



Canada Revenue  
Agency

Agence du revenu  
du Canada

Canada Revenue Agency  
General Income Tax and Benefit  
Guide for Non-Residents and Deemed  
Residents of Canada

2015

## Is this guide for you?

This guide will help you complete your 2015 income tax and benefit return. It is important to use the correct package so that your tax and credits can be calculated properly. To make sure you are using the correct package, see “Is this tax package for you?” on page 4 and “What tax package should you use if this one is not for you?” on page 7.

## Table of Contents

Some subjects in this guide relate to a numbered line on the return. We provide information about these subjects in the same order that the lines appear on the return or schedule. To find information about other subjects, see the index on page 73.

	Page		Page
What’s new for 2015? .....	3	Total income (lines 101 to 146) .....	17
General information .....	5	Net income (lines 205 to 236).....	29
Determining your residency status.....	5	Taxable income (lines 244 to 256) .....	39
Before you start.....	6	Federal tax and credits (Schedule 1).....	41
How to file your return .....	9	Federal non-refundable tax	
Benefits for individuals and families.....	9	credits (lines 300 to 395) .....	42
Getting started .....	10	Net federal tax (lines 405 to 427 (except lines 421,	
Electing under section 217 .....	11	and 422) and line 445).....	57
Electing under section 216.1.....	12	Refund or balance owing (lines 421, 422, 428,	
Online services .....	13	430 and 437 to 485 (except 445)) .....	61
Identification, income, and deductions .....	13	After you file.....	66
Identification.....	13	For more information .....	68
Elections Canada .....	15	Tax Information Phone Service (TIPS) .....	70
Information about your residency status.....	16	Addresses on our website .....	72
Foreign income .....	16	Index .....	73

La version française de ce guide est intitulée *Guide général d’impôt et de prestations pour les non-résidents et les résidents réputés du Canada – 2015*.

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

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## What's new for 2015?

We list the service enhancements and major changes below, including announced income tax changes that are not yet law at the time of printing. If they become law as proposed, they will be effective for 2015 or as of the dates given. For more information about these changes, see the areas outlined in green in this guide.

### Our services

**MyCRA** – This is a new mobile application that lets you securely view and change key tax information. See page 13.

**Notice of assessment** – Your notice of assessment will have a new look that makes it easier to see the most essential information first. See page 66 or go to [cra.gc.ca/noticesandletters](http://cra.gc.ca/noticesandletters).

### Individuals and families

**Universal child care benefit (UCCB)** – The UCCB has increased to \$160 per month for each qualified dependant under 6 years of age and there is a new benefit of \$60 per month for each qualified dependant aged 6 through 17. See page 10.

**Child care expenses** (line 214) – The maximum limit per child has increased by \$1,000. See Form T778, *Child Care Expenses Deduction for 2015*.

**Family caregiver amount for children under 18 years of age** (line 367) – The amount for children under 18 years of age has been eliminated and replaced by the enhanced universal child care benefit. Line 367 is now used for the family caregiver amount for children under 18 years of age. See page 44.

**Family tax cut** (line 423) – For 2014 and later years, the calculation for the family tax cut has been revised to allow unused tuition, education, and textbook amounts transferred from a spouse or common-law partner. See line 15 of Schedule 1-A, *Family Tax Cut*.

**Children's fitness tax credit** (lines 458 and 459) – The children's fitness tax credit is now a refundable credit. See page 64.

### Interest and investments

**Other deductions** (line 232) – The minimum amount that must be withdrawn each year from a registered retirement income fund (RRIF), variable benefit money purchase registered pension plan (RPP), and pooled registered pension plan (PRPP) has been reduced. If you have withdrawn more than the reduced 2015 minimum amount, all or part of the excess may be eligible to be re-contributed to a RRIF, RPP, account under a PRPP, or to buy a qualifying annuity and deducted on line 232. See page 37.

**Capital gains deduction** (line 254) – The lifetime capital gains exemption for dispositions of qualified farm or fishing property made after April 20, 2015 has increased to \$1,000,000, resulting in a capital gains deduction limit of \$500,000. See Guide T4037, *Capital Gains*.

**Interest paid on your student loans** (line 319) – Interest paid on a Canada Apprentice Loan amount for registered Red Seal apprentices can be claimed on this line. See page 52. For more information about the Canada Apprentice Loan, go to [servicecanada.gc.ca](http://servicecanada.gc.ca).

**Investment tax credit** (line 412) – Eligibility for the mineral exploration tax credit has been extended to flow-through share agreements entered into before April 2016. See page 58.

**Form T1135, Foreign Income Verification Statement** – This form has changed to introduce a simplified reporting method for individuals who own specified foreign property with a total cost of less than \$250,000 throughout the year. See Form T1135.

**Tax-free savings account (TFSA)** – The TFSA annual contribution limit has increased to \$10,000.

### Other changes

**Repeated failure to report income penalty** – We may now charge you this penalty only if the amount of income you

failed to report on your return was \$500 or more. The calculation of the penalty has changed. See page 8.

# Follow the symbols

This guide gives information about the income you must report and the deductions and credits you can claim on your 2015 return. It will help you determine your tax payable and any refund you are owed.

Before you start:

- Read the information on pages 5 to 18.
- Determine if, in 2015, you were a deemed resident of Canada, a non-resident of Canada, or a non-resident of Canada making an election under section 217 or section 216.1 of the *Income Tax Act* (see the definitions starting on page 5).
- Locate the symbol (see below) that applies to your situation.
- Complete your return by following the guide instructions. Refer to the guide as you find lines on the return that apply to you, or see the backs of your information slips for more instructions. If your symbol appears beside the line number, the information for that line may apply to you. If your symbol does not appear, the information does not apply to you.

## Symbols

● = deemed residents of Canada

■ = non-residents of Canada

▲ = non-residents of Canada electing under sections 217 or 216.1 of the *Income Tax Act*

## Is this tax package for you?

Use this tax package if **any** of the following apply to you:

- You were a deemed resident of Canada (see the definition on page 5) on December 31, 2015. For exceptions, see “What tax package should you use if this one is not for you?” on page 7.
- You were a non-resident of Canada (see the definition on page 5) throughout 2015, and you are reporting Canadian-source income **other** than from employment in Canada from a business with a permanent establishment in Canada, from rental income from real or immovable property located in Canada, or from timber royalties on a timber resource property or a timber limit in Canada. For more information, see Guide T4058, *Non-Residents and Income Tax*.
- ▲ You were a non-resident of Canada (see the definition on page 5) throughout 2015, and you are filing a return to elect under section 217 or section 216.1.

If this tax package is **not** for you, see “What tax package should you use if this one is not for you?” on page 7.

## General information

### Determining your residency status

#### Were you a non-resident of Canada in 2015?

You are a non-resident of Canada for tax purposes throughout any period in which you do not have significant **residential ties** (see the definition in the following section) in Canada and you are not a deemed resident (see the definition on this page) of Canada.

**What income should you report?** – Report your income from Canadian sources such as the taxable part of your scholarships, fellowships, bursaries, net research grants, income from a business that does not have a permanent establishment in Canada, net partnership income (limited or non-active partners only), and taxable capital gains from disposing of taxable Canadian property, as shown under the income lines applicable to non-residents of Canada in the guide.

Other types of income are not reported but must be entered on Schedule A, *Statement of World Income*. For more information, see Schedule A, or contact us.

#### What are residential ties?

Significant **residential ties** almost always include a home in Canada and a spouse or common-law partner and dependants who stayed in Canada while you were living outside Canada. Other relevant residential ties may include a Canadian driver's licence, Canadian bank accounts or credit cards, health insurance with a Canadian province or territory, personal property, and social ties in Canada.

In order to determine residence status, all of the relevant facts in each case must be considered, including residential ties with Canada and length of time, object, intention, and continuity with respect to stays in Canada and abroad.

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

#### Were you a non-resident of Canada in 2015 who wants to elect under section 217?

Under section 217 of the *Income Tax Act*, you can choose to file a Canadian return and report certain types of Canadian-source income (see page 11). You are then "electing under section 217 of the *Income Tax Act*." By doing this, you may pay tax on this income using an alternative method and may receive a refund of some or all of the non-resident tax withheld.

#### Were you a non-resident of Canada in 2015 who wants to elect under section 216.1?

Under section 216.1 of the *Income Tax Act*, if you are a non-resident actor, you can choose to report amounts paid, credited, or provided as a benefit to you for film and video acting services rendered in Canada on a Canadian return

and pay tax on that income using an alternative taxing method. Choosing to do this is called "electing under section 216.1." See page 12.

#### Were you a deemed non-resident of Canada in 2015?

You were a deemed non-resident of Canada in 2015 if you would have been considered a resident of Canada (or a deemed resident) but, under a tax treaty, you were considered a resident of another country. You become a deemed non-resident of Canada when your ties with the other country are such that, under the tax treaty, you would be considered a resident of that other country and not Canada. In this case, the same rules that apply to a non-resident of Canada will apply to you as a deemed non-resident (including the way you complete your return).

#### Were you a deemed resident of Canada in 2015?

You were a deemed resident of Canada for tax purposes if you did not have significant **residential ties** in Canada, but you stayed here for 183 days or more in 2015 and, under a tax treaty, you were not considered a resident of another country.

You were also a deemed resident of Canada if you lived outside Canada during 2015, you were **not** considered a factual resident of Canada because you did not have significant **residential ties** in Canada, and you were:

- a member of the Canadian Forces overseas school staff and you choose to file a return as a deemed resident of Canada (if you left Canada during 2015, see the next section called "Were you a member of the overseas Canadian Forces school staff who left Canada in 2015?");
- a federal or provincial government employee and you were either a resident of Canada just before being posted abroad or you received a representation allowance for 2015;
- a person working under a Canadian International Development Agency (CIDA) assistance program if you were a resident of Canada at any time during the three-month period just before you began your duties abroad;
- a member of the Canadian Forces at any time in 2015;
- a person who, under a tax treaty, agreement, or convention between Canada and another country, is exempt from tax in that other country on 90% or more of your income from all sources because of your relationship to a resident (including a deemed resident) of Canada; or
- a dependent child of one of the first four persons described earlier in this section and your net world income in 2015 was not more than the basic personal amount (see line 300) in Canadian dollars.

**What income should you report?** – Report your 2015 world income. World income is income from all sources both inside and outside Canada.

## Were you a member of the overseas Canadian Forces school staff who left Canada in 2015?

If you were a member of the overseas Canadian Forces school staff who left Canada in 2015 and severed residential ties, you became a non-resident of Canada. Use the 2015 tax package for the province or territory where you lived just before you left Canada. See Guide T4056, *Emigrants and Income Tax*, for the special rules that apply to you.

However, you can file as a deemed resident of Canada while you are serving abroad. If you make this choice, use the 2015 tax package for the province or territory where you lived just before you left Canada. In future years, you will use the tax package for **non-residents and deemed residents of Canada**.

## Did you live in Quebec just before you left Canada?

In addition to being considered a deemed resident of Canada, under Quebec law you may also be considered a deemed resident of that province. If this is the case, you may have to pay Quebec income tax while you are serving abroad.

For example, if you are a deemed resident of Canada and you were at any time in the year an agent-general, an officer, or a servant of the province of Quebec and you were a resident of that province just before your appointment or employment with that province, you must pay Quebec income tax. To avoid double taxation (surtax for non-residents and deemed residents of Canada **plus** Quebec income tax), attach a note to your federal return telling us:

- you are subject to Quebec provincial income tax;
- you are filing a Quebec provincial return; and
- you are asking for relief from the non-resident and deemed resident surtax.

For more information, contact us.

The province of Quebec also grants relief to certain taxpayers who were deemed residents of Canada and Quebec. This includes deemed residents of Canada who are members of the Canadian Forces or at any time in the year, an ambassador, minister, high commissioner, officer, or servant of Canada, and who were also deemed residents of Quebec. For more information, contact Revenu Quebec.

## Before you start

### Do you have to file a return?

You must file a return for 2015 if **any** of the following situations apply:

- You have to pay tax for 2015.
- We sent you a request to file a return.
- You and your spouse or common-law partner elected to split pension income for 2015. See lines 115, 116, 129, and 210.
- You received working income tax benefit (WITB) advance payments in 2015.

- You were a deemed resident of Canada at any time in the year, and you disposed of capital property in 2015 (for example, if you sold real estate or shares) or you realized a taxable capital gain (for example, if a mutual fund or trust attributed income to you or you are reporting a capital gains reserve you claimed on your 2014 return).
- You were a non-resident of Canada throughout 2015, and you disposed of taxable Canadian property in 2015. However, if all the gain from each disposition is exempt under a tax treaty or you have received a Certificate of Compliance in respect of the disposition where no payment of tax was required, you may not have to file a tax return. For more information, go to [cra.gc.ca/nrdpositions](http://cra.gc.ca/nrdpositions).
- You have to repay all or part of your old age security or employment insurance benefits. See line 235. If you were a non-resident of Canada in 2015, you will use the T1136, *Old Age Security Return of Income*, to repay all or part of your OAS.
- You have not repaid all amounts withdrawn from your registered retirement savings plan (RRSP) under the Home Buyers' Plan or the Lifelong Learning Plan. For more information, go to [cra.gc.ca/hbp](http://cra.gc.ca/hbp) or see Guide RC4112, *Lifelong Learning Plan (LLP)*.
- You have to contribute to the Canada Pension Plan (CPP). This can apply if for 2015 the total of your net self-employment income and pensionable employment income is more than \$3,500. See line 222.
- You are paying employment insurance premiums on self-employment and other eligible earnings. See lines 317 and 430.
- You filed Form NR5, *Application by a non-resident of Canada for a reduction in the amount of non-resident tax required to be withheld*, for the year, and we approved it. If this is your situation, you may have to file a return electing under section 217 of the *Income Tax Act* for each year of the period covered by the approved Form NR5 (see Form NR5 for exceptions).
- You filed Form NR6, *Undertaking to File an Income Tax Return by a Non-Resident Receiving Rent From Real or Immovable Property or Receiving a Timber Royalty*, for 2015, and we approved it. If this is your situation, you have to file a separate return electing under section 216 of the *Income Tax Act*.

- You filed Form T1287, *Application by a Non-Resident of Canada (individual) for a Reduction in the Amount of Non-Resident Tax Required to be Withheld on Income Earned from Acting in a Film or Video Production*, for 2015, and we approved it. If this is your situation, you may have to file a return electing under section 216.1 of the *Income Tax Act*.

Even if none of these requirements apply, you can file a return if **any** of the following situations apply:

- You want to claim a refund.
- You want to claim the WITB for 2015.
- You want the GST/HST credit. See page 9. For example, you may be eligible if you turn 19 before April 2017, and you are a deemed resident of Canada.

- You or your spouse or common-law partner want to begin or continue receiving Canada child tax benefit payments. See page 10.
- You or your spouse or common-law partner want to claim the family tax cut.
- You have incurred a non-capital loss (see line 236) in 2015 that you want to be able to apply in other years.
- You want to carry forward or transfer the unused part of your tuition, education, and textbook amounts. See line 323.
- You want to report income for which you could contribute to an RRSP and/or a pooled registered pension plan (PRPP) to keep your RRSP/PRPP deduction limit (see page 30) for future years current.
- You want to carry forward the unused investment tax credit on expenditures you incurred during the current year. See line 412.

## What tax package should you use if this one is not for you?

- If you were a deemed resident of Canada on December 31, 2015, and you are reporting **only** income from a business with a permanent establishment in a province or territory of Canada, use the tax package for that province or territory.
- If you were a deemed resident of Canada and you returned to Canada to live in 2015, use the tax package for the province or territory where you lived on December 31, 2015.
- If you were a non-resident of Canada throughout 2015 and you are reporting **only** income from employment in Canada or from a business or partnership with a permanent establishment in Canada, use the tax package for the province or territory where you earned the income. Also see Guide T4058, *Non-Residents and Income Tax*, for the special rules that apply.

If you are **also** reporting other types of Canadian-source income such as taxable scholarships, fellowships, bursaries, research grants, or capital gains from disposing of taxable Canadian property, you will need Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*, to calculate your tax payable.

- If you were a non-resident of Canada during 2015 and you received rental income from real or immovable property in Canada or timber royalties on a timber resource property or a timber limit in Canada, get Guide T4144, *Income Tax Guide for Electing Under Section 216*.
- If you resided outside Canada on December 31, 2015, but kept significant **residential ties** (see the definition on page 5) with Canada, you may be a **factual resident** of Canada. Use the package for the province or territory where you kept your residential ties. However, this may not apply if you were a factual resident who, under a tax treaty, is considered to be a resident of another country. For more information, see “Were you a deemed non-resident of Canada in 2015?” on page 5.

- If you were a newcomer to Canada in 2015, use the tax package for the province or territory where you resided on December 31, 2015. See Pamphlet T4055, *Newcomers to Canada*, for the special rules that apply.

## How to get the tax package you need

To find out how to get a guide and a forms book for your province or territory, go to [cra.gc.ca/forms](http://cra.gc.ca/forms).

## What date is your return for 2015 due?

Generally, your return for 2015 has to be filed **on or before April 30, 2016**.

### Note

If you file your return after April 30, 2016, your GST/HST credit, Canada child tax benefit payments, and old age security benefit payments may be delayed.

**Self-employed persons** – If you or your spouse or common-law partner carried on a business in 2015 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2015 has to be filed **on or before June 15, 2016**. However, if you have a balance owing for 2015, you have to pay it **on or before April 30, 2016**. For more information about how to make your payment, see line 485.

### Exception to the due date of your return

When the due date falls on a Saturday, a Sunday, or a holiday recognized by the CRA, we consider your return to be filed on time if we receive it or it is postmarked on the next business day. For more information, go to [cra.gc.ca/dates-ind](http://cra.gc.ca/dates-ind).

**Non-residents electing under section 217** – For information on when your section 217 return is due, see “When is your section 217 return due?” on page 11.

**Non-residents electing under section 216.1** – For information on when your section 216.1 return is due, see “When is your section 216.1 return due?” on page 12.

### Deceased persons

If you are the legal representative (the executor, administrator, or liquidator) of the estate of a person who died in 2015, you may have to file a return for 2015 for that person. 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, *What to do following a death*.

### Note

If you received income in 2015 for a person who died in 2014 or earlier, do not file an individual return for 2015 for that income on behalf of that person. Instead, you may have to file a *T3 Trust Income Tax and Information Return* for the estate.

## What penalties and interest do we charge?

### Late-filing penalty

If you owe tax for 2015 and do not file your return for 2015 **within the dates** we specify under “What date is your return for 2015 due?” in the previous section, we will charge you a late-filing penalty. The penalty is **5%** of your 2015 balance owing, **plus 1%** of your balance owing for each full month your return is late, to a maximum of **12 months**.

If we charged a late-filing penalty on your return for 2012, 2013, or 2014, your late-filing penalty for 2015 may be **10%** of your 2015 balance owing, **plus 2%** of your 2015 balance owing for each full month your return is late, to a maximum of **20 months**.

#### Tax Tip

Even if you cannot pay your full balance owing on or before April 30, 2016, you can avoid the late-filing penalty by filing your return on time.

**Non-residents electing under section 217** – If you file your 2015 section 217 return after June 30, 2016, your election is **not valid**. For more information, see “When is your section 217 return due?” on page 11.

**Non-residents electing under section 216.1** – If you file your section 216.1 return after the due date, your election is **not valid**. For more information, see “When is your section 216 return due?” on page 12.

### Repeated failure to report income penalty

If you failed to report an amount on your return for 2015 **and** you also failed to report an amount on your return for 2012, 2013, or 2014, you may have to pay a federal repeated failure to report income penalty. Under proposed changes, if you did not report an amount of income of \$500 or more for a tax year, it will be considered a failure to report income.

As a result of the proposed changes, the federal penalty is equal to the lesser of:

- 10% of the amount you failed to report on your return for 2015; and
- 50% of the difference between the understated tax (and/or overstated credits) related to the amount you failed to report and the amount of tax withheld related to the amount you failed to report.

However, if you voluntarily tell us about an amount you failed to report, we may waive this penalty. For more information, see “What is a voluntary disclosure?” on page 66 or go to [cra.gc.ca/voluntarydisclosures](http://cra.gc.ca/voluntarydisclosures).

### False statements or omissions penalty

You may have to pay a penalty if you knowingly or under circumstances amounting to gross negligence have made a false statement or an omission on your 2015 return.

The penalty is equal to the greater of:

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

However, if you voluntarily tell us about an amount you failed to report and/or credits you overstated, we may waive this penalty. For more information, see “What is a voluntary disclosure?” on page 66 or go to [cra.gc.ca/voluntarydisclosures](http://cra.gc.ca/voluntarydisclosures).

### Interest

If you have a balance owing for 2015, we charge compound daily interest starting May 1, 2016, on **any unpaid amounts owing** for 2015. This includes any balance owing if we reassess your return. In addition, we will charge you interest on the penalties explained in the previous sections, starting the day after your return is due.

### Cancel or waive penalties and interest

The CRA administers legislation, commonly called the taxpayer relief provisions, that gives the CRA discretion to cancel or waive penalties or interest when taxpayers 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 years before the calendar year in which a request is submitted or an income tax return is filed.

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 2016 must relate to a penalty for a tax year or fiscal period ending in 2006 or later.

For interest on a balance owing for any tax year, 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 2016 must relate to interest that accrued in 2006 or later.

For more information about relief from penalties or interest, go to [cra.gc.ca/taxpayerrelief](http://cra.gc.ca/taxpayerrelief). To submit your request for relief use Form RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties or Interest*.

### When will we pay interest?

We will pay you compound daily interest on your tax refund for 2015. The calculation will start on the **latest** of the following three dates:

- May 31, 2016;
- the 31st day after you file your return; and
- the day after you overpaid your taxes.



## How to file your return

Regardless of which tax package you use, send your return to the International and Ottawa Tax Services Office. Mail or deliver your return in the envelope provided in the centre of this guide.

If you prepare your own return or other people's returns, mail or deliver each person's return in a separate envelope. However, if you file returns for more than one year for the same person, put them all in one envelope.

If you provide services in the film and television industry, send your income tax return to the Film Services Unit that serves the province or territory where the services were provided. You can find the addresses of the offices on our website at [cra.gc.ca/filmservices](http://cra.gc.ca/filmservices).

### Note

If you are participating in the AgriStability and AgriInvest programs, use the envelope provided in Guide RC4060 or Guide RC4408.

## What do you include with your return and what records do you keep?

Include one copy of each of your **information slips** with your return. These slips show the amount of income that was paid to you during the year and the deductions that were withheld from that income. Attach your **Schedule 1** (federal tax). Attach **only the other supporting** documents that are **requested in the guide** to support a credit or deduction.

If a tax professional prepares or sends us your return, show the preparer all your supporting documents, such as your information slips, receipts, notice of assessment from last year, and instalment payments summary (on Form INNS1 or Form INNS2).

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

**Keep your supporting documents for six years.** Even if you do not have to attach certain supporting documents to your return, keep them in case we select your return for review. We may ask for documents other than official receipts, such as cancelled cheques or bank statements, as proof of any deduction or credit you claimed. Also keep a copy of your return for 2015, the related notice of assessment, and any notice of reassessment. These can help you complete your return for 2016.

For example, your notice for 2015 will show:

- your registered retirement savings plan/pooled registered pension plan (RRSP/PRPP) deduction limit for 2016;
- your unused RRSP/PRPP contributions for 2016;
- your capital and non-capital loss balances; and
- your tuition, education, and textbook amounts carry-forward balance. See line 323.

**Non-residents and non-residents electing under section 217** – You must attach a completed Schedule A, *Statement of World Income* and Schedule B, *Allowable Amount of Non-Refundable Tax Credits*. If you are filing under section 217, you must also attach a completed Schedule C, *Electing under Section 217 of the Income Tax Act*. These schedules are in the centre of this guide.

## Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, newcomers to Canada, and tax measures for persons with disabilities. To watch our videos, go to [cra.gc.ca/videogallery](http://cra.gc.ca/videogallery).

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

We will consider a request for a refund for a previous tax year return that you are filing late, (other than to make an election under sections 217 and 216.1) only if the return is for a tax year ending in any of the 10 calendar years before the year in which you make the request. For example, a request made in 2016 must relate to the 2006 or a later tax year to be considered.

If you are filing a return for a year before 2015, attach receipts for all the deductions or credits you are claiming.

## Benefits for individuals and families

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

**Deemed residents of Canada only** – When you file your return, the CRA will determine your eligibility and tell you if you are entitled to receive the GST/HST credit.

Your credit is based on the number of children you have and your net world income added to the net world income of your spouse or common-law partner (if you have one), **minus** any amount you or your spouse or common-law partner reported on lines 117 and 125. If you or your spouse or common-law partner deducted an amount on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232, we will **add** these amounts to your or your spouse's or common-law partner's net world income.

Net world income is the amount on line 236 of a person's return, or the amount it would be if the person filed a return.

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

For more information, go to [cra.gc.ca/benefits](http://cra.gc.ca/benefits), see Booklet RC4210, *GST/HST Credit*, or call us at 1-800-959-1953. To view your GST/HST credit information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount). To view the next GST/HST credit payment date, go to [cra.gc.ca/mobileapps](http://cra.gc.ca/mobileapps) and select MyCRA.

## Canada child tax benefit (CCTB) and child disability benefit (CDB)

If you are a deemed resident of Canada or if you are the spouse or common-law partner of a deemed resident of Canada, and you are responsible for the care and upbringing of a child who is under 18 years of age, you can apply for the CCTB for that child. Apply as soon as possible after the child is born or begins to live with you.

You can apply by:

- using **Apply for child benefits** on My Account at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount);
- sending a completed Form RC66, *Canada Child Benefits Application*; or
- giving your consent on the provincial birth registration form. For more information about this service, see Booklet T4114, *Canada Child Benefits*.

If you are a permanent resident, temporary resident, or protected person (refugee) as defined in the *Immigration and Refugee Protection Act*, apply as soon as possible after you and your child arrive in Canada.

In addition to the CCTB, you can receive the CDB if your child meets the criteria for the disability tax credit and we have approved Form T2201, *Disability Tax Credit Certificate*, for that child.

The CCTB and the CDB are based on the net income (line 236) shown on your return and, if applicable, your spouse's or common-law partner's return, **minus** any amount you or your spouse or common-law partner reported on lines 117 and 125. If you or your spouse or common-law partner deducted an amount on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232, we will **add** these amounts to your or your spouse's or common-law partner's net world income. Therefore, to qualify for these benefits, **you both have to file a return every year**, even if there is no income to report.

If you are the non-resident spouse or common-law partner of a deemed resident of Canada, you will have to file Form CTB9, *Canada Child Tax Benefit Statement of Income*, instead of filing a return for purposes of the CCTB.

For more information, go to [cra.gc.ca/benefits](http://cra.gc.ca/benefits), see Booklet T4114, *Canada Child Benefits*, or call us at 1-800-387-1193. To view your CCTB information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount). To view the next CCTB payment date, go to [cra.gc.ca/mobileapps](http://cra.gc.ca/mobileapps) and select MyCRA.

## Universal child care benefit (UCCB)

If you are a deemed resident of Canada or if you are the spouse or common-law partner of a deemed resident of Canada and you are responsible for the care and upbringing of a child who lives with you and is under 18 years of age, you may be eligible to receive \$160 per month for each child under 6 years of age and \$60 per month for each child aged 6 through 17.

To start receiving the UCCB, you must apply for the CCTB. For more information about how to apply, read the previous section, "Canada child tax benefit (CCTB) and child disability benefit (CDB)."

Although the UCCB is **taxable**, we do not use it to calculate your GST/HST credit, your CCTB payments, the social benefits repayment (line 235), the refundable medical expense supplement (line 452), or the working income tax benefit (WITB) (line 453). Read the instructions for line 117 to find out how to report the UCCB.

For more information, go to [cra.gc.ca/uccb](http://cra.gc.ca/uccb), see Booklet T4114, *Canada Child Benefits*, or call us at 1-800-387-1193. To view your UCCB information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount). To view the next UCCB payment date, go to [cra.gc.ca/mobileapps](http://cra.gc.ca/mobileapps) and select MyCRA.

## Working income tax benefit (WITB)

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

You can claim this benefit on line 453 of your income tax and benefit return. However, eligible individuals and families may be able to apply for 2016 advance payments.

For more information, see line 453 in this guide, Form RC201, *Working Income Tax Benefit Advance Payments Application for 2016*, or go to [cra.gc.ca/witb](http://cra.gc.ca/witb).

## Getting started

**G**ather all the documents you need to complete your return. This includes information slips (such as NR4, T3, T4, T4A, T4A-NR, and T5 slips) and receipts for any deductions or credits you plan to claim. Refer to the guide as you find lines on the return that apply to you or see the backs of your information slips for more instructions.

## What if you are missing information?

If you have to file a return for 2015, file it **on time** (see page 7) even if some slips or receipts are missing. You are responsible for reporting your income (see "Determining your residency status" on page 5) to avoid possible interest and/or penalties that may be charged. If you know you will not be able to get a slip by the due date from the payer, and if you have registered for our My Account service, you may be able to view your tax information slips online by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount). Otherwise, attach a note to your return stating the payer's name and address, the type of income involved, and what you are doing to get the slip. Use your pay stubs or statements to estimate the income to

report and any related deductions and credits you can claim. **Enter the estimated amounts on the appropriate lines of your return.** Attach the pay stubs or statements to your return.

**Note**

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

## Electing under section 217

### What is a section 217 election?

Canadian payers have to withhold non-resident tax on certain types of income they paid or credited to you as a non-resident of Canada. The tax withheld is usually your final tax obligation to Canada on this income and you do not have to file a Canadian tax return to report it.

However, you can choose to file a Canadian return and report the types of Canadian-source income listed in the next section. You are then “electing under section 217 of the *Income Tax Act*.” By doing this, you may pay tax on this income using an alternative method and may receive a refund of some or all of the non-resident tax withheld.

### Does section 217 apply to you?

If you filed Form NR5, *Application by a non-resident of Canada for a reduction in the amount of non-resident tax required to be withheld*, for the year, and we approved it, you generally have to file a section 217 return by June 30 of the year following each year of the period covered by the approved Form NR5.

**Note**

When approved, Form NR5 is valid for a period covering five tax years.

You have the **option** of sending us a section 217 return for 2015 even if you did not submit Form NR5 to us if you received any of the following types of Canadian-source income (referred to as eligible section 217 income) in 2015 while you were a non-resident of Canada:

- old age security pension;
- Canada Pension Plan and Quebec Pension Plan benefits;
- most superannuation and pension benefits;
- most registered retirement savings plan payments;
- most pooled registered pension plans;
- most registered retirement income fund payments;
- death benefits;
- employment insurance benefits;
- certain retiring allowances;
- registered supplementary unemployment benefit plan payments;
- most deferred profit-sharing plan payments;

- amounts received from a retirement compensation arrangement, or the purchase price of an interest in a retirement compensation arrangement;
- prescribed benefits under a government assistance program; and
- Auto Pact benefits.

**Note**

Interest and other investment income, rental income, and workers’ compensation benefits are not eligible section 217 income and are not to be reported on this return, but must be included in your world income when you complete Schedule A, *Statement of World Income*.

### When is your section 217 return due?

Your 2015 section 217 return has to be filed **on or before June 30, 2016**.

If you send us your 2015 return after June 30, 2016, according to the *Income Tax Act*, your section 217 election cannot be accepted. If this is your case and the required amount of non-resident tax was withheld on your eligible section 217 income, we will consider the amount withheld to be your final tax obligation to Canada on that income. However, if the payer withheld less than the required amount of tax, we will send you an assessment for the difference.

If, in addition to the eligible section 217 income, you are reporting other Canadian-source income on the return, such as a taxable capital gain from disposing of taxable Canadian property, or if you **have to pay tax** on employment income you are reporting, you must file your return by **April 30, 2016**.

If, in addition to the eligible section 217 income, you are reporting business income and you have to pay tax on that income, you must file the return **on or before June 15, 2016**.

**Note**

If you have a balance owing for 2015, you have to pay it **on or before April 30, 2016**. If you owe tax for 2015 and do not file your return for 2015 within the dates we specify, we will charge you a late-filing penalty. We will also charge compound daily interest starting May 1, 2016, on any unpaid **amounts** owing for 2015.

### Completing your section 217 return

Before you start, gather all the documents you need to complete your return. This includes your information slips (such as your NR4 slips), receipts for any deductions or credits you plan to claim, and the following forms (found in the centre of this guide):

- *Income Tax and Benefit Return for Non-Residents and Deemed Residents of Canada*;
- Schedule A, *Statement of World Income*;
- Schedule B, *Allowable Amount of Non-Refundable Tax Credits*;
- Schedule C, *Electing Under Section 217 of the Income Tax Act*;
- Schedule 1, *Federal Tax*; and
- the *Federal Worksheet*.

**Step 1** – Write “Section 217” at the top of page 1 of your return.

**Step 2** – Complete the “Identification” area of the return following the instructions on page 13 in this guide.

**Step 3** – Report the following income on your return:

- all eligible section 217 income paid or credited to you in 2015 (see the list on page 11); and
- your 2015 Canadian-source employment and business income, net Canadian partnership income if you are a limited or non-active partner, and taxable capital gains from disposing of taxable Canadian property, if applicable.

**Note**

To determine the types of income you must report on this return if you are a non-resident making an election under section 217, follow the ▲ symbol in the “Total income” section, which begins on page 17.

Complete Part 1 of Schedule C, *Electing Under Section 217 of the Income Tax Act*.

**Step 4** – Claim only those deductions on lines 207 to 256 that apply to you.

**Step 5** – Complete Schedule A, *Statement of World Income*, and attach it to your return (see page 41).

**Step 6** – Complete Schedule 1, *Federal Tax*, and attach it to your return. On Schedule 1:

- Claim the federal non-refundable tax credits on lines 300 to 349 that apply to you.
- Enter your taxable income from line 260, or your net world income (Schedule A), whichever is greater, on line 39 of Schedule 1 when calculating your federal tax (see the instructions on page 57).
- Complete Schedule B, *Allowable Amount of Non-Refundable Tax Credits*. Enter the allowable amount of non-refundable tax credits on line 50 of Schedule 1.
- Calculate and enter the amount of surtax for non-residents of Canada and deemed residents of Canada on line 57 of Schedule 1.
- Complete Part 2 of Schedule C to calculate the section 217 tax adjustment for line 67 of Schedule 1 if the amount you entered on line 39 of Schedule 1 was your net world income after adjustments as entered on line 16 of your Schedule A.

**Step 7** – Complete lines 420 to 435 on the return, if they apply to you.

**Step 8** – On line 437 of the return, enter the non-resident tax withheld on your eligible section 217 income (from your NR4 information slips) as well as any other amounts withheld on your information slips for any other Canadian-source income that you are reporting on this return. Complete the remainder of the return.

**Note**

Attach your information slips and a completed Schedule 1, Schedule A, and Schedule C to your return. If you make a claim without the required receipt, certificate, schedule, or form, it could delay the processing of your return.

As long as you file your section 217 return on time, we will refund any taxes withheld that are more than the amounts you owe.

## Electing under section 216.1

### What is a section 216.1 election?

If you are a non-resident actor, a non-resident withholding tax of 23% applies to amounts paid, credited, or provided as a benefit to you for film and video acting services rendered in Canada. Generally, the non-resident withholding tax is considered your final tax obligation to Canada on that income.

However, you can choose to report this income on a Canadian income tax return for 2015. Choosing to file this is called “electing under section 216.1 of the *Income Tax Act*.” By doing this, you may receive a refund of some or all of the non-resident tax withheld on this income.

### When is your section 216.1 return due?

Generally, if you choose to file a return under section 216.1, your return for 2015 has to be filed **on or before April 30, 2016**.

If you are a self-employed individual, your return for 2015 has to be filed **on or before June 15, 2016**. However, if you have a balance owing for 2015, you still have to pay it **on or before April 30, 2016**.

Write “ACTOR’S ELECTION” (in capital letters) at the top of page 1 of your return.

**Send your income tax return** to the Non-resident services section at your tax services office. For more information, go to [cra.gc.ca/filmservices](http://cra.gc.ca/filmservices).

If you send us your return after the due date, your election will **not be considered valid**. The 23% non-resident withholding tax will be considered the final tax obligation to Canada on that income.

**Note**

This election does **not** apply to other persons employed or providing services within the movie industry, such as directors, producers, and other personnel working behind the scenes. It also does not apply to persons in other sectors of the entertainment industry, such as musical performers, ice or air show performers, stage actors or stage performers, or international speakers.

### Reducing tax withheld at source

If you intend to elect under section 216.1, you can apply to us for a reduction in the required amount of non-resident tax withheld on amounts paid, credited, or provided as a benefit to you for film and video acting services rendered in Canada. You have to apply **before** you provide the acting services in Canada.

To apply, complete and send us Form T1287, *Application by a Non-Resident of Canada (individual) For a Reduction in the Amount of Non-Resident Tax Required to be Withheld on Income*

## Online services

### My Account

Using the CRA's My Account service is a fast, easy, and secure way to access and manage your tax and benefit information online, seven days a week.

To log in to My Account, you can use either your CRA user ID and password or the Sign-in Partner option.

**View more tax information slips online** – You can now view more tax information slips online, such as T3 and T5 slips. Go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount), and select the "Tax returns" tab and "Tax information slips (T4 and more)."

An authorized representative can access most of these online services through Represent a Client at [cra.gc.ca/representatives](http://cra.gc.ca/representatives).

For more information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

### Handling business taxes online

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

To register, go to:

- [cra.gc.ca/mybusinessaccount](http://cra.gc.ca/mybusinessaccount), if you are a business owner; or
- [cra.gc.ca/representatives](http://cra.gc.ca/representatives), if you are an authorized representative or employee.

For more information, go to [cra.gc.ca/businessonline](http://cra.gc.ca/businessonline).

### MyCRA – the web app for individual taxpayers on the go

Getting ready to file? Use MyCRA to check your RRSP deduction limits, look up a local tax preparer, or see what tax filing software the CRA has certified.

Done filing? Use MyCRA to see the status of your tax return and the resulting assessment.

Want information throughout the year? Use MyCRA to check your TFSA contribution room, confirm before you donate that the charity at your door is registered, and calculate the effect your donation will have on your taxes.

To get more details on what you can do with MyCRA and to access the CRA's web-based mobile app, go to [cra.gc.ca/mobileapps](http://cra.gc.ca/mobileapps).

### Electronic payments

Make your payment using:

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

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

### Direct deposit

Direct deposit is a faster, more convenient, reliable, and secure way to get your income tax refund and your credit and benefit payments (including certain related provincial or territorial program payments) directly into your account at a financial institution in Canada.

For more information, see page 65 or go to [cra.gc.ca/directdeposit](http://cra.gc.ca/directdeposit).

## Identification, income, and deductions

### Identification

**F**ollow the instructions on the return to complete this area. Incomplete or incorrect information may delay the processing of your return and any refund, credit, or benefit, such as any GST/HST credit and CCTB payments you may be entitled to receive.

**Non-residents electing under section 217** – At the top of page 1 of your return, write "Section 217."

**Non-residents electing under section 216.1** – At the top of page 1 of your return, write "ACTOR'S ELECTION."

### Social insurance number (SIN)

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

You must also give it to us when you ask us for personal tax information.

For more information or to get an application for a SIN, visit [serviccanada.gc.ca](http://serviccanada.gc.ca) or call **1-800-206-7218** (from Canada and the United States (U.S.)). If you are outside Canada and the U.S., you can write to: Service Canada, Social Insurance Registration Office, P.O. Box 7000, Bathurst NB E2A 4T1, CANADA, or call **506-548-7961**.

If you are not eligible for a SIN, complete Form T1261, *Application for a Canada Revenue Agency Individual Tax Number (ITN) for Non-Residents*, and send it to us as soon as possible. Do **not** complete this form if you **already** have a SIN, individual tax number (ITN), or temporary tax number (TTN).

If you have requested but not yet received a SIN or an ITN and the filing deadline is near, file your return without your SIN or ITN to avoid any possible late-filing penalty and any interest charges. Attach a note to your return to let us know.

## Email address

If you would like to get your CRA mail online, read and agree to the terms and conditions below, and enter your email address. You can also register for online mail using My Account at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) and selecting the "Manage online mail" service.

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

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

### Note

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

## Information about your residence

On the first line, "Other" has already been entered for you as your province or territory of residence on December 31, 2015.

On the second line, enter your country of residence on December 31, 2015.

On the third line, if you were **self-employed** in 2015, enter the province or territory where you had a permanent business establishment. If you did not have a permanent business establishment in Canada, enter "other."

## Marital status

Tick the box that applied to your status on December 31, 2015. Tick "Married" if you had a spouse or "Living common-law" if you had a common-law partner (see the definitions in the next sections). You still have a spouse or common-law partner if you were living apart for reasons other than a breakdown in your relationship. Tick one of the other boxes only if **neither** of the first two applied.

### Note

For the purposes of the CCTB, the GST/HST credit, or working income tax benefit (WITB) only, if your marital status changes during the year and you are entitled to any CCTB payments, GST/HST credit payments, or WITB advance payments, you must tell us by the end of the month following the month in which your status changes. However, for these credits only, if you are separated, do not notify us until you have been separated for more than 90 consecutive days. Let us know by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount), sending us a completed Form RC65, *Marital Status Change*, or by calling **1-800-387-1193**. If you are outside Canada, call us at the telephone number provided on the back cover of this guide.

## Spouse

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

## Common-law partner

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

- a) has been living with you in a conjugal relationship, and this current relationship has lasted at least 12 continuous months;

### Note

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

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

## Information about your spouse or common-law partner

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

- your spouse's or common-law partner's **social insurance number, temporary tax number, or individual tax number**;
- your spouse's or common-law partner's **first name**;
- **your spouse's or common-law partner's net world income** – If your spouse or common-law partner was a deemed resident of Canada in 2015, your spouse's or common-law partner's net world income is the amount from line 236 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return.

If your spouse or common-law partner was a non-resident of Canada in 2015, your spouse's or common-law partner's net world income is his or her net income for 2015 from all sources both inside and outside Canada.

Enter this amount **even if it is zero**. We use this information to calculate the GST/HST credit and other credits and benefits.

### Note

Even though you show this amount on your return, your spouse or common-law partner may still have to file a return for 2015. See page 6.

- **your spouse's or common-law partner's universal child care benefit (UCCB)** – enter the amount from line 117 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return. Although this amount is included in your spouse's or common-law partner's net world income, we will subtract this amount to calculate credits and benefits;
- **your spouse's or common-law partner's UCCB repayment** – enter the amount from line 213 of your spouse's or common-law partner's return, or the amount it would be if he or she filed a return. Although this amount is deducted in the calculation of your spouse's or common-law partner's net world income, we will add this amount to calculate credits and benefits; and
- **your spouse or common-law partner was self-employed in 2015** – tick the box if your spouse or common-law partner was self-employed. If your spouse or common-law partner carried on a business in 2015 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2015 has to be filed **on or before June 15, 2016**.

## Elections Canada

### National Register of Electors (the Register)

The Register contains the name, sex, date of birth, address, and unique identifier of eligible electors (Canadian citizens who are 18 years of age or older) and is used to produce electoral lists and to communicate with electors for federal

elections or referendums. Note that inclusion in the Register is at the option of the elector. Consenting to provide your information to Elections Canada will help ensure you are correctly registered.

Elections Canada will use the information you provide only for purposes permitted under the Canada Elections Act. The *Canada Elections Act* allows for the electoral lists produced from the Register to be shared with provincial/territorial electoral agencies for uses permitted under their respective legislation. The *Canada Elections Act* also provides for electoral lists that do not include date of birth information to be shared with members of Parliament, registered political parties, and candidates at election time.

### Response instructions (responding to questions is optional)

If you are a Canadian citizen, tick the "Yes" box next to question A ("Are you a Canadian citizen?") on page 1 of your return. If you are not a Canadian citizen, tick the "No" box next to question A.

If you are a Canadian citizen and you would like to authorize the Canada Revenue Agency (CRA) to give your name, address, date of birth, and Canadian citizenship status to Elections Canada, tick the "Yes" box next to question B ("As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors?") on page 1 of your return. If you are a Canadian citizen but do not authorize the CRA to give this information to Elections Canada, tick the "No" box next to question B.

This information is not used by the CRA for the purpose of processing your return.

### If you tick "Yes" to both questions

- You authorize the CRA to give only your name, address, date of birth, and Canadian citizenship status to Elections Canada to ensure that your information is up to date.
- If you are an eligible elector who is not already in the Register, Elections Canada will accept this as your request to have your information added to it.

### Notes

The CRA updates the information provided to Elections Canada every month. Your authorization remains in effect until you file your next return. Therefore, if you move during this period and you advise the CRA of your new address, the CRA will advise Elections Canada the next time information is provided.

If during the year you change your mind about the CRA sending your information to Elections Canada, call the CRA at **1-800-959-8281** to have your consent removed. However, your information will remain on the Register. To remove your information from the Register, see "Removal from the Register" on the next page.



## If you tick “No” to one or both questions (or do not make a choice)

- The CRA will not give any of your information to Elections Canada.
- You will not lose your right to vote.
- Elections Canada **will not remove** your information from the Register if it is already there.
- If there is an election or referendum and you are not already registered, in order to vote you will have to take the necessary steps to be added to the electoral list. More information can be obtained directly from Elections Canada.

## Removal from the Register

You can write to Elections Canada to request to be removed from the Register, or that your information not be shared with provincial/territorial electoral agencies that use it to produce their electoral lists.

## Deceased persons

If the return is being completed for a person who consented to provide information to Elections Canada on his or her last return but has since died, the CRA will notify Elections Canada to remove the person’s name from the Register.

## Contacting Elections Canada

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

## Information about your residency status

Tick the box that best describes your residency status as of December 31, 2015. For more information about residency status, see page 5.

## Foreign income

If you were a deemed resident of Canada in 2015, you have to report your income from all sources, both inside and outside Canada.

## How to report foreign income and other amounts

If you were a deemed resident of Canada in 2015, report foreign income and other amounts (such as expenses and foreign taxes paid) in Canadian dollars. Use the Bank of Canada exchange rate in effect on the day you received the income or paid the expense. If the amount was paid at various times in the year, visit [bankofcanada.ca](http://bankofcanada.ca) or contact us for an average annual rate.

### Tax Tip

If you were a deemed resident of Canada in 2015, and you paid foreign taxes on foreign income you received, do not reduce the amount you report by the amount of tax the foreign country withheld. Instead, you may be able to claim a foreign tax credit when you calculate your federal tax. For more information, see Form T2209, *Federal Foreign Tax Credits*.

## Specified foreign property

If you were a deemed resident of Canada in 2015, answer the question on page 2 of your return if you own or hold specified foreign property.

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

### Note

Specified foreign property **does not** include:

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

Tick “Yes” if the total cost of all the specified foreign property you own or hold was more than CAN\$100,000 in 2015 and complete and file Form T1135.

The completed Form T1135 must be attached to your return. Even if you do not have to file a return, you must file Form T1135 on or before your filing due date. See “What date is your return for 2015 due?” on page 7 or Form T1135 for more information about filing. You can get this form by going to [cra.gc.ca/forms](http://cra.gc.ca/forms) or by contacting us.

### Note

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

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

## Shares of a non-resident corporation

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



## Loans and transfers to non-resident trusts

If in 2015 or a previous year you loaned or transferred funds or property to a non-resident trust, and you were a deemed resident of Canada, you may have to complete and file Form T1141, *Information Return in Respect of Transfers or Loans to a Non-Resident Trust*. For more information, see Form T1141.

## Beneficiaries of non-resident trusts

If in 2015 you received funds or property from, or were indebted to, a non-resident trust under which you were a beneficiary, and you were a deemed resident of Canada, you may have to complete and file Form T1142, *Information Return in Respect of Distributions from and Indebtedness to a Non-Resident Trust*. For more information, see Form T1142.

## Total income

If you were a deemed resident of Canada in 2015, you have to report as income most amounts you received in 2015.

### Amounts that are not taxed

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

- any GST/HST credit or CCTB payments;
- child assistance payments and the supplement for handicapped children paid by the province of Quebec;
- compensation received from a province or territory if you were a victim of a criminal act or a motor vehicle accident;
- lottery winnings;
- most gifts and inheritances;
- amounts paid by Canada or an ally (if the amount is not taxable in that country) for disability or death due to war service;
- most amounts received from a life insurance policy following someone's death;
- most payments of the type commonly referred to as strike pay you received from your union, even if you perform picketing duties as a requirement of membership; and

#### Note

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

- most amounts received from a tax-free savings account (TFSA). For more information, go to [cra.gc.ca/tfsa](http://cra.gc.ca/tfsa) or see Guide RC4466, *Tax-Free Savings Account (TFSA), Guide for Individuals*.

## Retroactive lump-sum payments

If you were a deemed resident of Canada in 2015, and you received a lump-sum payment of eligible income, parts of which were for previous years after 1977, you must report the whole payment on the appropriate line of your return for 2015.

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

Eligible income includes:

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

To ask us to apply this calculation, attach to your return all completed copies of Form T1198, *Statement of Qualifying Retroactive Lump-Sum Payment*, you have received. We will tell you the results on your notice of assessment or notice of reassessment.

## Loans and transfers of property

If you were a deemed resident of Canada in 2015, you may have to report income, such as dividends (line 120) or interest (line 121), from property (including money and any replacement property) you loaned or transferred to your spouse or common-law partner, child, or other relative. You may also have to report capital gains (line 127) or losses from property you loaned or transferred to your spouse or common-law partner.

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

## Split income of a child under 18

Certain income of a child who was born in 1998 or later is not subject to the rules discussed under "Loans and transfers of property" in the previous section. A special tax of 29% applies to the following amounts received directly or through a trust (other than a mutual fund trust) or partnership:

- shareholder benefits relating to shares not listed on a designated stock exchange; and

- dividends from shares (not including those in a mutual fund corporation or listed on a designated stock exchange).

#### Note

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

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

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

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

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

The special tax does not apply if:

- the income is from property the child inherits from a parent;
- the income is from property the child inherits from anyone else and, during the year, he or she is enrolled full-time in a post-secondary institution or is eligible for the disability tax credit (see line 316);
- the child was a non-resident of Canada at any time in the year; or
- neither of the child's parents was a resident of Canada at any time in the year.

### How to report this income

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

### Tax shelters

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

#### Tax Tip

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

## Line 101 – Employment income



Report the total of amounts shown in box 14 of all your T4 slips. If you have not received your slip by early April or if you have any questions about an amount on a slip, contact your employer. For more information, see "What if you are missing information?" on page 10.

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

If you are a former resident of Canada, you must report employment income received from a Canadian resident for services performed outside Canada if, under a tax treaty or another agreement or convention, the income is exempt from tax in your new country of residence. For more information, contact us.

#### Notes

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

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

If you were a deemed resident of Canada in 2015 and have employment income from another country, report it on line 104 of your return.

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

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

#### Tax Tip

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

### Emergency services volunteers

In 2015 you may have received a payment from a government, a municipality, or another public authority for your work as a volunteer ambulance technician, a firefighter, or a search, rescue, or other type of emergency worker. The T4 slips issued by this authority will generally show only the taxable part of the payment, which is the part that is more than \$1,000.

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

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

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

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

If the authority employed you (other than as a volunteer) for the same or similar duties or if you choose to claim the VFA or the SRVA, the full payment is taxable. You must add the amounts shown in boxes 87 and 14 of your T4 slips and report the result on line 101.

### Security option benefits

Report taxable benefits you received in (or carried forward to) 2015 on certain security options you exercised. If you report any taxable benefits, see line 249 for more information.

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

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

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

### Commissions (box 42)

Report on **line 102** the total commissions shown in box 42 of all your T4 slips you received as an employee. This amount is already included in your income on line 101, so **do not add it again** when you calculate your total income on line 150. If you have commission expenses, see line 229 for more information.

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

### Wage-loss replacement plan income

If you received payments from a wage-loss replacement plan shown in box 14 of your T4 slips, you may not have to report the full amount on your return. Report the amount you received minus the contributions you made to the plan if you did not use them on a previous year's return. Report on **line 103** your total contributions to your wage-loss replacement plan shown in the supporting documents from your employer or insurance company. Keep your supporting documents in case we ask to see them at a later

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

## Line 104 – Other employment income



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

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

#### Notes

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

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

- **Net research grants** – Subtract your expenses from the grant you received and report the net amount on this line. Your expenses cannot exceed the amount of your grant. Attach to your return a list of your expenses. For more information, see Guide P105, *Students and Income Tax*.

- **Clergy's housing allowance and/or an amount for eligible utilities** – Report the amount shown in box 30 of your T4 slips. You may be entitled to claim a deduction on line 231.

#### Note

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

- **Foreign employment income** – If you were a deemed resident of Canada in 2015, report your earnings in Canadian dollars. See "How to report foreign income and other amounts" on page 16. If the amount on your United States W-2 slip has been reduced by contributions to a "401(k), 457 or 403(b) plan, *US Medicare and Federal Insurance Contributions Act (FICA)*," you must add these contributions to your foreign employment income on line 104 of your Canadian return. These contributions may be deductible. See line 207.

- **Income-maintenance insurance plans (wage-loss replacement plans)** – This income is shown in box 107 of your T4A slips. You may not have to report the full amount on your return. Report the amount you received, minus contributions you made to the plan after 1967, if you did not use them on a previous year's return. For more information, see Interpretation Bulletin IT-428, *Wage Loss Replacement Plans*.

- **Veterans' benefits** – Report the amount shown in box 127 of your T4A slip.

- **Certain GST/HST and Quebec sales tax (QST) rebates** – If you are an **employee** who paid and deducted employment expenses in 2014 or earlier and you received a GST/HST or QST rebate in 2015 for those expenses, report on line 104 the rebate you received. However, a rebate on which you can claim capital cost allowance is treated differently. For more information, see Guide T4044, *Employment Expenses*.

- **Royalties** – For **deemed residents**, report these amounts on this line if you received them for a work or invention of yours. Report other royalties (other than those included on line 135) on line 121.
- **Amounts you received under a supplementary unemployment benefit plan (a guaranteed annual wage plan)** – Report the amount shown in box 152 of your T4A slips.
- **Taxable benefit for premiums paid to cover you under a group term life-insurance plan** – Report the amount shown in box 119 of your T4A slips.
- **Employees profit-sharing plan (EPSP)** – Report the amount shown in box 35 of your T4PS slips.

**Note**

If you are a specified employee and contributions your employer made to an EPSP are allocated to you, you may have to pay tax on the amount that is considered an excess amount. See line 418. If this tax applies to you, you may be eligible to claim a deduction for the excess contribution on line 229.

- **Medical premium benefits** – Report the amount shown in box 118 of your T4A slips.
- **Wage Earner Protection Program** – Report the amount shown in box 132 of your T4A slips.

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

Report the amount shown in box 18 of your T4A(OAS) slip. For more information about how to report the amount shown in box 21, see line 146.

**Non-residents electing under section 217** – Your OAS benefits may be shown in box 16 of your NR4-OAS slip.

If you have not received your T4A(OAS) or NR4-OAS slip, visit [serviccanada.gc.ca](http://serviccanada.gc.ca), or call 1-800-277-9914 from Canada and the United States, or 613-957-1954 from outside Canada and the United States. To view your T4A(OAS) slip information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

**Notes**

You may have to repay OAS benefits (see line 235) if the result of the following calculation is more than \$72,809:

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

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

If at any time in 2015 you were a non-resident of Canada receiving an OAS pension, you may also have to complete Form T1136, *Old Age Security Return of Income*. For more information, see Guide T4155, *Old Age Security*

*Return of Income Guide for Non-Residents*, or contact us. To get Form T1136 and Guide T4155, go to [cra.gc.ca/forms](http://cra.gc.ca/forms).

## Line 114 – CPP or QPP benefits ●▲

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

**Non-residents electing under section 217** – Your CPP or QPP benefits may be shown in box 16 and/or 26 of your NR4 slips. This is the case when box 14 and/or 24 of your NR4 slips show **any** of the following income codes: 46, 47, 48, 49, 50, or 51.

If you have not received your T4A(P) slip or NR4 slips, visit [serviccanada.gc.ca](http://serviccanada.gc.ca), or call 1-800-277-9914 from Canada and the United States, or 613-957-1954 from outside Canada and the United States. To view your T4A(P) slip information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

**Lump-sum benefits** – If you received a lump-sum CPP or QPP payment in 2015, parts of which were for previous years, you have to report the whole payment on line 114 of your return for 2015. We will **not reassess** the returns for the previous years to include this income. However, if you were a deemed resident of Canada for 2015 and the total of the parts that relate to previous years is \$300 or more, we will calculate the tax payable on those parts as if you received them in those years **only** if the result is better for you. If you received a letter from Service Canada showing amounts that apply to previous years, attach it to your return. We will tell you the results on your notice of assessment or notice of reassessment.

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

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

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

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

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

If you received this amount and you are a beneficiary of the deceased person's estate, you can choose to report it on line 114 of your own return or on a *T3 Trust Income Tax and Information Return* for the **estate**. Do not report it on the deceased person's individual return. The taxes payable may be different, depending on which return you use. For more information, see Guide T4013, *T3 Trust Guide*.

## Line 115 – Other pensions and superannuation ●▲

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

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

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

**Non-residents electing under section 217** – Your other pensions or superannuation income may be shown in box 16 and/or 26 on your NR4 slips. This is the case when the income code located in box 14 and/or 24 corresponds to this type of income. For more information, see the backs of your NR4 slips.

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

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

- If you were 65 years of age or older on December 31, 2015, report it on line 115.
- Regardless of your age, if you received it on the death of your spouse or common-law partner, report it on line 115 even if the amount is transferred to an RRSP.
- Otherwise, report on line 130 the amount shown in box 024, 133, or 194 of your T4A slips or box 16 or 20 of your T4RIF slips. Report on line 121 the amount shown in box 19 of your T5 slips.

#### Note

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

### Saskatchewan Pension Plan (SPP)

Report the SPP payments shown in box 016 of your T4A slip. For more information about the SPP, visit [saskpension.com](http://saskpension.com).

SPP payments are eligible for the pension income amount. See line 314.

#### Tax Tips

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

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

- you were both deemed residents of Canada on December 31, 2015 (or were residents of Canada on the date of death); **and**
- you and your spouse or common-law partner were not, because of a breakdown in your marriage or common-law relationship, living separate and apart

from each other at the end of the year and for a period of 90 days beginning in the year.

To make this election, you and your spouse or common-law partner **must** complete Form T1032, *Joint Election to Split Pension Income*.

#### Note

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

### Pensions from a foreign country

If you were a deemed resident of Canada in 2015, report in Canadian dollars your **gross** foreign pension income received in 2015. See “How to report foreign income and other amounts” on page 16. Attach a note to your return identifying the type of pension you received and the country it came from. In some cases, amounts you receive may not be considered pension income and you may have to report them elsewhere on your return.

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

If you were a deemed resident of Canada in 2015, and, during 2015, you received amounts from an IRA or converted the IRA to a “Roth” IRA, contact us.

#### Tax Tip

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

**United States Social Security** – If you were a deemed resident of Canada in 2015, report on line 115 the full amount, in Canadian dollars, of your U.S. Social Security benefits and any U.S. Medicare premiums paid on your behalf. You can claim a deduction for part of this income. See line 256.

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

## Line 116 – Elected split-pension amount ●

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

File Form T1032 by your filing due date for the year (see “What date is your return for 2015 due?” on page 7). This form **must** be attached to **both** your and your spouse’s or common-law partner’s returns. The information provided on the forms **must** be the **same**.

#### Notes

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

are splitting your pension income or your spouse's or common-law partner's pension income.

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

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

If you had a spouse or common-law partner on December 31, 2015, the one of you with the **lower** net world income must report the UCCB. Report on line 117 the amount shown in box 10 of the RC62 slip.

If you were a single parent on December 31, 2015, you can choose one of the following options:

- Include **all** UCCB amounts you received in 2015 in the income of the dependant for whom the amount for an eligible dependant (line 305 of Schedule 1) is being claimed. If there is **no** claim for the amount for an eligible dependant, you can choose to include all UCCB amounts in the income of a child for whom you received the UCCB. If you choose this option, **enter on line 185**, located below and to the left of line 117, the amount shown in box 10 of the RC62 slip. Do not report the amount on line 117.
- Include **all** UCCB amounts you received in 2015 in your own income. If you choose this option, report on line 117 the amount shown in box 10 of the RC62 slip. Do not enter the amount on line 185.

### Note

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

In 2015, you or your spouse or common-law partner may have repaid an amount included in your or your spouse's or common-law partner's income for a previous year. If this applies to you, see line 213.

**Lump-sum benefits** – If you received the UCCB in 2015 as a lump-sum, parts of which were for a previous year, you must report the full payment in 2015. Read the instructions above on how to report this income.

We will **not reassess** the returns for the previous years to include this income. However, if you have to report on line 117 a UCCB lump-sum payment you received in 2015 and the total of the parts that relate to previous years is \$300 or more, we will calculate the tax payable on those parts as if you received them in those years **only** if the result is better for you. Box 10 of the RC62 slip will show the breakdown of the payment as it applies to each year. We will tell you the results on your notice of assessment or notice of reassessment.

### Note

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

## Line 119 – Employment insurance and other benefits ●▲

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

### Note

You may have to repay some of the benefits you received (see line 235) if the result of the following calculation is more than \$61,875:

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

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

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

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

### How to report this income

Complete Part I of Schedule 4.

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

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

If you did not receive an information slip, you must calculate the taxable amount of "**other than eligible dividends**" by multiplying the actual amount of "other than eligible dividends" you received by **118%**. Report the result on **line 180**.

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

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

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

### Notes

Special rules apply for income from property (including shares) one family member lends or transfers to another.

For more information, see “Loans and transfers of property” on page 17.

For children born in 1998 or later who report certain dividends, see “Split income of a child under 18” on page 17.

#### Tax Tip

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

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

## Line 121 – Interest and other investment income

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

The amounts to report include those shown in boxes 13, 14, and 15 of T5 slips, box 25 of T3 slips, and boxes 128 and 135 of T5013 slips. You also have to report the interest on any tax refund you received in 2015, which is shown on your notice of assessment or notice of reassessment.

If you received foreign interest or dividend income, report it in Canadian dollars. For more information, see “How to report foreign income and other amounts” on page 16.

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

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

#### Notes

Special rules apply for income from property (including money) one family member lends or transfers to another. For more information, see “Loans and transfers of property” on page 17.

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 tax benefit or universal child care benefit payments into a bank account or trust in your child’s name, the interest earned on those payments is your child’s income.

For children born in 1998 or later who report certain investment income, see “Split income of a child under 18” on page 17.

## How to report this income

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

#### Example

Sally and Roger received a T5 slip from their joint bank account showing the \$400 interest they earned in 2015. Sally had deposited \$4,000 and Roger had deposited \$1,000 into the account.

Roger reports \$80 interest, calculated as follows:

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

Sally reports \$320 interest, calculated as follows:

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

#### Bank accounts

Report interest paid or credited to you in 2015, even if you did not receive an information slip. You may not receive a T5 slip for amounts under \$50.

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

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

The income you report is based on the interest you earned during each complete investment year. For example, if you made a long-term investment on July 1, 2014, report on your return for 2015 the interest that accumulated to the end of June 2015, even if you do not receive a T5 slip. Report the interest from July 2015 to June 2016 on your 2016 return.

#### Note

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

For most investments you made **in 1990 or later**, you have to report the interest each year, as you earn it. For information about reporting methods for investments made **in 1989 or earlier**, use **Info-Tax**, one of our **Tax Information Phone Services** (see pages 70 and 71), or see Interpretation Bulletin IT-396, *Interest Income*.

#### Canada savings bonds

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

## Treasury bills

If you disposed of a treasury bill at maturity in 2015, you have to report as interest the difference between the price you paid and the proceeds of disposition shown on your T5008 slips or account statement.

If you disposed of a treasury bill before maturity in 2015, you may also have to report a capital gain or loss. For more information, see Guide T4037, *Capital Gains*.

## Earnings on life insurance policies

Report the earnings that have accumulated on certain life insurance policies in the same way as you do for other investments. Your insurance company will send you a T5 slip. For policies bought before 1990, you can choose to report accumulated earnings annually by telling your insurer in writing.

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

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

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

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

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

### Notes

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

For children born in 1998 or later who report certain limited or non-active partnership income, see "Split income of a child under 18" on page 17.

If you have a tax shelter, see "Tax shelters" on page 18.

If all or part of the income was earned in a province or territory other than the province or territory of which you were considered a resident, or if it was earned outside Canada, complete and attach to your return Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*.

**Non-residents** – This section applies to you **only if** you had Canadian-source partnership income in 2015 and the partnership did not have a permanent establishment in Canada. If the partnership had a permanent establishment in Canada, use another tax package. See "What tax package should you use if this one is not for you?" on page 7. If you are filing to report rental income, a section 216 return is required.

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

## Note

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

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

If you have received income from an RDSP in 2015, report the amount shown in box 131 of your T4A slips, and box 16 and/or 26 of your NR4 slips (if box 14 and/or 24 shows income code 63). For more information, go to [cra.gc.ca/rdsp](http://cra.gc.ca/rdsp), see Information Sheet RC4460, *Registered Disability Savings Plan*, or contact us.

### Note

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

## Line 126 – Rental income ●

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

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

For more information, see Guide T4036, *Rental Income*, which includes Form T776.

If you have a tax shelter, see "Tax shelters" on page 18.

## Line 127 – Taxable capital gains ●■▲

You may have a capital gain or loss when you dispose of property, such as when you sell real estate or shares (including those in mutual funds). If you were a non-resident of Canada in 2015, or a non-resident of Canada electing under section 217, this line applies only on the disposition of your **taxable Canadian property**.

### Note

The definition of "taxable Canadian property" changed for dispositions occurring after March 4, 2010. For more information about taxable Canadian property, including the definition, go to [cra.gc.ca/nrdispositions](http://cra.gc.ca/nrdispositions).

Generally, if the total of your gains for the year is more than the total of your losses, you have to report 50% of the difference as income. However, if the total of your losses for the year is more than the total of your gains, you cannot deduct the difference on your return for the year. See the next section, "How to report these gains." For exceptions that apply to non-residents of Canada and non-residents of Canada electing under section 217, see the next page.



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

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

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

For donations of publicly traded securities, the inclusion rate of zero also applies to any capital gain realized on the exchange of shares of the capital stock of a corporation for those publicly traded securities that were donated. This treatment has certain conditions. If the exchanged securities are partnership interests, a special calculation is required to determine the capital gain to be reported. For more information about exchangeable securities, see Pamphlet P113, *Gifts and Income Tax*.

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

## How to report these gains

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

If the result on line 199 of Schedule 3 is positive (gain), report the amount on line 127 of your return. If the result is negative (loss), do **not** report the amount on line 127 of your return. We will register it in our system. Keep track of this loss, which you can use to reduce your taxable capital gains of other years. The following notes explain how to do this.

### Notes

You may have incurred a net capital loss in 2015 you would like to apply against taxable capital gains you reported on your 2012, 2013, or 2014 return. For more information and to carry back the loss, get Form T1A, *Request for Loss Carryback*, and Guide T4037, *Capital Gains*. Attach a completed Form T1A to your return

(or send one to us separately). Do not file an amended return for the year or years to which you apply the loss.

If you are preparing a return for a person who died in 2015, see Guide T4011, *Preparing Returns for Deceased Persons*, for more information about special rules that apply to claiming these losses.

### Tax Tip

If you are a deemed resident of Canada in 2015, you may be able to claim a deduction for your capital gains. See line 254.

### Non-residents and non-residents electing under section 217

– If you notified us of the disposition or proposed disposition of taxable Canadian property during 2015, and made a payment or provided acceptable security for the tax, we would have sent you a certificate of compliance for the proposed disposition (Form T2064, *Certificate – Proposed Disposition of Property by a Non-Resident of Canada*), or the actual disposition (Form T2068, *Certificate – The Disposition of Property by a Non-Resident of Canada*). Attach copy 2 of the certificate of compliance and a completed Schedule 3 to your return.

Do not include any gain or loss from the disposition of taxable Canadian property if, under a tax treaty, any gain from the disposition of this property would be exempt from tax in Canada. If you have to file a return, attach a note stating that you have not included the gain or loss because of a tax treaty.

### Note

In certain situations you may not have to file a return reporting the disposition. For more information, go to [cra.gc.ca/nrdispositions](http://cra.gc.ca/nrdispositions) or see “Before you start” on page 6.

If you disposed of certain **other types of Canadian property** such as a Canadian life insurance policy, Canadian real or immovable property (other than capital property), Canadian resource property, or timber resource property, report the income from the disposition on line 130 or line 135 (whichever applies) of your return. Do not report these dispositions on the Schedule 3. Attach a note to your return giving the details of the disposition.

For more information, see Interpretation Bulletin IT-420, *Non-Residents – Income Earned in Canada*, and Information Circular IC72-17, *Procedures concerning the disposition of taxable Canadian property by non-residents of Canada – Section 116*.

## Line 128 – Support payments received

Report on **line 156** the total of **all** taxable and non-taxable support payments you received for yourself and/or for a child (or, if you are the payer, the payments that were repaid to you under a court order) in 2015. Report on **line 128** only the **taxable** amount.

### Note

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

### Tax Tips

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

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

## Line 129 – RRSP income



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

### Notes

If you report a refund of RRSP premiums shown on your NR4 slips or in box 28 of your T4RSP slips and you rolled over an amount to a registered disability savings plan (RDSP), you may be able to claim a deduction. See line 232. For more information about RDSPs, go to [cra.gc.ca/rdsp](http://cra.gc.ca/rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

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

**Non-residents electing under section 217** – Your RRSP income may be shown in box 16 and/or 26 of your NR4 slips. This is the case when box 14 and/or 24 of your NR4 slips show any of the following income codes: 28, 29, 30, 32, 33, or 43.

### Tax Tips

If unused RRSP contributions you made after 1990 were refunded to you or your spouse or common-law partner in 2015, you may be able to claim a deduction on line 232. See line 232.

RRSP annuity payments you report on line 129 (shown in box 16 of your T4RSP slips) qualify for the pension income amount if you were 65 years of age or older on December 31, 2015, or if you received the payments on the death of your spouse or common-law partner. See line 314.

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

- you were 65 years of age or older on December 31, 2015, **or** you received the payments on the death of your spouse or common-law partner;
- you were both considered residents of Canada on December 31, 2015 (or were considered residents of Canada on the date of death); **and**
- you and your spouse or common-law partner were not, because of a breakdown in your marriage or common-law relationship, living separate and apart

from each other at the end of the year and for a period of 90 days commencing in the year.

To make this election, you and your spouse or common-law partner **must** complete Form T1032, *Joint Election to Split Pension Income*.

### Note

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

## RRSPs for spouse or common-law partner

Your spouse or common-law partner may have to report some or all of the RRSP income shown in boxes 20, 22, and 26 of your T4RSP slips if he or she contributed to **any** of your RRSPs in 2013, 2014, or 2015. In that case, your T4RSP slips should have “Yes” ticked in box 24 and your spouse’s or common-law partner’s social insurance number shown in box 36.

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

### Note

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

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

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

**Deemed residents** – If in previous years you withdrew funds from your RRSP under the HBP or the LLP, you may have to make a repayment for 2015. The minimum repayment is shown on your notice of assessment or notice of reassessment for 2014. To make a repayment, you have to contribute to your RRSP or a PRPP **from January 1, 2015, to February 29, 2016**, and designate your contribution as a repayment on line 6 or 7 of Schedule 7 (see page 32). **Do not send your repayment to us.**

If you repay less than the minimum amount for 2015, you have to report the difference on line 129 of your return.

### Example

Kevin withdrew funds under the HBP in 2010. His minimum required repayment for 2015 was \$800. The only RRSP contribution he made from January 1, 2015, to February 29, 2016, was \$500 on June 18, 2015. He designated it on line 6 of Schedule 7 as a repayment under the HBP and included \$300 in his income on line 129 (\$800

minimum required repayment minus \$500 repaid and designated).

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

To view your HBP or LLP information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

## Line 130 – Other income

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

### Note

Special rules apply for income from property one family member lends or transfers to another. For more information, see “Loans and transfers of property” on page 17.

**Non-residents and non-residents electing under section 217** – Report your net gain from the disposition of a Canadian life insurance policy on this line. Do not report it on Schedule 3. Attach to your return a note that gives the details of the disposition and copy 2 of your certificate of compliance, Form T2064, *Certificate – Proposed Disposition of Property by a Non-Resident of Canada*, or Form T2068, *Certificate – The Disposition of Property by a Non-Resident of Canada*.

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

Elementary and secondary school scholarships and bursaries are not taxable.

Post-secondary school scholarships, fellowships, and bursaries are not taxable if you received them for your enrolment in a program that entitles you to claim the full-time education amount in 2014, 2015, or 2016. If you are not eligible for the full-time or part-time education amount, report on line 130 the part of the post-secondary scholarships, fellowships, and bursaries you received in the year that is more than \$500.

### Notes

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

If you have received a scholarship, fellowship, or bursary related to a part-time program for which you can claim the part-time education amount for that program, the scholarship exemption is equal to the tuition paid plus the costs of program-related materials.

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

For more information, go to [cra.gc.ca/students](http://cra.gc.ca/students) or see Guide P105, *Students and Income Tax*.

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

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

For more information, see Guide P105.

## Apprenticeship incentive grant

If you received an apprenticeship incentive grant in 2015, report the amount shown in box 130 of your T4A slip on line 130.

For more information, visit [serviccanada.gc.ca](http://serviccanada.gc.ca), see Guide P105, or call 1-866-742-3644.

## Apprenticeship completion grant

If you received an apprenticeship completion grant in 2015, report the amount shown in box 130 of your T4A slip on line 130.

For more information, visit [serviccanada.gc.ca](http://serviccanada.gc.ca), see Guide P105, or call 1-866-742-3644.

## Lump-sum payments

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

If in 2015 you received a lump-sum payment that included amounts you earned in previous years, you have to report the whole payment on line 130 of your return for 2015. However, you can ask us to apply a reduced tax rate to the part relating to amounts you earned before 1972 by attaching a note to your return. We will tell you the results on your notice of assessment or notice of reassessment.

**Non-residents electing under section 217** – Lump-sum payments, retiring allowances, and death benefits may be shown in box 16 and/or 26 of your NR4 slips. This is the case when the income code located in box 14 and/or 24 corresponds to this type of income. For more information, see the backs of your NR4 slips.

## Retiring allowances

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

### Note

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

### Tax Tip

You may be able to transfer part or all of your retiring allowances to your RRSP. See line 14 – Transfers on page 32.

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

A death benefit is an amount you receive after a person's death for their employment service. It is shown in box 106 of your T4A slips or box 26 of your T3 slips.

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

To find out what to report if anyone else also received a death benefit for the same person, use **Info-Tax**, one of our **Tax Information Phone Services** (see pages 70 and 71), or see Interpretation Bulletin IT-508, *Death Benefits*.

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

## Other kinds of income

Also report the following income on line 130:

- amounts distributed from a retirement compensation arrangement shown on your T4A-RCA slips, and in box 16 and/or 26 of your NR4 slips (if box 14 and/or 24 shows income code 37). For more information, see the backs of your slips;
- training allowances or any other amount shown in box 028 of your T4A slips (other than amounts already noted for this line and lines 104, 115, and 125);
- payments from a trust shown in box 26 of your T3 slips;
- payments from a registered education savings plan shown in box 040 (see line 418) or 042 of your T4A slips;
- certain annuity payments (see line 115);
- certain payments from a tax-free savings account (TFSA) shown in box 134 of your T4A slips, and in box 16 and/or 26 of your NR4 slips (if box 14 and/or 24 shows income code 64). For more information, see the backs of your slips;
- designated benefits from a registered retirement income fund shown on your NR4 slips or in box 22 of your T4RIF slips, or the registered pension plan amount shown on your NR4 slips or in box 018 of your T4A slips if you rolled over an amount to a registered disability savings plan (RDSP). See line 232 for more information about the corresponding deduction. For more information about RDSPs, go to [cra.gc.ca/rdsp](http://cra.gc.ca/rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*;
- amounts (grants) paid to you as a result of taking time away from work to cope with the death or disappearance of your child because of an offence or probable offence under the *Criminal Code* (shown in box 136 of your T4A slip); and
- PRPP income shown in box 194 of your T4A slips if you were under 65 years of age and you did not receive this income on the death of your spouse or common-law partner.

## Lines 135 to 143 – Self-employment income



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

You have to file Form T1139, *Reconciliation of 2015 Business Income for Tax Purposes*, with your return for 2015 to keep a year-end that does not finish on December 31, 2015. However, if you filed Form T1139 with your return for 2014, you may have to complete the version of this form for 2015. For more information, see Guide RC4015, *Reconciliation of Business Income for Tax Purposes*.

### Notes

If you were a deemed resident of Canada in 2015, you may have to make Canada Pension Plan contributions on your self-employment earnings. See line 222.

If you are a Canadian citizen or a permanent resident of Canada, you may be able to enter into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the employment insurance (EI) program for access to EI special benefits. For more information, contact Service Canada or visit [servicecanada.gc.ca](http://servicecanada.gc.ca).

For children born in 1998 or later who report certain self-employment income, see "Split income of a child under 18" on page 17.

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

- T4002, *Business and Professional Income* (Form T2125, *Statement of Business or Professional Activities*);
- T4003, *Farming Income* (Form T2042, *Statement of Farming Activities*);
- T4004, *Fishing Income* (Form T2121, *Statement of Fishing Activities*);
- RC4060, *Farming Income and the AgriStability and AgriInvest Programs Guide – Joint Forms and Guide* (Form T1163, *Statement A – AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Individuals*, and Form T1164, *Statement B – AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Additional Farming Operations*); and
- RC4408, *Farming Income and the AgriStability and AgriInvest Programs Harmonized Guide* (Form T1273, *Statement A – Harmonized AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Individuals*, and Form T1274, *Statement B – Harmonized AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Additional Farming Operations*).

### Notes

If you are participating in the AgriStability and AgriInvest programs, use the envelope provided in Guide RC4060 or Guide RC4408.

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

If you were a limited or non-active partner, report your net income or losses from rental operations on line 126 and your net farming income or losses on line 141. Report other net income or other losses on line 122.

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

For more information, call our **business enquiries** line at **1-800-959-5525** (calls within Canada and the United States). If you are outside Canada and the United States, call us at the telephone number provided on the back cover of this guide.

If you have a tax shelter, see "Tax shelters" on page 18.

**Non-residents** – This section applies to you **only** if you had Canadian-source business income in 2015 and the business did not have a permanent establishment in Canada. If the business had a permanent establishment in Canada, use another tax package. See "What tax package should you use if this one is not for you?" on page 7.

**Non-residents and non-residents electing under section 217** – Report your income from the disposition of Canadian real or immovable property (other than capital property), Canadian resource property and timber resource property on line 135. Do not report the income on Schedule 3. Attach a note to your return giving information about the disposition and copy 2 of your certificate of compliance, Form T2068, *Certificate – The Disposition of Property by a Non-Resident of Canada* or Form T2064, *Certificate – Proposed Disposition of Property by a Non-Resident of Canada*.

Do not include a loss from a business carried on in Canada if, under a tax treaty, the income from that business would be exempt from tax in Canada. If you have to file a return, attach a note stating that you have not included the business loss because of a tax treaty.

## Line 144 – Workers' compensation benefits ●

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

### Note

In 2015 you may have repaid salary or wages originally paid to you by your employer in a previous year, in anticipation of workers' compensation benefits you would receive. This amount is shown in box 77 of your T4 slips. You may be able to claim a deduction on line 229. For more information, contact us.

## Line 145 – Social assistance payments ●

Report the amount shown in box 11 of your T5007 slip or the federal part of your Quebec *Relevé 5* slip, unless you lived with your spouse or common-law partner when the payments were made. The spouse or common-law partner with the higher net income on line 236 (not including these payments or the deductions on line 214 or line 235) must report all the payments, even if that person's name is not shown on the slip. If this amount is the same for both of you, the person named on the T5007 slip (or the **prestataire** on the federal part of the *Relevé 5* slip) must report the payments.

### Notes

You do not have to report certain social assistance payments you or your spouse or common-law partner received for being a foster parent or for caring for a disabled adult who lived with you. For more information, contact us. 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.

If you repay an amount that was shown on a T5007 slip or a *Relevé 5* slip in a previous year, the return for that year may be adjusted based on the amended slip provided. For more information, see "How to change a return" on page 67.

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

## Line 146 – Net federal supplements ●

Report the amount shown in box 21 of your T4(OAS) slip.

If your net income before adjustments on line 234 of your return is \$72,809 or less, claim a deduction on line 250 for the net federal supplements you entered on line 146. If the amount on line 234 of your return is more than \$72,809, contact us to find out how much you can deduct on line 250.

### Note

Your net income before adjustments on line 234 of your return will be reduced by the amounts entered on lines 117 and 125 and increased by any amount deducted on line 213 and/or the amount for a repayment of the registered disability savings plan income included on line 232, if required.

## Net income

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

See page 33.

## Line 206 – Pension adjustment ●▲

Report on line 206 the total of all amounts shown in box 52 of your T4 slips or box 034 of your T4A slips. Generally,

this total represents the value of the benefits you earned in 2015 under a registered pension plan (RPP) or a deferred profit-sharing plan (DPSP).

Do not report the pension adjustment (PA) amount as income, and do not deduct it on your return. Report the amount on line 206. We will use it to calculate your RRSP/PRPP deduction limit for 2016, which we will show on your latest notice of assessment, notice of reassessment, or T1028, *Your RRSP/PRPP Information for 2015*. You can also view your RRSP/PRPP deduction limit on My Account. See line 208.

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

#### Notes

If, in 2015, you were a deemed resident of Canada and you participated in a foreign pension plan, you may have to report an amount on this line. For more information, contact us.

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States (U.S.) arrangement), see Form RC269, *Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2015 – Non-United States Plans or Arrangements*.

If you were a U.S. resident working in Canada and contributed to a U.S. employer-sponsored retirement plan, see Form RC267, *Employee Contributions to a United States Retirement Plan for 2015 – Temporary Assignments*.

If you were a commuter from Canada and contributed to a U.S. retirement plan, see Form RC268, *Employee Contributions to a United States Retirement Plan for 2015 – Cross-Border Commuters*.

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

## Line 207 – Registered pension plan (RPP) deduction ●■▲

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

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

#### Notes

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States (U.S.) arrangement), see Form RC269, *Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2015 – Non-United States Plans or Arrangements*.

If you were a U.S. resident working in Canada and contributed to a U.S. employer-sponsored retirement plan, see Form RC267, *Employee Contributions to a United States Retirement Plan for 2015 – Temporary Assignments*.

If you were a commuter from Canada and contributed to a U.S. retirement plan, see Form RC268, *Employee Contributions to a United States Retirement Plan for 2015 – Cross-Border Commuters*.

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

**Supporting documents** – Attach to your return your T4 and T4A slips but do not send your other documents. Keep them in case we ask to see them at a later date.

## Line 208 – RRSP/PRPP deduction ●■▲

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

Saskatchewan Pension Plan (SPP) contributions generally have the same rules as RRSP contributions. For more information about the SPP, visit [saskpension.com](http://saskpension.com).

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

To find out if you have to complete Schedule 7, read the information at the top of the schedule. For more information about completing Schedule 7, see “Schedule 7” on the next page. To view your RRSP/PRPP information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

**Supporting documents** – Attach your completed Schedule 7 (if applicable) to your return. Also send your official receipts for all amounts you contributed from March 3, 2015, to February 29, 2016, including those you are not deducting on your return for 2015 and those you are designating as Home Buyers’ Plan (HBP) or Lifelong Learning Plan (LLP) repayments. For more information about HBP and LLP repayments, see lines 6 and 7 on page 32.

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

## Maximum contributions you can deduct

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

- the unused RRSP/PRPP contributions identified as amount (B) of “Your 2015 RRSP/PRPP Deduction Limit Statement” shown on your latest notice of assessment, notice of reassessment, T1028, *Your RRSP/PRPP Information for 2015*, or on My Account, **plus** the total of your RRSP/PRPP contributions made from March 3, 2015, to February 29, 2016, (not including amounts you designate as HBP or LLP repayments – see lines 6 and 7 on page 32); and

- your RRSP/PRPP deduction limit for 2015, **minus** your employer PRPP contribution from line 205 (see lines 10 to 13 on the next page), **plus** amounts you transfer to your RRSP/PRPP on or before February 29, 2016 (see line 14 on the next page).

#### Notes

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

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

## Schedule 7

You may not have to complete Schedule 7. To find out, read the information at the top of the schedule.

### Line 1 – Unused RRSP/PRPP contributions

These are contributions you made to your own RRSP or to an RRSP for your spouse or common-law partner after 1990 but did not deduct on line 208 of any previous return or designate as an HBP or an LLP repayment and any PRPP contribution you made before March 3, 2015, that you have not deducted. The total of unused contributions is identified as amount (B) of "Your 2015 RRSP/PRPP Deduction Limit Statement" shown on your latest notice of assessment, notice of reassessment, T1028, *Your RRSP/PRPP Information for 2015*, or on My Account, if you showed them on a previous year's Schedule 7.

If you do not have your notice of assessment, notice of reassessment, or T1028, you can find out if you have unused RRSP/PRPP contributions by using **RRSP/PRPP deduction limit**, one of our **Tax Information Phone Services** (see pages 70 and 71), or by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount). If you are outside Canada and the United States, contact us.

#### Notes

If you have unused RRSP/PRPP contributions you made from March 4, 2014, to March 2, 2015, you should have filed a completed Schedule 7 with your 2014 return. If you did not, send your receipts and a completed copy of a 2014 Schedule 7 to the International and Ottawa Tax Services Office, **but do not include them with your return for 2015**. For more information, see "How to change a return" on page 67.

If you have unused contributions you made from January 1, 1991, to March 3, 2014, but did not show on a Schedule 7 for 2013 or earlier, contact us.

### Lines 2 and 3 – Total RRSP/PRPP contributions

This total includes amounts you:

- contributed to your own RRSP/PRPP or an RRSP for your spouse or common-law partner from March 3, 2015, to February 29, 2016;
- contributed to your own SPP or the SPP for your spouse or common-law partner from March 3, 2015, to February 29, 2016;
- transferred to your own RRSP/PRPP (see line 14 on the next page); and
- designated as HBP or LLP repayments (see lines 6 and 7 in the next section).

Include on these lines **all** contributions you made from January 1, 2016, to February 29, 2016, even if you are **not deducting** or **designating** them on your return for 2015. Otherwise, we may reduce or disallow your claim for these contributions on your return for a future year.

#### Tax Tip

If you have made deductible RRSP/PRPP contributions for 2015 (other than transfers) from March 3, 2015, to February 29, 2016, you do not have to claim the full amount on line 208 of your 2015 return. Depending on your rate of tax for 2015, and your expected rate of tax for future years, it may be more beneficial for you to claim, if applicable, only part of your contributions on line 13 of Schedule 7 and on line 208 of your 2015 return. The contributions you do not claim for 2015 will then be available for you to carry forward and claim for future years when your rate of tax is higher.

In all cases, you **must** record the total RRSP/PRPP contributions you made from March 3, 2015, to February 29, 2016, on lines 2 and 3 of your 2015 Schedule 7.

Do **not** include the following amounts:

- any unused RRSP/PRPP contributions you made after March 2, 2015, refunded to you or your spouse or common-law partner in 2015. Report the refund on line 129 of your return for 2015. You may be able to claim a deduction on line 232;
  - part or all of the contributions you made to your RRSP or an RRSP for your spouse or common-law partner less than 90 days before either of you withdrew funds from that RRSP under the HBP or the LLP. For more information, go to [cra.gc.ca/hbp](http://cra.gc.ca/hbp) or see Guide RC4112, *Lifelong Learning Plan (LLP)*;
- Note**  
You cannot withdraw funds from the SPP or a PRPP under the LLP or the HBP.
- your employer's contributions to your PRPP (see line 205);
  - any payment directly transferred to your RRSP/PRPP if you did not receive an information slip for it or if it is shown in box 35 of your T4RSP or T4RIF slips;
  - the part of an RRSP withdrawal you recontributed to your RRSP and deducted on line 232. This would have happened if, in error, you withdrew more RRSP funds

than necessary to obtain past-service benefits under a registered pension plan (RPP); or

- the excess part of a direct transfer of a lump-sum payment from your RPP to an RRSP/PRPP or registered retirement income fund (RRIF) you withdrew and are including on line 129 or 130 of your return for 2015 and deducting on line 232.

### Lines 6 and 7 – Repayments under the HBP and the LLP

**Deemed residents** – If you withdrew funds from your RRSP under the HBP before 2014, you have to make a repayment for 2015. If you withdrew funds from your RRSP under the LLP before 2014, you may have to make a repayment for 2015. In either case, your 2015 minimum required repayment is shown on your latest notice of assessment, notice of reassessment, T1028, *Your RRSP/PRPP Information for 2015*, or on My Account.

#### Note

You cannot withdraw funds from the SPP or a PRPP under the LLP or the HBP. However, an SPP or a PRPP contribution can be designated as an LLP or an HBP repayment.

To make a repayment for 2015, you must designate a contribution to your own RRSP and/or a PRPP from January 1, 2015, to February 29, 2016, as a repayment on line 6 or 7 of Schedule 7. Do not include an amount you deducted or designated as a repayment on your 2014 return or that was refunded to you. **Do not send your repayment to us. You cannot deduct any RRSP/PRPP contribution you designate as an HBP or an LLP repayment on Schedule 7.**

#### Note

If you repay less than the minimum amount for 2015, report the difference on line 129 of your return.

**Non-residents and non-residents electing under section 217** – If you ceased to be a resident of Canada after you withdrew an amount under the LLP, or after you bought or built a qualifying home with funds you withdrew under the HBP, go to [cra.gc.ca/hbp](http://cra.gc.ca/hbp), or see Guide RC4112, *Lifelong Learning Plan (LLP)*, or contact us.

### Lines 10 to 13 – RRSP/PRPP contributions you are deducting for 2015

Your RRSP/PRPP deduction limit for 2015 is shown on line A of your latest notice of assessment, notice of reassessment, T1028, *Your RRSP/PRPP Information for 2015* (if we sent you one), or on My Account, **minus** any employer contributions made in 2015 to your PRPP (see line 205). You can carry forward indefinitely any unused part of your RRSP/PRPP deduction limit accumulated after 1990.

If you do not have your notice of assessment, notice of reassessment, or T1028, you can find your limit for 2015 by using **RRSP/PRPP deduction limit**, one of our **Tax Information Phone Services** (see pages 70 and 71), by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount), or by contacting us.

To calculate your RRSP/PRPP deduction limit for 2015, get Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

#### Note

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

### Line 14 – Transfers

You may have reported income on line 115, 129, or 130 of your return for 2015. If you contributed certain types of this income to your own RRSP/PRPP on or before February 29, 2016, you can deduct this contribution, called a **transfer**, in addition to any RRSP/PRPP contribution you make based on your “RRSP deduction limit for 2015.”

For example, if you received a retiring allowance in 2015, report it on line 130 of your return. You can contribute to your RRSP/PRPP up to the eligible part of that income (box 66 of your T4 slips or box 47 of your T3 slips) and deduct it as a transfer. Include the amounts you transfer on lines 2 or 3 and 14 of Schedule 7.

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

**Non-residents and non-residents electing under section 217** – Certain Canadian-source amounts otherwise subject to non-resident withholding tax can, instead, be transferred to a registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), a registered pension plan (RPP), or a registered retirement income fund (RRIF) without having this tax withheld. These amounts include payments out of an RPP, deferred profit-sharing plan, an RRIF, an RRSP, a PRPP, or a retiring allowance. The amounts must be transferred directly, and you must complete Form NRTA1, *Authorization for Non-Resident Tax Exemption*. For more information, contact us.

### Lines 18 to 21 – 2015 withdrawals under the HBP and the LLP

**Deemed residents** – Report on line 18 the total of your HBP withdrawals for 2015 from box 27 of your T4RSP slips. Tick the box at line 19 if the address of the home you acquired with these withdrawals is the same as the address on page 1 of your return.

Report on line 20 the total of your LLP withdrawals for 2015 from box 25 of your T4RSP slips. Tick the box at line 21 to designate your spouse or common-law partner as the student for whom the funds were withdrawn. If you do not tick the box, you will be considered to be the student for LLP purposes. You can change the person you designate as the student only on the return for the year you make your first withdrawal.

#### Note

You cannot withdraw funds from the SPP or a PRPP under the LLP or the HBP.

See Guide RC4112, *Lifelong Learning Plan (LLP)*, and go to [cra.gc.ca/hbp](http://cra.gc.ca/hbp) for more information about:

- when you have to make your repayments; and



- the rules that apply when the person who made the withdrawal dies, turns 71 years of age, or becomes a non-resident of Canada.

## Line 22 – Contributions to an amateur athlete trust (AAT)

Report on line 22 qualifying performance income (generally endorsement income, prize money, or income from public appearances received by an amateur athlete) contributed in 2015 to an AAT since this income qualifies as earned income in calculating the RRSP contribution limit of the trust's beneficiary.

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

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

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

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

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

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

Form T1032 **must** be attached to **both** your and your spouse's or common-law partner's returns and filed by your filing due date for the year (see "What date is your return for 2015 due?" on page 7). The information provided on the forms **must** be the **same**.

### Notes

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

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

## Line 212 – Annual union, professional, or like dues ●■▲

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

- annual dues for membership in a trade union or an association of public servants;

- professional board dues required under provincial or territorial law;
- professional or malpractice liability insurance premiums or professional membership dues required to keep a professional status recognized by law; and
- parity or advisory committee (or similar body) dues required under provincial or territorial law.

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

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

### Tax Tip

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

**Supporting documents** – Attach to your return your T4 slips but do not send your other documents. Keep them in case we ask to see them at a later date.

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

The person who reported the UCCB income in the previous year can claim the related 2015 repayment amount on line 213. The UCCB repayment amount is shown in box 12 of the RC62 slip.

## Line 214 – Child care expenses ●■▲

You or your spouse or common-law partner may have paid for someone to look after your child so one of you could earn income, go to school, or conduct research in 2015. The expenses are deductible only if at some time in 2015 the child was under 16 years of age or had an impairment in physical or mental functions. Generally, only the spouse or common-law partner with the lower net world income (**even if it is zero**) can claim these expenses.

### Note

If you paid an amount that would qualify to be claimed as child care expenses and the children's fitness tax credit (line 459 of the return) or the children's arts amount (line 370 of Schedule 1), you **must** first claim this amount as child care expenses. Any unused part can be claimed for the children's fitness tax credit or the children's arts amount if the requirements are met.

For more information and to make your claim, get Form T778, *Child Care Expenses Deduction for 2015*.

### Tax Tips

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

If your child needs special attendant care or care in an establishment, see Guide RC4065, *Medical Expenses*, for

more information about different amounts you may be able to claim.

**Non-residents and non-residents electing under section 217** – You can claim child care expenses only if you meet the criteria outlined on Form T778 and the expenses were paid to a **resident of Canada** for services provided in Canada.

**Supporting documents** – Attach to your return your completed Form T778 but do not send your other documents. Keep them in case we ask to see them at a later date.

## Line 215 – Disability supports deduction ●

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

### Note

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

For a complete list of allowable expenses, see Form T929, *Disability Supports Deduction*. You can claim these expenses on this line only if you or someone else did not claim them as medical expenses on line 330 or 331 of Schedule 1.

To calculate your claim, complete Form T929. For more information, see Form T929 or use **Info-Tax**, one of our **Tax Information Phone Services** (see pages 70 and 71).

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 217 – Business investment loss ●▲

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

If you have a tax shelter, see “Tax shelters” on page 18.

**Non-residents and non-residents electing under section 217** – A business investment loss applies to you only if the loss arises from the disposition of taxable Canadian property.

## Line 219 – Moving expenses ●▲

**Deemed residents** – Generally, you can claim moving expenses you paid in 2015 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.

### Notes

If you moved before 2015 but could not claim all your expenses on your return for that year or later, you may be able to claim the remaining expenses on your return for 2015.

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

Your deduction is limited to the net eligible income you earned at the new location. Also, you **cannot** deduct moving expenses against certain non-taxable scholarship, fellowship, bursary, prize, and research grant income. See page 27.

For more information and to calculate how much you can deduct, get Form T1-M, *Moving Expenses Deduction*, by going to [cra.gc.ca/forms](http://cra.gc.ca/forms) or by contacting us. If you move, give us your new address **as soon as possible**.

**Non-residents and non-residents electing under section 217** – You can only deduct moving expenses if you were a **full time student** during 2015. If this is your situation, contact us for the special rules that apply to you.

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 220 – Support payments made ●▲

Report on **line 230** the **total** of all deductible and non-deductible support payments for a spouse or common-law partner, or for a child, you made (or, if you are the payee, that you repaid under a court order) in 2015. Claim on **line 220** only the **deductible** amount.

### Note

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

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

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 221 – Carrying charges and interest expenses ●

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

- fees to manage or take care of your investments (other than administration fees you paid for your registered retirement savings plan or registered retirement income fund);
- fees for certain investment advice (see Interpretation Bulletin IT-238, *Fees Paid to Investment Counsel*) or for recording investment income;

- fees to have someone complete your return, but only if you have income from a business or property, accounting is a usual part of the operations of your business or property, and you did not use the amounts claimed to reduce the business or property income you reported (see Interpretation Bulletin IT-99, *Legal and Accounting Fees*);
- most interest you pay on money you borrow for investment purposes, but generally only if you use it to try to earn investment income, including interest and dividends. However, if the only earnings your investment can produce are capital gains, you cannot claim the interest you paid. For more information, contact us; and
- legal fees you incurred relating to support payments that your current or former spouse or common-law partner, or the natural parent of your child, will have to pay to you. Legal fees you incurred to try to make child support payments non-taxable must be deducted on line 232. For more information, see Guide P102, *Support Payments*.

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

- the interest you paid on money you borrowed to contribute to a registered retirement savings plan, a pooled registered pension plan, a specified pension plan, a registered education savings plan, a registered disability savings plan, or a tax-free savings account (TFSA);
- safety deposit box charges;
- the interest part of your student loan repayments (although you may be able to claim a credit on line 319 of Schedule 1 for this amount);
- subscription fees paid for financial newspapers, magazines, or newsletters;
- brokerage fees or commissions you paid when you bought or sold securities. Instead, use these costs when you calculate your capital gain or capital loss. For more information, see Guide T4037, *Capital Gains*, and Interpretation Bulletin IT-238, *Fees Paid to Investment Counsel*; and
- legal fees you paid to get a separation or divorce or to establish custody of or visitation arrangements for a child.

**Policy loan interest** – To claim interest paid during 2015 on a policy loan made to earn income, have your insurer complete Form T2210, *Verification of Policy Loan Interest by the Insurer*, on or before the date your return is due.

**Refund interest** – If we paid you interest on an income tax refund, report the interest in the year you receive it, as we explain at line 121 in this guide. If we then reassessed your return and you repaid any of the refund interest in 2015, you can claim the amount you repaid, up to the amount you had reported as income.

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

**Supporting documents** – Attach to your return your Schedule 4 with Part III completed but do not send your Form T2210 or any other documents. Keep them in case we ask to see them at a later date.

If you have a tax shelter, see “Tax shelters” on page 18.

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

Claim the amount from line 24 of **Schedule 8** (line 23 of Schedule 8 for Quebec) or from line 33 of Part 3 or line 32 of Part 4 of **Form RC381**, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2015*, whichever applies.

You can claim contributions you:

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

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

### Note

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

## Making additional CPP contributions

You may be able to make CPP contributions on certain employment income for which no contribution was made (for example, tips not shown on a T4 slip) or additional contributions on T4 income if you had more than one employer in the year and the total CPP contributions on all T4 slips are less than the required amount. For more information, see “Making additional CPP contributions” under line 308.

## How to calculate your contributions

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

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

If you were a resident of a province **other than Quebec on December 31, 2015**, and contributed **only** to the CPP, or if you were a resident of Quebec on **December 31, 2015**, and contributed **only** to the QPP, complete Schedule 8 to calculate your CPP or QPP contributions and attach it to your return. If you were a member of a partnership, include on line 1 of Schedule 8 only **your share** of the net profit.

You cannot use self-employment or partnership losses to reduce the CPP or QPP contributions you paid on your employment earnings.

If you contributed to the QPP in 2015 but resided **outside Quebec on December 31, 2015**, or if you contributed to the CPP in 2015 but resided in **Quebec on December 31, 2015** complete Form RC381, to calculate your CPP or QPP contributions and attach it to your return. If you were a member of a partnership, include on Form RC381 only **your share** of the net profit. You cannot use self-employment or partnership losses to reduce the CPP or QPP contributions you paid on your employment earnings.

If you **do not have to file a return for the province of Quebec**, use the version of Schedule 8 for **CPP** contributions, and enter on line 222 of your return and on line 310 of Schedule 1, in dollars and cents, the amount from Schedule 8 or use Form RC381, whichever applies. Enter on line 421 of your return the amount from Schedule 8 or Form RC381, whichever applies.

If you **have to file a return for the province of Quebec**, use the version of Schedule 8 for **QPP** contributions, and enter on line 222 and on line 310 of Schedule 1, in dollars and cents, the amount from Schedule 8, or Form RC381, whichever applies. Line 421 does not apply to you.

Your CPP or QPP contribution must be prorated in certain situations, such as if in 2015:

- you were a CPP participant and turned 18 or 70 years of age or received a CPP disability pension;
- you were a QPP participant and turned 18 years of age or received a QPP disability pension;
- you were a CPP working beneficiary (see line 308) and elected to stop paying CPP contributions or revoked an election made in a previous year; or
- you are filing a return for a person who died in 2015.

**Note**

If you started receiving CPP retirement benefits in 2015, your basic exemption may be prorated by the CRA.

### Request for refund of CPP contributions

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

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

If you were considered a resident of **Quebec** on December 31, 2015, you have to pay PPIP premiums if one of the following conditions applies:

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

Complete Schedule 10 to calculate your PPIP premiums and attach it to your return. You can claim on this line 43.706% of the total of your PPIP premiums. Claim on this line, in dollars and cents, the amount from line 8 of Schedule 10. Also claim the same amount on your provincial income tax return for Quebec.

## Line 224 – Exploration and development expenses ●▲

If you invested in petroleum, natural gas, or mining ventures in 2015 but did not participate actively, claim your exploration and development expenses on this line. If you participated actively, follow the instructions for line 135.

### How to claim this deduction

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

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

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

If you have any questions about these expenses, call our **business enquiries** line at **1-800-959-5525** (calls within Canada and the United States). If you are outside Canada and the United States, call us at the telephone number provided on the back cover of this guide.

If you have a tax shelter, see “Tax shelters” on page 18.

## Line 229 – Other employment expenses ●▲

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

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

**Note**

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

**Repayment of salary or wages** – You can claim salary or wages you reported as income for 2015 or a previous year if you repaid them in 2015. This includes amounts you repaid for a period when you were entitled to receive wage-loss replacement benefits or workers’ compensation benefits. However, you cannot claim more than the income you received when you did not perform the duties of your employment.

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

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

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

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

**Supporting documents** – Attach to your return your completed Form T777 and/or Form RC359 but do not send your other documents. Keep them in case we ask to see them at a later date.

#### Tax Tip

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

## Line 231 – Clergy residence deduction



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

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 232 – Other deductions



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

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

#### Note

Children born in 1998 or later can claim a deduction for certain income they report. For more information, see “Split income of a child under 18” on page 17.

If you have a tax shelter, see “Tax shelters” on page 18.

## Income amounts repaid

If in 2015 you repaid amounts you received and reported as income (other than salary or wages) for 2015 or a previous year, you can claim most of these amounts on line 232 of your return for 2015. However, if you repaid, under a court order, support payments you reported on line 128, claim the repayment on line 220.

If you are 71 to 94 years of age, the minimum amount that you have to withdraw each year from your registered retirement income fund (RRIF) has been reduced. Similarly, the minimum amount that must be withdrawn each year from a variable benefit money purchase provision of a registered pension plan (RPP) and a pooled registered pension plan (PRPP) has been reduced. If you have withdrawn more than the reduced 2015 minimum amount at any time in 2015, you may be eligible to use all or part of the excess to recontribute to your RRIF, RPP, or account under a PRPP or to buy a qualifying annuity and to deduct those new contributions or purchases in 2015. You have until **February 29, 2016**, to make such re-contributions or purchases and be eligible for a deduction. For more information, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

If in 2015 you repaid an amount you received from a registered disability savings plan and declared it as income in 2015 or a previous year, you can claim the amount on line 232. For more information, go to [cra.gc.ca/rdsp](http://cra.gc.ca/rdsp), see Information Sheet RC4460, *Registered Disability Savings Plan*, or contact us.

In 2015, you may have had an amount recovered from your gross old age security (OAS) pension (shown in **box 20** of your T4A(OAS) slip) because of an overpayment you received in a previous period. If so, you can claim a deduction on line 232 for the amounts repaid.

#### Notes

**Deemed residents** – If you had an OAS repayment for 2014, tax may have been withheld from your OAS benefits for 2015. The amount deducted is shown in box 22 of your T4A(OAS) slip for 2015. Do not claim it on line 232. Claim it on line 437. To calculate your 2015 OAS repayment, see line 235 and complete the chart for line 235 on the federal worksheet in the centre of this guide.

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

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

- The payer of your benefits may have reduced your EI benefits after discovering the mistake. Your T4E slip will show only the net amount you received, so you cannot claim a deduction.
- If you repaid excess benefits you received directly to the payer of your benefits, box 30 of your T4E slip will show the amount you repaid. Include this amount on line 232. This is not the same as repaying a social benefit as explained under line 235.

**Supporting documents** – Attach to your return your documents showing the amounts you repaid.

## Legal fees

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

- You paid fees (including any related accounting fees) for advice or assistance to respond to us when we reviewed your income, deductions, or credits for a year or to object to or appeal an assessment or decision under the *Income Tax Act*, the *Employment Insurance Act*, the *Canada Pension Plan*, or the *Quebec Pension Plan*.
- You paid fees to collect (or establish a right to) a retiring allowance or pension benefit. However, you can claim only up to the retiring allowance or pension income you received in the year, **minus** any part of these amounts transferred to a registered retirement savings plan or registered pension plan. You can carry forward, for up to seven years, legal fees you cannot claim in the year.
- You paid fees to collect (or establish a right to) salary or wages. It is not necessary for you to be successful; however, the amount sought must be for salary or wages owed. You must reduce your claim by any amount awarded to you for those fees or any reimbursement you received for your legal expenses. (These fees **must** be claimed on line 229.)

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

- You incurred certain fees to try to make child support payments non-taxable. Fees relating to support payments that your current or former spouse or common-law partner, or the natural parent of your child, paid to you **must** be claimed on line 221. You **cannot** claim legal fees you incurred to get a separation or divorce or to establish custody of or visitation arrangements for a child. For more information, see Guide P102, *Support Payments*.

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

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

## Other deductible amounts

The following are examples of other amounts you can claim:

- depletion allowances (attach to your return a completed Form T1229, *Statement of Resource Expenses and Depletion Allowance*);
- certain unused RRSP contributions you made after 1990 which were refunded to you or your spouse or common-law partner in 2015 and certain unused PRPP contributions you made to your PRPP after 2012 which were refunded to you in 2015 (attach to your return an approved Form T3012A, *Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP and SPP Contributions*

from your RRSP, or Form T746, *Calculating Your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions*);

- the excess part of a direct transfer of a lump-sum payment from your RPP to an RRSP or registered retirement income fund (RRIF) you withdrew and are including on line 129 or 130 of your return for 2015. You can use Form T1043, *Deduction for Excess Registered Pension Plan Transfers You Withdrew From an RRSP or RRIF*, to calculate the deductible amount; and
- designated benefits from a RRIF shown in box 22 of your T4RIF slips, a refund of RRSP premiums shown in box 28 of your T4RSP slips, or the RPP or PRPP amount shown in box 018 of your T4A slips if you rolled over an amount to a registered disability savings plan (RDSP). These amounts may also be shown on NR4 slips. Attach Form RC4625, *Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)*, or a letter from the RDSP issuer to your return. For more information about RDSPs, go to [cra.gc.ca/rdsp](http://cra.gc.ca/rdsp) or see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

## Line 235 – Social benefits repayment



### Employment insurance (EI) benefits

You have to repay part of the EI benefits (line 119) you received in 2015 if **all** the following conditions are met:

- there is an amount shown in box 15 of your T4E slip;
- the rate shown in box 7 is **30%**; **and**
- the result of the following calculation is more than \$61,875:
  - the amount from line 234; **minus**
  - the amounts on lines 117 and 125; **plus**
  - the amounts deducted on line 213 and/or the amount for a repayment of registered disability savings plan income included on line 232.

Complete the chart on your T4E slip to calculate the EI benefits you have to repay.

**Deemed residents** – If you also have to repay old age security (OAS) benefits you received (see the next section), enter the EI benefits you have to repay on lines 7 and 20 of the chart for line 235 on the federal worksheet found in the centre of this guide.

### Old age security (OAS) benefits

**Deemed residents** – You may have to repay all or a part of your OAS pension (line 113) or net federal supplements (line 146) if the result of the following calculation is more than \$72,809:

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

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

**Non-residents and non-residents electing under section 217** – If you received OAS pension or net federal supplements in 2015 and you are required to file an *Old Age Security Return of Income*, do not complete the chart for line 235 on the federal worksheet. Instead, report on this line the amount of recovery tax from line 235 of your *Old Age Security Return of Income*.

#### Notes

**Deemed residents** – If you had an OAS repayment for 2014, tax may have been withheld from your OAS pension for 2015. The amount deducted is shown in box 22 of your T4A(OAS) slip for 2015. Claim it on line 437. Similarly, if you have an OAS repayment for 2015, tax may be withheld starting with your July 2016 OAS payment.

**Non-residents and non-residents electing under section 217** – Do not claim on line 437 of this return any recovery tax withheld from your OAS benefits. Instead, claim it on line 437 of your *Old Age Security Return of Income*.

If your net income exceeded the threshold for 2015 and your net income for 2016 is expected to be **substantially lower**, you can request a waiver from the CRA to have Service Canada reduce your income tax withheld at source beginning July 2016. The request must be made in writing. Send us a completed Form T1213(OAS), *Request to Reduce Old Age Security Recovery Tax at Source*.

For more information, contact us.

## Line 236 – Net income ●▲

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

#### Notes

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

If the amount you calculate for line 236 is negative, you may have a non-capital loss. To find out, use Form T1A, *Request for Loss Carryback*. If you have a loss for 2015, you may want to carry it back to your 2012, 2013, or 2014 return. To do this, attach a completed Form T1A to your return (or send one to us separately). Do not file an amended return for the year or years to which you apply the loss.

**Non-residents and non-residents electing under section 217** – Contact us for the special rules regarding loss carrybacks that apply to you.

## Taxable income

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

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

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

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

### Line 249 – Security options deductions ●▲

Claim the total of the amounts shown in boxes 39 and 41 of your T4 slips. In addition, if you disposed of securities for which you had previously deferred the taxable benefit (see "Security option benefits" on page 19), claim 50% of the amount from line 4 of Form T1212, *Statement of Deferred Security Options Benefits*.

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

### Line 250 – Other payments deduction ●

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

#### Note

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

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

If the result is greater than \$72,809, contact us to find out how much you can deduct.

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

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

You can carry forward limited partnership losses indefinitely. If you claim these losses, attach to your return a statement showing a breakdown of your total losses, the year of each loss, and the amounts claimed in previous

years. You cannot use the amount shown in box 108 of your T5013 slips for 2015 on your return for 2015.

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

**Deemed residents** – For 2015, claim the unapplied non-capital losses you reported on your 2005 to 2014 returns you would like to apply. For non-capital losses incurred in the 2005 tax year, the loss carry-forward period is 10 years.

For non-capital losses incurred in tax years after 2005, the loss carry-forward period is 20 years.

Also claim any unapplied farming and fishing losses you reported on your 2005 to 2014 returns that you would like to apply in 2015. Your available losses are shown on your notice of assessment or notice of reassessment for 2014.

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 T4003, *Farming Income*, Guide RC4060, *Farming Income and the AgriStability and AgriInvest Programs Guide – Joint Forms and Guide*, Guide RC4408, *Farming Income and the AgriStability and AgriInvest Programs Harmonized Guide*, or Guide T4004, *Fishing Income*, for more information.

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

**Non-residents and non-residents electing under section 217** – Contact us for the special rules that apply to you.

## Line 253 – Net capital losses of other years

**Deemed residents** – 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 notice of reassessment for 2014. You will probably have to adjust any losses you incurred after 1987 and before 2001. For more information, see Guide T4037, *Capital Gains*.

**Non-residents and non-residents electing under section 217** – Contact us for the special rules that apply to you.

## Line 254 – Capital gains deduction

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

## Line 255 – Northern residents deductions

To make your claim, use Form T2222, *Northern Residents Deductions*. You can get a copy of this form by going to [cra.gc.ca/forms](http://cra.gc.ca/forms). For a list of the areas that qualify, go to [cra.gc.ca/northernresidents](http://cra.gc.ca/northernresidents).

**Supporting documents** – Attach to your return your completed Form T2222 but do not send your other documents. Keep them in case we ask to see them at a later date.

## Line 256 – Additional deductions

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

### Exempt foreign income

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

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

If you have been a resident of Canada and have received U.S. Social Security benefits continuously during the period starting before January 1, 1996, and ending in 2015, you can claim a deduction equal to 50% of the U.S. Social Security benefits received in 2015.

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

- The deceased person was your spouse or common-law partner immediately before their death.
- The deceased person had, continuously during a period starting before 1996 and ending immediately before their death, been a resident of Canada and received benefits to which paragraph 5 of Article XVIII of the Canada–United States tax treaty applied.
- You have, continuously during a period starting at the person's time of death and ending in 2015, been a resident of Canada and received such benefits.

**Non-residents and non-residents electing under section 217** – You can claim a deduction for Canadian-source income you reported on your return if it is tax-free in Canada because of a tax treaty. If you do not know whether any part of the foreign income is tax free, contact us.

### 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. Attach to your return a letter from your order or your employer stating you have taken a vow of perpetual poverty. For more information, see Interpretation Bulletin IT-86, *Vow of Perpetual Poverty*.



## Adult basic education tuition assistance

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

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

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

### Note

If you received taxable tuition assistance for post-secondary level courses or courses that provide or

improve skills in an occupation and the educational institution has been certified by Employment and Social Development Canada as reported in box 20 of the T4E slip or in box 105 of the T4A slip, these amounts cannot be claimed on line 256. Instead, you may be eligible for the tuition, education, and textbook amounts. See line 323.

## Employees of prescribed international organizations

If in 2015 you were employed by a prescribed international organization, such as the United Nations, you can claim a deduction for the net employment income you report from that organization. Net employment income is your employment income **minus** the related employment expenses you are claiming. If you do not know if your employer is a prescribed international organization, contact your employer.

## Federal tax and credits (Schedule 1)

### Attach to your return a completed Schedule 1.

Generally, the federal tax you have to pay is based on your taxable income (line 260). Use Schedule 1 to determine your federal income tax, which includes the surtax for non-residents of Canada and deemed residents of Canada. For information about calculating your provincial or territorial tax, see line 428 on page 61.

**Non-residents electing under section 217** – Your federal tax is based **on the greater** of your taxable income (line 260) or your net world income after adjustments (line 16 on Schedule A, *Statement of World Income*). In addition, you may be entitled to the section 217 tax adjustment. For more information, see line 445 on page 60.

### Schedule A, *Statement of World Income* ▲

Complete Schedule A to report your world income. World income is income from Canadian sources and sources outside Canada. Your foreign-source income is reported only on your Schedule A.

**Non-residents and non-residents electing under section 216.1** – Complete and attach Schedule A to your return. Your net world income is used to determine your allowable non-refundable tax credits on Schedule B, *Allowable Amount of Non-Refundable Tax Credits*.

**Non-residents electing under section 217** – Complete and attach Schedule A to your return. Your net world income is used to determine your allowable non-refundable tax credits on Schedule B, and to calculate your federal tax on Schedule 1, and the section 217 tax adjustment on Schedule C, *Electing under Section 217 of the Income Tax Act*.

## Minimum tax

Minimum tax limits the tax advantage you can receive in a year from certain incentives. You have to pay minimum tax if it is more than the federal tax you calculate in the usual manner. When calculating your taxable income for this tax,

which does not apply to a person who died in 2015, you are allowed a basic exemption of \$40,000.

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

Use Form T691, *Alternative Minimum Tax*, to find out if you have to pay minimum tax.

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

- A. You reported a taxable capital gain on line 127 of your return.
- B. You claimed **any** of the following on your return:
  - a loss (including your share of a partnership loss) resulting from, or increased by, claiming capital cost allowance on rental properties;
  - a loss from a limited partnership that is a tax shelter;
  - most carrying charges (line 221) on certain investments;
  - a loss from resource properties resulting from, or increased by, claiming a depletion allowance, exploration expenses, development expenses, or Canadian oil and gas property expenses;
  - a deduction on line 248 for an employee home relocation loan; or
  - a deduction on line 249 for security options.
- C. You claimed **any** of the following tax credits on Schedule 1:
  - a federal political contribution tax credit on lines 409 and 410;
  - an investment tax credit on line 412;

- a labour-sponsored funds tax credit on line 414;
- a federal dividend tax credit on line 425; or
- an overseas employment tax credit on line 426.

### Example

Paul claimed a \$50,000 deduction in 2015 for carrying charges. Because this deduction is more than \$40,000, Paul may have to pay minimum tax. To find out, he should complete Form T691, *Alternative Minimum Tax*.

### Tax Tip

You may be able to claim a credit against your taxes for 2015 if you paid minimum tax on any of your returns for 2008 to 2014. See line 427.

## Federal non-refundable tax credits

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

### What amounts can you claim? ●■▲

**Deemed residents** – You can claim all the non-refundable tax credits that apply to you.

**Non-residents and non-residents electing under section 217 and/or section 216.1** – The non-refundable tax credits you can claim depend on the portion of net world income (line 14 of Schedule A) included in net income (line 236) on your return.

For more information, see the following section. You can also refer to Schedule B.

#### Note

To complete Schedule B, you must first complete Schedule A.

### Schedule B, Allowable Amount of Non-Refundable Tax Credits ■▲

Complete Schedule B (Form 5013-SB) to determine the amount of non-refundable tax credits you can claim and to calculate your allowable amount of non-refundable tax credits. Schedule B is found in the centre of this guide.

**You are a non-resident not electing under section 217** – Complete Part A of Schedule B. If the result from line A is **90% or more**, you can claim all the non-refundable tax credits that apply to you. Your allowable amount of non-refundable tax credits is the amount on line 350 of your Schedule 1.

If the result from line A is **less than 90%**, you can claim only the non-refundable tax credits on lines 316, 319, 323 (other than the education and textbook amounts), and 349 if they apply to you. Your allowable amount of non-refundable tax credits will be the total of these credits multiplied by the rate on Schedule B.

**You are a non-resident electing under section 217** – You can claim all the non-refundable tax credits from Schedule 1 that apply to you. However, your allowable amount of non-refundable tax credits may be limited.

Complete Part B of Schedule B. If the result from line A is **90% or more**, your allowable amount of non-refundable tax credits is the amount on line 350 of your Schedule 1.

If the result from line A is **less than 90%**, your allowable amount of non-refundable tax credits is **the lesser** of a) and b) below:

- 15% of the eligible section 217 income (see page 11), paid or credited to you in 2015. This amount is shown in box 133 of your Schedule C; **and**
- the total federal non-refundable tax credits you would be eligible for if you were resident of Canada for the full year, from line 350 of your Schedule 1, minus 15% of the total of any of the following amounts:
  - **volunteer firefighters' amount** (line 362);
  - **search and rescue volunteers' amount** (line 395);
  - **public transit amount** (line 364);
  - **children's arts amount** (line 370);
  - **home buyers' amount** (line 369);
  - **adoption expenses** (line 313); and
  - **interest paid on your student loans** (line 319).

### Amounts for non-resident dependants ●■▲

You may be able to claim an amount for certain dependants who live outside Canada if they depended on you for support.

If the dependants already have enough income or assistance for a reasonable standard of living in the country where they live, we do not consider them to depend on you for support. Gifts are not support.

**Supporting documents** – Attach proof of your payment of support to your return. Proof of payment must show your name, the amount and the date of the payment, and the dependant's name and address. If you sent the funds to a guardian, the guardian's name and address must also show on the proof of payment.

### Family caregiver amount (FCA) ●■▲

If you have a dependant with an impairment in physical or mental functions, you may be eligible to claim an amount on line 367 or an additional \$2,093 for one or more of the following amounts:

- **spouse or common-law partner amount** (line 303);
- **amount for an eligible dependant** (line 305); and
- **caregiver amount** (line 315).

#### Note

The maximum amount for infirm dependants age 18 or older (line 306) includes the additional \$2,093 for the FCA.

The dependant with the impairment must be:

- a person 18 years of age or older and dependent on you because of an impairment in physical or mental functions; or
- a child under 18 years of age, with an impairment in physical or mental functions. The impairment must be prolonged and indefinite and the child must be dependent on you for assistance in attending to personal needs and care when compared to children of the same age.

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 an impairment in physical or mental functions, is, and will continue to be, dependent on others for an indefinite duration. This dependence means they need much more assistance for their personal needs and care compared to children of the same age. You do not need a signed statement from a medical practitioner if the CRA already has an approved Form T2201, *Disability Tax Credit Certificate*, for a specified period.

You may be able to claim the FCA for more than one eligible dependant.

### Line 300 – Basic personal amount ●▲

Claim \$11,327.

### Line 301 – Age amount ●▲

Claim this amount if you were 65 years of age or older on December 31, 2015, and your net world income (line 236 of your return) is less than \$82,353.

If your net income was:

- \$35,466 or less, claim \$7,033 on line 301; or
- more than \$35,466 but less than \$82,353, complete the chart for line 301 on the federal worksheet in the centre of this guide to calculate your claim.

If you are a deemed resident of Canada, your **net world income** is the amount on line 236 of your return. If you are a non-resident of Canada or non-resident of Canada filing under section 217, your net world income is the amount on line 14 of Schedule A, *Statement of World Income*.

Enter your date of birth in the “Information about you” area on page 1 of your return.

#### Tax Tip

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

### Line 303 – Spouse or common-law partner amount ●▲

Claim this amount if **at any time in the year** you supported your spouse or common-law partner (see the definition on page 14) and his or her net world income (see the next section) was less than \$11,327 (\$13,420 if he or she is eligible for the family caregiver amount – see “Family caregiver

amount (FCA)” on the previous page). Complete the appropriate part of Schedule 5 to calculate your claim and attach a copy to your return.

Enter the information about your spouse or common-law partner in the “Identification” area on page 1 of your return if you were married or living common-law on December 31, 2015. In certain situations, your spouse’s or common-law partner’s net world income **must** be stated even if your marital status has changed. See “Net world income of spouse or common-law partner” in the next section. Both of you cannot claim this amount for each other for the same year.

If you had to make support payments to your current or former spouse or common-law partner and you were separated for only **part of 2015** because of a breakdown in your relationship, you have a choice. You can claim the deductible support amounts paid in the year to your spouse or common-law partner on line 220 **or** an amount on line 303 for your spouse or common-law partner, whichever is better for you. If you reconciled with your spouse or common-law partner before the end of 2015, you can claim an amount on line 303 and any allowable amounts on line 326.

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

If your spouse or common-law partner was a deemed resident of Canada in 2015, his or her net world income is the amount on line 236 of your spouse’s or common-law partner’s return, or the amount it would be if he or she filed a return.

If your spouse or common-law partner was a non-resident of Canada in 2015, his or her net world income is his or her net income for 2015 from all sources both inside and outside Canada.

If you were living with your spouse or common-law partner on December 31, 2015, use his or her net world income for the whole year. This applies even if you got married or got back together with your spouse in 2015 or you became a common-law partner or started to live with your common-law partner again (see the definition on page 14).

If you separated in 2015 because of a breakdown in your relationship and were not back together on December 31, 2015, reduce your claim only by your spouse’s or common-law partner’s net world income before the separation. In all cases, enter in the “Information about your spouse or common-law partner” area on page 1 of your return the amount you use to calculate your claim, **even if it is zero**.

#### Tax Tip

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

## Line 305 – Amount for an eligible dependant ●▲

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

- You did not have a spouse or common-law partner or, if you did, you were not living with, supporting, or being supported by that person.
- You supported a dependant in 2015.
- You lived with the dependant (in most cases in Canada) in a home you maintained. You cannot claim this amount for a person who was only visiting you.

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

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

### Notes

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

For the purposes of this claim, your child is not required to have lived in Canada but still must have lived with you. This would be possible, for example, if you were 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 apply:

- You or someone else is claiming a spouse or common-law partner amount (line 303) for this dependant.
- The person for whom you want to claim this amount is your common-law partner. However, you may be able to claim the amount on line 303.
- Someone else 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 2015. However, if you were separated from your spouse or common-law partner for only **part of 2015** because of a breakdown in your relationship, you may be able to claim an amount for that child on line 305 (plus any allowable amounts on lines 315 and 318) if you do not claim any support amounts paid to your spouse or common-law partner on line 220. You can claim whichever is better for you.

### Note

If you **and** another person had to make support payments for the child for 2015 and, as a result, **no one** would be entitled to claim the amount for an eligible

dependant for the child, you can claim this amount if you and the other person(s) paying support agree you will be the one making the claim. If you cannot agree who will claim this amount for the child, neither of you can make the claim. For more information, see Guide P102, *Support Payments*.

## How to claim this amount

You can claim this amount if your dependant's net world income was less than \$11,327 (\$13,420 if he or she is eligible for the family caregiver amount – see page 42). If your dependant is a deemed resident of Canada, his or her **net world income** is the amount on line 236 of his or her return, or the amount it would be if he or she filed a return. If your dependant is a non-resident of Canada, his or her net world income is his or her net income for 2015 from all sources both inside and outside Canada. Complete the appropriate part of Schedule 5 to calculate your claim and give certain details about your dependant. Attach a copy of this schedule to your return.

### Notes

**If you were a single parent** on December 31, 2015, and you choose to include all universal child care benefit (UCCB) amounts you received in 2015 in the income of your dependant, include this amount in the calculation of his or her net income.

You cannot split this amount with another person. Once you claim this amount for a dependant, no one else can claim this amount or an amount on line 306 for that 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.

## Line 367 – Family caregiver amount ●▲ for children under 18 years of age

You can claim an amount for each of your or your spouse's or common-law partner's children who:

- are under 18 years of age at the end of the year;
- lived with **both** of you throughout the year; and
- have an impairment in physical or mental functions. For more information, see "Family caregiver amount (FCA)" on page 42.

The full amount can be claimed in the year of the child's birth, death, or adoption.

### Notes

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**.

If you have shared custody of the child throughout the year, the parent who claims the amount for an eligible dependant (see line 305) for that child can make the

claim on line 367. If you have shared custody of the child throughout the year but cannot agree who will claim the amount, neither of you can make this claim.

If the child **did not live** with both parents throughout the year, the parent or the spouse or common-law partner who claims the amount for an eligible dependant (see line 305) for that child can make the claim.

If you **and** another person had to make support payments for the child in 2015 and, as a result, **no one** would be entitled to claim this amount or the amount for an eligible dependant for the child, you can claim this amount if you and the other person(s) paying support agree you will be the one making the claim. If you cannot agree who will claim this amount for the child, no one can make the claim for that child.

### How to claim this amount

Enter the number of children for whom you are claiming the family caregiver amount in box 352 (beside and to the left of line 367). Claim the result of the calculation on line 367.

#### Tax Tip

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

## Line 306 – Amount for infirm dependants age 18 or older



You can claim an amount up to a maximum of \$6,700 which includes the \$2,093 family caregiver amount (see page 42) for each of your or your spouse's or common-law partner's dependent children or grandchildren only if that person had an **impairment in physical or mental functions** and was **born in 1997 or earlier**.

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;
- born in 1997 or earlier and had an impairment in physical or mental functions;
- dependent on you, **or** on you and others, for support; and
- living in Canada or outside Canada if a deemed resident of Canada at any time in the year. You cannot claim this amount for a person who was only visiting you.

#### Notes

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)** can claim an amount on line 305 or on line 315 for the dependant being claimed, you cannot claim an amount on line 306 for that dependant.

You can claim an amount only if the dependant's net world income is less than \$13,420 (this includes the \$2,093 family caregiver amount).

If you had to make support payments for a child, you cannot claim an amount on line 306 for that child. However, if you were separated from your spouse or common-law partner for only **part of 2015** because of a breakdown in your relationship, you may be able to claim an amount for that child on line 306 if you do not claim any support amounts paid to your spouse or common-law partner on line 220. You can claim whichever is better for you.

### How to claim this amount

- For each of your dependants, calculate his or her net world income (see "Net world income" on this page). Complete the appropriate part of Schedule 5 to calculate your claim and give certain details about each of your dependants. Attach a copy of this schedule to your return.
- The CRA may ask for a signed statement from a medical practitioner showing the nature of the impairment, when the impairment began, what the duration of the impairment is expected to be, and that because of an impairment in physical or mental functions, the person is, and will continue to be, dependent on others.

**Net world income** – If your dependant is a deemed resident of Canada, his or her net world income is the amount on line 236 of his or her return, or the amount that it would be if he or she filed a return. If your dependant is a non-resident of Canada, his or her net world income is his or her net income for 2015 from all sources both inside and outside Canada.

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

## Line 308 – CPP or QPP contributions through employment



Claim, in dollars and cents, the total of the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) contributions shown in boxes 16 and 17 of your T4 slips.

If you **do not have to file return for the province of Quebec on December 31, 2015**, and contributed only to the CPP, do not claim more than \$2,479.95 on line 308. If you contributed more, claim the overpayment on line 448 of your return. We will refund this overpayment to you or use it to reduce your balance owing.

If you **have to file a return for the province of Quebec on December 31, 2015**, and contributed only to the QPP, do not claim more than \$2,630.25 on line 308. If you contributed more, claim the overpayment on your provincial income tax return for Quebec.

If you contributed to the QPP in 2015 but **did not have to file a return for the province of Quebec on December 31, 2015**, or if you contributed to the CPP in 2015 but you **have to file a return for the province of Quebec on December 31, 2015**, complete Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2015*, to calculate your claim at line 308 and your overpayment, if any. Attach to your return your *Relevé 1* slip.

#### Notes

Even if you contributed \$2,479.95 or less to the CPP or \$2,630.25 or less to the QPP, you may have an overpayment because your claim must be prorated in certain situations, such as if in 2015:

- you were a CPP participant and turned 18 or 70 years of age or received a CPP disability pension;
- you were a QPP participant and turned 18 years of age or received a QPP disability pension;
- you were a CPP working beneficiary and elected to stop paying CPP contributions or revoked an election made in a previous year; or
- you are filing a return for a person who died in 2015.

If you started receiving CPP retirement benefits in 2015, your basic exemption may be prorated by the CRA.

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

If you contributed to a foreign employer-sponsored pension plan or to a social security arrangement (other than a United States Arrangement), see Form RC269, *Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for 2015 – Non-United States Plans or Arrangements*. You can get this form by going to [cra.gc.ca/forms](http://cra.gc.ca/forms) or by contacting us.

### CPP working beneficiaries

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

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

- if you are **employed**. You must complete Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*.
- if you are **self-employed**. You must complete the applicable part of Schedule 8 or Form RC381, whichever applies.
- if you are **employed and self-employed** and you completed and submitted Form CPT30 when you became employed in 2015 but your intent was to elect in 2015 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, complete Schedule 8 or Form RC381, whichever applies.

#### Note

If you did not complete and submit Form CPT30 for 2015 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2015 on Schedule 8 or Form RC381.

### Request for refund of CPP contributions

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

### Making additional CPP contributions

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

- You had more than one employer in 2015.
- 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 \$2,479.95, you can contribute 9.9% on any part of the income on which you have not already made contributions. The maximum income for 2015 on which you can contribute to the CPP is \$53,600. Making additional contributions may increase the pension you receive later.

To calculate and make additional CPP contributions for 2015, complete Form CPT20, *Election to Pay Canada Pension Plan Contributions*, and Schedule 8 or Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2015*, whichever applies, and claim the appropriate amounts on lines 222 and 310. Form CPT20 lists the eligible employment income on which you can make additional CPP contributions. If you did **not have to file a return for Quebec for 2015** and you contributed **only** to the CPP, or if you have to file a **return for Quebec for 2015**, and you contributed **only** to the QPP, you must complete Schedule 8 to calculate your claim. Otherwise, complete Form RC381 to calculate your claim. Attach a copy of Form CPT20 and Schedule 8 or Form RC381, whichever applies, to your return, or send Form CPT20 to us separately on or before June 15, 2017.

### Tax-exempt employment income earned by a registered Indian or person entitled to be registered under the *Indian Act*

– If you are a registered Indian, or person entitled to be registered under the *Indian Act*, with tax-exempt employment income and there is no amount shown in box 16 or 17 of your T4 slips, you may also be able to contribute to the CPP on this income.

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

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

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

If you do not have to file a return for the province of Quebec for 2015, claim, in dollars and cents, the total of the amounts shown in box 18 of all your T4 slips. If you contributed to a provincial parental insurance plan (PPIP) in 2015, also include the total of the amounts shown in box 55 of all your T4 slips on this line. Do not claim more than \$930.60. Attach to your return the *Relevé 1* slip your employer sent you.

### Notes

If you received EI-exempt employment income as stated in box 28 of your T4 slip **and** there is an amount in box 55 of your T4 slip, do **not** claim the amount shown in box 55 of that slip on line 312. In this case, contact Revenu Québec for a refund of your PPIP premiums paid.

However, if you are an employee who controls more than 40% of the voting shares of a corporation **and** you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada in 2015 to participate in the EI program for access to EI special benefits, claim the amount shown in box 55 on line 312.

If you contributed more than \$930.60, claim, in dollars and cents, the excess contribution on line 450 of your return. We will refund this overpayment to you or use it to reduce your balance owing.

If you **were** considered a resident of **Quebec on December 31, 2015**, and worked **only** in Quebec during the year, claim, in dollars and cents, the total of the amounts shown in box 18 of all your T4 slips. Do not claim more than \$762.30. If you contributed more than \$762.30, claim, in dollars and cents, the excess contribution on line 450 of your return. We will refund this overpayment to you or use it to reduce your balance owing.

If you **were** considered a resident of **Quebec on December 31, 2015**, you worked outside Quebec, and your employment income is \$2,000 or more, you **must** complete Schedule 10 and attach it to your return. Claim on this line, in dollars and cents, the lesser of your EI premiums from line 21 and line 22 of Schedule 10.

### Insurable earnings

This is the total of all earnings on which you pay EI premiums. These amounts are shown in box 24 of your T4 slips for 2015 (or box 14 if box 24 is blank).

You may have an overpayment of your premiums even if the total is \$930.60 or less (if you were **not** considered a resident of Quebec), or \$762.30 or less if you were considered a resident of Quebec. This can happen when your insurable earnings are less than the total of all

amounts shown in box 14 of all your T4 slips. You can calculate your overpayment using Form T2204, *Employee Overpayment of 2015 Employment Insurance Premiums*. If you were considered a resident of Quebec and had to complete Schedule 10 because you worked outside Quebec, do **not** use Form T2204. Calculate the overpayment by completing Part C of Schedule 10.

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

You may also have an overpayment if your insurable earnings are more than \$2,000 and less than \$2,038 (if you were **not** considered a resident of Quebec on December 31, 2015), or if your insurable earnings are more than \$2,000 and less than \$2,031 if you **were** considered a resident of Quebec on December 31, 2015. Calculate your overpayment using Form T2204.

### Request for refund of EI contributions

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

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

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

For more information, contact Service Canada or visit [serviccanada.gc.ca](http://serviccanada.gc.ca).

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

### Note

Only Canadian citizens and permanent residents of Canada can enter into an agreement with the Commission to access the EI special benefits.

## Line 375 – Provincial parental insurance plan (PPIP) premiums paid ●

If you **were** considered a resident of **Quebec on December 31, 2015**, 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 \$391.30. Claim any overpayment on your provincial income tax return for Quebec.

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



## Line 376 – PPIP premiums payable on employment income ●

If you **were** considered a resident of **Quebec on December 31, 2015**, claim, in dollars and cents, the amount from line 18 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 \$391.30.

## Line 378 – PPIP premiums payable on self-employment income ●

If you **were** considered a resident of **Quebec on December 31, 2015**, claim, in dollars and cents, the amount from line 11 of Schedule 10.

The maximum amount you can claim is \$391.30.

## Line 362 – Volunteer firefighters' amount (VFA) and Line 395 – Search and rescue volunteers' amount (SRVA) ●■▲

You can claim \$3,000 for the VFA or the SRVA (**but not both**) if you meet the following conditions:

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

### Note

The hours volunteered for both search and rescue and firefighter activities can be combined to claim either the VFA or the SRVA. **You cannot claim both.**

However, if you provided services to the same organization, **other than as a volunteer**, for the same or similar duties, you cannot include any hours related to that organization in determining if you have met the 200-hour threshold.

Eligible volunteer firefighting services with a fire department include:

- responding to and being on call for firefighting and related emergency calls as a firefighter;
- attending meetings held by the fire department; and
- participating in required training related to preventing or suppressing fire.

Eligible search and rescue volunteer services with an eligible search and rescue organization include:

- responding to and being on call for search and rescue and related emergency calls as a search and rescue volunteer;
- attending meetings held by the organization; and

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

An eligible organization is a search and rescue organization that is a member of the Search and Rescue Volunteer Association of Canada, the Civil Air Search and Rescue Association, or the Canadian Coast Guard Auxiliary, or whose status as a search and rescue organization is recognized by a provincial, municipal, or public authority. Your search and rescue organization can tell you if it is eligible.

### Tax Tip

As a volunteer firefighter or search and rescue volunteer, you may be eligible to claim a \$1,000 exemption instead of the VFA or the SRVA. For more information, see "Emergency services volunteers" on page 18.

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date. We may ask you to provide certification from the fire department or the search and rescue organization to confirm the number of hours of eligible volunteer firefighting or search and rescue volunteer services you performed.

## Line 363 – Canada employment amount ●▲

Claim the **lesser** of:

- \$1,146; and
- the total of the employment income you reported on lines 101 and 104 of your return.

## Line 364 – Public transit amount ●■▲

You can claim the cost of monthly public transit passes or passes of longer duration such as an annual pass for travel on public transit for 2015. These passes must allow unlimited travel on local buses, streetcars, subways, commuter trains or buses, or local ferries within Canada.

You can also claim the cost of short-term passes if **each pass** entitles you to unlimited travel for at least 5 consecutive days and you buy enough of these passes for unlimited travel for at least 20 days in any 28-day period.

You can claim the cost of electronic payment cards when you use them to make at least 32 one-way trips over a maximum of 31 consecutive days.

Only you or your spouse or common-law partner can claim the cost of transit passes (if these amounts have not already been claimed) for:

- yourself;
- your spouse or common-law partner; and
- your or your spouse's or common-law partner's children who were under 19 years of age on December 31, 2015.

**Reimbursement of an eligible expense** – You can claim only the part of the amount for which you have not been or will not be reimbursed. However, you can claim the full amount if the reimbursement is reported as income (such as a benefit shown on a T4 slip) and you did not deduct the reimbursement anywhere else on your return.



**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 370 – Children’s arts amount ●■▲

You can claim to a maximum of \$500 per child the fees **paid in 2015** relating to the cost of registration or membership for your or your spouse’s or common-law partner’s child in a prescribed program (see the next section) of artistic, cultural, recreational, or developmental activity. The child **must** have been under 16 years of age (or under 18 years of age if eligible for the disability tax credit at line 316) at the beginning of the year in which an eligible arts expense was paid.

You can claim this amount if another person has not already claimed the same fees and the total claimed is not more than the maximum allowable amount if only one of you were making the claim.

**Children with disabilities** – If the child is eligible for the disability tax credit and is under 18 years of age at the beginning of the year, you can claim an **additional** \$500 if a minimum of \$100 is paid for registration or membership fees for a prescribed artistic program described in the next section.

### Notes

Eligible expenses do not include amounts that can be claimed as the federal children’s fitness tax credit (line 459) or as a deduction by any person, such as the child care expenses deduction (line 214) or amounts that any person has claimed as a tax credit.

Programs that are part of a school curriculum are not eligible.

If an organization provides your child with two **distinct prescribed programs** and one program is eligible for the children’s arts amount and the other program is eligible for the children’s fitness tax credit, you should receive two receipts. If you receive only one receipt, it must clearly show the amount paid to the organization for each distinct program.

## Prescribed program

To qualify for this amount, a program **must**:

- be ongoing (last at least eight consecutive weeks, or in the case of children’s camps, five consecutive days);
- be supervised; and
- be suitable for children.

The program also has to meet at least **one** of the following criteria:

- it contributes to the development of creative skills or expertise in an artistic or cultural activity;
- it provides a substantial focus on wilderness and the natural environment;
- it helps children develop and use particular intellectual skills;
- it includes structured interaction between children where supervisors teach or help children develop interpersonal skills; or

- it provides enrichment or tutoring in academic subjects.

### Note

An activity that develops creative skills or expertise is eligible only if it is intended to improve a child’s dexterity or co-ordination or helps in acquiring and applying knowledge through artistic or cultural activities such as literary arts, visual arts, performing arts, music, media, languages, customs, and heritage.

**Reimbursement of an eligible expense** – You can claim only the part of the amount for which you have not been or will not be reimbursed. However, you can claim the full amount if the reimbursement is reported as income (such as a benefit shown on a T4 slip) and you did not deduct the reimbursement anywhere else on your return.

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 369 – Home buyers’ amount ●■▲

You can claim \$5,000 for the purchase of a qualifying home in 2015 if **both** of the following apply:

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

### Note

You do not have to be a first-time home buyer if you are eligible for the disability tax credit or if you acquired the home for the benefit of a related person who is eligible for the disability tax credit. However, the purchase must be made to allow the person with the disability to live in a home that is more accessible or better suited to the needs of that person. For the purposes of the home buyers’ amount, a person with a disability is a person who is eligible for the disability tax credit for the year in which the home is acquired, or a person who would be entitled to claim the disability amount if they did not claim costs for attendant care or care in a nursing home as medical expenses on lines 330 or 331.

A **qualifying home** must be registered in your and/or your spouse’s or common-law partner’s name in accordance with the applicable land registration system and it must be located in Canada. It includes existing homes and homes under construction. The following are considered qualifying homes:

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

### Note

A share in a co-operative housing corporation that entitles you to own and gives you an equity interest in a

housing unit located in Canada also qualifies. However, a share that only gives you the right to tenancy in the housing unit does not qualify.

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

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

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

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 313 – Adoption expenses ●■▲

You can claim an amount for eligible adoption expenses related to the adoption of a child who is under 18 years of age. The new **maximum claim** for each child is \$15,255.

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

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

### Eligible adoption expenses

Eligible adoption expenses you can claim are:

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

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

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

## Line 314 – Pension income amount ●▲

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

Report your pension or annuity income on the applicable line. To calculate your claim, complete the chart for line 314 on the federal worksheet in the centre of this guide.

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

### Note

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

### Tax Tip

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

## Line 315 – Caregiver amount ●■▲

If at any time in 2015 you (either alone or with another person) maintained a dwelling where you and one or more of your dependants lived, you may be able to claim a maximum amount of \$4,608 (\$6,701 if he or she is eligible for the family caregiver amount on page 42) for each dependant. Each dependant **must** have been one of the following persons:

- your or your spouse’s or common-law partner’s child or grandchild; or
- your or your spouse’s or common-law partner’s brother, sister, niece, nephew, aunt, uncle, parent, or grandparent who was resident in Canada (including a deemed resident of Canada). You cannot claim this amount for a person who was only visiting you.

In addition, each dependant must meet **all** the following conditions. The person must have:

- been 18 years of age or older at the time he or she lived with you;
- had a 2015 net world income (defined below) of less than \$20,343 (\$22,436 if he or she is eligible for the family caregiver amount – see page 42); and

- been dependent on you because of an impairment in physical or mental functions, or if he or she is your or your spouse's or common-law partner's parent or grandparent, born in 1950 or earlier.

**Net world income** – If your dependant is a deemed resident of Canada, his or her net world income is the amount on line 236 of his or her return, or the amount that it would be if he or she filed a return. If your dependant is a non-resident of Canada, his or her net world income is his or her net income for 2015 from all sources both inside and outside Canada.

If you had to make support payments for a child, you cannot claim an amount on line 315 for that child. However, if you were separated from your spouse or common-law partner for only **part of 2015** because of a breakdown in your relationship, you may be able to claim an amount for that child on line 315 (in addition to any allowable amounts on lines 305 and 318) if you do not claim any support amounts paid to your spouse or common-law partner on line 220. You can claim whichever is better for you.

Complete the appropriate part of Schedule 5 to calculate your claim and give certain details about each of your dependants. Attach a copy of this schedule to your return.

**Claim 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 of your claim and the other person's claim cannot exceed the maximum amount allowed for that dependant.

If **anyone (including you)** can claim this amount for a dependant, no one can claim an amount on line 306 for that dependant. If **anyone other than you** claims an amount on line 305 for a dependant, you cannot claim an amount on line 315 for that dependant.

## Line 316 – Disability amount ●▲ (for self)

If you are eligible for the disability tax credit, you may be able to claim the disability amount. To be eligible, you must have had a severe and prolonged impairment in physical or mental functions during 2015. An impairment is prolonged if it has lasted, or is expected to last, for a continuous period of at least 12 months. You may be able to claim **\$7,899** if a medical practitioner certifies on Form T2201, *Disability Tax Credit Certificate*, that **you meet certain conditions**.

For more information, see Guide RC4064, *Disability-Related Information*. To view your disability tax credit information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

## Supplement for persons under 18

If you qualify for the disability amount and were under 18 years of age at the end of the year, you can claim up to an additional \$4,607. However, this supplement may be reduced if in 2015 someone claimed child care expenses (on line 214) or attendant care expenses (as a medical expense on line 330 or 331) for you. It will also be reduced if you claimed attendant care expenses on line 215 or 330 for yourself.

## How to claim this amount

- If this is a new claim for this amount, you must submit a completed Form T2201, *Disability Tax Credit Certificate*, certified by a medical practitioner or your claim will be delayed. We will review your claim **before** we assess your return to see if you are eligible.
- If you were eligible for the disability tax credit for 2014 and you still meet the eligibility requirements in 2015, you can claim this amount without sending us a new Form T2201. However, you must send us one if the previous period of approval ended before 2015, or if we ask you to.
- If you were **18 years of age or older** at the end of the year, claim **\$7,899**. Otherwise, complete the chart for line 316 on the federal worksheet in the centre of this guide.

### Tax Tips

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

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

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

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

See page 47.

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

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

- your dependant is eligible for the disability tax credit;
- your dependant was resident in Canada (or outside Canada if he or she is a deemed resident of Canada) at any time in 2015; and
- he or she was dependent on you for all or some of the basic necessities of life (food, shelter, and clothing).

In addition, **one** of the following situations has to apply:

- You claimed an amount on line 305 for that dependant, or you could have if you did not have a spouse or common-law partner and if the dependant did not have any income (see line 305 for conditions).
- The dependant was your or your spouse's or common-law partner's parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece, or nephew and you claimed an amount on line 306 or 315 for that

dependant, or you could have if he or she had no income and had been 18 years of age or older in 2015.

### Notes

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

If you are splitting the unused part of this amount with another person, attach a note to your return that includes the name and social insurance number, individual tax number, or temporary tax number of the other person who is claiming this amount. The total claimed for that dependant cannot exceed the maximum amount allowed for that dependant.

If you or anyone else paid for an attendant or for care in an establishment, special rules may apply. For more information, see Guide RC4065, *Medical Expenses*. To view your disability tax credit information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

## How to claim this amount

- If this is a new claim for this amount, you must submit a completed and certified Form T2201, *Disability Tax Credit Certificate*. We will review your claim **before** we assess your return to see if your dependant is eligible.
- If your dependant was eligible for the disability tax credit for 2014 and still meets the requirements in 2015, you can claim this amount without sending us a new Form T2201. However, you must send us one if the previous period of approval ended before 2015 or if we ask you to. If you are not attaching a Form T2201 for a dependant, attach to your return a note stating the dependant's name, social insurance number, individual tax number, or temporary tax number, and relationship to you.
- If your dependant was under 18 years of age at the end of the year, first complete the chart for line 316 on the federal worksheet in the centre of this guide to calculate the supplement that dependant may be able to claim.
- Complete the chart for line 318 on the federal worksheet in the centre of this guide to calculate your claim for each dependant and enter the amount on line 318 of your Schedule 1.

### Tax Tip

If you can claim this amount, you may also be able to claim an amount on line 315 for the same dependant.

For more information about different amounts you may be able to claim, see Guide RC4064, *Disability-Related Information*.

## Line 319 – Interest paid on your student loans ●▲

You may have a loan under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, the *Apprentice Loans Act*, or similar provincial or territorial government laws for post-secondary education. For more information about the Canada Apprentice Loan if you are training as a registered Red Seal apprentice in a designated trade,

contact Employment and Social Development Canada or visit [serviccanada.gc.ca](http://serviccanada.gc.ca).

If so, **only** you can claim an amount for the interest you, or a person related to you, paid on that loan in 2015 or the preceding five years.

You can claim an amount only for interest you have not already claimed. If you have no tax payable for the year the interest is paid, it is to your advantage **not** to claim it on your return. You can carry the interest forward and apply it on your return for any of the next five years.

### Notes

You **cannot** claim interest paid on any other kind of loan or on a student loan that has been combined with another kind of loan. If you renegotiated your student loan with a bank or financial institution or included it in an arrangement to consolidate your loans, the interest on the new loan does **not** qualify for this tax credit.

In addition, you cannot claim interest you paid because of a judgment obtained after you failed to repay a student loan.

**Supporting documents** – Attach to your return your documents showing amounts you are claiming for 2015.

## Line 323 – Your tuition, education, and textbook amounts ●▲

Complete Schedule 11 to calculate your total eligible tuition, education, and textbook amounts for 2015 and to carry forward any unused amounts from previous years that are shown on your notice of assessment or notice of reassessment for 2014. Enter the amount you are claiming on line 323.

For more information, see “Transferring and carrying forward amounts” on the next page or Guide P105, *Students and Income Tax*.

### Tax Tips

Even if you have no tax to pay and you are transferring part of your tuition, education, and textbook amounts, file your return and attach a completed Schedule 11 so we can update our records with your unused tuition, education, and textbook amounts available to carry forward to other years.

If you are transferring an amount to a designated individual, transfer only the amount this person can use. That way, you can carry forward as much as possible to use in a future year.

You may be able to claim all or part of your spouse's or common-law partner's tuition, education, and textbook amounts on line 326 and/or your child's or grandchild's tuition, education, and textbook amounts on line 324.

## Eligible tuition fees

Generally, a course qualifies if it was taken at the post-secondary level or (for persons 16 years of age or older at the end of the year) if it develops or improves skills in an occupation and the educational institution has been certified by Employment and Social Development Canada. In addition, you must have taken the course in 2015.

Not all fees can be claimed. To qualify, the fees you paid to attend a Canadian educational institution **must exceed \$100**. For fees paid to an educational institution outside Canada, see Guide P105 and Information Sheet RC192, *Information for Students – Educational Institutions Outside Canada*. In addition, you cannot include in your claim the amounts paid for other expenses, such as board and lodging, students' association fees, or textbooks (see "Textbook amount" on this page).

If the fees were paid or reimbursed by your employer or an employer of one of your parents, you can claim them only if the payment or reimbursement was included in your or your parent's income.

### Forms

- To claim tuition fees paid to an educational institution in Canada, you will need an official tax receipt or a completed Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*, which your institution has to give you.
- To claim tuition fees paid to an educational institution outside Canada, you will need Form TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*, or Form TL11D, *Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada*. Ask your institution to complete and give you the applicable form.
- To claim tuition fees paid to a flying school or club in Canada, you will need a completed Form TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*, which your school or club has to give you.

You can get these forms from us. You can also get Form TL11B from your flying school or club.

### Education amount

You can claim this amount for each whole or part month in 2015 in which you were enrolled in a qualifying program. If you were under 16 years of age at the end of the year, you can claim this amount only for courses you took at the post-secondary level.

Post-secondary programs consisting mainly of research are eligible for the education amount **only** if they lead to a college or CEGEP diploma or a bachelor, masters, or doctoral (or equivalent) degree. For more information, see Guide P105, *Students and Income Tax*.

Generally, you **cannot** claim this amount for a program for which you received a benefit, a grant, an allowance, or a reimbursement of your tuition fees.

However, you can claim this amount **even if** you received salary or wages from a job related to your program of study or certain other kinds of payments, such as scholarships and student loans, or if you received and reported as income any financial assistance provided under:

- Part II of the *Employment Insurance Act* (and shown in box 20 of your T4E slip) or a labour-market development agreement as part of a similar provincial or territorial program; **or**
- a program developed under the authority of the *Department of Employment and Social Development Act*.

To confirm the period in which you were enrolled in a qualifying program, your educational institution has to complete and give you one of the following forms:

- Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*;
- Form TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*; or
- Form TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*.

The following amounts apply for each month in which you were enrolled in a qualifying program:

- If you were enrolled full-time, you can claim \$400 per month.
- If you attended only part-time and you are eligible for the disability tax credit, you can claim \$400 per month.

If you could attend only part-time because you had an impairment restricting one of the activities listed in Guide RC4064, *Disability-Related Information*, but your condition was not **severe** and **prolonged**, you can claim \$400 per month. You must submit a letter from a medical doctor, optometrist, audiologist, occupational therapist, psychologist, physiotherapist, or speech language pathologist to certify your impairment.

- If you were enrolled part-time, you can claim \$120 per month.

You cannot claim more than one education amount per month.

### Textbook amount

You can claim this amount **only** if you are entitled to claim the education amount.

The following are the amounts you can claim:

- \$65 for each month you qualify for the full-time education amount; and
- \$20 for each month you qualify for the part-time education amount.

**Supporting documents – Attach to your return your completed Schedule 11** but do not send your other documents. Keep them in case we ask to see them at a later date.

### Transferring and carrying forward amounts

You **must** claim your tuition, education, and textbook amounts **first** on your own return, even if someone else paid your fees. However, you may be able to **transfer** all or some of the unused part of these amounts to your spouse or common-law partner (who would claim it on line 326 of his or her Schedule 1) or to your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 324 of his or her Schedule 1).

Complete the "Transfer or carryforward of unused amount" section of Schedule 11 (particularly line 327) to calculate this transfer, as well as any of the following applicable forms: T2202A, TL11A, or TL11B, to designate who can claim the unused amount and to specify the

amount this person can claim. Attach Schedule 11 to your return even if you are transferring your total tuition, education, and textbook amounts.

You can **carry forward** and claim in a future year the part of your tuition, education, and textbook amounts you cannot use (and do not transfer) for the year. However, if you carry forward an amount, you will not be able to transfer it to anyone. You must claim your carry-forward amount in the first year you have to pay federal tax. Calculate the carry-forward amount on Schedule 11.

To view your carry-forward amounts, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

## Line 324 – Tuition, education, and textbook amounts transferred from a child ●▲

If you are the parent or grandparent of a student or his or her spouse or common-law partner, the student may be able to transfer to you all or part of his or her unused tuition, education, and textbook amounts for 2015. The maximum transferable amount from each student is \$5,000 minus the amounts he or she uses, even if there is still an unclaimed part.

### Note

The student cannot transfer to you any tuition, education, or textbook amounts carried forward from a previous year.

### How to claim this amount

The **student** has to complete the “Transfer or carryforward of unused amount” section of Schedule 11 (particularly line 327) and attach the schedule to his or her return. The **student** must also complete any of the following **applicable** forms to designate you as the person who can claim the amount:

- Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*;
- Form TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*;
- Form TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*; or
- Form TL11C, *Tuition, Education, and Textbook Amounts Certificate – Commuter to the United States*.

If the tuition fees being transferred to you are not shown on these forms, you should have a copy of the student’s official tuition fee receipt.

**Amounts claimed by student’s spouse or common-law partner** – If a student’s spouse or common-law partner claims an amount on line 303 or 326 for the student, you cannot claim an amount on line 324 for that student. However, the student’s spouse or common-law partner can include the transfer on line 326.

**No amounts claimed by student’s spouse or common-law partner** – If the student’s spouse or common-law partner does not claim an amount on line 303 or 326 for the student, or if the student does not have a spouse or common-law partner, the student can choose which parent or grandparent will claim an amount on line 324.

Only one person can claim this transfer from the student. However, it does not have to be the same parent or grandparent who claims an amount on line 305 or 306 for the student.

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date. The **student** must attach Schedule 11 to his or her paper return.

## Line 326 – Amounts transferred from your spouse or common-law partner ●▲

You may be able to claim all or part of the following amounts for which your spouse or common-law partner qualifies if he or she did not need the whole amount to reduce his or her federal tax to zero:

- the **age amount** (line 301) if your spouse or common-law partner was 65 years of age or older;
- the **family caregiver amount for children under 18 years of age** (line 367);
- the **pension income amount** (line 314);
- the **disability amount for self** (line 316); and
- **your tuition, education, and textbook amounts** (line 323) for 2015 your spouse or common-law partner designates to you. The maximum amount your spouse or common-law partner can transfer is \$5,000 minus the amounts he or she uses even if there is still an unused part.

### Notes

Your spouse or common-law partner cannot transfer to you any tuition, education, or textbook amounts carried forward from a previous year.

If you were separated because of a breakdown in your relationship for a period of 90 days or more including December 31, 2015, your spouse or common-law partner cannot transfer any unused amounts to you.

Complete Schedule 2 to calculate your claim. Enter your marital status and the information about your spouse or common-law partner (including his or her net world income **even if it is zero**) in the “Identification” area on page 1 of your return.

If the amount on this line includes a new claim for the disability amount, attach a completed and certified Form T2201, *Disability Tax Credit Certificate*. We will review your claim **before** we assess your return to see if your spouse or common-law partner is eligible for the disability tax credit. If he or she was eligible for 2014 and still meets the requirements in 2015, you can claim this amount without sending us a new Form T2201. However, you must send us one if the previous period of approval ended before 2015 or if we ask you to.

**Supporting documents** – Attach to your return your completed Schedule 2, and if your spouse or common-law partner is not filing a return, attach the information slips that show his or her world income to your return. Do not send your other supporting documents, but keep them in case we ask to see them at a later date.

## Line 330 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 1998 or later

You can claim on line 330 the total eligible medical expenses you or your spouse or common-law partner paid for:

- yourself;
- your spouse or common-law partner; and
- your or your spouse's or common-law partner's children born in 1998 or later.

Medical expenses for other dependants must be claimed on line 331.

You can claim eligible medical expenses paid in any **12-month period** ending in 2015 and not claimed for 2014. Generally, you can claim all amounts paid, even if they were not paid in Canada. Your total expenses have to be more than **3%** of your net income (line 236) or **\$2,208**, whichever is **less**.

### Notes

On the return for a person who died in 2015, a claim can be made for expenses paid in any 24-month period that includes the date of death if they were not claimed for any other year.

If you are claiming expenses paid for a dependant who died in the year, these amounts can be claimed for any 24-month period that includes the date of death if they were not claimed for any other year.

### Tax Tip

There is a refundable tax credit for working individuals with low incomes and eligible medical expenses. See line 452.

## Eligible medical expenses

Some eligible medical expenses you can claim are:

- payments to a medical doctor, dentist, nurse, or certain other medical professionals or to a public or licensed private hospital;
- premiums paid to **private** health services plans (other than those paid by an employer, such as the amount shown in box J of your Quebec *Relevé 1* slip);
- premiums paid under a provincial or territorial prescription drug plan, such as the Quebec Prescription Drug Insurance Plan and the Nova Scotia Seniors' Pharmacare Program (amounts or premiums paid to provincial or territorial government medical or hospitalization plans **are not eligible**); and
- payments for artificial limbs, wheelchairs, crutches, hearing aids, prescription eyeglasses or contact lenses, dentures, pacemakers, prescription drugs, and certain prescription medical devices.

**Reimbursement of an eligible expense** – You can claim only the part of an expense for which you have not been or will not be reimbursed. However, you can claim the full expense if the reimbursement is included in your income, such as a benefit shown on a T4 slip, and you did not deduct the reimbursement anywhere else on your return.

**Travel expenses** – If medical treatment is not available to you within 40 kilometres of your home, you may be able to claim the cost of your transportation to get the treatment somewhere else. You can choose to simplify the way you calculate this amount. For more information, use **Info-Tax**, one of our **Tax Information Phone Services** (see pages 70 and 71).

If you use the simplified method, you can find the rate per kilometre for each province or territory by going to [cra.gc.ca/travelcosts](http://cra.gc.ca/travelcosts).

If you had to travel at least 80 kilometres from your home, you can claim accommodation and meal expenses in addition to transportation expenses.

For more information about medical expenses, go to [cra.gc.ca/medical](http://cra.gc.ca/medical) or use **Info-Tax**, one of our **Tax Information Phone Services** (see pages 70 and 71). You can also see Guide RC4065, *Medical Expenses*, and Income Tax Folio S1-F1-C1, *Medical Expense Tax Credit*.

### Tax Tip

Compare the amount you can claim with the amount your spouse or common-law partner would be allowed to claim. It may be better for the spouse or common-law partner with the lower net income (line 236) to claim the allowable medical expenses. You can make whichever claim you prefer.

The following example shows you how to calculate your claim.

### Example

Richard and his wife Pauline have two children. They have reviewed their medical bills and decided that the 12-month period ending in 2015 for which they will calculate their claim is July 1, 2014, through June 30, 2015. They incurred the following expenses:

Richard	\$1,500
Pauline	\$1,000
Jen (their 16-year-old daughter)	\$1,800
Rob (their 19-year-old son)	\$1,000
Total medical expenses	\$5,300

The total allowable expenses for 2015 are \$4,300, which will be entered on line 330. Since Rob is over 18 years of age, his expenses will be claimed on line 331.

Pauline's net income on line 236 of her return is \$32,000. She calculates 3% of that amount as \$960. Because the result is less than \$2,208, she enters \$960 on line 30 and subtracts it from \$4,300. The difference is \$3,340, which is the amount on line 31.

Richard's net income on line 236 of his return is \$48,000. He calculates 3% of that amount as \$1,440. Because the result is less than \$2,208, he enters \$1,440 on line 30 and subtracts it from \$4,300. The difference is \$2,860.

In this case, Pauline and Richard have found it is better for Pauline to claim all the expenses for them and their daughter Jen.

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

You may be claiming expenses that would be allowable only for a person who is eligible for the disability tax credit. For information about the disability amount, see line 316.

## Line 331 – Allowable amount of medical expenses for other dependants

Claim on line 331 the part of eligible medical expenses you or your spouse or common-law partner paid for the following persons who depended on you for support:

- your or your spouse's or common-law partner's children born in 1997 or earlier or grandchildren; and
- your or your spouse's or common-law partner's parents, grandparents, brothers, sisters, aunts, uncles, nieces, or nephews who were residents of Canada (or outside Canada if he or she is a deemed resident of Canada) at any time in the year.

The expenses must meet the criteria in the section "Eligible medical expenses" at line 330. They have to cover the **same 12-month period** that was used for line 330.

For more information, see Guide RC4065, *Medical Expenses*.

Calculate for **each** dependant the medical expenses you are claiming on this line. The total of these expenses must exceed the **lesser** of \$2,208 and 3% of the dependant's net income for the year.

Use the following chart for each dependant:

Other dependant's medical expenses	
Less: \$2,208 or 3% of line 236 of that dependant (whichever is less)	–
Allowable medical expenses	=

Claim on line 331 the total of all allowable amounts for each dependant.

## Line 349 – Donations and gifts

You can claim donations either you or your spouse or common-law partner made. Enter your claim from the calculation on Schedule 9. See Pamphlet P113, *Gifts and Income Tax*, for more information about donations and gifts or if you made any of the following:

- gifts of property other than cash (gifts in kind);
- gifts to qualified donees outside Canada; or
- gifts to Canada, a province, or a territory.

### Notes

These gifts do not include contributions to political parties. If you contributed to a federal political party, see lines 409 and 410 to find out about claiming a credit.

Gifts to Canada include **monetary** gifts made directly to the federal debt servicing and reduction account. If you made such a gift, which will be used only to service the public debt, you should have received a tax receipt. To make a gift to this account, make a cheque or money order payable to the Receiver General, include a note asking that we apply it to this account, and send it to: Place du Portage, Phase III, 11 Laurier Street, Gatineau QC K1A 0S5 CANADA.

**Supporting documents** – Attach to your return your completed Schedule 9 but do not send your other supporting documents. Keep them in case we ask to see them at a later date.

## Allowable charitable donations (line 340 of Schedule 9)

Add up all the **eligible amounts** of your donations to registered charities and other qualified donees made in 2015 **plus** donations made in any of the previous five years that have not been claimed before. This includes gifts to Canada, a province, or a territory. For a list of qualified donees, use **Info-Tax**, one of our **Tax Information Phone Services** (see pages 70 and 71), or see Pamphlet P113, *Gifts and Income Tax*.

The **eligible amount** is the amount by which the fair market value of your gift exceeds any advantage you received or will receive for making the gift. Generally, an advantage includes the value of certain property, service, compensation, use, or any other benefit. This applies to any donations or gifts made after December 20, 2002. For more information, see Pamphlet P113, *Gifts and Income Tax*.

Generally, you can claim on line 340 all or part of the eligible amount of these donations, up to a limit of 75% of your net income for the year. You may be able to increase this limit if you donate capital property (including depreciable property). For more information, see Pamphlet P113, *Gifts and Income Tax*. For the year a person dies and the year before that, this limit is 100% of the person's net income.

### Note

If you have taken a vow of perpetual poverty as a member of a religious order, this limit does not apply. Claim your donations on line 256.

### Tax Tip

You do not have to claim on your return for 2015 the donations you made in 2015. It may be more beneficial for you to carry them forward and claim them on your return for any of the next five years. No matter when you claim them, you can claim them only once.

Donations of certain flow-through share properties may result in a deemed capital gain that is subject to an inclusion rate of 50%. For more information, see Pamphlet P113, *Gifts and Income Tax* and Guide T4037, *Capital Gains*.



## Cultural and ecological gifts (line 342 of Schedule 9)

Unlike other donations, your total **eligible amount** claimed for these types of gifts is not limited to a percentage of net income. You can choose the part you claim in 2015 and carry forward any unused part for up to five years.

For donations of ecologically sensitive lands made after February 10, 2014, the carry-forward period is up to 10 years.

For donations of certified cultural property made after February 10, 2014, special rules apply when the property was acquired through a gifting arrangement that is a tax shelter.

For more information about these gifts and the amounts you can claim, see Pamphlet P113, *Gifts and Income Tax*.

## First-time donor's super credit (FDSC) (line 343 of Schedule 9)

For 2013 to 2017, if you are a first-time donor, you can claim up to \$1,000 of donations of money made after March 20, 2013, for the FDSC. This credit is calculated by multiplying these donations by 25%. This is in addition to the credit already allowed for these same donations that you and your spouse or common-law partner claimed on line 340 of Schedule 9.

To qualify as a first-time donor, neither you nor your spouse or common-law partner can have claimed and been allowed a charitable donations tax credit for any year after 2007. If you have a spouse or common-law partner, you can share the FDSC, but the total combined donations claimed cannot exceed \$1,000.

Enter the amount of the gift on line 343 of Schedule 9. For more information, go to [cra.gc.ca/fdsc](http://cra.gc.ca/fdsc).

## Line 362 – Volunteer firefighters' amount (VFA) ●■▲

See page 48.

## Line 363 – Canada employment amount ●▲

See page 48.

## Line 364 – Public transit amount ●▲

See page 48.

## Line 367 – Family caregiver amount for children under 18 years of age ●■▲

See page 44.

## Line 369 – Home buyers' amount ●■▲

See page 49.

## Line 370 – Children's arts amount ●■▲

See page 49.

## Line 375 – Provincial parental insurance plan (PPIP) premiums paid ●

See page 47.

## Line 376 – PPIP premiums payable on employment income ●

See page 48.

## Line 378 – PPIP premiums payable on self-employment income ●

See page 48.

## Line 395 – Search and rescue volunteers' amount (SRVA) ●■▲

See page 48.

## Net federal tax

There are no lines on the return for the recapture of the investment tax credit or for the federal logging tax credit. If these amounts apply, use them to calculate your net federal tax on Schedule 1. If the result of these adjustments is negative, and you do not have to pay minimum tax (see page 41), enter "0" on line 66 of Schedule 1.

## 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 60 on Schedule 1. Add it to the amount on line 60.

## Federal logging tax credit ●▲

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

- 66.6667% of the logging tax paid for the year to the province; and
- 6.6667% of your net logging income for the year in the province.

Your allowable credit is the total of the credits for the year for all provinces, up to 6.6667% of your taxable income (line 260), not including any amounts on lines 208, 214, 215, 219, and 220. Write "federal logging tax credit" and enter the allowable amount below line 60 on Schedule 1. Subtract it from the total of the amount on line 60 and the amount of any applicable recapture of investment tax credits.

## Line 405 – Federal foreign tax credit ●▲

**Deemed residents** – You may be able to claim this credit if you paid foreign taxes on income you received from outside Canada and reported on your Canadian return. Complete Form T2209, *Federal Foreign Tax Credits*, to calculate your credit, and claim the amount from line 12 on line 405 of Schedule 1.

### Note

If you deducted an amount on line 256 for income that is not taxable in Canada under a tax treaty, do not report that income, or any tax withheld from it, in your foreign tax credit calculation.

**Non-residents and non-residents electing under section 217** – Generally, a non-resident of Canada is not eligible for a foreign tax credit. However, if you were a former resident of Canada who disposed of certain taxable Canadian property in 2015, you may be able to claim a foreign tax credit. Contact us for the special rules that may apply to you.

**Supporting documents** – Attach to your return your completed Form T2209 and documents that show the foreign taxes you paid. If you paid taxes to the United States, attach your W-2 information slip, U.S. 1040 return, U.S tax account transcript, and any other supporting documents that apply. If you are submitting documents in a foreign language, you will need to provide a copy of the original documents and a certified English or French translation.

### Note

The translation has to be certified by an official who has the authority to administer an oath or solemn declaration (commissioner of oaths, notary public, or lawyer) unless it has been completed by a translator who is a certified member of one of the provincial or territorial organizations of translators and interpreters of Canada. The signatory's name has to be printed in the Latin alphabet.

### Tax Tip

**Deemed Residents** – Your federal foreign tax credit on non-business income may be less than the tax you paid to a foreign country. If so, you may be able to deduct on line 232 the amount of net foreign taxes you paid for which you have not received a federal foreign tax credit. This does not include certain taxes you paid, such as those on amounts you could have deducted under a tax treaty on line 256. For more information, see Interpretation Bulletin IT-506, *Foreign Income Taxes as a Deduction from Income*.

## Lines 409 and 410 – Federal political contribution tax credit ●

You can claim contributions either you or your spouse or common-law partner made during 2015 to a registered federal political party or to a candidate for election to the House of Commons.

The **eligible amount** is the amount by which the fair market value of your monetary contribution exceeds any advantage you received or will receive for making it. Generally, an

advantage includes the value of certain property, service, compensation, use, or any other benefit. This applies to any contribution made after December 20, 2002.

Complete the chart for line 410 on the federal worksheet in the centre of this guide to calculate your credit. However, if your total political contributions are \$1,275 or more, enter \$650 on line 410.

**Supporting documents** – Attach to your return your official receipts. Do not attach official receipts for amounts shown in box 14 of your T5003 slips, in box 184 of your T5013 slips, or on financial statements showing an amount a partnership allocated to you. Keep copies of all your documents in case we ask to see them at a later date.

## Line 412 – Investment tax credit ●▲

You may be eligible for this credit if **any** of the following apply. You:

- bought certain new buildings, machinery, or equipment and they were used in certain areas of Canada in qualifying activities such as farming, fishing, logging, manufacturing, or processing;
- have unclaimed credits from the purchase of qualified property after 2004;
- have an amount shown in box 41 of your T3 slips;
- have an amount shown in box 186 or 194 of your T5013 slips;
- have an amount shown in box 128 of your T101 slips;
- have a partnership statement that allocates to you an amount that qualifies for this credit;
- have an investment in a mining operation that allocates certain exploration expenditures to you; or
- employ an eligible apprentice in your business.

You can claim an investment tax credit if you carry on a business and create one or more new **child care spaces** for children of your employees and other children. For more information, see Form T2038(IND), *Investment Tax Credit (Individuals)*.

For investment tax credits earned in a year after 2005, the carry-forward period is 20 years.

Eligibility for the mineral exploration tax credit has been extended to flow-through share agreements entered into before April 2016.

### How to claim this credit

Attach to your return a completed copy of Form T2038(IND). For more information about the investment tax credit, see the information sheet attached to Form T2038(IND).

You must send the form to us no later than 12 months after the due date of your return for the year the qualified expenditure arises.

### Tax Tip

You may be able to claim a refund of your unused investment tax credit. See line 454.

## Lines 413 and 414 – Labour-sponsored funds tax credit ●▲

You may be able to claim this credit if you became the **first** registered holder to acquire or irrevocably subscribe to and pay for an approved share of the capital stock of a prescribed labour-sponsored venture capital corporation (LSVCC) from January 1, 2015, to February 29, 2016.

If you became the first registered holder of an approved share from January 1, 2015, to March 2, 2015, and did not claim the whole credit for it on your 2014 return, you can claim the unused part on your 2015 return. If you became the first registered holder of an approved share from January 1, 2016, to February 29, 2016, you can claim any part of the credit for that share on your return for 2015 and the unused part on your return for 2016.

Enter the **net cost** of your contributions to a labour-sponsored venture on line 413. Net cost is the amount you paid for your shares minus any government assistance (other than federal or provincial tax credits) on the shares. Claim the amount of your credit on line 414. The allowable credit cannot exceed 10% of the net cost, to a maximum of \$500 per year.

### 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.

**Supporting documents** – Attach to your return your T5006 slips, *Statement of Registered Labour-Sponsored Venture Capital Corporation Class A Shares*, or official provincial or territorial slips.

## Line 415 – Working income tax benefit (WITB) advance payments ●

If you received WITB advance payments in 2015, report the amount from box 10 of your RC210 slip.

For more information, go to [cra.gc.ca/witb](http://cra.gc.ca/witb) or see Form RC201, *Working Income Tax Benefit Advance Payments Application for 2016*. To view your RC210 slip online, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

### Note

If you can claim the WITB for 2015, complete Schedule 6.

## Line 418 – Special taxes ●▲ RESP accumulated income payments

If you received an accumulated income payment from a registered education savings plan (RESP) in 2015, you may have to pay an additional tax on all or part of the amount shown in box 040 of your T4A slips. Complete Form T1172, *Additional Tax on Accumulated Income Payments from RESPs*, to calculate your tax payable on this accumulated income and report the amount from line 10, 13, or 16 (whichever applies). For more information, see Information Sheet RC4092, *Registered Education Savings Plans (RESPs)*.

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

You may have to pay a tax if you are a specified employee (an employee dealing with an employer in a non-arm's length relationship or with a significant equity interest in their employer) and contributions your employer made to an EPSP allocated to you for the year exceed a threshold equal to 20% of your employment income from the employer for the year. For more information and to calculate your threshold and tax payable on this excess amount, use Form RC359, *Tax on Excess Employees Profit-Sharing Plan Amounts*. Report the amount from line 10 of Form RC359 on line 418. If this tax applies to you, you may be eligible to claim a deduction on line 229.

## Tax related to the non-purchase of replacement shares in a Quebec labour-sponsored fund

You must pay a special tax if you redeemed your shares in a Quebec labour-sponsored fund to participate in the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP) but did not purchase replacement shares within the prescribed time. Report the amount shown in box 11 of your T5006 information slips or from your official provincial slips.

Attach your T5006 information slips, or your official provincial slips.

## Line 421 – CPP contributions payable on self-employment and other earnings ●

See page 61.

## Line 422 – Social benefits repayment ●▲

See page 61.

## Line 424 – Federal tax on split income ●

This tax applies to certain types of income of a child born in 1998 or later. For more information, see "Split income of a child under 18" on page 17. If this tax applies, calculate it on Form T1206, *Tax on Split Income*, and report the amount from line 5 on line 424 of Schedule 1.

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

## Line 423 – Family tax cut ●

You may be able to claim this credit if you were married or living in a common-law partnership and you and your spouse or common-law partner:

- were not living separate or apart because of a breakdown in your relationship for a period of 90 days or more including December 31, 2015;
- were both residents of Canada on December 31, 2015 (or if either person died in the year, at the date of death); and
- **both** file a return for the year this credit is claimed.

You or your spouse or common-law partner **must have also** ordinarily lived throughout the year with your child who is under 18 years of age at the end of the year. Because of a joint custody arrangement, your child may have ordinarily lived with both you and your former spouse or common-law partner throughout the year.

You **cannot** claim this credit if:

- you are confined to a prison or similar institution for a period of 90 days or more during the year;
- your spouse or common-law partner is claiming the credit for the year;
- you or your spouse or common-law partner became bankrupt in the year; or
- you or your spouse or common-law partner has elected to split eligible pension income.

The credit is calculated based on the net reduction to your and your spouse's or common-law partner's combined federal taxes, as if an amount up to a maximum of \$50,000 in taxable income was transferred from the individual with the higher taxable income to his or her spouse or common-law partner.

The maximum amount you can claim is \$2,000.

To calculate your credit, complete Schedule 1-A, *Family Tax Cut*.

## Line 425 – Federal dividend tax credit ●

If you reported dividends on line 120 of your return, claim on line 425 of Schedule 1 the total of the dividend tax credits from taxable Canadian corporations shown on your information slips.

If you received **eligible dividends**, the federal dividend tax credit is 15.0198% of your taxable amount of eligible dividends reported on line 120.

If you received "**other than eligible dividends**," the federal dividend tax credit is 11.0169% of your taxable amount of dividends reported on line 180.

For explanations of **eligible dividends** and "**other than eligible dividends**," see line 120 on page 22 of this guide.

### Note

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

## Line 426 – Overseas employment tax credit ●

You may be able to claim this credit if **both** of the following apply for 2015:

- You were a resident or deemed resident of Canada (see the definition on page 5) at any time in the year.
- You have employment income from certain kinds of work you did in another country.

To make your claim, use Form T626, *Overseas Employment Tax Credit*, and mail it with your return. For more information, see Interpretation Bulletin IT-497, *Overseas Employment Tax Credit*, and Form T626.

## Line 427 – Minimum tax carryover ●▲

If you paid minimum tax on any of your 2008 to 2014 returns but you do not have to pay minimum tax for 2015, you may be able to claim credits against your taxes for 2015 for all or part of the minimum tax you paid in those years.

To calculate your claim, complete the applicable parts of Form T691, *Alternative Minimum Tax*. Attach the form to your return.

## Line 445 – Section 217 tax adjustment ▲

Complete this line **only** if you have entered on line 39 of Schedule 1 the amount from line 16 of Schedule A.

If this is your situation, complete Part 2 of Schedule C, *Electing under Section 217 of the Income Tax Act*, to determine the amount to enter on line 445 of Schedule 1.

### Note

Complete Part 1 of Schedule C.

## Line 57 – Surtax for non-residents of Canada and deemed residents of Canada ●▲

This tax is paid instead of a provincial or territorial tax. If you did not have a business with a permanent establishment in Canada, follow the instructions at line 57 of Schedule 1 to calculate this surtax.

If you are reporting employment income in addition to section 217 eligible income, or 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 in Canada, you have to pay provincial or territorial tax on that income. Use Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*, to calculate your provincial or territorial tax (except for Quebec). Attach a copy of the form to your return.

## Refund or balance owing

### Line 421 – CPP contributions payable on self-employment and other earnings ●

If you did not have to file a return for Quebec, for 2015, claim the Canada Pension Plan (CPP) contributions you have to pay from Schedule 8 or Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2015*, whichever applies.

If you have to file a return for the province of Quebec, this line does not apply to you. Claim the Quebec Pension Plan contributions you have to pay on your provincial income tax return for Quebec.

### Line 430 – Employment insurance premiums payable on self-employment and other eligible earnings ●▲

Complete Schedule 13 to calculate your employment insurance (EI) premiums for 2015.

Claim the amount from line 10 of your Schedule 13 on line 430.

### Line 422 – Social benefits repayment ●▲

Claim the social benefits repayment from line 235 of your return.

**Non-residents electing under section 217** – Enter only the amount of your employment insurance benefits repayment as calculated on the chart on the back of your information slip. Do not enter the amount of your old age security pension or net federal supplements repayment.

### Line 428 – Provincial or territorial tax ●▲

**Deemed residents** – 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 in a province or territory (other than Quebec) in Canada in 2015. If this is your situation, use Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*, to calculate your tax for provinces and territories. Attach a copy to your return.

**Non-residents electing under section 217** – This line applies to you only if you had income from employment in Canada in 2015, or you had income from a business (including income you received as a limited or non-active partner) and the business has a permanent establishment in a province or territory (other than Quebec) in Canada in 2015. If this is your situation, use Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*, to calculate your tax for provinces and territories. Attach a copy to your return.

#### Note

To calculate your tax for Quebec, you will have to file a provincial income tax return for Quebec.

### Line 437 – Total income tax deducted ●▲

Claim the total of the amounts shown in the “Income tax deducted” box of all your Canadian information slips.

**If you are not subject to Quebec tax**, but you had Quebec provincial income tax withheld from your income, also include those amounts on this line and attach your provincial information slips to your return.

**If you are subject to Quebec tax**, do not include on this return any of your Quebec provincial income tax deducted.

If you and your spouse or common-law partner elected to split pension income, follow the instructions at Step 5 on Form T1032, *Joint Election to Split Pension Income*, to calculate the amount to claim on line 437 of your and your spouse’s or common-law partner’s returns.

#### Notes

If you paid tax by instalments in 2015, claim the total of your instalments on line 476.

If you paid foreign taxes, do not claim these amounts on this line. Instead, you may be able to claim a foreign tax credit. See line 405.

**Deemed residents** – If tax was withheld from your old age security (OAS) monthly benefits in 2015 (as shown in box 22 of your T4A (OAS) slip), claim it on this line.

**Non-residents electing under section 217** – If you received OAS benefits in 2015, report the amount of non-resident tax shown in box 17 of your NR4-OAS slip. Do not include the amount shown in box 27 of the slip.

### Line 438 – Tax transfer for residents of Quebec ●

**If you have to file a return for the province of Quebec**, and you earned income, such as employment income, outside Quebec during 2015, tax may have been deducted for a province or territory other than Quebec.

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

#### Note

If you or your spouse or common-law partner elected to split pension income and you are the pension transferee, include in the calculation of the transfer only the part of the income tax added on line 437 relating to the split-pension amount. If you are the pensioner, do not include the part of the income tax subtracted on line 437 relating to the split-pension amount.

Enter on line 438 of your federal return and on line 454 of your provincial income tax return for Quebec the transfer amount (up to the maximum). If the taxable income on

your provincial income tax return for Quebec is zero, no transfer is necessary.

## Line 440 – Refundable Quebec abatement ●▲

The Quebec abatement is provided under the federal-provincial fiscal arrangement, instead of through direct cost-sharing by the federal government. It reduces your balance owing and may even give you a refund.

If you have to file a return for the province of Quebec, and you did not have a business with a permanent establishment outside Quebec, your refundable Quebec abatement is 16.5% of the basic federal tax on line 56 of Schedule 1.

If you had income from a business (including income you received as a limited or non-active partner) and the business has a permanent establishment outside Quebec, or if you did not have to file a return for Quebec in 2015, and the business has a permanent establishment in Quebec, use Form T2203, *Provincial and Territorial Taxes for 2015 – Multiple Jurisdictions*, to calculate your abatement.

## Line 448 – CPP overpayment ●▲

If you do not have to file a return for the province of Quebec, and you contributed more to the Canada Pension Plan (CPP) than you had to (see line 308), claim the difference on this line. We will refund the excess contributions to you or use them to reduce your balance owing.

If you have to file a return for the Province of Quebec, this line does not apply to you. Claim the excess contribution on your provincial income tax return for Quebec.

## Line 450 – Employment insurance overpayment ●▲

If you were not considered a resident of Quebec on December 31, 2015, and contributed more than you had to (see line 312), claim the difference on line 450. We will refund the excess contribution to you or use it to reduce your balance owing. If the difference is \$1 or less, you will not receive a refund.

### Note

If you repaid some of the employment insurance (EI) benefits you received, do not claim the repayment on this line. You may be able to claim a deduction on line 232 for the benefits you repaid.

If you were considered a resident of Quebec on December 31, 2015, and contributed more than you had to (see line 312), claim the difference on line 450. If you completed Schedule 10, enter, in dollars and cents, the amount from line 24 on line 450.

The excess contribution on line 450 is reduced by the provincial parental insurance plan premiums that you have to pay (line 376 of Schedule 1). The part of the excess contribution used will be transferred directly to Revenu Québec. We will refund the unused excess contribution to you or use it to reduce your balance owing. If the difference is \$1 or less, you will not receive a refund.

### Note

If you repaid some of the EI benefits you received, do not claim the repayment on this line. You may be able to claim a deduction on line 232 for the benefits you repaid.

## Line 452 – Refundable medical expense supplement ●

You may be able to claim a credit of up to \$1,172 if all the following apply:

- You have an amount on line 215 of your return or on line 332 of Schedule 1.
- You were resident in Canada throughout 2015.
- You were 18 years of age or older at the end of 2015.

In addition, the total of the following two amounts has to be \$3,421 or more:

- your employment income on lines 101 and 104 (other than amounts received from a wage-loss replacement plan), minus the amounts on lines 207, 212, 229, and 231 (but if the result is negative, use “0”); and
- your net self-employment income (not including losses) from lines 135 to 143.

You cannot claim this credit if the total of your net income (line 236) and your spouse’s or common-law partner’s net income (line 236 of his or her return, or the amount that it would be if he or she filed a return), minus any amount reported by you or your spouse or common-law partner on lines 117 and 125 is \$49,379 or more. In addition, if you or your spouse or common-law partner deducted an amount on line 213, and/or the amount for a repayment of registered disability savings plan income included on line 232, we will add these amounts to your or your spouse’s or common-law partner’s net income when we calculate this credit.

### Note

If you were separated because of a breakdown in your relationship for a period of 90 days or more that included December 31, 2015, you do not have to include your spouse’s or common-law partner’s income when you calculate this credit.

In the “Identification” area on page 1 of your return, enter your marital status and, if it applies, the information about your spouse or common-law partner. This includes his or her net world income, even if it is zero, and if applicable, the universal child care benefit (UCCB) income on line 117 included in his or her net world income and/or the UCCB repayment on line 213 of his or her return.

Complete the chart for line 452 on the federal worksheet in the centre of this guide to calculate your claim. You can claim this credit for the same medical expenses you claimed on line 215 of your return and line 332 of Schedule 1.

## Line 453 – Working income tax benefit (WITB) ●

The WITB is for low-income individuals and families who have earned income from employment or business. To find

out if you can claim the WITB, see Schedule 6 in the centre of this guide.

The WITB consists of a basic amount and a disability supplement. Complete Schedule 6 to calculate the basic WITB and, if applicable, the WITB disability supplement to which you may be entitled.

Claim on line 453 the amount calculated on Schedule 6 and attach a copy of this schedule to your return.

If you had an eligible spouse, **only one of you** can claim the basic WITB.

#### Note

The person who receives the WITB advance payments is the person who **must** claim the basic WITB for the year.

If you had an eligible dependant, **only one** person can claim the basic WITB for that eligible dependant.

If you had an eligible spouse and **one of you** is entitled to the disability amount, that person **should** claim both the basic WITB and the WITB disability supplement.

If you had an eligible spouse and **both** of you are entitled to the disability amount, **only one of you** can claim the basic WITB. However, **each** of you must claim the WITB disability supplement on a separate Schedule 6.

**Eligible spouse** – For the purpose of the WITB, an eligible spouse is a person who meets **all** the following conditions. He or she:

- was your spouse or common-law partner (see the definition on page 14) on December 31, 2015;
- was a resident of Canada throughout 2015;
- was not enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year, unless he or she had an eligible dependant at the end of the year;
- was not confined to a prison or similar institution for a period of 90 days or more during the year; **and**
- was not exempt from income tax in Canada for a period in the year when the person was an officer or servant of another country, such as a diplomat, or a family member or employee of such a person at any time in the year.

**Eligible dependant** – For the purpose of the WITB, an eligible dependant is a person who meets **all** the following conditions. He or she:

- was your or your spouse's or common-law partner's child;
- was under 19 years of age and lived with you on December 31, 2015; **and**
- was not eligible for the WITB for 2015.

#### Notes

To calculate working income on lines 385 and 386 of Schedule 6, you must include the tax-exempt part of employment income, other employment income, business income (excluding losses), and scholarship income earned on a reserve. Also include on these lines the tax-exempt part of any allowance you received as an emergency volunteer.

To calculate adjusted family net income on lines 388 and 389 of Schedule 6, you must include the tax-exempt part of **all** income earned or received on a reserve less the deductions related to the income. For example, if you are a registered Indian, or person entitled to be registered under the *Indian Act*, and you received employment insurance benefits shown in box 18 of a T4E slip, you must include this amount on line 388. Also include on these lines the tax-exempt part of any allowance you received as an emergency volunteer.

For more information, go to [cra.gc.ca/witb](http://cra.gc.ca/witb), see Form RC201, *Working Income Tax Benefit Advance Payments Application for 2016*, or contact us.

## Line 454 – Refund of investment tax credit ●▲

If you are eligible for an investment tax credit (line 412 of Schedule 1) based on expenditures made in 2015, you may be able to claim a refund of your unused investment tax credit. This refund will reduce the credit available to you for other years.

Calculate the refundable part of your investment tax credit on Form T2038(IND), *Investment Tax Credit (Individuals)*. Attach a completed copy of the form to your return.

## Line 456 – Part XII.2 trust tax credit ●

Claim the total of amounts shown in box 38 of all your T3 slips.

## Line 457 – Employee and partner GST/HST rebate ●▲

If you deducted expenses from your income as an employee (line 212 or 229) or as a partner (lines 135 to 143), 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.

To claim this rebate, if you incurred the expenses as an employee, use Guide T4044, *Employment Expenses*. If you incurred the expenses as a member of a partnership, use Guide RC4091, *GST/HST Rebate for Partners*. These guides list the qualifying expenses. They also include Form GST370, *Employee and Partner GST/HST Rebate Application*, which you need to make your claim. Attach a completed copy of this form to your return and enter on line 457 the rebate you are claiming.

#### Notes

Generally, you have to report as income any GST/HST rebate you receive on the return for the year in which you receive it. For example, you may claim a rebate on your return for 2015. If we allow your claim and assess



that return in 2016, you must report the rebate on your return for 2016.

If you received a GST/HST rebate in 2015 and you were an employee, see line 104. If you are a partner, call our **business enquiries** line at 1-800-959-5525 (calls within Canada and the United States). If you are outside Canada and the United States, contact us at the telephone number provided on the back cover of this guide.

## Lines 458 and 459 – Children's fitness tax credit ●▲▲

You can claim fees **paid in 2015** for the cost of registration or membership for your or your spouse's or common-law partner's child in a prescribed program (see the next section) of physical activity. You can claim a maximum of \$1,000 of eligible fees per child. The child **must** have been under 16 years of age (or under 18 years of age if eligible for the disability tax credit at line 316) at the beginning of the year in which an eligible fitness expense was paid. The refundable portion of the credit is 15% of the total eligible fees.

You can claim this tax credit if another person has not already claimed the same fees and the total claimed is not more than the maximum allowable tax credit if only one of you were making the claim.

**Children with disabilities** – If the child is eligible for the disability tax credit and is under 18 years of age at the beginning of the year, you can claim an **additional** \$500 if a minimum of \$100 is paid for registration or membership fees for a prescribed program of physical activity described in the next section.

### Notes

You may have paid an amount that would qualify to be claimed as child care expenses (line 214) **and** the children's fitness tax credit. If this is the case, you **must** first claim this amount as child care expenses. Any unused part can be claimed for the children's fitness tax credit if the requirements are met.

If an expense is eligible for the children's fitness tax credit, it is not eligible for the children's arts amount (line 370 of Schedule 1).

If an organization provides your child with two **distinct prescribed programs** and one program is eligible for the children's fitness tax credit and the other program is eligible for the children's arts amount, you should receive two receipts. If you receive only one receipt, it must clearly show the amount paid to the organization for each distinct program.

### Prescribed program

To qualify for this tax credit, a program **must**:

- be ongoing (last at least eight consecutive weeks, or in the case of children's camps, five consecutive days);
- be supervised;
- be suitable for children; and
- require significant physical activity (most of the activities must generally include a significant amount of physical

activity contributing to cardiorespiratory endurance **and** muscular strength, muscular endurance, flexibility, and/or balance).

### Notes

For a child who is eligible for the disability tax credit, the requirement for significant physical activity is met if the activities result in movement and in an observable use of energy in a recreational context.

Physical activity includes horseback riding but does not include activities where a child rides mainly on or in a motorized vehicle.

**Reimbursement of an eligible expense** – You can claim only the part of the tax credit for which you have not been or will not be reimbursed. However, you can claim the full tax credit if the reimbursement is reported as income (such as a benefit shown on a T4 slip) and you did not deduct the reimbursement anywhere else on your return.

Enter the total eligible fees for the children's fitness tax credit on line 458 (to the left of line 459). Enter the result of the calculation on line 459.

**Supporting documents** – Do not send any documents. Keep them in case we ask to see them at a later date.

**Non-residents and non-residents electing under section 217** – You can claim this tax credit only if the result from Line A of Part B of Schedule B is 90% or more.

## Line 476 – Tax paid by instalments ●▲▲

Claim the total instalment payments you made for your taxes for 2015.

In February 2016, we will issue you Form INNS1, *Instalment Reminder*, or Form INNS2, *Instalment Payment Summary*, which shows your total instalment payments for 2015 that we have on record. To view your instalment information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

If you made an instalment payment for your taxes for 2015 that does not appear on this reminder or summary, also include that amount on line 476.

### Note

If tax was withheld from your income, claim on line 437 the amounts shown on your information slips.

**Non-residents and non-residents electing under section 217** – If you disposed of taxable Canadian property in 2015, enter the tax payment you made to us, as shown on your certificate of compliance (Form T2064, *Certificate – Proposed Disposition of Property by a Non-Resident of Canada*, or Form T2068, *Certificate – The Disposition of Property by a Non-Resident of Canada*). Attach to your return copy 2 of your certificate of compliance.

## Line 484 – Refund ●▲▲

If your total payable (line 435) is less than your total credits (line 482), enter the difference on line 484. This amount is your refund. Generally, if the difference is \$2 or less for 2015, you will not receive a refund.



### Note

One person's refund **cannot** be transferred to pay another person's balance owing.

Although you may be entitled to a refund for 2015, we may keep some or all of it if you:

- owe or are about to owe a balance;
- have a garnishment order under the *Family Orders and Agreements Enforcement Assistance Act*;
- have certain other outstanding federal, provincial, or territorial government debts, such as student loans, employment insurance and social assistance benefit overpayments, immigration loans, and training allowance overpayments; or
- have any outstanding GST/HST returns from a sole proprietorship or partnership.

If you pay your taxes by instalments (see page 67), you can attach a note to your return to ask us to transfer your refund to your instalment account for 2016. We will transfer your **full** refund and consider this payment to have been received on the date we assess your return.

To find out about your 2015 refund, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) or use **Telerefund**, one of our **Tax Information Phone Services** (see pages 70 and 71).

### Direct deposit

Direct deposit is a faster, more convenient, reliable, and secure way to get your income tax refund and your credit and benefit payments (including certain related provincial or territorial program payments) directly into your account at a financial institution in Canada.

Complete the "Direct deposit – Enrol or update" section on page 4 of your return to **enrol** for direct deposit, or to **update** the banking information you have already given us.

Complete this section to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund.

Otherwise, you do not have to complete this section. The information you previously provided will stay in effect until you update it.

You can also enrol for direct deposit or update your banking information you have already given us by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

For more information, go to [cra.gc.ca/directdeposit](http://cra.gc.ca/directdeposit).

### Line 485 – Balance owing



If your total payable (line 435) is more than your total credits (line 482), enter the difference on line 485. This amount is your balance owing. Your balance is due no later than April 30, 2016. Generally, if the difference is \$2 or less for 2015, you do not have to make a payment.

If you or your representative has a bank account at a financial institution in Canada through which you can make a payment, you or your representative can make your payment:

- online by using your financial institution's online banking or telephone banking service;
- online by using the CRA's My Payment service at [cra.gc.ca/mypayment](http://cra.gc.ca/mypayment); or
- by setting up a pre-authorized debit agreement using the My Account service at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount); or
- in person at your financial institution in Canada. To do so, you have to use a remittance form, which you can request at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) or by contacting us.

If you or your representative does **not** have a bank account at a financial institution in Canada, you or your representative can send your payment using:

- a wire transfer in Canadian dollars;
- an international money order drawn in Canadian dollars; or
- a bank draft in Canadian funds drawn on a Canadian bank.

For more information, go to [cra.gc.ca/payments](http://cra.gc.ca/payments) or contact your financial institution.

If you want to mail your payment to the CRA, attach it to the **front** of your return. Please ensure it is made out to the Receiver General. Write your social insurance number, individual tax number, or temporary tax number on the payment to help us process it correctly. For more information, see "Social insurance number (SIN)" on page 13.

Your payment will be considered paid on one of the following dates:

- Payments you or your representative make through a Canadian financial institution's Internet or telephone banking service are considered paid when your financial institution credits us with your payment.
- Payments you or your representative make in person at a Canadian financial institution are considered paid on the date stamped on your remittance voucher.
- Post-dated payments you or your representative make by pre-authorized debit are considered paid on the negotiable date.
- Payments you or your representative send by mail are considered paid on the day of the postmark.

### Note

When a due date falls on a Saturday, a Sunday, or a holiday recognized by the CRA, we consider your payment to be made on time if we receive it or it is postmarked on the next business day.

Do **not** mail us cash or include it with your return.

You can file your return early and make your payment as late as April 30, 2016. If we process your return before the date of the payment, your payment will appear on your notice of assessment, but it will not reduce your balance owing. We will credit your account on the date of the payment.

We will charge you a fee for any payment not honoured by your financial institution.

To view information about your account balance, statement of account, and payment on filing, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

**Making a payment arrangement** – If you cannot pay your balance owing on or before April 30, 2016, we may accept a payment arrangement only after you have reasonably tried to get the necessary funds by borrowing or rearranging your finances.

You may be able to set up a pre-authorized debit agreement by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

If the CRA agrees that you are unable to make a full payment, an agent can develop a plan with you to help you pay your taxes. Call your tax services office. If you do not know your tax services office, contact us.

We will still charge daily compound interest on any outstanding balance starting May 1, 2016, until you pay your balance in full.

Visit [cra.gc.ca/collections](http://cra.gc.ca/collections) to learn more about managing your tax debt.

If you do not deal promptly with your tax arrears, the CRA can take serious measures including legal action such as garnishing your income or your bank account or seizing and selling your assets.

#### Tax Tip

Even if you cannot pay your balance owing right away, file your return on time. Then you will not have to pay a penalty for filing your return after the due date. For more information, see “What penalties and interest do we charge?” on page 8.

## After you file

### Notice of assessment (NOA)

A notice of assessment (NOA) is a statement that the CRA sends you after your return has been processed. It contains a summary of your assessment and any changes that the CRA may have made to your return.

The notice will tell you if you have a refund, owe money, or have a zero balance. It also gives you other important information, such, as:

- the date your return was assessed;
- the explanation of changes made to your return (if any);
- your RRSP deduction limit;
- other carry forward amounts for the following year, and more.

Your notice may have a refund cheque if you are getting money back, or a remittance voucher if you have a balance owing.

#### Notes

To enrol for direct deposit, complete the direct deposit section on page 4 of your return or go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

For information on how to make your payment, see line 485 in the guide or go to [cra.gc.ca/payments](http://cra.gc.ca/payments).

### What happens to your return after we receive it?

Each year we conduct a number of reviews to promote awareness of and compliance with the laws we administer. These reviews are an important part of the compliance activities we undertake to maintain the integrity of, and Canadians' confidence in, the Canadian tax system.

Our various examination programs take place at different periods during the year, so if you move, it is very important to change your address with us as soon as possible to allow us to communicate with you. If you plan to be away for some time, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) to authorize a representative to act on your behalf or complete Form T1013, *Authorizing or Cancelling a Representative*.

When we receive your return, we usually review it based on the information you provide and send you a notice of assessment, but we may select your return for a more detailed review **before** we assess it. If so, and we ask you to give us documents to support the deductions or credits you claimed, your assessment may be delayed. We may also carry out a more detailed review **after** your return has been assessed to verify the income reported and the deductions or credits claimed.

### When can you expect your refund?

Our goal is to process a paper T1 return, and send the notice of assessment, and a refund if applicable, within an average of four to six weeks.

To confirm receipt of your return or status of your refund:

- go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount);
- use the MyCRA mobile app; or
- use the **Telerefund**, one of our **Tax Information Phone Services** (see pages 70 and 71).

You should wait six to eight weeks from the time you file to call.

### What is a voluntary disclosure?

Maybe you should have filed a return for a previous year (see “Do you have to file a return?” on page 6) but did not, or you sent us an incorrect return. If so, you can voluntarily file or correct that return under the Voluntary Disclosures Program and pay only the taxes owing (plus interest) without penalty.

#### Note

This program does not apply to any return for which we have started a review.

For more information and to see if your disclosure qualifies for this program, see Information Circular IC00-1, *Voluntary Disclosures Program*, or call us at the telephone number provided on the back cover of this guide. If you wish, you can discuss your situation first on a no-name basis.

Indicate clearly on any disclosure you make that you are submitting information under the Voluntary Disclosures Program.

## Should you be paying your taxes by instalments?

The instalment threshold for individuals is \$3,000 (\$1,800 if you have to file a return for the province of Quebec).

You may have to pay your taxes by instalments if not enough income tax is withheld from your income.

To find out if you have to pay your taxes for 2016 by instalments, estimate your taxes and credits for 2016 using your return for 2015. Enter those amounts in the chart on the federal worksheet in the centre of this guide. The chart contains the most common factors to consider.

If our records show that you **may** have to pay your taxes by instalments, you will be advised on your notice of assessment. Later, if we determine that you probably **should** be making instalment payments, we will send you Form INNS1, *Instalment Reminder*, showing the amount we suggest you pay and the date the payment is due.

For more information about instalment payments or instalment interest and penalty charges, go to [cra.gc.ca/instalments](http://cra.gc.ca/instalments).

## How to change a return

Have you received a slip after filing your return, or did you receive an assessment notice that was different from what you expected?

If you have additional information that would change a return you have already sent to us, **do not file another return for that year**. Wait until you receive your notice of assessment before requesting a change to a return.

You can change your return by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) and use **Change My Return** to provide us with the details of the changes you want to make.

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 2016 must relate to the 2006 or a later tax year to be considered.

The CRA processes most adjustment requests received electronically within two weeks. However, it may take longer if any of the following situations apply:

- Your request is sent in spring or early summer when we receive a higher volume of adjustment requests.
- Your request is for a situation needing more analysis or additional review.

- We have to contact you or your authorized representative for more information or documentation.

When we complete our review of your adjustment request, we will send you a notice of reassessment showing any changes to your return and a letter of explanation if we did not accept the changes you requested or if no changes were needed.

### Note

You can also make a change to your return by sending **both** of the following to your tax centre:

- a completed Form T1-ADJ, *T1 Adjustment Request*, or a signed letter providing the details of your request (including the years of the returns to be changed), your social insurance number, temporary tax number, or your individual tax number, your address, and a telephone number where we can reach you during the day; and
- supporting documents for the changes you are requesting and, if you have not sent them to us before, supporting documents for your original claim.

A paper submission can take up to eight weeks to process unless the situations noted above apply.

## How to register a formal dispute

If you disagree with your assessment or reassessment, you can make a formal objection.

Filing an objection is the first step in the formal process of resolving a dispute. The time limit for filing an objection is as follows:

- If you are an individual (other than a trust), or filing for a testamentary trust, the time limit for filing an objection is either one year after the due date for the return **or** 90 days after the date of the notice of assessment or notice of reassessment, whichever is later.
- In every other case, including the assessment of taxes in respect of over-contributions to an RRSP or a TFSA, you have to file an objection within 90 days after the date of the notice of assessment or notice of reassessment.

You can choose to file your objection by using one of these options:

- making an online submission at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) by selecting the “Register my formal dispute” service; or
- sending a completed Form T400A, *Objection – Income Tax Act*, or a signed letter to the chief of appeals, Sudbury Tax Centre, 1050 Notre Dame Avenue, Sudbury ON P3A 5C1, CANADA.

For more information about objections and appeals to your income tax assessment or reassessment, go to [cra.gc.ca/resolvingdisputes](http://cra.gc.ca/resolvingdisputes).

### Taxpayer Bill of Rights

The Taxpayer Bill of Rights (TBR) describes and defines 16 rights and builds upon the CRA's corporate values of professionalism, respect, integrity, and cooperation. It describes the treatment you are entitled to when you deal with the CRA. The TBR also sets out the CRA Commitment to Small Business to ensure their interactions with the CRA are conducted as efficiently and effectively as possible.

For more information about your rights and what you can expect when you deal with the CRA, go to [cra.gc.ca/rights](http://cra.gc.ca/rights).

### How to contact us

Service is available in the official language of your choice. The address, telephone numbers, and fax number are provided on the back cover of this guide and on our website at [cra.gc.ca/tso](http://cra.gc.ca/tso).

Our goal is to respond to your call within two minutes in the official language of your choice. It may take longer during peak periods.

If you work in the film or video production industry and you need more information, go to [cra.gc.ca/filmservices](http://cra.gc.ca/filmservices). You can find the telephone numbers, fax numbers, and addresses for the film services units on our website.

### Forms and publications

To get our forms and publications, go to [cra.gc.ca/forms](http://cra.gc.ca/forms) or call one of the following numbers:

- from Canada and the United States, **1-800-959-8281**;
- from outside Canada and the United States, **613-940-8495**. We accept collect calls. An automated system will answer. You might hear a beep followed by a normal delay until your call is connected.

### Electronic mailing lists

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

### Getting personal tax information

Your personal information is confidential. However, you can authorize someone (such as your spouse or common-law partner) to represent you to discuss your file (see "Representatives" on this page). In certain cases, we give some of your information to other government bodies to administer the law. In all cases, we use strict procedures before giving your information to anyone.

If you call us and ask for personal tax information, we will ask you to identify yourself and give information about the contents of your return to protect this information. If you call before May 1, 2016, use your return for 2014. After April 30, 2016, use your return for 2015.

#### Tax Tip

For more information about how to protect your personal tax information, go to [cra.gc.ca/security](http://cra.gc.ca/security).

### What should you do if you move?

If you move, let us know your new address **as soon as possible**. If you use direct deposit (see page 65), you also have to tell us if you change your account at a financial institution.

Keeping us informed will ensure that you keep getting any GST/HST credit, universal child care benefit, Canada child tax benefit payments, and working income tax benefit (WITB) advance payments to which you may be entitled. Otherwise, your payments may stop.

If you have registered with our My Account service, you can change your address by going to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount). If not, you must tell us your new address by phone or in writing, or by completing and sending Form RC325, *Address change request*.

If you are writing, send your letter to the International and Ottawa Tax Services Office. Include your social insurance number, temporary tax number, or your individual tax number, your new address, the date of your move, and your signature. If you are writing for other people, including **your spouse or common-law partner**, include their social insurance number, temporary tax number, or individual tax number, and have each of them **sign** the letter authorizing the change to their records.

#### Note

Because your personal information is confidential, we will not usually give your new address to other government departments or Crown corporations such as Canada Post.

### Representatives

You can authorize a representative (such as your spouse or common-law partner, tax preparer, or accountant) to get information about your tax matters and give us information for you. We will accept information from and/or provide information to your representative **only** after we have received your authorization at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount), in writing, or by sending a completed Form T1013, *Authorizing or Cancelling a Representative*.

You can cancel the authorization online by using My Account, by telephone, in writing, or by sending Form T1013.

Your representative can cancel their authorization by using Represent a Client at [cra.gc.ca/representatives](http://cra.gc.ca/representatives), by telephone, or in writing.

**You do not have to complete a new form every year if there are no changes. Your authorization will stay in effect until it is cancelled by you or your representative, it reaches the expiry date you choose, or we receive notification of your death.**

If you are the legal representative of a deceased person, see Guide T4011, *Preparing Returns for Deceased Persons*, to find out what documents are required.

For more information, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount) or see Form T1013.

## Service complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the Canada Revenue Agency (CRA); see the *Taxpayer Bill of Rights*.

If you are not satisfied with the service you received, try to resolve the matter with the CRA employee you have been dealing with or call the telephone number provided in the CRA's correspondence. If you do not have contact information, go to [cra.gc.ca/contact](http://cra.gc.ca/contact).

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee's supervisor.

If you are still not satisfied, you can file a service complaint by filling out Form RC193, *Service-Related Complaint*.

If the CRA has not resolved your service-related complaint, you can submit a complaint with the Office of the Taxpayers' Ombudsman.

For more information, go to [cra.gc.ca/complaints](http://cra.gc.ca/complaints).

## Reprisal complaint

If you believe that you have experienced reprisal, fill out Form RC459, *Reprisal Complaint*.

For more information about reprisal complaints, go to [cra.gc.ca/reprisalcomplaints](http://cra.gc.ca/reprisalcomplaints).

## Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated TIPS by calling **1-800-267-6999** (for calls within Canada and the United States).

Services	Available dates	
<b>Bulletin board</b> – Get recent tax and benefit information.	All year	Press 4, then 3
<b>Business information</b> – Get tax information about operating a business.	All year	Press 5
<b>Canada child tax benefit</b> – Find out if you are eligible for this benefit and the date you can expect to receive the next payment.	One week before a payment is issued and one week after	Press 3, then 1
<b>Goods and services tax/harmonized sales tax (GST/HST) credit</b> – Find out if you are eligible for this credit and the date you can expect to receive the next payment.	Three weeks before a payment is issued and two and a half weeks after	Press 2
<b>Info-Tax</b> – Get tax information for deemed residents and non-residents of Canada. For a list of the most common message numbers and topics, see the chart on the next page.	Mid-January to the end of December	Press 4, then 2
<b>Remittance vouchers and print request</b> – Ask for a personalized remittance voucher for the current or a previous or future year, or ask for an income and deduction printout for the 2015, 2014, or 2013 tax years.	All year	Press 4, then 4
<b>RRSP/PRPP deduction limit</b> – Learn the maximum amount you can deduct on your return for 2015.	Mid-September to the end of April	Press 4, then 1
<b>Tax-free savings account (TFSA) contribution limit</b> – Learn the maximum amount you can contribute for 2016.	Mid-February to the end of December	Press 6, then 2
<b>Telerefund</b> – Get the status of your refund for 2015.	All year	Press 1
<b>Universal child care benefit</b> – Find out if you are eligible for this benefit and the date you can expect to receive the next payment.	One week before a payment is issued and two weeks after	Press 3, then 2

To get information from **Telerefund**, **GST/HST credit**, **CCTB**, **UCCB**, **TFSA**, or **RRSP/PRPP deduction limit**, you will have to give us your social insurance number, your month and year of birth, and the total income you entered on line 150 of your return.

To get information from **Remittance vouchers and print request**, you will have to give us your social insurance number, your day, month, and year of birth, and the total income you entered on line 150 of your return. In addition, if your identification has been validated, we will ask you to confirm the postal code we currently have on file.

If you call **before May 1**, you will need the total income amount you entered on line 150 of your **2014** return. If you call on or **after May 1**, you will need the total income amount you entered on line 150 of your **2015** return.

**List of Info-Tax message numbers and topics**

104	Other employment income	306	Amount for infirm dependants age 18 or older	601	EFILE and NETFILE
117	UCCB			602	Filing or making changes to a previous year's return
121	Interest and other investment income	314	Pension income amount	603	Your appeal rights
126	Rental income	315	Caregiver amount	604	Voluntary disclosures
127	Taxable capital gains	316	Disability amount (for self)	605	Authorizing representatives
128	Support payments received	319	Interest paid on your student loans	606	Refunds
130	Other income	323	Your tuition, education, and textbook amounts	607	Working income tax benefit
147	Non-taxable income			609	Exchange rates
208	RRSP/PRPP deduction	324	Tuition, education, and textbook amounts transferred from a child	610	Do you have to file a return?
214	Child care expenses	326	Amounts transferred from your spouse or common-law partner	611	Missing information
215	Disability supports deduction			630	Enhanced income tax services
219	Moving expenses	330	Medical expenses for self, spouse or common-law partner, and your dependent children who are under 18 years of age	631	Services for persons with disabilities
220	Support payments made			655	Home Buyers' Plan
221	Carrying charges and interest expenses	349	Donations and gifts	702	Instalment information
229	Other employment expenses	363	Canada employment amount	703	Payment arrangements
232	Other deductions	364	Public transit amount	710	Refund, interest, and penalties
254	Capital gains deduction	367	Family caregiver amount for children under 18 years of age	882	Direct deposit
255	Northern residents deductions			883	Service complaints
301	Age amount	423	Family Tax Cut	899	Info-Tax survey
303	Spouse or common-law partner amount	459	Children's fitness tax credit	999	Main menu
305	Amount for an eligible dependant				

## Addresses on our website

Visit our website at [cra.gc.ca](http://cra.gc.ca). Below is a list of some useful addresses:

Topics	Address
Authorize a representative	<a href="http://cra.gc.ca/myaccount">cra.gc.ca/myaccount</a>
Change of address	<a href="http://cra.gc.ca/newaddress">cra.gc.ca/newaddress</a>
Collections	<a href="http://cra.gc.ca/collections">cra.gc.ca/collections</a>
Complaints and disputes	<a href="http://cra.gc.ca/resolvingdisputes">cra.gc.ca/resolvingdisputes</a>
Dispositions or acquisitions by non-residents	<a href="http://cra.gc.ca/nrdispositions">cra.gc.ca/nrdispositions</a>
Contact us	<a href="http://cra.gc.ca/contact">cra.gc.ca/contact</a>
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MyCRA mobile app	<a href="http://cra.gc.ca/mobileapps">cra.gc.ca/mobileapps</a>
Persons with disabilities	<a href="http://cra.gc.ca/disability">cra.gc.ca/disability</a>
Protect your personal information	<a href="http://cra.gc.ca/security">cra.gc.ca/security</a>
Protect yourself	<a href="http://cra.gc.ca/alert">cra.gc.ca/alert</a>
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Registered retirement savings plan (RRSP)	<a href="http://cra.gc.ca/rrsp">cra.gc.ca/rrsp</a>
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Students	<a href="http://cra.gc.ca/students">cra.gc.ca/students</a>
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Voluntary disclosures	<a href="http://cra.gc.ca/voluntarydisclosures">cra.gc.ca/voluntarydisclosures</a>



# Index

	Page		Page
Acting services rendered in Canada.....	5, 12	Family caregiver amount (FCA).....	42
Amounts paid in foreign funds .....	16	Family tax cut .....	60
Amounts that are not taxed.....	17	Federal logging tax credit .....	57
Annuity payments.....	21	Federal non-refundable tax credits.....	42
<b>Bank accounts</b> .....	23	Fellowships .....	27
Bursaries .....	27	Filing a return – due date.....	7
Buying a house.....	49	– for deceased persons.....	7
<b>Canada child tax benefit (CCTB)</b> .....	10	– for previous years .....	9
Canada savings bonds .....	23	– requirements.....	6
Changing your return .....	67	Foreign income and property .....	16
Child support .....	25, 34	<b>Getting help</b> .....	68
Children’s fitness tax credit.....	64	Goods and services tax/harmonized sales tax (GST/HST) – credit .....	9
Clergy residence deduction.....	37	– rebate, inclusion in income .....	19
Commission income.....	19	Guaranteed investment certificates (GICs).....	23
Common-law partner – defined .....	14	<b>Home buyers’ amount</b> .....	49
Contacting us .....	68	Home Buyers’ Plan – designating repayments.....	32
<b>Death benefits (other than Canada Pension Plan or Quebec Pension Plan death benefits)</b> .....	28	– inclusion in income.....	26
Deceased persons, filing for .....	7	<b>Identification</b> .....	13
Deemed non-resident.....	5	Income amounts repaid.....	37
Deemed resident of Canada.....	5	Income-maintenance insurance plans .....	19
Dependants, non-resident – non-refundable tax credits.....	42	Instalments.....	67
Depletion allowances .....	38	Insurance policies – income received .....	24
Direct deposit .....	65	– loan interest paid .....	35
Disability amount .....	51	Interest on balances owing.....	8
Donations.....	56	Interest on refunds – deduction for repaying.....	35
Due date for returns .....	7	– received as income .....	23
<b>Education amount</b> .....	53	– when do we pay? .....	8
Electing under section 217.....	5, 11	Internet access.....	72
Electing under section 216.1 .....	5, 12	<b>Labour-sponsored venture capital corporation (LSVCC)</b> ....	59
Elections Canada.....	15	Legal fees – to recover employment income.....	37
Emergency services volunteers.....	18	– other .....	38
Employees profit-sharing plan .....	20, 37, 59	Lifelong learning plan – designating repayments.....	32
Employment insurance premiums on .....	47, 61	– inclusion in income.....	26
self-employment and other eligible earnings		Loans and transfers of property .....	17
Employment insurance – repaying benefits.....	38	Losses.....	34, 40
		Lump-sum payment income .....	17, 20, 22, 27

	<b>Page</b>		<b>Page</b>
<b>M</b> arital status.....	14	<b>S</b> askatchewan Pension Plan .....	21, 30
Minimum tax.....	41, 60	Schedule 7, instructions for completing.....	31
Moving – advising us.....	68	Schedule A, <i>Statement of World Income</i> .....	41
Mutual funds.....	24	Schedule B, <i>Allowable Amount of</i> <i>Non-Refundable Tax Credits</i> .....	42
My Account .....	13	Schedule C, <i>Election under</i> <i>Section 217 of the Income Tax Act</i> .....	11, 41, 60
MyCRA .....	13	Scholarships .....	27
<b>N</b> et world income – spouse or common-law partner .....	15	Section 217 eligible income .....	11
Non-resident dependants.....	42	Security option benefits.....	19
Non-residents of Canada.....	5	Service complaints .....	69
Non-resident trusts – beneficiaries, loans, transfers .....	17	Social insurance number .....	13
Notice of assessment (NOA) .....	66	Split income of a child under 18.....	17
<b>O</b> bjections .....	67	Spouse – defined .....	14
Old age security – repaying benefits.....	38	Surtax for non-residents and deemed residents of Canada.....	60
<b>P</b> ayments.....	65	<b>T</b> ax package – which one to use.....	7
Penalties .....	8	– how to get one .....	7
Pension income splitting.....	21, 26, 33	Tax shelters .....	18
Pensions from a foreign country .....	21	Term deposits .....	23
Personal tax information, requesting.....	68	Tips income.....	19
Pooled registered pension plans (PRPPs).....	30	Treasury bills .....	24
Previous years, filing for.....	9	Tuition amount.....	52
<b>R</b> efunds .....	66	<b>U</b> nited States Social Security benefits.....	21, 40
Registered disability savings plan (RDSP).....	24, 26, 28,37 38	Universal child care benefit (UCCB) .....	10, 22
Registered education savings plan (RESP).....	59	Universal child care benefit repayment .....	33
Registered retirement income fund (RRIF) income .....	21	<b>V</b> oluntary disclosures .....	66
Registered retirement savings plans (RRSPs) .....	26, 30	<b>W</b> age-loss replacement plans .....	19
Registered retirement savings plans (RRSPs) for spouse or common-law partner .....	26	War veterans allowances and pensions .....	17
Rental income.....	24	Working income tax benefit (WITB).....	62
Repaying amounts included in income .....	37	Working income tax benefit (WITB) advance payments.....	6, 59
Representatives .....	68		
Reprisal complaint.....	69		
Research grants .....	19		
Residential ties .....	5		
Resource expenses .....	36		
Retiring allowances .....	27		
Return due date .....	7		

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