TTN or an ITN, file your paper return without entering a number, but also include a cover letter explaining why you do not yet have a SIN or are unable to get one. Also include a certified copy of your proof of identity, such as a passport, driver's license, or birth certificate. For more information, contact the CRA.

## Marital status

Tick the box on your return that applies to your marital status on December 31, 2025.

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

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

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

### Note

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

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

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

### Note

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

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

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

If, after filing your return, you continue to live separate and apart from your spouse or common-law partner **and** you have been living this way for **at least 90 days**, you have to change your marital status to **separated** using the first day of the 90-day period as your date of separation. See “Digital services for individuals” on page 55 for ways to change your marital status online or complete and send Form RC65, *Marital Status Change*, to the CRA.

### Note

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

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

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

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

## If your marital status changed

You must tell the CRA about your new marital status by the **end of the following month after** your status changed.

If your marital status changed in 2025, enter the date of change on page 1 of your return.

### Note

If your marital status changed to separated, you must wait **at least 90 days** before informing the CRA. Once you have been separated for 90 days because of a breakdown in the relationship, the effective date of your separated status is the day that you started living apart.

The CRA will recalculate your benefits and credits based on your **new** marital status to determine if you received too much or too little. You can use the Child and family benefits calculator to estimate which benefits you may be eligible for, and how much, using your new marital status.

## Residence information

Enter the province or territory where you lived or were considered to be a factual resident on December 31, 2025.

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

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

### Note

Your spouse or common-law partner may still have to file a 2025 return even if you enter their amounts on page 1 of your return. See “Who has to file a return” on page 3.

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

- their first name
- their SIN, TTN, or ITN
- their net income before the date of separation or before their date of death, even if it is zero

## Residency information for tax administration agreements

This section of your return includes one or more questions depending on where you live. Your response to these questions will **not** affect the amount of tax you have to pay.

It is important to complete this section to make sure that the correct amount of revenue is directed to the appropriate Indigenous government.

If you are a resident of Newfoundland and Labrador, Northwest Territories, or Yukon, you must identify on your return if you resided on the settlement lands of an Indigenous government on December 31, 2025.



You may also have to identify if you are a citizen or member of any of the following:

- Nunatsiavut Government (in Newfoundland and Labrador)
- Tłı̨chǫ Government and Dë́nı́ Gó't'ı́nǫ Government (in the Northwest Territories)
- the 11 self-governing Yukon First Nations

To find out if your residence is on Indigenous government lands with a First Nation Personal Income Tax Agreement, go to **canada.ca/indigenous-government-lands**.

## Elections Canada

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

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

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

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

Only persons 18 years of age or older who have **Canadian citizenship** are qualified to vote. Generally, you are a Canadian citizen either by birth or if you have obtained Canadian citizenship through the formal process of becoming a Canadian citizen (naturalization). If you are unsure about your Canadian citizenship status, refer to the Immigration, Refugees and Citizenship Canada website at **canada.ca/canadian-citizenship**.

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

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

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

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

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

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

## Deceased persons

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

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

## Foreign property

The term **specified foreign property** is used to determine when you have to complete Form T1135, *Foreign Income Verification Statement*.

**Specified foreign property** includes:

- funds or intangible property (patents, copyrights, etc.) situated, deposited, or held outside Canada
- tangible property situated outside Canada
- a share of the capital stock of a non-resident corporation held by you or an agent on your behalf
- an interest in a non-resident trust that was acquired for consideration
- shares of corporations resident in Canada held by you or for you outside Canada
- an interest in a partnership that holds a specified foreign property **unless** the partnership is required to file Form T1135, *Foreign Income Verification Statement*

- an interest in, or right with respect to, an entity that is non-resident
- a property that is convertible into, exchangeable for, or confers a right to acquire, a property that is specified foreign property
- a debt owed by a non-resident, including government and corporate bonds, debentures, mortgages, and notes receivable
- precious metals, gold certificates, and future contracts held outside Canada
- an interest in, or right to acquire, any property that is a specified foreign property

#### Note

A foreign life insurance policy may be a specified foreign property where it is described in the preceding list of properties.

Specified foreign property does **not** include:

- a property used or held exclusively in carrying on an active business
- a share of the capital stock or indebtedness of a foreign affiliate
- a personal-use property
- an interest in a trust that is **one** of the following:
  - a) a trust that is governed by a foreign retirement arrangement
  - b) a trust that is **all** of the following:
    - resident in a country where income tax is imposed under the laws and exempt from paying income tax under the same laws
    - principally established to administer or provide benefits under superannuation, pension or retirement funds or plans, or any funds or plans established to provide employee benefits, and is **either**:
      - maintained primarily for the benefit of non-resident individuals
      - governed by an employees profit sharing plan

#### Note

An interest in a trust that is resident in Australia or New Zealand may not be considered specified foreign property if the trust qualifies for a reduced rate of income tax under the laws of that country, is principally established to administer or provide benefits under a superannuation, pension, or retirement fund or plan, and is maintained primarily for the benefit of individuals who are residents of Australia or New Zealand.

- an interest in, or right to acquire, any property that is **not** a specified foreign property

#### Notes

Specified foreign property held in a Canadian mutual fund, 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) is excluded from Form T1135 reporting requirements.

You must file Form T1135 for 2025 **no later than** April 30, 2026, or June 15, 2026, if you (or your spouse or common-law partner who was living with you at any time in the year) carried on a business in 2025, **other than** a business whose expenditures are primarily made in the course of a tax shelter investment. For more information, see Form T1135.

For more information about foreign reporting, go to [canada.ca/cra-foreign-income-verification](https://canada.ca/cra-foreign-income-verification).

## Step 2 – Total income

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

### Amounts that are not reported or taxed

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

- lottery winnings of **any** amount, **unless** the prize can be considered income from employment, a business or property, or a prize for achievement
- most gifts and inheritances
- amounts paid by Canada or an allied country (if the amount is **not** taxable in that country) for disability or death of a war veteran due to war service
- the GST/HST credit (and related provincial and territorial credits and benefits) and CCB (and related provincial and territorial benefits)
- Family Allowance payments and the supplement for handicapped children paid by the Province of Quebec
- compensation received from a province or territory if you were a victim of a criminal act or motor vehicle accident
- most amounts received from a life insurance policy following someone's death
- most types of strike pay that you received from your union, even if you performed picketing duties as a requirement of membership

#### Note

Income earned on any of the above amounts is **taxable**. For example, any interest that you earn when you invest lottery winnings must be reported on your return.

- amounts that are exempt from tax under the *Indian Act* (for more information, go to [canada.ca/section87-tax-exemption](https://canada.ca/section87-tax-exemption))

#### Notes

Complete Form T90, *Income Exempt from Tax under the Indian Act*, to help the CRA calculate your CWB, Canada training credit limit and your provincial or territorial benefits.

The CRA uses the term **Indian** because it has legal meaning under the *Indian Act*.

- most amounts received from a TFSA

## Reporting foreign income and other foreign amounts

Report, in Canadian dollars, your foreign income and other foreign currency amounts (such as expenses and foreign taxes paid).

In general, the foreign currency amount should be converted using the Bank of Canada exchange rate in effect on the day that the amount arises. In certain situations, the CRA will accept an exchange rate quoted by a source other than the Bank of Canada if the rate is:

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

Each of the conditions above must be met for the rate to be accepted. Other sources of foreign exchange rates that the CRA generally accepts include Bloomberg L.P., Thomson Reuters Corporation, and OANDA Corporation.

In certain circumstances, an average of exchange rates over the relevant period of time may be used to convert foreign currency amounts. See Income Tax Folio S5-F4-C1, *Income Tax Reporting Currency*, and refer to this folio for information about converting foreign amounts generally.

For more information about converting foreign income taxes paid, see Income Tax Folio S5-F2-C1, *Foreign Tax Credit*.

## Line 10100 – Employment income

### Emergency services volunteers

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

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

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

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

As an emergency services volunteer, you may qualify to claim the \$6,000 volunteer firefighters' amount (VFA) or the search and rescue volunteers' amount (SRVA).

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

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

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

### Security options benefits

Report taxable benefits you received in 2025 (or carried forward to 2025) on certain security options you exercised. For more information, see Guide T4037, *Capital Gains*.

### Wage-loss replacement plan income

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

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

### Member of the clergy

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

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

### Line 10105 – Tax-exempt income for emergency services volunteers

Report the emergency services volunteer exempt amount from box 87 of your T4 slips on line 10105 of your return.

If you provided volunteer emergency services for **more than one** employer, you can claim the \$1,000 exemption for each of your eligible employers.

### Line 10120 – Commissions included on line 10100

Report on line 10120 of your return the total commissions shown in box 42 of all your T4 slips received as an employee. This amount is already included in your income on line 10100 of your return. Do **not** add it again when you calculate your total income on line 15000 of your return.

If you have commission expenses, see line 22900.

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.

Report on line 10120 of your return the total commissions shown in box 42 of all of your T4 slips.

### Line 10130 – Wage-loss replacement contributions

If you received payments from a wage-loss replacement plan (WLRP) shown in box 14 of your T4 slip, 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.

Do **not** include this amount when you calculate your total income on line 15000 of your return.

Report, on line 10130 of your return, your total contributions to your WLRP shown in the supporting documents from your employer or insurance company.

For more information, see archived Interpretation Bulletin IT-428, *Wage Loss Replacement Plans*.

### Line 10400 – Other employment income

Report the total of the following amounts on line 10400:

- amounts from your T4, T4A, and T4PS slips as instructed on the back of these slips
- employment income **not** reported on a T4 slip such as tips and occasional earnings. Fees for services shown in box 048 of your T4A slips must be reported on the applicable self-employment lines (13499 to 14300) of your return
- total research grants **minus** expenses from the grant that you received. Report the net amount on line 10400 of your return. Your expenses **cannot** be more than the amount of your grant. Attach a list of your expenses relating to research grants to your paper return. For more information, go to [canada.ca/taxes-students](https://canada.ca/taxes-students)
- clergy's housing allowance or an amount for eligible utilities from box 30 of your T4 slips. You may be able to claim a deduction on line 23100 of your return. If a housing allowance or an amount for eligible utilities is shown in box 14 of your T4 slips, **subtract** the amount in box 30 of your T4 slips from the amount in box 14 and include the difference on line 10100 of your return
- foreign employment income reported in Canadian dollars (see "Reporting foreign income and other foreign amounts" on page 11)

#### Note

If the amount on your United States Form W-2 has been reduced by contributions to a 401(k), 403(b), or 457(b) plan, you must **add** these contributions to your foreign employment income on line 10400 of your Canadian return. Do **not** include amounts withheld for U.S. Social Security or Medicare (FICA) as these are considered foreign taxes and may be claimed as a credit instead. See line 20600 on page 19.

- income-maintenance insurance plans (wage-loss replacement plans) from box 107 of your T4A slips. You may not have to report the full amount on your return. Report the amount you received **minus** contributions you made to the plan if you did **not** use them on a previous year's return. For more information, see archived Interpretation Bulletin IT-428

- certain goods and services tax/harmonized sales tax (GST / HST) and Québec sales tax (QST) rebates if you are an employee who paid and deducted union dues or employment expenses in 2024 or earlier, and you received a GST / HST or QST rebate in 2025 for those dues or expenses. Report the rebate you received on line 10400 of your return. A rebate you can claim capital cost allowance on is treated differently. For more information, see Chapter 10 of Guide T4044, *Employment Expenses*
- royalties shown in box 17 of a T5 slip received for your work or invention if there are no associated expenses (Royalties received in the course of a business, or related incurred expenses, should be reported as self-employment income on line 13500 of your return. Other types of royalties should be reported on line 12100 of your return. For more information, see Income Tax Folio S4-F14-C1, *Artists and Writers*)

### Line 11300 – Old age security (OAS) pension

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

### Line 11400 – CPP or QPP benefits

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

### Box 16 – Disability benefit

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

### Box 17 – Child benefit

This amount is already included in box 20.

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

### Box 18 – Death benefit

This amount is already included in box 20.

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

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

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

### Lump-sum benefits

If you received a lump-sum CPP or QPP payment in 2025, parts of which were for previous years, report the full payment amount on line 11400 of your 2025 return.

If the total of the parts that relate to previous years is **\$300 or more**, the CRA will calculate the tax payable on those parts as if you received them in those years **only** if the

result is better for you. The CRA will tell you the result on your notice of assessment or reassessment.

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

### Line 11500 – Other pensions and superannuation

Report any other pensions and superannuation you received as shown on the back of your information slips. For a summary of where retirement income should be reported, see the table on page 58.

#### Pension income splitting

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

- residents of Canada on December 31, 2025 (or on the date of death for the individual who died)
- not living separate and apart from each other, because of a breakdown in your marriage or common-law relationship, at the end of the year **and** for a period of 90 days or more beginning in the year

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

#### Pensions from a foreign country

Report in Canadian dollars your gross foreign pension income received in the year (see “Reporting foreign income and other foreign amounts” on page 11).

Attach a note to your paper return identifying the type of pension that you received from a foreign country and the country that it came from.

In some cases, amounts that you receive may not be considered pension income and may have to be reported somewhere else on your return.

#### United States individual retirement arrangement (IRA)

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

You can claim a deduction on line 25600 of your return for the part of your foreign pension income that is tax-free in Canada because of a tax treaty. See line 25600 on page 29.

#### United States Social Security

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

You can claim a deduction for part of this income. See line 25600 on page 29.

### Line 11600 – Elected split-pension amount

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

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

### Line 11700 – Universal child care benefit (UCCB)

You must report the UCCB lump-sum payment that you received for previous tax years on your 2025 return.

If you had a spouse or common-law partner on December 31, 2025, whoever has the **lower net income** for 2025 must report the UCCB lump-sum payment.

If you were a single parent on December 31, 2025, you can include the UCCB lump-sum payment as your own income. To choose this option, enter on line 11700 of your return the amount from box 10 of the RC62 slip. (Do **not** report this amount on line 11701 of your return.) Alternatively, you can include the UCCB lump-sum payment as income of the dependant you are claiming on line 30400.

If you are **not** claiming an amount on line 30400 of your return, you can include the amount as income of a child you received the UCCB for on line 11701 of your return instead of on line 11700 of your return.

#### UCCB repayment

If you or your spouse or common-law partner repaid an amount included in either of your incomes for a previous year, see line 21300.

#### UCCB lump-sum payments of \$300 or more

If the UCCB lump-sum payment is **\$300 or more**, the CRA will calculate the tax payable as if you had received the amount in each of the previous years if the result is better for you. The CRA will tell you the result on your notice of assessment or reassessment.

This special calculation does **not** apply if you designated the lump-sum payment to a dependant and entered the amount on line 11701 of your return.

#### Notes

The UCCB was a taxable benefit paid to eligible individuals, regardless of their income, for children under 18 years of age.

Payments ended as of July 2016 but lump-sum amounts continue to be paid retroactively.

The Canada child benefit (CCB), which is an income-tested, non-taxable benefit, replaced the UCCB in 2016.

#### Completing your return

Enter the amount from box 10 of the RC62 slip on line 11700 of the return.

## Line 11701 – UCCB amount designated to a dependant

If you were a single parent on December 31, 2025, you can include all of the UCCB amount in the income of a child you received the UCCB for on line 11701 of your return if you are **not** claiming an amount on line 30400 of your return.

Enter the amount from box 10 of the RC62 slip on line 11701 of your return. (Do **not** report the amount on line 11700 of your return.)

If you are including all of the UCCB lump-sum payment that you received in 2025 on line 11700 of your return, do **not** report the amount on line 11701 of your return.

If you or your spouse or common-law partner had to repay an amount that was included in your or your spouse's or common-law partner's income for a previous year, see line 21300.

If you received a UCCB lump-sum payment of **\$300 or more**, see line 11700.

## Line 11900 – Employment insurance and other benefits

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

If you have received employment insurance (EI) maternity and parental benefits or provincial parental insurance plan (PPIP) benefits, see line 11905 for additional instructions on reporting these amounts.

If you already repaid the excess benefits that you received directly to the payer, you may be able to claim a deduction. See line 23200 on page 24.

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

Report the total of the following amounts:

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

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

## Lines 12000 and 12010 – Taxable amount of dividends from taxable Canadian corporations

Canadian-source dividends are profits that you receive from your share of the ownership in a corporation.

You may have received two types of dividends from taxable Canadian corporations: eligible dividends and other than eligible dividends.

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

Dividends are usually shown on a T5 Slip, T4PS Slip, T3 Slip or T5013 Slip.

Complete the chart for lines 12000 and 12010 using your *Federal Worksheet* or report your dividends on your return as follows:

Taxable amount of dividends (eligible and other than eligible)	Taxable amount of dividends (other than eligible)
Enter on line 12000 of your return the total of the amounts shown on the following slips: <ul style="list-style-type: none"><li>• boxes 32 and 50 of all T3 slips</li><li>• boxes 25 and 31 of all T4PS slips</li><li>• boxes 11 and 25 of all T5 slips</li><li>• boxes 130 and 133 of all T5013 slips</li></ul>	Enter on line 12010 of your return the total of the amounts shown on the following slips: <ul style="list-style-type: none"><li>• box 32 of all T3 slips</li><li>• box 25 of all T4PS slips</li><li>• box 11 of all T5 slips</li><li>• box 130 of all T5013 slips</li></ul>

## If you did not receive an information slip

Complete the chart for lines 12000 and 12010 using your *Federal Worksheet* or report your dividends on your return as follows:

Eligible dividends	Other than eligible dividends
Multiply the actual amount that you received by 138% and include this amount on line 12000 of your return.	Multiply the actual amount that you received by 115% and include this amount on lines 12000 and 12010 of your return.

### Tax tips

In some cases, it may be better for you to report all of the taxable dividends that your spouse or common-law partner received from taxable Canadian corporations. You can do this only if it allows you to claim, or increase your claim, for the spouse or common-law partner amount on line 30300 of your return. If you choose this option, do not include these dividends in your spouse's or common-law partner's income.

You may be able to claim a dividend tax credit on line 40425 for dividends that you received from taxable Canadian corporations.

## Loans and transfers of property

Special rules apply for income from property (including shares) that one family member lends or transfers to another. See "Loans and transfers of property" on page 19.

## Line 12100 – Interest and other investment income

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

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

### Notes

Special rules apply for income from property (including money) that one family member lends or transfers to

another. For more information, see “Other amounts you have to report on your return” on page 19.

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

### Foreign income

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

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

### Bank accounts

Report interest paid or credited to you in 2025 even if you did not receive an information slip. You may not receive a T5 slip for amounts under \$50.

### Term deposits, guaranteed investment certificates, and other similar investments

The income you report is based on the interest you earned during each complete investment year. For example, if you made a long-term investment on July 1, 2024, report the interest that accumulated up until the end of June 2025 on your 2025 return even if you do not receive a T5 slip. Report the interest from July 2025 to June 2026 on your 2026 return.

### Treasury bills

If you disposed of a treasury bill when it matured in 2025, you have to report the difference between the price you paid and the proceeds of disposition shown on your T5008 slips or account statement as interest.

If you disposed of a treasury bill before it matured in 2025, you may also have to report a capital gain (or loss). For more information, see Guide T4037, *Capital Gains*.

### Earnings on life insurance policies

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

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

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

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

If **neither** of these conditions apply to you, report your share of the partnership's net income (or loss) on the applicable self-employment line (13500, 13700, 13900, 14100, and 14300) of your return.

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

Attach a copy of the partnership's financial statement to your paper return if you did not receive a T5013 slip.

#### Note

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

If you have a tax shelter, see “Other amounts you have to report on your return” on page 19.

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

#### Note

You may have to make Canada Pension Plan (CPP) contributions on the net income reported on line 12200 of your return. See line 22200 on page 22.

### Line 12500 – Registered disability savings plan (RDSP) income

If you received income from an RDSP in 2025, enter the amount shown in box 131 of your T4A slips.

#### Note

The RDSP income you report will not be included in the calculation of your GST/HST credit, Canada child benefit (CCB) payments, social benefits repayment (line 23500), refundable medical expense supplement (line 45200), or Canada workers benefit (CWB) (line 45300), if applicable.

### Line 12600 – Rental income

Rental income is income that you earn from renting property you own or have use of. You can own the property by yourself or with someone else. Rental income includes income from renting a house, apartment, room, space in an office building, or other real or movable property.

Individuals cannot deduct expenses related to non-compliant short-term rentals. This applies to all expenses, including interest expenses incurred after 2023 to earn income from operating non-compliant short-term rentals. For more information about these changes, see Guide T4036, *Rental Income*.

### Line 12700 – Taxable capital gains

Usually, you have a capital gain or loss when you sell or dispose of capital property. Capital property may include real estate, such as your principal residence, or shares like mutual funds.

You may also have a capital gain or loss if you are considered to have disposed of property (see the definition of **deemed disposition** on Schedule 3, *Capital Gains or Losses*). If you sold your principal residence in 2025, complete Parts 1 and 2 of Schedule 3. For more information, see Guide T4037, *Capital Gains*.

If you sold or disposed of property in 2025 and your taxable capital gains for the year were **more than** your allowable capital losses, you have to include the difference on line 12700 of your return.

### Flipped property

Any gain from the disposition of a housing unit (including a rental property) located in Canada, or a right to acquire a housing unit located in Canada, that you owned or held for **less than 365 consecutive days** before its disposition is deemed to be business income and **not** a capital gain unless the property was already considered inventory or the disposition occurred due to, or in anticipation of, certain life events.

If the property is **not** considered a flipped property, the income from selling the property may be treated as business income or a capital gain depending on the specific details of the situation. If the disposition is considered:

- a capital gain, complete Schedule 3
- business income, complete Form T2125, *Statement of Business or Professional Activities*

For more information about flipped property and life event exceptions, go to [canada.ca/cra-property-flipping](https://canada.ca/cra-property-flipping) or see Schedule 3.

For more information about business income, go to [canada.ca/taxes-business-income](https://canada.ca/taxes-business-income) or see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*.

### Crypto-assets

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

### Line 12900 – Registered retirement savings plan (RRSP) income

See the back of your T4RSP slip and the retirement income summary table on page 58 to find out how to report the amount.

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

For more information, see Guide RC4177, *Death of an RRSP Annuitant*.

### RRSPs for spouse or common-law partner

Your spouse or common-law partner may have to report some or all of the RRSP income from boxes 20, 22, and 26 of your T4RSP slips if they contributed to any of your RRSPs in 2023, 2024, or 2025. If so, your T4RSP slips should show **yes** ticked in box 24 and your spouse's or common-law partner's social insurance number should appear in box 36.

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

#### Note

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

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

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

If you withdrew funds from your RRSP under the HBP or the LLP in previous years, you may have to make a repayment to your RRSP, PRPP, or SPP for 2025. If you are making a repayment, complete Schedule 7.

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

#### Note

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

### Line 12905 – Taxable first home savings account (FHSA) income

Enter the amount from box 22 of all T4FHSA slips.

Also enter the amount from box 26 if the amount that you were deemed to have received on FHSA cessation was related to **your own** FHSA.

For more information about FHSAs, go to [canada.ca/fhsa](https://canada.ca/fhsa).

### Line 12906 – Taxable FHSA income – other

Other taxable first home savings account (FHSA) income includes the following:

- the amount of taxable distributions that you received in the year as a beneficiary upon the death of an FHSA holder
- the fair market value of any property in the FHSA that was used as security for a loan
- any property that remains in the deceased holder's FHSA at the end of the exempt period you are entitled to as a beneficiary

Enter the amount from boxes 24 and 28 of all T4FHSA slips.



Also enter the amount from box 26 if the amount that you were deemed to have received on FHSA cessation was related to an FHSA that you were entitled to as a beneficiary.

## Line 13000 – Other income

Report any taxable income that has **not** been or should **not** be reported anywhere else on the return.

Specify the type of income you are reporting in the space provided on line 13000 of your return.

Attach a note to your paper return if you have **more than one** type of income. Specify each type of income you are reporting.

### Note

Special rules apply for income from property that one family member lends or transfers to another. For more information, see “Other amounts you have to report on your return” on page 19.

## Lump-sum payments

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

If you received a lump-sum payment in 2025 that included amounts you earned in previous years, you have to report the full payment on your 2025 return.

Generally, these amounts are reported on line 13000 of your return; however, if you are reporting a lump-sum payment from a specified pension plan (SPP) or a money purchase registered pension plan, see the retirement income summary table on page 58 to find out how to report these amounts.

For information about retroactive lump-sum payments, see page 19.

## Death benefits (other than CPP or QPP death benefits)

A death benefit is an amount that you receive on or after an employee's death in recognition of their service in an office or employment.

Death benefits (other than those from the Canada Pension Plan (CPP) or Quebec Pension Plan (QPP)) are shown in box 106 of your T4A slips or box 26 of your T3 slips.

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

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

## CPP or QPP death benefit

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

## Other types of income

Report the following income on line 13000 of your return:

- Apprenticeship Incentive Grant, Apprenticeship Incentive Grant for Women, or Apprenticeship Completion Grant from box 130 of your T4A slips (for more information, go to [canada.ca/apprenticeship-incentive-grant](https://canada.ca/apprenticeship-incentive-grant) or call 1-866-742-3644)
- amounts distributed from a retirement compensation arrangement (RCA) from your T4A-RCA slips (for more information, see the back of your slips)
- training allowances or any other amount from box 028 of your T4A slips (other than amounts already noted for this line and lines 10400, 11500, and 12500 of the return)
- payments from a trust from box 26 of your T3 slips
- payments from a registered education savings plan (RESP) from box 040 (see line 41800 on page 48) or box 042 of your T4A slips
- certain annuity payments
- certain payments from a tax-free savings account (TFSA) from box 134 of your T4A slips
- certain amounts from a registered retirement income fund (RRIF) from box 22 of your T4RIF slips

### Notes

If you rolled over an amount to a registered disability savings plan (RDSP), see line 23200 on page 24 for information about the corresponding deduction.

For more information about RDSPs, go to [canada.ca/taxes-rdsp](https://canada.ca/taxes-rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*, and Guide RC4460, *Registered Disability Savings Plan*.

- grant amounts (compensation) paid to you as a result of taking time away from work to cope with the death or disappearance of your child because of an offence or probable offence under the Criminal Code (from box 136 of your T4A slip)
- PRPP income from box 194 of your T4A slips if you were under 65 years of age and you did not receive this income upon the death of your spouse or common-law partner
- retiring allowances from boxes 66 and 67 of your T4 slips and any retiring allowance from box 26 of your T3 slips
- income from crypto-assets that is **not** considered business income nor a capital gain
- income from the disposition of Canadian resource property or negative balance(s) of the resource pools calculated at the end of the year in Section II on Form T1229, *Statement of Resource Expenses and Depletion Allowance*

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

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

that these amounts are more than your scholarship exemption.

If you received a research grant, see line 10400 on page 11.

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

- elementary and secondary school scholarships and bursaries
- post-secondary school scholarships, fellowships, and bursaries received in 2025 if you are considered a qualifying student for 2024, 2025, or 2026

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

For more information, go to [canada.ca/taxes-students](https://canada.ca/taxes-students) or see income tax folios S1-F2-C3, *Scholarships, Research Grants and Other Education Assistance*, and S4-F14-C1, *Artists and Writers*.

## Lines 13499 to 14300 – Self-employment income

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

### Note

If you had a restricted farm loss (RFL) in 2025, see Guide RC4060, *Farming Income and the AgriStability and AgriInvest Programs Guide*, for information on how to report it.

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

If you received a subsidy, you must report it on your return for the tax year that you are considered to have received it in.

You must file Form T1139, *Reconciliation of 2025 Business Income for Tax Purposes*, with your 2025 return if your business year-end is **not** December 31, 2025.

### Note

You may have to make Canada Pension Plan (CPP) contributions on your self-employment earnings. See line 22200 on page 22.

## Partnerships

If you were a **limited or non-active partner**, report your:

- net income (or loss) from rental operations on line 12600 of your return
- net farming income (or loss) on line 14100 of your return.
- other net income or losses on line 12200 of your return.

If you were an **active** partner and received a T5013 slip, report on the appropriate lines of your return:

- the gross amount from boxes 118, 121, 123, 125, and 127.
- your share of the partnership's net income (or loss) from boxes 101, 103, 116, 120, 122, 124, and 126

If you did **not** receive a T5013 slip, follow the instructions on the self-employment form that applies to you and report your share of the partnership's net income (or loss) on the applicable self-employment line of your return.

Attach to your paper return a copy of the completed self-employment forms or the partnership's financial statement showing your income and expenses.

## Tax shelters

If you have a tax shelter, see "Other amounts you have to report on your return" on page 19.

## If you need help

For more information about calculating your self-employment income, including enhanced capital cost allowance (CCA) calculations for certain property (for example, eligible zero-emission vehicles purchased after March 18, 2019, and before 2028), see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*.

## Line 14400 – Workers' compensation benefits

Workers' compensation benefits are paid following an injury, disability, or death to a worker, under federal, provincial or territorial legislation. These amounts are shown in box 10 of a T5007 slip and include:

- compensation benefits that are a wage-loss replacement for time lost from employment due to a compensable injury or condition
- wage-loss replacement income paid to an injured worker who suffered a partial, total, temporary, or permanent disability as a result of a work-related accident
- compensation for future loss of earnings made to an injured worker who suffers from an injury resulting in permanent impairment or temporary disability
- survivor benefits that are periodic payments to a dependent spouse or common-law partner, dependent children, or orphans
- wage-loss replacement income periodically paid to a surviving spouse or common-law partner to replace the income that a worker who died in a work-related accident or as a result of an industrial accident would have earned

### Tax tip

Generally, you can claim a deduction on line 25000 of your return for the amount that you entered on line 14400.

For more information, go to [canada.ca/line-14400](https://canada.ca/line-14400).

## Line 14500 – Social assistance payments

If you did **not** have a spouse or common-law partner, report the amount from box 11 of your T5007 slip and box A of your Relevé 5 slip, *Benefits and Indemnities* (Revenu Québec), if applicable.

If you had a spouse or common-law partner, the person with the **higher** net income on line 23600 of their return (**not** including these payments or the deductions on line 21400 or line 23500 of their return) must report **all** of the payments even if their name is **not** on the slip.

If you and your spouse or common-law partner have the same net income, the person named on the T5007 slip (or the *bénéficiaire* on the Relevé 5 slip) must report the payments.

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

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

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

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

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

### Line 14600 – Net federal supplements paid

The guaranteed income supplement that you received in the tax year, in addition to the net amount of a spouse's allowance, are shown in box 21 of your T4A(OAS) slip and must be reported as income.

If you have a question about the amounts shown on your T4A(OAS) slip, entitlement, or eligibility for the guaranteed income supplement, go to [canada.ca/service-canada](https://canada.ca/service-canada) -contact or call Service Canada at 1-800-277-9914.

Report on line 14600 of your return the amount from box 21 of your T4A(OAS) slip. If the amount is negative, enter "0".

If your net income before adjustments on line 23400 of your return is:

- **\$93,454 or less**, claim a deduction on line 25000 of your return for the net federal supplements paid that you entered on line 14600
- **more than \$93,454**, see line 25000

### Other amounts you have to report on your return

#### Retroactive lump-sum payments

If you received a lump-sum payment of eligible income in 2025, parts of which were for previous years after 1977,

you must report the full payment on the appropriate line of your 2025 return. These amounts are shown on a completed Form T1198, *Statement of Qualifying Retroactive Lump-Sum Payment*, issued by the payer.

You can ask the CRA to tax the parts from previous years as if you received them in those years.

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

### Loans and transfers of property

You may have to report income, such as dividends (line 12000 of your return) or interest (line 12100 of your return) from property, including money and any replacement property, that you loaned or transferred to your spouse or common-law partner or a related minor (including a niece or a nephew) under 18 years of age at the end of 2025. This includes loans or transfers to a trust in favour of such a person.

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

For more information, see archived interpretation bulletins IT-510, *Transfers and Loans of Property Made after May 22, 1985 to a Related Minor*, and IT-511R, *Interspousal and Certain Other Transfers and Loans of Property*, or go to [canada.ca/t3-trust-information](https://canada.ca/t3-trust-information).

### Tax shelters

To claim deductions, losses, or credits from tax shelter investments, see your T5003 and T5013 slips, and complete Form T5004, *Claim for Tax Shelter Loss or Deduction*. For more information about tax shelters, go to [canada.ca/cra-tax-shelters](https://canada.ca/cra-tax-shelters).

## Step 3 – Net income

### Line 20600 – Pension adjustment

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

### Special situations

If you lived in Canada and participated in a foreign pension plan in 2025, you may have to enter an amount on line 20600 of your return. Contact the CRA for information.

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

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

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

### Line 20700 – Registered pension plan (RPP) deduction

Generally, you can deduct the total of all amounts from box 20 of your T4 slips, box 032 of your T4A slips, and your union or RPP receipts.

See Guide T4040, *RRSPs and Other Registered Plans for Retirement*, to find out how much you can deduct if you contributed:

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

#### Note

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

### Line 20800 – RRSP deduction

Deductible RRSP and PRPP contributions can be used to reduce your tax. Generally, any income you earn in the RRSP or PRPP is exempt from tax as long as the funds remain in the plan; however, you usually have to pay tax when you receive payments from these plans.

Complete Schedule 7 and enter the result on line 20800 of your return.

Attach receipts to your paper return for all amounts that you contributed to an RRSP, PRPP, or SPP from March 4, 2025, to March 2, 2026. Include receipts for contributions that you are **not** deducting on your 2025 return as well as receipts for contributions that you are designating as Home Buyers' Plan or Lifelong Learning Plan repayments.

For more information, go to [canada.ca/rrsp](https://canada.ca/rrsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

### Line 20805 – FHSA deduction

The first home savings account (FHSA) is a registered plan to help individuals save for their first home. Contributions to an FHSA are generally deductible and qualifying withdrawals made from an FHSA to purchase a qualifying home are tax-free.

Complete Schedule 15, *FHSA Contributions, Transfers, and Activities*, to calculate your FHSA deduction and any unused FHSA contributions available for future years. Also complete this schedule to let the CRA know that you opened your first FHSA or became a successor holder in 2025.

For more information about FHSAs, go to [canada.ca/fhsa](https://canada.ca/fhsa).

### Line 20810 – Pooled registered pension plan (PRPP) employer contributions

Enter the total of all amounts shown in the designated "Employer contributed amount" box of your PRPP receipts.

Do **not** report this amount as income nor deduct it on your return. The CRA will use this amount to calculate your RRSP or PRPP deduction limit and to determine the excess-contribution tax (if applicable).

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

### Line 21000 – Deduction for elected split-pension amount

Claim the amount you are transferring to your spouse or common-law partner if you both made a joint election to split your eligible pension income by completing Form T1032, *Joint Election to Split Pension Income*. For more information, see line 11500 on page 13.

### Line 21200 – Annual union, professional, or like dues

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

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

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

### Line 21300 – Universal child care benefit (UCCB) repayment

If you reported the UCCB income in the previous year, you can claim the related 2025 repayment amount on line 21300 of your return. The UCCB repayment amount is shown in box 12 of your RC62 slip.

### Line 21400 – Child care expenses

You or your spouse or common-law partner may have paid someone to look after your child so that one of you could earn employment or self-employment income, go to school, or do research.

The expenses are deductible only if the child was under 16 years of age or had a mental or physical infirmity at some time in 2025.

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

## Line 21500 – Disability supports deduction

Individuals who have an impairment in physical or mental functions and have paid for certain expenses can, under certain conditions, claim the disability supports deduction.

### Eligibility criteria

If you have an impairment in physical or mental functions, you may be able to deduct the expenses that you paid in the year so that you could:

- work
- go to school
- do research for which you received a grant

Only the person with the disability can claim expenses for this deduction.

If you lived outside Canada for part or all of the year and the CRA considers you to be a factual resident (see Income Tax Folio S5-F1-C1, *Determining an Individual's Residence Status*) or deemed resident of Canada, you can claim the expenses that you paid to a non-resident person for services provided outside Canada.

### Eligible expenses

See the list of eligible expenses for the disability supports deduction and any certification from a medical practitioner that may be needed at [canada.ca/line-21500](https://canada.ca/line-21500).

### Amounts you cannot claim

You **cannot** claim amounts that you or someone else claimed as medical expenses (lines 33099 or 33199) or amounts someone was reimbursed or entitled to be reimbursed for by a non-taxable payment, such as insurance.

However, the person with the disability can claim the medical expense on line 21500 or line 33099. They could also split the claim between these two lines, as long as the total amount claimed is **not more than** the total expense.

### How to calculate your claim

Use Form T929, *Disability Supports Deduction*, to calculate your deduction. Do **not** attach Form T929 or your receipts to your tax return. Keep them in case the CRA asks to see them at a later date.

### Reporting the amount on your tax return

Enter the amount from line 12 of your Form T929 on line 21500 of your tax return.

Expenses must be claimed in the same year they are paid. Unused amounts **cannot** be applied to another year.

## Line 21700 – Allowable business investment loss

If you had a business investment loss in 2025, you may be able to deduct a portion of this loss from income. The amount that you can deduct is equal to your business investment loss for the year **multiplied by** 1/2. This amount is called your allowable business investment loss (ABIL).

Complete Schedule 3, *Capital Gains or Losses*, and the chart for line 21700 on Form T1436, *Capital Gains*

*Worksheet*, to determine your ABIL and business investment loss reduction, if applicable.

Enter the result from your *Capital Gains Worksheet* on line 21700 of your return.

For more information, go to [canada.ca/line-21700](https://canada.ca/line-21700) or see Guide T4037, *Capital Gains*.

## Line 21900 – Moving expenses

Generally, you can claim moving expenses that you paid in 2025 if **both** of the following apply:

- You moved to a new home to work or run a business out of a new location, or to be a student in full-time attendance in a post-secondary program at a university, college, or other educational institution
- Your new home is **at least 40 kilometres closer** (by the shortest public route) to your new work location or school

For more information, go to [canada.ca/line-21900](https://canada.ca/line-21900) or see Form T1-M, *Moving Expenses Deduction* (includes *Information about Moving Expenses*).

## Lines 21999 and 22000 – Support payments made

Enter on line 21999 of your return the total amount of support payments that you paid under a court order or written agreement, including any non-deductible child support payments you made.

### Note

Do **not** include amounts that you paid that were **more than** the amounts specified in the order or agreement, such as pocket money or gifts that you sent directly to your children.

Enter on line 22000 of your return the deductible part of the support payments that you made.

You have to register your court order or written agreement with the CRA. For more information, including examples, go to [canada.ca/line-22000](https://canada.ca/line-22000).

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

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

- fees to manage or take care of your investments (other than fees you paid for services in connection with your pooled registered pension plan (PRPP), registered retirement income fund (RRIF), registered retirement savings plan (RRSP), specified pension plan (SPP), tax-free savings account (TFSA), and first home savings account (FHSA))
- fees for certain investment advice (see archived Interpretation Bulletin IT-238R2, *Fees Paid to Investment Counsel*) or for recording investment income
- reasonable fees, that have **not** already been deducted, to have someone prepare or assist you in filing your return if you have income from a business or property (see consolidated and archived Interpretation Bulletin IT-99R5, *Legal and Accounting Fees*)

- most interest that you paid on money that you borrowed and used to try to earn investment income, such as interest and dividends

#### Note

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

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

#### Note

Legal fees that you incurred to try to make the child support payments non-taxable must be deducted on line 23200 of your return. For more information, go to [canada.ca/taxes-support-payments](https://canada.ca/taxes-support-payments).

### Policy loan interest

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

### Tax refund interest

If the CRA paid interest on your income tax refund, report the interest on line 12100 of your return in the year that you received it. If the CRA then reassessed your return and you repaid any of the refund interest in 2025, you can claim, on line 22100 of your return, a deduction for the amount you repaid up to the amount you had reported as income.

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

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

If you have a tax shelter, see “Other amounts you have to report on your return” on page 19.

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

CPP and QPP rates for base contributions are different.

Your CPP or QPP contributions consist of:

- a base amount
- a first additional amount, depending on your year's maximum pensionable earnings (YMPE)
- a second additional amount if your pensionable earnings are **more than** the YMPE, but **not more than** the year's additional maximum pensionable earnings (YAMPE)

For 2025, the YMPE is \$71,300 and the YAMPE is \$81,200.

Claim the CPP or QPP contributions that you:

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

The amount of the contributions that you have to make, or choose to make, depends on how much you have already contributed to the CPP or QPP as an employee. These amounts are shown in boxes 16, 16A, 17, and 17A of your T4 slips.

#### Note

Do **not** calculate CPP contributions on income from box 81 of any T4 slip that you received from a placement agency.

### Making additional CPP contributions

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

- No contributions were made because, for example:
  - The tips you earned are **not** showing on your T4 slip
  - You have tax-exempt employment or self-employment income (as someone registered or entitled to be registered under the *Indian Act*) with no amount showing in boxes 16 or 16A of your T4 slips (for more information, go to [canada.ca/cpp-ei-explained-indigenous](https://canada.ca/cpp-ei-explained-indigenous))
- You had **more than one** employer in the year and the total of your CPP contributions from all T4 slips is **less than** the required amount

For more information, see “Making additional CPP contributions” on page 34.

### Calculating your deduction

#### Residents of a province or territory other than Quebec on December 31, 2025

If you contributed to:

- **CPP only**, complete Schedule 8, *Canada Pension Plan Contributions and Overpayment* (Form 5000-S8)

- QPP (or QPP **and** CPP), complete Form RC381, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments*

### Residents of Quebec on December 31, 2025

If you contributed to:

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

### Partnerships

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

### Prorating contributions

Your CPP or QPP contributions must be prorated if one of the following situations applied in 2025:

- You were a CPP participant who turned 18 or 70 years of age or received a CPP disability pension
- You were a QPP participant who turned 18 years of age or received a QPP disability pension
- You were a CPP working beneficiary (see line 30800 on page 34) who elected to stop paying CPP contributions or revoked an election made in a previous year
- You are filing a return for a person who died in 2025

#### Notes

If you started receiving CPP retirement benefits in 2025, the CRA may prorate your basic exemption.

You stop contributing to the QPP if you are 73 years of age or older at the end of 2025.

If you are a QPP working beneficiary 65 years of age or older receiving a retirement pension under the QPP or the CPP, you can elect to stop contributing to the QPP. For more information, visit the Retraite Québec website at [rrq.gouv.qc.ca/en](http://rrq.gouv.qc.ca/en).

### Request for a refund of CPP contributions

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

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

CPP and QPP rates for base contributions are different.

Your CPP or QPP contributions consist of:

- a base amount
- a first additional amount, depending on your year's maximum pensionable earnings (YMPE)

- a second additional amount if your pensionable earnings are **more than** the YMPE, but **not more than** the year's additional maximum pensionable earnings (YAMPE).

For 2025, the YMPE is \$71,300 and the YAMPE is \$81,200.

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

### Calculating your deduction

Use the total of the amounts from boxes 16, 16A, 17, and 17A of your T4 slips to complete Schedule 8, *Canada Pension Plan Contributions and Overpayment* (Form 5000-S8), Schedule 8, *Quebec Pension Plan Contributions* (Form 5005-S8), or Form RC381, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments*, whichever applies, to determine the amount to enter on line 22215 of your return.

Whether you contributed to the CPP or QPP, the maximum allowable deduction is \$1,074.00. This amount consists of a maximum first additional amount of \$678.00 and a second additional amount of \$396.00, based on your pensionable earnings for the year.

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

### Line 22400 – Exploration and development expenses

Claim this amount if you invested in petroleum, natural gas, mining, or certain clean energy generation and energy conservation ventures in 2025. If you have any questions about these expenses, contact the CRA's business enquiries line.

If you have a tax shelter, see "Other amounts you have to report on your return" on page 19.

### How to claim this deduction

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

### Completing your return

Claim on line 22400 of your return the deduction you are claiming for exploration and development expenses (including renounced resource expenses). However, if your investment constitutes the operating of a business, as opposed to a passive investment, claim this amount in the calculation of your net self-employment income on line 13500 of your return. For more information, see lines 13499 to 14300.

**Attach** Form T1229, as well as your T5, T101, or T5013 slips, to your paper return. If you do not have these slips, get a statement identifying you as a participant in the venture. The statement has to show your allocation (the number of units you own, the percentage assigned to you or the ratio of your units to those of the whole partnership) and give the name and address of the fund.

## Line 22900 – Other employment expenses

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

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

### Notes

If you worked from home in 2025, you may be able to claim home office expenses. For more information, go to [canada.ca/cra-home-workspace-expenses](https://canada.ca/cra-home-workspace-expenses).

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

## Repayment of salary or wages

You can claim salary or wages that you reported as income for 2025 or a previous tax year if you repaid them in 2025. This includes amounts you repaid for a period when you were entitled to receive wage-loss replacement plan 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.

## Labour mobility deduction for tradespeople

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

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

## Legal fees

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

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

## Employees profit sharing plan (EPSP)

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

## How to claim these amounts

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

## Line 23100 – Clergy residence deduction

If you are a member of the clergy or a religious order, or a regular minister of a religious denomination, you may be able to claim a deduction for your residence if your employer certifies that you qualify for this deduction.

Complete Form T1223, *Clergy Residence Deduction*, and enter the result on line 23100 of your return.

For more information, go to [canada.ca/line-23100](https://canada.ca/line-23100).

## Line 23200 – Other deductions

Claim the allowable amounts **not** deducted anywhere else on your return. Specify the deduction you are claiming in the space provided on the return. Attach a note to your paper return if you are claiming more than one type of deduction, deducting more than one amount, or to explain your deductions in more detail.

Federal, provincial, and territorial COVID-19 benefit repayments made in 2025 can be claimed as a deduction on line 23200 of your 2025 return.

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

You can claim the following amounts on line 23200 of your return:

- repayment of amounts included in income
- legal fees
- other deductible amounts

## Repayment of amounts included in income

### Income other than salaries and wages

If you repaid amounts in 2025 that you received and reported as income (other than salaries and wages) for 2025 or a previous tax year, you can claim most of these amounts on line 23200 of your 2025 return. However, if a court order made you repay support payments that you reported on line 12800 of your return, claim the repayment amount on line 22000 of your return.

### Certain pension and government assistance amounts

Repayment of certain overpaid pension benefits and government assistance can be claimed in the year that the benefits were included in income to the extent that the repaid amount is more than your income in the year of repayment and is not otherwise deducted from your taxable income.

In general, this applies to an overpayment of pension benefits, a retiring allowance, a death benefit, an employment insurance benefit, a prescribed benefit under a government assistance program, a parental insurance benefit, or financial assistance provided by a government or government agency in Canada or by an organization.

### Employment insurance (EI) benefits

You may have received more benefits than you were entitled to and have already repaid them. If the payer of your benefits reduced your EI benefits after discovering the mistake, your T4E slip will show only the net amount you received so you **cannot** claim a deduction.



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

#### Note

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

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

If you repaid a scholarship, fellowship, bursary, or artists' project grant amount in 2025 that you received in 2025 or a previous tax year, you can claim for repayment the part of the amount that you reported as income on line 13010 of your return.

### Old age security (OAS) pension

If you had an amount recovered from your gross OAS pension in 2025 (shown in a letter or box 20 of your T4A(OAS) slip) because of an overpayment you received before 2025, you can claim a deduction on line 23200 of your return for the amount you repaid.

#### Notes

You may have had OAS recovery tax withheld from your 2025 OAS benefits. The amount deducted is shown in box 22 of your T4A(OAS) slip for 2025.

Do **not** claim this amount on line 23200 of your return. **Instead**, use the chart for line 23500 of your *Federal Worksheet* to calculate your social benefits repayment at line 42200 and allowable deduction at line 23500. Claim the amount from box 22 of the T4A(OAS) slip on line 43700 of your return.

If you repaid employment income, see "Repayment of salary or wages" on page 24.

If you repaid interest earned on an income tax refund, see "Refund interest" on page 22.

### CPP, QPP, RPP, or PRPP

If you repaid an amount in 2025 that you received from the CPP, the QPP, an RPP, or a PRPP and reported as income in 2025 or a previous tax year, you can claim the amount on line 23200 of your return.

If the repayment was for RPP income:

- the deductible repayment includes related interest
- the repayment must either be an amount:
  - that may reasonably be considered to have been paid from the RPP in error
  - that was previously paid from the RPP but you were determined to be ineligible

### RDSP or RESP

If you repaid an amount in 2025 that you received from an RDSP or RESP and reported as income in 2025 or a previous tax year, you can claim the repayment amount on line 23200 of your return.

The initial taxable RDSP income received would have been reported on line 12500 from amounts reported in box 131 of a T4A slip. The initial taxable RESP income received would have been reported on line 13000 from amounts shown in box 040 or 042 of a T4A slip.

### Rollover of amounts to an RDSP

You may be entitled to a deduction if you make a rollover to an RDSP of any of the following amounts:

- designated benefits from a RRIF shown in box 22 of your T4RIF slip
- refund of RRSP premiums shown in box 28 of your T4RSP slip
- RPP or PRPP amount shown in box 194 of your T4A slip
- SPP amount shown in box 18 of your T4A slip

Attach Form RC4625, *Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)*, or a letter from the RDSP issuer to your paper return.

### Life insurance policy loan

If you included a gain from a policy loan under a life insurance policy in your income for the current or a previous tax year, you can claim a deduction for the repayment made in the current tax year.

The amount you can deduct in the current year **cannot be more than** the amount of the gain included in your income for the current or previous tax year, **minus** the amount of any repayments of the policy loan that were deductible by you in previous tax years.

### Shareholder's loan

If the repayment is **not** part of a series of loans and repayments, you can claim a deduction if you previously reported an amount from box 117 of your T4A slip and the repayment was made in 2025.

If the repayment is part of a series of loans and repayments, you can deduct the amount of the net decrease in the shareholder's debt balance for the year.

### Other types of income

You can claim a deduction for an amount you repaid in 2025 that you received:

- as a retiring allowance and initially reported on line 13000 of your return
- as a research grant and initially reported on line 10400 of your return

### Legal fees

You can claim the following expenses:

- fees including any related accounting fees that you paid:
  - for advice or assistance to respond to the CRA when the CRA reviewed your income, deductions, or credits for a year
  - to object to or appeal an assessment or decision under the *Income Tax Act*, the *Employment Insurance Act*, the *Canada Pension Plan*, or the *Québec Pension Plan*
- fees that you paid to collect (or establish a right to) a retiring allowance or pension benefit. You can claim only up to the retiring allowance or pension income you received in the year, **minus** any part of these amounts transferred to a registered retirement savings plan (RRSP) or registered pension plan (RPP). You can carry

forward the legal fees you cannot claim in the year for up to seven years

- certain fees that you incurred to try to make child support payments non-taxable

#### Notes

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

You **cannot** claim legal fees that you incurred to separate or divorce, or to establish custody of, or visitation arrangements for, a child. For more information, go to [canada.ca/taxes-support-payments](https://canada.ca/taxes-support-payments).

You can claim legal fees that you paid in the year to collect or establish a right to salary or wages owed to you. See line 22900 on page 24.

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

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

#### Other deductible amounts

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

- income subject to tax on split income (complete Form T1206, *Tax on Split Income*)

#### Note

If you deduct an amount for split income, you may have to make certain adjustments when claiming personal credits for yourself, your spouse or common-law partner, or your dependants. For more information, see Form T1206.

- certain unused RRSP, pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions that were refunded to you or your spouse or common-law partner in 2025 (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, PRPP, or SPP*, or a completed Form T746, *Calculating Your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions*)
- the excess part of a direct transfer of a lump-sum payment from your RPP, PRPP, and SPP to an RRSP or a registered retirement income fund (RRIF) that you withdrew and are including on line 12900 or line 13000 of your 2025 return (complete Form T1043, *Deduction for Excess Registered Pension Plan Transfers You Withdrew from an RRSP, PRPP, SPP, or RRIF*)
- designated benefits from a RRIF (box 22 of your T4RIF slips), a refund of RRSP premiums (box 28 of your T4RSP slips), an RPP or PRPP amount (box 194 of your T4A slips), or an SPP amount (box 018 of your T4A slips), if you rolled over an amount to an RDSP (for more information about RDSPs, go to [canada.ca/taxes-rdsp](https://canada.ca/taxes-rdsp) or see Guide T4040, *RRSPs and Other*

*Registered Plans for Retirement*, and Guide RC4460, *Registered Disability Savings Plan*)

- security for a loan if a property in an FHSA is no longer being pledged as security (amount in brackets from box 28 of your T4FHSA slip, if any)

#### Line 23500 – Social benefits repayment

If you entered an amount for old age security (OAS) pension, employment insurance (EI), and other benefits or net federal supplements paid on lines 11300, 11900, and 14600 respectively, you may have to repay parts of these amounts if your net income after certain adjustments is **more than** the repayment threshold for the year.

#### Note

Your repayments are **not** part of your taxable income, but they are included at line 23500 of your return to increase your total payable at line 43500 of your return.

#### Employment insurance (EI) benefits repayment

If you were overpaid EI benefits and repaid the excess amount, your T4E slip may reflect this in one of two ways:

- If the overpayment was deducted from your benefits, the slip will show only the **net amount received** and you **cannot** claim a deduction at line 23500 of your return
- If you repaid the excess amount directly to the payer, the amount will appear in box 30 of your T4E slip and should be included at line 23200 of your return

#### Note

Entering an amount on line 23200 of your return is **not** the same as repaying a social benefit on line 23500 of your return.

You have to repay part of the EI benefits (line 11900) that you received in 2025 if **all** the following conditions apply to you:

- There is an amount in box 15 of your T4E slip
- The rate in box 7 is 30%
- The result of the following calculation is **more than \$82,125**:
  - line 23400, **minus**
  - line 11700 and line 12500, **plus**
  - line 21300 or repayment amount of RDSP income included on line 23200 (or both)

See the repayment chart on the back of your T4E slip if you entered an amount on line 11900 of your return and the amount on line 23400 of your return is **more than \$82,125**. Enter the result on line 23500 of your return.

If you also must repay OAS benefits that you received, complete the chart for line 23500 using your *Federal Worksheet* and enter the result on line 23500 of your return.

#### Old age security (OAS) benefits repayment

You may have to repay all or part of your OAS pension (line 11300) or net federal supplements (line 14600) if the result of the following calculation is **more than \$93,454**:

- line 23400, **minus**

- line 11700 and line 12500, **plus**
- line 21300 or repayment amount of RDSP income included on line 23200 (or both)

#### Notes

You may have had OAS recovery tax withheld from your 2025 OAS benefits. The amount deducted is shown in box 22 of your 2025 T4A(OAS) slip.

Do **not** claim this amount on line 23200 of your return. **Instead**, use the chart for line 23500 of your *Federal Worksheet* to calculate your social benefits repayment at line 42200 of your return and allowable deduction at line 23500 of your return. Claim the amount from box 22 of the T4A(OAS) slip on line 43700 of your return.

If your net income was more than the 2025 threshold and your 2026 net income 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 in July 2026. This request must be made in writing. Send the CRA a completed Form T1213(OAS), *Request to Reduce Old Age Security Recovery Tax at Source*. For more information, contact the CRA.

Complete the chart for line 23500 using your *Federal Worksheet* and enter the result on line 23500 of your return.

### Line 23600 – Net income

Your net income is used to calculate your federal and provincial or territorial non-refundable tax credits.

The CRA also uses your and your spouse's or common-law partner's net income to calculate amounts such as the Canada child benefit, GST/HST credit, social benefits repayment, and certain other credits.

Enter your spouse's or common-law partner's net income on page 1 of your return under "Information about your spouse or common-law partner" if this applies to you. Report your spouse's or common-law partner's net income even if it is zero.

If the amount that you calculate for line 23600 of your return is negative, you may have a non-capital loss. Complete Form T1A, *Request for Loss Carryback*, to calculate your loss and any amount that you may want to carry back to your 2022, 2023, or 2024 returns.

#### Note

Do **not** file an amended return for the years that you want to apply the loss to.

### Completing your return

Claim on line 23600 of your return the result of:

- line 15000, **minus**
- total of lines 20700 to 23500

If the result is negative, enter "0" and make a note of the negative amount in case you are instructed to use it later to calculate the refundable medical expense supplement (line 45200) or Canada workers benefit (line 45300).

## Step 4 – Taxable income

### Line 24400 – Canadian Armed Forces personnel and police deduction

A deduction may be claimed for certain members of the Canadian Armed Forces or Canadian police services if you were deployed outside Canada on an international operational mission.

If this applies to you, an amount will be shown in box 43 of your T4 slip.

Claim on line 24400 of your return the total of the amounts shown in box 43 of your T4 slips.

For more information, contact your employer.

### Line 24900 – Security options deductions

Claim on line 24900 of your return the total of the amounts shown in boxes 39, 41, 91, and 92 of your T4 slips.

If you disposed of securities where you had previously deferred the taxable benefit, complete Form T1212, *Statement of Deferred Security Options Benefits*.

### Gifts of securities acquired under a security option plan

You can claim an additional deduction on line 24900 of your return for donating shares of a corporation listed on a designated stock exchange or mutual fund units that you acquired through your employer's security option plan.

The additional deduction is equal to 50% of the amount of the taxable benefit, which may effectively exempt from tax the employment benefit associated with the exercising of the stock option.

For more information, see Guide P113, *Gifts and Income Tax*.

### Line 25000 – Other payments deduction

Generally, you can deduct the amount from line 14700 of your return on line 25000. The amount at line 14700 is the total of:

- workers' compensation benefits (line 14400)
- social assistance payments (line 14500)
- net federal supplements paid (line 14600)

Enter the amount from line 14700 of your return on line 25000 if you did **not** enter an amount on line 14600.

If you reported net federal supplements on line 14600 of your return, you may not be entitled to claim the full amount from line 14700 of your return. If so, complete the chart for line 25000 using your *Federal Worksheet*.

If the result of your calculation is **more than \$93,454**, go to [canada.ca/line-25000](https://canada.ca/line-25000) and use the calculation chart for line 25000 to find out how much you can deduct. Otherwise, enter the amount from line 14700 of your return on line 25000 of your return.

## Line 25100 – Limited partnership losses of other years

If you had limited partnership losses in previous years that you have not already claimed, you may be able to claim a portion of these losses in 2025.

You can carry forward the losses indefinitely but you can only deduct them if you have a positive at-risk amount (ARA) for the partnership at the end of the last fiscal period ending in the tax year. However, there are limitations. For more information, call **1-800-959-5525**.

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.

### Note

You **cannot** use the amount shown in box 108 of your 2025 T5013 slips on your tax return for 2025.

Box 109 of your T5013 slip shows the amount of limited partnership losses from previous years that may be entered on line 25100 of your 2025 tax return. You can only deduct this loss if there is an amount in box 105.

## Line 25200 – Non-capital losses of other years

Generally, a non-capital loss for a particular year includes any loss incurred from employment, property, or a business. If your allowable business investment loss (ABIL) realized in the particular year is **more than** your other sources of income for the year, include the difference as part of your non-capital loss.

For non-capital losses arising in a tax year ending **after 2005**, you can generally carry back 3 years and carry forward 20 years.

### Notes

The extension for non-capital losses arising in a tax year ending after 2005 does **not** apply to non-capital losses resulting from an ABIL. Instead, non-capital losses resulting from an ABIL arising in tax years ending **after March 22, 2004**, that have **not** been used within 10 tax years continue to become a net capital loss in the 11th year.

Non-capital losses resulting from an ABIL arising in tax years ending **before March 23, 2004**, that were **not** used within 7 tax years become net capital losses in the 8th year.

To carry a non-capital loss back to 2024, 2023, or 2022, complete Form T1A, *Request for Loss Carryback*, and include it with your 2025 return (or send it separately). Do **not** file an amended return for the year that you want to apply the loss to.

Your available losses are usually shown on your notice of assessment or reassessment for the previous years.

For more information, go to [canada.ca/line-25200](https://canada.ca/line-25200) or see Guide T4037, *Capital Gains*.

## Line 25300 – Net capital losses of other years

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

Your available losses are shown on your 2024 notice of assessment or reassessment.

The amount of net capital losses of other years that you can claim against your 2025 taxable capital gains depends on your 2025 inclusion rate and the inclusion rate that was in effect when the loss was incurred. Also, the way you apply these losses may differ if you incurred them before May 23, 1985.

For more information, see Guide T4037, *Capital Gains*.

## Line 25395 – Capital gains deduction for qualifying business transfers or qualifying cooperative conversions

If you have a capital gain from a qualifying business transfer (QBT) or a qualifying cooperative conversion (QCC), you may be eligible for a deduction to reduce your taxable income.

For more information on QBT, see Form T24EOT, *Joint Election for Capital Gains Deduction in Respect of a Qualifying Business Transfer*.

For more information on QCC, see Form T25QCC, *Joint Election to Claim a Deduction for a Qualifying Cooperative Conversion*.

Complete Form T2048, *Capital Gains Deduction for Qualifying Business Transfers or Qualifying Cooperative Conversions*, to calculate your deduction.

## Line 25400 – Capital gains deduction

If you have capital gains arising from the disposition of qualified farm or fishing property (QFFP) or qualified small business corporation shares (QSBCS), you may be eligible for a capital gains deduction to reduce your taxable income.

Use Form T657, *Calculation of Capital Gains Deduction*, to calculate the capital gains deduction.

If you have investment income or expenses in any year from 1988 to 2025, you will also have to complete Form T936, *Calculation of Cumulative Net Investment Loss (CNIL) to December 31, 2025*.

### Tax tip

You can choose to claim any amount of eligible capital gains to deduct in a year, up to the maximum allowable amount.

If a reserve was claimed in a prior year and it relates to a disposition of capital property that was a QFFP or QSBCS, the maximum amount of the capital gains deduction that you can claim is based on the year that the property was disposed of. This also applies to any taxable capital gain allocated and designated to you by a trust that had claimed a capital gains reserve on a disposition of QFFP or QSBCS in a prior year of the trust.

For more information, go to [canada.ca/line-25400](https://canada.ca/line-25400).

## Line 25500 – Northern residents deductions

**NEW!** The islands of Haida Gwaii have been reclassified from the prescribed intermediate zone to the prescribed northern zone.

Qualifying residents of the islands of Haida Gwaii can claim up to the maximum value of the northern residents deductions for 2025 and future tax years.

The northern residents deductions consist of a residency deduction and a travel deduction, and are available to those who lived, on a permanent basis, in a prescribed zone for a continuous period of **at least six consecutive months**, beginning or ending in the year.

You can claim the travel deduction for a trip for medical or other reasons (such as vacation) that started from a prescribed zone and was taken by you or an eligible family member.

An **eligible family member** is someone who lived with you at the time of the trip and was one of the following:

- your spouse or common-law partner
- your or your spouse's or common-law partner's child under the age of 18
- another individual who is wholly dependent upon you or your spouse or common-law partner (or both) for support and who is either:
  - your or your spouse's or common-law partner's parent or grandparent
  - related to you and wholly dependent by reason of mental or physical infirmity

Complete Form T2222, *Northern Residents Deductions*, to calculate the amount to enter on line 25500 of your return.

### Note

If you have **not** lived in a prescribed zone for a continuous period of **at least 6 consecutive months** at the time that you file your return, you do **not** yet qualify. File your return without making the claim. When you do qualify, ask the CRA to adjust your return (see "How to change a return" on page 55).

For more information, go to [canada.ca/line-25500](https://canada.ca/line-25500) or see Form T2222.

## Line 25600 – Additional deductions

Specify the deduction you are claiming in the space provided on your return. Attach a note to your paper return if you are claiming more than one type of deduction, deducting more than one amount, or to explain your deductions in more detail.

### Exempt foreign income

You can claim a deduction if you reported foreign income on your return that is tax-free in Canada because of a tax treaty.

Under the *Convention Between Canada and the United States of America with Respect to Taxes on Income and on Capital* (commonly known as the Canada-United States (U.S.) tax treaty), you can claim a deduction equal to 15% of the U.S. Social Security benefits, including U.S. Medicare premiums

paid on your behalf, that you reported as income on line 11500 of your return.

If you have been a resident of Canada receiving U.S. Social Security benefits continuously during the period starting **before January 1, 1996, and ending in 2025**, you can claim a deduction equal to 50% of the U.S. Social Security benefits received in 2025. This 50% deduction also applies if you are receiving benefits related to a deceased person and you meet **all** of the following conditions:

- The deceased person was your spouse or common-law partner immediately before they died
- The deceased person had been a resident of Canada receiving benefits (to which paragraph 5 of Article XVIII of the Canada-United States tax treaty applied) continuously during a period starting before January 1, 1996, and ending immediately before they died
- You have been a resident of Canada receiving benefits continuously during a period starting when the person died and ending in 2025

### Vow of perpetual poverty

If you have taken a vow of perpetual poverty as a member of a religious order, you can claim the earned income and pension benefits you have given to the order. For more information, see archived Interpretation Bulletin IT-86R, *Vow of Perpetual Poverty*.

## Employees of prescribed international organizations

If, in 2025, you were employed by a prescribed international organization, such as the United Nations, you can claim a deduction for the net employment income you report on your return from that organization. (Net employment income is your employment income **minus** the related employment expenses you are claiming.)

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

## Line 26000 – Taxable income

Your taxable income is the amount used to calculate the federal tax on your return and the provincial or territorial tax on your Form 428 (except Quebec).

If you were a resident of Quebec on December 31, 2025, calculate your provincial tax for Quebec by completing a *Revenu Québec Income Tax Return*.

If you resided in a province or territory at the end of 2025, but all or part of your business income for the year was earned and can be allocated to a permanent establishment outside that province or territory, use Form T2203, *Provincial and Territorial Taxes for Multiple Jurisdictions*, to determine the taxes payable on the income attributed to the other province or territory (other than Quebec). Attach a copy of Form T2203 to your paper return.

Report on line 26000 of your return:

- amount from line 23600, **minus**
- amount from line 25700

Line 25700 is the total of all amounts on lines 24400 to 25600.

## Step 5 – Federal tax

### Part A – Federal tax on taxable income

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

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

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

### Newcomers to Canada and emigrants

If you became or ceased to be a resident of Canada for tax purposes during 2025, you may have to reduce your claim for the amounts on lines 30000, 30100, 30300, 30400, 30425, 30450, 30500, 31800, 32400, and 32600, and in some cases, line 31600 of your return. For more information, go to [canada.ca/taxes-international](https://canada.ca/taxes-international).

### Amounts for non-resident dependants

In certain limited circumstances, you may be able to claim an amount for certain dependants who live outside Canada if they depended on you for support. For more information, see Income Tax Folio S1-F4-C2, *Basic Personal and Dependant Tax Credits*.

Attach to your paper return your proof of payment for the support that you provided for your dependants. The proof of payment must include your name, the amount and date of your payments, and the dependant's name and address. If you sent the payments to a guardian, the guardian's name and address must also be on the proof of payment.

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

#### Note

Gifts are **not** considered support.

### Line 30000 – Basic personal amount

To claim the basic personal amount, enter it on line 30000 of your return.

If your net income at line 23600 of your return is:

- **\$177,882 or less**, enter \$16,129 on line 30000
- **\$253,414 or more**, enter \$14,538 on line 30000

Otherwise, complete the calculation using the *Federal Worksheet* to determine how much to claim.

You can claim the corresponding provincial or territorial non-refundable tax credit you are entitled to on line 58040 of your provincial or territorial Form 428.

#### Note

Special rules apply to claims for this amount if you were bankrupt during the tax year or if you immigrate to or emigrate from Canada in the tax year. For information about these rules, contact the CRA.

### Line 30100 – Age amount

You can claim this amount if you were 65 years of age or older on December 31, 2025, and your net income (line 23600 of your return) is **less than \$105,709**.

If your net income was:

- **\$45,522 or less**, claim \$9,028 on line 30100 of your return
- **more than \$45,522 but less than \$105,709**, complete the chart for line 30100 on the *Federal Worksheet* to calculate your claim

Enter your date of birth in the “Step 1 – Identification and other information” area on page 1 of your return.

You can claim the corresponding provincial or territorial non-refundable tax credit that you are entitled to on line 58080 of your provincial or territorial Form 428.

#### Note

Special rules apply to claims for this amount if you were bankrupt during the tax year or if you immigrate to or emigrate from Canada in the tax year. For information about these rules, contact the CRA.

#### Tax tip

You may be able to transfer all or part of your age amount to your spouse or common-law partner, or you may be able to claim all or part of their age amount. For more information, see line 32600 on page 43.

### Line 30300 – Spouse or common-law partner amount

You can claim this amount if, at any time in the year, you supported your spouse or common law partner and their net income from line 23600 of their return (or the amount it would be if they filed a return) was **less than** your basic personal amount (**plus** \$2,687 if your spouse or common-law partner was dependent on you because of a mental or physical infirmity).

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 2025 because of a breakdown in your relationship, you can claim whichever amount is better for you:

- the amount on line 22000 of your return for deductible support payments made in the year to your current or former spouse or common-law partner
- the amount on line 30300 of your return for your spouse or common-law partner

If you reconciled with your spouse or common-law partner and were living together on December 31, 2025, you can claim an amount on line 30300 of your return and any allowable amounts on line 32600 of your return.

Only one spouse or common-law partner can claim the amount on line 30300 for each other for the same year.

### Notes

You can claim the corresponding provincial or territorial non-refundable tax credit that you are entitled to on line 58120 of your provincial or territorial Form 428.

Special rules apply to claims for this amount if you were bankrupt during the tax year or if you immigrate to or emigrate from Canada in the tax year. For information about these rules, contact the CRA.

### Tax tip

If you **cannot** claim the amount on line 30300 (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. For more information, see line 12000 on page 14.

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

The net income of your spouse or common-law partner is the amount that they enter on line 23600 of their return (or the amount that it would be if they filed a return).

If you were living with your spouse or common-law partner on December 31, 2025, use their net income for the whole year even if any of the following applied:

- You separated for part of the year and then reconciled and started living together again in 2025
- You got married in 2025
- You became a common-law partner or started to live with your common-law partner again in 2025

For more information, see "Marital status" on page 8.

If you separated in 2025 because of a breakdown in your relationship for a period of **at least 90 days** that includes December 31, 2025, and were still **not** back together at the end of 2025, reduce your claim by the amount of your spouse's or common-law partner's net world income before the separation.

### How to claim this amount

Complete the appropriate parts of Schedule 5, *Amounts for Spouse or Common-Law Partner and Dependants*, to calculate the amount to enter on line 30300 of your return.

Only one spouse or common-law partner can claim this amount for each other for the same year.

### Claiming the Canada caregiver amount for your spouse or common-law partner

You may be entitled to claim an amount of \$2,687 in the calculation of line 30300 if your spouse or common-law partner has a mental or physical infirmity.

To claim this amount, your spouse or common-law partner's net income must be **less than** the amount that you are claiming for your basic personal amount **plus** \$2,687 since they had a mental or physical infirmity.

Complete the appropriate part of your Schedule 5, to calculate your claim for line 30300.

You could also claim an amount up to a maximum of \$8,601 on line 30425.

### Line 30400 – Amount for an eligible dependant

You can claim this amount if, at any time in the year, you supported an eligible dependant and their net income from line 23600 of their return (or the amount that it would be if they filed a return) was **less than** the amount at line 30000 for your basic personal amount (**plus** \$2,687 if they were dependent on you because of a physical or mental infirmity).

If you did **not** claim an amount on line 30300 of your return, you may be able to claim this amount for one dependant if, at any time in the year, you met **all** the following conditions:

- You did **not** have a spouse or common-law partner or, if you did, you were **not** living with them, **supporting them** or **being supported** by them
- You supported the dependant in 2025
- You lived with the dependant (in most cases in Canada) in a home that you maintained

In addition, the dependant must also be one of the following persons by blood, marriage, common-law partnership or adoption:

- your parent or grandparent
- your child, grandchild, brother, or sister under 18 years of age
- your child, grandchild, brother, or sister 18 years of age or older with a mental or physical infirmity

### Notes

If your dependant usually lives with you when not in school, the CRA considers that dependant to live with you for the purposes of this amount.

For the purposes of this amount, your child is **not** required to live in Canada, but they must still have lived with you. For example, you were a deemed resident living in another country with your child. (For more information about deemed residents, see page 4.)

### Situations where you cannot claim the amount for an eligible dependant

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

- The person you want to claim this amount for is your spouse or common-law partner (You may be able to claim an amount for them on line 30300 of your return)
- Another person is claiming the spouse or common-law partner amount on line 30300 of their return for this dependant
- Another person 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)
- Another person is claiming the amount on line 30400 of their return for this dependant. If you and another person can both claim this amount for the same dependant (such as in the shared custody of a child) but cannot agree on who will claim the amount, neither of you can make the claim

- You had to pay child support in 2025. You **cannot** claim an amount at line 30400 for a child you had to make support payments for, except in the following situations:
  - You were separated from your spouse or common-law partner for only part of 2025 because of a breakdown in your relationship and you did **not** claim any support payments to your spouse or common-law partner on line 22000 of your return. (In this case, you may be able to claim the amount for an eligible dependant on line 30400 of your return, **plus** any allowable amounts for that child on line 30425 and line 31800 of your return, if any.)
  - You and another person had to make support payments for the child in 2025. Claim an amount on line 30400 only if you and the other person paying support agree that you will be the one making the claim. For more information, go to [canada.ca/taxes-support-payments](https://canada.ca/taxes-support-payments).

#### Note

If it is better for you, you can choose not to claim an amount for your child on line 30400, line 30425, or line 31800, and instead claim the support payments that you paid to your spouse or common law partner on line 22000 of your return.

### Completing your return

Complete Schedule 5, *Amounts for Spouse or Common-Law Partner and Dependants*, to calculate your claim and give certain details about your dependant.

You can claim the corresponding provincial or territorial non-refundable tax credit that you are entitled to on line 58160 of your provincial or territorial Form 428.

#### Notes

If you were a single parent on December 31, 2025, and you chose to include all of the universal child care benefit lump-sum payment that you may have received in 2025 on your dependant's return, include this amount in the calculation of their net income.

Special rules apply if you were bankrupt during the tax year or if you immigrate to or emigrate from Canada in the tax year. For information about these rules, contact the CRA.

### How to claim the Canada caregiver amount

If the eligible dependant is **18 years of age or older** and dependent on you because of a mental or physical infirmity, you may be entitled to claim an amount up to a maximum of \$8,601 on line 30425.

If the eligible dependant is **under 18 years of age** at the end of the year and dependent on you because of a mental or physical infirmity, you may claim **either**:

- \$2,687 on line 30500 of your return for each eligible dependant who is your (or your spouse's or common-law partner's) child (see line 30500 on page 33)
- \$2,687 in the calculation of line 30400 if the eligible dependant does not meet the definition of child below

A **child** includes a person who is **one** of the following:

- your (or your spouse's or common-law partner's) biological or adopted child
- your child's spouse or common-law partner
- under your custody and control, and who is wholly dependent on you for support, even if they are older than you

#### Note

For a person to be dependent on you because of a mental or physical infirmity, the dependency must be solely due to that infirmity. The degree of the infirmity requires the person to be dependent on you for a considerable period of time. A temporary illness or injury is **not** considered to be an infirmity for the purpose of the Canada caregiver amount.

### Claims made by more than one person

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 30425 of the return for that dependant.

If you and another person can both claim this amount for the same dependant (such as in the shared custody of a child), but cannot agree on who will claim the amount, neither of you can make the claim.

### Supporting documents

The CRA may ask for a signed statement from a medical practitioner showing when the infirmity began and what its duration is expected to be.

For children under 18 years of age, the statement should also show that the child is dependent on others for significantly more assistance in attending to personal needs and care than other children of the same age. Due to the mental or physical infirmity, the dependence on others is expected to last for a long and continuous period of indefinite duration. For more information and examples, see Income Tax Folio S1-F4-C2, *Basic Personal and Dependant Tax Credits*.

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.

#### Tax tip

If the dependant had an impairment, see Guide RC4064, *Disability-Related Information*, for more information about different amounts you may be able to claim.

### Line 30425 – 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 (see line 30300) or an eligible dependant 18 years of age or older (see line 30400), and their net income is between \$8,624 and \$28,798, you may be able to claim up to \$8,601 on line 30425 of your return.



You must first claim \$2,687 when calculating the spouse or common-law partner amount on line 30300 of your Schedule 5, *Amounts for Spouse or Common-Law Partner and Dependants*, or when calculating the amount for an eligible dependant on line 30400 of your Schedule 5, whichever applies.

### Supporting documents

The CRA may ask for a signed statement from a medical practitioner showing when the infirmity began and what its duration is expected to be.

#### Note

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.

### How to claim this amount

Calculate the net income for the person you are claiming this amount for, as shown on line 23600 of their return (or the amount it would be if they filed a return).

Complete line 30300 or line 30400, whichever applies, and line 30425 on your Schedule 5 to calculate the amount that you can claim.

If you have a spouse or common-law partner and are unable to claim the Canada caregiver amount on line 30425 of your return for an eligible dependant age 18 or older, you may be able to claim the Canada caregiver amount for other infirm dependants age 18 or older on line 30450 of your return.

#### Note

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

### Line 30450 – Canada caregiver amount for other infirm dependants age 18 or older

You can claim an amount up to \$8,601 for each of your (or your spouse's or common-law partner's) dependents if that person was dependent on you because of a mental or physical infirmity and they were 18 years of age or older.

You can also claim an amount for more than one dependant if each one meets **all** the following conditions:

- They were dependent on you because of a mental or physical infirmity
- They were 18 years of age or older
- They were your (or your spouse's or common-law partner's) child, grandchild, parent, grandparent, brother, sister, aunt, uncle, niece, or nephew
- They were a resident of Canada at any time in the year
- Their net income from line 23600 of their return (or the amount it would be if they filed a return) was **less than \$28,798**

#### Notes

You **cannot** claim an amount on line 30450 of your return for dependants who do not have a mental or physical infirmity, including a parent or grandparent.

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

A **child** includes a person who is under your custody and control and is wholly dependent on you for support, even if they are older than you.

If you or another person is claiming an amount on line 30300 or line 30400 of the return for the dependant, you **cannot** claim an amount on line 30450 of the return for that dependant.

If you had to make support payments for a child, you **cannot** claim an amount on line 30450 of your return for that child.

However, if you were separated from your spouse or common-law partner for only part of 2025 because of a breakdown in your relationship, you may be able to claim an amount for that child on line 30450 of your return if you do not claim any support amounts paid to your spouse or common-law partner on line 22000 of your return. You can claim whichever is better for you.

The CRA may ask for a signed statement from a medical practitioner showing when the infirmity began and what its duration is expected to be.

### Completing your return

Calculate the net income for each of your dependants (line 23600 of their return, or the amount it would be if they filed a return). Then complete Schedule 5, *Amounts for Spouse or Common-Law Partner and Dependants*, to calculate the amount you can claim.

### 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** be more than the maximum amount allowed for that dependant.

### Line 30500 – Canada caregiver amount for infirm children under 18 years of age

You can claim \$2,687 for each of your (or your spouse's or common-law partner's) children who meet **all** of the following conditions. The child:

- was under 18 years of age at the end of the year
- had a mental or physical infirmity and will likely continue to be dependent on others for an indefinite duration
- needs much more help with personal needs and care compared to children of the same age

#### Note

You can claim the full amount in the year of the child's birth, death, or adoption.

If the child does **not** live with both parents throughout the year, only the parent (or the parent's spouse or common-law partner) who claims an amount on line 30400 for that child can make the claim on line 30500.

You may still be able to claim an amount on line 30500 for your child if you (or your spouse or common-law partner) could not claim the amount on line 30400 for any of the following reasons:

- You claimed an amount on line 30300 for your spouse or common-law partner
- You claimed an amount on line 30400 for another dependant
- Another person in your household claimed an amount on line 30400 for another dependant
- The child's income is too high

You (or your spouse or common-law partner) can claim this amount for all eligible children separately, but the amount can only be claimed once for each child.

If you have shared custody of the child throughout the year, the parent who claims the amount for an eligible dependant (line 30400) for that child can make the claim on line 30500.

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 you and another person had to make support payments for the child in the year, you can claim this amount only if both of you agree that you will be making the claim.

If you were the only person who had to make support payments for the child for 2025, you may not be eligible to claim this amount for that child.

For more information about support payments, go to [canada.ca/taxes-support-payments](https://canada.ca/taxes-support-payments).

For the purposes of this amount, a **child** includes a person who is **one** of the following:

- your (or your spouse's or common-law partner's) biological or adopted child
- your child's spouse or common-law partner
- under your custody and control and is completely dependent on you for support

### Completing your return

Enter the number of children you are claiming this amount for on line 30499 of your return and enter the result of the calculation on line 30500 of your return.

#### Note

To transfer all or part of this amount to your spouse or common-law partner, or to claim all or part of their amount, complete Schedule 2, *Federal Amounts Transferred from your Spouse or Common Law Partner*.

### Line 30800 – Base CPP or QPP contributions through employment income

CPP and QPP rates for base contributions are different.

Your CPP or QPP contributions consist of:

- a base amount

- a first additional amount, depending on your year's maximum pensionable earnings (YMPE)
- a second additional amount if your pensionable earnings are **more than** the YMPE, but **not more than** the year's **additional** maximum pensionable earnings (YAMPE)

These contributions are shown in boxes 16, 16A, 17, and 17A of your T4 slips.

For 2025, the YMPE is \$71,300 and the YAMPE is \$81,200.

### CPP working beneficiaries

You must make CPP or QPP contributions if you are:

- 60 to 70 years of age
- employed or self-employed
- receiving a CPP or QPP retirement pension

However, if you are **at least 65 years of age but under 70 years** of age, you can elect to stop contributing to the CPP or revoke a prior year election.

For more information, go to [canada.ca/cpp-working-beneficiaries](https://canada.ca/cpp-working-beneficiaries) or see Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*.

### Making additional CPP contributions

You may not have contributed to the CPP on certain employment income that you earned or you may have contributed less than the required amount. This can happen if you:

- had **more than one** employer in 2025
- had income, such as tips, that your employer did **not** have to withhold contributions from
- were in a type of employment **not** covered under CPP rules, such as casual employment
- are registered or entitled to be registered under the *Indian Act* and have tax-exempt employment or self-employment income with no amount showing in boxes 16 or 16A of your T4 slips (see "Making additional CPP contributions" on page 22)

Generally, if the total of your CPP and QPP contributions through employment shown in:

- boxes 16 and 17 of your T4 slips is **less than \$4,034.10**, you can contribute 11.9% of any part of the income that you have **not** already made contributions on
- boxes 16A and 17A of your T4 slips is **less than \$396.00**, you can contribute 4 to 8% of any part of the income that you have **not** already made contributions on

Form CPT20, *Election to Pay Canada Pension Plan Contributions*, lists the types of eligible employment income that you can make additional CPP contributions on.

To calculate and make additional CPP contributions for 2025, complete Form CPT20 and Schedule 8, *Canada Pension Plan Contributions and Overpayment*, or Form RC381, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments*, whichever applies.

## How to calculate your claim

### Residents of a province or territory other than Quebec on December 31, 2025

If you contributed to:

- **CPP only**, complete Schedule 8 (Form 5000-S8)
- **QPP (or QPP and CPP)**, complete Form RC381 (attach your RL-1 slip to your paper return)

You can also claim the corresponding provincial or territorial non-refundable tax credit on line 58240 of your provincial or territorial Form 428.

### Residents of Quebec on December 31, 2025

If you contributed to:

- **QPP only**, complete Schedule 8 (Form 5005-S8)
- **CPP (or CPP and QPP)**, complete Form RC381 (attach your RL-1 slip to your paper return)

## Tax-exempt employment income

If you are registered or entitled to be registered under the *Indian Act* and your income is not taxable but box 16/16A of your T4 slip shows CPP contributions or box 17/17A shows QPP contributions, complete Schedule 8 or Form RC381, whichever applies, to calculate the amount to enter on line 30800 of your return.

### Note

Income from employment or self-employment (a business) that is exempt from tax under section 87 of the *Indian Act* is also exempt from CPP contributions. However, an employer can elect to participate in the CPP. For more information, see Form CPT124, *Application to Cover the Employment of an Indian in Canada under the Canada Pension Plan whose Income is Exempt under the Income Tax Act*.

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, 2026**.

### Note

If you were a resident of Quebec on December 31, 2025, contact Revenu Québec to get more information about optional contributions to the QPP.

## Overpayment

### Residents of a province or territory other than Quebec on December 31, 2025

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

- Do **not** claim more than \$3,356.10 on line 30800 of your return for your base contributions on employment income
- Do **not** claim more than \$1,074.00 on line 22215 of your return for your enhanced contributions. This amount consists of a maximum first additional amount of \$678.00 and a second additional amount of \$396.00, if applicable, based on your pensionable earnings for the year
- Claim any overpayment on line 44800 of your return which you calculated on Schedule 8 (Form 5000-S8)

If you made contributions to the QPP (or the QPP and CPP), complete Form RC381 to calculate your maximum claim for lines 30800 and 22215, and if applicable, any overpayment at line 44800.

### Residents of Quebec on December 31, 2025

If you contributed to QPP **only**:

- Do **not** claim more than \$3,661.20 on line 30800 of your return for your base contributions on employment income
- Do **not** claim more than \$1,074.00 on line 22215 of your return for your enhanced contributions. This amount consists of a maximum first additional amount of \$678.00 and a second additional amount of \$396.00, if applicable, based on your pensionable earnings for the year
- Claim any overpayment on your *Revenu Québec Income Tax Return*

If you made contributions to the CPP (or the CPP and QPP), complete Form RC381 to calculate your maximum claim for lines 30800 and 22215, and, if applicable, any overpayment should be claimed on your *Revenu Québec Income Tax Return*.

For more information, see line 452 of the *Revenu Québec Guide to the Income Tax Return*.

## If your CPP or QPP contributions were prorated

Even if you contributed **less than** the maximum amounts noted in the previous section, you may have an overpayment if your claim was prorated in 2025 for any of the following reasons:

- You were a CPP participant who turned 18 or 70 years of age or you received a CPP disability pension
- You were a QPP participant who turned 18 years of age or you received a QPP disability pension
- You were a CPP working beneficiary who elected to stop paying CPP contributions or revoked an election made in a previous year
- You are filing a return for a person who died in 2025

### Notes

If you started receiving CPP retirement benefits in 2025, your basic exemption may be prorated by the CRA.

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

You stop contributing to the QPP if you were 73 years of age or older at the end of 2025.

If you are a QPP working beneficiary 65 years of age or older receiving a retirement pension under the QPP or CPP, you can elect to stop contributing to QPP. For more information, visit the Retraite Québec website at [rrq.gouv.qc.ca/en](http://rrq.gouv.qc.ca/en).

### Request for refund of CPP contributions

Under the *Canada Pension Plan*, you must ask for a refund of your CPP over-contributions **no later than** four years from the end of the year the overpayment occurred in. For more information, see line 44800 on page 50.

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

Claim, in dollars and cents, your total Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) contributions calculated on your self-employment income and other earnings using Schedule 8 or Form RC381, whichever applies. For more information, see line 22200 on page 22.

### Line 31200 – Employment insurance premiums through employment

#### Residents of a province or territory other than Quebec on December 31, 2025

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

#### Residents of Quebec on December 31, 2025

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

If you worked **outside** Quebec and your employment income was **\$2,000 or more**, complete Schedule 10, *Employment Insurance (EI) and Provincial Parental Insurance Plan (PPIP) Premiums*.

#### Insurable earnings

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

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

#### Overpayment

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

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

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

#### Residents of a province or territory other than Quebec on December 31, 2025

If you contributed **more than \$1,077.48**, claim the overpayment on line 45000 of your return.

#### Residents of Quebec on December 31, 2025

If you contributed **more than \$860.67**, claim the overpayment on line 45000 of your return. However, if you completed Schedule 10, enter the amount from line 23 of Schedule 10 on line 45000 of your return. The overpayment on line 45000 is reduced by the PPIP premiums that you have to pay (line 31210 of your return). The part of the overpayment used will be transferred directly to Revenu Québec.

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

### Request for refund of EI contributions

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

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

If you were a **resident of Quebec** on December 31, 2025, who worked in Quebec during the year, claim, in dollars and cents, the total of the amounts from box 55 of your T4 slips.

Claim any overpayment on your *Revenu Québec Income Tax Return*.

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

The maximum amount you can claim is \$484.12.

### Line 31210 – PPIP premiums payable on employment income

If you were a resident of Quebec on December 31, 2025, claim, in dollars and cents, the amount from line 17 of Schedule 10, *Employment Insurance (EI) and Provincial Parental Insurance Plan (PPIP) Premiums*, if both of the following apply:

- Your employment income (including 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 that you can claim is \$484.12.

### Line 31217 – Employment insurance premiums on self-employment and other eligible earnings

If you were self-employed, you can choose to pay employment insurance (EI) premiums to be eligible to receive EI special benefits. For more information, go to **canada.ca/ei-self-employed-benefits**.

### Completing your return

If you 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.

If you are a resident of a province or territory other than Quebec, claim the amount from line 9 of your Schedule 13 on line 31217 and line 42120 of your return.

If you are a resident of Quebec, claim the amount from line 10 of your Schedule 13 on line 31217 and line 42120 of your return.

You can claim the corresponding provincial or territorial non-refundable tax credit on line 58305 of your provincial or territorial Form 428.

### **Line 31220 – Volunteer firefighters' amount and Line 31240 – Search and rescue volunteers' amount**

You can claim \$6,000 for the volunteer firefighters' amount (VFA) or search and rescue volunteers' amount (SRVA), but **not** both, if you meet **all** of the following conditions:

- You were a volunteer firefighter or a search and rescue volunteer during the year.
- You completed at least 200 hours of eligible volunteer firefighting services or eligible search and rescue volunteer services in the year.

#### **Note**

You can combine the hours that you volunteered for firefighter, and search and rescue activities to claim the VFA or SRVA. However, if you were also employed by 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 services**

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
- participating in required training related to preventing or suppressing fires

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 search and rescue organization
- participating in required training related to search and rescue services

To be eligible, a search and rescue organization has to be a member of the Search and Rescue Volunteer Association of Canada, Civil Air Search and Rescue Association, or Canadian Coast Guard Auxiliary, or its status as a search and rescue organization has to be 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 SRVA. For more information, see line 10100 on page 11.

If you choose to claim this income exemption, you will **not** be eligible for the VFA or SRVA. The income exemption related to emergency services volunteers is shown in box 87 of your T4 slips.

### **Completing your return**

If you claim the \$6,000 volunteer firefighters' amount or search and rescue volunteers' amount, add the amounts shown in boxes 87 and 14 of your T4 slips and enter the result on line 10100. Enter \$6,000 on line 31220 or line 31240 of your return.

If you are claiming the emergency services volunteers exemption, report only the amount shown in box 14 of your T4 slips on line 10100.

The CRA 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 31260 – Canada employment amount**

The Canada employment amount provides general tax recognition of work-related expenses.

For example, if you are a cook who received \$35,000 in employment income in 2025 that you reported on line 10100 of your return, you can claim \$1,471 (the maximum amount) on line 31260 of your return.

#### **Notes**

All income reported on lines 10100 and 10400 is eligible for the Canada employment amount.

Self-employed individuals are **not** eligible to claim this amount.

### **Completing your return**

If you reported employment income in 2025, you can claim **whichever amount is less** on line 31260 of your return:

- \$1,471
- the total of the amounts from lines 10100 and 10400 of your return

### **Line 31270 – Home buyers' amount**

You can claim up to \$10,000 for the purchase of a qualifying home in 2025 if you meet both of the following conditions:

- You (or your spouse or common-law partner) acquired a qualifying home
- You did **not** live in another home inside or outside Canada that you (or your spouse or common-law partner) owned in the year of acquisition or in any of the 4 preceding years (first-time home buyer), unless you are a person with a disability

Only **one** of the spouses or common-law partners may claim this amount.

### Qualifying home

A qualifying home must be registered in your or your spouse's or common-law partner's name in accordance with the applicable land registration system and 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
- 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 that you, or a related person with a disability, will occupy the home as a principal place of residence **no later than** one year after it is acquired.

### Persons with disabilities

You do **not** have to be a first-time home buyer if either:

- You are eligible for the disability tax credit
- You acquired the home for the benefit of a related person who is eligible for the disability tax credit

#### Note

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 their needs. 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 that the home is acquired.

You must intend that you, or a related person with a disability, will occupy the home as a principal place of residence **no later than** one year after it is acquired.

### Completing your return

Enter \$10,000 on line 31270 of your return if you are **not** splitting the amount with your spouse or common-law partner.

You and your spouse or common-law partner can split the claim but the combined total **cannot** be more than \$10,000.

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** be more than \$10,000.

## Line 31285 – Home accessibility expenses

You can claim an amount for eligible expenses for qualifying renovations to an eligible dwelling if **any** of the following apply:

- You are a **qualifying individual**
- You are an **eligible individual** making a claim for a qualifying individual

### Qualifying individual

A qualifying individual is **any** of the following:

- an individual who is eligible for the disability tax credit (DTC) at any time in the year
- an individual who is 65 years of age or older at the end of the year

### Eligible individual

An eligible individual is **any** of the following:

1. a spouse or common-law partner of a qualifying individual
2. a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew, or niece of a qualifying individual, or the qualifying individual's spouse or common-law partner who has claimed the amount for an eligible dependant, Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older, or Canada caregiver amount for other infirm dependants age 18 or older for the qualifying individual or could have claimed the amount if the qualifying individual:
  - had **no** income
  - is a child and if that child had been 18 years of age or older in the tax year
  - was **not** married or in a common-law partnership (amount for an eligible dependant)
  - who is 65 years of age or older at the end of a year and is **not** eligible to claim the disability tax credit, was dependent on the individual because of mental or physical infirmity (Canada caregiver amount for other infirm dependants age 18 or older)
3. If (2) does **not** apply, an individual who is entitled to claim the disability amount for the qualifying individual, or would be entitled to, if no amount was claimed for the year by the qualifying individual or the qualifying individual's spouse or common-law partner

### Eligible dwelling

An eligible dwelling is a housing unit located in Canada that is owned (either jointly or otherwise) by:

- the qualifying individual and is ordinarily inhabited (or is expected to be ordinarily inhabited) in the year by the qualifying individual
- 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 (jointly or otherwise) and ordinarily inhabit another housing unit in Canada

### Notes

An eligible dwelling also includes 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.

Generally, the land that the housing unit stands on, including adjacent land up to 1/2 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, when 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 \$20,000**.

### Eligible and ineligible renovations and expenses

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 meet **any** of the following conditions:

- allow the qualifying individual to gain access to, or be mobile or functional within, the dwelling
- reduce the risk of harm to the qualifying individual within the dwelling or in gaining access to the dwelling

An item that you buy that will **not** become a permanent part of your dwelling is generally **not** eligible.

### Eligible expenses

Eligible 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.

### Work performed by you

If you do the work yourself, eligible expenses include:

- building materials
- fixtures
- equipment rentals
- building plans
- permits

However, the value of your labour or tools **cannot** be claimed as an eligible expense.

### Work performed by a family member

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 GST/HST under the *Excise Tax Act*.

If your family member is registered for GST/HST and all other conditions are met, the expenses may be eligible for the home accessibility tax credit (HATC).

### Work performed by professionals

Generally, paid work completed by a professional (such as an electrician, plumber, carpenter or architect) qualifies as an eligible expense.

### Ineligible expenses

The following expenses are **not** eligible for the HATC:

- amounts paid to acquire a property that can be used independently of the qualifying renovation
- cost of annual, recurring, or routine repairs or maintenance
- amount paid to buy household appliances
- amount paid to buy electronic home-entertainment devices
- cost of housekeeping, security monitoring, gardening, outdoor maintenance, or similar services
- financing costs for the qualifying renovation
- cost of renovation incurred mainly to increase or maintain the value of the dwelling

### Medical expense tax credit (METC)

If you have an eligible expense that also qualifies as a medical expense, you can claim the expense as a medical expense and a home accessibility expense. For more information about medical expenses, see lines 33099 and 33199.

### 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 and credits

The HATC is **not** reduced by government assistance, including grants, forgivable loans, or tax credits, from the federal, provincial, or territorial government.

### Vendor rebates or incentives

Eligible expenses are generally **not** reduced by reasonable rebates or incentives offered by the vendor or manufacturer of goods or services.

### Business and 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 that is incurred for the personal-use areas of your dwelling.

For expenses incurred and 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*.

### Completing your return

To claim home accessibility expenses, complete the chart for line 31285 using your *Federal Worksheet* and enter the result on line 31285 of your return.

A qualifying individual can claim up to \$20,000 per year in eligible expenses. When there is more than one qualifying individual for an eligible dwelling, the total eligible expenses **cannot be more than \$20,000** for the dwelling.

The claim can be split between the qualifying individual and the eligible individuals for the qualifying individual. If the claimants **cannot** agree on what amount each person can claim, the CRA will determine the amounts.

### Supporting documents

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 or 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) 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)
- 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
  - your part of these expenses if the work is done for common areas as a condominium owner
  - information that clearly identifies the vendor or contractor, their business address and, if applicable, their GST/HST registration number
  - 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, consult the GST/HST Registry.

### Line 31300 – Adoption expenses

You may be able to claim an amount for eligible adoption expenses related to the adoption of an eligible child.

Generally, you can claim adoption expenses if both of the following conditions are met:

- You adopted an **eligible child**
- You have **eligible adoption expenses** related to the eligible child

### Eligible child

An eligible child is a child **under 18 years of age** at the time that an adoption order is issued or recognized by a government in Canada.

### Adoption period

When claiming eligible adoption expenses, your claim must be made for the tax year that includes the **end of the adoption period** for the eligible child, even if the adoption process took **more than one** year.

The adoption period starts at the **earliest** of the following dates:

- when an application is made for registration with either:
  - a provincial or territorial ministry responsible for adoption
  - an adoption agency licensed by a provincial or territorial government
- when an application related to the adoption is made to a Canadian court

The adoption period ends at the **latest** of the following dates:

- when an adoption order is issued by, or recognized by, a government in Canada for the eligible child
- when the eligible child first starts to live permanently with you

### Expenses you can claim

**Eligible adoption expenses** include:

- 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
- 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

### How to claim this amount

Enter on line 31300 of your return the amount of eligible adoption expenses that you can claim for all eligible children.

If, at the end of the year, you resided in Newfoundland and Labrador, Ontario, Manitoba, Alberta, British Columbia, or Yukon, you can claim the corresponding provincial or territorial non-refundable tax credit that you may be entitled to on line 58330 of your provincial or territorial Form 428.



## Line 31400 – Pension income amount

You may be able to claim up to \$2,000 if you reported eligible pension, superannuation or annuity payments on line 11500, line 11600 or line 12900 of your return.

### Eligibility

You may be able to claim up to \$2,000 if you reported any of the following amounts on your return:

- eligible annuity or pension income (or both) on line 11500
- eligible pension income on line 11600
- annuity payments on line 12900 (box 16 of your T4RSP slips) if **either**:
  - You were 65 years of age or older on December 31, 2025
  - You received payments due to the death of your spouse or common-law partner

For a list of eligible pension and annuity income, go to **canada.ca/line-31400**.

Eligible pension income does **not** include any of the following income amounts:

- foreign source pension income that is tax-free in Canada because of a tax treaty that allows you to claim a deduction on line 25600
- income from a United States individual retirement arrangement (IRA) account
- amounts from a RRIF included on line 11500 of your return that were transferred to an RRSP, another RRIF, or an annuity

If you and your spouse or common-law partner elected to split pension income, follow the instructions at Step 4 of Form T1032, *Joint Election to Split Pension Income*, to calculate the amount to enter on line 31400 of your and your spouse's or common-law partner's return.

### Note

The following amounts do **not** qualify for the pension income amount:

- OAS benefits, CPP benefits, QPP benefits, and death benefits
- retiring allowances, excess amounts from a RRIF transferred to an RRSP, another RRIF or an annuity
- amounts shown in boxes 18, 20, 26, 28, and 34 of your T4RSP slips
- amounts distributed from a retirement compensation arrangement shown on your T4A-RCA slips

## Completing your return

Complete the chart for line 31400 using your *Federal Worksheet* and enter the result on line 31400 of your return.

## Pension income splitting

If you are electing to split your eligible pension income with your spouse or common-law partner, complete Form T1032, *Joint Election to Split Pension Income*, to calculate the amount to enter on line 31400 of your return.

### Tax tips

You may be able to transfer all or part of your pension income amount to your spouse or common-law partner or claim all or part of their pension income amount. For more information, see line 32600 on page 43.

Claim the corresponding provincial or territorial non-refundable tax credit that you may be entitled to on line 58360 of your provincial or territorial Form 428.

## Line 31600 – Disability amount for self

If you are eligible for the disability tax credit (DTC), you may be able to claim this amount if the CRA approved your Form T2201, *Disability Tax Credit Certificate*, that was certified by a medical practitioner.

To be eligible, you must have had a severe and prolonged impairment in physical or mental functions during 2025.

An impairment is prolonged if it has lasted, or is expected to last, for a continuous period of **at least 12 months**.

If you were eligible for the disability tax credit for 2024 and still meet the eligibility requirements in 2025, you can claim this amount without sending the CRA a new Form T2201. However, you must send the CRA a new Form T2201 if the previous period of approval ended before 2025 or if the CRA asks you to.

### Tax tip

If you or anyone else paid for attendant care or care in a facility, special rules may apply. For more information, see Guide RC4065, *Medical Expenses*.

## Supplement for children with disabilities

If you were under 18 years of age at the end of 2025 and qualify for the disability amount, you may claim up to an additional \$5,914.

This supplement may be reduced if **one** of the following applies:

- Someone claimed child care expenses (line 21400) or attendant care expenses (line 33099 or 33199) for you on their return
- You claimed attendant care expenses (line 21500 or line 33099) on your return (to calculate your claim, complete the chart for line 31600 of your *Federal Worksheet* and enter the result on line 31600 of your return)

For more information, see Guide RC4064, *Disability-Related Information*.

### 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 32600 of their return) or to another supporting person (who would claim it on line 31800 of their return).

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 32600 of your return or from another dependant on line 31800 of your return.

## Line 31800 – Disability amount transferred from a dependant

If your dependant is eligible for the disability tax credit (DTC) and does **not** need to claim all of the disability amount on line 31600 of their return to reduce their income tax, they may transfer the unused part to you to claim on line 31800 of your return.

A **dependant** can be:

- your parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece, or nephew
- your spouse's or common-law partner's parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece, or nephew

### Note

A dependant **cannot** be your spouse or common-law partner.

If you are **not** attaching Form T2201, *Disability Tax Credit Certificate*, to your paper return, attach a note that includes your dependant's name, social insurance number (SIN) or Temporary Tax Number (TTN), and relationship to you.

## Who can claim a dependant

You may be able to claim all or part of your dependant's disability amount if **all** of the following conditions apply:

- Your dependant was eligible for the DTC in 2025
- Your dependant was resident in Canada at any time in 2025
- Your dependant relied on you for all or some of the basic necessities of life (such as food, shelter, and clothing)
- **One** of the following situations applies:
  - You claimed an amount on line 30400 of your return 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)
  - You claimed an amount on line 30450 of your return for that dependant (or you could have if they had **no** income and were 18 years of age or older in 2025)

### Note

You **cannot** claim an amount on line 31800 of your return for your dependant if another person is claiming an amount on line 30400 of their return for this same dependant.

## How to claim this amount

### If your dependant was under 18 years of age

The parent or guardian who is approved on the DTC application may claim the disability amount for their child by completing:

- the chart for line 31600 of your *Federal Worksheet* to calculate the supplement for children with disabilities that your dependant may be able to claim
- the chart for line 31800 of your *Federal Worksheet* to calculate your claim for each dependant

## If you pay child support

If you pay child support, you **cannot** claim the disability amount transferred from a child you had to make support payments for **unless one** of the following situations applied:

- You were separated from your spouse or common-law partner for only part of 2025 due to a breakdown in your relationship **and** you did **not** claim any support amounts paid to your spouse or common-law partner on line 22000 of your return (You can claim a disability amount transferred from your child on line 31800 of your return in addition to any allowable amounts for that child on line 30400 and line 30425 of your return, if applicable)

### Tax tip

If it is better for you, you can choose **not** to claim any amounts for your child (for example, on lines 31800, 30400, and 30425 of your return), and **only** claim support amounts that you paid to your spouse or common-law partner on line 22000 of your return.

- You and another person had to make support payments for the child for 2025 (You can claim the disability amount transferred from your child **only** if you and the other person(s) paying support agree that you will be the one making the claim)

For more information, see Income Tax Folio S1-F3-C3, *Support Payments*.

## If your dependant was 18 years of age or older

Complete the chart for line 31800 of your *Federal Worksheet* to calculate your claim for each dependant.

## Exceptions

You **cannot** claim the unused part of the disability amount if your dependant's spouse or common-law partner is claiming:

- the disability amount for your dependant
- any other non-refundable tax credit (other than medical expenses) for your dependant

If you or anyone else paid attendant care expenses or for care in a facility, special rules may apply.

## Splitting the amount with another supporting person

Attach a note to your paper return with the name and SIN of the other person claiming the amount. The total claimed for the dependant **cannot be more** than the maximum disability amount allowed for that dependant.

You **cannot** split the claim with another person if they claimed an amount on line 30400 of their return for the dependant.

For more information, see Guide RC4065, *Medical expenses*.

## Line 31900 – Interest paid on your student loans

You may be eligible to claim an amount for the interest paid on your student loan in 2025 or the preceding 5 years for post-secondary education if you received it under:

- the *Canada Student Loans Act*
- the *Canada Student Financial Assistance Act*

- the *Apprentice Loans Act*
- provincial or territorial government laws similar to the acts above

#### Notes

You **cannot** claim interest paid on any other kind of loan or student loan that was 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.

You **cannot** claim interest that you paid because of a judgment obtained after you failed to repay a student loan.

Only **you** can claim an amount for the interest you (or a person related to you) paid on your student loan in 2025 or the preceding 5 years.

#### Tax tip

If you have **no** tax payable in the year the interest is paid, it is better to carry the interest forward and use it to reduce your taxes in any of the next 5 years.

Enter the eligible amount of interest paid on your student loans on line 31900 of your return.

### Line 32300 – Your tuition amount

To claim an amount for tuition fees, you must have received an official tax receipt or one of the following completed forms from your educational institution:

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

#### Note

The federal education and textbook tax credits were eliminated in 2017. Only unused textbook amounts from **before 2017** can be carried forward and claimed by the student.

Complete Schedule 11, *Federal Tuition Amount and Canada Training Credit*, and enter the result on line 32300 of your return.

For more information, go to [canada.ca/line-32300](https://canada.ca/line-32300) or [canada.ca/taxes-students](https://canada.ca/taxes-students).

### Line 32400 – Tuition amount transferred from a child or grandchild

You may be able to claim the transfer of all or part of the unused 2025 tuition amount from your child or grandchild, or their spouse or common-law partner.

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

The student must complete the “Transfer or carryforward of unused amount” section of their Schedule 11, *Federal Tuition Amount and Canada Training Credit*, to transfer an amount to you.

The student must also **designate** and **transfer** the amount to you using any of the following forms that they received from their designated educational institution:

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

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

#### Notes

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

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

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

### Line 32600 – Amounts transferred from your spouse or common-law partner

You may be able to claim all or part of certain amounts that your spouse or common-law partner qualifies for if they do not need to use them to reduce their federal tax to zero. These amounts include:

- the age amount if your spouse or common-law partner was 65 years of age or older (line 30100)
- the Canada caregiver amount for infirm children under 18 years of age (line 30500)
- the pension income amount (line 31400)
- the disability amount for self (line 31600)
- tuition amounts (line 32300) that your spouse or common-law partner designates to you (the maximum amount your spouse or common-law partner can transfer to you is \$5,000 **minus** the current year amounts they use, even if there is still an unused part)

#### Note

Your spouse or common-law partner **cannot** transfer to you any tuition 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, 2025, your spouse or common-law partner **cannot** transfer any unused amounts to you.

Complete Schedule 2, *Federal Amounts Transferred from your Spouse or Common-law Partner*, and enter the result on line 32600 of your return.

Enter your marital status and information about your spouse or common-law partner (including their net income even if it is "0") on page 1 of your return.

Complete Schedule S2, *Provincial or Territorial Amounts Transferred from your Spouse or Common-Law Partner*, if you want to claim the corresponding provincial or territorial non-refundable tax credit. Enter the result on line 58640 of your provincial or territorial Form 428.

### Disability amount

If the amount on line 32600 includes a new claim for the disability amount, attach a completed and certified Form T2201, *Disability Tax Credit Certificate*.

Before assessing your return, the CRA will review your claim to see if your spouse or common-law partner is eligible for the disability tax credit.

If your spouse or common-law partner was eligible for 2024 and still meets the requirements for 2025, you do **not** need to send the CRA a new Form T2201. However, you must send the CRA a new Form T2201 if the previous period of approval ended before 2025 or if the CRA asks you to.

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

You can claim eligible medical expenses paid in any **12-month period** ending in 2025 that were not claimed by you or anyone else for 2024.

#### Note

For a person who died in 2025, a claim can be made for expenses paid in any **24-month period** that includes the date of death if the expenses were not claimed for any other year. This also applies if you are claiming expenses paid for a dependant (other than a dependent child under 18 years of age) who died during the year, which would be claimed on line 33199 of your return.

Generally, you can claim all amounts paid, even if they were **not** paid in Canada.

For all expenses, you can only claim the part of the expense that you (or someone else) has not been and will not be reimbursed for. However, the expense can be claimed if the reimbursement is included in your (or someone else's) income, such as a benefit shown on a T4 slip, and the reimbursement was not deducted anywhere else on the return.

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

- yourself
- your spouse or common-law partner
- your or your spouse's or common-law partner's children under 18 years of age at the end of 2025

### Eligible medical expenses

Eligible medical expenses include:

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

#### Note

Over-the-counter products such as vitamins, natural supplements or non-prescription medications are **not** eligible medical expenses.

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

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

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

**Line 33199 – Allowable amount of medical expenses for other dependants**

You can claim eligible medical expenses paid in any **12-month period** ending in 2025 that were not claimed by you or anyone else in 2024. (See “eligible medical expenses” in the previous section.)

Generally, you can claim all amounts paid, even if they were not paid in Canada.

For all expenses, you can only claim the part of the expense that you (or someone else) has not been and will not be reimbursed for. However, the expense can be claimed if the reimbursement is included in your (or someone else’s) income, such as a benefit shown on a T4 slip, and the reimbursement was not deducted anywhere else on the return.

You can claim the part of the eligible medical expenses that you or your spouse or common-law partner paid for any of the following persons who depended on you for support:

- your or your spouse’s or common-law partner’s children who were 18 years of age or older at the end of the tax year, or grandchildren
- your or your spouse’s or common-law partner’s parents, grand-parents, brothers, sisters, uncles, aunts, nephews, or nieces who were residents of Canada at any time in the year

Complete the chart for line 33199 on your *Federal Worksheet* and enter the result on line 33199 of your return.

**Line 34900 – Donations and gifts**

If you or your spouse or common-law partner made a gift of money or other property to certain institutions, you may be able to claim federal and provincial or territorial non-refundable tax credits when you file your return.

Generally, you can claim all or part of the eligible amount of your gift, up to 75% of your net income for the year.

For information about a gift made in a previous year, you will need the version of Guide P113, *Gifts and Income Tax*, for the year you made your gift.

**Notes**

If you already claimed certain eligible amounts on your 2024 return for donations or gifts made between January 1 and February 28, 2025, you **cannot** claim the same amounts on your 2025 return. For more information, go to **canada.ca/line-34900**.

If you contributed to a federal political party, see lines 40900 and 41000 to find out about claiming a credit. If you contributed to a provincial or territorial political party, see the provincial or territorial forms in your tax package to find out about claiming a credit.

**Tax Tips**

You do not have to claim the eligible amount of gifts you made in 2025 on your 2025 return. It may be more

beneficial for you to carry them forward and claim them on your return for any of the next 5 years (or any of the next 10 years for a gift of ecologically sensitive land).

You have to claim tax credits for gifts that you carried forward from a previous year before you can claim tax credits for gifts that you give in 2025. If you are claiming a carry forward from a previous year, keep a record of the portion of the eligible amount that you are claiming for 2025 and the amount you are carrying forward.

**NEW! Line 34990 – Top-up tax credit**

You may be able to claim this new credit if you are claiming certain non-refundable tax credits that are affected by the reduction to the lowest marginal individual income tax rate from 15% to 14.5% for 2025.

The top-up tax credit (TTC) effectively maintains a 15% rate for certain non-refundable tax credits claimed on amounts over the first income tax bracket threshold of **\$57,375** for 2025.

To calculate your TTC, use the chart for line 34990 on your *Federal Worksheet*. Enter the result, if any, on line 34990 of your return.

**Line 35000 – Total federal non-refundable tax credits**

Line 35000 of the return is the total of your federal non-refundable tax credits.

Remember to claim the corresponding provincial or territorial non-refundable tax credits you may be entitled to on your provincial or territorial Form 428.

**Part C – Net federal tax**

**Line 40424 – Federal tax on split income**

Tax on split income (TOSI) applies to certain types of income for children under 18 years of age at the end of 2025, as well as to certain amounts received by adult individuals from a related business.

For more information, see Form T1206, *Tax on Split Income*.

**Line 40425 – Federal dividend tax credit**

If you reported dividends on line 12000 of your return, claim on line 40425 of your return the total of the dividend tax credits from taxable Canadian corporations shown on your information slips.

The federal dividend tax credit amounts are usually shown on a T5 slip, T4PS slip, T3 slip, and T5013 slip.

If you did **not** receive an information slip, report your dividends as follows:

Amount of eligible dividends	Amount of dividends other than eligible dividends
Multiply the amount from line 12000 of your return by 15.0198%.	Multiply the amount from line 12010 of your return by 9.0301%.

**Note**

Foreign dividends do **not** qualify for this credit.

Enter the amount of your federal dividend tax credit on line 40425 of your return.

Complete Form 428 for your province or territory of residence to calculate the provincial or territorial dividend tax credit that you may be entitled to.

### Line 40427 – Minimum tax carryover

If you paid minimum tax on any of your returns for 2016 to 2024, but do **not** have to pay minimum tax for 2025, you may be able to claim credits against your taxes for 2025 for all or part of the minimum tax that you paid in those years.

To calculate your claim, complete the parts of Form T691, *Alternative Minimum Tax*, that apply to you and enter the result on line 40427 of your return.

For information about minimum tax, see line 41700 on page 48.

### Line 40500 – Federal foreign tax credit

You may be able to claim the federal foreign tax credit for foreign income or profit taxes that you paid on income you earned outside Canada and reported on your Canadian tax return. Tax treaties with other countries may affect whether you are eligible for this credit.

Foreign income and foreign taxes must be converted to Canadian dollars. Use the Bank of Canada exchange rate in effect on the day these amounts arise. If you received a monthly pension or multiple payments at different times during the year, use the average annual exchange rate. The average monthly rate and the daily rate are available by going to [bankofcanada.ca/rates/exchange](http://bankofcanada.ca/rates/exchange).

For more information about reporting foreign income and other foreign amounts, see page 11.

#### Note

If you deducted an amount on line 25600 of your return 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 federal foreign tax credit calculation.

### Completing your return

Complete Form T2209, *Federal Foreign Tax Credits*, and enter the amount from line 12 on line 40500 of your return.

Complete Form 428 for your province or territory of residence to calculate the provincial or territorial foreign tax credit that you may be entitled to.

**Attach** to your paper return your completed Form T2209 and documents, such as official receipts that show the foreign taxes that you paid and a note showing your calculations. 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 any of your documents are in a language other than English or French, the CRA needs a copy of the original documents written in the foreign language with an acceptable English or French translation.

To be acceptable, the signatory's name must be printed in the Latin alphabet and the translation must meet **one** of the following conditions:

- be certified by an official with the authority to administer an oath or solemn declaration (commissioner of oaths, notary public, or lawyer) unless it was done by a translator who is a member in good standing of one of the provincial or territorial organizations of translators and interpreters of Canada
- have the seal and signature of an official from the foreign country's embassy, high commission, or consulate confirming it is a true translation
- have the signature of the Chartered Professional Accountant (CPA) confirming it is a true translation
- have a written statement indicating the profession and the signature of a teacher, professor, or a religious leader confirming it is a true translation

#### Note

To be acceptable, the taxpayer's name cannot be the same as the signatory's name.

### Recapture of investment tax credit

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

Enter the result on the line for "Recapture of investment tax credit" in Part C of your return.

### Federal logging tax credit

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

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

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

Add up the amounts for all provinces for the year, up to 6.6667% of your taxable income from line 26000 of your return, **not** including any amounts on lines 20800, 20805, 21000, 21400, 21500, 21900, and 22000 of your return.

Enter the result on the line for "Federal logging tax credit" in Part C of your return.

### Line 41000 – Federal political contribution tax credit

You can claim a credit for the amount of contributions that you or your spouse or common-law partner made in the year to a registered federal political party, a registered association, or a candidate in a federal election.

If you received, or expect to receive, any advantage for making a contribution, the eligible amount you can claim is the amount of the fair market value of your contribution that is more than any advantage. An advantage generally includes the value of certain property, service, compensation, use, or any other benefit.

### Completing your return

Enter your total federal political contributions on line 40900 of your return.

If your total federal political contributions from line 40900 of your return were \$1,275 or more, enter \$650 on line 41000 of your return.

If not, use the amount from line 40900 to calculate your federal political contribution tax credit using the chart for line 41000 on your *Federal Worksheet*. Enter the result on line 41000 of your return.

Complete the Form 428 for your province or territory of residence to calculate the provincial or territorial political contribution tax credit that you may be entitled to.

Attach to your paper return your official receipts. Do **not** send official receipts for contributions shown in box 14 of your T5003 slip, box 184 of your T5013 slip, or on a financial statement showing an amount a partnership allocated to you.

### Line 41200 – Investment tax credit

You may be able to claim an investment tax credit (ITC) if **any** of the following applies to you:

- You bought new buildings, machinery, or equipment that is qualified property and used in certain areas of Canada in qualifying activities such as farming, fishing, logging, manufacturing, or processing
- You have incurred qualified expenditures for scientific research and experimental development (SR&ED)
- You employ an eligible apprentice and incurred apprenticeship expenditures
- You have unclaimed ITCs of a previous year
- You received a T3 slip showing an amount in box 40
- You received a T5013 slip showing an amount in box 186, 187, or 189
- You have received a partnership financial statement that allocates ITCs to you
- You have an investment in flow-through shares of a corporation that renounces certain Canadian exploration expenditures to you (you can claim this credit if you reported an amount in Part IV of Form T1229, *Statement of Resource Expenses and Depletion Allowance*)
- You have unused child care ITCs from the creation, in a previous year, of licensed child care spaces for the children of your employees (any unused amounts for child care spaces from previous years can be carried forward 20 years after the expenses were incurred)

To claim a credit for 2025, complete Parts A to D of Form T2038(IND), *Investment Tax Credit (Individuals)*, and enter the result on line 41200 of your return.

For more information, go to [canada.ca/line-41200](https://canada.ca/line-41200) or see Form T2038(IND).

### Line 41400 – Labour-sponsored funds tax credit

You may be able to claim this credit if you became the **first** registered holder to acquire or irrevocably subscribe to and pay for an approved share of the capital stock of a provincially registered labour-sponsored venture capital corporation (LSVCC) from January 1, 2025, to March 2, 2026.

If you became the first registered holder of an approved share from January 1, 2025, to March 3, 2025, and did **not** claim the full credit for that share on your 2024 return, you can claim the unused part on your 2025 return.

If you became the first registered holder of an approved share from January 1, 2026, to March 2, 2026, you can claim any part of the credit for that share on your 2025 return and the unused part on your 2026 return.

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

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

#### Note

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

### Line 41500 – Advanced Canada workers benefit (ACWB)

If you received an RC210 slip for ACWB payments in 2025, report the amounts on your Schedule 6, *Canada Workers Benefit*.

If you have a spouse or common-law partner, the person claiming the basic Canada workers benefit (CWB) should report the amount from box 10 of all RC210 slips received for both of you.

If you and your spouse or common-law partner are **not** claiming the basic CWB, one of you must report the amount from box 10 of all RC210 slips as if you were claiming it.

For more information, go to [canada.ca/line-41500](https://canada.ca/line-41500).

To view your RC210 slip or CWB information online, go to [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services).

#### Note

If you are eligible to claim the CWB for 2025, see line 45300 on page 51 and complete Schedule 6.

Enter the result from “Step 4 – Advanced Canada workers benefit (ACWB)” of Schedule 6 on line 41500 of your return.

## Line 41700 – Minimum tax

Minimum tax limits the tax advantage you can receive in a year from certain incentives.

To find out if you have to pay this tax in 2025, **add**:

- the amounts shown in B, **plus**
- the amount from line 19700 of Schedule 3, *Capital Gains or Losses*, if you have an amount on line 12700 of your return

If the total is:

- **\$177,882 or less**, you probably do not have to pay minimum tax (follow the instruction at line 41700 of your return)
- **more than \$177,882**, you may have to pay minimum tax (complete Form T691, *Alternative Minimum Tax*, and enter the result on line 41700 of your return)

### Note

You may also have to complete Form 428 or Form T2203, *Provincial and Territorial Taxes for Multiple Jurisdictions*, to calculate additional provincial or territorial tax for minimum tax purposes.

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

- A. You reported a taxable capital gain (line 12700)
- B. You claimed **any** of the following amounts:
- 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
  - union, professional, or like dues (line 21200)
  - child care expenses (line 21400)
  - disability support deduction (line 21500)
  - moving expenses (line 21900)
  - most carrying charges (line 22100) on certain investments
  - interest and financing expenses to earn income from property (line 22100)
  - CPP/QPP on employment income or self-employment income, or PPIP premiums on self-employment income (lines 22200, 22215, 22300)
  - office and employment expenses (line 22900)
  - clergy residence deduction (line 23100)
  - a deduction for security options (line 24900)
  - capital gains on gifts of publicly listed securities (Form T1170)
  - limited partnership losses of other years (line 25100)
  - non-capital losses of other years (line 25200)
  - capital gains deduction (line 25400)

C. You claimed **any** of the following tax credits:

- federal dividend tax credit (line 40425)
- federal political contribution tax credit (line 41000)
- investment tax credit (line 41200)
- labour-sponsored funds tax credit (line 41400)

## Line 41800 – Special taxes

### Additional tax on RESP accumulated income payments (AIP)

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

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

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

### Tax on excess employees profit sharing plan (EPSP) amounts

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

- You are a specified employee (an employee who deals with an employer in a non-arm's length relationship or owns 10% or more of issued shares of any class of capital stock of their employer or any employer corporation related to the employer corporation)
- Your employer made contributions to your EPSP for the year and the contributions are more than 20% of your employment income from that employer for the year

Complete Form RC359, *Tax on Excess Employees Profit Sharing Plan Amounts*, to calculate the amounts to enter on lines 22900 and 41800 of your return.

### Tax for not purchasing replacement shares in a Quebec labour-sponsored fund (QLSF)

You must pay a special tax if **both** of the following apply:

- You redeemed your shares in a QLSF to participate in the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- You did **not** buy replacement shares within the prescribed period

The special tax is the portion of the federal labour-sponsored funds tax credit (line 41400) 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 period.

Report, on line 41800 of your return, the result of the following calculation using your RL-10 slip: *Tax Credit for a Labour-Sponsored Fund* (Revenu Québec):

- box F and box L1, **plus**
- 60% of box L2, **plus**
- 75% of box L3



## Line 42000 – Net federal tax

Your net federal tax is calculated on your return. It is your federal tax payable on your taxable income, **minus** your federal non-refundable tax credits and various other federal tax credits that may apply to you.

Enter on line 42000 of your return the amount of net federal tax that you calculated.

## Step 6 – Refund or balance owing

### Line 42100 – CPP contributions payable on self-employment income and other earnings

#### Residents of a province or territory other than Quebec on December 31, 2025

Complete Schedule 8, *Canada Pension Plan Contributions and Overpayment*, or Form RC381, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments*, whichever applies, to calculate the amount to enter on line 42100 of your return.

#### Residents of Quebec on December 31, 2025

Line 42100 does not apply to you. Claim the Quebec Pension Plan contributions that you have to pay on your *Revenu Québec Income Tax Return*.

### Line 42120 – Employment insurance premiums payable on self-employment and other eligible earnings

Self-employed individuals can choose to pay employment insurance (EI) premiums to be eligible to receive EI special benefits. For more information, go to [canada.ca/ei-self-employed-benefits](https://canada.ca/ei-self-employed-benefits).

If you 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, complete Schedule 13, *Employment Insurance Premiums on Self-Employment and Other Eligible Earnings*, to calculate your EI premiums payable.

If you are a resident of a province or territory other than Quebec, claim the amount from line 9 of your Schedule 13 on line 42120 and line 31217 of your return.

If you are a resident of Quebec, claim the amount from line 10 of your Schedule 13 on line 42120 and line 31217 of your return.

### Line 42200 – Social benefits repayment

If you received employment insurance (EI) benefits, old age security (OAS) pension, net federal supplements, or the Canada Recovery Benefit (CRB) during the year, you may have to repay all or part of your social benefits. See the information at line 23500 to calculate your repayment.

Enter on line 42200 of your return the social benefits repayment amount from line 23500 of your return.

## Line 42800 – Provincial or territorial tax

### Residents of a province or territory other than Quebec on December 31, 2025

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

#### Residents of Quebec on December 31, 2025

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

#### Note

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

### Line 43500 – Total payable

Your total payable is the amount of federal and provincial or territorial taxes that you owe before you subtract your total credits (line 48200). It also includes, if applicable, CPP contributions payable on self-employment and other earnings (line 42100), employment insurance premiums payable on self-employment and other eligible earnings (line 42120), social benefits repayment (line 42200), and Yukon First Nations tax (line 43200).

Report on line 43500 of your return the total of the amounts from lines 42000 to 42800.

For residents of Yukon, report the total of the amounts from lines 42000 to 43200.

### Line 43700 – Total income tax deducted

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

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

#### Residents of a province or territory other than Quebec on December 31, 2025

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

#### Residents of Quebec on December 31, 2025

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

### Line 43800 – Tax transfer for residents of Quebec

#### Residents of Quebec on December 31, 2025

If you earned income, such as employment income, outside Quebec during the year, tax may have been deducted for a province or territory other than Quebec.

Enter, on line 43800 of your federal return, the transfer amount (up to the maximum) and claim the same amount on line 454 of your *Revenu Québec Income Tax Return*.

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

#### Note

If you and your spouse or common-law partner jointly elected to split pension income, your calculation of the transfer for line 43800 may be impacted:

- If you are the one receiving the transfer (amount reported on line 11600 of your return), you can include the income tax added on line 43700 of your return relating to the split-pension amount in your calculation of the transfer for line 43800
- If you are the one doing the transfer (claiming a deduction on line 21000 of your return), do **not** include the corresponding income tax transferred to your spouse or common-law partner on line 43700 of their return in the calculation of the transfer for line 43800

### Line 44000 – Refundable Quebec abatement

Calculate your abatement if you were a **resident of Quebec** on December 31, 2025, and you did **not** have a business with a permanent establishment outside Quebec.

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

- You had income from a business (including income you received as a limited or non-active partner) and the business has a permanent establishment outside Quebec
- You were **not** a resident of Quebec on December 31, 2025, and the business has a permanent establishment in Quebec

### Line 44800 – CPP or QPP overpayment

#### Residents of a province or territory other than Quebec on December 31, 2025

Complete Schedule 8, *Canada Pension Plan Contributions and Overpayment* (5000-S8), or Form RC381, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments*, whichever applies, to calculate the amount, if any, of your overpayment to enter on line 44800 of your return.

The CRA will refund the excess contributions to you or use them to reduce your balance owing.

#### Residents of Quebec on December 31, 2025

Line 44800 does **not** apply to you. If after completing Schedule 8, *Quebec Pension Plan Contributions* (5005-S8), or Form RC381, *Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments*, whichever applies, there remains an excess amount of contributions, you will claim the amount on your *Revenu Québec Income Tax Return*. For more information, see line 452 of the *Revenu Québec Guide to the Income Tax Return*.

For more information, see line 30800 on page 34.

### Line 45000 – Employment insurance overpayment

If you contributed more to your employment insurance (EI) premiums than you had to (see line 31200 on page 36), claim the difference on line 45000 of your return.

#### Note

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

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

#### Residents of Quebec on December 31, 2025

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

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

### Line 45200 – Refundable medical expense supplement

You may be able to claim this supplement if **all** of the following apply:

- You entered an amount on line 21500 or line 33200 of your return
- You were a resident in Canada throughout 2025
- You were 18 years of age or older at the end of 2025
- Your adjusted family net income is **less than \$63,374**

In addition, the total of the following amounts is **\$4,390 or more**:

- your employment income from lines 10100 and 10400 of your return (other than amounts received from a wage-loss replacement plan) **minus** the amounts from lines 20700, 21200, 22900, and 23100 of your return (if the result is negative, consider it as "0")
- your net self-employment income (**not** including losses) from lines 13500, 13700, 13900, 14100, and 14300 of your return

#### Note

If you reported income from more than one business on one specific self-employment line (13500, 13700, 13900, 14100, and 14300) and you are reporting a profit from one business and a loss from another, use only the profit amounts to determine if you meet the income requirement (noted above) to be eligible for this credit. If you are reporting a loss from only one business on one of these lines, do not include that loss.

Complete the chart for line 45200 using the *Federal Worksheet* to calculate your claim.

You can claim this supplement for the same medical expenses that you claimed on line 21500 and line 33200 of your return.

If you were separated because of a breakdown in your relationship for a period of 90 days or more that included December 31, 2025, you do **not** include your spouse's or common-law partner's income when you calculate this supplement.

If your spouse or common-law partner died on or before December 31, 2025, do **not** include their income when you calculate this supplement.

### Completing your return

Enter the amount calculated using the *Federal Worksheet* on line 45200 of your return to claim your refundable medical expense supplement.

### Line 45300 – Canada workers benefit (CWB)

The CWB is a refundable tax credit that supplements the earnings of low- and modest-income workers. This benefit has two parts: a basic amount and a disability supplement.

To find out if you can claim the CWB, see Schedule 6, *Canada Workers Benefit*.

If you had an eligible spouse, you can choose who will claim the basic amount for the CWB regardless of who received the RC210 slip for the basic amount.

If you had an eligible dependant, only one person can claim the basic CWB for that eligible dependant.

If you **cannot** decide who will claim the basic CWB when you have an eligible spouse, the CRA will decide who will claim the basic CWB.

If you had an eligible spouse and one of you is eligible for the disability tax credit (DTC), that person should claim the basic CWB and the CWB disability supplement.

If you had an eligible spouse and you are both eligible for the DTC, only one of you can claim the basic CWB. However, each of you must claim the CWB disability supplement on a separate Schedule 6.

### Eligible spouse

An eligible spouse is a person who meets **all** of the following conditions:

- They were your cohabiting spouse or common-law partner on December 31, 2025 (or, if they died after June 30, 2025, they were your cohabiting spouse or common-law partner on the date of death and you were not the cohabiting spouse or common-law partner of another individual on December 31, 2025)

#### Note

You are considered to have had a cohabiting spouse or common-law partner on December 31, 2025, if you had not been living separate and apart because of a breakdown in your marriage or common-law partnership for a period of at least 90 days that includes December 31, 2025.

- They were a resident of Canada throughout 2025

- They were **not** enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year unless they had an eligible dependant at the end of the year
- They were **not** confined to a prison or similar institution for a period of at least 90 days during the year
- They were **not** exempt from income tax in Canada for a period in the year when they were an officer or a servant of another country (such as a diplomat) residing in Canada, or they were a family member who resided with such a person, or an employee of such a person, at any time in the year

### Eligible dependant

An eligible dependant is a person who meets **all** of the following conditions:

- They were your or your spouse's or common-law partner's child

#### Note

For the purposes of this claim, a child includes a person under your custody and control who was wholly dependent on you for support. A child you lived with and cared for under kinship or close relationship program (of the federal government, a provincial or territorial government, or an Indigenous governing body) can still be an eligible dependant, even if you received payments under that program, as long as the payments were not a children's special allowance for that child.

- They were under 19 years of age and lived with you on December 31, 2025 (or, if they died after June 30, 2025, they lived with you on the date of death and would have been under 19 years of age on December 31, 2025)
- They were **not** eligible for the CWB for 2025

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

### Completing your return

Enter the result from Step 2 or Step 3, whichever applies, of your Schedule 6 on line 45300 of your return.

### Line 45350 – Canada training credit (CTC)

Complete Schedule 11, *Federal Tuition Amount and Canada Training Credit*, to claim the CTC for:

- eligible tuition and other fees paid to an eligible educational institution in Canada for courses you took in 2025
- fees paid to certain bodies in respect of an occupational, trade, or professional examination taken in 2025

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

- You were resident in Canada for all of 2025
- You were at least 26 years of age and less than 66 years of age at the end of the year
- You have a Canada training credit limit (CTCL) for 2025 on your latest notice of assessment or reassessment for 2024

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

- half of the fees claimed on line 32000 of your federal Schedule 11
- your CTCL for 2025

The CTC that you claim will reduce your CTCL for future years. For more information, go to [canada.ca/taxes-students](https://canada.ca/taxes-students).

### Line 45355 – Multigenerational home renovation tax credit (MHRTC)

The MHRTC is a refundable tax credit that allows an eligible individual to claim certain renovation costs to create a secondary unit within an eligible dwelling so that a qualifying individual can reside with their qualifying relation.

If eligible, you can claim up to \$50,000 in qualifying expenditures for each qualifying renovation completed, up to a maximum credit of \$7,250 for each claim you are eligible to make.

Complete Schedule 12, *Multigenerational Home Renovation Tax Credit*, to calculate your credit and enter the result on line 45355 of your return.

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

### Line 45400 – Refund investment tax credit

If you are eligible for an investment tax credit (line 41200) based on expenditures you made in 2025, you may be able to claim a refund of your unused investment tax credit. This refund will reduce the amount of credit available to you for other years.

To carry back the credit you earned in 2025 for up to 3 years and use it to reduce your federal tax, complete Part E of Form T2038(IND), *Investment Tax Credit (Individuals)*, and attach it to your paper return.

To carry forward credits earned in tax years ending after 1997 for up to 20 years, complete Part F of Form T2038(IND) and attach it to your paper return.

### Line 45600 – Part XII.2 tax credit

The Part XII.2 tax credit will be shown in box 38 on all of your T3 slips and in box 209 on all of your T5013 slips.

Enter on line 45600 of your return the total of amounts shown in box 38 of all your T3 slips and box 209 of your T5013 slips.

### Line 45700 – Employee and partner GST/HST rebate

If you deducted expenses from your income as an employee (line 21200 or line 22900) or as a partner (lines 13499 to 14300), you may be eligible for a rebate of the GST/HST you paid on those expenses.

Generally, you can claim this rebate if **either**:

- Your employer is a GST/HST registrant, other than a listed financial institution

- You are a member of a GST/HST-registered partnership and reported your share of the income from that partnership on your return

For more information, see Guide T4044, *Employment Expenses*.

To claim this rebate, complete Form GST370, *Employee and Partner GST/HST Rebate Application*.

#### Notes

Generally, report any GST/HST rebate received, on line 10400 of your return, in the year you received it. For example, you may claim a rebate on your return for 2025. If the CRA allows your claim and assesses that return in 2026, you must report the rebate on your tax return for 2026.

If you received a GST/HST rebate in 2025 and you were an employee, see line 10400.

If you were a partner, call our business enquiries line.

Claim on line 45700 of your return the rebate you calculated on Form GST370.

### Line 46900 – Eligible educator school supply tax credit

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

#### Eligible educator

You are considered an eligible educator if, at any time during the 2025 tax year, **both** of the following conditions are met:

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

#### Eligible supplies expenses

An eligible supplies expense is the amount that you paid in 2025 for **teaching supplies** that meet all of the following conditions:

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

Teaching supplies are consumable supplies and prescribed durable goods.

**Durable goods** are:

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

**Notes**

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

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

**Line 47555 – Canadian journalism labour tax credit**

If you were a member (other than a specified member) of a partnership that was a qualifying journalism organization (QJO) in 2025, you can claim the tax credit allocated to you by the partnership. The amount you can claim is shown in box 236 of your T5013 slip for 2025.

**Note**

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

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

You may be eligible for this credit if **both** of the following apply:

- You are **one** of the following individuals:
  - a self-employed person with a fiscal period beginning in 2024 and ending in 2025

- a graduated rate estate (GRE) with a tax year beginning in 2024 and ending in 2025
- an individual (including a trust) who was allocated a portion of the credit from a partnership for its fiscal period beginning in 2024 and ending in 2025
- You or the partnership operated a farming business that had **one or more** permanent establishments in a **designated province**

The **designated provinces** include Alberta, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, and Saskatchewan.

**Partnerships**

If you are an individual (including a trust) who is a member of a partnership operating a farming business in one or more designated provinces, you can claim the credit allocated to you for the partnership's fiscal period ending in 2025.

If the partnership had to file a *T5013 Partnership Information Return*, your share of the credit will be shown in box 237 of your 2025 T5013 slip.

If the partnership did **not** have to file a T5013 return, you will receive a letter showing your share of the credit.

**Note**

This amount is taxable. Include it in your farming income on line 14100 of your return. For more information, see Form T2043, *Return of Fuel Charge Proceeds to Farmers Tax Credit*.

**How to claim this credit**

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

**Line 47600 – Tax paid by instalments**

In February 2026, the CRA will send you Form INNS1, *Instalment Reminder*, or Form INNS2, *Instalment Payment Summary*, showing your total payments for 2025 that the CRA has received.

If you made an instalment payment for your 2025 taxes that does **not** appear on this reminder or summary, also include that amount on line 47600 of your return.

**Line 47900 – Provincial or territorial credits**

To find out which provincial or territorial credits you may be entitled to claim, go to [canada.ca/prov-terr-tax-information](https://canada.ca/prov-terr-tax-information).

**Line 48400 – Refund**

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

You can ask the CRA to transfer your refund to your 2026 instalment account when you file your return electronically or by attaching a note to your paper return.

**Direct deposit**

Direct deposit is a fast, convenient, and secure way to receive your CRA payments directly in your account at a financial institution in Canada. For more information, go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit) or contact your financial institution.

## Line 48500 – Balance owing

Your balance owing is due **no later than April 30, 2026**. Generally, the CRA does not charge a difference of **\$2 or less**. Do **not** mail cash or include cash with your return.

The CRA will charge daily compound interest on any outstanding balance from the day after the balance is due until your balance is paid in full.

Make your payment using:

- any of the electronic payment options on page 55

- a cheque or debit at your Canadian bank or credit union with a remittance voucher (available at [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services) or by contacting the CRA)
- cash or debit at any Canada Post outlet across Canada **for a fee** if you have a remittance voucher with a QR code or a self-generated QR code

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

If you cannot pay your balance owing by **April 30, 2026**, go to [canada.ca/cra-collections](https://canada.ca/cra-collections) to learn more about managing your tax debt or see Information Circular IC98-1R8, *Tax Collections Policies*.

## Supporting documents

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

Whether you file by paper or electronically, keep your supporting documents for 6 years in case the CRA asks to see them later. Also keep a copy of your return and notice of assessment or reassessment.

Attach the following documents to your paper return:

- **a copy of your information slips** such as a T4, T4A and T5, and provincial slips such as the Relevé 1 Slip, if applicable

- **your completed forms and schedules**, when instructed
- Form T776, *Statement of Real Estate Rentals*, or a statement showing your rental income and expenses for line 12600

### Note

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

## After you file your return

### Notice of assessment

The notice of assessment (NOA) gives you a summary of your tax and benefit assessment and explains any changes made to your return. It also tells you if you have a refund, a zero balance, or a balance owing.

It gives you other important information such as your:

- unused registered retirement savings plan (RRSP) contributions
- RRSP deduction limit and available contribution room
- first home savings account (FHSA) participation room
- Canada training credit limit (CTCL)
- other amounts and balances that you may want to carry forward to a future year

You will receive your NOA after the CRA processes your return. For more information, go to [canada.ca/cra-notices-letters](https://canada.ca/cra-notices-letters).

### Processing time

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

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

### Note

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

To look up processing times, go to [canada.ca/cra-processing-times](https://canada.ca/cra-processing-times).

### Tax reviews

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

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

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

Remember that the CRA is here to help you. If you cannot get the documents that the CRA is asking for, have questions, or need more time to reply, let the CRA know.

If you do not reply to the CRA's request, the CRA may adjust your return and your claim or deduction may be disallowed.

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

## How to change a return

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

Generally, you can only request a change to a return for a tax year ending in any of the 10 previous calendar years. For example, a request made in 2026 must relate to a tax year after 2015 to be considered.

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

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

### Note

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

For more information, go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return).

## Digital services for individuals

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

### My Account

My Account lets you access your personal income tax and benefit information, and interact with the CRA online throughout the year.

Use the "Navigation" and "Correspondence" menus to access the following services in My Account:

#### Profile

- Change your address, phone numbers, direct deposit information, marital status, information about children in your care, and language preference
- Edit your notification preferences and receive email notifications when important changes are made to your account
- Manage your authorized representatives and authorization requests
- Manage your multi-factor authentication settings, security options, and personal identification number (PIN)

#### Tax returns

- View your notice of assessment or reassessment, special elections and returns, carryover amounts, and tax information slips (T4 and more)

#### Accounts and payments

- View your account balance and statement of account
- Make a payment online to the CRA with the My Payment service, create a pre-authorized debit (PAD) agreement, or create a QR code to pay in person at Canada Post for a fee
- Transfer a payment

### Benefits and credits

- View your benefit and credit information, and apply for certain benefits

### Savings and pension plans

- View information about your Registered Retirement Savings Plan (RRSP), Tax-Free Savings Account (TFSA), Home Buyers' Plan (HBP), First Home Savings Account (FHSA), and Lifelong Learning Plan (LLP)

### Correspondence

- View mail from the CRA
- Submit documents to the CRA
- Submit an audit enquiry
- File a formal dispute
- Request a CPP/EI ruling

### Additional digital services

- Track the progress of certain files and enquiries you have submitted to the CRA
- View and print your proof of income statement

### Receive your CRA mail online

Set your correspondence preference to "Electronic mail" to receive email notifications when CRA mail, like your notice of assessment, is available in your account. You will no longer receive your CRA mail by paper. For more information, go to [canada.ca/cra-email-notifications](https://canada.ca/cra-email-notifications).

### Access My Account

To access My Account, go to [canada.ca/cra-sign-in-services](https://canada.ca/cra-sign-in-services) and sign in to or register for a CRA account.

## Electronic payments

Make your payment using:

- your Canadian bank or credit union's online banking, mobile app, or telephone service
- the CRA's My Payment service at **canada.ca/cra-my-payment** with your activated debit card from a participating Canadian bank or credit union with a Visa Debit or Debit Mastercard logo (does **not** include credit cards)
- pre-authorized debit (PAD) at **canada.ca/cra-sign-in-services** which lets you:
  - set up payments to the CRA from a Canadian chequing account on pre-set dates starting in five or more business days
  - pay an amount due, repay overpaid amounts, or make instalment payments
  - view your account history and modify, cancel, or skip a payment (for more information on PAD, go to **canada.ca/pay-authorized-debit**)

- the "Proceed to pay" button through My Account in the "Accounts and payments" panel on the "Overview" page, or directly through "Accounts and Payments" side navigation menu item and under the "Account balance and statement of account" and "Instalments" panels
- your credit card, *Interac* e-Transfer, or PayPal through one of the third-party service providers **for a fee**

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

## My Payment

My Payment is an electronic payment service offered by the CRA that allows individuals and businesses to make payments online directly to the CRA using their bank access cards with a Visa Debit or Debit Mastercard logo.

Use this service to make a payment to one or more CRA accounts in one simple transaction.

For more information, go to **canada.ca/cra-my-payment**.

## For more information

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### If you need help

For help with common topics, current contact centre wait times, and links to online self-serve options, go to **canada.ca/cra-contact**.

### Direct deposit

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

### Forms and publications

The CRA encourages you to file your return electronically. If you need a paper version of the CRA's forms and publications, go to **canada.ca/cra-forms-publications**.

### Electronic mailing lists

The CRA can send you an email when new information on a subject of interest is published on its website. To subscribe, go to **canada.ca/cra-email-lists**.

### Teletypewriter (TTY) and Video Relay Service (VRS) users

If you use a TTY for a hearing or speech impairment, call **1-800-665-0354**.

Register with Canada VRS to download the app, by going to **srvcanadavrs.ca/en/get-the-app**, and call the VRS line.

If you use another **operator-assisted relay service**, call the CRA's regular telephone numbers instead of the TTY or Canada VRS numbers.

### Formal disputes (objections and appeals)

You have the right to file an objection or an appeal if you disagree with an assessment, a determination, or a decision.

For more information, go to **canada.ca/cra-file-objection**.

### Due dates

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

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

### CRA service feedback program

#### Service complaints

You can expect to be treated fairly and to receive a high level of service every time you interact with the CRA.

You can provide compliments or suggestions; however, if you are not satisfied with the service you received:

- You may save time by calling the CRA first depending on your situation. You can call the telephone number provided in your CRA correspondence or discuss your concerns with the employee you have been dealing with. If you do not have a contact number, go to **canada.ca/cra-contact**
- You can ask to discuss the matter with the employee's supervisor if you have not been able to resolve your service issue



- You can submit feedback by filling out Form RC193, *Service Feedback*, if the issue remains unresolved. For more information, go to **canada.ca/cra-service-feedback**
- You may contact the Office of the Taxpayers' Ombudsperson if you are not satisfied with the response you have received. The Ombudsperson will only respond to complaints that the CRA has already tried to address

For more information about the *Taxpayer Bill of Rights*, go to **canada.ca/taxpayer-rights**.

## **Reprisal complaints**

If you received a response about a previously-submitted service complaint or formal review of a CRA decision and felt that you were not treated fairly by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, *Reprisal Complaint*.

For more information, go to **canada.ca/cra-reprisal-complaints**.

# Retirement income summary table

Use the following table to find out where to report your retirement income on your return.

If you entered an amount on line 11500 of your return, you are eligible for pension income splitting (lines 11600 and 21000) and the pension income amount (line 31400).

Use the chart for line 31400 of the *Federal Worksheet* to calculate the amount to enter on line 31400 of your return or on line 1 of your Form T1032, *Joint Election to Split Pension Income*, if applicable.

Slip	Box number	Conditions	Report on
T3	Box 31	None	line 11500
	Boxes 22, 26	None	line 13000
T4	Boxes 66, 67	None	line 13000
T4A	Box 016	None	line 11500
	Boxes 018 <sup>(1)</sup> , 106	None	line 13000
	(1) Lump-sum payments from an SPP or money purchase RPP are reported on line 11500 of your return if you are 65 years of age or older on December 31, 2025, or you received the amount upon the death of your spouse or common-law partner. In all other cases, report the amount on line 13000 of your return.		
	Boxes 024, 194	<ul style="list-style-type: none"><li>You were 65 or older on December 31, 2025; or</li><li>You received the amount upon the death of your spouse or common-law partner</li></ul>	line 11500
		All other cases	line 13000
	Box 133	<ul style="list-style-type: none"><li>You were 65 or older on December 31, 2025; or</li><li>You received the amount upon the death of your spouse or common-law partner</li></ul>	line 11500
		Variable payment life annuity payments out of a money purchase RPP	line 11500
		All other cases	line 13000
T4A(OAS)	Box 18	None	line 11300
T4A(P)	Box 20	None	line 11400
T4A-RCA	Boxes 14, 16, 18, 20	None <sup>(2)</sup>	line 13000
	(2) If there is an amount in box 17 of your T4A-RCA slip, it is already included in box 16 and is eligible for pension income splitting.		
T4RIF	Boxes 16, 22	<ul style="list-style-type: none"><li>You were 65 or older on December 31, 2025; or</li><li>You received the amount upon the death of your spouse or common-law partner</li></ul>	line 11500
		If the amount in box 22 is negative	line 23200
		All other cases	line 13000
	Box 18	See Information Sheet RC4178, <i>Death of a RRIF Annuitant, PRPP Member, or ALDA Annuitant</i>	line 13000
T4RSP	Box 16	<ul style="list-style-type: none"><li>You were 65 or older on December 31, 2025;<sup>(3)</sup> or</li><li>You received the amount upon the death of your spouse or common-law partner<sup>(3)</sup></li></ul>	line 12900
		All other cases	line 12900
	(3) This amount is eligible for pension income splitting and the pension income amount.		
	Boxes 18, 20, 22, 26, 28	None	line 12900
		If the amount in box 28 is negative	line 23200
	Box 34	See Information Sheet RC4177, <i>Death of an RRSP Annuitant</i>	line 12900
T5	Box 19	<ul style="list-style-type: none"><li>You were 65 or older on December 31, 2025; or</li><li>You received the amount upon the death of your spouse or common-law partner</li></ul>	line 11500
		All other cases	line 12100