



## Information for Students – Educational Institutions Outside Canada

Are you enrolling in a course or learning program at a foreign university, college, or other accredited post-secondary educational institution outside Canada? If so, this information will help you better understand your Canadian income tax obligations and benefits.

Guide P105, Students and Income Tax, and the [canada.ca/taxes-students](http://canada.ca/taxes-students) webpage contain information for students who are residents of Canada, including those who are temporarily living outside Canada. This information sheet provides additional information as well as links to other relevant tax publications and webpages that may help answer questions about your tax situation.

If you are an international student studying in Canada, go to [canada.ca/taxes-international-students](http://canada.ca/taxes-international-students).

### Leaving Canada for education or employment

Individuals' obligations or rights with respect to filing a Canadian Income Tax and Benefit Return for a particular year depend on their residency status. For residents of Canada, the requirement to file a return depends on the individual's income and other factors that may apply. See "Do you have to file a return?" in the guide for the tax package for the province or territory where you usually live.

#### Note

If you have left Canada to study abroad, and wish to receive a written opinion regarding your residency status, fill out the Form NR73, Determination of Residency Status (Leaving Canada). Include the date when you left Canada and fill out the entire form to reflect your situation while you are studying outside of Canada. Include an additional letter with any further information that may help clarify your situation. Submit Form NR73 as soon as possible after your period of study has begun.

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

### Factual residents of Canada

If your stay abroad is temporary and you have kept significant residential ties in Canada, you will generally be considered a **factual resident** of Canada.

#### Notes

A **deemed resident** includes an individual who does not establish significant residential ties with Canada, who stays in Canada for **183 days** or more in a calendar year, **and** who is not considered to be a resident in their home country under the terms of a tax treaty between Canada and that country.

A deemed resident of Canada is subject to similar reporting requirements.

### Do you have to file a return?

A factual resident generally has to file a Canadian Income Tax and Benefit Return every year to report world income (from all sources in Canada and abroad) and to claim any entitlement to certain benefits.

The same rules for reporting and calculating Canadian income also generally apply to foreign income earned. For example, if you are a factual resident, you generally have to report any employment income and other types of income earned in Canada **and abroad**, such as the taxable part (if any) of scholarships, fellowships, and bursaries, even if you do not get any income information slips from foreign sources similar to a Canadian T4 or T4A slip.

However, even if you have **no income or tax payable**, you can still file a Canadian Income Tax and Benefit Return to report your eligible tuition fees. This will allow you to carry forward the unused amounts to the **first** year when you have tax payable. By filing a return, you may also be able to transfer a part or all of the unused current-year amounts, within limits, to another eligible person such as a spouse or a common-law partner, or to either your or your spouse's or common-law partner's parent or grandparent.

If you are a factual resident when you file your return, the CRA will determine your eligibility and tell you if you are entitled to receive the GST/HST credit. To qualify for the Canada child benefit (CCB), you and your spouse or common-law partner have to file a return every year even if there is no income to report.

Your registered retirement savings plan (RRSP) deduction limits for a future year may be increased based on qualifying income earned in Canada **and abroad** that you report on your current year's income tax and benefit return.

If you are 18 or older, a resident of Canada, and have employment income outside Canada where you are not required to contribute to a plan that is similar to the Canada Pension Plan (CPP), you may be able to contribute to the CPP. See Form CPT20, Election to Pay Canada Pension Plan Contributions.

## Tax treaties

If Canada has a tax treaty (also called a tax convention) with the foreign country where you are staying, it **might** affect how your income is reported and taxed in Canada **and** in the foreign country.

Tax treaties are generally intended to avoid double taxation. They have specific rules on how certain types of income are reported and taxed, based on the residency of the individual. A tax treaty might also define how residency is determined and what taxes are affected, so it is important to check if a tax treaty might apply to your situation.

If you are considered a factual or deemed resident of Canada for tax purposes, and a resident of another country according to a tax treaty Canada has with the other country, you may be considered a deemed non-resident of Canada.

Some tax treaties have special rules for students, such as Article XX of the Canada-U.S. tax convention. Note that the term “contracting state” used in the text of any tax treaty simply means a **country** that has signed the treaty.

Go to [canada.ca/cra-tax-treaties](http://canada.ca/cra-tax-treaties) for more information. The “Status and text of Tax Treaties” link brings you to Finance Canada’s “Status of Tax Treaty Negotiations” webpage where you will find a list of Canada’s current tax treaties. Select a country to see the convention’s terms and conditions.

Canada has agreements with many countries for exchange of information programs that make it easier to share taxpayer data for compliance purposes.

When you file a Canadian Income Tax and Benefit Return, some of the income you earned abroad might not be taxable in Canada because of the provisions of a tax treaty. For more information, see the instructions for line 25600 in the Federal Income Tax Guide.

## Foreign tax credits

When you report foreign income on which you paid a final non-refundable foreign income tax, and that income is not exempt from Canadian tax under a tax treaty, you may be eligible for a federal foreign tax credit to help offset the foreign tax you paid. See Income Tax Folio S5-F2-C1, Foreign Tax Credit, and Form T2209, Federal Foreign Tax Credits.

A provincial or territorial foreign tax credit might also apply. See Form T2036, Provincial or Territorial Foreign Tax Credit, and the instruction sheet for completing your provincial or territorial forms (except Quebec).

## Which Income Tax Package do I use?

**Factual residents** have to use the Income Tax Package for the province or territory where they keep residential ties. This would usually be where they lived immediately before leaving Canada and is entered as the “province or territory of residence on December 31” on the tax return. In this case, follow the guide and instructions for the Income Tax Package, as you may be entitled to certain provincial or territorial tax credits even while you are away from Canada temporarily.

**Deemed residents** have to use the Income Tax Package for non-residents and deemed residents of Canada. See our webpage for deemed residents at [canada.ca/taxes-international](http://canada.ca/taxes-international) and note the special rules for government employees.

## Non-residents

If you sever residential ties with Canada to live abroad permanently **or** continue to receive Canadian source income after a permanent move from Canada, go to [canada.ca/taxes-international](http://canada.ca/taxes-international) for more information.

## Foreign income tax obligations

Your **residency status**, the **type** and **amount** of income you earn during your stay abroad, the **country** that is the source of your income, whether there is a **tax treaty** in force, and the **length** of your stay are among the various factors that can affect both foreign **and** Canadian tax obligations.

### Note

Citizenship does not affect the filing of Canadian Income Tax and Benefit Returns, but it might be a factor in determining whether you have income tax obligations in certain foreign countries.

Even if you remain a factual resident of Canada and continue filing Canadian income tax and benefit returns, the statutory filing requirements for foreign income tax returns in the foreign country **may or may not** be affected, depending on the various factors outlined above. Any foreign requirements to pay tax will likely have a direct impact on how you fill out or file your Canadian return.

Before you leave Canada, contact the tax authorities of a foreign country to find out what rules might apply to you. Special tax rules might apply to international students and knowing what they are will help you meet both your Canadian **and** foreign income tax obligations.

For example, even though most **scholarships, fellowships, and bursaries** are no longer taxed in Canada, some countries may consider these amounts to be taxable income, especially if the scholarship is received from said country. If part of such a foreign scholarship has to be reported on your Canadian Income Tax and Benefit Return, then that part is reported at line 13010 “Scholarships, fellowships, bursaries, and artists’ project grants” in Canadian dollars, and a **foreign tax credit** may generally be calculated for the non-refundable foreign tax you paid on the net scholarship reported. Check to see if Canada has a tax treaty with the country in which you are studying. This will help you to determine how any income you may earn while living in that country will be affected for tax purposes.

We cannot provide general information about the tax laws of foreign countries and jurisdictions. Although some foreign income tax information can be found online, it may not always be accurate or up-to-date for your particular situation. For this reason, it is preferable to contact the foreign tax authorities directly.

The following general information is for students who are considered to be **factual** or **deemed residents** of Canada.

## Your income, deductions, benefits and credits

Guide P105, Students and Income Tax, and the [canada.ca/taxes-students](http://canada.ca/taxes-students) webpage explain the common types of income, deductions, credits, and benefits that generally apply to students. Some common areas for consideration are listed below.

## Income

Any foreign income you report has to be shown in Canadian dollars on your Canadian Income Tax and Benefit Return (this also applies to deductions claimed). For example, foreign employment income is found under line 10400, "Other employment income." If you have received assistance in the form of a scholarship, fellowship, bursary, or study grant, please see Income Tax Folio S1-F2-C3, Scholarships, Research Grants and Other Education Assistance.

## Deductions

If you paid moving expenses for your move from Canada, you may be eligible to claim the moving expense deduction. For more information, see Income Tax Folio S1-F3-C4, Moving Expenses, and the instructions on Form T1-M, Moving Expenses Deduction. If you are moving to be enrolled in a program at a post-secondary educational institution, you have to be a student in **full-time** attendance in order to claim the deduction. In such a case, the moving expenses deduction is limited to the amount of scholarships, fellowships, bursaries, some prizes, and research grants that are included in your income for the year.

## Benefits

If you were employed by an educational institution and received free or subsidized tuition, the value of the education benefit may be taxable in certain circumstances. If the education benefit is not included in your employment income, you are not eligible to claim the tuition tax credit on your individual return. For more information, see Guide T4130, Employers' Guide – Taxable Benefits and Allowances.

## Credits

Interest paid on a student loan from a **foreign source is not** eligible for a non-refundable tax credit. For more information on the eligible student loans, see Guide P105, Students and Income Tax, or go to [canada.ca/deductions-credits-expenses](http://canada.ca/deductions-credits-expenses) and select "Education deductions and Credits," followed by "Line 31900 – Interest paid on your student loans."

The above noted references also explain:

- how to calculate and claim the non-refundable tuition tax credit
- how to transfer unused current-year tax credits to another designated individual or carry them forward to a future year
- how to transfer or carry-forward tuition amounts
- how to carry-forward education, and textbook amounts from years prior to 2017
- how to get the student form certified to support such a claim (see the next heading)

They also explain which **federal and provincial or territorial schedules** students have to fill out when filing their Income Tax and Benefit Return. Depending on your province or territory of residence, you may be entitled to claim provincial or territorial education and textbook amounts in 2020. Although these amounts are no longer available for federal tax purposes after 2016, any unused education and textbook credit amounts carried forward from years prior to 2017 will remain available to be claimed in years after 2017.

The cost of any books that is included in the total fees for a correspondence course may be part of the eligible tuition fees **only if** the eligible educational institution is located in **Canada**.

In no other case is the cost of books added to eligible tuition fees.

With respect to tuition fees, the certification by the Minister of Employment and Social Development Canada **does not** apply to any educational institutions outside Canada, whether or not the course is to develop or improve skills in an occupation.

## Students with an impairment in physical or mental functions

If you are a part-time student who has an impairment in physical or mental functions that prevents you from being enrolled full-time, an attesting letter from a medical practitioner must be submitted to us.

You may be entitled to claim **full-time** rather than part-time in such a situation. If you are already entitled to the disability amount (line 31600 of the Income Tax and Benefit Return), the attesting letter from a medical practitioner is not needed when completing forms TL11A or TL11C.

## Claiming tuition fees

In choosing a foreign educational institution, an important consideration is whether you will be able to claim the tuition fees you paid.

## University Outside Canada

Unless you commute to the United States or are a **deemed resident** of Canada, a foreign educational institution must be a "**university outside Canada**." We will accept that an educational institution is a university outside Canada for purposes of the tuition amount if it meets **all** of the following conditions:

- it has the authority to confer academic degrees of **at least** the bachelor level (bachelor's degree or equivalent) according to the education standards of the country it is located in
- it has an academic entrance requirement of **at least** secondary school matriculation standing
- it is organized for teaching, study and research in the higher branches of learning

We will also accept that an educational institution that is part of the Association of Commonwealth Universities is a university outside Canada if the institution can grant degrees of at least the bachelor level. See the websites under "References and publications" at the end of this information sheet.

For the United States, we will also accept that an accredited degree-granting institution currently recognized by the Institute of Education Sciences National Center for Education Statistics or Council for Higher Education Accreditation (CHEA) is a university outside Canada, provided that the institution can grant degrees of at least the bachelor level.

The educational institution outside Canada does not qualify in the following cases:

- it confers only associate degrees, diplomas, certificates or other degrees at a level lower than the bachelor level or equivalent
- it affiliates with a university but does not have the authority to confer degrees

Foreign educational institutions that are qualified donees are considered universities outside Canada for purposes of the

tuition tax credit. Effective February 27, 2018, it is no longer a requirement for foreign educational institutions to be prescribed and included in Schedule VIII of the Income Tax Regulations. As such, foreign educational institutions will need to be registered by the CRA and included in its public list of qualified donees. See Information sheet RC191, Qualified Donee: Becoming a Prescribed University Outside Canada.

For more information about how we determine if an educational institution is considered a university outside Canada, see Information Sheet, RC190, Information for Educational Institutions Outside Canada.

If you live in Canada all year near the United States border and commute regularly to take courses in the U.S., a qualified educational institution is a university, college, or other institution that provides courses at a **post-secondary** school level.

If you are a **deemed resident** of Canada, claiming eligible tuition fees, a qualified foreign educational institution is a university, college, or other educational institution that gives courses at a **post-secondary** school level.

For a list of educational institutions outside Canada that we accept for the tuition amount, go to [canada.ca/taxes-deductions](http://canada.ca/taxes-deductions), select “Your tuition, education, and textbook amounts,” and then select “Recognized educational institutions outside of Canada.”

Even if the institution is an accredited and recognized educational institution, your course or learning program must still meet certain conditions to be eligible for the tuition amount.

For more information, see Income Tax Folio S1-F2-C1, Qualifying Student and the Education and Textbook Tax Credits, and Income Tax Folio S1-F2-C2, Tuition Tax Credit.

## Forms for students

To claim your tuition fees you must have received one of the following forms from your educational institution:

- TL11A** Tuition and Enrolment Certificate – University Outside Canada
- TL11C** Tuition and Enrolment Certificate – Commuter to the United States
- TL11D** Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada

Contact your educational institution if you have not received one of these forms. When you ask your foreign educational institution to fill out and certify one of these forms, refer them to Information sheet RC190, Information for Educational Institutions Outside Canada, for instructions. You do not have to attach a certified form to your Income Tax and Benefit Return, but keep it in case we ask to see it later.

## Claiming tuition fees

Fill out federal Schedule 11 to calculate your eligible tuition, education and textbook amount, the tuition amount you can transfer to a designate individual, and any unused amounts you can carry forward to a future year.

The eligible tuition fees should be based on the calendar year the course was taken and not the year the fees were paid.

You also may need to fill out a provincial or territorial Schedule (S11), unless you lived in Quebec. Attach the applicable schedules to your Income Tax and Benefit Return.

The conditions for claiming tuition fees can vary according to your situation, attendance or enrolment, the duration of the courses, and the type of educational institution. See “Table of Differences between Forms TL11A, TL11C, and TL11D” in the Appendix of this information sheet to find out what requirements apply to your situation.

### Note

Unused education and textbook credit amounts carried forward from years prior to 2017 will remain available to be claimed in 2017 and later years.

For more information, see Guide P105, Students and Income Tax.

## Transfer unused amount

You have to first claim your current year’s eligible tuition fees and any unused tuition, education, and textbook amounts carried forward from prior years on your own Income Tax and Benefit Return, even if someone else paid your fees. You can transfer your unused current-year amounts to one designated individual, up to a maximum of \$5,000. That individual can be either your spouse or common-law partner, their parent or grandparent, or your parent or grandparent.

To designate your transfer, complete the following, as applicable:

- part 3 of Form TL11A, Tuition and Enrolment Certificate – University Outside Canada
- part 4 of Form TL11C, Tuition and Enrolment Certificate – Commuter to the United States

You cannot transfer to your parent or grandparent, or to your spouse’s parent or grandparent if your spouse or common-law partner claims any of the following amounts on their Income Tax and Benefit return:

- spouse or common-law partner amounts (line 30300)
- amounts transferred from spouse or common-law partner (line 32600)

If you transfer an amount to your spouse or common-law partner, they have to complete federal Schedule 2. If they resided in a province or territory other than Quebec, Alberta, Ontario or Saskatchewan on December 31, they also may need to complete provincial or territorial Schedule (S2).

For more information, see Guide P105, Students and Income Tax.

## Form TL11A, Tuition and Enrolment Certificate – University Outside Canada

To claim an amount for tuition fees paid to a university outside Canada, **all** of the following conditions have to be met:

- you have to be in full-time attendance at a university outside Canada
- each course that is claimed for tuition purposes must last at least three consecutive weeks and lead to a degree
- the tuition fees claimed must consist of eligible fees and must have been paid for the calendar year shown on the form

To be considered in full-time attendance, you must be enrolled on a full-time basis and be either physically present on the campus of the university or virtually present at the university in scheduled, interactive, course-related activities conducted online (see below).

Distance learning courses conducted online may qualify for the tuition tax credit if the courses require you to be in virtual attendance, on a full-time basis, for regularly scheduled classes and other interactive course-related activities. You must be able to show that you have met the full-time attendance requirements.

You are **not** considered to be in full time attendance if you are carrying a minor course load or if you devote the greater amount of time to other non-curriculum activities, such as earning income from employment.

Fees you paid to a foreign university for distance-learning courses carried on by correspondence-type methods, including courses where you study largely at your own pace, and where assignments or work are submitted electronically, **do not** qualify for the tuition amount.

Eligible tuition fees generally include any portion of tuition fees paid by scholarships, fellowships, bursaries, and prizes. However, tuition fees reimbursed by your employer or your parent's employer are **not** eligible unless the amount reimbursed is included in the recipient's income.

## Form TL11C – Tuition and Commuter to the United States

If you live in Canada throughout the year near the United States border and regularly commute to an educational institution in the United States where you are enrolled, the institution has to be a university, college, or other educational institution in the United States that provides courses at a post-secondary level. The fees paid must also consist of eligible tuition fees, and the fees paid to each institution at which the individual is enrolled must be more than \$100.

A course does not have to last at least three consecutive weeks, does not have to lead to a degree, and you do not have to attend full-time. Therefore, if you attend part-time, commute, and meet the general conditions, you are eligible for the tuition amount.

The term “**commute**” means that the distance between your residence and the educational institution must be close enough to allow daily or regular travel back and forth, especially by car, bus or train. Distances that are beyond daily travel, such as airline travel three times a semester, are not considered a commute. In such a case, consider if Form TL11A might apply instead.

The rules relating to education reimbursements are the same for Forms TL11C and TL11A.

## Form TL11D, Tuition Fees Certificate – Educational Institutions outside Canada for a Deemed Resident of Canada

Use Form TL11D to certify only your eligible tuition fees if all of the following apply:

- you are a deemed resident of Canada under section 250 of the Canadian Income Tax Act

- you are enrolled at a university, college or other designated educational institution outside Canada that provides courses at a post-secondary level
- the eligible tuition fees paid to each institution must be more than \$100

Effective January 1, 2017, and later years, fees for courses not at the post-secondary level that are paid to a university, college or other educational institution outside Canada that provides courses at the post-secondary level, qualify if the courses are taken to get or improve skills in an occupation by a student who is 16 years of age or older before the end of the year. However, for a deemed resident to claim the provincial or territorial education and textbook amounts, if applicable, the educational institution has to be a university outside Canada and Form TL11A must also be filled out.

A course **does not** have to last at least three consecutive weeks, **does not** have to lead to a degree, and you do **not** have to attend full-time.

The following tuition fees are not eligible:

- fees paid or reimbursed by your or your parent's employer, where the amount is not included in your or your parent's income
- fees paid by a federal, provincial, or territorial job training program, where the amount is not included in your income
- fees paid (or eligible to be paid) under a federal program to help athletes, where the payment or reimbursement has not been included in your income

## Lifelong learning plan (LLP)

Under certain conditions, the LLP allows an individual to withdraw amounts from their RRSP to finance training or education for themselves or for a spouse or common-law partner at a designated educational institution, which includes a **university outside Canada** in a course lasting at least three consecutive weeks and leading to a degree.

It also includes an educational institution in the United States that provides post-secondary courses if you live in Canada throughout the year, near the United States border, and commute to that institution to take the course. For more details, see Guide RC4112, Lifelong Learning Plan (LLP).

## Registered education savings plan (RESP)

Under certain conditions, an RESP allows educational assistance payments to be made to a beneficiary (student) to help finance the cost of post-secondary education. This may include a qualifying educational program at an educational institution outside Canada that has courses at the post-secondary school level, as long as you are enrolled in a course that lasts at least three consecutive weeks. For more details, see the guide RC4092, Registered Education Savings Plans (RESPs).

# References

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## Forms and publications

The CRA encourages electronic filing of your return. If you require a paper version of our forms and publications, go to [canada.ca/cra-forms-publications](http://canada.ca/cra-forms-publications) or call one of the following numbers:

- **1-800-959-8281**, from Canada and the United States
- **613-940-8495**, from outside Canada and the United States. We only accept collect calls initiated by telephone operators. After your call is accepted by an automated response, you may hear a beep and experience a normal connection delay.

## Online

Canada Revenue Agency..... [canada.ca/revenue-agency](http://canada.ca/revenue-agency)  
CRA forms..... [canada.ca/cra-forms-publications](http://canada.ca/cra-forms-publications)  
CRA students information ..... [canada.ca/taxes-students](http://canada.ca/taxes-students)  
CRA international  
webpage.....[canada.ca/taxes-international-students](http://canada.ca/taxes-international-students)  
Association of Commonwealth Universities ..... [acu.ac.uk](http://acu.ac.uk)  
Council for Higher Education  
Accreditation (CHEA) ..... [chea.org](http://chea.org)  
Institute of Education Sciences National Center for  
Education Statistics ..... [nces.ed.gov/collegenavigator](http://nces.ed.gov/collegenavigator)

## Forms

**TL11A** Tuition and Enrolment Certificate – University Outside Canada  
**TL11C** Tuition and Enrolment Certificate – Commuter to the United States  
**TL11D** Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada

## Guide

**P105** Students and Income Tax

## Other publications

**S1-F2-C1** Qualifying Student and the Education and Textbook Tax Credits  
**S1-F2-C2** Tuition Tax Credit  
**S1-F2-C3** Scholarships, Research Grants and Other Education Assistance  
**RC190** Information for Educational Institutions Outside Canada  
**RC191** Qualified Donee: Becoming a Prescribed University Outside Canada

## Appendix

**Table of differences between Forms TL11A, TL11C, and TL11D**

<b>Conditions</b>	<b>TL11A, Tuition and Enrolment Certificate – University Outside Canada</b>	<b>TL11C, Tuition and Enrolment Certificate – Commuter to the United States</b>	<b>TL11D, Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada</b>
<b>Must be a “university outside Canada” (see page 3)</b>	YES	NO	NO
<b>Can be another type of post-secondary institution</b>	NO	YES	YES
<b>Course must last at least three weeks and lead to a degree</b>	YES	NO	NO
<b>Student must be in full-time attendance</b>	YES	NO	NO
<b>Student must be enrolled full-time</b>	YES	NO	NO
<b>Student must be a deemed resident of Canada</b>	NO	NO	YES

**Note**

Tuition fees for the TL11C and TL11D must be more than CAN\$100 for each educational institution.