



Canada Revenue
Agency

Agence du revenu
du Canada

Students and income tax 2017

Is this guide for you?

If you were a student in 2017, this guide will give you helpful information about filing your income tax and benefit return.

If you are in Canada as an international student, go to canada.ca/taxes-international-students or refer to our contact information at the end of this guide.

If you were a student who was enrolled at a foreign university, college, or other post-secondary educational institution outside Canada, see Information Sheet RC192, Information for Students – Educational Institutions Outside Canada.

If you are a student with a disability, go to canada.ca/disability-credits-deductions or see Guide RC4064, Disability-Related Information. That guide has information about services and programs that may benefit you, and deductions and credits that may apply to you.

The terms **spouse** and **common-law partner**, used throughout this guide, are defined in the General Income Tax and Benefit Guide.

Our publications and personalized correspondence are available in braille, large print, e-text, or MP3 for those who have a visual impairment. Find more information at canada.ca/cra-multiple-formats or by calling **1-800-959-8281**. If you are outside Canada and the United States, call us at **613-940-8495**. We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

La version française de cette guide est intitulée Les étudiants et l'impôt.

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

What's new?

Education and Textbook Tax Credits

Effective January 1, 2017, the federal education and textbook tax credits were eliminated. This measure did not eliminate the tuition tax credit, and it does not affect the ability to carry forward unused education and textbook credit amounts from years prior to 2017.

Depending on your province or territory of residence, you may still be able to claim provincial or territorial education and textbook amounts in 2017. The following provinces or territories have made changes to these credits/amounts:

- New Brunswick has eliminated its tuition and education tax credits for years after 2016.
- Ontario will only allow eligible tuition fees paid for periods of enrolment before September 5, 2017, and education amounts for periods of enrolment before September 2017.
- Saskatchewan will allow eligible tuition fees paid and education amounts only for periods of enrolment before July 2017.
- Yukon has eliminated its education and textbook tax credits for years after 2016. Tuition fees can still be claimed.

To calculate your provincial or territorial tax, fill out Form 428 in your forms book.

Straddle sessions

Eligible tuition fees and months of enrolment are currently reported using separate lines for each session period. However, due to the mid-2017 timing of the Ontario and Saskatchewan changes, educational institutions with straddle sessions (that is, sessions that straddle July 1 or September 5, 2017) will need to split those sessions into two periods, and report the tuition fees and number of months enrolled on separate lines.

Tuition tax credit

Effective January 1, 2017, the eligibility for the tuition tax credit is extended to fees paid for occupational skills courses offered at a post-secondary educational institution in Canada, that are **not** at a post-secondary school level, provided the person is:

- at least 16 years of age at the end of the year
- enrolled in the educational institution to obtain skills for, or improve the individual's skills in, an occupation

Effective January 1, 2017, the eligibility for the scholarship and bursary exemption has also been extended to include students enrolled in such programs by using the definitions of a qualifying student and a qualifying educational program.

Qualifying student

Effective January 1, 2017, a qualifying student for a month in a taxation year is an individual who:

- in the month is:
 - enrolled in a qualifying educational program as a full-time student at a designated educational institution, or
 - not described above, but enrolled at a designated educational institution in a specified educational program that requires the student to spend not less than 12 hours in the month on courses in the program (a part-time student)
- proves enrolment upon request, by providing a certificate in prescribed form issued by the designated educational institution
- if enrolled in a program (other than a program at the post-secondary level) at a designated educational institution that is a Canadian university, college or other post-secondary educational institution or that is certified by the Minister of Employment and Social Development to be an educational institution providing certain courses, is at least 16 years of age before the end of the year and is enrolled in the program to obtain or improve their skills in an occupation
- if living in Canada throughout the year and near the border of the United States and commuting to a designated educational institution in the United States, is enrolled in a program that is at the post-secondary level

Scholarship exemption

Effective January 1, 2017, changes were made to the definition of a "qualifying student" to ensure that the scholarship exemption remained unaffected by the elimination of the education tax credit. For 2017 and later years, to claim a scholarship exemption, you must be enrolled in an educational program in respect of which you are a qualifying student in 2017 or in 2018, or were eligible for the education amount in 2016.

Student eligible for the disability tax credit

Effective January 1, 2017, a part-time student in a qualifying educational program at a designated educational institution is considered to be a full-time student for purposes of the definition of qualifying student, if one of the following situations apply to the student:

- is eligible for the disability tax credit for the year, or
- has, in the year, a mental or physical impairment and a medical practitioner has certified in writing that the effects of the impairment are such that the student cannot reasonably be expected to be enrolled as a full-time student while so impaired

Renaming of forms T2202A, TL11A, TL11B, TL11C and TL11D

As a result of the elimination of the education and textbook tax credits, the following forms have been renamed:

- T2202A Tuition and Enrolment Certificate
- TL11A Tuition and Enrolment Certificate – University Outside Canada
- TL11B Tuition and Enrolment Certificate – Flying School or Club

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

Public transit tax credit

The non-refundable public transit tax credit is eliminated for amounts paid for eligible public transit passes and eligible electronic payment cards, for the use of public commuter transit services, after June 30, 2017.

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Definitions

Your educational institution uses the following definitions when preparing your tax certificate. If you have any questions regarding the information provided on the tax certificate you received, contact your educational institution directly. If you would like more technical information about the credits and deductions referred to in this guide, see “References” on page 16 for a list of related publications.

Designated educational institution

Designated educational institutions include:

- Canadian universities, colleges, and certain other educational institutions
- Canadian educational institutions certified by Employment and Social Development Canada (ESDC) providing courses that develop or improve skills in an occupation, other than courses designed for university credit
- universities outside Canada where the qualifying student is enrolled in a course that lasts **at least three consecutive weeks** and leads to a degree at the bachelor level or higher
- universities, colleges, or other educational institutions in the United States that give courses at the post-secondary school level if the qualifying student is living in Canada (near the border) throughout the year and commutes to that institution

Full-time student

Students are ordinarily accepted as being in full-time enrolment if the university regards them as such. A student is considered a full-time student when he or she regularly attends a college, university, or other educational institution that offers courses at a post-secondary school level.

Note

Full-time attendance begins at the start of each academic period. This period is usually from September to April.

A student is also considered a full-time student if they were enrolled in a qualifying educational program and one of the following situations apply:

- the student attended only part-time and is eligible for the disability tax credit for the year
- the student attended only part-time because he or she had a mental or physical impairment certified in a letter by a medical doctor, nurse practitioner, optometrist, audiologist, occupational therapist, psychologist, physiotherapist, or speech-language pathologist, but the student is not eligible for the disability tax credit. The student is responsible for requesting that their educational institution fill out Form T2202A. The educational institution is certifying that the student, although enrolled on a part-time basis, is taking courses from a qualifying educational program

Notes

The student is not considered to be in full-time attendance at a university outside of Canada if he or she

is taking courses by correspondence (which includes courses where assignments are submitted electronically).

If the student is taking courses over the Internet, he or she will be considered to be in full-time attendance only if the program requires the student to be in **virtual** attendance, on a full-time basis, for classes and other course-related activities.

Part-time student

Guidelines to determine if a student is considered a part-time student include:

- the student is enrolled in a specified educational program
- evening classes are taken
- courses are taken only by correspondence
- the student attends classes during the day, however, the student is carrying a minor course load while at the same time devoting the majority of their time to other activities such as employment

Post-secondary school level

Generally, in Canada, for a course to be considered to be at the post-secondary school level:

- the course should provide credit towards a degree, diploma or certificate
- the course would normally require the completion of secondary school as a prerequisite for taking the course

It is generally assumed that a course is at the post-secondary school level if the education ministry for the province in which the course is given considers it to be at that level.

Qualifying educational program

This is a program that lasts **at least three consecutive weeks** and requires a minimum of **10 hours** of instruction or work in the program each week (not including study time), at a designated educational institution (other than an institution certified by the Minister of Employment and Social Development to be an educational institution providing courses, other than courses designed for university credit, that give a person with skills for, or improve a person's skills in, an occupation.)

An individual undertaking a post-doctoral fellowship is not considered to be enrolled in a qualifying educational program.

Qualifying student

A qualifying student is an individual who:

- in the month is:
 - enrolled in a qualifying educational program as a full-time student at a designated educational institution (a full-time student), or
 - not described above, but enrolled at a designated educational institution in a specified educational program that requires the student to spend not less than 12 hours in the month on courses in the program (a part time student)
- proves enrolment upon request, by providing a certificate in prescribed form issued by the institution

- if enrolled in a program (other than a program at the post-secondary level) at a designated educational institution that is a Canadian university, college or other post-secondary educational institution or that is certified by the Minister of Employment and Social Development to be an educational institution providing certain courses, is at least 16 years of age before the end of the year and is enrolled in the program to obtain or improve their skills in an occupation
- if living in Canada throughout the year and near the border of the United States and commuting to a designated educational institution in the United States, is enrolled in a program that is at the post-secondary level

Specified educational program

This is a program that lasts at least three consecutive weeks and would be a qualifying educational program if the hours-per-week time commitment were met, as described in the definition of a qualifying educational program.

Note

A program is **not** considered a qualifying or specified educational program if the student receives, from a person with whom he or she deals at arm's length, a grant, reimbursement, benefit, or allowance for that program.

Instruction or work includes lectures, practical training, and laboratory work. It also includes research time spent on a graduate or post graduate thesis.

For more information, go to canada.ca/revenue-agency, or see Income Tax Folio S1-F2-C1 Education and Text book Tax Credits."

Chapter 1 – Before you start

Do you have to file a return?

As a student, you must file a return if any of the following situations apply:

- you have to pay tax for the year
- you have not repaid all amounts withdrawn from your registered retirement savings plan (RRSP) under the lifelong learning plan. For more information, see Guide RC4112, Lifelong Learning Plan (LLP)
- you have to contribute to the Canada Pension Plan (CPP). This can apply if, for 2017, the total of your pensionable employment income is more than \$3,500. For more information, see line 222 of the General Income Tax and Benefit Guide
- you received working income tax benefit (WITB) advance payments in 2017, or you want to apply for WITB advance payments for 2018

Even if none of these requirements apply, you may want to file a return if:

- you want to claim a refund
- you want the CRA to determine if you are eligible for the good and services tax/harmonized sales tax (GST/HST) credit, including any related provincial payments. For

example, you may be eligible if you turn 19 before April 2019

- you or your spouse or common-law partner want to begin or continue receiving Canada child benefit payments
- you want to transfer the unused part of your current years federal tuition amount, or you want to carry forward and claim in a future year the part of your unused current year's tuition amount (that you did not transfer) and your unused tuition, education and textbook amounts carry forward balance from prior years, that you cannot use for the year. For more information, see "Tuition, education, and textbook amounts" on page 13, or
- you want to report income for which you could contribute to an RRSP, in order to keep your RRSP deduction limit for future years up to date

For a complete list detailing when you have to file a return, see the General Income Tax and Benefit Guide.

Which forms book should you use?

Generally, you have to use the forms book for the province or territory where you resided on December 31. If you were living in a province or territory other than the one you usually reside in, use those for your usual province or territory of residence. For example, if you usually reside in Ontario, but you were going to school in Alberta, you would use the forms book for Ontario.

If you resided in Quebec on December 31, use the forms book for residents of Quebec to calculate your federal tax only. You will also need to file a provincial income tax return for Quebec.

What should you do if you move?

If you move, let the Canada Revenue Agency (CRA) know your new address **as soon as possible**. If you use direct deposit, advise the CRA if you change your account number.

Keeping the CRA informed will ensure that you keep getting any GST/HST credit and Canada child benefit payments to which you may be entitled (including those from certain related provincial or territorial programs). Otherwise, your payments may stop, whether you receive them by cheque or by direct deposit.

Each year the CRA conducts a number of review activities at different times during the year. Therefore, if you move, it is very important that you update your address with the CRA as soon as possible to allow the CRA to communicate with you.

If you have registered for the CRA's My Account or mobile apps services, you can change your address by going to canada.ca/my-cra-account or canada.ca/cra-mobileapps. Otherwise, you have to tell the CRA your new address by phone, or in writing.

If you are writing, send Form RC325 Address change request to your tax centre. Make sure you sign it and include your social insurance number, your new address, and the date of your move. If you are writing for another

person, including your spouse or common-law partner, include their social insurance number and have them sign the letter authorizing the change to their records. The addresses of our tax centres are listed at canada.ca/tax-centres.

How to get the tax guide and forms you need?

If you are filing electronically, use your tax preparation software or web application to select the province or territory where you resided on December 31.

You can get a guide, a forms book for your province or territory, and most of our publications at canada.ca/cra-forms.

Social insurance number (SIN)

Before you file your return, you need a SIN. The CRA uses your SIN to identify you for income tax purposes and to update your record of earnings for your contributions to the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP).

You have to give your SIN to anyone who prepares information slips (such as a T4 slip) for you. Check your slips. If your SIN is missing or is incorrect, advise the slip preparer.

For more information, or to get an application for a SIN, contact Service Canada or go to canada.ca/esdc and select “Social Insurance Number.” You will find the addresses and telephone numbers of their offices on the website mentioned above or in the government section of your telephone book.

Representatives

You can authorize a representative such as a family member, your spouse or common-law partner, a tax preparer, or an accountant to deal with the Canada Revenue Agency (CRA) on your behalf. When you give the CRA consent to deal with a representative, either through My Account on our website or in writing, you are letting that person represent you for income tax matters, at the level of authorization you specify for the tax year, or years.

Note

Your consent will stay in effect until you cancel it, your consent reaches the expiry date you choose, or the CRA is notified of your death. Your representative may request by telephone or in writing that the consent you have given them be cancelled.

For more information, search “Authorize or cancel a representative” at canada.ca/revenue-agency or get Form T1013, Authorizing or Cancelling a Representative at canada.ca/cra-forms or by calling 1-800-959-8281.

Chapter 2 – Filing your return

You can file your return through a service provider using **EFILE**, you can file it yourself using **NETFILE**, including the **Auto-fill my return service**, or you can file a **paper** return.

EFILE

EFILE is an automated service that allows approved tax preparation service providers and discounters to send individual income tax return information to the CRA directly from EFILE-certified tax preparation software.

Taxpayers may take their tax slips and supporting documents to a registered tax preparer and for a fee, the tax preparer will prepare their return and send it to the CRA electronically using EFILE.

NETFILE

You can file your return online if you prepare your return with tax preparation software or a web application. Most individuals are eligible to NETFILE. If you are registered for the full version of the CRA’s My Account or the CRA’s mobile apps, you can change your address and update your direct deposit information in participating NETFILE certified tax preparation software. For more information, or to file your return, go to canada.ca/netfile.

Notes

You cannot change your address when you file your return using NETFILE. For information about how to change your address, see “What should you do if you move?” on page 7.

The CRA does not require you to print a paper copy of your return for your own records. However, annual tax software revisions, as well as updating or replacing the computer that stores your tax data, may affect your ability to print a copy of your return in the future.

Auto-fill my return

Auto-fill my return is a secure CRA service that lets you or your authorized service provider automatically fill in certain parts of your current year return. The CRA will have most tax information from most tax slips as well as registered retirement savings plan information, and carry forward amounts. To use Auto-fill-my-return, you must be registered with My Account and be using a certified software product that offers this option. For more information go to canada.ca/auto-fill-my-return.

What date is your return due?

Generally, your return for the tax year has to be filed **on or before April 30 of the following year**.

Notes

When a due date falls on a Saturday, a Sunday, or a holiday recognized by the CRA, the CRA considers your return to be filed on time or your payment to be paid on time, if the CRA receives it or it is postmarked on the next business day.

If you file your return after the due date, your benefit and credit payments (including those payments from certain related provincial or territorial programs) may be delayed. In addition, you may have to pay a late-filing penalty and interest charge on the tax you owe. For more information, see the General Income Tax and Benefit Guide.

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

If you are filing your return electronically, keep all related documentation. If you are filing a paper return, include one copy of each of your information slips. These slips show the amount of income that was paid to you during the year and the deductions that were withheld from that income. Notes on each slip tell you where to report the income on your return.

Some common information slips are:

- T4 slips, which show employment income and payroll deductions
- T4A slips, which show scholarship, fellowship, and bursary income, or payments from a registered education savings plan
- T5 slips, which show investment income such as interest from bank accounts or from Canada Savings Bonds

Supporting documents

The information in your paper return will tell you when to attach other supporting documents such as certificates, forms, schedules, or receipts. Keep all receipts and documents for at least six years after you file your return. If the CRA reviews your return, you will need to submit your receipts to support your claims.

You should keep a copy of your return, the related notice of assessment, and any notice of reassessment. These can help you fill out your return for the following year. For example, your notice of assessment will give you your unused tuition, education, and textbook amounts carry-forward balance from prior years. To log in to My Account to view your notice of assessment online, go to canada.ca/my-cra-account.

Even if you do not have to attach certain supporting documents to your return, or if you are filing your return electronically, keep them in case the CRA selects your return for review.

What if you are missing information?

If you have to file a return, make sure you file it **on time** even if some slips or receipts are missing. You are responsible for reporting your income from all sources to avoid possible interest and penalties that may be charged. If you know that you will not be able to get a slip by the due date, include a note with your return stating the payer's name and address, the type of income involved, and what you are doing to get the slip. Use any stubs you may have to calculate 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 stubs if you are filing a paper return. If you are filing electronically, keep all of your documents in case we ask to see them.

You can also view tax information slips online for the current year as well as for the last 10 years through My Account. To log in or register, go to canada.ca/my-cra-account.

To get a missing slip or receipt, contact the person who should have sent it to you. For example, if you are missing a T4 slip, contact your employer.

When can you expect your refund?

It is the CRA's goal to issue a notice of assessment, including any applicable refund, within:

- two weeks of receiving your electronically filed return, or
- eight weeks of receiving your paper filed return

These timelines are **only** valid for returns received on or before their filing due dates.

In all cases, wait eight weeks from the time you file your return to call the CRA for an update on the receipt of your return or status of your refund.

To confirm receipt of your return or status of your refund, you can:

- go to My Account at canada.ca/my-cra-account
- go to canada.ca/cra-mobile-apps and select MyCRA
- use the **Telerefund**, part of the CRA's **Tax Information Phone Services**. For more information go to the General Income Tax and Benefit Guide

Note

If you have an outstanding government debt, such as a Canada Student Loan or a training allowance overpayment, some or all of your refund may be applied against your debt.

Types of income you may have

Most income you receive is taxable and you have to include it on your return.

The most common types of income you may receive as a student include:

- employment income
- tips and occasional earnings
- investment income
- registered education savings plan payments
- scholarships, fellowships, bursaries, and study grants, including:
 - apprenticeship grants
 - research grants
 - artists' project grants

You **do not** have to include the following as income:

- your GST/HST credit
- Canada child benefit payments, or related provincial or territorial program payments
- most scholarships or bursaries, lottery winnings, or
- most gifts and inheritances

The following section includes information on some of these types of income. For more information on these or

other types of income, see the General Income Tax and Benefit Guide.

Scholarships, fellowships, bursaries, and study grants (awards)

Elementary and secondary school scholarships and bursaries are not taxable.

A post-secondary program that consists mainly of research is eligible for the scholarship exemption, **only** if it leads to a college or CEGEP diploma, or a bachelor, masters or doctoral degree (or an equivalent degree). Post-doctoral fellowships **are** taxable.

Scholarship exemption

Effective January 1, 2017, changes were made to the definition of a “qualifying student” to ensure that the scholarship exemption remained unaffected by the elimination of the education tax credit. For 2017 and later years, to claim a scholarship exemption, you must be enrolled in an educational program in respect of which you are a qualifying student in 2017 or in 2018, or were eligible for the education amount in 2016.

Full-time enrolment

Post-secondary school scholarships, fellowships, and bursaries are not taxable if you received them in 2017 for your enrolment in a program that entitled you to claim the full-time education amount in 2016 or if you are considered a full-time qualifying student for 2017 or 2018.

The scholarship exemption will be limited to the extent that the award was intended to support the student's enrolment in the program. To determine what portion of your award was intended to support your enrolment, you should consider such factors as:

- the duration of the program
- any terms and conditions that apply to the award
- the period for which support is intended to be provided by the award

Part-time enrolment

If you have received a scholarship, fellowship, or bursary related to a part-time program for which you could claim the part-time education amount for that program for 2016, or if you are a part-time qualifying student for 2017 or 2018, the scholarship exemption is equal to the tuition paid plus the costs of program-related materials.

To calculate your scholarship exemption see the “Chart to calculate the portion of the award that must be included in income” on page 20.

Artists' project grants

If you received an artists' project grant, whether separately from or in addition to other scholarship income, that you used in producing a literary, dramatic, musical, or artistic work (other than a grant received for work completed as part of a business or employment), you may claim the scholarship exemption to reduce the total amount that must

be included in your income as scholarship income (including artists' project grants). The amount of exemption is the total of reasonable expenses you incurred in the year to fulfill the conditions of receiving each art production grant up to a maximum of, but not exceeding, the total amount of each grant that you received and included in calculating your income.

When determining your expenses, you cannot claim:

- personal living expenses while at your usual place of residence
- expenses for which you can be reimbursed, or
- expenses that are otherwise deductible when you calculate your income for the year

For more information, see Income Tax Folio S1-F2-C3, Scholarships, Research Grants and Other Education Assistance.

If you are not a qualifying student

If you are not a qualifying student (see the definition on page 5) and you have received an award that is not an artists' project grant, you can reduce the amount you received by the \$500 basic scholarship exemption, and put the remaining balance on line 130 of your tax return. The exemption is limited to the lesser of \$500 or the amount you actually received.

Scholarship exemption calculation

You have to include in your income for the year the total of all your awards (including artists' project grants) that is greater than your scholarship exemption as determined below.

The scholarship exemption is calculated by adding all of the following:

- the total of all awards you received that are related to a program of study, where you are a qualifying student and enrolled on a full-time basis
- the lesser of the awards received and the total of the tuition fees paid and costs incurred for program-related materials for a program of study, where you are a qualifying student and enrolled on a part-time basis (refer to chart on page 20)
- the total of all amounts, where each amount is the lesser of each artists' project grant you received and the expenses associated with that grant (other than the ineligible expenses described above)
- the lesser of \$500 and the total of all awards that you received (including artists' project grants) that exceeds the amounts described in the first three bullets added together

Apprenticeship grants

Apprentices can receive up to \$4,000 in grants to pay tuition, travel, tools, or other expenses.

If you received either of the following apprenticeship grants in the year, report the income shown in box 105 of your T4A slip on line 130 of your tax return.

Apprenticeship incentive grant

This grant helps registered apprentices in designated Red Seal trades get started. This is a taxable cash grant of \$1,000 per year per level, up to a maximum of \$2,000.

Apprenticeship completion grant

This grant helps registered apprentices who have completed their training become certified journeypersons in designated Red Seal trades. This is a taxable cash grant of \$2,000.

For more information about these grants, go to canada.ca/esdc and select “Apprenticeship Incentive Grants.”

Note

Depending on your employment arrangement, apprentices may also be eligible to deduct the cost of their tools, as well as claim a GST/HST rebate. For more information, see Guide T4044, Employment Expenses.

Research grants

Subtract your expenses from the grant you received and report the net amount on line 104 of your return. Your expenses **cannot** be more than your grant.

Attach a list of your expenses to your paper return.

Expenses you **can** deduct must have been necessary to carry out the research project. These expenses include:

- travelling expenses, including all amounts for meals and lodging while away from home in the course of your research work
- fees paid to assistants
- the cost of equipment, and laboratory fees and charges

Expenses you **cannot** deduct include:

- personal and living expenses (other than the travelling expenses mentioned above)
- expenses that have been reimbursed, except when the amount reimbursed is included in the grant received
- expenses that are otherwise deductible when you calculate your income for the year
- expenses that are unreasonable under the circumstances
- expenses paid for you by a university, hospital, or similar institution

For more information, see Income Tax Folio S1-F2-C3, Scholarships, Research Grants and Other Education Assistance.

Registered education savings plan (RESP)

If you received educational assistance payments (EAPs), such as interest income earned in an RESP, report the total amount you received on line 130 of your return. The amount you received is shown in box 040 or 042 of your T4A slip. A beneficiary is entitled to receive EAPs for up to six months after ceasing enrolment, provided that the

payments would have qualified as EAPs if the payments had been made immediately before the student’s enrolment ceased. For more information, see Information Sheet RC4092, Registered Education Savings Plans.

Note

If you are enrolled on a full-time basis at a university outside Canada, the minimum time period for enrolment is three consecutive weeks for EAP purposes. This measure does not apply to students enrolled on a part-time basis or at an educational institution other than a university.

Chapter 3 – Common deductions from income

The most common deductions that apply to students are moving expenses and child care expenses. For more information on other types of deductions, see the General Income Tax and Benefit Guide.

Moving expenses

If the form you received from your educational institution has an amount in box C (full-time enrolment), you qualify to claim moving expenses if you move for one of the following reasons.

Attendance at a post-secondary educational institution

These expenses can **only** be deducted from the **taxable** part of your scholarships, fellowships, bursaries, certain prizes, and research grants. You can claim moving expenses that you incur at the start of each academic period or when you move back after a summer break.

Employment

This includes summer employment or if you run a business. These moving expenses must be deducted from employment or self-employment income you earned at the new location. You can also claim these expenses if you move to go back to university, college, or another educational institution after a work semester as a co-operative student. You **cannot** claim these expenses if they were paid by your employer.

In both cases above, your new home must be at least 40 kilometres closer to the educational institution or new place of work.

For the purpose of moving expenses, correspondence courses are not included.

Notes

If your eligible moving expenses are more than the taxable portion of the scholarships, fellowships, bursaries, certain prizes, and research grants that you received and reported on your return for the year, you can carry forward the unused portion and deduct it from the taxable portion of the scholarships, fellowships, bursaries, certain prizes, and research grants you receive and report for the following years.

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 may carry forward unused amounts until you have enough eligible income to claim them.

For a list of allowable moving expenses and the instructions for claiming them, see Form T1-M, Moving Expenses Deduction.

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. The expenses are deductible only if, at some time in the year, the child was under 16 or had a mental or physical impairment.

Generally, only the spouse or common-law partner with the lower net income (**even if it is zero**) can claim these expenses. However, the individual with the higher net income may still be able to claim the child care expenses if their spouse or common-law partner was enrolled in an educational program or if another specific situation applied. For more information on other situations or to make your claim, see Form T778, Child Care Expenses Deductions.

Chapter 4 – Non-refundable tax credits

Federal non-refundable tax credits reduce your federal tax up to the amount of tax owing. They are called non-refundable tax credits because you can only use them to reduce your tax payable to zero. You cannot get a refund for these tax credits.

All federal non-refundable tax credits are reported on Schedule 1 of your personal tax return.

The most common federal non-refundable tax credits that apply to students are:

- Canada employment amount (line 363)
- interest paid on student loans (line 319)
- tuition, education, and textbook amounts (line 323)

Note

The federal education and textbook tax credits were eliminated. This measure did not eliminate the tuition tax credit, and it does not affect the ability to carry forward unused education and textbook tax credit amounts from years prior to 2017 to be claimed on line 323 of your Schedule 1. For more information go to the Summary of non-refundable tax credit changes to tuition fee, education and textbook amounts on page 16.

The federal non-refundable tax credits are calculated by multiplying the total dollar amount by the lowest personal tax rate percentage, which is currently 15%.

Residents of all provinces and territories, except Quebec, calculate their provincial or territorial non-refundable tax credits on Form 428.

The rules for claiming provincial or territorial non-refundable tax credits are the same as for federal non-refundable tax credits. However, the value and calculation of the credits are different from the corresponding federal credits.

Canada employment amount

If you were an employee in 2017, you can claim an employment amount on line 363 of your Schedule 1.

Claim the lesser of:

- \$1,178
- the total of the employment income you reported on line 101 and line 104 of your return

Public transit amount

The non-refundable public transit tax credit is eliminated for amounts paid for eligible public transit passes and eligible electronic payment cards, for the use of public commuter transit services, after June 30, 2017. You can only claim the cost of these passes and cards for travel on public transit for the period of January 1, 2017 to June 30, 2017. You can claim the tax credit in 2017 for these amounts, provided these costs have not already been claimed by someone else. Only you (the student), or your spouse or common-law partner can claim the cost of transit passes purchased for use by:

- you
- your spouse or common-law partner
- your children (or the children of your spouse or common-law partner) who are under 19 years of age on December 31

You can claim these on line 364 of Schedule 1.

Types of transit passes

Passes for shorter duration periods – You can claim on line 364 of your Schedule 1 the cost of a pass that entitles you to unlimited travel for an uninterrupted period of at least five days, and you have purchased enough of these passes so that you are entitled to unlimited travel for at least 20 days in any 28-day period.

Passes for longer duration periods – The cost of a pass for a longer duration, such as a monthly pass, or annual pass which allows for unlimited travel within Canada on public transit during the year including local buses, streetcars, subways, commuter trains or buses, and local ferries, can also be claimed on line 364 of your Schedule 1.

Electronic payment cards – The cost of these can be claimed if they are used to make at least 32 one-way trips during an uninterrupted period of not more than 31 days.

Reimbursement of an eligible expense – If you have been reimbursed for some or all of the cost of the pass, you cannot claim the entire expense. Only claim the part of the amount for which you have not been or will not be reimbursed, including subsidies. However, if you have included the cost in your income, for example an amount appearing on your T4 slip, then you can deduct the full cost

on your return, provided you have not deducted it in some other area of the tax return.

Interest paid on your student loan

If you received a loan under the Canada Student Loans Act, the Canada Student Financial Assistance Act, the Apprenticeship Loans Act, or similar provincial or territorial government laws for post-secondary education, **only you** can claim, on line 319 of your Schedule 1, the interest that you, or a person related to you, paid on that loan during 2017 or, starting from the oldest year first, the carry forward amounts from the last five years.

You **cannot** transfer this amount to another person. You can only claim this amount if you have not claimed it before. The interest claimed must **only** be interest on the student loan and not on any other type of loan, or paid on a student loan that has been combined with any other loan. If you renegotiated your student loan with a bank or another financial institution, or included it in an arrangement to consolidate your loans, you cannot claim this interest amount. In addition, you cannot claim interest paid for a judgment obtained after you failed to pay back a student loan.

Tax tip

If you do not have to pay taxes for the year the interest is paid, it is to your advantage not to claim the interest on your return for that year. You can carry the interest forward and use it to reduce any tax you owe on any of your returns you will file for the next five years, as long as the same amount hasn't been claimed more than once.

Receipts

If you are filing electronically, keep your receipts in case we ask to see them at a later date. If you are filing a paper return, include your receipts for the amounts you are claiming.

Tuition, education, and textbook amounts

Effective January 1, 2017, the federal education and textbook amounts were eliminated. This measure did not eliminate the tuition tax credit, and it does not affect the ability to carry forward unused tuition, education and textbook amounts from years prior to 2017.

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

Note

To claim your tuition fee, you may instead receive an official tax receipt from your educational institution to reflect the amount of eligible tuition fees you have paid for a calendar year.

These forms show the number of months you were enrolled either on a part-time (box B) or a full-time (box C) basis:

- Form T2202A, Tuition and Enrolment Certificate
- Form TL11A, Tuition and Enrolment Certificate – University Outside Canada

- Form TL11B, Tuition and Enrolment Certificate – Flying School or Club
- Form TL11C, Tuition and Enrolment Certificate – Commuter to the United States, or
- Form TL11D, Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada

Note

Contact your educational institution if you have not received one of these forms.

Fill out Schedule 11 to report your eligible tuition amount for 2017, and any unused tuition, education, and textbook amounts carried forward from years prior to 2017 that are shown on your notice of assessment or notice of reassessment for the previous year. The eligible tuition fees should be based on the calendar year the course was taken and not the year the fees were paid.

You also may need to fill out a provincial or territorial Schedule (S11), unless you lived in Quebec. Attach these schedules to your return.

Eligible tuition fees

Generally, a course qualifies for a tuition tax credit if it was taken at a post-secondary education institution or for individuals 16 years of age or older at the end of the year, it develops or improves skills in an occupation and the educational institution has been certified by Employment and Social Development Canada (ESDC). As well, you must have taken the course in 2017.

Effective January 1, 2017, the eligibility for the tuition tax credit is extended to fees paid for occupational skills courses offered at a post-secondary educational institution in Canada, that are not at a post-secondary school level, provided the person is:

- at least 16 years of age at the end of the year
- enrolled in the educational institution to obtain skills for, or improve the individual's skills in, an occupation

Effective January 1, 2017, the definitions of a qualifying student and a qualifying educational program are expanded so students enrolled in such programs may qualify for the scholarship exemption. If an individual is a qualifying student who receives a scholarship for an occupational skills course, the individual may be eligible to claim a scholarship exemption. Therefore, for 2017 and later years, post-secondary educational institutions in Canada offering such programs will be required to issue tax certificates (Form T2202A) to qualifying students.

The official tax receipt or form you received from your educational institution will indicate the amount of eligible tuition fees that you paid for that calendar year. To qualify, the fees you paid to attend each educational institution **must be more than \$100**. For example, if you attended two educational institutions in the year, the amount on each of your tax certificates must be more than \$100.

Report the total eligible tuition fees on line 2 of Schedule 11.

Eligible tuition fees **include** the following amounts:

- admission fees
- charges for use of library or laboratory facilities
- exemption fees
- examination fees (including re-reading charges) that are integral to a program of study
- application fees (but only if the student subsequently enrolls in the institution)
- confirmation fees
- charges for a certificate, diploma or degree
- membership or seminar fees that are specifically related to an academic program and its administration
- mandatory computer service fees
- academic fees

Examination fees for licensing or certification

Examination fees paid to an **educational institution, professional association, provincial ministry** or other similar institution, to take an **occupational, trade or professional** examination that is required to obtain a professional status recognized by federal or provincial statute, or to be licensed or certified as a tradesperson, to allow the student to practice the profession or trade in Canada, may be eligible for the tuition tax credit.

Ancillary fees or charges exceeding \$250 and paid in respect of an occupational, trade, or professional examination are not eligible tuition fees unless they are required to be paid by all individuals taking the examination.

You should be provided with a receipt to substantiate your eligible exam fees. The receipt should contain certain information as detailed below:

NAME OF INSTITUTION: _____

IT IS HEREBY CERTIFIED:

THAT the following examination _____ was taken by _____ on _____;

THAT, out of the total fees paid for the examination, the sum of _____ constitutes the amount of eligible fees paid for purposes of paragraph 118.5(1)(d) of the Income Tax Act;

THAT the examination is required to obtain a professional status recognized by federal or provincial statute or to be licensed or certified as a tradesperson where that status, license or certification allows the person to practice the profession or trade in Canada;

THAT no part of the above amount was levied for travel, parking, equipment of enduring value, or any charges other than examination fees and ancillary fees (for example, ancillary fees may include the cost of examination materials used during the examination, such as identification cards and certain prerequisite study materials).

Signature of authorized officer: _____

Amounts that are not eligible tuition fees

Eligible tuition fees **do not include** the following amounts:

- extracurricular student social activities
- medical expenses
- transportation and parking
- board and lodging
- goods of enduring value that are to be retained by students (such as a microscope, uniform, gown, or computer)
- initiation fees or entrance fees to professional organizations including examination fees or other fees (such as evaluation fees) that are not integral to a program of study at an eligible educational institution
- administrative penalties incurred when a student withdraws from a program or an institution
- the cost of books (other than books, compact disks or similar material included in the cost of a correspondence course when the student is enrolled in such a course given by an eligible educational institution in Canada)
- courses taken for purposes of academic upgrading to allow entry into a university or college program. These courses would **usually not qualify** for the tuition tax credit as they are not considered to be at the post-secondary school level

Certain ancillary fees and charges, such as health services fees and athletic fees, may also be eligible tuition fees. However, such fees and charges are limited to \$250 unless the fees are required to be paid by all full-time students or by all part-time students.

Contact us if you are not sure if you can claim your fees.

Education amount

The federal education amount has been eliminated for 2017 and subsequent tax years. To see if you are eligible to claim a provincial or territorial education amount, go to canada.ca/guide-t1-general.

If you have unused education amounts from years prior to 2017 they can be carried forward to claim on your 2017 and subsequent tax returns.

The form (see the list under "Tuition, education, and textbook amounts" on page 13) that you received from your educational institution will indicate if you were in full-time (box C) or part-time (box B) attendance.

Textbook amount

For tax years prior to 2017, you can claim this amount **if** you are entitled to claim the education amount (see above). Unused textbook amounts from years prior to 2017 can be carried forward.

Supporting documents

If you are filing electronically, keep all your documents in case the CRA asks to see them later. If you are filing a paper return, attach your filled out Schedule 11 but do not send your other documents. Keep them in case the CRA asks to see them later.

Chapter 5 – Transfer or carry forward amount

You have to **claim** your current year's federal tuition fees, and applicable provincial and territorial tuition, education and textbook amounts, first on your own return, even if someone else paid your fees. The amount you must use on your own tax return is equal to the amount of credit required to reduce the taxes you owe. The calculation for this amount is included on Schedule 11.

Even if you have no tax to pay and you are transferring part of your current year's federal tuition fees, or applicable provincial and territorial tuition, education and textbook amounts, file your return and a filled out Schedule 11 so the CRA can update its records with your unused amounts available to carry forward to other years.

If you are transferring an amount to a designated individual, only transfer the amount this person can use. This way, you can carry forward as much as possible to use in a future year.

Once you have filled out Schedule 11, if you still have an unused amount available, you can now choose one of the following options.

Transfer the current year's amount

You may transfer a maximum of \$5,000 of the current year's federal tuition amount, and where available, the applicable maximum for provincial and territorial tuition, education and textbook amounts, minus the amount you used to reduce your tax owing as calculated on Schedule 11. You can transfer all or some to your spouse or common-law partner (who would claim it on line 360 of their Schedule 2) or to your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 324 of their Schedule 1).

Depending on their province or territory of residence, your spouse or common-law partner may have to fill out Schedule (S2) to calculate their provincial or territorial transfer amounts.

To designate your transfer, fill out part 3 of Form TL11A, Tuition and Enrolment Certificate – University Outside Canada, part 4 of Form TL11B, Tuition and Enrolment Certificate – Flying School or Club, part 4 of Form TL11C, Tuition and Enrolment Certificate – Commuter to the United States, or Form T2202A, Tuition and Enrolment Certificate.

Carry forward the amount

You can carry forward your current year's unused federal tuition fees (that you did not transfer) to claim in a future year, and your unused tuition, education and textbook amounts from years prior to 2017, that you cannot use for the current year. You have to claim your carry forward amount in the first year that you have to pay income tax. To calculate the amount you are carrying forward, you have to file an income tax return and fill out Schedule 11.

Note

If you carry forward an amount, you will not be able to transfer such amount to anyone in the future years.

Depending on your province or territory of residence, you may have to fill out Schedule (S11) to calculate your provincial or territorial transfer or carry forward amounts. Attach these schedules to your return.

Summary of non-refundable tax credit changes to tuition fee, education and textbook amounts

Note:

If your province or territory is not represented in the table below, the education credits have not changed.

Non-refundable tax credits	Federal Schedules 1, 2, 11	Yukon YT428 Schedule YT(S2), (S11)	Saskatchewan SK428 Schedules SK(S2), (S11)	Ontario ON428 Schedules ON(S2), (S11)	New Brunswick NB428 Schedules NB(S2), (S11)
Fields 323 (federal) & 5856 (provincial) Tuition amount	Eligible tuition fees paid	Eligible tuition fees paid	Eligible tuition fees paid in respect of studies before July 1, 2017	Eligible tuition fees paid in respect of studies before September 5, 2017	Not available - eliminated
Field 5856 (provincial) Part-time student Education amount (monthly) Textbook amount (monthly)	federal credit eliminated in 2017	credit eliminated in 2017	retained for first 6 months of 2017 only \$120 Not available	retained for first 8 months of 2017 only \$164 Not available	credit eliminated in 2017
Field 5856 (provincial) Education and Textbook amounts Full-time student Education amount (monthly) Textbook amount (monthly)	federal credit eliminated in 2017	credit eliminated in 2017	retained for first 6 months of 2017 only \$400 Not available	retained for first 8 months of 2017 only \$547 Not available	credit eliminated in 2017
Fields 324/326 (federal), 5856/5860 (provincial) Tuition, education and textbook amounts transferred (maximum)	\$5,000 of tuition fees	\$5,000 of tuition fees	\$5,000	\$7,033	Not available

Chapter 6 – Child and family benefits

You may be eligible to receive other benefit and credit payments such as:

- the GST/HST credit and related provincial payments
- the Canada child benefit and related provincial or territorial payments

For more information about our child and family benefits programs, go to canada.ca/child-family-benefits, see Booklet T4114, Canada Child Benefit, and Guide RC4210, GST/HST Credit, or call **1-800-387-1193**.

Chapter 7 – Other provincial or territorial tax credits

If you lived anywhere in Canada except Quebec on December 31, you may be eligible to claim provincial or territorial tax credits on your return. See the General Income Tax and Benefit Guide or go to canada.ca/guide-t1-general to find out if there are any provincial or territorial tax credits you can claim.

If you lived in Quebec on December 31, you have to fill out a provincial income tax return for Quebec to claim your provincial tax credits.

References

To get our forms or publications, go to canada.ca/cra-forms or call 1-800-959-8281.

Online

- Students: canada.ca/taxes-students
- International students: canada.ca/taxes-international-students

Guides

- T4044, Employment Expenses
- T4058, Non-Residents and Income Tax
- T4114, Canada Child Benefit and related provincial and territorial programs
- RC192, Information for Students – Educational Institutions Outside Canada
- RC4092, Registered Education Savings Plans
- RC4112, Lifelong Learning Plan (LLP)
- RC4210, GST/HST Credit Including related provincial credits and benefits

Forms

- RC96, Lifelong Learning Plan (LLP) Request to Withdraw Funds from an RRSP
- T1-M, Moving Expenses Deduction
- T778, Child Care Expenses Deduction

- T1013, Authorizing or Cancelling a Representative
- T2202A, Tuition and Enrolment Certificate
- TL11A, Tuition and Enrolment Certificate – University Outside Canada
- TL11B, Tuition and Enrolment Certificate – Flying School or Club
- TL11C, Tuition and Enrolment Certificate – Commuter to the United States
- TL11D, Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada

Interpretation bulletin

- IT-211R ARCHIVED, Membership dues – Associations and societies

Income tax folios

- S1-F2-C1, Education and Textbook Tax Credits
- S1-F2-C2, Tuition Tax Credit
- S1-F2-C3, Scholarships, Research Grants and Other Education Assistance
- S1-F3-C1, Child Care Expense Deduction
- S1-F3-C4, Moving Expenses

Online services

My Account

The CRA's My Account service is fast, easy, and secure.

Use My Account to:

- view your benefit and credit payment amounts and dates
- view your notice of assessment
- change your address, direct deposit information, and marital status
- sign up for account alerts
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return
- request your proof of income statement (option 'C' print)
- link between your CRA My Account and My Service Canada Account

How to register

For information, go to canada.ca/my-cra-account.

Sign up for online mail

Sign up for the CRA's online mail service to get most of your CRA mail, like your notice of assessment online.

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

MyCRA mobile app

Getting ready to file your income tax and benefit return? Use MyCRA to:

- check your RRSP deduction limit
- look up a local tax preparer
- see what tax filing software the CRA has certified

Done filing? Use MyCRA to:

- check the status of your tax return
- view your notice of assessment

Use MyCRA throughout the year to:

- view the amounts and dates of your personal benefit and credit payments
- check your TFSA contribution room
- change your address, direct deposit information, and marital status
- let us know if a child is no longer in your care
- sign up for online mail and account alerts
- request your proof of income statement (option "C" print)

For more information, go to canada.ca/cra-mobile-apps.

MyBenefits CRA mobile app

Get your benefit information on the go! Use MyBenefits CRA mobile app throughout the year to:

- view the amounts and dates of your benefit and credit payments, including any provincial or territorial payments
- view the status of your application for child benefits
- change your address, phone number, and marital status
- let us know if a child is no longer in your care
- sign up for online mail and account alerts

To get more information, go to canada.ca/cra-mobile-apps.

For more information

What if you need help?

If you need more information after reading this publication, visit canada.ca/revenue-agency or call 1-800-959-8281.

Community Volunteer Income Tax Program (CVITP)

If you are unable to prepare your income tax and benefit return, community organization volunteers can prepare your tax return for you if you have modest income and a simple tax situation. For more information about the CVITP, or to find out how to become a volunteer, go to canada.ca/taxes-volunteer or call 1-800-959-8281.

Direct deposit

Direct deposit is a fast, convenient, reliable, and secure way to get your CRA payments directly into your account at a financial institution in Canada. To enrol for direct deposit or to update your banking information, go to canada.ca/cra-direct-deposit.

Forms and publications

To get our forms and publications, go to canada.ca/cra-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 by automated response. Contact your service provider or operator to initiate the collect call. You may hear a beep and experience a normal connection delay.

Contacting us with international enquiries

- Calls from Canada and the U.S, 1-800-959-8281
- Calls from outside Canada and the U.S, 613-940-8495
- Fax, 613-941-2505

Regular hours of service

- Monday to Friday (holidays excluded)
- 9:00 a.m. to 5:00 p.m., Eastern time

Extended hours of telephone service

From mid-February to the end of April (except Easter weekend):

- Monday to Friday – 9:00 a.m. to 9:00 p.m., Eastern time
- Saturday – 9:00 a.m. to 5:00 p.m., Eastern time

Electronic mailing lists

The CRA can notify you by email when new information on a subject of interest to you is available on the website.

To subscribe to the electronic mailing lists, go to canada.ca/cra-email-lists.

Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling 1-800-267-6999.

Teletypewriter (TTY) users

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

If you use an operator-assisted relay service, call our regular telephone numbers instead of the TTY number.

Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, the Canadian tax system, and tax measures for persons with disabilities. To watch our videos, go to canada.ca/cra-video-gallery.

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 CRA. See the Taxpayer Bill of Rights.

You can file a service complaint if you are not satisfied with the service you get from the CRA.

There are three steps to resolve your service-related complaint.

Step 1 – Talk to us first

If you are not satisfied with the service you received, you can file a service complaint. Before you do this, we recommend that you try to resolve the matter with the 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 canada.ca/cra-contact.

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee's supervisor.

Step 2 – Contact the CRA Service Complaints Program

The CRA Service Complaints Program is for individuals and businesses. The program provides another level of review if you are not satisfied with the results from step 1 in the service complaint process. Generally, service-related complaints refer to the quality and timeliness of our work.

To file a complaint with the CRA Service Complaints Program, fill out Form RC193, Service-Related Complaint.

For more information on the CRA Service Complaints Program and how to file a complaint, go to canada.ca/cra-service-complaints.

Step 3 – Contact the Office of the Taxpayers’ Ombudsman

If, after following steps 1 and 2, your service-related complaint is still not resolved, you can submit a complaint with the Office of the Taxpayers’ Ombudsman.

For more information about the Office of the Taxpayers’ Ombudsman and how to submit a complaint, go to canada.ca/en/taxpayers-ombudsman.

Reprisal complaint

If you believe that you have experienced reprisal, complete Form RC459, Reprisal Complaint.

For more information about reprisal complaints, go to canada.ca/cra-reprisal-complaints.

Due dates

When the due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, we consider your payment to be on time if we receive it on the next business day. Your return is considered on time if we receive it or if it is postmarked on or before the next business day.

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

Cancel or waive penalties or 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 are unable to meet their tax obligations due to circumstances beyond their control.

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

For penalties, the CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year in which you make your request. For example, your request made in 2017 must relate to a penalty for a tax year or fiscal period ending in 2007 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year in which you make your request. For example, your request made in 2017 must relate to interest that accrued in 2007 or later.

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

Learning About Taxes

Learning About Taxes is a free online course that:

- explains your role in Canada's tax system
- helps you understand why you pay taxes and how these taxes are used
- tells you how to complete a simple tax return online, for free
- is an online course with self-paced learning modules
- will take you about 60-90 minutes to complete

To learn more, go to canada.ca/taxes-educators.

If you received scholarships, fellowships, or bursaries in the taxation year in connection with your part-time enrolment in an educational program, this chart will help you calculate the amount of scholarship, fellowship and bursary income to be included on line 130.

Chart to calculate the portion of the award that must be included in income

Calculation of scholarship exemption for the taxation year:				
Scholarships, fellowships, and bursaries received by you in the taxation year related to a part-time program for which you could claim the part-time education amount for that program for 2016, or for which you are a part-time qualifying student for 2017 or 2018.			_____	1
Fees paid to the educational institution and costs of program-related material for the part-time program for which you could claim part-time education amount for that program for 2016, or for which you are a part-time qualifying student for 2017 or 2018. Do not include costs and fees paid that you claimed for a scholarship exemption in a previous year.			_____	2
Enter the amount from line 1 or line 2, whichever is less.	_____	3		
Line 1 minus line 2 (if negative, enter "0")			_____	4
Basic scholarship exemption			\$500.00	5
Enter the amount from line 4 or line 5, whichever is less.	_____	6		
Add lines 3 and 6. This is your total scholarship exemption.			_____	7
Calculation of amounts to be included in income for the taxation year:				
Total of all scholarships, fellowships, and bursaries received by you in the taxation year in connection with your part-time enrolment in an educational program.			_____	8
Enter your scholarship exemption for the taxation year from line 7 above.			_____	9
Line 8 minus line 9. This is the amount of scholarship, fellowship, and bursary income that you must include at line 130 of your return.			_____	10