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

Is this income tax package for you?

This income tax package provides the basic information you need to get ready, complete and file your **paper** Income Tax and Benefit Return. **Use this information along with the instructions on the return and schedules.** It tells you what types of income you must report, and which deductions and credits you can claim to help you figure out if you owe tax or if you will get a refund. Even if you had no income in the year, you have to file a return to get the benefits, credits, and refund you are entitled to.

This income tax package also applies to you if you resided outside Canada on December 31, 2019, and have significant **residential ties** with Canada. To make sure you are using the correct income tax package, see “Which income tax package should you use?”.

What’s new for 2019?

We have outlined major tax changes and improvements to services below. We have also noted changes to income tax rules that were announced, but that were not yet law when this guide was published. If they become law as proposed, they will be effective for 2019 or as of the dates given. You will find more information about these changes throughout the guide. They are flagged with the word: **NEW!**

The CRA’s services

Your income tax package has a new look. The **2019 Income Tax Package** includes the Federal Income Tax and Benefit Guide, a Provincial or Territorial Information Guide, the return, schedules, and worksheets. For 2019 and future tax years, some of the line numbers that were previously 3 and 4 digits are now 5 digits. We have made several changes to this package to enhance our services.

These changes include:

- using plain language where possible
- reducing the number of forms by eliminating Schedule 1 and the Worksheet for Schedule 1. You can now find any charts that were on these forms on the Income Tax and Benefit Return and the Worksheet for the Return
- updating worksheets to simplify certain calculations
- increasing font size and white space

Individuals and families

Enhanced Canada Pension Plan/Quebec Pension Plan – Starting in 2019, the Canada Pension Plan (CPP) and the Quebec Pension Plan (QPP) are being gradually enhanced. This means that if you contribute to either the CPP or the QPP, you will receive improved benefits in exchange for making higher contributions. You can claim a deduction for your enhanced contributions to the CPP or QPP. For more information on how to claim your CPP or QPP contributions on your return, see Schedule 8 or Form RC381, whichever applies.

Canada Training Credit Limit – As of January 1, 2019, if you meet certain conditions, you will be able to accumulate \$250 per year, to a maximum over your lifetime of \$5,000, to be used in calculating your Canada Training Credit, a new refundable tax credit that will be available for 2020 and future years. Based on information from your return, the CRA will determine your Canada Training Credit Limit for the 2020 tax year and provide it to you on your Notice of Assessment for 2019. For 2020 and future years, you may be able to claim a Canada Training Credit equal to your Canada Training Credit Limit for the year or 50% of your eligible tuition and fees paid to an educational institution in Canada, whichever is less.

Canada Workers Benefit – For 2019, the Canada workers benefit (CWB) replaces and strengthens the working income tax benefit (WITB). The CWB is an enhanced, more accessible, refundable tax credit. For more information, see Schedule 6, Canada Workers Benefit.

Income exempt under the Indian Act – A new section called “Indian Act – Exempt income” has been added to page 2 of the Income Tax and Benefit Return, and a new form has been created, Form T90, Income exempt under the Indian Act. The information provided on the return and form will allow the CRA to calculate your Canada Training Credit Limit for the 2020 tax year and may also be used to calculate your CWB for the 2019 tax year, if applicable.

Communal organizations – For 2014 and later tax years, income from a business earned by the trust that is then allocated to a member of the congregation is deemed to be income from a business carried on by that member. This may allow members of a communal organization to claim the CWB for 2019 and later years, and the WITB for the 2014 to 2018 tax years. For more information on how to request an adjustment to a return from a previous year, see “How to change a return” on page 54.

Kinship Care Providers – For 2009 and later years, for the CWB and the former WITB, a care provider may be considered to be the parent of a child in their care, regardless of whether they receive financial assistance from a government under a kinship care program. As a result, the care provider may be entitled to claim the child as an eligible dependent for purposes of claiming the benefit. Also, for these years, financial assistance payments received by care providers under a kinship care program are not included in income and not included when determining entitlement to benefits and credits based on income.

Home Buyers' Plan – The maximum amount you can withdraw from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP) increased from \$25,000 to \$35,000 for withdrawals made after March 19, 2019. If you are not considered a first-time home buyer for the purposes of the HBP, and you experience a breakdown in your marriage or common-law partnership, you may be able to participate in the HBP after 2019 under certain conditions. For more information on the HBP, go to canada.ca/home-buyers-plan.

Medical Expenses Tax Credit – For expenses incurred after October 16, 2018, certain cannabis products purchased for a patient for medical purposes will be considered eligible medical expenses for the medical expense tax credit, once they become permitted for legal sale under the Cannabis Act. For more information, see Guide RC4065, Medical Expenses.

Donations and gifts (line 34900 of the return) – For donations made after March 18, 2019, in order to qualify for the enhanced tax incentives for donations of cultural property, the property no longer needs to be of national importance.

Allowances for members of legislative assemblies and certain municipal officers – For 2019 and later tax years, non-accountable allowances paid to elected members of legislative assemblies, certain municipal officers, and members of public or separate school boards are required to be fully included in income.

Zero-emission vehicles – If you are self-employed or claiming employment expenses, you may be able to claim capital cost allowance on zero-emission vehicles. Starting in 2019, there is a temporary enhanced first-year capital cost allowance of 100% for eligible zero-emission vehicles. Eligible vehicles must be acquired after March 18, 2019, and become available for use before 2024. The enhanced allowance decreases if the vehicle becomes available for use after 2023 and before 2028. For more information and for the conditions the vehicle has to meet, see Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income, if you are self-employed. If you are claiming employment expenses, see Guide T4044, Employment Expenses.

Interest and investments

Investment tax credit (line 41200) – Eligibility for the mineral exploration tax credit for an individual (other than a trust) has been extended to flow-through share agreements entered into before April 2024. For more information, see Form T2038(IND), Investment Tax Credit (Individuals).

Do you have to file a return?

File a return for 2019 if:

- you have to pay tax for the year
- you want to claim a refund
- you want to claim the Canada workers benefit (CWB) or you received CWB advance payments in the year
- you or your spouse or common-law partner want to begin or continue receiving the following payments (including any related provincial or territorial payments):
 - Canada child benefit (CCB)
 - Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit
 - Guaranteed income supplement (GIS)

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

- the CRA sent you a request to file a return
- you and your spouse or common-law partner are jointly electing to split pension income. See Line 11500 of this guide
- you disposed of capital property (which could be a principal residence) or you realized a taxable capital gain in the year
- you have to repay all or part of your old age security or employment insurance benefits
- you have not repaid all the amounts you withdrew from your registered retirement savings plan (RRSP) under the Home Buyers' Plan or Lifelong Learning Plan
- you have to contribute to the Canada Pension Plan (CPP) for 2019. This can apply if your total net self-employment income and pensionable employment income is more than \$3,500
- you are paying employment insurance premiums on self-employment income or other eligible earnings
- you have incurred a non-capital loss in the year that you want to be able to apply in other years
- you want to transfer unused tuition fees, or carry forward unused tuition, education, and textbook amounts to a future year
- you want to report income that would allow you to contribute to an RRSP, a pooled registered pension plan (PRPP), or a specified pension plan (SPP) to keep your RRSP deduction limit (see Schedule 7) for future years up to date
- you want to carry forward to a future year the unused investment tax credit on expenditures you incurred during the current year

Deceased persons

If you are the legal representative (the executor, administrator, or liquidator) of the estate of a person who died in 2019, you may have to file a return for 2019 for that person. When there are no legal documents designating a legal representative, you may request to be the deceased person's representative by completing an Affidavit form for intestate situations. For more information about your filing requirements and options, and to know what documents are required, see Guide T4011, Preparing Returns for Deceased Persons, and Information Sheet RC4111, Canada Revenue Agency – What to Do Following a Death.

Due dates, penalties, and interest

Due dates

Your 2019 return and payment are due on or before the following dates:

Person	Return due date	Payment due date
Most people	April 30, 2020	April 30, 2020
Self-employed persons (and their spouse or common-law partner) with business expenditures that relate mostly to a tax shelter investment	April 30, 2020	April 30, 2020
Self-employed persons and their spouse or common-law partner (other than those stated above)	June 15, 2020	April 30, 2020
Deceased persons and their surviving spouse or common-law partner	See Guide T4011, Preparing Returns for Deceased Persons.	

Note

Form T1135, Foreign Income Verification Statement, must be filed on or before April 30, 2020, or June 15, 2020, if you or your spouse or common-law partner carried on a business in 2019 (other than a business whose expenditures are primarily in connection with a tax shelter). For more information, see Form T1135.



Did you know...

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

- guaranteed income supplement (GIS)
- GST/HST credit
- Canada child benefit (CCB)
- related provincial and territorial programs

If you have a spouse or common-law partner, they also have to file a return. For more information, see Booklet T4114, Canada Child Benefit, and Guide RC4210, GST/HST Credit.

Penalties

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

- you filed your return late and you owe tax for 2019
- you failed to report an amount on your return for 2019 **and** you also failed to report an amount on your return for 2016, 2017, or 2018
- you knowingly or under circumstances amounting to gross negligence have made a false statement or an omission on your 2019 return

For more information, go to canada.ca/penalty-information-returns.

Interest

Interest you must pay to the CRA

If you have a balance owing for 2019, the CRA charges compound daily interest starting May 1, 2020, on any unpaid amounts owing for 2019. This includes any balance owing if the CRA reassesses your return.

Note

The CRA may cancel or waive interest if you cannot meet your tax obligations because of circumstances beyond your control. To make a request, get and complete Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties or Interest. For more information, go to canada.ca/taxpayer-relief.

Interest paid to you by the CRA

The CRA will pay you compound daily interest on your tax refund for 2019 in some situations. The calculation will start on the latest of the following three dates:

- May 31, 2020
- the 31st day after you file your return
- the day after you overpaid your taxes

Cancel or waive penalties or interest

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

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

For penalties, the CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year in which you make your request. For example, your request made in 2018 must relate to a penalty for a tax year or fiscal period ending in 2008 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year in which you make your request. For example, your request made in 2018 must relate to interest that accrued in 2008 or later.

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

Gather all your documents

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

What if you are missing information?

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



Did you know...

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

Need help doing your taxes?

Community Volunteer Income Tax Program (CVITP) – If you have a modest income and a simple tax situation, volunteers from the CVITP can complete your tax return for free. To find out if you qualify for this service and to locate a tax preparation clinic near you, go to canada.ca/taxes-help or call the CRA at **1-800-959-8281**.

If you want to become a volunteer, go to canada.ca/taxes-volunteer.

Tax Information Phone Service (TIPS) – For personal and general tax information by telephone, use the CRA's automated service, TIPS, at **1-800-267-6999**.

By phone (individuals) – If you are calling from Canada or the United States, call **1-800-959-8281**. The CRA's automated service is available 24 hours a day, 7 days a week. The CRA agents are available Monday to Friday (except holidays) from 9 a.m. to 5 p.m. (local time). From the end of February to the end of April, these hours are extended to 9 p.m. (local time) on weekdays and from 9 a.m. to 5 p.m. (local time) on Saturdays (except Easter weekend).

By phone (businesses) – Call **1-800-959-5525**. The CRA's automated service is available 24 hours a day, 7 days a week. The CRA's agents are available Monday to Friday (except holidays) from 9 a.m. to 6 p.m. (local time).

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

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

Teletypewriter (TTY) users – If you have a hearing or speech impairment and use a TTY, call **1-800-665-0354**. If you use an operator-assisted relay service, call the CRA's regular telephone numbers instead of the TTY number.

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 tax application. Go to canada.ca/netfile for a list of software and applications, including some that are **free**.

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

Note

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

File my Return – This is a free and secure CRA service available to eligible individuals who have low or fixed income and whose situations stay the same from year to year. If you are eligible, you will receive an invitation letter in the mail. You will then be able to file your income tax and benefit return simply by giving the CRA some personal information and answering a series of short questions through an automated phone service. You do not have to fill out any paper forms or do any calculations.

Filing a paper return – In the next section, find out which income tax package you need.

Which income tax package should you use?

Use the income tax package for the province or territory where you resided on December 31, 2019. However, there are exceptions, such as if you have residential ties in another place. For more information on these exceptions, see the chart below.

If you resided in Quebec on December 31, 2019, use the income tax package for residents of Quebec to calculate your federal tax only. You must also file a provincial income tax and benefits return for Quebec.

Exceptions	
In the following situations, use the income tax package specified:	
Your situation (see the definitions on the next chart)	Use the following:
A. On December 31, 2019, you had residential ties in more than one province or territory.	Income tax package for the province or territory where you have your most important residential ties. For example, if you usually reside in Ontario but were going to school in Alberta or Quebec, use the income tax package for Ontario.
B. You are filing a return for a person who died in 2019.	Income tax package for the province or territory where that person resided at the time of death.
C. You emigrated from Canada in 2019.	Income tax package for the province or territory where you resided on the date you left.
D. You resided outside Canada on December 31, 2019, but kept significant residential ties with Canada; you may be considered a factual resident of Canada.	Income tax package for the province or territory where you kept your residential ties. Also, get and complete Form T1248, Information About Your Residency Status – Schedule D.
E. You resided outside Canada on December 31, 2019, and are considered a deemed resident or non-resident of Canada.	Income Tax and Benefit Guide for Non-Residents and Deemed Residents of Canada. However, if you earned income from employment in a province or territory, or earned income from a business with a permanent establishment in a province or territory, use the income tax package for that province or territory.

Definitions

Residential ties	<p>Significant residential ties to Canada include:</p> <ul style="list-style-type: none"> ■ a home in Canada ■ a spouse or common-law partner in Canada ■ dependants in Canada <p>Secondary residential ties that may be relevant include:</p> <ul style="list-style-type: none"> ■ personal property in Canada, such as a car or furniture ■ social ties in Canada, such as memberships in Canadian recreational or religious organizations ■ economic ties in Canada, such as Canadian bank accounts or credit cards ■ a Canadian driver's licence ■ a Canadian passport ■ health insurance with a Canadian province or territory <p>To determine an individual's residence status, all of the relevant facts in each case must be considered, including residential ties with Canada and length of time, object, intent, and continuity while living inside and outside Canada.</p> <p>Note You are a factual resident of Canada for tax purposes if you keep significant residential ties in Canada while living or travelling outside the country.</p> <p>For more information, see Income Tax Folio S5-F1-C1, Determining an Individual's Residence Status.</p>
Deemed resident	<p>You are a deemed resident of Canada for income tax purposes if:</p> <ul style="list-style-type: none"> ■ on December 31, 2019, you were living outside Canada, you are not considered to be a factual resident of Canada because you did not have significant residential ties in Canada, and you are a government employee, a member of the Canadian Forces including their overseas school staff, or working under a Canadian International Development Agency (CIDA) assistance program. 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, do not have significant residential ties with Canada, and are not considered a resident of another country under the terms of a tax treaty between Canada and that country
Non-resident	<p>You are a non-resident for tax purposes if one of the following applies to you:</p> <ul style="list-style-type: none"> ■ you normally live in another country and are not considered to be a factual resident of Canada ■ you do not have significant residential ties in Canada, and one of the following applies to you: <ul style="list-style-type: none"> ■ you live outside Canada throughout the tax year ■ you stay in Canada for less than 183 days in the tax year

Other publications you may need

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

Your situation	Use the following:
You were a non-resident and you were employed in Canada, you carried on a business in Canada, or disposed of a taxable Canadian property.	Guide T4058, Non-Residents and Income Tax
You were a non-resident , and you received rental income from real or immovable property in Canada.	Guide T4144, Income Tax Guide for Electing Under Section 216
You were a non-resident , and you received certain other types of income from Canada (including pensions and annuities).	Pamphlet T4145, Electing Under Section 217 of the Income Tax Act
You were a newcomer to Canada in 2019.	Pamphlet T4055, Newcomers to Canada
You emigrated from Canada during 2019.	Go to canada.ca/taxes-international .
At any time in 2019, you were a non-resident of Canada receiving an old age security pension from Canada.	Form T1136, Old Age Security Return of Income. For more information, see Guide T4155, Old Age Security Return of Income Guide for Non-Residents.

Step 1 – Identification and other information

Use the instructions provided on your return to complete Step 1. This will provide the CRA with information about you and your spouse or common-law partner, if you have one, as well as other information needed to process your return.

In this section of the guide, you will only find information you may need to supplement the instructions provided on the return.

Email address

If you would like to receive email notifications from the CRA, read and agree to the terms of use for email notifications below, and enter an email address. You can also register by going to My Account at canada.ca/my-cra-account, logging in to your account, and selecting the “Notification preferences” service.

Terms of use for email notifications – The CRA will send email notifications to the email address you have provided in order to notify you of any CRA mail available in My Account, and to notify you of certain changes to the account information, and other important information about the account. The notifications that are eligible for this service may change. As new types of notifications are added or removed from this service, you may not be notified of each change.

To view CRA mail online, you must be registered for My Account, and/or your representative must be registered for Represent a Client and be authorized on this account. All CRA mail available in My Account is presumed to have been received on the date that the email notification is sent. Any mail that is eligible for electronic delivery will no longer be printed and mailed.

It is your responsibility to ensure that the email address provided to the CRA is accurate, and to update it when there is any change to that email address. 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.

These email notifications are sent unencrypted and unsecured. The email notifications could be lost or intercepted, or could be 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 be changed from time to time. The CRA will provide notice in advance of the effective date of the new terms. You agree that the CRA may notify you of these changes by emailing either the new terms, or notice of where the new terms can be found, 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 the email address provided and no longer use the service.

Information about your residence

Enter the province or territory where you lived or of which you were considered to be a factual resident on December 31, 2019. The CRA needs this information to calculate your taxes, benefits, and credits correctly.

Information about you

For more information or to apply for a social insurance number (SIN), go to canada.ca/social-insurance-number.

Marital status

“Married” means you have a spouse. This only applies to a person to whom you are legally married.

“Living common-law” means you are living with a person who is **not your spouse**, but with whom you have a conjugal relationship, and to whom at least **one** of the following situations applies:

- a) They have been living with you in a conjugal relationship for at least 12 continuous months.

Note

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

- b) They are the parent of your child by birth or adoption.
- c) They have custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on them for support.

“Separated” means that you have been living apart from your spouse or common-law partner because of a breakdown in the relationship for a period of at least 90 days and you have not reconciled. Once you have been separated for 90 days because of a breakdown in the relationship, the effective day of your separated status is the day you started living apart.

If you file your return before your 90-day separation period is over, you should continue to indicate a marital status of married or living common-law, as applicable. However, if after filing the return you continue to live separate and apart from your spouse or common-law partner for at least 90 days, you should complete and submit Form RC65, Marital Status Change. Use the date of the beginning of the 90-day period as your date of separation.



Did you know...

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

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

“Divorced” means that you have legally been divorced from your former spouse.

“Single” should be chosen when none of the other marital status options apply to you.

Information about your spouse or common-law partner

Enter the amounts that are, or would be, reported on your spouse’s or common-law partner’s return. For the net income, enter the amount that is, or would be, reported on line 23600 of that return, **even if it is zero**.

Note

Your spouse or common-law partner may still have to file a return for 2019, even if you enter this amount on page 1 of your return.

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

In some provinces and territories, you are also required to identify whether or not you resided on the settlement lands of an Aboriginal government on December 31, 2019.

These Aboriginal governments are:

- Nisga’a Lisims Government (in **British Columbia**)
- Nunatsiavut Government (in **Newfoundland and Labrador**)
- Tłı̨chǫ Government and Délı̨nę Got’ı̨nę Government (in the **Northwest Territories**)
- eleven self-governing **Yukon** First Nations

Individuals who resided on the settlement lands of an Aboriginal government in Yukon, the Northwest Territories, and British Columbia may also have to respond to another question in this section of the return, identifying if they are a citizen or member of one of these Aboriginal governments.

Your response to these questions will not impact the amount of tax you pay; however, it will ensure that the Aboriginal government receives the correct tax revenue in accordance with its personal income tax administration agreement. For more information, go to canada.ca/en/revenue-agency/services/aboriginal-peoples/information-indians.

Elections Canada (page 2 of your return)

Ticking the “Yes” boxes in the Elections Canada section is an **easy way to keep your voter registration up to date**, if you are qualified to vote. And now, 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 the Register of Future Electors, if you are aged 14 to 17. The Register of Future Electors allows young Canadians aged 14 to 17 to register before turning 18; once they turn 18 they are added automatically 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 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 legislations, and providing voter information (not including birth dates) to members of Parliament, registered and eligible political parties and candidates at election time.

Information in the Register of Future Electors cannot be shared with members of Parliament, registered or eligible political parties, or candidates. It can, however, be shared with those provincial and territorial electoral agencies who 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 who have **Canadian citizenship** and are 18 years of age or older 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.

These questions are optional. If you are 18 and over, **you will not lose your right to vote**, regardless of whether you answer the questions or leave them blank. The CRA does not use this information for the purpose of processing your return.

If you **have Canadian citizenship** and **authorize** the CRA to share your name, address, date of birth, and Canadian citizenship status with Elections Canada, tick “Yes” **to both questions**. If you do not authorize the CRA to share your information with Elections Canada, tick “No” to question B.

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

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

If you tick “No” to question B

- The CRA will not give any of your information to Elections Canada.
- Elections Canada **will not remove** your information from either Register if your name is already there or from lists of electors if you are 18 and over.
- If there is an election, by-election or referendum and you are 18 or over but not already registered with Elections Canada, you will have to register before you vote.
- If you are not yet 18, you will need to take steps to register with Elections Canada after you turn 18 in order to vote.

Deceased persons

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

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

Specified foreign property (page 2 of your return)

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

Specified foreign property includes all of the following:

- funds or intangible property (patents, copyrights, etc.) situated, deposited or held outside Canada
- tangible property situated outside of Canada
- a share of the capital stock of a non-resident corporation held by the taxpayer or by an agent on behalf of the taxpayer
- an interest in a non-resident trust that was acquired for consideration, other than an interest in a non-resident trust that is a foreign affiliate
- shares of corporations 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

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

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

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

For more information on specified foreign property, see Form T1135, Foreign Income Verification Statement.

Step 2 – Total income

Report your income on lines 10100 to 14600 using your information slips along with the instructions provided on your return and on any applicable worksheet, schedule, and form. You may receive income that is not reported on an information slip, but that income still has to be reported. In this section of the guide, you will find information you may need to supplement the instructions provided on the return.

This section does not provide supplementary information for lines 10120, 12500, 14400, and 14600, as the instructions on the return provide the information you need.

Report foreign income and other foreign amounts

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

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

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

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

Line 10100 – Employment income

Emergency services volunteers

You may have received a payment from an eligible employer, such as a government, a municipality, or another public authority for your work as a volunteer ambulance technician, a volunteer firefighter, a search and rescue volunteer, or other type of emergency worker. The T4 slips issued by this authority will generally show only the taxable part of the payment in box 14 of your T4 slip, which is the part that is more than \$1,000.

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

As an emergency services volunteer, you may qualify to claim the \$3,000 volunteer firefighters' amount (VFA) or the search and rescue volunteers' amount (SRVA). See lines 31220 and 31240 of this guide.

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

If you choose to claim the \$1,000 exemption, report only the amounts shown in box 14 of your T4 slips on line 10100 of your return, and do not claim an amount on lines 31220 and 31240 of your return. **NEW!** Report the exempt part of the payment shown in 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 shown in boxes 87 and 14 of your T4 slips, and report the result on line 10100 of your return.

Security options benefits

Report taxable benefits you received in (or carried forward to) 2019 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 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 wage-loss replacement plan shown in the supporting documents from your employer or insurance company. For more information, see 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 they are shown in box 14 of your T4 slips, report the amount shown in box 30 of your T4 slips on line 10400 of your return. Subtract the amount shown in box 30 of your T4 slips from the amount shown in box 14, and report the difference on line 10100 of your return.

Line 10400 – Other employment income

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

- Report the amounts from your T4, T4A, and T4PS slips as instructed on the back of these slips.
- **Employment income not reported on a T4 slip** – Report amounts 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 line (lines 13499 to 14300 of your return).
- **Net research grants** – Subtract your expenses from the grant you received and report the net amount on line 10400 of your return. Your expenses cannot be more than the amount of your grant. For more information, see Guide P105, Students and Income Tax.
- **Clergy’s housing allowance or an amount for eligible utilities** – Report the amount shown in 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 shown in box 30 of your T4 slips from the amount shown in box 14, and report the difference on line 10100 of your return.
- **Foreign employment income** – Report your earnings in Canadian dollars. See “Report foreign income and other foreign amounts” at the beginning of Step 2 – Total income of this guide. If the amount on your United States W-2 slip has been reduced by contributions to a 401(k), 457, or 403(b) plan, US Medicare and Federal Insurance Contributions Act (FICA), you must add these contributions to your foreign employment income on line 10400 of your Canadian return. These contributions may be deductible. See Line 20700 of this guide.
- **Income-maintenance insurance plans (wage-loss replacement plans)** – This income is shown in box 107 of your T4A slips. You may not have to report the full amount on your return. Report the amount you received, minus contributions you made to the plan after 1967, if you did not use them on a previous year’s return. For more information, see Interpretation Bulletin IT-428, Wage Loss Replacement Plans.
- **Certain GST/HST and Quebec sales tax (QST) rebates** – If you are an employee who paid and deducted employment expenses in 2018 or earlier, and you received a GST/HST or QST rebate in 2019 for those expenses, report the rebate you **received** on line 10400 of your return. However, a rebate on which you can claim capital cost allowance is treated differently. For more information, see Chapter 10 in Guide T4044, Employment Expenses.
- **Royalties** – Report these amounts on line 10400 of your return if you received them for a work or invention of yours. Report other royalties (other than those included on line 13500 of your return) on line 12100 of your return.

Retirement income – Summary table

(applicable to lines 11300, 11400, 11500, 11600, 12100, 12900, 13000, 21000, and 31400 of your return)

Look on the back of your retirement income slips to find out where to report an amount. For more information, use the following table. Some of the types of income listed in the following table are eligible for the \$2,000 pension income amount on line 31400 of the return. Some types of income may also be eligible for pension income splitting (lines 11600 and 21000 of the return).

Information slip	Conditions	Report the amount on the following line of your return:	Eligible for the pension income amount?	Eligible for pension income splitting?
T4A(OAS) box 18	None	11300	No	No
T4A(P) box 20	None	11400	No	No
T3 box 31 T4A box 016	None	11500	Yes	Yes
T4A boxes 024, 133, and 194 T4RIF boxes 16 and 20 T4RIF box 22	If one of the following applies: <ul style="list-style-type: none"> ■ you were 65 or older on December 31, 2019 ■ regardless of your age, you received the amount on the death of your spouse or common-law partner 	11500	Yes	Yes
	All other cases	13000	No	No
T5 box 19	If one of the following applies: <ul style="list-style-type: none"> ■ you were 65 or older on December 31, 2019 ■ regardless of your age, you received the amount on the death of your spouse or common-law partner 	11500	Yes	Yes
	All other cases	12100	No	No
T4RSP box 16	If one of the following applies: <ul style="list-style-type: none"> ■ you were 65 or older on December 31, 2019 ■ regardless of your age, you received the amount on the death of your spouse or common-law partner 	12900	Yes	Yes
	All other cases	12900	No	No
T4RSP boxes 18, 20, 22, 26, 28, and 34	None	12900	No	No
T3 boxes 22 and 26 T4 boxes 66 and 67 T4A boxes 018 and 106 T4A-RCA boxes 14, 16, 18, and 20		13000	No	No*

* If there is an amount in box 17 of your T4A-RCA slip, it is eligible for the pension income splitting. This amount is already included in box 16.

Line 11300 – Old age security (OAS) pension

If you have not received your T4A(OAS) slip, go to canada.ca/esdc or call 1-800-277-9914.

You may have to repay OAS benefits. For more information, see line 23500 of the return.

Line 11400 – CPP or QPP benefits

If you have not received your T4A(P) slip, go to canada.ca/esdc or call 1-800-277-9914.

Lump-sum benefits – If you received a lump-sum CPP or QPP payment in 2019, parts of which were for previous years, you have to report the whole payment on line 11400 of your return for 2019. However, 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 results on your notice of assessment or reassessment.

CPP or QPP disability benefit (box 16)

Report on **line 11410** of your return, your CPP or QPP disability benefits shown in box 16. This amount is already included in your income on line 11400 of your return, so **do not add it again** when you calculate your total income on line 15000 of your return.

CPP or QPP child benefit (box 17)

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

CPP or QPP death benefit (box 18)

Do not report this amount if you are filing a return for a deceased person. If you received this amount and you are a beneficiary of the deceased person's estate, report it on line 13000 of your return unless a T3 Trust Income Tax and Information Return is being filed for the **estate**. For more information, see Guide T4011, Preparing Returns for Deceased Persons.

Line 11500 – Other pensions and superannuation

See the back of your slips and the summary table for retirement income located after line 10400 of this guide to find out where to report the amount.

Pension income splitting

You may be able to make a joint election with your spouse or common-law partner to split your pension, annuity, pooled registered pension plan, registered retirement income fund (including life income fund), and specified pension plan payments you reported on line 11500 of your return if **both** of the following apply:

- you were both residents of Canada on December 31, 2019 (or were residents of Canada on the date of death)
- neither of you were, because of a breakdown in your marriage or common-law relationship, living separate and apart from each other at the end of the year and for a period of 90 days 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 still report the full amount of income on line 11500 of their return, but can claim a deduction for the elected split pension amount on line 21000 of their return.

Pensions from a foreign country

Report in Canadian dollars your **gross** foreign pension income received in the year. See "Report foreign income and other foreign amounts" at the beginning of Step 2 – Total income of this guide. In some cases, amounts you receive may not be considered pension income and you may have to report them elsewhere on your return.

United States individual retirement arrangement (IRA) – If during the year you received amounts from an IRA or converted an IRA to a "Roth" IRA, call the CRA.

Note

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

United States Social Security – Report on line 11500 of your return 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 of this guide.

Line 11600 – Elected split-pension amount

Report on this line 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 of this guide.

Line 11700 – Universal child care benefit (UCCB)

Report the UCCB lump-sum payment you received in 2019 for prior tax years.

If you were a single parent on December 31, 2019, you can choose one of the following options:

- include **all** the UCCB lump-sum payment you received in 2019 in the income of the dependant for whom you are claiming the amount for an eligible dependant (line 30400 of your return). If there is **no** claim on line 30400, you can choose to include all the UCCB amount in the income of a child for whom you received the UCCB. If you choose this option, enter on line 11701 of your return the amount shown in box 10 of the RC62 slip. Do not report the amount on line 11700 of your return
- include **all** the UCCB lump-sum payment you received in 2019 in your own income. If you choose this option, report on line 11700 of your return the amount shown in box 10 of the RC62 slip. Do not report the amount on line 11701 of your return

Special calculation – If the UCCB lump-sum payment is \$300 or more, the CRA will calculate the tax payable as if you received the amount in each of the previous years, if the result is better for you. The CRA will tell you the results on your notice of assessment or reassessment. This special calculation will not apply if you designated the lump-sum payment benefit to a dependant and entered the amount on line 11701 of your return.

Note

The UCCB was a taxable benefit paid for children under 18 years of age, available to all eligible individuals, regardless of their income. Payments ended as of July 2016, but lump-sum amounts continue to be paid for months prior to that date. The Canada Child Benefit (CCB), which is an income-tested, non-taxable benefit, replaced the UCCB in 2016.

Line 11900 – Employment insurance and other benefits

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

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

If you have already repaid excess benefits you received, directly to the payer of your benefits, you may be able to claim a deduction. See Line 23200 of this guide.

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

NEW! Report the amount of the employment insurance maternity and parental benefits you received in 2019 on this line. This amount can be found on the letter you received from Employment and Social Development Canada (ESDC).

Also report on this line the amount of provincial parental insurance plan (PPIP) benefits from box 36 of your T4E slip.

In both cases, these amounts are already included in your income on line 11900 of your return, so do not add them again when you calculate your total income on line 15000 of your return.

Line 12000 – Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations

Complete the chart for lines 12000, 12100, 12010, and 22100 on the Worksheet for the return and report your dividends as follows:

Amount of dividends (eligible and other than eligible)	Amount of dividends (other than eligible)
Enter on line 12000 of your return the amounts shown on these slips: <ul style="list-style-type: none"> ■ boxes 32 and 50 of the T3 slips ■ boxes 25 and 31 of the T4PS slip ■ boxes 11 and 25 of the T5 slips ■ boxes 130 and 133 of the T5013 slips 	Enter on line 12010 of your return the amounts shown on these slips: <ul style="list-style-type: none"> ■ box 32 of the T3 slips ■ box 25 of the T4PS slip ■ box 11 of the T5 slips ■ box 130 of the T5013 slips

If you did not receive an information slip

Calculate the taxable amount of dividends as follows:

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

Note

Special rules apply for income from property (including shares) one family member lends or transfers to another. For more information, see “Loans and transfers of property” at the end of Step 2 – Total income of this guide.

Tax Tips

In some cases, it may be better for you to report **all** the taxable dividends your spouse or common-law partner received from taxable Canadian corporations. You can do this only if 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 for dividends you received from taxable Canadian corporations. See Line 40425 of this guide.

Line 12100 – Interest and other investment income

Complete the chart for lines 12000, 12100, 12010, and 22100 on the Worksheet for the return and report on line 12100 of your return the amounts you received, **minus** any part of those amounts you reported in previous years. Also, report amounts credited to you, but that you did not receive (such as amounts that were reinvested). 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) one family member lends or transfers to another. For more information, see “Loans and transfers of property” at the end of Step 2 – Total income of this guide.

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

Information slips

The amounts to report include those shown in boxes 13, 14, 15, and 30 of T5 slips, box 25 of T3 slips, and boxes 128 and 135 of T5013 slips. Also, report the interest on any tax refund you received in 2019, which is shown on your notice of assessment or reassessment.

Foreign income

If you received foreign interest or dividend income, report it in Canadian dollars. See “Report foreign income and other foreign amounts” at the beginning of Step 2 – Total income of this guide.

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 2019, even if you did not receive an information slip. You may not receive a T5 slip for amounts under \$50.

Term deposits, guaranteed investment certificates (GICs), and other similar investments

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, 2018, report on your return for 2019 the interest that accumulated to the end of June 2019, even if you do not receive a T5 slip. Report the interest from July 2019 to June 2020 on your 2020 return.

Treasury bills

If you disposed of a treasury bill when it matured in 2019, you have to report as interest the difference between the price you paid and the proceeds of disposition shown on your T5008 slips or account statement.

If you disposed of a treasury bill before it matured in 2019, you may also have to report a capital gain (or loss). For more information, see Guide T4037, Capital Gains.

Earnings on life insurance policies

Report the earnings that have accumulated on certain life insurance policies in the same way as you do for other investments. Your insurance company will send you a T5 slip. For policies bought before 1990, you can choose to report accumulated earnings 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 if the partnership did not include a rental (see Line 12600 of this guide) or farming operation (see Lines 13499 to 14300 of this guide) and you were either:

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

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

Note

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

If you have a tax shelter, see "Tax shelters" at the end of Step 2 – Total income of this guide.

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, get and complete Form T2203, Provincial and Territorial Taxes for 2019 – Multiple Jurisdictions.

Note

You may have to make Canada Pension Plan contributions on the net income you report on line 12200 of your return. See Line 22200 of this guide.

Line 12600 – Net rental income

Report your gross rental income on line 12599 of your return and your net rental income (or loss) on line 12600 of your return. If you have a loss, show the amount in brackets. If you were a member of a partnership, also report any amount shown in boxes 107 and 110 of your T5013 slips or any amount the partnership allocated to you in its financial statements.

For more information, see Guide T4036, Rental Income.

If you have a tax shelter, see "Tax shelters" at the end of Step 2 – Total income of this guide.

Line 12700 – Taxable capital gains

You may have a capital gain (or loss) when you dispose of property, such as when you sell real estate, which may include your principal residence, or shares (including mutual funds). You may also have a gain or a loss if you are considered to have disposed of property (see the definition of deemed disposition on Schedule 3). For more information, see Guide T4037, Capital Gains.

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

Line 12800 – Support payments received

Report on **line 12799** of your return the total of **all** taxable and non-taxable support payments you received for yourself or for a child (or, if you are the payer, the payments that were repaid to you under a court order) in 2019. Report on **line 12800** of your return only the **taxable** amount.

Tax Tips

You may be able to claim a deduction on line 25600 of your return for the part of the payments you received from a resident of another country that is tax-free in Canada because of a tax treaty.

You may be able to claim a deduction on line 22000 of your return for support payments you repaid under a court order.

For more information, see Guide P102, Support Payments.

Line 12900 – RRSP income

See the back of your T4RSP slip and the summary table for retirement income located after line 10400 of this guide to find out where to report the amount.

Regardless of your age, if you received income shown on a T4RSP slip on the death of your spouse or common-law partner, report it on line 12900 of your return. If the amount is transferred to your RRSP, you still have to report it on line 12900 of your return but 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 shown in boxes 20, 22, and 26 of your T4RSP slips if they contributed to **any** of your RRSPs in 2017, 2018, or 2019. In that case, your T4RSP slips should have “Yes” ticked in box 24 and your spouse’s or common-law partner’s social insurance number should appear in box 36. Get and complete Form T2205, Amounts from a Spousal or Common-Law Partner RRSP, RRIF, or SPP to Include in Income, to calculate the amount that both of you must report on line 12900 of your returns.

Note

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

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

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

If in previous years you withdrew funds from your RRSP under the HBP or the LLP, you may have to make a repayment for 2019. If you are making a repayment, complete Schedule 7. If you repay less than the minimum amount for the year, you may have to report the difference on line 12900 of your return. **Do not send your repayment to the CRA.**

For more information, see Guide RC4112, Lifelong Learning Plan (LLP).

Line 13000 – Other income

Use this line to report taxable income that **has not been or should not be reported anywhere else** on the return. In the space provided on line 13000 of your return, specify the type of income you are reporting.

NEW! As of 2019, report taxable scholarships, fellowships, bursaries, and artists’ project grants on line 13010.

Note

Special rules apply for income from property one family member lends or transfers to another. For more information, see “Loans and transfers of property” at the end of Step 2 – Total income of this guide.

Lump-sum payments

Report lump-sum payments **from pensions and deferred profit-sharing plans** you received when you left a plan.

If you received a lump-sum payment in 2019 that included amounts you earned in previous years, you have to report the whole payment on line 13000 of your return for 2019.

Death benefits (other than CPP or QPP death benefits)

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

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

To find out what to report if anyone else also received a death benefit for the same person, see Interpretation Bulletin IT-508, Death Benefits.

CPP or QPP death benefit

If you received this amount and you are a 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 kinds of income

Also report the following income on line 13000 of your return:

- apprenticeship incentive grant and apprenticeship completion grant shown in box 130 of your T4A slips. For more information, go to canada.ca/apprenticeship-incentive-grant, see Guide P105, or call 1-866-742-3644
- amounts distributed from a retirement compensation arrangement shown on your T4A-RCA slips (for more information, see the back of your slips)
- training allowances or any other amount shown in box 028 of your T4A slips (other than amounts already noted for this line and lines 10400, 11500, and 12500 of the return)
- payments from a trust shown in box 26 of your T3 slips
- payments from a registered education savings plan shown in box 040 (see Line 41800 of this guide) or box 042 of your T4A slips
- certain annuity payments (see Line 11500 of this guide)
- certain payments from a tax-free savings account (TFSA) shown in box 134 of your T4A slips
- certain designated benefits from a registered retirement income fund shown in box 22 of your T4RIF slips, or the pooled registered pension plan amount shown in box 194 of your T4A slips, or specified pension plan (SPP) amount shown in box 018 of your T4A slips. If you rolled over an amount to a registered disability savings plan (RDSP), see Line 23200 of this guide for information about the corresponding deduction. For more information about RDSPs, go to canada.ca/taxes-rdsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement
- amounts (grants) paid to you as a result of taking time away from work to cope with the death or disappearance of your child because of an offence or probable offence under the Criminal Code (shown in box 136 of your T4A slip)
- pooled registered pension plan income shown in box 194 of your T4A slips if you were under 65 years of age and you did not receive this income on the death of your spouse or common-law partner
- retiring allowances shown in boxes 66 and 67 of your T4 slips and any retiring allowance shown in box 26 of your T3 slips
- income from the disposition of Canadian Resource Property or negative balance(s) of the resource pools calculated at the end of the year in Section II on Form T1229, Statement of Resource Expenses and Depletion Allowance.



Did you know...

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

- most lottery winnings
- most gifts and inheritances
- amounts paid by Canada or an allied country (if the amount is not taxable in that country) for disability or death of a war veteran due to war service
- GST/HST credit and CCB payments, including those from related provincial or territorial programs
- family allowance payments and the supplement for handicapped children paid by the province of Quebec
- compensation received from a province or territory if you were a victim of a criminal act or a motor vehicle accident
- most amounts received from a life insurance policy following someone's death
- most types of strike pay you received from your union, even if you perform picketing duties as a requirement of membership

Note

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

- most amounts received from a tax-free savings account (TFSA)

Line 13010 – Scholarships, fellowships, bursaries, and artists' project grants

Report prizes and awards you received as a benefit from your employment or in connection with a business. This type of income is not eligible for the \$500 basic scholarship exemption. If you received a research grant, see Line 10400 of this guide.

Certain scholarships, bursaries, and artists' project grants are not taxable, such as:

- elementary and secondary school scholarships and bursaries
- post-secondary school scholarships, fellowships, and bursaries received in 2019 are not taxable if you are considered a full-time qualifying student for 2018, 2019, or 2020

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

Lines 13499 to 14300 – Self-employment income

Report on **the appropriate lines** your gross and net income (or loss) from self-employment. If you have a loss, show it in brackets.

You have to file Form T1139, Reconciliation of 2019 Business Income for Tax Purposes, with your return for 2019 to keep a year-end that does not finish on December 31, 2019.

Note

You may have to make Canada Pension Plan contributions on your self-employment earnings. See Line 22200 of this guide.

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

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

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

For more information, call the CRA **business enquiries** line.

If you have a tax shelter, see "Tax shelters" at the end of Step 2 – Total income of this guide.

Line 14500 – Social assistance payments

Report the amount shown in box 11 of your T5007 slip or the federal part of your Quebec Relevé 5 slip, unless you lived with your spouse or common-law partner when the payments were made. The spouse or common-law partner with the higher net income on line 23600 of their return (not including these payments or the deductions on line 21400 or line 23500 of their return) must report all the payments, even if that person's name is not shown on the slip. If this amount is the same for both of you, the person named on the T5007 slip (or the **prestataire** on the federal part of the Relevé 5 slip) must report the payments.

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

NEW! You do not have to report income you received for social assistance payments under a program of the Government of Canada or the government of a province that meet the following conditions:

- the payments are 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 on you)

- no special allowances under the Children's Special Allowances Act is payable for the child for the period in which the social assistance payment is 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 a registered Indian or a person entitled to be registered as an Indian under the Indian Act, and you live on a reserve, do not report social assistance payments received from your band council.

Other amounts you need to report throughout the return

Retroactive lump-sum payments

If you received a lump-sum payment of eligible income in 2019, parts of which were for previous years after 1977, you must report the whole payment on the appropriate line of your return for 2019. These amounts are shown on a completed Form T1198, Statement of Qualifying Retroactive Lump-Sum Payment, provided by the payer.

You can ask the CRA to tax the parts for previous years as if you received them in those years. The CRA can apply this calculation to the parts that relate to years throughout which you were resident in Canada if the total of those parts is \$3,000 or more (not including interest) and the result is better for you. The CRA will tell you the results 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) you loaned or transferred to your spouse or common-law partner, child, or other relative. You may also have to report capital gains (line 12700 of your return) or losses from property you loaned or transferred to your spouse or common-law partner.

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

Tax shelters

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

Step 3 – Net income

Report the amounts and claim the deductions that apply to you on lines 20600 to 23500 using your information slips along with the instructions provided on your return and on any applicable worksheet, schedule, and form. In this section of the guide, you will find information you may need to supplement the instructions on the return.

This section does not provide supplementary information for lines 20800, 20810, 21300, 22300, 23100, and 23500, as the instructions on the return provide the information you need.

Line 20600 – Pension adjustment

If you lived in Canada and participated in a foreign pension plan in 2019, you may have to enter an amount on this line.

If you participated in a foreign employer-sponsored pension plan or in a social security arrangement (other than a United States (U.S.) arrangement), get Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2019 – Non-United States Plans or Arrangements, and complete it (if applicable).

If you are temporarily working in Canada and you continue to participate in your employer's retirement plan in the U.S., get Form RC267, Employee Contributions to a United States Retirement Plan for 2019 – Temporary Assignments, and complete it (if applicable).

If you are a Canadian resident who travels to work in the U.S. and you participate in your employer's retirement plan in the U.S., get Form RC268, Employee Contributions to a United States Retirement Plan for 2019 – Cross-Border Commuters, and complete it (if applicable).

Line 20700 – Registered pension plan (RPP) deduction

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

- You contributed more than \$3,500 to an RPP and your information slips show a past-service amount for service before 1990

- You contributed an amount to an RPP in an earlier year, for a period before 1990, and you have not fully deducted that amount

Note

If you made contributions to a pension plan in a foreign country, you may be able to deduct the contributions. To find out how much you can deduct, complete the applicable form referred to in line 20600 of this guide.

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 of this guide.

Line 21200 – Annual union, professional, or like dues

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

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

For more information, see interpretation bulletins IT-103, Dues paid to a union or to a parity or advisory committee, and IT-158, Employees' professional membership dues.

Line 21400 – Child care expenses

You or your spouse or common-law partner may have paid someone to look after your child so one of you could earn employment or self-employment income, go to school, or do research. The expenses are deductible only if at some time in 2019 the child was under 16 years of age or had an impairment in physical or mental functions.

Line 21500 – Disability supports deduction

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

Note

Only the person with the impairment in physical or mental functions can claim expenses for the disability supports deduction.

Line 21700 – Business investment loss

A business investment loss is a special type of capital loss and can occur, for example, when you dispose of shares or certain debts of a small business corporation. For more information, see Guide T4037, Capital Gains.

If you have a tax shelter, see "Tax shelters" at the end of Step 2 – Total income of this guide.

Line 21900 – Moving expenses

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

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

Line 22000 – Support payments made

Report on **line 21999** of your return the **total** of all deductible **and** non-deductible support payments you made in the year for a spouse or common-law partner, or for a child. If you are the payee, report any amounts that you repaid under a court order in the year. Claim on **line 22000** of your return only the **deductible** amount. For more information, see Guide P102, Support Payments.

Line 22100 – Carrying charges and interest expenses

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

- fees to manage or take care of your investments (other than any fees you paid for services in connection with your pooled registered pension plan, registered retirement income fund, registered retirement savings plan, specified pension plan, and your tax-free savings account)
- fees for certain investment advice (see Interpretation Bulletin IT-238, Fees Paid to Investment Counsel) or for recording investment income
- fees to have someone complete your return, but only if you have income from a business or property, if accounting is a usual part of the operations of your business or property, and if you did not use the amounts claimed to reduce the business or property income you reported. See Interpretation Bulletin IT-99, Legal and Accounting Fees
- most interest you pay on money you borrow for investment purposes, but generally only if you use it to try to earn investment income, including interest and dividends. However, if the only earnings your investment can produce are capital gains, you cannot claim the interest you paid
- legal fees you incurred relating to support payments that your current or former spouse or common-law partner, or the natural parent of your child, will have to pay to you

Note

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

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

Refund interest – If the CRA paid you interest on an income tax refund, report the interest in the year you receive it on line 12100 of your return. If the CRA then reassessed your return and you repaid any of the refund interest in 2019, you can claim on line 22100 of your return, the amount you repaid, up to the amount you had reported as income.

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

- the interest you paid on money you borrowed to contribute to a registered retirement savings plan, a pooled registered pension plan, a specified pension plan, a registered education savings plan, a registered disability savings plan, or a tax-free savings account (TFSA)
- safety deposit box charges
- the interest part of your student loan repayments (although you may be able to claim a credit on line 31900 of your return for this amount)
- subscription fees paid for financial newspapers, magazines, or newsletters
- brokerage fees or commissions you paid when you bought or sold securities. Instead, use these costs when you calculate your capital gain or capital loss. For more information, see Guide T4037, Capital Gains, and Interpretation Bulletin IT-238, Fees Paid to Investment Counsel
- legal fees you paid to get a separation or divorce or to establish custody of, or visitation arrangements for a child

If you have a tax shelter, see “Tax shelters” at the end of Step 2 – Total income of this guide.

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

Claim contributions you:

- have to make on self-employment and limited or non-active partnership income
- choose to make on certain employment income (see “Making additional CPP contributions” under Line 30800 of this guide)
- choose to make on your provincial income tax return for Quebec on certain employment income (see your Quebec provincial guide)

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

Note

Do not calculate CPP contributions for the income shown in box 81 on the T4 slips you received from a placement agency.

Making additional CPP contributions

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

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

For more information, see “Making additional CPP contributions” under Line 30800 of this guide.

How to calculate your contributions

NEW! As of 2019, contributions include a base and an enhanced amount.

CPP and QPP rates for base contributions are different. Find your situation in the first two columns and follow the instructions in the third column.

Resident of a province other than Quebec on December 31, 2019	Resident of the province of Quebec on December 31, 2019	Complete the following to calculate your CPP or QPP contributions:
Contributed only to CPP	Contributed only to QPP	Schedule 8
Contributed to QPP (even if also contributed to CPP)	Contributed to CPP (even if also contributed to QPP)	Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2019

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

Your CPP or QPP contributions must be prorated, if in 2019 one of the following situations applies:

- You were a CPP participant and turned 18 or 70 years of age or received a CPP disability pension
- You were a QPP participant and turned 18 years of age or received a QPP disability pension
- You were a CPP working beneficiary (see Line 30800 of this guide) and elected to stop paying CPP contributions or revoked an election you made in a previous year
- You are filing a return for a person who died in 2019

Note

If you started receiving CPP retirement benefits in 2019, the CRA may prorate your basic exemption.

Request for refund of CPP contributions

Under the CPP, all requests for a refund of CPP over-contributions must be made within four years after the end of the year for which the request is being made.

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

NEW! As of 2019, you can claim a deduction for the enhanced contributions on CPP and QPP pensionable earnings you contributed through your employment income.

Whether you contributed to the CPP or QPP, the maximum allowable claim is \$80.85.

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 2019. However, if your investment constitutes the operating of a business, as opposed to a passive investment, claim this amount in the calculation of net self-employment income on line 13500.

For more information, call the CRA **business enquiries** line.

If you have a tax shelter, see “Tax shelters” at the end of Step 2 – Total income of this guide.

Line 22900 – Other employment expenses

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

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

Note

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

Repayment of salary or wages – You can claim salary or wages you reported as income for 2019 or a previous year if you repaid them in 2019. This includes amounts you repaid for a period when you were entitled to receive wage-loss replacement benefits or workers' compensation benefits. However, you cannot claim more than the income you received when you did not perform the duties of your employment.

Legal fees – You can claim the legal fees 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 as a deduction the excess EPSP amount contributed on your behalf to an EPSP. To calculate your deduction, get and complete Form RC359, Tax on Excess Employees Profit Sharing Plan Amounts.

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

Line 23200 – Other deductions

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

If you have a tax shelter, see "Tax shelters" at the end of Step 2 – Total income of this guide.

Income amounts repaid

If in 2019 you repaid amounts you received and reported as income (other than salary or wages) for 2019 or a previous year, you can claim most of these amounts on line 23200 of your return for 2019. However, if a court order made you repay support payments you reported on line 12800 of your return, claim the repayment on line 22000 of your return.

If in 2019 you repaid an amount you received from a registered disability savings plan and reported it as income in 2019 or a previous year, you can claim the amount on line 23200 of your return. For more information, go to canada.ca/taxes-rdsp, or see Guide RC4460, Registered Disability Savings Plan.

In 2019, you may have had an amount recovered from your gross old age security (OAS) pension (shown in a letter or in **box 20** of your T4A(OAS) slip) because of an overpayment you received in a previous period. If so, you can claim a deduction on line 23200 of your return for the amount you repaid.

Notes

If you had to repay OAS for 2018, tax may have been withheld from your OAS benefits for 2019. The amount deducted is shown in **box 22** of your T4A(OAS) slip for 2019. Do not claim that amount on line 23200 of your return. Claim it on line 43700 of your return. To calculate your 2019 OAS repayment, complete the chart for line 23500 on the Worksheet for the return.

If you repaid employment income, see "Repayment of salary or wages" under Line 22900 of this guide. If you repaid interest earned on an income tax refund, see "Refund interest" under Line 22100 of this guide.

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

- The payer of your benefits may have reduced your EI benefits after discovering the mistake. In this case, your T4E slip will show only the net amount you received, so you cannot claim a deduction
- If you repaid excess benefits you received directly to the payer of your benefits, box 30 of your T4E slip will show the amount you repaid. Include that amount on line 23200 of your return. This is not the same as repaying a social benefit on line 23500 of your return

Legal fees

You can claim the following expenses:

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

Notes

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

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

You can claim the legal fees you paid in the year to collect or establish a right to salary or wages owed to you. See Line 22900 of this guide.

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

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

Other deductible amounts

The following are examples of other amounts you can claim:

- income subject to tax on split income as determined on Form T1206
- depletion allowances (get and complete Form T1229, Statement of Resource Expenses and Depletion Allowance)
- certain unused RRSP, pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions which were refunded to you or your spouse or common-law partner in 2019 (attach to your return an approved Form T3012A, Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP contributions from your RRSP, or Form T746, Calculating Your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions)
- the excess part of a direct transfer of a lump-sum payment from your registered pension plan (RPP), PRPP, and SPP to an RRSP or registered retirement income fund (RRIF) you withdrew and are including on line 12900 or 13000 of your return for 2019. Use Form T1043, Deduction for Excess Registered Pension Plan Transfers You Withdrew From an RRSP, PRPP, SPP or RRIF, to calculate the deductible amount
- designated benefits from a RRIF shown in box 22 of your T4RIF slips, a refund of RRSP premiums shown in box 28 of your T4RSP slips, or the RPP or PRPP amount shown in box 194 of your T4A slips, or the SPP amount shown in box 018 of your T4A slips, if you rolled over an amount to a registered disability savings plan (RDSP). For more information about RDSPs, go to canada.ca/taxes-rdsp, or see Guide T4040, RRSPs and Other Registered Plans for Retirement

Line 23600 – Net income

If the amount you calculate for line 23600 of your return is negative, you may have a non-capital loss. Get and complete Form T1A, Request for Loss Carryback, to calculate your loss and any amount you may want to carry back to your 2016, 2017, or 2018 return. Do not file an amended return for the year or years to which you apply the loss.

Step 4 – Taxable income

Claim the deductions that apply to you on lines 24400 to 25600 using your information slips along with the instructions provided on your return and on any applicable form. In this section of the guide, you will find information you may need to supplement the instructions on the return.

This section does not provide supplementary information for lines 24400, 25400, and 25500, as the instructions on the return provide the information you need.

Line 24900 – Security options deductions

Claim the total of the amounts shown in boxes 39 and 41 of your T4 slips. In addition, if you disposed of securities for which you had previously deferred the taxable benefit, get and complete Form T1212, Statement of Deferred Security Options Benefits.

Line 25000 – Other payments deduction

If you reported net federal supplements on line 14600 of your return, you **may not** be entitled to claim the whole amount from line 14700 of your return. Complete the calculation below:

- the amount from line 23400 of your return, **minus**
- the amounts on lines 11700 and 12500 of your return, **plus**
- the amounts deducted on line 21300 of your return and the amount for a repayment of registered disability savings plan income included on line 23200 of your return

If the result is greater than \$77,580, contact the CRA to find out how much you can deduct. Otherwise, claim the amount from line 14700 of your return.

Line 25100 – Limited partnership losses of other years

If you had limited partnership losses in previous years, which you have not already claimed, you may be able to claim part of those losses this year. You can carry forward the losses indefinitely. You cannot use the amount shown in box 108 of your 2019 T5013 slips on your return for 2019.

Line 25200 – Non-capital losses of other years

For 2019, claim the unapplied non-capital, farming, or fishing losses you reported on your 2006 to 2018 returns, which you would like to apply. Losses incurred in 2006 and later years can generally be carried forward for 20 years. Your available losses are shown on your latest notice of assessment or notice of reassessment.

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

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

Line 25300 – Net capital losses of other years

Within certain limits, you can claim your net capital losses of previous years which you have not already claimed. Your available losses are shown on your notice of assessment or reassessment for 2018. You will probably have to adjust any losses you incurred after 1987 and before 2001. For more information, see Guide T4037, Capital Gains.

Line 25600 – Additional deductions

In the space provided on the return, specify the deduction you are claiming.

Exempt foreign income

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

Under the Canada–United States tax treaty, you can claim on line 25600 of your return a deduction equal to 15% of the U.S. Social Security benefits, including U.S. Medicare premiums, which you reported as income on line 11500 of your return.

If you have been a resident of Canada and have received U.S. Social Security benefits continuously during the period starting before January 1, 1996, and ending in 2019, you can claim a deduction equal to 50% of the U.S. Social Security benefits received in 2019.

This 50% deduction also applies to you 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, continuously during a period starting before January 1, 1996, and ending immediately before they died, been a resident of Canada and received benefits to which paragraph 5 of Article XVIII of the Canada-United States tax treaty applied
- You have been, continuously during a period starting when the person died and ending in 2019, a resident of Canada and received such benefits

Vow of perpetual poverty

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

Employees of prescribed international organizations

If in 2019 you were employed by a prescribed international organization, such as the United Nations, you can claim a deduction for the net employment income you report on your return from that organization. Net employment income is your employment income **minus** the related employment expenses you are claiming. If you do not know if your employer is a prescribed international organization, contact your employer.

Step 5 – Federal tax

Part A – Federal non-refundable tax credits

Claim the non-refundable tax credits that apply to you on lines 30000 to 34900, using your information slips along with the instructions provided on your return and on any applicable worksheet, schedule, and form. In this section of the guide, you will find information you may need to supplement the instructions on the return.

This section does not provide supplementary information for lines 30000, 30100, 31215, 31217, 31260, 31400, 31900, 32300, 32600, and 34900, as the instructions on the return provide the information you need.

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

Canada caregiver amount – Summary table (applicable to lines 30300, 30400, 30425, 30450 and 30500 of your return)	
If you have a spouse or common-law partner, or a dependant with an impairment in physical or mental functions , you may be able to claim the Canada caregiver amount when you calculate certain non-refundable tax credits.	
Person with an impairment in physical or mental functions:	You may be entitled to claim:
Spouse or a common-law partner	<ul style="list-style-type: none"> ■ both of these amounts: <ul style="list-style-type: none"> ■ \$2,230 in calculating line 30300 ■ up to \$7,140 on line 30425
Eligible dependant 18 years of age or older (who is a person for whom you are eligible to make a claim on line 30400)	<ul style="list-style-type: none"> ■ both of these amounts: <ul style="list-style-type: none"> ■ \$2,230 in calculating line 30400 ■ up to \$7,140 on line 30425
Eligible dependant under 18 years of age at the end of the year (who is a person for whom you are eligible to make a claim on line 30400)	<ul style="list-style-type: none"> ■ one of these amounts: <ul style="list-style-type: none"> ■ \$2,230 on line 30500 ■ \$2,230 in calculating line 30400
Each of your or your spouse's or common-law partner's children under 18 years of age at the end of the year	<ul style="list-style-type: none"> ■ \$2,230 on line 30500
Each dependant 18 years of age or older who is not your spouse or common-law partner or an eligible dependant for whom an amount is claimed on line 30300 or on line 30400	<ul style="list-style-type: none"> ■ up to \$7,140 on line 30450

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

Newcomers to Canada and emigrants

If you **became** or **ceased** to be a resident of Canada **for income tax purposes** during 2019, you may have to reduce your claim for the amounts on lines 30000, 30100, 30300, 30400, 30425, 30450, 30500, 31800, 32400, and 32600 of your return and, in some cases, line 31600 of your return. For more information, see Pamphlet T4055, Newcomers to Canada, or go to canada.ca/taxes-international.

Amounts for non-resident dependants

You may be able to claim an amount for certain dependants who live outside Canada if they depended on you for support. If the dependants already have enough income or assistance for a reasonable standard of living in the country where they live, the CRA does not consider them to depend on you for support. Gifts are not support.

Line 30300 – Spouse or common-law partner amount

Claim this amount if, **at any time in the year**, you supported your spouse or common-law partner and their net income (defined below) was less than \$12,069 (\$14,299 if they were dependent on you because of an impairment in physical or mental functions).

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 2019** because of a breakdown in your relationship, you have a choice. You can claim either:

- the deductible support amounts paid in the year to your spouse or common-law partner on line 22000 of your return
- an amount on line 30300 of your return for your spouse or common-law partner

Claim whichever is better for you.

If you reconciled with your spouse or common-law partner **before the end of 2019**, you can claim an amount on line 30300 of your return and any allowable amounts on line 32600 of your return.

Both of you cannot claim the amount on line 30300 for each other for the same year.

Net income of spouse or common-law partner

This is the amount on line 23600 of your spouse's or common-law partner's return, or the amount it would be if they filed a return.

If you were living with your spouse or common-law partner on December 31, 2019, use their net income for the whole year. This applies even if you got married or got back together with your spouse in 2019 or you became a common-law partner or started to live with your common-law partner again.

If you separated in 2019 because of a breakdown in your relationship and were not back together on December 31, 2019, reduce your claim only by your spouse's or common-law partner's net income before the separation.

Line 30400 – Amount for an eligible dependant

Claim this amount if, **at any time in the year**, you supported an eligible dependant and their net income (that is indicated on line 23600 of their return, or the amount it would be if they filed a return) was less than \$12,069 (\$14,299 if they were dependent on you because of an impairment in physical or mental functions).

If you have not claimed an amount for the year 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 at once:

- You did not have a spouse or common-law partner or, if you did, you were not living with, supporting, or being supported by that person
- You supported the dependant in 2019
- You lived with the dependant (in most cases in Canada) in a home you maintained. You cannot claim this amount for a person who was only visiting you

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

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

Notes

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

For the purposes of this claim, your child is not required to have lived in Canada but still must have lived with you. This would be possible, for example, if you were a **deemed resident** (as defined under "Which income tax package should you use?" in this guide) living in another country with your child.

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

- You or someone else is claiming a spouse or common-law partner amount (line 30300 of return) for this dependant
- The person for whom you want to claim this amount is your common-law partner. However, you may be able to claim the amount on line 30300 of your return
- Someone else is claiming an 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 shared custody of a child) but cannot agree who will claim the amount, neither of you can make the claim
- Someone else in your household is making this claim. Each household is allowed only one claim for this amount, even if there is more than one dependant in the household

- The claim is for a child for whom you had to make support payments for 2019. However, if you were separated from your spouse or common-law partner for only **part of 2019** because of a breakdown in your relationship, you may be able to claim an amount for that child on line 30400 (plus any allowable amounts on lines 30425 and 31800 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. Claim whichever is better for you

Note

If you **and** another person had to make support payments for the child for 2019, claim this amount only if you and the other person(s) paying support agree you will be the one making the claim. For more information, see Guide P102, Support Payments.

Eligible dependant with an impairment in physical or mental functions

If the eligible dependant is **18 years of age or older** and dependent on you because of an impairment in physical or mental functions, you may also be able to claim an amount up to a maximum of \$7,140 on line 30425 of your return.

If the eligible dependant is **under 18 years of age** at the end of the year, you may claim one of the following amounts:

- \$2,230 on line 30500 of your return for each eligible dependant who is your or your spouse's or common-law partner's child (see the definition of child under the section called "Lines 30499 and 30500" of this guide)
- \$2,230 in the calculation of line 30400 of your Schedule 5 if the eligible dependant does not meet the definition of child

Note

The eligible dependant must be dependent on others because of the impairment, and will likely continue to be dependent on others for an indefinite duration. Because of this impairment, the eligible dependant needs much more help for their personal needs and care when compared to other persons of the same age. The CRA may ask for a signed statement from a medical practitioner, see the information in Step 5 after the "Canada caregiver amount – Summary table".

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 return for that dependant.

If you were a **single parent** on December 31, 2019, and you choose to include all the universal child care benefit lump-sum payment you received in 2019 in the income of your dependant, include this amount in the calculation of their net income.

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 of this guide), or an eligible dependant 18 years of age or older (see Line 30400 of this guide), and their net income is between \$7,159 and \$23,906, you may be able to claim an amount up to a maximum of \$7,140 on line 30425 of your return. However, you must **first** claim the amount of \$2,230 in calculating the spouse or common-law partner amount on line 30300 of your Schedule 5, or in calculating the amount on line 30400 of your Schedule 5 for an eligible dependant 18 years of age or older, whichever applies.

How to claim this amount

Calculate their net income (that is indicated 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 you can claim.

If you have a spouse or common-law partner and are therefore 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. See Line 30450 of this guide.

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 a maximum of \$7,140 for each of your or your spouse's or common-law partner's dependent children or grandchildren only if that person was dependent on you because of **an impairment in physical or mental functions** and was **18 years of age or older**.

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

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

Notes

You cannot claim an amount on line 30450 of your return for dependants who do not have an impairment in physical or mental functions, including a parent or grandparent who was 65 years of age or older.

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

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

If **anyone (including you)** is claiming an amount on line 30300 or on line 30400 of the return for the dependant, you cannot claim an amount on line 30450 of the return for this dependant.

You can claim an amount only if the dependant's net income (that is indicated on line 23600 of their return or the amount it would be if they filed a return) is less than \$23,906.

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 2019** 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 indicating the nature of the impairment, when it began, what its duration is expected to be, and that the person is dependent on others because of this impairment in physical or mental functions.

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

Lines 30499 and 30500 – Canada caregiver amount for infirm children under 18 years of age

You can claim an amount for each of your or your spouse's or common-law partner's children who meet **all** of the following conditions:

- are under 18 years of age at the end of the year
- lived with **both** of you throughout the year
- are dependent on others because of an impairment in physical or mental functions and will likely continue to be dependent on others for an indefinite duration. Because of this impairment, the child needs much more help for their personal needs and care when compared to children of the same age

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

If you are making this claim for more than one child, either you or your spouse or common-law partner may claim the credit for all the eligible children or you can each claim separate children, but **each child can only be claimed once**.

Note

If you have shared custody of the child throughout the year, the parent who claims the amount for an eligible dependant (see Line 30400 of this guide) for that child can make the claim on line 30500 of their return. If you have shared custody of the child throughout the year, you can claim this amount **only** if both of you agree that you will be the one making the claim.

If the child **did not live** with both parents throughout the year, the parent or the spouse or common-law partner who claims an amount on line 30400 of their return for that child can make the claim on line 30500 of their return. However, you can claim the amount on line 30500 of your return for the child, if you or your spouse or common-law partner could not claim the amount on line 30400 of return because:

- one of you claimed an amount on line 30400 of return for another eligible dependant
- someone else in your household claimed an amount on line 30400 of their return for another eligible dependant
- the eligible dependant's income is too high

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 the one making the claim.

A **child** includes:

- your or your spouse's or common-law partner's biological or adopted child
- a person who is wholly dependent on you for support and of whom you have custody and control
- your child's spouse or common-law partner

Line 30800 – Base CPP or QPP contributions through employment income

CPP and QPP rates for base contributions are different. Find your situation in the first two columns and follow the instructions in the third column.

Resident of a province other than Quebec on December 31, 2019	Resident of the province of Quebec on December 31, 2019	Complete the following to calculate your CPP or QPP contributions:
Contributed only to CPP	Contributed only to QPP	Schedule 8
Contributed to QPP (even if also contributed to CPP)	Contributed to CPP (even if also contributed to QPP)	Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2019

CPP working beneficiaries

If you are **60 to 70 years of age**, employed or self-employed, and you are receiving a CPP or QPP retirement pension, you **must** make contributions to the CPP or the QPP.

However, if you are at least **65 years of age but under 70**, you can **elect** to stop contributing to the CPP or revoke a prior-year election. For more information, see Form CPT30, Election to Stop Contributing to the Canada Pension Plan or Revocation of a Prior Election, and Schedule 8 or Form RC381, whichever applies.

Making additional CPP contributions

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

- You had more than one employer in 2019
- You had income, such as tips, from which your employer did not have to withhold contributions
- You were in a type of employment not covered under CPP rules, such as casual employment

Generally, if the total of your CPP and QPP contributions through employment, as shown in boxes 16 and 17 of your T4 slips, is less than \$2,748.90, you can contribute 10.2% on any part of the income on which you have not already made contributions. The maximum income for 2019 on which you can contribute to the CPP is \$57,400.

To calculate and make additional CPP contributions for 2019, complete Form CPT20, Election to Pay Canada Pension Plan Contributions, and Schedule 8 or Form RC381, whichever applies. Form CPT20 lists the eligible employment income on which you can make additional CPP contributions.

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

Overpayment

Find your situation and follow the instructions that apply to you.

Resident of a province other than Quebec on December 31, 2019	Resident of the province of Quebec on December 31, 2019
<p>If you contributed only to the CPP, do not claim more than \$2,668.05 on line 30800 of your return for your base contributions on employment income. Do not claim more than \$80.85 on line 22215 of your return for your enhanced contributions.</p> <p>Otherwise, you must complete Form RC381 to calculate your overpayment, if any.</p> <p>If you contributed more, claim the overpayment on line 44800 of your return.</p>	<p>If you contributed only to the QPP, do not claim more than \$2,910.60 on line 30800 of your return for your base contributions on employment income. Do not claim more than \$80.85 on line 22215 of your return for your enhanced contributions.</p> <p>Otherwise, you must complete Form RC381 to calculate your overpayment, if any.</p> <p>If you contributed more, claim the overpayment on your provincial income tax return for Quebec.</p>

Even if you contributed less than the maximums noted above, you may have an overpayment because your claim must be prorated in certain situations in 2019, such as one the following:

- You were a CPP participant and turned 18 or 70 years of age, or received a CPP disability pension
- You were a QPP participant and turned 18 years of age, or received a QPP disability pension

- You were a CPP working beneficiary and elected to stop paying CPP contributions or revoked an election made in a previous year
- you are filing a return for a person who died in 2019

Notes

If you started receiving CPP retirement benefits in 2019, your basic exemption may be prorated by the CRA.

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States Arrangement), see Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2019 – Non-United States Plans or Arrangements.

Request for refund of CPP contributions

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

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

NEW! Claim, in dollars and cents, the total base CPP and QPP contributions calculated on your self-employment income and other earnings. For more information, see line 22200.

Line 31200 – Employment insurance premiums through employment

Find your situation and follow the instructions that apply to you.

Resident of a province other than Quebec on December 31, 2019	Resident of the province of Quebec on December 31, 2019
Claim the total of the amounts you contributed to employment insurance EI (box 18) and a provincial parental insurance plan (PPIP) (box 55), if applicable, of all your T4 slips.	If you worked only in Quebec during the year, claim the total of the amounts shown in box 18 of all your T4 slips. If you worked outside Quebec and your employment income is \$2,000 or more, complete Schedule 10.

Insurable earnings

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

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

Overpayment

You may have an overpayment of your premiums even if you contributed the maximum amount or an amount that is less than what is required for the year. The CRA will calculate the overpayment for you. If you want to calculate your overpayment, get and complete Form T2204, Employee Overpayment of 2019 Employment Insurance Premiums, or complete Schedule 10 if you were a resident of Quebec and worked outside Quebec.

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

Find your situation and follow the instructions that apply to you.

Resident of a province other than Quebec on December 31, 2019	Resident of the province of Quebec on December 31, 2019
If you contributed more than \$860.22, claim the overpayment on line 45000 of your return.	If you contributed more than \$663.75, claim the overpayment on line 45000 of your return. However, if you completed Schedule 10, enter the amount from line 25 on line 45000. The overpayment on line 45000 is reduced by the provincial parental insurance plan 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 will not receive a refund.

Request for refund of EI contributions

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

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

If you **were** a resident of **Quebec on December 31, 2019**, and worked in Quebec during the year, claim, in dollars and cents, the total of the amounts shown in box 55 of your T4 slips. The maximum you can claim is \$402.39. Claim any overpayment on your provincial income tax return for Quebec.

If your PPIP insurable earnings are less than \$2,000, do **not** claim any PPIP premiums on this line. Instead, claim this amount as an overpayment on your provincial income tax return for Quebec.

Line 31210 – PPIP premiums payable on employment income

If you were a resident of Quebec on December 31, 2019, claim, in dollars and cents, the amount from line 19 of Schedule 10 if the following two conditions apply:

- Your employment income (including employment income from outside Canada) is \$2,000 or more.
- One of your T4 slips has a province of employment other than Quebec in box 10.

The maximum amount you can claim is \$402.39.

Line 31220 – Volunteer firefighters' amount (VFA) and Line 31240 – Search and rescue volunteers' amount (SRVA)

You can claim \$3,000 for the VFA or the 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

You can combine the hours you volunteered for both search and rescue and firefighter activities to claim either 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 volunteer firefighting services with a fire department include:	Eligible search and rescue volunteer services with an eligible search and rescue organization include:
Responding to and being on call for firefighting and related emergency calls as a firefighter	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 fire department	Attending meetings held by the organization
Participating in required training related to preventing or suppressing fires	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, the Civil Air Search and Rescue Association, or the 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 the SRVA. For more information, see "Emergency services volunteers" under Line 10100 of this guide.

Line 31270 – Home buyers' amount

You can claim \$5,000 for the purchase of a qualifying home in the year if **both** of the following apply:

- you or your spouse or common-law partner acquired a qualifying home
- you did not live in another home owned by you or your spouse or common-law partner in the year of acquisition or in any of the four preceding years (first-time home buyer)

Note

You do not have to be a first-time home buyer if you are eligible for the disability tax credit or if you acquired the home for the benefit of a related person who is eligible for the disability tax credit. However, the purchase must be made to allow the person with the disability to live in a home that is more accessible or better suited to 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 in which the home is acquired.

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 it must be located in Canada. It includes existing homes and homes under construction.

The following are considered qualifying homes:

- single-family houses
- semi-detached houses
- townhouses
- mobile homes
- condominium units
- apartments in duplexes, triplexes, fourplexes or apartment buildings

Note

A share in a co-operative housing corporation that entitles you to own and gives you an equity interest in a housing unit located in Canada also qualifies. However, a share that only gives you the right to tenancy in the housing unit does not qualify.

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

You and your spouse or common-law partner can split the claim, but the combined total cannot be more than \$5,000.

When more than one person is entitled to the amount (for example, when two people jointly buy a home), the total of all amounts claimed cannot be more than \$5,000.

Line 31285 – Home accessibility expenses

You can claim an amount for eligible expenses for a qualifying renovation of an eligible dwelling, if you are a qualifying individual or an eligible individual making a claim for a qualifying individual.

The total eligible expenses for an **eligible dwelling** cannot be more than \$10,000 for the year.

The total eligible expenses claimed by a **qualifying individual** and all **eligible individuals** for a year cannot be more than \$10,000 for a qualifying individual or for the same eligible dwelling even if there is more than one qualifying individual.

If you cannot agree on what amount each person can claim, the CRA will determine the amounts.

A **qualifying individual** is one of the following:

- an individual who is eligible for the disability tax credit for the year
- an individual who is 65 years of age or older at the end of the year

An **eligible individual** is one of the following:

- (a) a spouse or common-law partner of a qualifying individual
- (b) for a qualifying individual who is 65 years of age or older, an individual who has claimed the amount for an eligible dependant (line 30400 of the return), or the Canada caregiver amount for other infirm dependants age 18 or older (line 30450 of the return) for the qualifying individual, or could have claimed such an amount if:
 - the qualifying individual had no income
 - for the eligible dependant amount on line 30400 of the return, the individual was not married or in a common-law partnership
 - for the amount on lines 30400 and 30450 of the return, the qualifying individual was dependent on the individual because of an impairment in physical or mental functions
- (c) an individual who is entitled to claim the disability amount (on line 31800 of their return) for the qualifying individual, or would be entitled if no amount was claimed for the year by the qualifying individual or the qualifying individual's spouse or common-law partner

An **eligible dwelling** is a housing unit (or a share of the capital stock of a co-operative housing corporation that was acquired for the sole purpose of acquiring the right to inhabit the housing unit owned by the corporation) located in Canada and meets **at least one of** the following conditions:

- it is **owned** (either jointly or otherwise) by the qualifying individual and it is ordinarily **inhabited** (or is expected to be ordinarily inhabited) in the year by the qualifying individual

- it is **owned** (either jointly or otherwise) by the eligible individual and it 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 own (either jointly or otherwise) and ordinarily inhabit another housing unit in Canada throughout the year

Note

Generally, the land on which the housing unit stands, up to ½ hectare (1.24 acres) is considered part of the eligible dwelling.

A qualifying individual may have only one eligible dwelling at any time, but may have more than one eligible dwelling in a year (for example, in a situation where an individual moves in the year). When a qualifying individual has more than one eligible dwelling in a year, the total eligible expenses for all such eligible dwellings of the qualifying individual cannot be more than \$10,000.

A **qualifying renovation** is a renovation or alteration that is of an enduring nature and is integral to the eligible dwelling (including the land that forms part of the eligible dwelling). The renovation must:

- allow the qualifying individual to gain access to, or to be mobile or functional within, the dwelling
- reduce the risk of harm to the qualifying individual within the dwelling or in gaining access to the dwelling

An item you buy that will not become a permanent part of your dwelling is generally not eligible.

Eligible expenses

These expenses are outlays or expenses made or incurred during the year that are directly attributable to a qualifying renovation of an eligible dwelling. The expenses must be for work performed or goods acquired in the tax year.

If you do the work yourself, the eligible expenses include expenses for building materials, fixtures, equipment rentals, building plans, and permits. You cannot claim the value of your labour or tools.

Expenses are not eligible if the goods or services are provided by a person related to the qualifying or eligible individual, unless that person is registered for goods and services tax/harmonized sales tax (GST/HST) under the Excise Tax Act. If your family member is registered for the GST/HST and if all other conditions are met, the expenses will be eligible for the home accessibility tax credit.

Generally, paid work done by professionals such as electricians, plumbers, carpenters, and architects for eligible expenses qualifies as eligible expenses.

You may have an eligible expense that also qualifies as a medical expense. If so, you can claim the expense as a medical expense and a home accessibility expense. For more information about medical expenses, see lines 33099 and 33199 of this guide.

Ineligible expenses

The following expenses are not eligible for the home accessibility tax credit:

- amounts paid to acquire a property that can be used independently of the qualifying renovation
- the cost of annual, recurring, or routine repair or maintenance
- amount paid to buy household appliances
- amount paid to buy electronic home-entertainment devices
- the cost of housekeeping, security monitoring, gardening, outdoor maintenance, or similar services
- financing costs for the qualifying renovation
- the cost of renovation incurred mainly to increase or maintain the value of the dwelling

Condominium and co-operative housing corporations

For condominium or co-operative housing corporations, your share of the cost of eligible expenses for common areas qualifies for the home accessibility tax credit.

Other government grants or credits

The home accessibility tax credit is not reduced by assistance, including a grant, forgivable loan, or tax credit, from the federal or a provincial/territorial government.

Vendor rebates or incentives

Eligible expenses are generally not reduced by reasonable rebates or incentives that the vendor or manufacturer of goods or the provider of the service offers.

Business or rental use of part of an eligible dwelling

If you earn business or rental income from part of an eligible dwelling, you can only claim the amount for eligible expenses incurred for the personal-use areas of your dwelling.

For expenses incurred or goods acquired for common areas or that benefit the housing unit as a whole (such as a ramp or handrails), you must divide the expense between personal use and income-earning use. For more information, see Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income, or Guide T4036, Rental Income.

Eligible expenses must be supported by acceptable documentation, such as agreements, invoices, and receipts. They must clearly identify the type and quantity of goods bought or services provided, including, but not limited to, the following information, if it applies:

- information that clearly identifies the vendor/contractor, their business address, and, if applicable, their GST/HST registration number
- a description of the goods and the date when they were bought
- the date when the goods were delivered (keep your delivery slip as proof) 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
 - as a condominium owner, your part of these expenses if the work is done for common areas
 - information that clearly identifies the vendor/contractor, their business address and, if applicable, their GST/HST registration number
 - a description of the work done or services performed and the dates when the work was done or the services were performed

Line 31300 – Adoption expenses

You can claim an amount for eligible adoption expenses related to the adoption of a child who is under 18 years of age at the time that the adoption order is issued or recognized by a government in Canada. The **maximum claim** for each child is \$16,255.

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

Parents can claim the expenses incurred for the entire adoption period or an amount of \$16,255, whichever is less, in the tax year in which the adoption period ends.

The adoption period:

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

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

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

Line 31600 – Disability amount (for self)

You may be able to claim the disability 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 2019. 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 2018 and you still meet the eligibility requirements in 2019, you can claim this amount without sending the CRA a new Form T2201. However, you must send the CRA a new one if the previous period of approval ended before 2019 or if the CRA asks you to.

For more information, see Guide RC4064, Disability-Related Information, or go to canada.ca/disability-credits-deductions.

Line 31800 – Disability amount transferred from a dependant

You may be able to claim all or part of your dependant's (other than your spouse's or common-law partner's) disability amount (line 31600 of the return) if **all** of the following apply:

- The CRA approved Form T2201, Disability Tax Credit Certificate, that was certified by a medical practitioner, for your dependant
- Your dependant was resident in Canada at any time in 2019
- They were dependent on you on a regular and consistent basis 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 (see Line 30400 of this guide for conditions)
 - The dependant was your or your spouse's or common-law partner's parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece, or nephew and you claimed an amount on line 30450 of your return for that dependant, or you could have if they had no income and had been 18 years of age or older in 2019

If your dependant was eligible for the disability tax credit for 2018 and still meets the requirements in 2019, you can claim this amount without sending the CRA a new Form T2201. However, you must send the CRA a new one if the previous period of approval ended before 2019 or if the CRA asks you to.

Notes

You **cannot** claim the unused part of this amount if the spouse or common-law partner of the person with a disability is already claiming the disability amount or any other non-refundable tax credit (other than medical expenses) for the person with a disability.

If you are splitting the unused part of this amount with another person, the total amount claimed for that dependant cannot exceed the maximum amount allowed for that dependant.

If you or anyone else paid for an attendant or for care in an establishment, special rules may apply. For more information, see Guide RC4065, Medical Expenses.

For more information about different amounts you may be able to claim, see Guide RC4064, Disability-Related Information or go to canada.ca/disability-credits-deductions.

Line 32400 – Tuition amount transferred from a child

The **student** has to complete the "Transfer or carryforward of unused amount" section of Schedule 11 to transfer an amount. The **student** must also complete the back of any of the following **applicable** forms to indicate the amount that is transferred and to designate you as the person who can claim the amount:

- 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 these forms, you should have a copy of the student's official tuition fee receipt.

Amounts claimed by student's spouse or common-law partner – If a student's spouse or common-law partner claims an amount on line 30300, 30425, or 32600 of the return for the student, you cannot claim an amount on line 32400 of your return for that student. However, the student's spouse or common-law partner can include the transfer on line 32600 of their return.

No amounts claimed by student's spouse or common-law partner – If the student's spouse or common-law partner does not claim an amount on line 30300, 30425, or 32600 of their return for the student, or if the student does not have a spouse or common-law partner, the student can choose which parent or grandparent will claim an amount on line 32400 of their return.

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

Line 33099 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 2002 or later

You can claim eligible medical expenses paid in any **12-month period** ending in 2019 and not claimed for 2018. Generally, you can claim all amounts paid that exceed a certain threshold, even if they were not paid in Canada. Medical expenses for other dependants must be claimed on line 33199 of your return.

Note

On the return for a person who died in 2019, a claim can be made for expenses paid on behalf of the deceased in any 24-month period that includes the date of death if they were not claimed for any other year. This also applies if you are claiming expenses paid for a dependant who died in the year.

You can claim on line 33099 of your return the total eligible medical expenses you or your spouse or common-law partner paid for each of the following persons:

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

Eligible medical expenses

The most common eligible medical expenses are:

- payments to a medical doctor, dentist, nurse, or certain other medical professionals or to a public or licensed private hospital
- payments for prescription drugs, artificial limbs, wheelchairs, crutches, hearing aids, prescription eyeglasses or contact lenses, dentures, pacemakers, and certain prescription medical devices
- premiums paid to **private** health services plans (other than those paid by an employer, such as the amount shown in box J of your Quebec Relevé 1 slip)
- premiums paid under a provincial or territorial prescription drug plan, such as the Quebec Prescription Drug Insurance Plan and the Nova Scotia Seniors' Pharmacare Program (amounts or premiums paid to provincial or territorial government medical or hospitalization plans are not eligible)
- **NEW!** for expenses incurred after October 16, 2018, certain cannabis products purchased for a patient for medical purposes will be eligible medical expenses, once they become permitted for legal sale under the Cannabis Act
- certain expenses incurred for an animal specially trained to assist a patient in coping with any of the following impairments:
 - blindness
 - profound deafness
 - severe autism
 - severe diabetes
 - severe epilepsy
 - a severe and prolonged impairment that markedly restricts the use of the patient's arms or legs
 - a severe mental impairment, if the animal is specially trained to do specific tasks (excluding the provision of emotional support)

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

For more information about medical expenses you can claim, including reimbursement and travel expenses, go to canada.ca/taxes-medical-expenses or use the CRA's **Tax Information Phone Services**. You can also 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 on line 33199 of your return the part of eligible medical expenses you or your spouse or common-law partner paid for each of the following persons who depended on either of you for support:

- your or your spouse's or common-law partner's children 18 years of age or older in 2019, or grandchildren
- your or your spouse's or common-law partner's parents, grandparents, brothers, sisters, aunts, uncles, nieces, or nephews who were residents of Canada at any time in the year

For examples of expenses you can claim, see "Eligible medical expenses" at line 33099 of this guide. The expenses you claim on line 33199 of your return must be paid in the **same 12-month period** used to calculate the eligible medical expenses you claimed at line 33099 of your return.

For more information, see Guide RC4065, Medical Expenses.

Part B – Federal tax on taxable income

Complete the appropriate column depending on the amount of your taxable income using the instructions provided in Part B of your return.

Part C – Net federal tax

Claim the tax credits and calculate other tax amounts that apply to you using your information slips along with the instructions provided in Part C of your return, and on any applicable worksheet and form. In this section of the guide, you will find information you may need to supplement the instructions on the return.

This section does not provide supplementary information for lines 40500, 40900, 41000, 41200, and 41500, as the instructions on the return provide the information you need.

There are no lines on the return for the recapture of the investment tax credit or for the federal logging tax credit. If these amounts apply, use them to calculate your net federal tax on your return. If the result of these adjustments is negative and you do not have to pay minimum tax (see Line 40427 of this guide), enter "0" on line 41700 of your return.

Recapture of investment tax credit

If you have to repay all or part of an investment tax credit you received previously for scientific research and experimental development or for child care spaces, calculate on Form T2038(IND), Investment Tax Credit (Individuals), the amount you have to repay. Write "recapture of investment tax credit" and the amount below line 40600 on your return. Add it to the amount on line 40600 of your return.

Federal logging tax credit

If you paid logging tax to a province for logging operations you performed in the province, you may be able to claim a logging tax credit. To calculate your credit, use the **lesser** of the following two amounts for each province in which you had a logging operation:

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

Your allowable credit is the total of the credits for the year for all provinces, up to 6.6667% of your taxable income (line 26000 of your return), not including any amounts on lines 20800, 21400, 21500, 21900, and 22000 of your return. Write "federal logging tax credit" and enter the allowable amount below line 40600 on your return. Subtract it from the total of the amount on line 40600 of your return and the amount of any applicable recapture of investment tax credits.

Line 40424 – Federal tax on split income

Tax on split income (TOSI) applies to certain types of income of a child born in 2002 or later, as well as to amounts received by adult individuals from a related business. Where TOSI applies, the disability tax credit, dividend tax credit and foreign tax credit can be used to reduce the individual's tax payable for the year. 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.

If you did not receive an information slip

Calculate the federal dividend tax credit as follows:

Amount of dividends (eligible)	Amount of dividends (other than eligible)
Multiply the taxable amount of eligible dividends you reported on line 12000 of your return by 15.0198% .	Multiply the taxable amount you reported on line 12010 of your return by 9.0301% .

Note

Foreign dividends **do not qualify** for this credit.

Line 40427 – Minimum tax carryover

If you paid minimum tax on any of your 2012 to 2018 returns, but do not have to pay minimum tax for 2019, you may be able to claim credits against your taxes for 2019 for all or part of the minimum tax you paid in those years.

Minimum tax (line 41700 of your return)

Minimum tax limits the tax advantage you can receive in a year from certain incentives. You have to pay minimum tax if it is more than the federal tax you calculate in the usual manner.

To find out if you have to pay this tax, add the amounts shown in B below and 60% of the amount on line 12700 of your return. If the total is \$40,000 or less, you probably do not have to pay minimum tax. If the total is more than \$40,000, you may have to pay minimum tax. Therefore, get and complete Form T691, Alternative Minimum Tax. You also may have to complete Form 428 or Form T2203, Provincial and Territorial Taxes – Multiple Jurisdictions, to calculate additional provincial or territorial tax for minimum tax purposes.

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

- A. You reported a taxable capital gain on line 12700 of your return.
- B. You claimed **any** of the following on your return:
- a loss (including your share of a partnership loss) resulting from, or increased by, claiming capital cost allowance on rental properties
 - a loss from a limited partnership that is a tax shelter
 - most carrying charges (line 22100) on certain investments
 - a loss from resource properties resulting from or increased by claiming a depletion allowance, exploration expenses, development expenses, or Canadian oil and gas property expenses
 - a deduction on line 24900 for security options
- C. You claimed **any** of the following tax credits on your return:
- a federal political contribution tax credit on line 41000
 - an investment tax credit on line 41200
 - a labour-sponsored funds tax credit on line 41400
 - a federal dividend tax credit on line 40425

Lines 41300 and 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, 2019, to March 1, 2020.

If you became the first registered holder of an approved share from January 1, 2019, to March 1, 2019, and did not claim the whole credit for it on your 2018 return, you can claim the unused part on your 2019 return.

If you became the first registered holder of an approved share from January 1, 2020, to March 1, 2020, you can claim any part of the credit for that share on your return for 2019 and the unused part on your return for 2020.

Enter the **net cost** of your acquisition of provincially registered shares of a labour-sponsored venture capital corporation 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 to a **maximum of \$750**.

The allowable credit is **15%** of the **lesser** of:

- \$5,000
- the net cost reported on line 41300 of your return

Note

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

Line 41800 – Special taxes

RESP accumulated income payments

If you received an accumulated income payment from a registered education savings plan (RESP) in the year, you may have to pay an additional tax on all or part of the amount shown in box 040 of your T4A slips. Get and complete Form T1172, Additional Tax on Accumulated Income Payments from RESPs. For more information, see Guide RC4092, Registered Education Savings Plans (RESPs).

Tax on excess employees profit-sharing plan (EPSP) amounts

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

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

Get and complete Form RC359, Tax on Excess Employees Profit Sharing Plan Amounts.

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

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

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

Report on line 41800 of your return for 2019 the total of the following amounts:

- for credits claimed in all years **other than 2015**, include on this line the total of the amounts shown in boxes F and L1, plus 60 % of box L2 of your Relevé 10 information slips (official slip for the Province of Quebec)
- for credits claimed in **2015**, enter on this line the tax credit you received (line 414 of your 2015 Schedule 1) on that portion of shares not reacquired within the prescribed time

Step 6 – Provincial or territorial tax

If you were not a resident of Quebec on December 31, 2019, complete Form 428 to calculate your provincial or territorial tax.

If you were a resident of Quebec on December 31, 2019, this line applies to you only if you had income from a business (including income you received as a limited or non-active partner) and the business has a permanent establishment outside Quebec. In that case, use Form T2203, Provincial and Territorial Taxes for 2019 – Multiple Jurisdictions, to calculate your tax for provinces and territories other than Quebec. To calculate your tax for Quebec, you will have to file a provincial income tax return for Quebec.

Step 7 – Refund or balance owing

Claim the amounts that apply to you on lines 42000 to 48200 using your information slips along with the instructions provided in Step 7 of your return, and on any applicable worksheet, schedule, and form. In this section of the guide, you will find information you may need to supplement the instructions on the return.

This section does not provide supplementary information for lines 42000, 42100, 42120, 42200, 43200, 44800, 45300, 45400, and 45600, as the instructions on the return provide the information you need.

Line 43700 – Total income tax deducted

Find your situation and follow the instructions that apply to you.

Resident of a province other than Quebec on December 31, 2019	Resident of the province of Quebec on December 31, 2019
Claim the total of the amounts shown in the “Income tax deducted” box of all your Canadian information slips. If applicable, claim the total of the amount of tax determined on Form T1032, Joint Election to Split Pension Income. If you had Quebec provincial income tax withheld from your income, include those amounts on this line.	Claim the total of the amounts shown in the “Income tax deducted” box of all your Canadian information slips. If applicable, claim the total of the amount of tax determined on Form T1032, Joint Election to Split Pension Income. Do not include on this return any of your Quebec provincial income tax deducted. Instead, claim it on your provincial income tax return for Quebec.

Line 43800 – Tax transfer for residents of Quebec

If you were a resident of Quebec on December 31, 2019, and 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 45400 of your provincial income tax return for Quebec.

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

Notes

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

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

Line 44000 – Refundable Quebec abatement

If you were a resident of Quebec on December 31, 2019, and you did not have a business with a permanent establishment outside Quebec, calculate your abatement.

If one of the following applies to you, get and complete Form T2203, Provincial and Territorial Taxes for 2019 – 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, 2019, and the business has a permanent establishment in Quebec

Line 45000 – Employment insurance overpayment

If you were not a resident of Quebec on December 31, 2019, and contributed more than you had to (see line 31200), claim the difference on line 45000. We will refund the excess contribution to you or use it to reduce your balance owing. If the difference is \$1 or less, you will not receive a refund.

Note

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

If you were a resident of Quebec on December 31, 2019, and contributed more than you had to (see line 31200), claim the difference on line 45000. If you completed Schedule 10, enter, in dollars and cents, the amount from line 25 on line 45000. The excess contribution on line 45000 is reduced by the provincial parental insurance plan premiums that you have to pay (line 31210 of the return). The part of the excess contribution used will be transferred directly to Revenu Québec. We will refund the unused excess contribution to you or use it to reduce your balance owing. If the difference is \$1 or less, you will not receive a refund.

Note

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

Line 45200 – Refundable medical expense supplement

You may be able to claim a credit of up to \$1,248 if **all** the following apply:

- you have an amount on line 21500 or 33200 of your return
- you were resident in Canada throughout the year
- you were 18 years of age or older at the end of 2019
- the total of the following two amounts is \$3,645 or more:
 - your employment income on lines 10100 and 10400 of your return (other than amounts received from a wage-loss replacement plan), **minus** the amounts on lines 20700, 21200, 22900, and 23100 of your return (but if the result is negative, enter “0”)
 - your net self-employment income (not including losses) from lines 13500, 13700, 13900, 14100, and 14300 of your return

Line 45700 – Employee and partner GST/HST rebate

If you deducted expenses from your income as an employee (line 21200 or 22900 of your return) or as a partner (lines 13499 to 14300 of your return), you may be eligible for a rebate of the GST/HST you paid on those expenses.

Generally, you can claim this rebate if **one** of the following applies:

- your employer is a GST/HST registrant, other than a listed financial institution
- you are a member of a GST/HST-registered partnership and you have reported on your return your share of the income from that partnership

For more information, see Guide T4044, Employment Expenses.

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 2019. If the CRA allows your claim and assesses that return in 2020, you must report the rebate on your return for 2020.

If you received a GST/HST rebate in 2019 and you were an employee, see Line 10400 of this guide. If you are a partner, call the CRA **business enquiries** line.

Lines 46800 and 46900 – Eligible educator school supply tax credit

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

Eligible educator

You are considered an **eligible educator** if you were employed in Canada at any time during the 2019 tax year and both of the following conditions are met:

- you were a teacher at an elementary or secondary school, or an early childhood educator at 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 expense

An **eligible supplies expense** is an amount that you paid in 2019 for **teaching supplies** that meet **all** of the following conditions:

- you bought the teaching supplies for teaching or facilitating students’ learning
- the teaching supplies were directly consumed or used in an elementary or secondary school or in a regulated child care facility in performing your employment
- you were not entitled to a reimbursement, allowance, or any other form of assistance for the expense (unless the amount is included in the calculation of your income of 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**. Prescribed durable goods include:

- books, games and puzzles
- containers (such as plastic boxes or banker boxes)
- educational support software

Note

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 47600 – Tax paid by instalments

In February 2020, the CRA will send you Form INNS1, Instalment Reminder, or Form INNS2, Instalment Payment Summary, which shows your total payments for 2019 that the CRA has on record.

If you made an instalment payment for your taxes for 2019 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

If you were a **resident** of Ontario, Manitoba, British Columbia, Yukon, the Northwest Territories, or Nunavut on **December 31, 2019**, complete Form 479 to calculate your refundable provincial or territorial credits.

If you were a **resident** of Nova Scotia or Prince Edward Island, complete Form 428 to calculate the **Nova Scotia volunteer firefighters and ground search and rescue tax credit** or the **Prince Edward Island volunteer firefighter tax credit** and enter the amount on **line 47900** of your return.

If you were a **resident** of Alberta, complete Form 428 to calculate your claim for the Alberta investor tax credit and include the amount on **line 47900** of your return. To claim the Alberta stock savings plan tax credit, get and complete Form T89, Alberta Stock Savings Plan Tax Credit, and include the amount on **line 47900** of your return.

To claim the Newfoundland and Labrador research and development tax credit, get and complete Form T1129, Newfoundland and Labrador Research and Development Tax Credit (Individuals).

How to pay your balance owing or to get your refund

Line 48400 – Refund

Direct deposit

Direct deposit is a fast, convenient, and secure way to get your CRA payments directly into your account at a financial institution in Canada.

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

Line 48500 – Balance owing

Your balance owing is due no later than **April 30, 2020**. Do not mail cash or include cash with your return. The CRA will charge daily compound interest on any outstanding balance starting May 1, 2020, until you pay your balance in full.

You can pay your balance owing using one of the following methods:

- pay online by using your financial institution's services
- pay online by using the CRA's My Payment service at canada.ca/cra-my-payment
- pay by setting up a pre-authorized debit agreement using My Account at canada.ca/my-cra-account
- credit card, e-transfer or PayPal through a third-party service provider
- pay in person, with cash or by debit, at any Canada Post outlet across Canada for a fee. To do so you will need a remittance voucher with a QR code or a self generated QR code. For more information, go to canada.ca/payments
- pay in person at your financial institution in Canada. To do so, you have to use a remittance voucher, which you can ask for in My Account at canada.ca/my-cra-account or by contacting the CRA

If you can't pay your taxes by April 30, 2020, go to canada.ca/cra-collections to learn more about managing your tax debt, or see Information Circular IC98-1R7, Tax Collections Policies.

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

What documents to attach to your paper return

When you are filing your **paper return**, attach the supporting documents that are requested in the following charts. If you make a claim without the requested supporting document, the CRA may disallow the credit or deduction you claimed. It could also delay the processing of your return.



Did you know...

Even if you do not have to attach certain supporting documents to your return, or if you are filing your return electronically, **keep your supporting documents for six years** in case the CRA selects your return for review. Also, keep a copy of your return, the related notice of assessment, and any notice of reassessment.

Documents required to support reported income	
Item or line number	Send the following documents with your paper return:
Information slips	One copy of each of your information slips, such as T4, T4A, T5, including if applicable, provincial slips such as the Relevé 1 slip
Missing information slips	A copy of your pay stubs or statements if you do not have your information slip. Keep the original documents. Also, attach a note stating the payer's name and address, the type of income involved, and what you are doing to get the slip
Forms and schedules	Each form and schedule that mentions to attach it or send it with your return
Line 10400 – Other employment income	A list of your expenses relating to research grants
Line 11400 – CPP or QPP benefits	A letter from Service Canada showing the amount of a lump-sum benefit you received that applies to previous years
Line 11500 – Other pensions and superannuation	A note identifying the type of pension from a foreign country you received and the country it came from
Line 12200 – Net partnership income: limited or non-active partners only	A copy of the partnership's financial statement if you did not receive a T5013 slip
Line 12600 – Rental income	Form T776 or a statement showing your rental income and expenses
Line 13000 – Other income	Attach a note: <ul style="list-style-type: none"> ■ if you have more than one type of income, to specify the type of income you are reporting ■ stating any death benefit (other than CPP or QPP) amount you received but did not include in your income
Lines 13499 to 14300 – Self-employment income	A copy of the applicable self-employment form or the partnership's financial statement showing your income and expenses

Documents required to support deductions and credits claimed

Item or line number	Send the following documents with your paper return:
Information slips	One copy of each of your information slips, such as T4, T4A, T5, including if applicable, the provincial slips such as the Relevé 1 slip
Missing information slips	A copy of your pay stubs or statements if you do not have your information slip. Keep the original documents. Also, attach a note stating the payer's name and address, the type of income involved, and what you are doing to get the slip.
Forms and schedules	Each form and schedule that mentions to attach it or send it with your return
Line 20800	Your official receipts for all amounts you contributed from March 2, 2019, to March 2, 2020, including those you are not deducting on your return for 2019 and those you are designating as Home Buyers' Plan (HBP) or Lifelong Learning Plan (LLP) repayments
Line 22400 – Exploration and development expenses	Information slips such as a T5, T101, or T5013. If you do not have these slips, get a statement identifying you as a participant in the venture. The statement has to show your allocation (the number of units you own, the percentage assigned to you, or the ratio of your units to those of the whole partnership), and give the name and address of the fund.
Line 23200 – Other deductions	A note, if you are deducting more than one amount, to specify the deduction you are claiming or to explain it more fully Form RC4625 or a letter from the Registered Disability Savings Plan (RDSP) issuer
Line 25100 – Limited partnership losses of other years	A statement showing a breakdown of your total losses, the year of each loss, and the amounts claimed in previous years
Line 25600 – Additional deductions	A note, if you have more than one amount, to specify the deduction you are claiming or to explain it more fully
Step 5 – Federal tax If you claim an amount for a non-resident dependant	The proof of payments of support showing your name, the amount and the date of the payment, and the dependant's name and address. If you sent the payments to a guardian, the guardian's name and address must also be on the proof of payment.
Line 31800 – Disability amount transferred from a dependant	A note stating the dependant's name, social insurance number, and relationship to you, if you are not attaching a Form T2201. If you are splitting the unused part of this amount with another person, attach a note to your paper return that includes the name and social insurance number of the other person who is claiming this amount.
Lines 40900 and 41000 – Federal political contribution tax credit	Attach your official receipts except for those with amounts shown in box 14 of your T5003 slips, in box 184 of your T5013 slips, or on financial statements showing an amount a partnership allocated to you.
Line 45700 – Employee and partner GST/HST rebate	Form GST370
Line 48400 – Refund	A note, if you ask the CRA to transfer your refund to your instalment account for 2020

After sending your return

Notice of assessment

You will receive a notice of assessment after the CRA processes your return. The notice gives you a summary of your assessment and explanations of any changes made to your return. The notice will tell you if you have a refund, owe money, or have a zero balance. It also gives you other important information, including but not limited to, your unused RRSP, PRPP and SPP contributions, your RRSP deduction limit, your Canada training credit limit, and other amounts and balances that you may want to carry forward to a future year.

Processing time

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

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

Note

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.

This means that your return may be selected for a more detailed review before or after assessing it. If you receive a letter or a phone call telling you that your return is being reviewed, don't panic. 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 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 provided. Make sure you include all the information the CRA is asking for, and that the copies of your documents are clear and easy to read.

And remember, the CRA is here to help you. If you can't get the documents the CRA is asking for, have any questions, or if you need more time to reply, let the CRA know. If you don't reply to the CRA's request, the CRA may adjust your return and your claim or deduction might be disallowed.

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

How to change a return

If you have more information that would change a return you have already sent to the CRA, **do not file another paper 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 2020 must relate to the 2010 or a later tax year to be considered.

You can change your return by:

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

Note

If your return was arbitrarily assessed by the CRA and you would like to make a change, you must file a paper tax return for the year(s) in question.

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

What to do if you are not satisfied with the CRA's service or you have experienced reprisal

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the CRA. Some complaints and disputes are caused by a lack of information or by a simple miscommunication. That's why the CRA says, "Talk to us".

For more information on:

- your rights and what you can expect when you deal with the CRA, go to canada.ca/taxpayer-rights
- how to file a complaint if you are not satisfied with the service you received, go to canada.ca/cra-service-complaints or get and complete Form RC193, Service-Related Complaint
- how to file a complaint if you believe you have experienced reprisal, go to canada.ca/cra-reprisal-complaints or get and complete Form RC459, Reprisal Complaint