



Students and Income Tax

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Canada Revenue
Agency

Agence du revenu
du Canada

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 contact the International Tax Services Office at **1-800-267-5177** about the rules that may apply to you.

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 OF 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 have a visual impairment, you can get our publications in braille, large print, etext (CD or diskette), or MP3 by going to www.cra.gc.ca/alternate or by calling **1-800-959-2221**. You can also get your personalized correspondence in these formats by calling **1-800-959-8281**.

La version française de cette publication est intitulée LES ÉTUDIANTS ET L'IMPÔT.

NOTE: In this publication, the text inserted between square brackets represents the regular print information.

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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- you have not repaid all amounts withdrawn from your registered retirement savings plan (RRSP) under the Lifelong Learning Plan.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 details, see Guide RC4112, LIFELONG LEARNING PLAN (LLP);
- You have to contribute to the Canada Pension Plan (CPP). This can apply if, for 2009, the total of your pensionable employment income is more than \$3,500. See line 222 of the GENERAL INCOME TAX AND BENEFIT GUIDE for details; or
- You received Working Income Tax Benefit (WITB) advance payments in 2009, and you want to apply for WITB advance payments for 2010.

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 to apply for the GST/HST credit (including any related provincial credit). For example, you may be eligible if you turn 19 before April 2011;
- 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 42 [24]); 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 Quebec provincial return.

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 at your financial institution.

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. We also need to know your new address to mail you your income tax and benefit package for next year.

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 **My Account** on our Web site (see page 11 [7]). If you do not have a User ID and Password, 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 other people, **including your spouse or common law partner**, include their social insurance numbers and have each of them **sign** the letter authorizing the change to his or her records.

How can you get the tax package you need?

You can get most of our publications, including the GENERAL INCOME TAX AND BENEFIT GUIDE and forms book, by going to Forms and publications at **www.cra.gc.ca/forms** or by calling **1-800-959-2221**.

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 their Web site at **www.serviccanada.gc.ca**. You will find the addresses and telephone numbers of their offices on the Web site 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 (either through **My Account** on our Web site or in writing) to deal with a representative, 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.

Your authorization will stay in effect until you cancel it, it reaches the expiry date you choose, or we receive notification of your death.

For more information, go to **Authorize my representative** at **www.cra.gc.ca** or get Form T1013, AUTHORIZING OR CANCELLING A REPRESENTATIVE.

My Account and Quick Access

My Account is a secure, convenient, and time-saving way to access and manage your tax and benefit information online, seven days a week! If you are not registered with My Account but need information right away, use Quick Access to get fast, easy, and secure access to some of your information now. For more information, go to **www.cra.gc.ca/myaccount** or see Pamphlet RC4059, MY ACCOUNT FOR INDIVIDUALS.

Filing your return

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

EFILE

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

NETFILE

If you complete your return using computer software, this fast, secure system lets you file it over the Internet. Go to **www.netfile.gc.ca** for more information.

TELEFILE

You may be able to file your return by telephone for free. To find out if you are able to do so, go to **www.cra.gc.ca/telefile** or call us at **1-800-714-7257**.

Note

If a disability prevents you from using a touch-tone phone pad for TELEFILE, please call **1-800-714-7257** and we will help you.

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, 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 details, 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 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 tax package will tell you when to attach other supporting documents such as certificates, forms, schedules, or official 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 tell 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/or penalties that may be charged. If you know that you will not be able to get a slip by the due date, attach a note to your paper 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. Attach the stubs to your paper return. If you are filing electronically, keep all of your documents in case we ask to see them.

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?

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

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. However, you do not have to include 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 most common types of income you may receive as a student include:

- employment income;
- tips and occasional earnings;
- investment income;
- scholarships, fellowships, bursaries, study grants, and artists' project grants;
- research grants; and
- registered education savings plan income.

The following pages include 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, study grants, and artists' project grants

If the scholarships, fellowships and bursaries you received **do not** include artists' project grants (see page 19 [11]), then the following applies.

The full amount of scholarships, fellowships, or bursaries that are received by you as a student with respect to your enrolment in a program that entitles you to claim the education amount **are not taxable** and are no longer reported as income on your tax return (see page 37 [21]).

If you are **not** eligible for the education amount, and have no artists' project grants (see page 19 [11]), report on line 130 **only** the part of the post-secondary scholarships, fellowships or bursaries that is more than \$500.

Note

For 2007 and subsequent years, elementary and secondary school scholarships and bursaries are not taxable and are not subject to the requirement that they be eligible for the education amount.

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 scholarships, grants or bursaries you received that are related to a program of study for which you are able to claim the education tax credit;
- the total of all amounts, where each amount is the **lesser of** each artists' project grant you received **and** the expenses associated with that grant (other than the ineligible expenses described on [at the top of] the next page); and
- the **lesser of \$500 and** the total of all scholarships, grants and bursaries 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 scholarships, fellowships, grants, and bursaries (including artists' project grants) that is greater than your scholarship exemption as determined on page 19 [above].

Note that 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 Interpretation Bulletin IT-75, SCHOLARSHIPS, FELLOWSHIPS, BURSARIES, PRIZES, RESEARCH GRANTS AND FINANCIAL ASSISTANCE.

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** claim 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** claim 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 Interpretation Bulletin IT-75, SCHOLARSHIPS, FELLOWSHIPS, BURSARIES, PRIZES, RESEARCH GRANTS AND FINANCIAL ASSISTANCE.

Registered education savings plan (RESP)

If you received educational assistance payments (income earned in an RESP, such as interest), report the total amount you received on line 130 of your return. The amount you received is shown in box 40 or 42 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.

Common deductions

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

You can deduct moving expenses **only** if you move to take courses as a **full-time student** (defined on page 24 [below]).

However, you can **only** deduct these expenses from the **taxable** part of your scholarships, fellowships, bursaries, certain prizes, and research grants.

You can also deduct moving expenses if you move to work, including summer employment, or to run a business. However, you can **only** deduct these expenses from employment or self-employment income you earned at the new location.

Your new home must be at least 40 kilometres closer to the new educational institution or place of work. You can claim moving

expenses that you incur at the start of each academic period, as long as you meet the 40-kilometre limitation and provided a part of your scholarships, fellowships, bursaries, certain prizes, and research grants is **taxable**.

You can also claim moving expenses when you move back after a summer break, or a work semester in the case of a co-operative student, provided you meet the previously stated requirements.

Full-time student

You are considered a full-time student for the purpose of claiming moving expenses if you regularly attend a college, university, or other educational institution that offers courses at a post-secondary school level **and** you take, during a semester, 60% or more of the usual course load for the program in which you are enrolled.

For the purpose of moving expenses, do not include correspondence courses as part of your course load. 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. You start full-time attendance at the start of each academic period.

Notes

If your eligible moving expenses are more than the taxable scholarships, fellowships, bursaries, certain prizes, and research grants that you received and reported on your return for the year, you can deduct the unused part of those expenses from the taxable 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, if you have the higher net income, you may still be able to claim the child care expenses if your spouse or common-law partner was enrolled in an educational program or if another specific situation applied. For more information on other situations or to make your claim, see Form T778, CHILD CARE EXPENSES DEDUCTION.

Note

Amount for children born in 1992 or later – You may be able to claim \$2,089 for each of your or your spouse's or common-law partner's children if they lived with you throughout 2009 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.

Non-refundable tax credits

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

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

- Canada employment amount;
- public transit amount;
- interest paid on student loans; and
- tuition, education, and textbook amounts.

Residents of all provinces and territories except Quebec calculate their provincial or territorial non-refundable tax credits on Form 428, separately from federal non-refundable tax credits. Federal non-refundable tax credits are calculated on Schedule 1.

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 most provincial or territorial non-refundable tax credits are different from the corresponding federal credits.

Canada employment amount

If you were an employee in 2009, you are eligible to claim an employment amount on line 363 of your Schedule 1.

Claim the **lesser** of:

- \$1,044; and
- the total of the employment income you reported on line 101 and line 104 of your return.

Public transit amount

You can claim on line 364 of your Schedule 1 the cost of monthly public transit passes or passes of longer duration such as an annual pass for travel within Canada on public transit during the year. These passes must permit unlimited travel on local buses, streetcars, subways, commuter trains or buses, and local ferries.

You can also claim the cost of shorter duration passes if each pass entitles you to unlimited travel for an uninterrupted period of at least five days and you purchase enough of these passes so that you are entitled to unlimited travel for at least 20 days in any 28-day period.

You can claim the cost of electronic payment cards when used to make at least 32 one-way trips during an uninterrupted period not exceeding 31 days.

Only you or your spouse or common-law partner can claim the cost of transit passes (to the extent that these amounts have not already been claimed) for:

- 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.

Reimbursement of an eligible expense – You can only claim the part of the amount for which you have not been or will not be reimbursed, including subsidies. However, you can claim the full amount if the

reimbursement or subsidy is included in your income (such as a benefit shown on a T4 slip) and you did not deduct the reimbursement or subsidy anywhere else on your return.

Receipts – If you are filing a paper return, do not include your receipts and passes, but keep them in case we ask to see them. If you are filing electronically, keep all of your documents.

Interest paid on your student loan

A loan may have been made to **you** under the CANADA STUDENT LOANS ACT, the CANADA STUDENT FINANCIAL ASSISTANCE ACT, or similar provincial or territorial government laws for post-secondary education. If so, **only** you can claim an amount on line 319 of your return for the interest you or a person related to you, paid on that loan in 2009 and/or the preceding five years. You cannot transfer this amount to another person.

You can claim an amount only for interest you have not previously claimed. If you have no tax payable for the year the interest is paid, it is to your advantage **not** to claim it on your tax return for that year.

You can carry the interest forward and apply it on your return for any of the **next five years**.

Notes

You **cannot** claim interest paid on any other kind of loan, or on a student loan that has been combined with another kind of loan. If you renegotiated your student loan with a bank or another financial institution, or included it in an arrangement to consolidate your loans, the interest on the new loan does **not** qualify for this tax credit.

In addition, you cannot claim interest paid in respect of a judgment obtained after you failed to pay back a student loan.

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

Tuition, education, and textbook amounts

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. Claim your eligible tuition fees, education amounts, and textbook amounts 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). Attach these schedules to your return.

Eligible tuition fees

You can claim only the fees paid for courses you took in the year. To qualify, the fees you paid to attend each educational institution listed below in A, B, or C **must be more than \$100** for the year.

You **can** claim tuition fees paid to any of the following institutions:

- A** a university, college, or other educational institution in Canada for courses at a post-secondary school level;
- B** an educational institution in Canada certified by Human Resources and Skills Development Canada for courses (if you were 16 or

older at the end of the year) to develop or improve skills in an occupation;

- C** a university, college, or other educational institution in the United States for courses at a post-secondary school level if you lived in Canada near the border throughout the year and you commuted to the school; and
- D** a university outside Canada, if you were in full-time attendance, for courses that were at least 13 consecutive weeks long and that will lead to a degree at the bachelor level or higher.

Notes

You are **not considered** to be in full-time attendance at a university outside of Canada if you are taking courses by correspondence (which includes courses where assignments are submitted electronically).

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

For further information, see Information Sheet RC192, INFORMATION FOR STUDENTS – EDUCATIONAL INSTITUTIONS OUTSIDE CANADA, available only from our Web site.

You **cannot** claim the following tuition fees:

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

Eligible tuition fees include:

- admission fees;
- charges for the use of library or laboratory facilities;
- examination fees;

- application fees (but only if the student later enrolls in the institution);
- charges for a certificate, diploma, or degree;
- mandatory computer service fees;
- academic fees;
- the cost of any books that are included in the total fees for a correspondence course taken through a post secondary educational institution in Canada; and
- fees, such as athletic and health services fees, paid to a university, college, or other educational institution in addition to your tuition for post-secondary courses, when such fees are required to be paid by all students. The amount of eligible fees is limited to \$250 if the fees do not have to be paid by all students.

You **cannot** claim the following as tuition fees:

- students' association fees;
- medical expenses;

- transportation and parking;
- meals and lodging;
- goods of lasting value that you will keep, such as a computer, microscope, uniform, or an academic gown;
- initiation or entrance fees to a professional organization; or
- cost of books (other than books that are included in the total fees for a correspondence course). However, you may be entitled to the textbook amount (see page 42 [24]).

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

Forms

- For you to claim tuition fees paid to an educational institution in Canada, your institution has to give you either an official tax receipt or a completed Form T2202A, TUITION, EDUCATION, AND TEXTBOOK AMOUNTS CERTIFICATE.
- For you to claim tuition fees paid to an educational institution outside Canada, your institution has to complete and give you

either Form TL11A, TUITION, EDUCATION, AND TEXTBOOK AMOUNTS CERTIFICATE – UNIVERSITY OUTSIDE CANADA, 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, whichever applies.

- For you to claim tuition fees paid to a flying school or club in Canada, your school or club has to give you a completed Form TL11B, TUITION, EDUCATION, AND TEXTBOOK AMOUNTS CERTIFICATE – FLYING SCHOOL OR CLUB.

Education amount

You can claim a **full-time** education amount for each whole or part month in the year in which you were enrolled in a **qualifying educational program** (defined on page 41 [23]) at a **designated educational institution** (defined on page 40 [23]) and **any** of the following apply:

- you were enrolled full-time;

- you attended only part-time and you can claim the disability amount; or
- you attended only part-time because you had a mental or physical impairment certified in a letter, or on form T2202, by a medical doctor, optometrist, audiologist, occupational therapist, psychologist, physiotherapist, or speech-language pathologist but you do not qualify for the disability amount.

You can claim a **part-time** education amount for each whole or part month in the year in which you were enrolled in a **specified educational program** (defined on page 42 [23]) at a **designated educational institution**.

You can claim only **one** education amount for each month, 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.

You **can** 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 T2202, EDUCATION AND TEXTBOOK AMOUNTS CERTIFICATE, 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 from your employer or another person, with whom you deal at arm's length. However, you can claim the education amount if you received a salary or wages;
- received a benefit as part of a program (such as free meals and lodging from a nursing school); or
- received an allowance for a program such as a training allowance.

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 AN 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 HUMAN RESOURCES AND SKILLS DEVELOPMENT ACT.

What is a 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 Human Resources and Skills Development Canada 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 13 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.

What is a qualifying educational program?

This is a program that lasts at least 3 consecutive weeks and requires a minimum of 10 hours of instruction or work in the program each week (not including study time).

What is a specified educational program?

This is a program that lasts at least 3 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 40 [22].

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

Textbook amount

You are eligible to claim this amount **only** if you are entitled to claim the education amount.

The amount is:

- \$65 for each month you qualify for the full-time education amount; and
- \$20 for each month you qualify for the part-time education amount.

Transferring and carrying forward amounts

You have to **claim** your tuition, education, and textbook amounts first on your own return, even if someone else paid your fees. However, you may be able to **transfer** the unused part of these amounts to your spouse or common-law partner (who would claim it on line 326 of his or her Schedule 1) or to your or your spouse's or common-law partner's parent or grandparent (who would claim it on line 324 of his or her Schedule 1). The maximum amount you can transfer in a year is \$5,000, minus the amount you use, even if there is an unused tuition, education, and textbook amount remaining.

You can **carry forward** and claim in a future year the part of your tuition, education, and textbook amounts you cannot use (and do not transfer) for the year. However, if you carry forward an amount, you will not be able to transfer it to anyone. You 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.

If you are **transferring** an amount to your spouse or common-law partner, they have to complete Schedule 2. Depending on their province or territory of residence, they may have to complete Schedule (S2) to calculate their provincial or territorial transfer amounts.

To designate your transfer, complete the back of Form T2202, EDUCATION AND TEXTBOOK AMOUNTS CERTIFICATE, 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. Also, complete Schedule 11 to calculate your federal transfer and, if it applies, the amount you are carrying forward. 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;
- 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 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. Check your income tax package to see if there are any provincial or territorial credits you can claim.

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

References

You can get these and other forms and publications by going to **www.cra.gc.ca/forms** or by calling us at **1-800-959-2221**.

Guides

- 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, Child Care Expenses Deduction for 2009
- T1013, Authorizing or Cancelling a Representative
- T2202, Education and Textbook Amounts Certificate
- 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

Other publications

- RC191, Donations to Prescribed Universities Outside Canada
- RC192, Information for Students – Educational Institutions Outside Canada
- T4058, Non-Residents and Income Tax
- T4166, Are you an international student studying in Canada?
- IT-75, Scholarships, Fellowships, Bursaries, Prizes, Research Grants and Financial Assistance
- IT-211, Membership dues – Associations and societies
- IT-340, Scholarships, Fellowships, Bursaries and Research Grants – Forgivable Loans, Repayable Awards and Repayable Employment Income
- IT-515, Education Tax Credit
- IT-516, Tuition Tax Credit

For more information

Residents of Canada

If, after reading this pamphlet, you need more information, you can visit **www.cra.gc.ca** or you can call **1-800-959-8281**.

Community Volunteer Income Tax Program – If you need help to complete your tax return, your income is low, and your tax situation is simple, our volunteers are specially trained to help you. For more information about this free program, or if you want to become a volunteer, go to **www.cra.gc.ca/volunteer** or call us at **1-800-959-8281**.

Note

The **1-800-959-8281** telephone agents are available Monday to Friday (except for holidays) from **8:15 a.m. to 5:00 p.m. (local time)**. However, from February 22 to April 30, 2010 these hours are extended to 9:00 p.m. weekdays, and from 9:00 a.m. to 5:00 p.m. (local time) on Saturdays (except Easter weekend). Calls can be made from anywhere in Canada and the United States (local time).

To get personal and general tax information, use our automated **T.I.P.S.** service at **1-800-267-6999**.

You can also use **My Account and Quick Access** (see page 11 [7]) to view and manage your personalized information. For more information, go to **www.cra.gc.ca/myaccount**.

You can get forms or publications you need by going to **www.cra.gc.ca/forms** or by calling us at **1-800-959-2221**.

Teletypewriter (TTY) users – If you use a TTY because you have a hearing or speech impairment, an agent at our bilingual enquiry service at **1-800-665-0354** (calls from Canada only) can assist you during the hours of service indicated in your **GENERAL INCOME TAX AND BENEFIT GUIDE**.

Non-residents and international students

If, after reading this pamphlet, you need more information, you can visit **www.cra.gc.ca** or you can call:

- **1-800-267-5177** from anywhere in Canada and the United States (Eastern time); or
- **613-952-3741** for calls outside Canada and the United States (Eastern time). We accept collect calls.

Telephone agents are available Monday to Friday (except for holidays) from **8:15 a.m. to 5:00 p.m. (Eastern time)**. However, from February 22 to April 30, 2010 these hours are extended to 9:00 p.m. (Eastern time) from Monday to Thursday (except holidays).

Our service complaint process

If you are not satisfied with the **service** you have received, contact the CRA office you have been dealing with. You may choose to file a service complaint if the issue remains unresolved. If you are still not satisfied with the way the CRA has handled your complaint, contact the Taxpayer's Ombudsman. For more information, go to **www.cra.gc.ca/complaints** or see pamphlet RC4420, INFORMATION ON CRA-SERVICE COMPLAINTS.

Your opinion counts

If you have any comments or suggestions that could help us improve our publications, we would like to hear from you. Please send your comments to:



Taxpayer Services Directorate
Canada Revenue Agency
750 Heron Road
Ottawa ON K1A 0L5

Canada Revenue Agency

Electronic Services

Take advantage of the quick, easy, secure electronic services that the Canada Revenue Agency offers all year long, right at your fingertips. File a return, change your return or your address, calculate your family benefits, view your client's information, get direct deposit, make electronic payments, and more!

Electronic services	www.cra.gc.ca/electronic services
NETFILE	www.netfile.gc.ca
My Account	www.cra.gc.ca/myaccount
Quick Access	www.cra.gc.ca/quickaccess
Direct deposit	www.cra.gc.ca/dd-ind
Electronic payments	www.cra.gc.ca/electronic payments

NETFILE Access Code online	www.netfile.gc.ca/netfilecode
Represent a client	www.cra.gc.ca/representatives
TELEFILE	www.cra.gc.ca/telefile
EFILE	www.cra.gc.ca/efile-individuals
My Business Account	www.cra.gc.ca/mybusinessaccount

Want tips on various tax-related topics? Go to www.cra.gc.ca/taxtips.

For more information, visit www.cra.gc.ca.