

Common tax deductions

Below are some of the common federal tax deductions your clients might claim or be able to claim, when you are supporting someone to file a tax return at your community tax clinic.

- Charitable donations (Charitable tax credits)
- Child care expenses
- Disability amount, Disability Tax Credit & Caregiver Credit
- Disability Tax Credit
- DTC Eligibility & Application Process
- Canada Caregiver Credit
- Medical Expenses
- RRSP Contribution Receipts
- Spousal and Child Support Payments
- Tuition Fess and Interest Paid on Student Loans
- Union or Professional Dues

For a complete listing of deductions, credits, and expenses relevant to tax returns in Canada, please visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses.html>

For a complete listing of provincial and territorial tax credits, please visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/provincial-territorial-tax-credits-individuals.html>

If you are using TurboTax for Tax Clinics Canada, you can also use the **Find button** at the top of the screen, to locate information about a specific deduction, credit, or expense:

Using The Find button

The Find button at the upper right of TurboTax lets you search for common topics.

Visit this FAQ for suggested search terms:

[What do I type to find a slip or credit in the online edition of TurboTax?](#)

Find

Type below to tell us what you've got, or search the list to find common items.

dependents

Need some suggestions?

Dependants
Child Care Expenses
Medical Expenses Profile
Donations Profile

Go

Common tax deductions



Charitable donations (Charitable tax credits)

You can claim a gift of money or in-kind (e.g.: furniture) to a registered charity, with a valid charitable donation receipt.

- **Non-refundable tax credit** (helps to reduce balance owing but will not provide a refund). If a client only has non-taxable income (e.g.: social assistance) they may be better off using the 'carry forward' option as it will not make a difference in this year's tax return
- Donations can be carried forward for any of the next 5 years.
- For more information about the Charitable tax credits, visit:
<https://www.canada.ca/en/revenue-agency/services/charities-giving/giving-charity-information-donors/claiming-charitable-tax-credits.html>
- A list of Canadian charities registered with the Canada Revenue Agency is available on CRA's website:
<https://www.canada.ca/en/revenue-agency/services/charities-giving/charities-listings.html>

Child care expenses

Childcare expenses are amounts paid to have someone look after an eligible child so that you or other parent/spouse or common-law partner could participate in employment or education.

- Client must have lived with you or the other person when the expense was incurred for the expense to qualify
- Includes:
 - Caregivers providing child care services;
 - Daycare centres;
 - Day nursery schools
 - Before/after school care provided by school;
 - Day camps;
 - Sleepover camps;
 - Boarding schools
- For more information on this expense claim, please visit:
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-21400-child-care-expenses.html>

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Disability amount, Disability Tax Credit & Caregiver Credit

Someone who is eligible for the disability tax credit, may be able to claim the disability amount on their tax return. There is a further supplement for the disability amount for individuals under 18.

For more information on the disability amount:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31600-disability-amount-self.html>

Disability Tax Credit

The Disability Tax Credit (DTC) is a non-refundable tax credit that can help people living with disabilities or their caregivers to reduce the amount of taxes they may owe.

- Unused amounts of the credit can be transferred to an eligible family member who claims the person with an eligible DTC as their dependant;
- The DTC can be applied retroactively for 10 years;
- Claiming the DTC on income taxes is generally helpful for individuals and families with higher incomes.

DTC Eligibility & Application Process

- To be eligible for the DTC, a medical practitioner must certify that the client has a severe and prolonged impairment in physical or mental functions (or both) compared to someone of similar age with no impairment. The medical practitioner also needs to describe the effects of the person's impairment.
- The person with the disability must apply for the credit—they must submit a completed “T2201 Disability Tax Credit Certificate” application to the Canada Revenue Agency. The CRA will review and respond with an approval or denial.
- If the client is approved, they are eligible to claim and/or transfer the disability amount to a caregiver on their tax return for the period indicated on the approval letter.
- A caregiver can claim both the Canada Caregiver Amount and the Disability amount transferred from an eligible dependant with a DTC in their tax return.
- For more information on the disability amount transferred from a dependant:
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31800-disability-amount-transferred-a-dependant.html>

Important: Clients approved for the DTC are not issued a t-slip to represent this, only their approval letter which many clients do not have with them when filing their taxes each year. If supporting someone to file their taxes, ensure that they are approved for the DTC before claiming the Disability amount.

Common tax deductions



Canada Caregiver Credit

Caregivers may be eligible to claim the “Canada Caregiver Credit” (CCC) which is a **non-refundable tax credit** that can help to reduce taxes owing for the caregiver. **If the caregiver does not owe taxes, the CCC will not impact their tax return.**

- The amount claimed depends on caregiver’s relationship to the person whom they are claiming as a dependant, the person’s net income and whether other credits are being claimed for that person.
- The CRA may ask for a signed statement from a medical practitioner showing when the impairment began and what the duration of the impairment is expected to be (unless the dependant already has an approved T2201 Disability Tax Credit Certificate on file).

Caregivers are individuals who support their spouse or common-law partner, or a dependant with a **physical or mental impairment**.

- **A dependant:** an individual is considered to depend on you for support if they rely on you to regularly and consistently provide them with some or all of the basic necessities of life such as food, shelter and clothing.
- The dependant can be your or your spouse/common-law partner’s child or grandchild; Your or your spouse/common-law partner’s parent, grandparent, brother, sister, uncle, aunt, niece, or nephew;
- The dependant can be any age;
- The dependant must be a resident in Canada at any time in the tax year.

For more information on the Canada Caregiver Credit, please visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>

Common tax deductions



Medical expenses

You can claim eligible medical expenses on your tax return for yourself, your spouse/common-law partner and dependent children if:

1. Paid for the medical expenses in any 12-month period ending in the tax year
2. Did not claim them in the previous tax year

Is it worth claiming medical expenses?

- If a client has no taxable income (e.g.: income from social assistance (T5007) only), then there is no value in claiming medical expenses.
- If a client has any employment income, it can be valuable to consider including medical expenses as a client may be eligible to claim the Refundable Medical Expense Supplement depending on the amount of medical expenses and their employment income.

You can only claim the part of the expense that has not been and will not be reimbursed for.

Common medical expenses include:

- Ambulance services
- Prescription drugs
- Dental/denture services
- Fees paid to a qualified medical practitioner, out-of-pocket (e.g.: acupuncturist, counselling, dietitian, naturopath)
- Adult diapers
- Health plan premiums paid
- Hospital services (out-of-pocket)
- Lab procedures (out-of-pocket)
- Medical marijuana
- Medical services provided outside of Canada
- Mobility devices (scooter, wheelchair, walking aids)
- Service animals
- Vision devices (e.g.: eyeglasses)

Supplements and vitamins and most travel expenses are **NOT** eligible.

For more information on this expense claim, and what is or is not considered an eligible expense, visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

Common tax deductions



RRSP Contribution Receipts

Individuals can contribute to their Registered Retirement Savings Plan (RRSP) to reduce tax owing, if they have contribution room (which is indicated on Notice of Assessment).

Receipts are issued for 2 periods of time:

1. Remainder of the tax filing year;
2. First 60 days of the current year.

Example of a RRSP Contribution Receipt:

The image shows a sample RRSP contribution receipt from the Royal Bank Retirement Savings Plan. The receipt includes the following information:

- RECEIPT NO.:** 001442487
- ROYAL BANK RETIREMENT SAVINGS PLAN**
- REGISTERED UNDER THE INCOME TAX ACT AND SUBJECT THERETO**
- P.O. BOX 6001, STN A, MONTREAL, QC H3C 3A9**
- ACCOUNT NO. SOCIAL INSURANCE NO. CONTRIBUTION AMOUNT: \$3,000.00**
- CONTRIBUTION PERIOD: FIRST 60 DAYS OF 2017**
- PRESIDENT, THE ROYAL TRUST COMPANY**
- THIS IS YOUR RECEIPT FOR INCOME TAX PURPOSES, ATTACH TO YOUR FEDERAL TAX RETURN**

Spousal and Child Support Payments

Spousal support: support to a spouse or common-law partner as stated in a court order/written agreement.

- Generally taxable to the recipient and a deduction by the payer

Child support: payments made to support a child.

- Generally, not taxable (no need to report) by the recipient and cannot be claimed as a deduction by the payer if the court order/written agreement was made prior to May 1997.

If the client does not have a court order or written agreement, the support payments are not subject to the tax rules that apply to support payments.

- You cannot deduct any of the payments made
- You do not have to report any of the payments received

If you're not sure, please consult your supervisor or tax clinic lead.

For more information on support payments, please visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/support-payments.html>

Common tax deductions



Tuition Fees and Interest Paid on Student Loans

Tuition and Enrolment Certificate – T2202

Course(s) taken at an educational institution in Canada will qualify for a tuition tax credit if it was taken at a post-secondary education institution. The educational institution is responsible for indicating the amount of eligible tuition fees that you paid for during the tax year, as well as indicate the number of months full-time and part-time.

This information is issued on a T2202A Tuition and Education Enrolment Certificate.

- This is a type of non-refundable deduction that helps to reduce how much income taxes the taxpayer may owe.
- If deduction can only be used partially or not at all for the given tax year, will be carried forward for future years.

Not eligible to claim tuition amount if any of the following applies:

- The fees were paid or reimbursed by your employers; or
- The fees were paid by a federal/provincial job training program, where the amount is NOT included in your income

Canada Revenue Agency / Agence du revenu du Canada		Protected B when completed / Protège B une fois rempli	
Tuition and Enrolment Certificate / Certificat pour frais de scolarité et d'inscription		For student / Pour étudiant 1	
Name and address of designated educational institution / Nom et adresse de l'établissement d'enseignement		11 School type / Catégorie d'école	12 Flying school or club / École ou club de pilotage
13 Name of program or course / Nom du programme ou du cours		14 Student number / Numéro d'étudiant	15 Filer Account Number / Numéro de compte du déclarant
16 Session periods / Périodes d'études	17 From / De	18 To / À	19 Number of months part-time / Nombre de mois à temps partiel
20	21	22	23
24 Totals / Totaux	25	26	27
122 Social insurance number (SIN) / Numéro d'assurance sociale (NAS)			
Information for students: See the back of Certificate 1. If you want to transfer all or part of your tuition amount, complete the back of Certificate 2.			
Renseignements pour les étudiants : Lisez le verso du certificat 1. Si vous désirez transférer une partie ou la totalité de vos frais de scolarité, remplissez le verso du certificat 2.			

Canada Revenue Agency / Agence du revenu du Canada		Protected B when completed / Protège B une fois rempli	
Tuition and Enrolment Certificate		For student 1	
<ul style="list-style-type: none"> • Issue this certificate to a student who was enrolled during the calendar year in a qualifying educational program or a specified educational program at a post-secondary institution, such as a college or university, or at an institution certified by Employment and Social Development Canada (ESDC). • Tuition fees paid in respect of the calendar year to any one institution have to be more than \$100. Fees paid to an institution certified by ESDC or to a post-secondary educational institution in Canada for courses that are not at a post-secondary school level, have to be for courses taken to get or improve skills in an occupation, and the student has to be 16 years of age or older before the end of the year. • Students calculate their provincial or territorial education amounts (if applicable) based on the number of months indicated in Box B or C below. 			
Name of program or course		Student number	
Name and address of student		Name and address of educational institution	
Session periods, part-time and full-time		Eligible tuition fees, part-time and full-time	
From / De		A	
To / À		B	
Y M Y M		Part-time	
		C	
		Full-time	
Totals			

Interest Paid on Student Loans

Eligible to claim an amount for the interest paid on your student loan (related to post-secondary education) if you received it under the Canada Student Loans Act or the Canada Student Financial Assistance Act (e.g.: OSAP).

- Generally, issued by National Student Loans Services
- Can only claim for interest paid in the current or the previous 5 years
- You can carry the interest forward and apply it on your return for any of the next 5 years
 - If you have no taxable income (e.g.: social assistance) or no tax payable for the year, it is NOT advantageous to claim it on your return

Common tax deductions



Union or Professional Dues

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

- annual dues for membership in a trade union or an association of public servants
- professional board dues required under provincial or territorial law
- professional membership dues required to keep a professional status recognized by law

Annual membership dues **do not** include initiation fees, licenses, or special assessments. Sometimes, union dues are already incorporated as part of the individual's T4 slip (box 44) in which case no other documentation is required to claim.