Canada Revenue Agency   Agence du revenu du Canada

Students and Income Tax

P105(E) Rev. 14

Canada

Is this pamphlet for you?

If you were a student during the year, this pamphlet will give you helpful information about filing your income tax return.

If you are in Canada as an international student, go to **www.cra.gc.ca/internationalstudents** or refer to our contact information at the end of this pamphlet.

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

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

The terms **spouse** and **common-law partner**, used throughout this pamphlet, are defined in your tax guide.

If you are blind or partially sighted, you can get our publications in braille, large print, etext, or MP3 by going to **www.cra.gc.ca/alternate**. You can also get our publications and your personalized correspondence in these formats by calling **1-800-959-8281**.

If you are outside Canada and the United States, call us at **613-940-8495**. We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

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

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

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Definitions

Your educational institution uses the following definitions when preparing your tax certificate. If you have any questions regarding the information provided on the tax certificate you received, contact your educational institution directly. If you would like more technical information about the credits and deductions referred to in this pamphlet, see page 35 for a list of related publications.

Designated educational institution

Designated educational institutions include:

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

Full-time student

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

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

A student is also considered a full-time student if they were enrolled in a qualifying educational program and:

- the student attended only part-time and can claim the disability amount; or
- the student attended only part-time because he or she had a mental or physical impairment certified in a letter by a medical doctor, optometrist, audiologist, occupational therapist, psychologist, physiotherapist, or speech-language pathologist but the student does not qualify for the disability amount. The student is responsible for requesting from their educational institution that it complete the Form T2202A certificate. The educational institution is certifying that the student, although enrolled on a part-time basis, is taking courses from a qualifying educational program (see page 8).

Notes
The student is not considered to be in full-time attendance at a university outside of Canada if he or she is taking courses by correspondence (which includes courses where assignments are submitted electronically).

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

Part-time student

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

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

Post-secondary school level

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

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

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

Qualifying educational program

This is a program that lasts **at least three consecutive weeks** and requires a minimum of **10 hours** of instruction or work in the program each week (not including study time).

In the case of a student enrolled at a designated educational institution other than educational institutions certified by the Minister of Employment and Social Development Canada (ESDC) (formerly Human Resources and Skills Development Canada (HRSDC)), the student's program of study must be at a post-secondary school level in order to qualify as a qualifying educational program.

An individual undertaking a post-doctoral fellowship is not considered to be enrolled in a qualifying educational program for purposes of the education tax credit.

Specified educational program

This is a program that lasts **at least three consecutive weeks** and requires that each student spend not less than **12 hours** in the month on courses in the program.

Note
A program is **not** considered a qualifying or specified educational program if the student receives, from a person with whom he or she deals at arm's length, a grant, reimbursement, benefit, or allowance for that program. However, such amounts do **not** include the amounts listed in the notes on page 32.

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

Before you start

Do you have to file a return?

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

- you have to pay tax for the year;
- you have not repaid all amounts withdrawn from your registered retirement savings plan (RRSP) under the lifelong learning plan. For more information, see Guide RC4112, *Lifelong Learning Plan (LLP)*;
- you have to contribute to the Canada Pension Plan (CPP). This can apply if, for 2014, the total of your pensionable employment income is more than $3,500. For more information, see line 222 of the *General Income Tax and Benefit Guide*; or
- you received working income tax benefit (WITB) advance payments in 2014, or you want to apply for WITB advance payments for 2015.

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

- you want to claim a refund;
- you want the CRA to determine if you qualify for the good and services tax/harmonized sales tax credit (GST/HST credit) (including any related provincial credit). For example, you may be eligible if you turn 19 before April 2015;
- you or your spouse or common-law partner want to begin or continue receiving Canada child tax benefit payments;
- you want to carry forward or transfer the unused part of your tuition, education, and textbook amounts (see page 32); or
- you want to report income for which you could contribute to an RRSP, in order to keep your RRSP deduction limit for future years up to date.

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

Which tax package should you use?

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

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

What should you do if you move?

If you move, let us know your new address **as soon as possible**. If you use direct deposit, advise us if you change your account number.

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

Each year we conduct a number of review activities at different times during the year. Therefore, if you move, it is very important to make your change of address with us as soon as possible to allow us to communicate with you.

If you have registered with the My Account service, you can change your address by going to **www.cra.gc.ca/myaccount**. Otherwise, you have to tell us your new address by phone, or in writing.

If you are writing, send your letter to your tax centre. Make sure you sign it and include your social insurance number, your new address, and the date of your move. If you are writing for another person, **including your spouse or common-law partner**, include their social insurance number and have them **sign** the letter authorizing the change to his or her records. The addresses of our tax centres are listed at **www.cra.gc.ca/taxcentre**.

How can you get the tax package you need?

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

If you are filing a paper return, you can get most of our publications, including the *General Income Tax and Benefit Guide* and forms book, by going to **www.cra.gc.ca/forms** or by calling **1-800-959-8281**.

Social insurance number (SIN)

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

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

For more information, or to get an application for a SIN, contact Service Canada or visit **www.servicecanada.gc.ca**. You will find the addresses and telephone numbers of their offices on the website mentioned above or in the government section of your telephone book.

Representatives

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

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

For more information, search "authorize my representative" at **www.cra.gc.ca** or get Form T1013, *Authorizing or Cancelling a Representative* at **www.cra.gc.ca/forms** or by calling **1-800-959-8281**.

Filing your return

You can file your return using EFILE or NETFILE, or you can file a paper return.

EFILE

Your EFILE service provider can complete and file your return for you.

NETFILE

You can file your return by Internet if you prepare your return with tax preparation software or web application. Most individuals are eligible to NETFILE. For more information, or to file your return, go to **www.netfile.gc.ca**.

Notes
You cannot change your address when you file your return using NETFILE. For information about how to change your address, see "What should you do if you move?" on page 10.

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

What date is your return due?

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

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

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

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

If you are filing your return electronically, keep all related documentation. If you are filing a paper return, include one copy of each of your information slips. These slips show the amount of

income that was paid to you during the year and the deductions that were withheld from that income. Notes on each slip tell you where to report the income on your return.

Some common information slips are:

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

The information in your paper return tax package will tell you when to attach other supporting documents such as certificates, forms, schedules, or receipts.

Even if you do not have to attach certain supporting documents to your return, or if you are filing your return electronically, keep them in case we select your return for review. You should keep your supporting documents for six years.

You should also keep a copy of your return, the related notice of assessment, and any notice of reassessment. These can help you complete your return for the following year. For example, your notice of assessment will give you your tuition, education, and textbook amounts carry-forward balance.

What if you are missing information?

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

You can also view most of your tax slip information online, if you have registered with My Account, by going to **www.cra.gc.ca/myaccount**.

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

When can you expect your refund?

Generally, we can process returns filed electronically in as little as eight business days. We usually process paper returns in four to six weeks.

> **Note**
> If you have an outstanding government debt, such as a Canada Student Loan or a training allowance overpayment, we may keep some or all of your refund to apply against your debt.

Types of income you may have

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

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

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

  - research grants; and
  - artists' project grants.

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

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

The following section includes information on some of these types of income. For more information on these or other types of income, see the *General Income Tax and Benefit Guide*.

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

Elementary and secondary school scholarships and bursaries are not taxable.

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

Full-time enrolment

Post-secondary school scholarships, fellowships, and bursaries received are not taxable **if** you are eligible to claim the full-time education amount (see page 30). This qualifies you for the full scholarship exemption.

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

- the duration of the program;

- any terms and conditions that apply to the award; and
- the period for which support is intended to be provided by the award.

Part-time enrolment

If you can claim the part-time education amount for a program, the scholarship exemption will be limited to the tuition fees and costs incurred for program-related materials. As you are also eligible for the basic scholarship exemption of $500, refer to the chart at the end of this pamphlet to calculate the portion of the award that must be included in income.

If you do **not** qualify for either the full-time or the part-time education amount (see page 30) and you have not received an artists' project grant (see below), you can reduce the amount you received by the $500 basic scholarship exemption, and put the remaining balance on line 130 of your tax return. The exemption can only be taken if the amount received is equal to or greater than $500.

Apprenticeship grants

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

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

Apprenticeship incentive grant

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

Apprenticeship completion grant

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

For more information about these grants, visit **www.servicecanada.gc.ca**.

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

Research grants

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

Attach a list of your expenses to your paper return.

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

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

Expenses you **cannot** deduct include:

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

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

Artists' project grants

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

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

- the total of all awards you received that are related to a program of study for which you are able to claim the full-time education amount;
- the tuition fees and costs incurred for program-related materials for a program of study for which you are able to claim the part-time education amount;
- the total of all amounts, where each amount is the lesser of each artists' project grant you received or the expenses associated with that grant (other than the ineligible expenses described on the next page); and
- the lesser of $500 and the total of all awards that you received (including artists' project grants) that exceeds the amounts described in the first two bullets added together.

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

When determining your expenses, you **cannot** claim:

- personal living expenses while at your usual place of residence;
- expenses for which you can be reimbursed; or

- expenses that are otherwise deductible when you calculate your income for the year.

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

Registered education savings plan (RESP)

If you received educational assistance payments (EAPs), such as interest income earned in an RESP, report the total amount you received on line 130 of your return. The amount you received is shown in box 040 or 042 of your T4A slip. A beneficiary is entitled to receive EAPs for up to six months after ceasing enrolment, provided that the payments would have qualified as EAPs if the payments had been made immediately before the student's enrolment ceased. For more information, see Information Sheet RC4092, *Registered Education Savings Plans*.

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

Common deductions from income

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

Moving expenses

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

Attendance at a post-secondary educational institution

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

You move for employment

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

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

For the purpose of moving expenses, correspondence courses are not included. If you are a **co-operative student** who attends an educational institution for an academic period and then you work for a similar period in a business or industry that relates to your academic studies, you are considered a full-time student **only** during the months you attend the educational institution.

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

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

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

Child care expenses

You or your spouse or common-law partner may have paid for someone to look after your child so one of you could earn income, go to school, or conduct research. The expenses are deductible only if, at some time in the year, the child was under 16 or had a mental or physical impairment.

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

Notes
You can claim a non-refundable tax credit of $2,255 for each of your or your spouse's or common-law partner's children if they lived with you throughout 2014 and were under the age of 18 at the end of the year. For more information, see line 367 in the *General Income Tax and Benefit Guide*.

You may be eligible to claim the family caregiver amount of $2,058 for a total of $4,313 for each child with an impairment in physical or mental functions. For more information see line 315 in the *General Income Tax and Benefit Guide*.

Non-refundable tax credits

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

All federal non-refundable tax credits are reported on Schedule 1 of your personal tax return. The most common federal non-refundable tax credits that apply to students are:

- Canada employment amount (line 363);

- public transit amount (line 364);
- interest paid on student loans (line 319); and
- tuition, education, and textbook amounts (line 323).

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

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

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

Canada employment amount

If you were an employee in 2014, you can claim an employment amount on line 363 of your Schedule 1.

Claim the **lesser** of:

- $1,127; and
- the total of the employment income you reported on line 101 and line 104 of your return.

Public transit amount

Provided these costs have not already been claimed by someone else, only you (the student), or your spouse or common-law partner can claim the cost of transit passes purchased for use by:

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

You can claim these on line 364 of Schedule 1.

Types of transit passes

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

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

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

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

Receipts – If you are filing electronically, or filing a paper return, keep all of your documents in case we ask to see them at a later date.

Interest paid on your student loan

If you received a loan under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, or similar provincial or territorial government laws for post-secondary education, **only you** can claim, on line 319 of your Schedule 1, the interest that you, or a person related to you, paid on that loan during 2014 or, starting from the oldest year first, the carry forward amounts from the last five years.

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

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

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

Tuition, education, and textbook amounts

To claim your tuition, education and textbook amounts you must have received one of the following forms from your educational institution.

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

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

- Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*;
- Form TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*;

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

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

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

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

Eligible tuition fees

The official tax receipt or form (see page 25) you received from your educational institution will indicate the amount of eligible tuition fees that you paid for that calendar year. To qualify, the fees you paid to attend each educational institution **must be more than $100**. For example, if you attended two educational institutions in the year, the amount on each of your tax certificates must be more than $100.

Generally, a course qualifies if it was taken at the post-secondary level or (for individuals 16 years of age or older at the end of the year) it develops or improves skills in an occupation and the educational institution has been certified by Employment and Social Development Canada (ESDC) (formerly Human Resources and Skills Development Canada (HRSDC)). As well, you must have taken the course in 2014.

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

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

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

Examination fees for licensing or certification

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

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

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

NAME OF INSTITUTION: ____________________ IT IS HEREBY CERTIFIED: THAT the following examination ____________________ was taken by ___________________ on ____________________; THAT, out of the total fees paid for the examination, the sum of ____________________ constitutes the amount of eligible fees paid for purposes of paragraph 118.5(1)(d) of the *Income Tax Act*; THAT the examination is required to obtain a professional status recognized by federal or provincial statute or to be licensed or certified as a tradesperson where that status, license or certification allows the person to practice the profession or trade in Canada; THAT no part of the above amount was levied for travel, parking, equipment of enduring value, or any charges other than examination fees and ancillary fees (for example, ancillary fees may include the cost of examination materials used during the examination, such as identification cards and certain prerequisite study materials). Signature of Authorized Officer:

Amounts that are not eligible tuition fees

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

- student social activities;
- medical expenses;

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

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

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

Education amount

The form (see page 25) that you received from your educational institution will indicate if you were in full-time (Box C) or part-time (Box B) attendance.

If you were in **full-time** enrollment (Box C), you can claim $400 for each month indicated on your tax form. This amount goes on line 6 of Schedule 11 of your tax return. You can claim this amount if you were enrolled in a **qualifying educational program** (defined on page 8) at a **designated educational institution** (defined on page 6) and any of the following apply:

- you were enrolled as a full-time student;
- you attended as a part-time student and you were eligible to claim the disability amount for the year; or
- you were a part-time student (and you do not qualify for the disability amount), but you had, in the year, a mental or physical impairment restricting you in one of the activities listed in Guide RC4064, *Medical and Disability-Related Information*, but you do not qualify for the disability amount. If this is the case, you will need to obtain a letter from a medical doctor, optometrist, audiologist, occupational therapist, psychologist, physiotherapist, or speech language pathologist certifying your impairment. This is in addition to the applicable form (see page 25) from your educational institution.

If you were in **part-time** enrollment (Box B), you can claim $120 for each month indicated on your tax form. This amount goes on line 3 of Schedule 11 of your tax return. You can claim this amount if you were enrolled in a **specified educational program** (defined on page 9) at a **designated educational institution** (defined on page 6).

You can claim only one education amount for each month, either the full time amount or the part time amount.

If you were under 16 at the end of the year, you can claim the education amount only for courses you took at the post-secondary level.

Providing all other requirements are met, you may be able to claim the education amount even if you received a salary or wages while you were taking a course related to your job.

Your educational institution completes and issues Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*, Form TL11A, *Tuition, Education, and Textbook Amounts Certificate – University outside Canada*, Form TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club* or Form TL11C, *Tuition, Education, and Textbook Amounts Certificate – Commuter to the United States*, whichever applies. It shows the number of months you were enrolled in a qualifying educational program or a specified educational program.

You **cannot** claim the education amount if you:

- received a grant or were reimbursed for the cost of your courses by your employer or another person, with whom you deal at arm's length; or
- received a benefit as part of a program (such as free meals and lodging from a nursing school).

Courses taken for purposes of educational upgrading to allow entry into a university or college program would not normally qualify for the education tax credit because these courses are not considered to be at a post-secondary school level.

Notes
A grant, reimbursement, benefit, or allowance does not include any scholarship, fellowship, bursary, or prize you received, or any benefit you received under the *Canada Student Financial Assistance Act*, *Canada Student Loans Act*, or the *Act respecting financial assistance for education expenses* of the province of Quebec.

These amounts also do not include any financial assistance provided under Part II of the *Employment Insurance Act* (as shown in box 20 of your T4E slip), a labour market development agreement as part of a similar provincial or territorial program, or a program developed under the authority of the *Department of Employment and Social Development Act*.

A post-secondary program that consists principally of research will be eligible for the education amount, and the scholarship exemption, only if it leads to a college or CEGEP diploma, or a bachelor, masters, or doctoral degree (or an equivalent degree). Accordingly, post-doctoral fellowships will continue to be taxable.

Textbook amount

You can claim this amount **only if** you are entitled to claim the education amount (see above).

The amount is:

- $65 for each month you qualify for the full-time education amount (total of Box C times $65). Enter this amount on line 7 of Schedule 11; or
- $20 for each month you qualify for the part-time education amount (total of Box B times $20). Enter this amount on line 4 of Schedule 11.

Transfer or carry forward amount

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

Even if you have no tax to pay and you are transferring part of your tuition, education, and textbook amounts, file your return and a completed Schedule 11 so we can update our records with your unused tuition, education, and textbook amounts available to carry forward to other years.

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

Once you have completed Schedule 11, if you still have unused credit available, you can now choose one of the following options.

Transfer the amount

You may transfer a maximum of $5,000, minus the amount you used to reduce your tax owing as calculated on Schedule 11. You can transfer all or some to your spouse or common-law partner (who would claim it on line 360 of his or her Schedule 2) or to your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 324 of his or her Schedule 1).

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

To designate your transfer, complete part 3 of Form TL11A, *Tuition, Education, and Textbook Amounts Certificate–University Outside Canada*, part 4 of Form TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*, part 4 of Form TL11C, *Tuition, Education, and Textbook Amounts Certificate–Commuter to the United States*, or Form T2202A, *Tuition, Education, and Textbook Amounts Certificate*.

Carry forward the amount

You can **carry forward** and claim in a future year the part of your tuition, education, and textbook amounts you cannot use (and do not transfer) for the year. You have to claim your carry-forward amount in the first year that you have to pay income tax. To calculate the amount you are carrying forward, you have to file an income tax return and complete Schedule 11.

> **Note**
> If you carry forward an amount, you will not be able to transfer it to anyone.

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

Child and family benefits

You may be eligible to receive other credits and benefits. Here is a list of credits and benefits that you may be eligible to receive:

- goods and services tax/harmonized sales tax (GST/HST) credit and related provincial credits;
- Canada child tax benefit (CCTB) and related provincial and territorial credits; or
- the universal child care benefit (UCCB).

For more information on your eligibility and how to apply for related credits and benefits, go to **www.cra.gc.ca/benefits**. You can apply online for child benefits, and get information online about child and family benefits, by going to **www.cra.gc.ca/myaccount**. You can also call us at **1-800-959-1953** for questions about GST/HST credits, and **1-800-387-1193** for questions about CCTB and UCCB.

Other provincial or territorial credits

If you lived anywhere in Canada except Quebec on December 31, you may be eligible to claim provincial or territorial credits on your return. See your income tax package to find out if there are any provincial or territorial credits you can claim.

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

References

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

Internet

- *Students*, at **www.cra.gc.ca/students**
- *International students*, at **www.cra.gc.ca/internationalstudents**

Guides

- T4044, *Employment Expenses*
- T4058, *Non-Residents and Income Tax*
- RC192, *Information for Students – Educational Institutions Outside Canada*
- RC4092, *Registered Education Savings Plans*
- RC4112, *Lifelong Learning Plan (LLP)*

Forms

- RC96, *Lifelong Learning Plan (LLP) Request to Withdraw Funds from an RRSP*
- T1-M, *Moving Expenses Deduction*
- T778, *Information About Child Care Expenses*
- T1013, *Authorizing or Cancelling a Representative*
- T2202A, *Tuition, Education, and Textbook Amounts Certificate*
- TL11A, *Tuition, Education, and Textbook Amounts Certificate – University Outside Canada*
- TL11B, *Tuition, Education, and Textbook Amounts Certificate – Flying School or Club*
- TL11C, *Tuition, Education, and Textbook Amounts Certificate – Commuter to the United States*

- TL11D, *Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada*

Interpretation bulletins

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

Income tax folios

- S1-F2-C1, *Education and Textbook Tax Credits*
- S1-F2-C2, *Tuition Tax Credit*
- S1-F2-C3, *Scholarships, Research Grants and Other Education Assistance*

For more information

What if you need help?

If you need more information after reading this pamphlet, go to **www.cra.gc.ca/students** or call **1-800-959-8281**.

My Account

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

You can use either your CRA user ID and password, or the same sign in information you use for other online services (for example, online banking) to log in to My Account.

For more information, go to **www.cra.gc.ca/myaccount**.

Community Volunteer Income Tax Program (CVITP)

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

Direct deposit

Want money in your pocket faster? Sign up for direct deposit!

Did you know... that the Government of Canada is switching to direct deposit for payments that it issues?

Direct deposit is a faster, more convenient, reliable, and secure way to get your income tax refund and your credit and benefit payments directly into your account at a financial institution in Canada.

For more information, go to **www.cra.gc.ca/directdeposit**.

Forms and publications

To get our forms and publications, go to **www.cra.gc.ca/forms** or call one of the following numbers:

- from Canada and the United States, **1-800-959-8281**;
- from outside Canada and the United States, **613-940-8495**. We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

Contacting us with international enquiries

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

Regular hours of service

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

Extended hours of telephone service

From mid-February to the end of April (except Easter weekend)
Monday to Friday – 8:15 a.m. to 9:00 p.m., Eastern time
Saturday – 9:00 a.m. to 5:00 p.m., Eastern time

Electronic mailing lists

We can notify you by email when new information on a subject of interest to you is available on our website. To subscribe to our electronic mailing lists, go to **www.cra.gc.ca/lists**.

Tax Information Phone Service (TIPS)

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

Teletypewriter (TTY) users

TTY users can call **1-800-665-0354** for bilingual assistance during regular business hours.

Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, students, and tax measures for persons with disabilities. To watch our videos, go to **www.cra.gc.ca/videogallery**.

Our service complaint process

If you are not satisfied with the **service** that you have received, contact the CRA employee you have been dealing with or call the telephone number that you were given. If you are not pleased with the way your concerns are addressed, you can ask to discuss the matter with the employee's supervisor.

If the matter is not settled, you can then file a service complaint by completing Form RC193, *Service-Related Complaint*. If you are still not satisfied, you can file a complaint with the Office of the Taxpayers' Ombudsman.

For more information, go to **www.cra.gc.ca/complaints** or see Booklet RC4420, *Information on CRA – Service Complaints*.

Reprisal complaint

If you believe that you have been subject to reprisal, complete Form RC459, *Reprisal Complaint*. For more information about reprisal complaints, go to **www.cra.gc.ca/reprisalcomplaints**.

Your opinion counts

If you have comments or suggestions that could help us improve our publications, send them to:

Taxpayer Services Directorate
Canada Revenue Agency
395 Terminal Avenue
Ottawa ON K1A 0L5

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

Calculation of scholarship exemption for the tax year: Scholarships, fellowships, and bursaries received by you in the tax year for your enrolment in a program that entitles you to claim the part-time education amount in the tax year, the immediately preceding tax year, or the following tax year				1
Tuition fees and costs of program related material				2
Enter the amount from line 1 or line 2, whichever is less		3		
Line 1 minus line 2 (if negative, enter "0")				4
Basic scholarship exemption			$500.00	5
Enter the amount from line 4 or line 5, whichever is less		6		
Add lines 3 and 6. This is your total scholarship exemption				7
Calculation of amounts to be included in income for the tax year: Total of all scholarships, fellowships, and bursaries received by you in the tax year in connection with your part-time enrolment in an educational program				8
Enter your scholarship exemption for the tax year from line 7 above				9
Line 8 minus line 9. This is the amount of scholarship, fellowship, and bursary income that you must include on line 130 of your return				10