

# Executive summary

## for 2023 taxation year

### Taxpayer

	Alejandro	Mariela
First name	Alejandro	Mariela
Last name	Alvarez	Hoyos
Client number	2053	2054
Social insurance number	282-917-962	303-205-934
Date of birth	13-12-1968	12-12-1972
Province of residence	Quebec	Quebec
Marital status on December 31, 2023	Married	Married
Street	808-201 Chemin du Golf	808-201 Chemin du Golf
City	Verdun	Verdun
Province	Quebec	Quebec
Postal code	H3E 1Z4	H3E 1Z4

## Federal return

		Taxpayer	Spouse	Total for the couple
Total income	<b>15000</b>	72,959	110,273	183,232
Net income	<b>23600</b>	63,800	99,142	162,942
Taxable income	<b>26000</b>	63,800	99,142	162,942
Marginal tax rate		17%	17%	
Average tax rate (total income taxes paid ÷ total income)		8.0%	10.8%	
Total tax payable after abatement	<b>43500 - 44000</b>	5,806	11,925	17,731
<b>Balance due (refund) - federal</b>	<b>48400 or 48500</b>	<b>(3,816)</b>	<b>(2,728)</b>	<b>(6,544)</b>
Canada child benefit				
GST/HST credit				
Alternative minimum tax				
Total AMT credit to carry over				
Total RRSP deduction limit - 2024		133,859	75,148	209,007
Unused RRSP contributions				
Cumulative net investment loss (CNIL)				
Total instalments payable in 2024				

## Quebec return

		Taxpayer	Spouse	Total for the couple
Total income	<b>199</b>	73,053	110,273	183,326
Amount for net family income		62,579	98,171	160,749
Net income	<b>275</b>	62,579	98,171	160,749
Taxable income	<b>299</b>	62,579	98,171	160,749
Marginal tax rate		19%	19%	
Average tax rate (total income taxes paid ÷ total income)		9.6%	0.0%	
Tax and contributions payable	<b>450</b>	7,021	13,343	20,363
<b>Balance due (refund) - Quebec</b>	<b>478 or 479</b>	<b>(4,153)</b>	<b>(15)</b>	<b>(4,168)</b>
Payment of the Family allowance				
Solidarity tax credit				
Alternative minimum tax				
Total AMT credit to carry over				
Cumulative net investment loss (CNIL)				
Total instalments payable in 2024				
Combined federal and Quebec marginal tax rate		36%	36%	
Combined federal and Quebec Average tax rate		17.6%	10.8%	
<b>Combined balance due (refund) - federal and Quebec</b>		<b>(7,969)</b>	<b>(2,742)</b>	<b>(10,712)</b>

# T1 comparative summary - 2023

Name **Alejandro Alvarez**

SIN **282-917-962**

Date of birth **13-12-1968**

	2023	2022	2021	2020	2019		2023	2022	2021	2020	2019		
Employment income	10100	72,283	70,482	66,518	47,744	60,600	Caregiver, other dep.	30450					
Other empl. income	10400						Child amount	30500					
OAS pension	11300						CPP/QPP empl.	30800	3,407	3,316	3,137	2,389	2,911
CPP/QPP benefits	11400						CPP/QPP self-empl.	31000					
Other pensions	11500						EI premiums	31200	781	724	664	573	664
Split-pension amt	11600						EI prem. self-empl.	31217					
Universal child care	11700						PPIP premiums paid	31205	356	347	328	236	319
Design. UCCB Amt	11701						PPIP employment	31210					
EI benefits	11900			8,000			PPIP self-empl.	31215					
Dividends	12000						Volunteer firefighters'	31220					
Dividends not eliq.	12010						Search and rescue'	31240					
Interest	12100						Employment amt	31260	1,368	1,287	1,257	1,245	1,222
Partnership	12200						Home buyers' amount	31270					
Registered DSPI	12500						Home acc. expenses	31285					
Rental	12600						Adoption expenses	31300					
Capital gains	12700						Digital news subsc.	31350					
Support received	12800						Pension inc. amount	31400					
RRSP	12900	677					Disability amount	31600					
FHSA	12905						Disability transfer	31800					
FHSA - other	12906						Student loan int.	31900					
Other income	13000						Tuition, education	32300					
Scholarship/grants	13010						Tuition transfer	32400					
Business	13500						Spousal transfer	32600					
Professional	13700						Medical expenses	33099	552	382	702	44	460
Commission	13900						Medical other dep.	33199	357	122			
Farming	14100						Medical deduction	33200	357	122			
Fishing	14300						<b>Total</b>	<b>33500</b>	<b>21,269</b>	<b>20,193</b>	<b>19,195</b>	<b>17,672</b>	<b>17,184</b>
Workers' compens.	14400						<b>Total @ 15%</b>	<b>33800</b>	<b>3,190</b>	<b>3,029</b>	<b>2,879</b>	<b>2,651</b>	<b>2,578</b>
Social assistance	14500						Donations and gifts	34900					
Supplement	14600						<b>Non refundable cr.</b>	<b>35000</b>	<b>3,190</b>	<b>3,029</b>	<b>2,879</b>	<b>2,651</b>	<b>2,578</b>
<b>Total income</b>	<b>15000</b>	<b>72,959</b>	<b>70,482</b>	<b>66,518</b>	<b>55,744</b>	<b>60,600</b>	Dividend tax credit	40425					
Pension adjustment	20600						Min. tax carryover	40427					
RPP deduction	20700						Foreign tax credit	40500	0				
RRSP deduction	20800	8,529	1,155	3,680			<b>Federal tax</b>	<b>40600</b>	<b>6,954</b>	<b>7,824</b>	<b>7,188</b>	<b>6,080</b>	<b>7,210</b>
FHSA deduction	20805						Political	41000					
Split-pension deduct.	21000						ITC	41200					
Dues	21200						Labour-sponsored	41400					
UCCB repay.	21300						<b>Lines (40600 - 41600)</b>	<b>41700</b>	<b>6,954</b>	<b>7,824</b>	<b>7,188</b>	<b>6,080</b>	<b>7,210</b>
Child care	21400						CWB adv. payments	41500					
Attendant care	21500						<b>Net federal tax</b>	<b>42000</b>	<b>6,954</b>	<b>7,824</b>	<b>7,188</b>	<b>6,080</b>	<b>7,210</b>
ABIL	21700						CPP contribution	42100					
Moving	21900						EI prem. self-empl.	42120					
Support payments	22000						Repayment	42200					
Carrying charges	22100						Provincial tax	42800					
CPP/QPP self-empl.	22200						First Nations	43200					
CPP/QPP enh. cont.	22215	631	461	291	133	81	<b>Total payable</b>	<b>43500</b>	<b>6,954</b>	<b>7,824</b>	<b>7,188</b>	<b>6,080</b>	<b>7,210</b>
PPIP self-empl.	22300						Deducted at source	43700	9,623	9,593	9,127	6,670	8,623
Exploration exp.	22400						Transfer 45%	43800					
Empl. expenses	22900		460	288			<b>Lines (43700 - 43800)</b>	<b>43850</b>	<b>9,623</b>	<b>9,593</b>	<b>9,127</b>	<b>6,670</b>	<b>8,623</b>
Clergy deduction	23100						Quebec abatement	44000	1,147	1,291	1,186	1,003	1,190
Other deductions	23200		2,000				First Nations abat.	44100					
COVID-19 repayment	23210						CPP overpayment	44800					
Clawback	23500						EI overpayment	45000			120		
<b>Net income</b>	<b>23600</b>	<b>63,800</b>	<b>66,407</b>	<b>62,259</b>	<b>55,611</b>	<b>60,519</b>	Climate action inc.	45110					
Canadian Forces	24400						Refundable medical	45200					
Security options ded.	24900						Can. workers benefit	45300					
Other payments	25000						Canada training credit	45350					
Limited part. loss	25100						Multigenerational home	45355					
Non capital loss	25200						Refund of ITC	45400					
Net capital loss	25300						Part XII.2 credit	45600					
Cap. gains exempt.	25400						GST/HST rebate	45700					
Northern deduction	25500						School supply	46900					
Additional deduct.	25600						Can. journalism credit	47555					
<b>Taxable income</b>	<b>26000</b>	<b>63,800</b>	<b>66,407</b>	<b>62,259</b>	<b>55,611</b>	<b>60,519</b>	Return of fuel charge	47556					
Basic amount	30000	15,000	14,398	13,808	13,229	12,069	Air quality improvement	47557					
Age amount	30100						Instalments paid	47600					
Spousal amount	30300						Provincial credits	47900					
Eligible dependant	30400						<b>Total credits</b>	<b>48200</b>	<b>10,770</b>	<b>10,884</b>	<b>10,433</b>	<b>7,673</b>	<b>9,813</b>
Can. caregiver amt	30425						<b>Refund</b>	<b>48400</b>	<b>3,816</b>	<b>3,061</b>	<b>3,246</b>	<b>1,593</b>	<b>2,603</b>
							<b>Balance owing</b>	<b>48500</b>					

Data for previous years will only be shown if requested and existing in the database.

# TP1 comparative summary - 2023

Name **Alejandro Alvarez**

SIN 282-917-962

Date of birth 13-12-1968

	2023	2022	2021	2020	2019		2023	2022	2021	2020	2019
Employment income 101	72,377	70,573	66,536	47,744	60,600	<b>Total @ 14% 377.1</b>	2,406	2,421	2,359	2,330	2,290
Correction 105						Medical - outside 378					
Other empl. income 107						Medical 381					
PI benefits 110						Student loan 385					
EI benefits 111				8,000		<b>Total 388</b>					
OAS pension 114						<b>Total @ 20% 389</b>					
QPP/CPP benefits 119						Tax cr. firefighter 390					
Annuities 122						Tax cr. career extension 391					
Annuities transf. 123						Tax cr. recent graduates 392					
Dividends 128						Donations, gifts 393					
Eligible dividends 166						Tax cr. for donations 395					
Ordinary dividends 167						Tax cr. home buyers 396					
Interest 130						Tax cr. for union fees 397					
Rental 136						Tax cr. tuition 398					
Capital gains 139						Tax cr. tuition trans. 398.1					
Support payments 142						<b>Non refund. credits 399</b>	2,406	2,421	2,359	2,330	2,290
Income security 147						Income tax 401	9,426	10,738	9,959	8,657	9,680
Supplement 148						Non refund. credits 406	2,406	2,421	2,359	2,330	2,290
Ret. of essential workers 151						<b>Lines (401 - 406) 413</b>	7,021	8,316	7,600	6,327	7,390
Other income 154	677					Political 414					
Net business 164						Dividend tax credit 415					
<b>Total income 199</b>	<b>73,053</b>	<b>70,573</b>	<b>66,536</b>	<b>55,744</b>	<b>60,600</b>	Capital regional 422					
Ded. for workers 201	1,315	1,235	1,205	1,190	1,170	FSTQ credit 424					
RPP deduction 205						<b>Credit transferable 430</b>	7,021	8,316	7,600	6,327	7,390
Empl. expenses 207		460	288			Credit transferred 431					
RRSP deduction 214	8,529	1,155	3,680			AMT carry-o. (Sch. E) 13					
FHSA deduction 215						<b>Lines (430 - 431) 432</b>	7,021	8,316	7,600	6,327	7,390
Support payments made 225						Registration QER 438					
Moving 228						QPIP contribution 439					
Investment expense 231						Advance payments 441					
ABIL 234						Special taxes 443					
Northern resident 236						QPP contributions 445					
Resource deduction 241						Health serv. fund 446					
Retirement inc. transf. 245						Drug insurance plan 447					
Ded. for a repayment 246		2,000				<b>Total tax payable 450</b>	7,021	8,316	7,600	6,327	7,390
QPP/CPP/QPIP ded. 248	631	461	291	133	81	Deducted at source 451	11,173	11,417	10,853	7,812	10,007
Other deductions 250						Deducted trans. to sp. 451.1					
Invest. carry-over 252						Deducted trans. by sp. 451.3					
<b>Total deductions 254</b>	<b>10,475</b>	<b>5,311</b>	<b>5,463</b>	<b>1,323</b>	<b>1,251</b>	QPP/CPP overcontr. 452			291	38	
Adj. inves. expense 260						Instalments paid 453					
<b>Net income 275</b>	<b>62,579</b>	<b>65,262</b>	<b>61,073</b>	<b>54,421</b>	<b>59,349</b>	Transfer of tax 454					
Recovery 276						Child care credit 455					
Universal child care 278						Work premium 456					
Strategic invest. 287						QPIP overpayment 457	0	0	0		0
Non capital loss 289						Home-Support 458					
Net capital loss 290						QST rebate 459					
Capital gains 292						Tax shield 460					
Ded. for an Indian 293						Other credits 462					
Soc. prog. benefits 295						Senior assistance tax cr. 463					
Misc. deductions 297						<b>Total credits 465</b>	11,173	11,417	11,144	7,850	10,007
Total deductions 298						Fin. compensation 466					
<b>Taxable income 299</b>	<b>62,579</b>	<b>65,262</b>	<b>61,073</b>	<b>54,421</b>	<b>59,349</b>	<b>Refund 478</b>	4,153	3,101	3,544	1,523	2,617
Basic amount 350	17,183	16,143	15,728	15,532	15,269	Refund to spouse 476					
Adj. for indem. 358						Refund by spouse 477					
Age/alone/pension 361						<b>Balance due 479</b>					
Children, other 367											
Disability 376											
<b>Total 377</b>	<b>17,183</b>	<b>16,143</b>	<b>15,728</b>	<b>15,532</b>	<b>15,269</b>						

Data for previous years will only be shown if requested and existing in the database.

# Tax return Summary - Combined

## for 2023 taxation year

	Taxpayer	Spouse
First name	Alejandro	Mariela
Last name	Alvarez	Hoyos
Client number	2053	2054
Social insurance number	282-917-962	303-205-934
Date of birth	13-12-1968	12-12-1972
Province of residence	Quebec	Quebec
Marital status on December 31, 2023	Married	Married
Street	808-201 Chemin du Golf	808-201 Chemin du Golf
City	Verdun	Verdun
Province	Quebec	Quebec
Postal code	H3E 1Z4	H3E 1Z4

### Federal return

#### Total income

	Taxpayer	Spouse	Total
Employment income	10100	72,282 89	+ 110,193 15 = 182,476 04
Interest and other investment income	12100		+ 79 51 = 79 51
RRSP income	12900	676 57	+ = 676 57
Add lines 10100, 10400 to 11900, 12000 to 14300, and 14700.			
<b>This is your total income.</b>	<b>15000</b>	<b>72,959 46</b>	<b>+ 110,272 66 = 183,232 12</b>

#### Net income

Pension adjustment	20600		+ 4,408 00 = 4,408 00
RRSP deduction	20800	8,528 63	+ 10,156 02 = 18,684 65
Deduction for CPP and QPP enhanced contributions	22215	631 00	+ 631 00 = 1,262 00
Other employment expenses	22900		+ 343 58 = 343 58
Add lines 20700 to 22400, 22900, 23100, and 23200.	23300	9,159 63	+ 11,130 60 = 20,290 23
Line 15000 minus line 23300 (if negative, enter "0")			
<b>This is your net income before adjustments.</b>	<b>23400</b>	<b>63,799 83</b>	<b>+ 99,142 06 = 162,941 89</b>
Line 23400 minus line 23500 (if negative, enter "0")			
<b>This is your net income.</b>	<b>23600</b>	<b>63,799 83</b>	<b>+ 99,142 06 = 162,941 89</b>

#### Taxable income

Line 23600 minus line 25700 (if negative, enter "0")			
<b>This is your taxable income.</b>	<b>26000</b>	<b>63,799 83</b>	<b>+ 99,142 06 = 162,941 89</b>

#### Federal non-refundable tax credits

Basic personal amount	30000	15,000 00	+ 15,000 00 = 30,000 00
CPP or QPP contributions: through employment	30800	3,407 40	+ 3,123 45 = 6,530 85
Employment Insurance premiums	31200	781 05	+ 781 05 = 1,562 10
Provincial Parental Insurance Plan (PPIP) premiums paid	31205	356 02	+ = 356 02
PPIP premiums payable on employment income	31210		+ 449 54 = 449 54
Canada employment amount	31260	1,368 00	+ 1,368 00 = 2,736 00
Medical expenses for self, spouse or common-law partner, and your child	33099	551 60	+ = 551 60
Minus: \$2,635 or 3% of line 23600, whichever is less		1,913 99	+ = 1,913 99
Allowable amount of medical expenses for other dependants	33199	356 72	+ = 356 72
Add lines (A) and 33199.	33200	356 72	+ = 356 72
Add lines 30000 to 33200.	33500	21,269 19	+ 20,722 04 = 41,991 23
<b>Multiply the amount on line 33500 by 15%.</b>	<b>33800</b>	<b>3,190 38</b>	<b>+ 3,108 31 = 6,298 69</b>
Total federal non-refundable tax credits: add lines 33800 and 34900.	<b>35000</b>	<b>3,190 38</b>	<b>+ 3,108 31 = 6,298 69</b>

#### Net federal tax

Tax on taxable income	(C)	10,144 22	+ 17,389 38 = 27,533 60
Add lines (C) and 40424.	40400	10,144 22	+ 17,389 38 = 27,533 60
Enter the amount from line 35000.	35000	3,190 38	+ 3,108 31 = 6,298 69
Add lines 35000 to 40427.		3,190 38	+ 3,108 31 = 6,298 69
Basic federal tax (if negative, enter "0")	42900	6,953 84	+ 14,281 07 = 21,234 91



## Tax return Summary - Combined for 2023 taxation year

Federal tax	40600
Line 40600 minus line 41600 (if negative, enter "0")	41700

### Refund or Balance owing

<b>Net federal tax:</b>	add lines 41700, 41500 and 41800.	42000
	<b>This is your total payable.</b>	<b>43500</b>
Total income tax deducted		43700
Tax transfer for residents of Quebec		43800
	Line 43700 minus line 43800	43850
Refundable Quebec abatement		44000
Employment Insurance overpayment		45000
Amount on line 31210		
Employee and partner GST/HST rebate		45700
	<b>These are your total credits.</b>	<b>48200</b>
	Line 43500 minus line 48200	
	<b>Refund</b>	<b>48400</b>
	<b>Balance owing</b>	<b>48500</b>

Taxpayer	Spouse	Total
6,953 84	+ 14,281 07	= 21,234 91
6,953 84	+ 14,281 07	= 21,234 91
6,953 84	+ 14,281 07	= 21,234 91
9,622 62	+ 26,610 67	= 36,233 29
	+ 11,974 80	= 11,974 80
9,622 62	+ 14,635 87	= 24,258 49
1,147 38	+ 2,356 38	= 3,503 76
	+ 221 40	= 221 40
	+ 449 54	= 449 54
	+ 16 36	= 16 36
10,770 00	+ 17,008 61	= 27,778 61
(3,816 16)	+ (2,727 54)	= (6,543 70)
3,816 16	+ 2,727 54	= 6,543 70
0 00	+ 0 00	= 0 00

### Additional information

Marginal tax rate	
Average tax rate (total income taxes paid ÷ total income)	
Total RRSP deduction limit - 2024	

17%	17%	
8.0%	10.8%	
133,859 13	+ 75,147 67	= 209,006 80

## Quebec return

### Total income

CPP contribution	96
Pensionable salary or wages under the CPP	96.1
QPIP premium	97
QPP contribution	98
Pensionable salary or wages under the QPP	98.1
Employment income	101
Interest and other investment income	130
Other income	154
Add lines 101 through 154 plus line 164.	
	<b>Total income 199</b>

Taxpayer	Spouse	Total
	+ 3,754 45	= 3,754 45
	+ 66,600 00	= 66,600 00
356 03		= 356 03
4,038 40		= 4,038 40
66,600 00		= 66,600 00
72,376 57	+ 110,193 15	= 182,569 72
	+ 79 51	= 79 51
676 57		= 676 57
73,053 14	+ 110,272 66	= 183,325 80

### Net income

Deduction for workers	201
HBP or LLP	212
RRSP deduction	214
Deduction for amounts contributed to the QPP, CPP or QPIP	248
	<b>Total deductions 254</b>
Subtract line 254 from line 199.	256
Add lines 256 and 260. If the result is negative, enter 0.	
	<b>Net income 275</b>

1,315 00	+ 1,315 00	= 2,630 00
	+ 1,666 66	= 1,666 66
8,528 63	+ 10,156 02	= 18,684 65
631 00	+ 631 00	= 1,262 00
10,474 63	+ 12,102 02	= 22,576 65
62,578 51	+ 98,170 64	= 160,749 15
62,578 51	+ 98,170 64	= 160,749 15

### Taxable income

Add lines 275 through 278.	279
Subtract line 298 from line 279. If the result is negative, enter 0.	
	<b>Taxable income 299</b>

62,578 51	+ 98,170 64	= 160,749 15
62,578 51	+ 98,170 64	= 160,749 15

### Non-refundable tax credits

Basic personal amount	350	
	Subtract line 358 from line 350.	359
Amount for dependants and amount transferred by a child 18 or over enrolled in post-secondary studies	367	
Add lines 359 through 376.	377	
Multiply line 377 by 14%.	377.1	

17,183 00	+ 17,183 00	= 34,366 00
17,183 00	+ 17,183 00	= 34,366 00
	+ 4,773 52	= 4,773 52
17,183 00	+ 21,956 52	= 39,139 52
2,405 62	+ 3,073 91	= 5,479 53

## Tax return Summary - Combined for 2023 taxation year

		Taxpayer	Spouse	Total
Add the amounts on lines 377.1, 389 to 392 and 395 to 398.1.				
<b>Non-refundable tax credits</b>	<b>399</b>	2,405 62	+ 3,073 91	= 5,479 53
Income tax on taxable income	401	9,426 17	+ 16,188 67	= 25,614 84
Non-refundable tax credits (line 399)	406	2,405 62	+ 3,073 91	= 5,479 53
Subtract line 406 from line 401. If you must complete Part A of Schedule E, enter instead	413	7,020 55	+ 13,114 76	= 20,135 31
Subtract line 425 from line 413.	430	7,020 55	+ 13,114 76	= 20,135 31
Subtract line 431 from line 430, or enter the amount from line 18 of Part B of Schedule E.	432	7,020 55	+ 13,114 76	= 20,135 31
QPIP premium on income from self-employment or employment outside Québec	439		+ 228 14	= 228 14
Add lines 432 through 447.		7,020 55	+ 13,342 90	= 20,363 45
<b>Income tax and contributions</b>	<b>450</b>			
<b>Refund or balance due</b>				
Québec income tax withheld at source	451	11,173 44	+	= 11,173 44
Subtract line 451.1 from line 451.	451.2	11,173 44	+	= 11,173 44
Transferable portion of the income tax withheld for another province	454		+ 11,974 80	= 11,974 80
QPIP overpayment	457	0 01	+	= 0 01
Other credits	462		+ 1,383 00	= 1,383 00
Add lines 451.2 through 463.				
<b>Income tax paid and other credits</b>	<b>465</b>	11,173 45	+ 13,357 80	= 24,531 25
Add line 465 and 466.	468	11,173 45	+ 13,357 80	= 24,531 25
Subtract line 450 from line 468.	<b>470</b>	(4,152 90)	+ (14 90)	= (4,167 80)
<b>Refund</b>				
Amount from line 470, if it is negative	474	4,152 90	+ 14 90	= 4,167 80
Subtract line 476 from line 474.		4,152 90	+ 14 90	= 4,167 80
Subtract line 477 from line 475.		0 00	+ 0 00	= 0 00
<b>Balance due</b>	<b>479</b>			
<b>Additional information</b>				
Marginal tax rate		19%	19%	
Average tax rate (total income taxes paid ÷ total income)		9.6%	0.0%	
<b>Federal and Quebec</b>				
Combined federal and Quebec marginal tax rate		36%	36%	
Combined federal and Quebec average tax rate		17.6%	10.8%	
<b>Combined balance due (refund) - federal and Quebec</b>		(7,969 06)	+ (2,742 44)	= (10,711 50)

# Tax return Summary

## for 2023 taxation year

Taxpayer

First name	Alejandro
Last name	Alvarez
Client number	2053
Social insurance number	282-917-962
Date of birth	13-12-1968
Province of residence	Quebec
Marital status on December 31, 2023	Married
Street	808-201 Chemin du Golf
City	Verdun
Province	Quebec
Postal code	H3E 1Z4

### Federal return

#### Total income

Employment income	10100		72,282	89
RRSP income	12900	+	676	57
Add lines 10100, 10400 to 14300, and 14700.	<b>15000</b>	=	<b>72,959</b>	<b>46</b>

**This is your total income.**

#### Net income

RRSP deduction	20800	+	8,528	63
Deduction for CPP and QPP enhanced contributions	22215	+	631	00
Add lines 20700 to 22400, 22900, 23100, and 23200.	23300	-	9,159	63
Line 15000 minus line 23300 (if negative, enter "0")	<b>23400</b>	=	<b>63,799</b>	<b>83</b>
Line 23400 minus line 23500 (if negative, enter "0")	<b>23600</b>	=	<b>63,799</b>	<b>83</b>

**This is your net income before adjustments.**  
**This is your net income.**

#### Taxable income

Line 23600 minus line 25700 (if negative, enter "0")	<b>26000</b>	=	<b>63,799</b>	<b>83</b>
--	--------------	---	---------------	-----------

**This is your taxable income.**

#### Federal non-refundable tax credits

Basic personal amount	30000		15,000	00
CPP or QPP contributions: through employment	30800	+	3,407	40
Employment Insurance premiums	31200	+	781	05
Provincial Parental Insurance Plan (PPIP) premiums paid	31205	+	356	02
Canada employment amount	31260	+	1,368	00
Medical expenses for self, spouse or common-law partner, and your child	33099		551	60
Minus: \$2,635 or 3% of line 23600, whichever is less	-		1,913	99
Allowable amount of medical expenses for other dependants	33199	+	356	72
Add lines (A) and 33199.	33200	+	356	72
Add lines 30000 to 33200.	33500	=	21,269	19
<b>Multiply the amount on line 33500 by 15%.</b>	33800	=	3,190	38
Total federal non-refundable tax credits:	<b>35000</b>	=	<b>3,190</b>	<b>38</b>

add lines 33800 and 34900.

#### Net federal tax

Tax on taxable income	(C)		10,144	22
Add lines (C) and 40424.	40400		10,144	22
Enter the amount from line 35000.	35000		3,190	38
Add lines 35000 to 40427.	-		3,190	38
Basic federal tax (if negative, enter "0")	42900	=	6,953	84
Federal tax	40600	=	6,953	84
Line 40600 minus line 41600 (if negative, enter "0")	41700	=	6,953	84

#### Refund or Balance owing

<b>Net federal tax:</b>	<b>42000</b>	=	<b>6,953</b>	<b>84</b>
<b>This is your total payable.</b>	<b>43500</b>	=	<b>6,953</b>	<b>84</b>
Total income tax deducted	43700		9,622	62
Line 43700 minus line 43800	43850	=	9,622	62
Refundable Quebec abatement	44000	+	1,147	38
<b>These are your total credits.</b>	<b>48200</b>	-	<b>10,770</b>	<b>00</b>
Line 43500 minus line 48200	=		<b>(3,816)</b>	<b>16</b>

# Tax return Summary for 2023 taxation year

Taxpayer

Refund 48400 3,816|16

Balance owing 48500 0|00

## Additional information

Marginal tax rate	17%
Average tax rate (total income taxes paid ÷ total income)	8.0%
Total RRSP deduction limit - 2024	133,859 13

## Quebec return

### Total income

Taxpayer

QPIP premium	97	356 03	
QPP contribution	98	4,038 40	
Pensionable salary or wages under the QPP	98.1	66,600 00	
Employment income			101 <span style="border-bottom: 1px solid black;">72,376 57</span>
Other income			154 + <span style="border-bottom: 1px solid black;">676 57</span>
Add lines 101 through 154 plus line 164.		<b>Total income</b> 199	= <span style="border: 1px solid black; padding: 2px;">73,053 14</span>

### Net income

Deduction for workers	201	1,315 00	
RRSP deduction	214 +	8,528 63	
Deduction for amounts contributed to the QPP, CPP or QPIP	248 +	631 00	
Add lines 201 through 207 and 214 through 252.		<b>Total deductions</b> 254	- <span style="border-bottom: 1px solid black;">10,474 63</span>
Subtract line 254 from line 199.			256 = <span style="border-bottom: 1px solid black;">62,578 51</span>
Add lines 256 and 260. If the result is negative, enter 0.		<b>Net income</b> 275	= <span style="border: 1px solid black; padding: 2px;">62,578 51</span>

### Taxable income

Add lines 275 through 278.			279 = <span style="border-bottom: 1px solid black;">62,578 51</span>
Subtract line 298 from line 279. If the result is negative, enter 0.		<b>Taxable income</b> 299	= <span style="border: 1px solid black; padding: 2px;">62,578 51</span>

### Non-refundable tax credits

Basic personal amount	350	17,183 00	
Subtract line 358 from line 350.	359 =	17,183 00	
Add lines 359 through 376.	377 =	17,183 00	
Multiply line 377 by 14%.	377.1 =	2,405 62	
Add the amounts on lines 377.1, 389 to 392 and 395 to 398.1.		<b>Non-refundable tax credits</b> 399	= <span style="border: 1px solid black; padding: 2px;">2,405 62</span>
Income tax on taxable income	401	9,426 17	
Non-refundable tax credits (line 399)	406 -	2,405 62	
Subtract line 406 from line 401.			
If you must complete Part A of Schedule E, enter instead	413 =	7,020 55	
Subtract line 425 from line 413.	430 =	7,020 55	
Subtract line 431 from line 430, or enter the amount from line 18 of Part B of Schedule E.	432 =	7,020 55	
Add lines 432 through 447.		<b>Income tax and contributions</b> 450	= <span style="border: 1px solid black; padding: 2px;">7,020 55</span>

### Refund or balance due

Québec income tax withheld at source	451	11,173 44	
Subtract line 451.1 from line 451.	451.2	11,173 44	
QPIP overpayment	457 +	0 01	
Add lines 451.2 through 463.		<b>Income tax paid and other credits</b> 465	- <span style="border-bottom: 1px solid black;">11,173 45</span>
Add line 465 and 466.	468 =	11,173 45	
Subtract line 450 from line 468.	470 =	(4,152 90)	

### Refund

Amount from line 470, if it is negative	474	4,152 90	
Subtract line 476 from line 474.		<b>Refund</b> 478	= <span style="border: 1px solid black; padding: 2px;">4,152 90</span>
Subtract line 477 from line 475.		<b>Balance due</b> 479	= <span style="border: 1px solid black; padding: 2px;">0 00</span>

### Additional information

Marginal tax rate	19%
Average tax rate (total income taxes paid ÷ total income)	9.6%

### Federal and Quebec

Combined federal and Quebec marginal tax rate	36%
---	-----

## Tax return Summary for 2023 taxation year

Taxpayer

Combined federal and Quebec average tax rate (total income taxes paid ÷ total income)

17.6%

**Combined balance due (refund) - federal and Quebec**

(7,969|06)



# T1 and TP1 Returns Summary

for 2023 taxation year

	Taxpayer	Spouse
First name	Alejandro	Mariela
Last name	Alvarez	Hoyos
Client number	2053	2054
Social insurance number	282-917-962	303-205-934
Date of birth	13-12-1968	12-12-1972
Province of residence	Quebec	Quebec
Marital status on December 31, 2023	Married	Married
Street	808-201 Chemin du Golf	808-201 Chemin du Golf
City	Verdun	Verdun
Province	Quebec	Quebec
Postal code	H3E 1Z4	H3E 1Z4

<b>Federal</b>	<b>Tax returns</b>	<b>Quebec</b>
----------------	--------------------	---------------

## Total income

Employment income	10100	72,282 89
RRSP income	12900	676 57
Other income	13000	
Add lines 10100, 10400 to 14300, and 14700.		
<b>This is your total income. 15000</b>		72,959 46

## Net income

Canada employment amount	31260	1,368 00
RRSP deduction	20800	8,528 63
Ded. for CPP/QPP on self-employment	22200	
Deduction for CPP/QPP enhanced contributions	22215	631 00
Add lines 20700 to 22400, 22900, 23100, and 23200.	23300	9,159 63
Line 15000 minus line 23300 (if negative, enter "0")		
This is your net income before adjustments. 23400		63,799 83
Line 23400 minus line 23500 (if negative, enter "0")		
<b>This is your net income. 23600</b>		63,799 83

## Taxable income

Line 23600 minus line 25700 (if negative, enter "0")		
<b>This is your taxable income. 26000</b>		63,799 83

## Non-refundable Tax credits

Basic personal amount	30000	15,000 00
CPP or QPP contributions: through employment	30800	3,407 40
Employment Insurance premiums	31200	781 05
PPIP premiums paid	31205	356 02
Canada employment amount	31260	1,368 00
Medical expenses	33099	551 60
Minus: \$2,635 or 3% of line 23600, whichever is less		1,913 99
Allowable medical exp. for other dependants	33199	356 72
Add lines (A) and 33199.	33200	356 72
Add lines 30000 to 33200.	33500	21,269 19
<b>Multiply the amount on line 33500 by 15%.</b>	33800	3,190 38
Add lines 33800 and 34900.		
<b>Non-refundable tax credits 35000</b>		3,190 38

## Total income

QPIP premium	97	356 03
QPP contribution	98	4,038 40
Pensionable salary or wages under the QPP	98.1	66,600 00
Employment income	101	72,376 57
Other income	154	676 57
Add lines 101 through 154 plus line 164.		
<b>Total income 199</b>		73,053 14

## Net income

Deduction for workers	201	1,315 00
RRSP deduction	214	8,528 63
Ded. for QPP, CPP or QPIP	248	631 00
<b>Total deductions 254</b>		10,474 63
Subtract line 254 from line 199.	256	62,578 51
Add lines 256 and 260. If the result is negative, enter 0.		
<b>Net income 275</b>		62,578 51

## Taxable income

Add lines 275 through 278.	279	62,578 51
Subtract line 298 from line 279.		
<b>Taxable income 299</b>		62,578 51

## Non-refundable Tax credits

Basic personal amount	350	17,183 00
Subtract line 358 from line 350.	359	17,183 00
Deduction for workers	201	1,315 00
Add lines 359 through 376.	377	17,183 00
Multiply line 377 by 14%.	377.1	2,405 62
Add amounts on lines 377.1, 389 to 392, 395 to 398.1.		
<b>Non-refundable tax credits 399</b>		2,405 62

# T1 and TP1 Returns Summary for 2023 taxation year

Federal

Quebec

## Net federal tax

Tax on taxable income	(C)	10,144	22
Add lines (C) and 40424.	40400	10,144	22
Non-refundable tax credit	35000	3,190	38
Add lines 35000 to 40427.		3,190	38
Basic federal tax (if negative, enter "0")	42900	6,953	84
Federal tax	40600	6,953	84
Line 40600 minus line 41600 (if negative, enter "0")	41700	6,953	84

## Income tax and contributions

Tax on taxable income	401	9,426	17
Non-refundable tax credits (line 399)	406	2,405	62
Subtract line 406 from line 401.	413	7,020	55
Subtract line 425 from line 413.	430	7,020	55
Subtract line 431 from line 430	432	7,020	55

## Refund or Balance owing

<b>Net federal tax:</b>			
Add lines 41700, 41500 and 41800.	42000	6,953	84
<b>This is your total payable.</b>	<b>43500</b>	6,953	84
Total income tax deducted	43700	9,622	62
Line 43700 minus line 43800	43850	9,622	62
Refundable Quebec abatement	44000	1,147	38
<b>These are your total credits.</b>	<b>48200</b>	10,770	00
Line 43500 minus line 48200		(3,816)	16
<b>Refund</b>	<b>48400</b>	3,816	16
<b>Balance owing</b>	<b>48500</b>	0	00

<b>Income tax and contributions</b>	<b>450</b>	7,020	55
Québec income tax withheld at source	451	11,173	44
Subtract line 451.1 from line 451.	<b>451.2</b>	11,173	44
QPIP overpayment	457	0	01
Add lines 451.2 through 463.	465	11,173	45
Add line 465 and 466.	468	11,173	45
Subtract line 450 from line 468.	<b>470</b>	(4,152)	90
Amount from line 470, if it is negative	474	4,152	90
<b>Refund</b>	<b>478</b>	4,152	90
<b>Balance due</b>	<b>479</b>	0	00

## Additional information

Marginal tax rate	17%
Average tax rate (total income taxes paid ÷ total income)	8.0%
Total RRSP deduction limit - 2024	133,859

## Additional information

Marginal tax rate	19%
Average tax rate (total income taxes paid ÷ total income)	9.6%

Combined federal and Quebec marginal tax rate	36%
Combined federal and Quebec average tax rate (total income taxes paid ÷ total income)	17.6%
<b>Combined balance due (refund) - federal and Quebec</b>	<b>(7,969)06</b>

Income Tax and Benefit Return

Protected B when completed

If this return is for a deceased person, enter their information on this page. For more information, see Guide T4011, Preparing Returns for Deceased Persons.

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

Step 1 - Identification and other information

8

Identification section containing fields for name, address, social insurance number, date of birth, marital status, and language of correspondence.

Residence information section containing fields for province of residence, date of entry, and date of departure.

Your spouse's or common-law partner's information section containing fields for spouse's name, SIN, self-employment status, and income.

Do not use this area.

Table with 10 columns and 2 rows, containing numerical values like 17200 and 17100.

## Step 1 – Identification and other information (continued)



### Elections Canada

For more information, go to [canada.ca/cra-elections-canada](https://canada.ca/cra-elections-canada).

A) Do you have Canadian citizenship?

If **yes**, go to question B. If **no**, skip question B.

1  Yes 2  No

B) As a Canadian citizen, do you authorize the CRA to give your name, address, date of birth and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors?

1  Yes 2  No

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

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

### Indian Act – Exempt income

Tick this box if you have income that is exempt under the Indian Act.

For more information about this type of income, go to [canada.ca/taxes-indigenous-peoples](https://canada.ca/taxes-indigenous-peoples).

1

If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2023 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2024 tax year.

### Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2023, was **more than CAN\$100,000**?

1  Yes 2  No

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

**Protected B** when completed

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

## Step 2 – Total income

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

Employment income (box 14 of all T4 slips)			<b>10100</b>			<b>72,282</b>	<b>89</b>	1
Tax-exempt income for emergency services volunteers	<b>10105</b>							
Commissions included on line 10100 (box 42 of all T4 slips)	<b>10120</b>							
Wage-loss replacement contributions	<b>10130</b>							
Other employment income			<b>10400</b>	+				2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)			<b>11300</b>	+				3
CPP or QPP benefits (box 20 of the T4A(P) slip)			<b>11400</b>	+				4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	<b>11410</b>							
Other pensions and superannuation			<b>11500</b>	+				5
Elected split-pension amount (complete Form T1032)			<b>11600</b>	+				6
Universal child care benefit (UCCB) (see the RC62 slip)			<b>11700</b>	+				7
UCCB amount designated to a dependant	<b>11701</b>							
Employment insurance (EI) and other benefits (box 14 of the T4E slip)			<b>11900</b>	+				8
EI maternity and parental benefits, and provincial parental insurance plan (PPIP) benefits	<b>11905</b>							
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):								
Amount of dividends ( <b>eligible</b> and <b>other than eligible</b> )			<b>12000</b>	+				9
Amount of dividends ( <b>other than eligible</b> )	<b>12010</b>							
Interest and other investment income (use Federal Worksheet)			<b>12100</b>	+				10
Net partnership income (limited or non-active partners only)			<b>12200</b>	+				11
Registered disability savings plan (RDSP) income (box 131 of the T4A slip)			<b>12500</b>	+				12
Rental income (see Guide T4036)								
Gross	<b>12599</b>							
Net			<b>12600</b>	+				13
Taxable capital gains (complete Schedule 3)			<b>12700</b>	+				14
Support payments received (see Guide P102)								
Total	<b>12799</b>							
Taxable amount			<b>12800</b>	+				15
Registered retirement savings plan (RRSP) income (from all T4RSP slips)			<b>12900</b>	+		<b>676</b>	<b>57</b>	16
Taxable first home savings account (FHSA) income (boxes 22 and 26 of all T4FHSA slips)			<b>12905</b>	+				17
Taxable FHSA income – other (boxes 24 and 28 of all T4FHSA slips)			<b>12906</b>	+				18
Other income (specify):			<b>13000</b>	+				19
Taxable scholarships, fellowships, bursaries and artists' project grants			<b>13010</b>	+				20
Add lines 1 to 20.						<b>=</b>	<b>72,959</b>	<b>46</b>
<b>Self-employment income</b> (see Guide T4002):								
Business income								
Gross	<b>13499</b>							
Net			<b>13500</b>					22
Professional income								
Gross	<b>13699</b>							
Net			<b>13700</b>	+				23
Commission income								
Gross	<b>13899</b>							
Net			<b>13900</b>	+				24
Farming income								
Gross	<b>14099</b>							
Net			<b>14100</b>	+				25
Fishing income								
Gross	<b>14299</b>							
Net			<b>14300</b>	+				26
Add lines 22 to 26.								
Net self-employment income						<b>=</b>		27
Line 21 plus line 27						<b>=</b>	<b>72,959</b>	<b>46</b>
Workers' compensation benefits (box 10 of the T5007 slip)	<b>14400</b>							29
Social assistance payments	<b>14500</b>	+						30
Net federal supplements paid (box 21 of the T4A(OAS) slip)	<b>14600</b>	+						31
Add lines 29 to 31 (see line 25000 in Step 4).			<b>14700</b>	=				32
Line 28 plus line 32						<b>=</b>	<b>72,959</b>	<b>46</b>
<b>Total income</b>			<b>15000</b>	=		<b>=</b>	<b>72,959</b>	<b>46</b>



### Step 3 – Net income

Enter the amount from line 33 of the previous page.

72,959 | 46 34

Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	<u>20600</u>			
Registered pension plan (RPP) deduction (box 20 of all T4 slips and box 032 of all T4A slips)	<u>20700</u>			35
RRSP deduction (see Schedule 7 and <b>attach</b> receipts)	<u>20800</u>	+	<u>8,528</u>	36
FHSA deduction (see Schedule 15 and <b>attach</b> receipts)	<u>20805</u>	+		37
Pooled registered pension plan (PRPP) <b>employer</b> contributions (amount from your PRPP contribution receipts)	<u>20810</u>			
Deduction for elected split-pension amount (complete Form T1032)	<u>21000</u>	+		38
Annual union, professional or like dues (receipts and box 44 of all T4 slips)	<u>21200</u>	+		39
Universal child care benefit (UCCB) repayment (box 12 of all RC62 slips)	<u>21300</u>	+		40
Child care expenses (complete Form T778)	<u>21400</u>	+		41
Disability supports deduction (complete Form T929)	<u>21500</u>	+		42
Business investment loss (see Guide T4037)				
Gross	<u>21699</u>		Allowable deduction	
			<u>21700</u>	+
				43
Moving expenses (complete Form T1-M)	<u>21900</u>	+		44
Support payments made (see Guide P102)				
Total	<u>21999</u>		Allowable deduction	
			<u>22000</u>	+
				45
Carrying charges, interest expenses and other expenses (use Federal Worksheet)	<u>22100</u>	+		46
Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	<u>22200</u>	+		•47
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)			(maximum \$631.00)	
			<u>22215</u>	+
				<u>631</u>
				•48
Deduction for PPIP premiums on self-employment income (complete Schedule 10)			(maximum \$349.44)	
			<u>22300</u>	+
				•49
Exploration and development expenses (complete Form T1229)	<u>22400</u>	+		50
Other employment expenses (see Guide T4044)	<u>22900</u>	+		51
Clergy residence deduction (complete Form T1223)	<u>23100</u>	+		52
Other deductions (specify):	<u>23200</u>	+		53
Add lines 35 to 53.	<u>23300</u>	=	<u>9,159</u>	63
Line 34 minus line 54 (if negative, enter "0")				
			<b>Net income before adjustments</b>	
			23400	=
				<u>63,799</u>
				<u>83</u>
				55

#### Social benefits repayment:

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

- You entered an amount for EI and other benefits on line 11900 **and** the amount on line 23400 is **more than \$76,875**
- You entered an amount for OAS pension on line 11300 or net federal supplements paid on line 14600 **and** the amount on line 23400 is **more than \$86,912**

If not, enter "0" on line 23500. 23500 -            •56

Line 55 minus line 56 (if negative, enter "0")  
(If this amount is negative, you may have a non-capital loss. See Form T1A.) **Net income** 23600 = 63,799 | 83 57

Protected B when completed

### Step 4 – Taxable income

Enter the amount from line 57 of the previous page.

				<b>63,799</b>	<b>83</b>	58
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	<b>24400</b>		59			
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	<b>24900</b>	+	60			
Other payments deduction (enter the amount from line 14700 if you did <b>not</b> enter an amount on line 14600; otherwise, use Federal Worksheet)	<b>25000</b>	+	61			
Limited partnership losses of other years	<b>25100</b>	+	62			
Non-capital losses of other years	<b>25200</b>	+	63			
Net capital losses of other years	<b>25300</b>	+	64			
Capital gains deduction (complete Form T657)	<b>25400</b>	+	65			
Northern residents deductions (complete Form T2222)	<b>25500</b>	+	66			
Additional deductions (specify):	<b>25600</b>	+	67			
Add lines 59 to 67.	<b>25700</b>	=	▶	-		68
Line 58 minus line 68 (if negative, enter "0")				<b>26000</b>	=	<b>63,799</b>
						<b>83</b>
						69

### Step 5 – Federal tax

#### Part A – Federal tax on taxable income

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

	Line 26000 is \$53,359 or less	Line 26000 is more than \$53,359 but not more than \$106,717	Line 26000 is more than \$106,717 but not more than \$165,430	Line 26000 is more than \$165,430 but not more than \$235,675	Line 26000 is more than \$235,675	
Amount from line 26000		<b>63,799</b>	<b>83</b>			70
Line 70 minus line 71 ( <b>cannot</b> be negative)	- <b>0</b>	- <b>53,359</b>	- <b>106,717</b>	- <b>165,430</b>	- <b>235,675</b>	71
		<b>83</b>				72
Line 72 multiplied by the percentage from line 73	× <b>15%</b>	× <b>20.5%</b>	× <b>26%</b>	× <b>29%</b>	× <b>33%</b>	73
		<b>2,140</b>	<b>37</b>			74
Line 74 plus line 75	+ <b>0</b>	+ <b>8,003</b>	+ <b>18,942</b>	+ <b>34,207</b>	+ <b>54,578</b>	75
		<b>85</b>	<b>24</b>	<b>62</b>	<b>67</b>	76
<b>Federal tax on taxable income</b>		<b>10,144</b>				76

Enter the amount from line 76 on line 122 and continue at line 77.

#### Part B – Federal non-refundable tax credits

Basic personal amount:

If the amount on line 23600 is **\$165,430 or less**, enter \$15,000.

If the amount on line 23600 is **\$235,675 or more**, enter \$13,520.

Otherwise, use the Federal Worksheet to calculate the amount to enter.	(maximum \$15,000)	<b>30000</b>	<b>15,000</b>	<b>00</b>	77	
Age amount (if you were born in 1958 or earlier) (use Federal Worksheet)	(maximum \$8,396)	<b>30100</b>	+		78	
Spouse or common-law partner amount (complete Schedule 5)		<b>30300</b>	+		79	
Amount for an eligible dependant (complete Schedule 5)		<b>30400</b>	+		80	
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		<b>30425</b>	+		81	
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		<b>30450</b>	+		82	
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5) Number of children you are claiming this amount for		<b>30499</b>	× \$2,499 =	<b>30500</b>	+	83
Add lines 77 to 83.				=	<b>15,000</b>	84

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

Enter the amount from line 84 of the previous page.				<b>15,000</b>	<b>00</b>	85
Base CPP or QPP contributions (complete Schedule 8 or Form RC381, whichever applies):						
through employment income	(maximum \$3,407.40)	30800	3,407	40		.86
on self-employment income and other earnings		31000				.87
Employment insurance premiums:						
through employment	(maximum \$781.05)	31200	781	05		.88
on self-employment and other eligible earnings (complete Schedule 13)		31217				.89
Provincial parental insurance plan (PPIP) premiums paid (box 55 of all T4 slips)	(maximum \$449.54)	31205	356	02		.90
PPIP premiums payable (complete Schedule 10):						
on employment income	(maximum \$449.54)	31210				.91
on self-employment income	(maximum \$449.54)	31215				.92
Volunteer firefighters' amount (VFA)		31220				93
Search and rescue volunteers' amount (SRVA)		31240				94
Canada employment amount:						
Enter <b>whichever is less</b> : \$1,368 or line 1 plus line 2.		31260	1,368	00		95
Home buyers' amount	(maximum \$10,000)	31270				96
Home accessibility expenses (use Federal Worksheet)	(maximum \$20,000)	31285				97
Adoption expenses		31300				98
Digital news subscription expenses	(maximum \$500)	31350				99
Add lines 86 to 99.			5,912	47		100
Pension income amount (use Federal Worksheet)	(maximum \$2,000)	31400				101
Add lines 85, 100 and 101.					20,912	47
Disability amount for self (if you were under 18 years of age, use Federal Worksheet; if not, claim \$9,428)		31600				103
Disability amount transferred from a dependant (use Federal Worksheet)		31800				104
Add lines 102 to 104.					20,912	47
Interest paid on your student loans (see Guide P105)		31900				106
Your tuition, education and textbook amounts (complete Schedule 11)		32300				107
Tuition amount transferred from a child or grandchild		32400				108
Amounts transferred from your spouse or common-law partner (complete Schedule 2)		32600				109
Add lines 105 to 109.					20,912	47
Medical expenses for self, spouse or common-law partner and your dependent children under 18 years of age		33099	551	60		111
Amount from line 23600	63,799.83 × 3 % =		1,913	99		112
Enter <b>whichever is less</b> : \$2,635 or the amount from line 112.			1,913	99		113
Line 111 minus line 113 (if negative, enter "0")				0	00	114
Allowable amount of medical expenses for other dependants (use Federal Worksheet)		33199	356	72		115
Line 114 plus line 115		33200	356	72		116
Line 110 plus line 116					21,269	19
Federal non-refundable tax credit rate						118
Line 117 multiplied by the percentage from line 118		33800			3,190	38
Donations and gifts (complete Schedule 9)		34900				120
Line 119 plus line 120						121
<b>Total federal non-refundable tax credits</b>		<b>35000</b>			<b>3,190</b>	<b>38</b>

Protected B when completed

### Part C – Net federal tax

Enter the amount from line 76.				10,144	22	122
Federal tax on split income (TOSI) (complete Form T1206)	40424	+				• 123
Line 122 plus line 123	40400	=	10,144	22		124
Amount from line 35000			3,190	38		125
Federal dividend tax credit (use Federal Worksheet)	40425	+				• 126
Minimum tax carryover (complete Form T691)	40427	+				• 127
Add lines 125 to 127.		=	3,190	38		128
Line 124 minus line 128 (if negative, enter "0")			Basic federal tax	42900	=	6,953 84 129
Federal surtax on income earned outside Canada (complete Form T2203)					+	130
Line 129 plus line 130		=	6,953	84		131
Federal foreign tax credit (complete Form T2209)	40500	-				132
Line 131 minus line 132		=	6,953	84		133
Recapture of investment tax credit (complete Form T2038(IND))					+	134
Line 133 plus line 134		=	6,953	84		135
Federal logging tax credit					-	136
Line 135 minus line 136 (if negative, enter "0")			Federal tax	40600	=	6,953 84 • 137
Federal political contribution tax credit (use Federal Worksheet)						
Total federal political contributions (attach receipts)	40900		(maximum \$650)	41000		• 138
Investment tax credit (complete Form T2038(IND))	41200	+				• 139
Labour-sponsored funds tax credit						
Net cost of shares of a provincially registered fund	41300		Allowable credit	41400	+	• 140
Add lines 138 to 140.	41600	=				141
Line 137 minus line 141 (if negative, enter "0")	41700	=	6,953	84		142
Advanced Canada workers benefit (ACWB) (complete Schedule 6)	41500	+				• 143
Special taxes	41800	+				• 144
Add lines 142 to 144.			Net federal tax	42000	=	6,953 84 145

### Step 6 – Refund or balance owing

Amount from line 42000				6,953	84	146
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120	+				147
Social benefits repayment (amount from line 23500)	42200	+				148
<b>Provincial or territorial tax</b> (from Form T2203, if applicable)	42800	+				• 149
Add lines 146 to 149.			<b>Total payable</b>	43500	=	6,953 84 • 150

**Step 6 – Refund or balance owing (continued)**

Protected B when completed

Enter the amount from line 150 of the previous page.

**6,953**84 151

Total income tax deducted	<b>43700</b>		<b>9,622</b> 62	• 152
Tax transfer for residents of Quebec	<b>43800</b>	-		• 153
Line 152 minus line 153	<b>43850</b>	=	<b>9,622</b> 62	▶ <b>9,622</b> 62 154
Refundable Quebec abatement:				
Amount from line 42900	<b>6,953</b> 84	× 16.5% =	<b>44000</b>	+ <b>1,147</b> 38 • 155
Employment insurance (EI) overpayment	<b>45000</b>			• 156
Amount from line 31210		-		157
Net EI overpayment				
Line 156 minus line 157 (if negative, enter "0")	<b>45100</b>	=	<b>0</b> 00	▶ + <b>0</b> 00 158
Refundable medical expense supplement (use Federal Worksheet)	<b>45200</b>	+		• 159
Canada workers benefit (CWB) (complete Schedule 6)	<b>45300</b>	+		• 160
Canada training credit (CTC) (complete Schedule 11)	<b>45350</b>	+		• 161
Multigenerational home renovation tax credit (MHRTC) (complete Schedule 12)	<b>45355</b>	+		• 162
Refund of investment tax credit (complete Form T2038(IND))	<b>45400</b>	+		• 163
Part XII.2 tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	<b>45600</b>	+		• 164
Employee and partner GST/HST rebate (complete Form GST370)	<b>45700</b>	+		• 165
Eligible educator school supply tax credit				
Supplies expenses (maximum \$1,000)	<b>46800</b>	× 25% =	<b>46900</b>	+ • 166
Canadian journalism labour tax credit (box 236 of all T5013 slips)	<b>47555</b>	+		• 167
Return of fuel charge proceeds to farmers tax credit (complete Form T2043)	<b>47556</b>	+		• 168
Air quality improvement tax credit (box 238 of all T5013 slips or from partnership letter)	<b>47557</b>	+		• 169
Tax paid by instalments	<b>47600</b>	+		• 170
Add lines 154, 155 and 158 to 170.		<b>Total credits</b>	<b>48200</b>	= <b>10,770</b> 00 ▶ <b>10,770</b> 00 171

Line 151 minus line 171  
 If the amount is negative, enter it on **line 48400** below.  
 If the amount is positive, enter it on **line 48500** below.

**Refund or balance owing**

**(3,816**16) 172

**Refund** **48400** **3,816**16 •

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

**Balance owing** **48500** •

Your balance owing is due **no later than April 30, 2024**. For more information on how to make your payment, go to **canada.ca/payments**.

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

**Sign here** \_\_\_\_\_  
 It is a serious offence to make a false return.

Telephone number: \_\_\_\_\_

Date: **14-05-24**

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

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

EFILE number (if applicable): **48900** **H1944**

Name of tax professional: **MG-RS Inc.**

Telephone number: **(514) 400-0056**

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

<b>Do not use this area</b>	<b>48700</b> <input type="text"/>	<b>48800</b> <input type="text"/>	<b>48600</b> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
-----------------------------	-----------------------------------	-----------------------------------	-----------------------------------	----------------------	----------------------	----------------------	----------------------



**T1-2023****RRSP, PRPP and SPP Contributions and Transfers  
and HBP and LLP Activities****Schedule 7****Protected B**  
when completed

Complete parts A, B, C and D of this schedule if **any** of the following conditions apply to you:

- You will **not** be deducting all of the unused registered retirement savings plan (RRSP), pooled registered pension plan (PRPP) or specified pension plan (SPP) contributions that you previously reported and are available to deduct on your 2023 return, as shown on your latest notice of assessment or reassessment, or Form T1028, Your RRSP Information for 2023
- You will **not** be deducting all of the RRSP, PRPP or SPP contributions you made from March 2, 2023, to February 29, 2024, on your 2023 return
- You have transferred to your RRSP, PRPP or SPP certain amounts that you included in your income for 2023
- You are designating contributions made to your RRSP, PRPP or SPP as a 2023 repayment under the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- You want to claim the full amount of RRSP, PRPP or SPP contributions you made (including any unused RRSP, PRPP or SPP contributions) on line 20800 of your return **and** you reported employer PRPP contributions on line 20810 of your return

Complete Part E if you withdrew funds from your RRSP in 2023 under the HBP or the LLP.

Complete Part F if you will be the beneficiary of income that was contributed to an amateur athlete trust in 2023 and you want that income to be used to calculate your RRSP deduction limit.

If **none** of the situations for parts A to F above apply to you, do **not** complete this schedule. Instead, enter your total contributions made to your RRSP, PRPP or SPP, or your spouse's or common-law partner's RRSP or SPP, for 2023 on line 20800 of your return.

**Attach** a copy of this schedule to your paper return. Also attach your official receipts for all amounts that you contributed to an RRSP, PRPP or SPP from March 2, 2023, to February 29, 2024, including those you are not deducting on your 2023 return and those you are designating as HBP or LLP repayments.

Generally, your SPP and PRPP contributions are subject to the same rules as RRSP contributions and should be included on this schedule.

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

## Part A – RRSP, PRPP and SPP contributions

Complete this part to calculate your total contributions.

Enter, on lines 2 and 3 below, all contributions you made for the dates specified even if you are not designating or deducting them on your 2023 return. Otherwise, the Canada Revenue Agency may reduce or disallow your claim for these contributions on your return for a future year.

Include on lines 2 and 3 amounts transferred to your RRSP, PRPP or SPP (also see line 24640 in Part C) and contributions you are designating as a repayment under the HBP or the LLP (Part B).

Do **not** include **any** of the following amounts on lines 2 and 3:

- unused RRSP, PRPP or SPP contributions you made after March 1, 2023, that were refunded to you or your spouse or common-law partner in 2023
- all or part 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 [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan) or [canada.ca/lifelong-learning-plan](http://canada.ca/lifelong-learning-plan).
- your employer's contributions to your PRPP as reported on line 20810 of your return
- any payment directly transferred to your RRSP, PRPP or SPP if you did not receive an information slip or if it is shown in box 35 of your T4RSP or T4RIF slips
- the part of an RRSP withdrawal that you recontributed to your RRSP and deducted on line 23200 of your return. This would have happened if you withdrew more RRSP funds than necessary in error to get past service benefits under a registered pension plan (RPP)
- the excess part of a direct transfer of a lump-sum payment from your RPP to an RRSP, a PRPP or a registered retirement income fund (RRIF) that you withdrew and are including on line 12900 or line 13000 and deducting on line 23200 of your 2023 return
- contributions made from exempt earnings (see Form RC383, Tax-Exempt Earned Income and Contributions for a Pooled Registered Pension Plan)

Enter your **unused** RRSP contributions previously reported and available to deduct for 2023 as shown on your latest notice of assessment or reassessment, or Form T1028 for 2023 (unused RRSP contributions also include your unused PRPP and SPP contributions). \_\_\_\_\_ 1

Enter contributions made to your RRSP, SPP or PRPP or to your spouse's or common-law partner's RRSP or SPP from **March 2, 2023, to December 31, 2023** (attach all receipts). 7,836 31 2

Enter contributions made to your RRSP, SPP or PRPP or to your spouse's or common-law partner's RRSP or SPP from **January 1, 2024, to February 29, 2024** (attach all receipts). + 692 32 3

Line 2 plus line 3 24500 = 8,528 63 ▶ + 8,528 63 4

Line 1 plus line 4  
Enter this amount on line 6 of the next page. **Total contributions** = 8,528 63 5

### Part B – Repayments under the HBP and the LLP

If you withdrew funds from your RRSP under the HBP or the LLP **before 2022**, you may have to make a repayment to your RRSP, PRPP or SPP for 2023. Your 2023 minimum required repayment is shown on your latest notice of assessment or reassessment, or Form T1028 for 2023.

Complete lines 7 and 8 below if you are designating contributions made from January 1, 2023, to February 29, 2024, to your own RRSP, PRPP or SPP as a 2023 repayment under the HBP or the LLP. If you designate less than the minimum required repayment amount for 2023, report the difference on line 12900 of your return.

Do **not** include **any** of the following amounts on lines 7 and 8:

- any amount you deducted or designated on your 2022 return as a repayment or that was refunded to you
- any contributions or transfers you will be including on line 15 or line 18 in Part C

If you are not required to make a repayment under the HBP or the LLP, enter "0" on line 9 and continue at line 10.

For more information on the HBP, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan).

For more information on the LLP, go to [canada.ca/lifelong-learning-plan](https://canada.ca/lifelong-learning-plan).

Total contributions from line 5 of the previous page					8,528	63	6
Contribution designated as a repayment under the HBP	24600			7			
Contribution designated as a repayment under the LLP	24620	+		8			
Line 7 plus line 8	<b>Total repayments under the HBP and the LLP</b>		=			0	9
Line 6 minus line 9	<b>Contributions available to deduct</b>		=		8,528	63	10

### Part C – RRSP deduction

Complete this part to calculate your RRSP deduction on line 20800 of your return.

**Note:** You may not have reported income that you received in a previous year on your return for that year. If reported, that income may give you more room to contribute to an RRSP, PRPP or SPP in later years. To ensure your RRSP deduction limit is up to date and maximized, file your return for that year and report the income.

Enter your RRSP deduction limit for 2023 as shown on your latest notice of assessment or reassessment, or Form T1028 for 2023.					129,377	00	11
Enter your 2023 <b>employer</b> PRPP contributions from line 20810 of your return.					-		12
Line 11 minus line 12					=	129,377	13
<b>Contributions available to deduct</b> from line 10 above			8,528	63	14		
<b>Transfers</b> <sup>(1)</sup>	24640	-					15
Line 14 minus line 15		=	8,528	63	16		
Enter <b>whichever is less</b> : amount from line 13 or line 16.			8,528	63	17		
Enter your RRSP, PRPP or SPP contributions you are deducting for 2023 ( <b>cannot be more</b> than the amount on line 17).					+	8,528	18
Line 15 plus line 18					=	8,528	19
Enter <b>whichever is less</b> : amount from line 10 or line 19.							
Enter this amount on <b>line 20800</b> of your return.						8,528	20
							<b>RRSP deduction</b>

(1) You may have reported income on line 11500, line 12900 or line 13000 of your 2023 return. If you transferred certain types of this income to your RRSP, PRPP or SPP on or before February 29, 2024, you can claim the same amount on line 24640 as a transfer. Claiming the transfer ensures that your **RRSP deduction limit** is not reduced by that amount. For more information about amounts you can transfer, see Guide T4040.

### Part D – Unused RRSP contributions available to carry forward

Enter your <b>contributions available to deduct</b> from line 10 of the previous page.	8,528	63	21
Enter your <b>RRSP deduction</b> from line 20 of the previous page.	-	8,528	63
		0	00
Line 21 minus line 22		=	23

Your unused RRSP contributions previously reported and available to deduct for 2024 will be shown on your 2023 notice of assessment.

### Part E – 2023 withdrawals under the HBP and LLP

Complete this part if you withdrew funds from your RRSP under the HBP or LLP in 2023.

For more information on the HBP, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan).

For more information on the LLP, go to [canada.ca/lifelong-learning-plan](https://canada.ca/lifelong-learning-plan).

**HBP:** Amount from box 27 from all of your 2023 T4RSP slips 24700 24

Tick this box if the address on page 1 of your return is the same as the address of the home you purchased under the HBP. 25900  25

**LLP:** Amount from box 25 from all of your 2023 T4RSP slips 26300 26

Tick this box to designate your spouse or common-law partner as the student you withdrew the funds for under the LLP. You can only make this designation on the return for the year you make your first withdrawal under the LLP. If you do **not** tick this box, you will be considered the student for LLP purposes. 26400  27

### Part F – 2023 contributions to an amateur athlete trust

Complete this part to report qualifying performance income (generally endorsement income, prize money or income from public appearances received by an amateur athlete) contributed in 2023 to an amateur athlete trust. This income qualifies as earned income when calculating the RRSP deduction limit of the trust's beneficiary.

Enter the amount of income that was contributed to an amateur athlete trust in 2023. 26700 28

See the privacy notice on your return.

**T1-2023****Quebec Pension Plan Contributions****Schedule 8****Protected B** when completed

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way as the federal plan. The enhancements are funded by additional enhanced contributions that began in January 2019.

The contributions consist of a base amount and an enhanced amount. Your employer will have already deducted the contributions from your salary and wages. As a self-employed individual, you will calculate your required contributions (if any) on this schedule including the base and enhanced amounts.

For more information about lines 22200, 22215, 30800 and 31000, go to [canada.ca/fed-tax-information](https://canada.ca/fed-tax-information).

**Find out if this schedule is for you**

Complete this schedule to calculate your required QPP contributions for 2023 if you were a **resident of Quebec** on December 31, 2023, and you have earned income in the province of Quebec only. Also complete this schedule to calculate your optional QPP contributions. **Attach** a copy of this schedule to your paper return.

Do **not** complete this schedule if **any** of your T4 slips show CPP contributions. **Instead**, complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments.

**Parts you need to complete**

Part 1 – Complete this part to determine the number of months for the QPP contributions calculation.

Part 2 – Complete this part if you are reporting employment income.

Part 3 – Complete this part if you are reporting **only** self-employment income or other earnings that you want to make optional QPP contributions on.

Part 4 – Complete this part if you are reporting employment income **and** self-employment income or other earnings that you want to make optional QPP contributions on. (You must first complete Part 2.)

**Part 1 – Determine the number of months for the QPP contributions calculation**

Enter "12" on line A below **unless** any of the following conditions apply:

- You turned 18 years of age in 2023. Enter the number of months in the year after the month you turned 18 on line A
- You were receiving a CPP or QPP disability pension for all of 2023. Enter "0" on line A. If you started or stopped receiving a CPP or QPP disability pension in 2023, enter the number of months you were **not** receiving a disability pension on line A
- The individual died in 2023. Enter the number of months in the year, up to and including the month the individual died, on line A

If **more than one** condition above applies to you, calculate the number of months based on the combined conditions and enter the result on line A.

Enter the number of months that **QPP** applied in 2023.

A

Use the number of months from line A of Part 1 to determine your prorated **maximum QPP pensionable earnings** and **maximum basic QPP exemption** on the table below.

**Monthly proration table for 2023**

Number of months	Maximum QPP pensionable earnings	Maximum basic QPP exemption	Number of months	Maximum QPP pensionable earnings	Maximum basic QPP exemption
1	\$5,550.00	\$291.67	7	\$38,850.00	\$2,041.67
2	\$11,100.00	\$583.33	8	\$44,400.00	\$2,333.33
3	\$16,650.00	\$875.00	9	\$49,950.00	\$2,625.00
4	\$22,200.00	\$1,166.67	10	\$55,500.00	\$2,916.67
5	\$27,750.00	\$1,458.33	11	\$61,050.00	\$3,208.33
6	\$33,300.00	\$1,750.00	12	\$66,600.00	\$3,500.00



## Part 2 – Calculating your QPP contributions on employment income

Enter your <b>maximum QPP pensionable earnings</b> from the monthly proration table on the previous page using the number of months from line A of Part 1. <b>(maximum \$66,600)</b>	66,600	00	1
<b>Total QPP pensionable earnings:</b> Enter the total from box 26 of all of your T4 slips (maximum \$66,600 per slip) (if box 26 is blank, enter the amount from box 14).	<b>50329</b>	66,600	00 2
Enter <b>whichever is less</b> : amount from line 1 or line 2.		66,600	00 3
Enter your <b>maximum basic QPP exemption</b> from the monthly proration table on the previous page using the number of months from line A of Part 1. <b>(maximum \$3,500)</b>		- 3,500	00 4
Earnings subject to QPP contributions: Line 3 minus line 4 (if negative, enter "0") <b>(maximum \$63,100)</b>		= 63,100	00 5
<b>Actual total contributions on QPP pensionable earnings:</b> Enter the total QPP contributions deducted from box 17 of all of your T4 slips.	<b>50330</b>	4,038	40 6
Actual base contributions on QPP pensionable earnings: Amount from line 6 <b>4,038</b> × 84.375% =		- 3,407	40 7
Actual enhanced contributions on QPP pensionable earnings: Line 6 minus line 7		= 631	00 8
Required base contributions on QPP pensionable earnings: Amount from line 5 <b>63,100</b> × 5.4% = <b>(maximum \$3,407.40)</b>		- 3,407	40 9
Required enhanced contributions on QPP pensionable earnings: Amount from line 5 <b>63,100</b> × 1% = <b>(maximum \$631.00)</b>		+ 631	00 10
Total required contributions on QPP pensionable earnings: Line 9 plus line 10		= 4,038	40 11
Enter the amount from line 6.		4,038	40 12
Enter the amount from line 11.		- 4,038	40 13
Line 12 minus line 13 (if negative, enter "0") <sup>(1)</sup>		= 0	00 14

If you are self-employed or want to make optional QPP contributions on other earnings, continue at Part 4.  
If your earnings subject to contributions are from **employment only**, claim the deduction and tax credit as follows:

- Enter on **line 30800** of your return (in dollars and cents) **whichever is less**: amount from line 7 or line 9
- Enter on **line 22215** of your return (in dollars and cents) **whichever is less**: amount from line 8 or line 10
- See line 452 of the Revenu Québec Guide to the Income Tax Return if the amount from line 14 is positive

If you are completing Part 4 and calculate that your self-employment income and other earnings subject to contributions (line 21 of Part 4) are "0," report your QPP contributions as noted above.

(1) If this amount is negative, you may be able to make additional QPP contributions. See line 445 of the Revenu Québec Guide to the Income Tax Return.

### Part 3 – QPP contributions on self-employment income and other earnings only (no employment income)

Net business income <sup>(2)</sup> (amount from line 27 of Schedule L of your Revenu Québec Income Tax Return; if negative, enter "0")	50371		1
Income you want to make optional contribution on (amount from line 3 of work chart 445 of your Revenu Québec Income Tax Return)	50373	+	2
<b>QPP pensionable earnings:</b> Line 1 plus line 2	(maximum \$66,600) <sup>(3)</sup>	=	3
Basic exemption	(maximum \$3,500) <sup>(3)</sup>	-	4
Line 3 minus line 4 (if negative, enter "0")	(maximum \$63,100)	=	5
QPP contribution rate		× 12.8 %	6
Line 5 multiplied by the percentage from line 6		=	7

### Deduction and tax credit for QPP contributions on self-employment income and other earnings

Required base contributions on QPP pensionable earnings: Amount from line 7	× 84.375% =	-	8
Required enhanced contributions on QPP pensionable earnings: Line 7 minus line 8		=	9
<b>Tax credit for base QPP contributions on self-employment income and other earnings:</b> Enter the result of the following calculation (in dollars and cents) on line 31000 of your return: Amount from line 8	× 50% =	+	10
<b>Deduction for QPP contributions on self-employment income and other earnings:</b> Line 9 plus line 10 Enter this amount (in dollars and cents) on line 22200 of your return.		=	11

### Part 4 – QPP contributions on self-employment income and other earnings when you have employment income

Net business income <sup>(2)</sup> (amount from line 27 of Schedule L of your Revenu Québec Income Tax Return; if negative, enter "0")	50371		1
Income you want to make optional contributions on (amount from line 3 of work chart 445 of your Revenu Québec Income Tax Return)	50373	+	2
Line 1 plus line 2		=	3
Enter the amount from line 6 of Part 2.	<b>Actual total QPP contributions</b>		4
Enter the amount from line 14 of Part 2 if it is positive (if not, enter "0").		-	5
Line 4 minus line 5 (if negative, enter "0")		=	6
Amount from line 6	× 15.625 =		7

- (2) If applicable, self-employment earnings should be prorated according to the number of months that QPP applied for conditions a) and b) of line A in Part 1. Self-employment earnings are **not** prorated for condition c).
- (3) Maximum QPP pensionable earnings and the basic exemption should be prorated according to the number of months entered on line A of Part 1. See the monthly proration table on page 1 to find the amount that corresponds to the number of months entered on line A of Part 1.

### Part 4 – QPP contributions on self-employment income and other earnings when you have employment income (continued)

**QPP pensionable earnings:**

Enter the amount from line 1 of Part 2. (maximum \$66,600) 8

**Basic exemption:**

Enter the amount from line 4 of Part 2. (maximum \$3,500) 9

Line 8 minus line 9 (if negative, enter "0") (maximum \$63,100) 10

Enter the amount from line 7 of Part 4. 11

Line 10 minus line 11 (if negative, enter "0") 12

Enter **whichever is less**: amount from line 3 of Part 4 or line 12 above. 13

Amount from line 4 of Part 2 14

Amount from line 2 of Part 2 15

Line 14 minus line 15  
(if negative, enter "0" on lines 16 and 20, and continue at line 21) 16

Amount from line 3 of Part 4 17

Amount from line 10 above 18

Line 17 minus line 18 (if negative, enter "0") 19

Line 16 minus line 19 (if negative, enter "0") 20

**Earnings subject to contributions:** line 13 minus line 20 (if the result is negative, enter "0" and follow the instructions at the end of Part 2 to claim the deduction and tax credit for the contributions on your employment income; if the result is positive, continue at line 22) 21

Amount from line 21 × 12.8% = 22

Amount from line 14 of Part 2 (if positive) × 2 = 23

Line 22 minus line 23 (if negative, show in brackets) 24

If the amount from line 24 is negative, enter it as a positive amount. 25

**Deductions and tax credits for QPP contributions**

**Tax credit for base QPP contributions through employment income:**

Enter the amount from line 7 of Part 2. 26

Enter the amount from line 9 of Part 2. 27

Line 26 minus line 27 (if negative, enter "0") 28

Enter **whichever is less**: amount from line 26 or line 27. 29

Enter this amount (in dollars and cents) on **line 30800** of your return.

**Deduction for QPP enhanced contributions on employment income:**

Enter the amount from line 8 of Part 2. 30

Enter the amount from line 10 of Part 2. 31

Line 30 minus line 31 (if negative, enter "0") 32

Enter **whichever is less**: amount from line 30 or line 31. 33

Enter this amount (in dollars and cents) on **line 22215** of your return.

### Part 4 – QPP contributions on self-employment income and other earnings when you have employment income (continued)

If the amount from line 24 of the previous page is:

- **negative**, complete Part 4a below
- **positive**, complete Part 4b below
- "0," enter the amount from line 28 of the previous page on **line 31000** of your return (in dollars and cents) and enter the amount from line 32 of the previous page on **line 22200** of your return (in dollars and cents)

#### Part 4a – Amount from line 24 is negative

Amount from line 25 of the previous page	×	50%	=		34
Amount from line 34	×	84.375%	=	-	35
Line 34 minus line 35			=	=	36
Enter the amount from line 28 of the previous page.					37
Enter the amount from line 35.				-	38
<b>Tax credit for base QPP contributions on self-employment income and other earnings:</b>					
Line 37 minus line 38				=	39
Enter this amount (in dollars and cents) on <b>line 31000</b> of your return.					
Enter the amount from line 32 of the previous page.					40
Enter the amount from line 36.				-	41
<b>Deduction for QPP contributions on self-employment income and other earnings:</b>					
Line 40 minus line 41				=	42
Enter this amount (in dollars and cents) on <b>line 22200</b> of your return.					

#### Part 4b – Amount from line 24 is positive

Enter the amount from line 24 of the previous page.					43
Amount from line 43	×	84.375%	=	-	44
Line 43 minus line 44			=	=	45
Amount from line 44	×	50%	=	+	46
Line 45 plus line 46			=	=	47
Enter the amount from line 28 of the previous page.					48
Enter the amount from line 46.				+	49
<b>Tax credit for base QPP contributions on self-employment income and other earnings:</b>					
Line 48 plus line 49				=	50
Enter this amount (in dollars and cents) on <b>line 31000</b> of your return.					
Enter the amount from line 32 of the previous page.					51
Enter the amount from line 47.				+	52
<b>Deduction for QPP contributions on self-employment income and other earnings:</b>					
Line 51 plus line 52				=	53
Enter this amount (in dollars and cents) on <b>line 22200</b> of your return.					

See the privacy notice on your return.

# Statement of Employment Expenses

Use this form to calculate your total employment expenses on line 22900 of your 2023 Income Tax and Benefit Return or 2023 Income Tax and Benefit Return for Non-Residents and Deemed Residents of Canada.

For information on how to complete this form, including the capital cost allowance (depreciation) schedule for employees, see Guide T4044, Employment Expenses. **Attach** a copy of this form to your paper return.

## Expenses

Accounting and legal fees		<b>8862</b>			1
Advertising and promotion		<b>8820</b>	+		2
Allowable motor vehicle expenses (see chart for line 3 below )		<b>9281</b>	+		3
Food, beverages, and entertainment expenses		<b>8523</b>	+		4
Lodging		<b>9200</b>	+		5
Parking		<b>8910</b>	+		6
Office supplies (postage, stationery, ink cartridge, etc.)		<b>8810</b>	+		7
Other expenses (employment use of a cell phone, long distance calls for employment purposes, etc.) (specify):					
		<b>9270</b>	+		8
Tradesperson's tools expenses	(maximum \$1,000)	<b>1770</b>	+		9
Apprentice mechanic tools expenses		<b>9131</b>	+		10
Labour mobility deduction (see chart for line 11 on page 2)	(maximum \$4000)	<b>1771</b>	+		11
Musical instrument expenses		<b>1776</b>	+		12
Capital cost allowance for musical instruments (see Part A on page 4)		<b>1777</b>	+		13
Artists' employment expenses		<b>9973</b>	+		14
Add lines 1 to 14.			=		15
Work-space-in-the-home expenses (see chart for line 16 on page 3)		<b>9945</b>	+		16
Line 15 plus line 16			=		17
Enter this amount on <b>line 22900</b> of your return.	<b>Total expenses</b>	<b>9368</b>	=		17

## Line 3 – Calculation of allowable motor vehicle expenses

Enter the year, make, and model of the motor vehicle used to earn employment income.

Enter the number of kilometres you drove in the tax year to earn employment income.					18
Enter the total number of kilometres you drove in the tax year.			÷		19
Line 18 divided by line 19			=		20
Enter the motor vehicle expenses you paid for:					
Fuel (such as gasoline, propane, and oil) and electricity					21
Maintenance and repairs			+		22
Insurance			+		23
Licence and registration			+		24
Capital cost allowance (see Parts A and B on pages 4 and 5)			+		25
Interest expense			+		26
Leasing costs			+		27
Other expenses (specify):					
			+		28
Add lines 21 to 28.			=		29
Line 20 multiplied by line 29	<b>Employment-use portion</b>		=		30

### Line 16 – Calculation of work-space-in-the-home expenses

Electricity, heat, water, home Internet access fees		42	
Maintenance (cleaning supplies, light bulbs, etc.)	+	43	
Home insurance (commission employees only)	+	44	
Property taxes (commission employees only)	+	45	
Other expenses (rent, etc.) (specify):			
	+	46	
Add lines 42 to 46.	=	47	
<b>Total employment-use amount</b> (see example below) <sup>(4)</sup>		48	
Amount carried forward from the previous year	+	49	
Line 48 plus line 49	=	000	000 50
Enter your employment income.		72,28289	51
Enter any amounts from line 15 on page 1 and lines 20700 and 21200 of your return that relate to your employment income.	-	000	52
Line 51 minus line 52 (if negative, enter "0")	=	72,28289	72,28289 53
Enter <b>whichever amount is less:</b> line 50 or line 53.			
Enter this amount on line 16 of page 1.	<b>Work-space-in-the-home expenses</b>	000	54
Line 50 minus line 53 (if negative, enter "0")	<b>Work-space-in-the-home expenses available to use in future years</b>		000 55

(4) You must calculate your employment-use amount.

### Example of how to calculate your employment-use amount (line 48)

You are a salaried employee who worked from home using your dining room table. The dining room represents 12% of the total square footage of your house and is used for work for 40 hours out of a total 168 hours in the week.

You paid \$2,400 for electricity, heat, water and Internet, and \$12,000 for rent. You enter \$2,400 on line 42, \$12,000 on line 46, and \$14,400 on line 47.

To determine your **employment-use amount**, you must first calculate your employment-use percentage as follows:  
 $(40 \text{ hours} \div 168 \text{ hours}) \times 12\% = 2.9\%$

Your employment-use amount is \$14,400 from line 47:  
 $(\$2,400 + \$12,000) \times 2.9\% = \$417.60$

Enter \$417.60 on line 48.



## Capital cost allowance (depreciation) schedule for employees

### Part A – Classes 8, 10, 54, and 55

1 Class Number (5)	2 Undepreciated capital cost (UCC) at the start of the year (6)	3 Cost of additions in the year	4 Cost of additions from column 3 that are accelerated investment incentive property (AIIP) or zero-emission vehicle (ZEV) in service before 2024 (7)	5 Proceeds of dispositions in the year	6 UCC after additions and dispositions (column 2 plus column 3 minus column 5)	7 Proceeds of dispositions available to reduce additions of AIIP and ZEV (column 5 minus column 3 plus column 4) (if negative, enter "0")	8 UCC adjustment for current-year additions of AIIP and ZEV (column 4 minus column 7) multiplied by relevant factor (if negative, enter "0") (8)	9 Adjustment for current-year additions subject to half-year-rule [(column 3 minus column 4 minus column 5) divided by 2] (if negative, enter "0")	10 Base amount for CCA (column 6 plus column 8 minus column 9)	11 CCA rate %	12 CCA for the year (column 10 multiplied by column 11 or lower amount)	13 UCC at the end of the year (column 6 minus column 12)

- (5) Class 8 includes musical instruments. Class 10 includes all vehicles that meet the definition of a motor vehicle, except for a passenger vehicle included in Class 10.1 (see Part B). In this chart, ZEV represents zero-emission vehicles and zero-emission passenger vehicles. A ZEV is a motor vehicle included in Class 54 or 55 that you acquired after March 18, 2019, and became available for use before 2028. A used ZEV acquired after March 1, 2020, that became available for use before 2028 is included in Class 54 or 55. An AIIP is certain property (other than ZEV) that you acquired after November 20, 2018, and became available for use before 2028. See Regulation 1104(4) for the definition of accelerated investment incentive property that may apply to certain additions. For more information, see Guide T4044.
- (6) This amount must be reduced by the portion of any goods and services tax/harmonized sales tax (GST/HST) rebate received in the year that relates to CCA on the vehicle or musical instrument.
- (7) Columns 4, 7, and 8 apply only to AIIPs and ZEVs that become available for use in the year.
- (8) The relevant factors for properties available for use before 2024 are 2 1/3 (class 54) and 1 1/2 (class 55) for ZEVs, and 0.5 for the remaining AIIPs.

## Capital cost allowance (depreciation) schedule for employees (continued)

For information on this schedule and details about Class 10.1 limits, see Guide T4044, Employment Expenses.

For information about accelerated investment incentive, go to [canada.ca/taxes-accelerated-investment-income](https://canada.ca/taxes-accelerated-investment-income).

### Part B – Class 10.1

List each passenger vehicle on a separate line.

Date acquired (yyyy-mm-dd)	Cost of vehicle	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year <sup>(9)</sup>	3 Cost of additions in the year	4 Proceeds of dispositions in the year	5 Base amount for CCA <sup>(10)</sup>	6 CCA rate %	7 CCA for the year (column 5 multiplied by column 6 or lower amount)	8 UCC at the end of the year (column 2 or column 3 minus column 7) <sup>(11)</sup>
		<b>10.1</b>					<b>30%</b>		
<b>Total</b>									

(9) Reduce this amount by the portion of any GST/HST rebate received in the year that relates to CCA on the vehicle.

(10) If you owned the vehicle in the previous year and still owned it at the end of the current year, enter the amount from column 2 in column 5.

If the vehicle is **not** an AIIP and you bought the vehicle in the current year and still owned it at the end of the current year, enter 1/2 of the amount from column 3 in column 5.

If the vehicle is an AIIP and you bought the vehicle in the current year and still owned it at the end of the current year, enter 3/2 of the amount from column 3 in column 5.

If you sold the vehicle in the current year and owned the vehicle at the end of the previous year, enter 1/2 of the amount from column 2 in column 5.

If you bought and sold a Class 10.1 vehicle in the current year, enter "0" in column 5.

(11) Recapture and terminal loss rules do **not** apply. Enter "0" in column 8 for the year that you sold or traded a Class 10.1 vehicle.

See the privacy notice on your return.

**T1-2023**

**Medical expenses for the year ending 31-12-2023**

**Line 33099 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 2006 or later**

Complete this chart for **each** dependant for whom you are claiming medical expenses for. For more information, see Guide RC4065, Medical Expenses.

**Patient's Name:** Mariela Hoyos

**Details of expense**

31-12-2023 Per schedule	551 60	
	<b>Subtotal ▶</b>	551 60
Carry the result to <b>line 33099</b> .		<b>Total medical expenses claimed 33099</b> 551 60

**Line 33199 – Allowable amount of medical expenses for other dependants**

Complete this chart for **each** dependant for whom you are claiming medical expenses for.

You can claim the part of the eligible medical expenses that you or your spouse or common-law partner paid for **each** of the following persons who depended on either of you for support:

- your or your spouse's or common-law partner's children 18 years of age or older in 2023, or grandchildren
- your or your spouse's or common-law partner's parents, grandparents, brothers, sisters, aunts, uncles, nieces, or nephews who were residents of Canada at any time in the year

For examples of expenses that you can claim, go to [canada.ca/line-33199](http://canada.ca/line-33199). The expenses you claim on line 33199 of your return must be paid in the same 12-month period used to calculate the eligible medical expenses that you claimed on line 33099 of your return.

For more information, see Guide RC4065, Medical Expenses.

**Patient's Name:** Maria de Lourdes Berrizbeitia de Hoyos

**Details of expense**

31-12-2023 Per schedule	368 13	
Medical expenses for other dependant		368 13 1
Enter <b>\$2,635</b> or 3% of the dependant's net income (line 23600 of their return), <b>whichever is less</b> .		- 11 41 2
Line 1 minus line 2 (if negative, enter "0").		= 356 72 3
Total of line 3 for each dependant	<b>Allowable amount of medical</b>	
Enter this amount on <b>line 33199</b> of your return.	<b>expenses for other dependants 33199</b>	356 72 4

# Registered Retirement Savings Plan (RRSP) Schedule

## Own plan - Contributions made during the year 2023

Issuer's name			
RBC		+	674
RBC		+	3,555
RBC		+	3,607
	<b>Own plan - Contributions made during the year 2023</b>	=	<b>7,836</b>

## Own plan - Contributions made during January and February 2024

Issuer's name			
RBC		+	692
	<b>Own plan - Contributions made during January and February 2024</b>	=	<b>692</b>

## Table A - RRSP/PRPP contributions available for 2023

	Own plan	Spousal plan	Total	
Contributions made during the year 2023	7,836		7,836	1
Contributions made during January and February 2024	+ 692	+	+ 692	2
Contributions made to the SPP during the year 2023	+	+	+	3
Contributions made to the SPP during January and February 2024	+	+	+	4
<b>Total contributions made for 2023</b>	= 8,529	= 0	= 8,529	5
<b>Plus:</b>				
Undeducted premiums (previous years)				6
Undeducted premiums (January and February 2023)	+ 0	+	+ 0	7
<b>Undeducted contributions</b>	= 0	= 0	= 0	8
<b>Less:</b>				
Refund of excess contributions	0	0	0	9
Designated repayment-HBP/LLP (Tables H and K)	+ 0		+ 0	10
<b>Total reduction</b>	= 0	= 0	= 0	11
<b>Total RRSP/PRPP contributions available for 2023</b>	<b>8,529</b>	<b>0</b>	<b>8,529</b>	12

## Table B - Calculation of eligible RRSP/PRPP deduction in 2023

Eligible amount for 2023		129,377	1
Pension adjustment reversal amount from your 2023 T10 slip		+	2
2023 PSPA (from last year's RPP administrator's statement)		-	3
Total 2023 employer PRPP contributions reported on line 20810 and the employer VRSP contributions		-	4
<b>Unused RRSP room</b>		= 129,377	5
<b>Maximum RRSP/PRPP deduction limit in 2023</b>		<b>129,377</b>	6

## Table C - Calculation of RRSP/PRPP deduction in 2023

Contributions available for RRSP/PRPP deduction (table A, line 12)		8,529	
Maximum RRSP/PRPP deduction limit in 2023 (table B, line 6)		129,377	
RRSP/PRPP deduction before transfers		8,529	1
Direct or indirect transfers		+	2
<b>RRSP/PRPP deduction (per line 20800)</b>		= 8,529	3

## Registered Retirement Savings Plan Schedule (continued)

### Table D - Calculation of 2023 earned income

#### 2023 calculation in reference to 2024 RRSP/PRPP eligibility

Employment income (line 10100 and part of line 10400 not shown elsewhere in this calc)					72,282	1
Union, professional or like dues (line 21200)				-		2
Employment expenses (line 22900)				-		3
				<b>Subtotal (employment income)</b>	<b>= 72,282</b>	4
Royalties for a work or invention (line 10400)				+		5
Net research grants you received (line 10400)				+		6
Employee profit sharing plan allocations- T4PS-Box 35 (line 10400)				+		7
Supplementary unemployment benefit plan payments (line 10400)				+		8
Net Income from a business (lines 13500-14300)				+		9
Disability payments received from the CPP or QPP (line 11410)				+		10
Net rental income from real property (line 12600)				+		11
Alimony or maintenance income received (line 12800)				+		12
2023 contributions to an amateur athlete trust (AAT)				+		13
Postdoctoral fellowship income				+		14
				<b>Subtotal - total eligible income</b>	<b>= 72,282</b>	15
Current-year loss from a business (lines 13500-14300)						16
Current-year rental loss (line 12600)				+		17
Alimony or maintenance income paid (line 22000)				+		18
				<b>Subtotal - amount to be deducted</b>		19
				<b>2023 earned income</b>	<b>= 72,282</b>	20
Amount from line 20	72,282	x 18%	▶ =	13,011		A
RRSP/PRPP dollar limit for 2024			=	31,560		B
Enter the amount from line A or B, <b>whichever is less</b>				13,011		21
Total pension adjustment (PA) from 2023				-		22
				<b>Maximum RRSP/PRPP deduction in 2024 before PSPA</b>	<b>= 13,011</b>	23

### Table E - Calculation of eligible RRSP/PRPP deduction limit for 2024

Unused Room for 2023 (table B, line 5)					129,377	1
RRSP/PRPP deduction (excluding transfers) (table C, line 1)				-	8,529	2
2024 net PSPA (from RPP administrator's statement)				-		3
				<b>Eligible RRSP/PRPP Room</b>	<b>= 120,848</b>	4
Maximum RRSP/PRPP deduction in 2024 based on 2023 earned income (table D, line 23)				+	13,011	5
				<b>Maximum RRSP/PRPP deduction limit for 2024</b>	<b>= 133,859</b>	6

### Table G - Calculation of RRSP/PRPP contribution limit 2024

Maximum RRSP/PRPP deduction limit for 2024 (table E, line 6)					133,859	1
Undeducted premiums (table F, line 3)				-		2
				<b>RRSP/PRPP contribution limit for 2024</b>	<b>= 133,859</b>	3



## Canada Training Credit Limit for 2024

**Canada training credit:** This refundable tax credit is available for eligible tuition and other fees paid for courses taken in 2020 and subsequent taxation years. The credit will be the lesser of the individual's Canada training credit limit for the taxation year, and half of the eligible tuition and fees paid to an eligible educational institution in respect of the year.

**Canada training credit limit:** Since 2019, an individual can accumulate \$250 in each year, up to a maximum of \$5,000 in a lifetime, provided they satisfy all of the following conditions for the year:

- file a tax return for the year;
- be at least 25 years old and under 65 years old at the end of the year;
- be resident in Canada throughout the year;
- have a total of \$11,511 or more of income (including income from an office or employment, self-employment income employment insurance maternity and parental benefits or provincial parental insurance benefits, the taxable part of scholarship income and research grants, the tax-exempt part of earnings of status Indians and emergency service volunteers, and income under the *Wage Earner Protection Program Act* ); and
- have individual net income for the year that does not exceed the top of the third tax bracket (\$165,430).

### 1. Calculation of the eligible income for 2023

Employment income (line 10100)	72,282	89	1
Other employment income (line 10400)	+		2
Tax exempt amount of emergency services volunteer (line 10105)	+		3
Net self-employment income (lines 13500 through 14300)	+		4
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits (line 11905)	+		5
The tax-exempt part of earnings of status Indians (lines 10000 and 10019 of form T90)	+		6
Taxable scholarship income and research grants (line 13010)	+		7
Add lines 1 to 7.	=	72,282	89 8
<b>Eligible income for 2023</b>			

### 2. Calculation of the Canada training credit limit for 2024

Canada training credit limit for 2022	1,000	00	10
Annual accumulation for 2023:			
Enter \$250 if all the conditions listed above are met.	+	250	00 11
Canada training credit claimed in 2023 (line 45350)	-		12
Line 10 plus line 11 minus line 12.	=	1,250	00 13
Lifetime maximum amount	5 000	00	14
Total Canada training credit claimed in the previous years	-		15
Line 14 minus line 15.	=	5,000	00 16
<b>Lifetime maximum amount available</b>			

Enter the amount from line 13 or line 16, whichever is less.

<b>Canada training credit limit for 2024</b>	1,250	00	17
--	-------	----	----





## Total income

If you held employment outside Canada, check this box.		94					
If you held employment in Canada, outside Québec, check this box.			95				
CPP contribution (see the guide)	96	.	QPP contribution, <b>RL-1 slip, box B</b>	98	4,038.40		
Pensionable earnings (CPP)	96.1	.	Pensionable salary or wages (QPP), <b>RL-1 slip, box G</b>	98.1	66,600.00		
QPIP premium, <b>RL-1 slip, box H</b>	97	356.03	(see the guide)				
Commissions received, <b>RL-1 slip, box M</b>	100	.	Taxable benefit, <b>RL-1 slip, boxes G-1 and L-2</b>	102	.		
Employment income, <b>RL-1 slip, box A</b>				101	72,376.57		
Correction of employment income, if you received an RL-22 slip (Work Chart 105)				+ 105	.		
Other employment income (see the guide)			Specify: 106	0			
Premiums paid to a wage loss replacement plan	165	.		+ 107	.		
Parental insurance benefits, <b>RL-6 slip, box A</b>				+ 110	.		
Employment Insurance benefits, <b>T4E slip</b>				+ 111	.		
Old Age Security pension (see the guide)				+ 114	.		
QPP or CPP benefits, <b>RL-2 slip, box C</b>				+ 119	.		
Payments from a pension plan, an RRSF, a RRIF, a DPSP or a PRPP/VRSP, or annuities				+ 122	.		
➡ Retirement income transferred by your spouse (see the guide)				+ 123	.		
Dividends from taxable Canadian corporations	Actual amount of eligible dividends	166	.				
	Actual amount of ordinary dividends	167	.	Taxable amount	+ 128	.	
Interest and other investment income				+ 130	.		
Rental income.							
Attach form TP-128-V or your financial statements.	Gross income	168	.	Net income	+ 136	.	
Taxable capital gains (see the guide). <b>Complete Schedule G.</b>				+ 139	.		
Support payments received (taxable amount)				+ 142	.		
Social assistance payments, <b>RL-5 slip, box A</b> , and similar financial assistance, <b>RL-5 slip, box B</b>				+ 147	.		
Income replacement indemnities and net federal supplements			Specify: 149		+ 148	.	
Other income (see the guide)	CRSB, CRCB or CWLB	169	.	Specify: 153	06	+ 154	676.57
Net business income (line 34 of Schedule L)				+ 164	.		
Add lines 101 and 105 through 164.				<b>Total income</b>	= 199	<b>73,053.14</b>	

## Net income

Deduction for workers (see the guide)		201	1,315.00		
Registered pension plan (RPP) deduction, <b>RL-1 slip, box D</b>		+ 205	.		
Employment expenses and deductions	Specify: 206	+ 207	.		
RRSP or PRPP/VRSP deduction	HBP or LLP	212	.	+ 214	8,528.63
FHSA deduction		+ 215	.		
Support payments made (deductible amount). See the guide.					
Recipient's social insurance number	224	+ 225	.		
Moving expenses. <b>Complete form TP-348-V.</b>		+ 228	.		
Carrying charges and interest expenses (see lines 231 and 260 in the guide)		+ 231	.		
Business investment loss. <b>Complete form TP-232.1-V.</b>					
Total losses	233	+ 234	.		
Allowable loss					
Deduction for residents of designated remote areas. <b>Complete form TP-350.1-V.</b>		+ 236	.		
Deduction for exploration and development expenses		+ 241	.		
Deduction for retirement income transferred to your spouse on December 31. <b>Complete Schedule Q.</b>		+ 245	.		
Deduction for a repayment of amounts overpaid to you (see the guide)		+ 246	.		
Deduction for QPP and CPP contributions and QPIP premiums	Specify: 248.1	01	+ 248	631.00	
Other deductions (see the guide)	Specify: 249	+ 250	.		
Carry-over of the adjustment of investment expenses (see the guide)		+ 252	.		
Add lines 201 through 207, 214 through 231, and 234 through 252.		<b>Total deductions</b>	= 254	10,474.63	
Subtract line 254 from line 199.			= 256	62,578.51	
Adjustment of investment expenses (see the guide). <b>Complete Schedule N.</b>			+ 260	.	
Add lines 256 and 260.					
If the result is negative, enter 0. Carry the result to page 3.			<b>Net income</b>	= 275	<b>62,578.51</b>



I302 ZZ 73514850

## Taxable income

Amount from line 275					275	62,578.51	
Adjustment of deductions (see the guide)		<b>Specify:</b>	277		+	276	.
Universal Child Care Benefit and income from a registered disability savings plan (see the guide)					+	278	.
Add lines 275 through 278.					=	279	62,578.51
Deductions for strategic investments (see the guide)	<b>Specify:</b>	286		287		.	
Non-capital losses from other years	<b>Specify:</b>	289.1		+	289	.	
Net capital losses from other years (see line 276, point 9, and line 290 in the guide)				+	290	.	
Capital gains deduction (see the guide)				+	292	.	
Deduction for income situated on a reserve				+	293	.	
Deductions for certain income (see the guide)				+	295	.	
Miscellaneous deductions (see the guide)	<b>Specify:</b>	296		+	297	.	
Add lines 287 through 297.	<b>Total deductions</b>			=	298	.	
Subtract line 298 from line 279. If the result is <b>negative</b> , enter 0.					→	299	62,578.51

## Non-refundable tax credits

Basic personal amount						350	17,183.00
Adjustment for income replacement indemnities (see the guide)					-	358	.
Subtract line 358 from line 350.					=	359	17,183.00
Age amount, amount for a person living alone and amount for retirement income. <b>Complete Schedule B.</b>					+	361	.
Amount for dependants and amount transferred by a child 18 or over enrolled in post-secondary studies. <b>Complete Schedule A.</b>					+	367	.
Amount for a severe and prolonged impairment in mental or physical functions (see the guide)					+	376	.
Add lines 359 through 376.					=	377	17,183.00
Multiply line 377 by 14%.					x		14%
					=	377.1	2,405.62
Expenses for medical services not available in your area. Complete form TP-752.0.13.1-V				378	.		
Medical expenses. <b>Complete Schedule B.</b>				+	381	.	
Interest paid on a student loan. <b>Complete Schedule M.</b> Amount claimed				+	385	.	
Add lines 378 through 385.				=	388	.	
Multiply line 388 by 20%.				x		20%	
				=	389	.	
Tax credit for volunteer firefighters and search and rescue volunteers (see the guide)					+	390	.
Tax credit for career extension (see the guide)					+	391	.
Tax credit for recent graduates working in remote resource regions. <b>Complete form TP-776.1.ND-V.</b>					+	392	.
Tax credits for donations and gifts (see the guide) Amount from line 1 of Work Chart 395				393	.		
Home buyers' tax credit. <b>Complete form TP-752.HA-V.</b>					+	396	.
Tax credit for union, professional or other dues				397.1	.	x 10%	
Tax credit for tuition or examination fees. <b>Complete Schedule T.</b>					+	398	.
Tax credit for tuition or examination fees transferred by a child (see the guide)					+	398.1	.
Add lines 377.1, 389 through 392, 395 through 397, 398 and 398.1.					=	399	2,405.62

## Income tax and contributions

Income tax on taxable income.						403	
<b>Complete Work Chart 401.</b> If you must complete form TP-22-V or TP-25-V, check box 403.						401	9,426.17
Non-refundable tax credits (line 399)					-	406	2,405.62
Subtract line 406 from line 401. If you must complete Part A of Schedule E, enter the amount from line 413 of Schedule E instead. <b>If you are completing form TP-766.2-V</b> , check box 404.						404	
If you are completing <b>Part 4 of form TP-766.2-V</b> , check box 405.						405	
					=	413	7,020.55
Tax credit for contributions to authorized Québec political parties ( <b>Work Chart 414</b> )				414	.		
Dividend tax credit				+	415	.	
Tax credit for the acquisition of Capital régional et coopératif Desjardins shares, <b>RL-26 slip, box B</b>				+	422	.	
Tax credit for a labour-sponsored fund (see the guide)				+	424	.	
Add lines 414 through 424.				=	425	.	
Subtract line 425 from line 413. If the result is <b>negative</b> , see line 431 in the guide.					=	430	7,020.55
Credits transferred from one spouse to the other (see the guide)					-	431	.
Subtract line 431 from line 430, or enter the amount from line 18 in Part B of Schedule E.							
If the result is <b>negative</b> , enter 0. <b>Carry the result to page 4.</b>					=	432	7,020.55



I203 ZZ 73504851

Amount from line 432		432	7,020.55
Annual registration fee for the enterprise register (see the guide)	437	2 2	
Is the information in the enterprise register correct?	436	<input type="checkbox"/> Yes <input type="checkbox"/> No	+ 438 .
QPIP premium on income from self-employment or employment outside Québec. Complete Schedule R.			+ 439 .
Advance payments of tax credits, RL-19 slip, box A, B, C, D, G or H			+ 441 .
Special taxes and tax adjustment (see the guide)	Specify: 442		+ 443 .
QPP contribution on income from self-employment (Work Chart 445)		444	+ 445 .
Contribution to the health services fund. Complete Schedule F.			+ 446 .
Premium payable under the Québec prescription drug insurance plan. Complete Schedule K or enter the number corresponding to your situation in box 449.		449	+ 447 .
Add lines 432 through 447.			= 450 7,020.55

## Refund or balance due

Québec income tax withheld at source, as shown on your RL slips or other information slips	451	11,173.44	
Amount from line 58 of your Schedule Q	- 451.1	.	
Subtract line 451.1 from line 451.	= 451.2	11,173.44	▶ 451.2 11,173.44
Québec income tax withholding transferred by your spouse	+ 451.3	.	
QPP or CPP overpayment	+ 452	.	
Income tax paid in instalments	+ 453	.	
Transferable portion of the income tax withheld for another province	+ 454	.	
Tax credit for childcare expenses. Complete Schedule C.	+ 455	.	
Tax credits respecting the work premium. Complete Schedule P.	+ 456	.	
QPIP overpayment	+ 457	0.01	
Tax credit for home-support services for seniors. Complete Schedule J.	+ 458	.	
QST rebate for employees and partners	+ 459	.	
Tax shield	+ 460	.	
Other credits (see the guide) Specify: 461	+ 462	.	
Senior assistance tax credit	+ 463	.	
Add lines 451.2 through 463.	= 465	11,173.45	
Financial compensation for home-support services (see the guide)	+ 466	.	
Add lines 465 and 466.	= 468	11,173.45	▶ 468 11,173.45
Subtract line 468 from line 450.	= 470	(4,152.90)	

To find out how to register for direct deposit or update your direct deposit information, see the guide.

Amount from line 470, if it is negative	474	4,152.90	<b>Refund</b>
Refund transferred to your spouse. See the guide before entering an amount.	- 476	.	
Subtract line 476 from line 474.	= 478	4,152.90	
Accelerated refund (see the guide)	480	.	
Amount from line 470, if it is positive	475	.	<b>Balance due</b>
Amount transferred by your spouse. See the guide before entering an amount.	- 477	.	
Subtract line 477 from line 475. You are not required to pay a balance of less than \$2.	= 479	.	
For information on how to make your payment, see the instructions for line 479 in the guide.	481	.	<b>Amount paid</b>

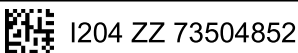
I certify that, in this return and the documents attached to it, the information about me is accurate and complete and fully discloses all of my income. If I am entitled to a refund and entered an amount on line 476, I agree to have the amount applied to the payment of my spouse's balance due (line 475 of my spouse's return).

If I entered an amount on line 123, it is because I have elected to add part of my spouse's retirement income to my income.

Signature **X** \_\_\_\_\_ Date **2024 05 14**

Area code Telephone (home) \_\_\_\_\_ Area code Telephone (work) \_\_\_\_\_ Extension \_\_\_\_\_  
 498 \_\_\_\_\_ 499 \_\_\_\_\_

We may compare the information in this return with information obtained from other sources or communicate it to other government departments and bodies.





# Contribution to the Health Services Fund

## A Income subject to the contribution

Authorization number

RQ23-TP09

Total income (line 199 of your return) **plus** the amount included on line 276 of your return in respect of income averaging for forest producers. If the result is \$16,780 or less, you do not have to pay a contribution.

10	73,053	14
----	--------	----

Employment income (line 101) 12 72,376 57

Correction of employment income (line 105) ± 14

Add lines 12 and 14, or subtract line 14 from line 12, as applicable. = 16 72,376 57

16	72,376	57
----	--------	----

Subtract line 16 from line 10. If the result is \$16,780 or less, you do not have to pay a contribution. = 18 676 57

18	676	57
----	-----	----

Amounts allocated under a profit-sharing plan (line 107, point 3) 20

Old Age Security pension (line 114) + 22

Dividends from taxable Canadian corporations Taxable amount (line 128) 23

Actual amount (total of lines 166 and 167) - 24

Subtract line 24 from line 23. = 25

25		
----	--	--

Support payments received (taxable amount), other than a repayment (line 142) + 26

Social assistance payments and similar financial assistance (line 147) + 28

Income replacement indemnities and net federal supplements (line 148) + 29

Scholarships, bursaries or similar financial assistance (line 154, point 1) + 30

Amount reported on line 122 as recovery of a deduction for contributions to a spousal RRSP + 31

Income reported on line 154 (points 2, 5 and 12) + 33

Add lines 20, 22, and 25 through 33. = 34 0 00

34	0	00
----	---	----

Subtract line 34 from line 18. If the result is \$16,780 or less, you do not have to pay a contribution.

If the result is more than \$16,780, complete lines 41 through 70.

**Income** = 36 676 57

Amounts you repaid in 2023 because you received an overpayment (line 246). Do not include repayments of the Old Age Security pension; scholarships, bursaries or similar financial assistance; social assistance payments or similar financial assistance; income replacement indemnities; or Wage Earner Protection Program (WEPP) payments.

Deduction for a repayment of wage loss replacement benefits (line 207, point 12) + 42

Amount from line 26 of Schedule R + 43

Total of lines 37 and 41 of Work Chart 445 or, if you completed form LE-35-V, total of lines 107 and 112 of that form + 43.1

Employment Insurance benefits to be repaid in your federal income tax return (line 250, point 3) + 44

Deductions claimed on line 250 (points 4, 5, 6, 11, 13, 14 and 15) + 45

Deduction for retirement income transferred to your spouse on December 31 (line 245) + 46

Support payments made (deductible amount) (line 225) + 54

Carrying charges and interest expenses (line 231) + 56

Business investment loss (line 234) + 58

Deduction claimed on line 293, **unless** it was for the amount on line 16, 20, 25 or 28 above + 60

Deductions claimed on line 297, **except** those claimed for the amount on line 12 or 26 above. See "Special cases" at line 446 in the guide. + 62

Add lines 41 through 62. **Deductions** = 68 0 00

68	0	00
----	---	----

Subtract line 68 from line 36. If the result is \$16,780 or less, you do not have to pay a contribution.

If the result is more than \$16,780, complete Part B.

**Income subject to the contribution** = 70 676 57

## B Contribution to the health services fund

Enter the amount from line 70 above in the appropriate column.

	If \$58,350 or less	If more than \$58,350
76		
- 77	16,780 00	58,350 00
= 78		
×	1%	1%
= 80		
+ 81	0 00	150 00
	Maximum: \$150	Maximum: \$1,000
= 82		

Subtract line 77 from line 76. If the result is **negative**, enter 0.

Multiply line 78 by 1%.

Add lines 80 and 81.

**Carry the result to line 446 of your return. Contribution to the health services fund** =

Enclose this schedule with your return. If you want to keep a copy for your records, see the guide.



I2F1 ZZ 73507049



# Tax Credits Respecting the Work Premium

Authorization number RQ23-TP09

Before completing this schedule, read the eligibility requirements for the work premium, the adapted work premium and the supplement to the work premium in the instructions for line 456 in the guide.

If you would like to receive the **tax shield**, check box 5.

See the eligibility requirements at line 460 in the guide. ....

5

## A Work income

Amount from line 101 of your return, plus the amount from line 105 if it is positive, minus the amount from **box 211 of your RL-1 slip**, if applicable

Amount from line 107 of the return

Net amount of research grants (see line 154, point 3(j), in the guide)

Total of lines **22 through 26** of Schedule L. Do not include losses.

Wage Earner Protection Program (WEPP) payments (line 154, point 12)

Add lines 10 through 15 and, if applicable, lines 30 through 35.

Amount entitling you to a deduction on line 293 of your return for any of the above sources of income

Subtract line 22 from line 18 and, if applicable, subtract line 42 from line 38.

		You			Your spouse on December 31, 2023
	10	72,376.57		30	110,193.15
+	12	.	+	32	.
	13	.	+	33	.
+	14	.	+	34	.
+	15	.	+	35	.
=	18	72,376.57	=	38	110,193.15
	22	.	-	42	.
=	29	72,376.57	=	49	110,193.15

Work income

## B Information about a designated dependent child

If applicable, enter the last name and first name of the **designated dependent child** (see the definition at line 456 in the guide).

Last name

First name

Child's social insurance number

## C Family income

Amount from line 275 of your return

Amount from line 275 of your spouse's return (spouse on December 31, 2023)

Add lines 52 and 53.

	52	62,578.51
+	53	98,170.64
=	54	160,749.15

Family income

## D Supplement to the work premium

(for former recipients of last-resort financial assistance or financial assistance under the Aim for Employment Program)

Total number of months in **box V of your RL-5 slip**

Number of months in 2023 for which you meet the requirements for claiming the supplement to the work premium (see the guide)

Number from line 57 or line 58, whichever is **less**

×

Multiply line 56 by line 59.

Carry the result to line 88.

=

Continued on the next page.

Enclose this schedule with your return. If you want to keep a copy for your records, see the guide.



I2P1 ZZ 73508049



## E Work premium and adapted work premium

Complete column 1.

Also complete column 2 if you or, if applicable, your spouse on December 31, 2023:

- received, in 2023 or in any of the preceding five years, an allowance under the Social Solidarity Program or the Basic Income Program because of a severely limited capacity for employment; or
- was entitled, in 2023, to the amount for a severe and prolonged impairment in mental or physical functions (see line 376 in the guide).

### Individual with a spouse on December 31, 2023

Add lines 29 and 49.

Amount from line 64 or line 66, whichever is **less**

Subtract line 70 from line 68. If the result is **negative**, enter 0.

If you designated a dependent child on line 50, enter **25%**. Otherwise, enter **11.6%**.

If you designated a dependent child on line 50, enter **20%**. Otherwise, enter **13.6%**.

Multiply line 72 by line 74 or line 75 (as applicable).

Amount from line 54

Subtract line 80 from line 78. If the result is **negative**, enter 0.

Multiply line 82 by 10%.

Subtract line 83 from line 76. If the result is **negative**, enter 0.

Amount from line 84 in column 1 or column 2, whichever is **greater**

Amount on line 89 of your spouse's Schedule P (spouse on December 31, 2023)

Subtract line 86 from line 85. **Carry the result to line 89 below.**

1 Work premium		2 Adapted work premium	
64	182,569.72	64	.
66	18,338.00	66	25,198.00
68	18,338.00	68	.
- 70	3,600.00	- 70	1,200.00
= 72	14,738.00	= 72	.
x 74	11.6 %	x 75	%
= 76	1,709.61	= 76	.
78	160,749.15	78	.
- 80	18,338.00	- 80	25,198.00
= 82	142,411.15	=	.
x	10%	x	10%
= 83	14,241.12	= 83	.
= 84	0.00	= 84	.
		85	.
		- 86	.
		= 87	.

### Individual without a spouse on December 31, 2023

Amount from line 29

Amount from line 64 or line 66, whichever is **less**

Subtract line 70 from line 68. If the result is **negative**, enter 0.

If you designated a dependent child on line 50, enter **30%**. Otherwise, enter **11.6%**.

If you designated a dependent child on line 50, enter **25%**. Otherwise, enter **13.6%**.

Multiply line 72 by line 74 or line 75 (as applicable).

Amount from line 54

Subtract line 80 from line 78. If the result is **negative**, enter 0.

Multiply line 82 by 10%.

Subtract line 83 from line 76. If the result is **negative**, enter 0.

Amount from line 84 in column 1 or column 2, whichever is **greater**. **Carry the result to line 89 below.**

1 Work premium		2 Adapted work premium	
64	.	64	.
66	11,842.00	66	16,654.00
68	.	68	.
- 70	2,400.00	- 70	1,200.00
= 72	.	= 72	.
x 74	%	x 75	%
= 76	.	= 76	.
78	.	78	.
- 80	11,842.00	- 80	16,654.00
= 82	.	= 82	.
x	10%	x	10%
= 83	.	= 83	.
= 84	.	= 84	.
		87	.

## F Tax credits respecting the work premium

Amount from line 60

Amount from line 87

Add lines 88 and 89.

Carry the result to line 456 of your return. **Tax credits respecting the work premium**

88	.
+ 89	.
= 90	.

Enclose this schedule with your return. If you want to keep a copy for your records, see the guide.



I2P2 ZZ 73508050

# Summary of carryforward amounts to 2024

Name: **Alejandro Alvarez**

SIN: 282-917-962

Subject	Amount	Reference form
<b>GST/HST</b> rebate (excluding portion for eligible CCA)		GST-370 (line 15)
<b>QST</b> rebate (excluding portion for eligible CCA)		VD-358 (line 7)
<b>CNIL</b> Cumulative investment expenses - federal		T936 (line 16)
<b>CNIL</b> Cumulative investment income - federal		T936 (line 19)
<b>CNIL</b> Quebec (net)	0	TP-726.6 (line 34 or 35)
<b>RPP</b> pre-1990 contributions (not a contributor) - federal		RPP sch. fed. (Area E line 24)
<b>RPP</b> pre-1990 contributions (not a contributor) - Quebec		RPP sch. Que. (Area E line 24)
<b>RPP</b> pre-1990 contributions (contributor) - federal		RPP sch. fed. (Area E line 25)
<b>RPP</b> pre-1990 contributions (contributor) - Quebec		RPP sch. Que. (Area E line 25)
<b>RRSP</b> Eligible amount	13,011	RRSP schedule (Table D)
<b>RRSP</b> Room from previous years	120,848	RRSP schedule (Table E)
<b>RRSP</b> PSPA from previous year		RRSP schedule (Table E)
<b>RRSP</b> Undeducted premiums		RRSP schedule (Table F)
<b>RRSP</b> Transitional amount		RRSP schedule (Table F)
<b>HBP</b> - Outstanding amount to repay		RRSP schedule (Table H)
<b>HBP</b> - Number of years left		RRSP schedule (Table H)
<b>HBP</b> - Amount to repay annually		RRSP schedule (Table H)
<b>LLP</b> - Outstanding amount to repay		RRSP schedule (Table K)
<b>LLP</b> - Number of years left		RRSP schedule (Table K)
<b>LLP</b> - Amount to repay annually		RRSP schedule (Table K)
<b>Donations</b> - federal ( <i>see details</i> )		Charitable donations - Federal
<b>Donations</b> - Quebec ( <i>see details</i> )		Charitable donations - Quebec
<b>Donations</b> - Additional amount for a large cultural donation (Quebec)		Charitable donations - Quebec
<b>Donations</b> - Amount for cultural patronage (Quebec)		Charitable donations - Quebec
<b>Investment expenses</b> - amount that can be carried forward		Sch. N line 80
<b>Medical</b> - 2023 Quebec drug insurance plan premium paid (Federal only)		Sch. K line 98
<b>Medical</b> - 2023 Quebec drug insurance plan premium paid (Fed./Que.)		Sch. K line 98
<b>Tuition</b> and educations amounts - federal		Schedule 11, line 25
<b>Tuition</b> and educations amounts (20%) - Quebec		Schedule T, line 40
<b>Tuition</b> and educations amounts (8%) - Quebec		Schedule T, line 48
Interest paid on a <b>student loan</b> - federal ( <i>see details</i> )		Supporting documents
Interest paid on a <b>student loan</b> - Quebec		Schedule M, line 62
Canada training credit limit for 2024	1,250	In-house schedule line 17
Investment tax credit		T2038 line 6 (Part F)
Alternative <b>minimum tax</b> - federal		T691 line 130
Alternative <b>minimum tax</b> - Quebec		TP-776.42 line 63
<b>Foreign</b> business tax credit - federal		Schedule of foreign income
<b>Foreign</b> business tax credit - Quebec		Schedule of foreign income
<b>Moving</b> expenses - federal		T1M
<b>Moving</b> expenses - Quebec		TP-348
Unused portion of deductions respecting the <b>CIP</b>		TP-965.32
<b>Logging</b> tax credit		Schedule E
Cost of labour-sponsored funds shares acquired (Jan/Feb 2024) - Federal		Supporting documents
FTQ (or CSN) - cost of shares acquired - Quebec		Supporting documents
Fondaction - cost of shares acquired (25%) - Quebec		Supporting documents
Fondaction - cost of shares acquired (20%) - Quebec		Supporting documents
Fondaction - cost of shares acquired (15%) - Quebec		Supporting documents

Details	2019	2020	2021	2022	2023
<b>Donations</b> - federal (excluding US Donations)					
<b>US Donations</b> - federal					
<b>Donations</b> - Quebec					
<b>US Donations</b> - Quebec					
Interest paid on a <b>student loan</b> - federal					