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Canada Revenue Agency | Agence du revenu du Canada

Income Tax and Benefit Return

T1 2024

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If this return is for a deceased person, enter their information on this page.
For more information, go to **canada.ca/taxes-deceased-file-final-return**.

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

Step 1 – Identification and other information

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Identification

First name: **John**

Last name: **Doe**

Mailing address (apartment - number, street): **123 Sigma Street**

PO Box:

RR:

City: **Toronto**

Prov./Terr.:

Postal code: **J 0E 1I3**

Email address: **johndoe@gmail.com**

By providing an email address, you are **registering** for email notifications and will no longer receive paper mail from the CRA. You **agree** to the **Terms of use** found at **canada.ca/cra-email-notifications-terms**.

Social insurance number (SIN): **876 543 210**

Date of birth (Year Month Day): **2006 12 12**

If this return is for a **deceased person**, enter the date of death (Year Month Day):

Marital status on December 31, 2024:

1 ☑ Married
2 ☐ Living common-law
3 ☐ Widowed
4 ☐ Divorced
5 ☐ Separated
6 ☐ Single

Your language of correspondence: ☑ English
Votre langue de correspondance : ☐ Français

Residence information

Your province or territory of residence on December 31, 2024: **Ontario**

Your current province or territory of residence if it is different than your mailing address above:

Provinces or territories where your businesses had permanent establishments if you were self-employed in 2024:

If you **became** a resident of Canada in 2024 for income tax purposes, enter your date of entry: (Month Day)

If you **ceased** to be a resident of Canada in 2024 for income tax purposes, enter your date of departure: (Month Day)

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

Their first name: **Jane**

Their SIN: **123 456 789**

Tick this box if they were self-employed in 2024.	1 ☑
Net income from line 23600 of their return to claim certain credits (or the amount that it would be if they filed a return, even if the amount is "0")	
Amount of universal child care benefit (UCCB) from line 11700 of their return	
Amount of UCCB repayment from line 21300 of their return	

Do not use this area.						

Do not use this area.	17200					17100				

Step 1 – Identification and other information (continued)

Elections Canada

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

A) Do you have Canadian citizenship?
If **yes**, go to question B. If **no**, skip question B. 1 ☑ Yes 2 ☐ No

B) As a Canadian citizen, do you authorize the CRA to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors? 1 ☑ Yes 2 ☐ No

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

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

Indian Act – Exempt income

Tick this box if you have income that is exempt under the Indian Act.
For more information about this type of income, go to **canada.ca/taxes-indigenous-peoples**. 1 ☐

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

Canada Carbon Rebate

Tick this box if you **reside outside** of a census metropolitan area (CMA) in Ontario or **within** a rural area or small population centre of a CMA, as determined by Statistics Canada (2021), and expect to continue to reside outside the same CMA or within a rural area or small population centre of the same CMA on April 1, 2025. For more information, go to **canada.ca/canada-carbon-rebate**. 1 ☐

Note: If your marital status is married or living common-law, and both you and your spouse or common-law partner were residing in the same location outside of a CMA or within a rural area or small population centre of a CMA, you must tick this box on both of your returns.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2024, was **more than CAN$100,000**? 26600 1 ☐ Yes 2 ☐ No

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

Consent to share contact information – Organ and tissue donor registry

I authorize the CRA to provide my name and email address to Ontario Health so that Ontario Health (Trillium Gift of Life) may contact or send information to me by email about organ and tissue donation. For more information about organ and tissue donation in Canada, go to **canada.ca/organ-tissue-donation**. 1 ☐ Yes 2 ☐ No

Note: You are **not** consenting to organ and tissue donation when you authorize the CRA to share your contact information with Ontario Health. Your authorization is only valid for the tax year for which you are filing this tax return. Your information will only be collected under the Ontario Gift of Life Act.

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

Step 2 – Total income

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

Employment income (box 14 of all T4 slips)					10100		123456.78	1
Tax-exempt income for emergency services volunteers	10105		987					
Commissions included on line 10100 (box 42 of all T4 slips)	10120		0					
Wage-loss replacement contributions	10130		50					
Other employment income					10400	+	2000.00	2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)					11300	+	50.00	3
CPP or QPP benefits (box 20 of the T4A(P) slip)					11400	+	0.00	4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410		0.00					
Other pensions and superannuation					11500	+	0.00	5
Elected split-pension amount (complete Form T1032)					11600	+	0.00	6
Universal child care benefit (UCCB) (see the RC62 slip)					11700	+	0.00	7
UCCB amount designated to a dependant	11701		0.00					
Employment insurance (EI) and other benefits (box 14 of the T4E slip)					11900	+	5000.00	8
EI maternity and parental benefits, and provincial parental insurance plan (PPIP) benefits	11905		0.00					
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):								
Amount of dividends (**eligible** and **other than eligible**)					12000	+	0.00	9
Amount of dividends (**other than eligible**)	12010							
Interest and other investment income (use Federal Worksheet)					12100	+	0.00	10
Net partnership income (limited or non-active partners only)					12200	+	0.00	11
Registered disability savings plan (RDSP) income (box 131 of the T4A slip)					12500	+	0.00	12
Rental income (see Guide T4036) Gross	12599			Net	12600	+	0.00	13
Taxable capital gains (complete Schedule 3)	12700				14			
Capital gains reduction (complete Schedule 3)	12701	–	0.00		15			
Line 14 minus line 15		=			►	+		16
Support payments received (see Guide P102) Total	12799			Taxable amount	12800	+		17
Registered retirement savings plan (RRSP) income (from all T4RSP slips)					12900	+		18
Taxable first home savings account (FHSA) income (see the T4FHSA slip)					12905	+		19
Taxable FHSA income – other (see the T4FHSA slip)					12906	+		20
Other income (specify):					13000	+		21
Taxable scholarships, fellowships, bursaries and artists' project grants					13010	+		22
Add lines 1 to 13 and lines 16 to 22.						=		23
Self-employment income (see Guide T4002):								
Business income Gross	13499			Net	13500			24
Professional income Gross	13699			Net	13700	+		25
Commission income Gross	13899			Net	13900	+		26
Farming income Gross	14099			Net	14100	+		27
Fishing income Gross	14299			Net	14300	+		28
Add lines 24 to 28. Net self-employment income						=		► + 29
Line 23 plus line 29							=	30
Workers' compensation benefits (box 10 of the T5007 slip)	14400				31			
Social assistance payments	14500	+			32			
Net federal supplements paid (box 21 of the T4A(OAS) slip)	14600	+			33			
Add lines 31 to 33 (see line 25000 in Step 4).	14700	=			►	+		34
Line 30 plus line 34				**Total income**	15000	=	69420	35

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Step 3 – Net income

Enter the amount from line 35 of the previous page.				36
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600			
Registered pension plan (RPP) deduction (box 20 of all T4 slips and box 032 of all T4A slips)	20700			37
RRSP deduction (see Schedule 7 and **attach** receipts)	20800	+		38
FHSA deduction (see Schedule 15 and **attach** receipts)	20805	+		39
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810			
Deduction for elected split-pension amount (complete Form T1032)	21000	+		40
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)	21200	+		41
Universal child care benefit (UCCB) repayment (box 12 of all RC62 slips)	21300	+		42
Child care expenses (complete Form T778)	21400	+		43
Disability supports deduction (complete Form T929)	21500	+		44
Business investment loss (see Guide T4037) Gross Period 1 21698 Period 2 21699				
Allowable business investment loss deduction	21700	+		45
Moving expenses (complete Form T1-M)	21900	+		46
Support payments made (see Guide P102) Total 21999 Allowable deduction	22000	+		47
Carrying charges, interest expenses and other expenses (use Federal Worksheet)	22100	+		48
Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	22200	+		•49
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies) **(maximum $838.00)**	22215	+		•50
Exploration and development expenses (complete Form T1229)	22400	+		51
Other employment expenses (see Guide T4044)	22900	+		52
Clergy residence deduction (complete Form T1223)	23100	+		53
Other deductions (specify):	23200	+		54
Add lines 37 to 54.	23300	=	▶ –	55
Line 36 minus line 55 (if negative, show in brackets) **Net income before adjustments**	23400	=		56

Social benefits repayment:

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

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

If not, enter "0" on line 23500.	23500	–	•57
Line 56 minus line 57 (if negative, enter "0") If negative, you may have a non-capital loss (see Form T1A) and the negative amount is to be used for certain calculations (go to canada.ca/line-23600) **Net income**	23600	= 800500	58

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Step 4 – Taxable income

Enter the amount from line 58 of the previous page.						59
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	24400		0.00	60		
Security options deductions (boxes 39, 41, 91, and 92 of all T4 slips or see Form T1212)	24900	+		61		
Additional security options deduction (use Federal Worksheet)	24901	+		62		
Other payments deduction (enter the amount from line 14700 if you did **not** enter an amount on line 14600; otherwise, use Federal Worksheet)	25000	+		63		
Limited partnership losses of other years	25100	+		64		
Non-capital losses of other years	25200	+		65		
Net capital losses of other years	25300	+		66		
Capital gains deduction for qualifying business transfer (complete Form T2048)	25395	+		67		
Capital gains deduction (complete Form T657)	25400	+		68		
Northern residents deductions (complete Form T2222)	25500	+		69		
Additional deductions (specify):	25600	+		70		
Add lines 60 to 70.	25700	=		▶	–	71
Line 59 minus line 71 (if negative, show in brackets)					=	72
Capital gains reduction add-back (complete Schedule 3)				25999	+ 0.00	73
Line 72 plus line 73 (if negative, enter "0") **Taxable income**				26000	=	74

Step 5 – Federal tax

Part A – Federal tax on taxable income

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

	Line 26000 is $55,867 or less	Line 26000 is more than $55,867 but not more than $111,733	Line 26000 is more than $111,733 but not more than $173,205	Line 26000 is more than $173,205 but not more than $246,752	Line 26000 is more than $246,752	
Amount from line 26000						75
Line 75 minus line 76 (**cannot** be negative)	– 0.00	– 55,867.00	– 111,733.00	– 173,205.00	– 246,752.00	76
	=	=	=	=	=	77
Line 77 multiplied by the percentage from line 78	× 15%	× 20.5%	× 26%	× 29%	× 33%	78
	=	=	=	=	=	79
Line 79 plus line 80	+ 0.00	+ 8,380.05	+ 19,832.58	+ 35,815.30	+ 57,143.93	80
Federal tax on taxable income	=	=	=	=	=	81

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

Part B – Federal non-refundable tax credits

Basic personal amount: If the amount on line 23600 is **$173,205 or less**, enter $15,705. If the amount on line 23600 is **$246,752 or more**, enter $14,156. Otherwise, use the Federal Worksheet to calculate the amount to enter.	**(maximum $15,705)**	30000			82
Age amount (if you were born in 1959 or earlier) (use Federal Worksheet)	**(maximum $8,790)**	30100	+		83
Spouse or common-law partner amount (complete Schedule 5)		30300	+		84
Amount for an eligible dependant (complete Schedule 5)		30400	+		85
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30425	+		86
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		30450	+		87
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5) Number of children you are claiming this amount for 30499 × $2,616 =		30500	+		88
Add lines 82 to 88.			=		89

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

Enter the amount from line 89 of the previous page.						90
Base CPP or QPP contributions (complete Schedule 8 or Form RC381, whichever applies):						
through employment income	30800		•	91		
on self-employment income and other earnings	31000	+	•	92		
Employment insurance premiums:						
through employment (boxes 18 and 55 of all T4 slips) **(maximum $1,049.12)**	31200	+	•	93		
on self-employment and other eligible earnings (complete Schedule 13)	31217	+	•	94		
Volunteer firefighters' amount (VFA)	31220	+		95		
Search and rescue volunteers' amount (SRVA)	31240	+		96		
Canada employment amount: Enter **whichever is less:** $1,433 **or** line 1 plus line 2.	31260	+		97		
Home buyers' amount **(maximum $10,000)**	31270	+		98		
Home accessibility expenses (use Federal Worksheet) **(maximum $20,000)**	31285	+		99		
Adoption expenses	31300	+		100		
Digital news subscription expenses **(maximum $500)**	31350	+		101		
Add lines 91 to 101.		=	▶		+	102
Pension income amount (use Federal Worksheet) **(maximum $2,000)**			31400		+	103
Add lines 90, 102, and 103.					=	104
Disability amount for self (if you were under 18 years of age, use Federal Worksheet; **if not**, claim $9,872)			31600		+	105
Disability amount transferred from a dependant (use Federal Worksheet)			31800		+	106
Add lines 104 to 106.					=	107
Interest paid on your student loans (see Guide P105)			31900		+	108
Your tuition, education, and textbook amounts (complete Schedule 11)			32300		+	109
Tuition amount transferred from a child or grandchild			32400		+	110
Amounts transferred from your spouse or common-law partner (complete Schedule 2)			32600		+	111
Add lines 107 to 111.					=	112
Medical expenses for self, spouse or common-law partner and your dependent children under 18 years of age	33099			113		
Amount from line 23600 × 3% =				114		
Enter **whichever is less:** $2,759 or the amount from line 114.		–		115		
Line 113 minus line 115 (if negative, enter "0")		=		116		
Allowable amount of medical expenses for other dependants (use Federal Worksheet)	33199	+		117		
Line 116 plus line 117	33200	=	▶		+	118
Line 112 plus line 118			33500		=	119
Federal non-refundable tax credit rate					× 15%	120
Line 119 multiplied by the percentage from line 120			33800		=	121
Donations and gifts (complete Schedule 9)			34900		+	122
Line 121 plus line 122 **Total federal non-refundable tax credits**			35000		=	123

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Part C – Net federal tax

Enter the amount from line 81.						124
Federal tax on split income (TOSI) (complete Form T1206)			40424	+		•125
Line 124 plus line 125			40400	=		126
Amount from line 35000					127	
Federal dividend tax credit (use Federal Worksheet)	40425	+			•128	
Minimum tax carryover (complete Form T691)	40427	+			•129	
Add lines 127 to 129.		=		▶	–	130
Line 126 minus line 130 (if negative, enter "0")			**Basic federal tax** 42900	=		131
Federal surtax on income earned outside Canada (complete Form T2203)				+		132
Line 131 plus line 132				=		133
Federal foreign tax credit (complete Form T2209)			40500	–		134
Line 133 minus line 134				=		135
Recapture of investment tax credit (complete Form T2038(IND))				+		136
Line 135 plus line 136				=		137
Federal logging tax credit				–		138
Line 137 minus line 138 (if negative, enter "0")			**Federal tax** 40600	=		•139
Federal political contribution tax credit (use Federal Worksheet)						
Total federal political contributions (**attach** receipts) 40900		**(maximum $650)** 41000			•140	
Investment tax credit (complete Form T2038(IND))	41200	+			•141	
Labour-sponsored funds tax credit						
Net cost of shares of a provincially registered fund 41300		Allowable credit 41400	+		•142	
Add lines 140 to 142.	41600	=		▶	–	143
Line 139 minus line 143 (if negative, enter "0")			41700	=		144
Advanced Canada workers benefit (ACWB) (complete Schedule 6)			41500	+		•145
Special taxes			41800	+		•146
Add lines 144 to 146.			**Net federal tax** 42000	=		147

Step 6 – Refund or balance owing

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

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Step 6 – Refund or balance owing (continued)

Enter the amount from line 153 of the previous page.				154
Total income tax deducted (amounts from all Canadian slips)	43700		• 155	
Refundable Quebec abatement	44000	+	• 156	
CPP or QPP overpayment	44800	+	• 157	
Employment insurance (EI) overpayment	45000	+	• 158	
Refundable medical expense supplement (use Federal Worksheet)	45200	+	• 159	
Canada workers benefit (CWB) (complete Schedule 6)	45300	+	• 160	
Canada training credit (CTC) (complete Schedule 11)	45350	+	• 161	
Multigenerational home renovation tax credit (MHRTC) (complete Schedule 12)	45355	+	• 162	
Refund of investment tax credit (complete Form T2038(IND))	45400	+	• 163	
Part XII.2 tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600	+	• 164	
Employee and partner GST/HST rebate (complete Form GST370)	45700	+	• 165	
Eligible educator school supply tax credit Supplies expenses **(maximum $1,000)** 46800 × 25% =	46900	+	• 166	
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47555	+	• 167	
Return of fuel charge proceeds to farmers tax credit (complete Form T2043)	47556	+	• 168	
Tax **paid** by instalments	47600	+	• 169	
Provincial or territorial credits (complete Form 479, if it applies)	47900	+	• 170	
Add lines 155 to 170. **Total credits**	48200	=	▶	171

Line 154 minus line 171
If the amount is negative, enter it on **line 48400** below.
If the amount is positive, enter it on **line 48500** below.

Refund or **balance owing** = 172

Refund 48400 •

For more information and ways to enrol for direct deposit, go to **canada.ca/cra-direct-deposit**.

Balance owing 48500 •

Your balance owing is due **no later than April 30, 2025**. For more information on how to make your payment, go to **canada.ca/payments**.

Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2024 tax refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above			1
Your donation to the Ontario opportunities fund	46500	–	• 2
Net refund (line 1 minus line 2)	46600	=	• 3

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

Sign here

It is a serious offence to make a false return.

Telephone number:

Date:

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

Was a fee charged? 49000 1 ☐ Yes 2 ☐ No

EFILE number (if applicable): 48900

Name of tax professional:

Telephone number:

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

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