



UFile 2019

Tax return for 2019 prepared for

Caitlin Ross

by *UFile for Windows*

Executive summary

for 2019 taxation year



	Taxpayer	
First name	Caitlin	Thaila
Last name	Ross	Riden
Social insurance number	516-347-150	527-125-009
Date of birth	18-09-1989	03-02-1982
Province of residence	Ontario	Ontario
Street	3440 County Road 10	3440 County Road 10
City	Vankleek Hill	Vankleek Hill
Province	Ontario	Ontario
Postal code	K0B 1R0	K0B 1R0
Home phone number	(613) 720-3619	(613) 678-3453
Email address	c8linajross@gmail.com	thaila.riden@gmail.com

Federal return

	Taxpayer	Spouse	Total for the couple
Total income	15000	29,336	29,931
Net income	23600	29,334	29,929
Taxable income	26000	12,720	13,315
Marginal tax rate	0%	0%	
Average tax rate (total income taxes paid ÷ total income)	0.0%	0.0%	
Total tax payable	43500		
Balance due (refund)	48400 or 48500	(1,089)	(1,089)
Canada child benefit			
GST/HST credit		592	592
Alternative minimum tax			
Total AMT credit to carry over			
Total RRSP deduction limit - 2020	380	21,956	22,336
Unused RRSP contributions			
Cumulative net investment loss (CNIL)			
Total instalments payable in 2020			

Tax return Summary - Combined

for 2019 taxation year



	Taxpayer	Spouse
First name	Caitlin	Thaila
Last name	Ross	Riden
Social insurance number	516-347-150	527-125-009
Date of birth	18-09-1989	03-02-1982
Province of residence	Ontario	Ontario
Street	3440 County Road 10	3440 County Road 10
City	Vankleek Hill	Vankleek Hill
Province	Ontario	Ontario
Postal code	K0B 1R0	K0B 1R0
Home phone number	(613) 720-3619	(613) 678-3453
Email address	c8linajross@gmail.com	thaila.riden@gmail.com

Federal return

Total income

	Taxpayer	Spouse	Total
Employment income	10100	+ 4,595 06	= 4,595 06
Other employment income	10400	+ 5,033 00	= 5,628 00
Net rental income	12600	+ 3,093 48	= 3,093 48
Social assistance payments	14500	+ 16,614 39	= 16,614 39
Add line 14400, 14500, and 14600.	14700	+ 16,614 39	= 16,614 39
Add lines 10100, 10400 to 11900, 12000 to 14300, and 14700.	595 00	+ 29,335 93	= 29,930 93
This is your total income.	15000		

Net income

Deduction for CPP and QPP enhanced contributions	22215	+ 1 64	= 1 64
Add lines 20700 to 22400, 22900, 23100, and 23200.	23300	+ 1 64	= 1 64
Line 15000 minus line 23300 (if negative, enter "0")	23400	+ 29,334 29	= 29,929 29
This is your net income before adjustments.	23400		
Line 23400 minus line 23500 (if negative, enter "0")	23600	+ 29,334 29	= 29,929 29
This is your net income.	23600		

Taxable income

Other payments deduction	25000	+ 16,614 39	= 16,614 39
Add lines 24400 to 25600.	25700	+ 16,614 39	= 16,614 39
Line 23600 minus line 25700 (if negative, enter "0")	26000	+ 12,719 90	= 13,314 90
This is your taxable income.	26000		

Federal non-refundable tax credits

Basic personal amount	30000	+ 12,069 00	= 24,138 00
Spouse or common-law partner amount	30300	+ 11,474 00	= 11,474 00
CPP or QPP contributions: through employment	30800	+ 54 21	= 54 21
Employment Insurance premiums	31200	+ 74 17	= 74 17
Canada employment amount	31260	+ 1,222 00	= 1,817 00
Add lines 30000 to 33200.	33500	+ 24,893 38	= 37,557 38
Multiply the amount on line 33500 by 15%.	33800	+ 3,734 01	= 5,633 61
Total federal non-refundable tax credits:	35000	+ 3,734 01	= 5,633 61
add lines 33800 and 34900.			

Net federal tax

Tax on taxable income	(C)	89 25	+ 1,907 99	= 1,997 24
Add lines (C) and 40424.	40400	89 25	+ 1,907 99	= 1,997 24
Enter the amount from line 35000.	35000	1,899 60	+ 3,734 01	= 5,633 61
Add lines 35000 to 40427.		1,899 60	+ 3,734 01	= 5,633 61

Refund or Balance owing

Net federal tax:	add lines 41700, 41500 and 41800.	42000	0 00	+ 0 00	= 0 00
Provincial or territorial tax		42800	0 00	+ 0 00	= 0 00
This is your total payable.	43500	0 00	+ 0 00	= 0 00	
Total income tax deducted		43700		+ 258 13	= 258 13

Tax return Summary - Combined for 2019 taxation year

		Taxpayer	Spouse	Total
CPP overpayment	44800		+ 131 32	= 131 32
Climate action incentive	45110		+ 369 60	= 369 60
Canada workers benefit	45300		+ 329 49	= 329 49
These are your total credits.	48200		+ 1,088 54	= 1,088 54
Line 43500 minus line 48200			+ (1,088 54)	= (1,088 54)
Refund	48400	0 00	+ 1,088 54	= 1,088 54
Balance owing	48500	0 00	+ 0 00	= 0 00

Additional information

Marginal tax rate		0%	0%	
Average tax rate (total income taxes paid ÷ total income)		0.0%	0.0%	
GST/HST credit			+ 592 00	= 592 00
Total RRSP deduction limit - 2020		379 98	+ 21,956 48	= 22,336 46

Tax return Summary

for 2019 taxation year



Taxpayer

First name	Caitlin
Last name	Ross
Social insurance number	516-347-150
Date of birth	18-09-1989
Province of residence	Ontario
Street	3440 County Road 10
City	Vankleek Hill
Province	Ontario
Postal code	K0B 1R0
Home phone number	(613) 720-3619
Email address	c8linajross@gmail.com

Federal return

Total income

Other employment income	10400	+	595	00
Add lines 10100, 10400 to 14300, and 14700.	This is your total income.		15000	= 595 00

Net income

Line 15000 minus line 23300 (if negative, enter "0")	This is your net income before adjustments.	23400	=	595	00
Line 23400 minus line 23500 (if negative, enter "0")	This is your net income.		23600	=	595 00

Taxable income

Line 23600 minus line 25700 (if negative, enter "0")	This is your taxable income.		26000	=	595 00
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Federal non-refundable tax credits

Basic personal amount	30000		12,069	00
Canada employment amount	31260	+	595	00
	Add lines 30000 to 33200.		33500	= 12,664 00
	Multiply the amount on line 33500 by 15%.		33800	= 1,899 60
Total federal non-refundable tax credits:	add lines 33800 and 34900.		35000	= 1,899 60

Net federal tax

Tax on taxable income	(C)	89	25	
	Add lines (C) and 40424.		40400	= 89 25
Enter the amount from line 35000.	35000		1,899	60
	Add lines 35000 to 40427.		-	1,899 60

Refund or Balance owing

Net federal tax:	add lines 41700, 41500 and 41800.	42000	=	0	00
Provincial or territorial tax		42800	+	0	00
This is your total payable.		43500	=	0	00
	Refund	48400		0	00
	Balance owing	48500		0	00

Additional information

Marginal tax rate	0%
Average tax rate (total income taxes paid ÷ total income)	0.0%
Total RRSP deduction limit - 2020	379 98

Name **Caitlin Ross**

SIN **516-347-150**

Date of birth **18-09-1989**

	2019	2018		2019	2018
Employment income	10100	1,421	Amount for children	30500	
Other employment income	10400	595	Canada caregiver amount, other dep.	30450	
Old age security pension	11300		CPP or QPP contributions - employment	30800	
CPP or QPP benefits	11400		CPP or QPP contributions - self-employment	31000	
Other pensions or superannuation	11500		EI premiums - employment	31200	
Elected split-pension amount	11600		EI premiums - self-employment	31217	
Universal child care benefit	11700		PPIP premiums paid	31205	
UCCB amount designated to a dependant	11701		PPIP premiums payable on employment inc.	31210	
Employment insurance and other benefits	11900		PPIP premiums payable on self-employment	31215	
Taxable amount of dividends	12000		Volunteer firefighters' amount	31220	
Taxable amount of dividends other than elig.	12010		Search and rescue volunteers amount	31240	
Interest and other investment income	12100		Canada employment amount	31260	595
Net partnership income	12200		Home buyers' amount	31270	1,195
Registered disability savings plan income	12500		Home accessibility expenses	31285	
Net rental income	12600		Adoption expenses	31300	
Taxable capital gains	12700		Pension income amount	31400	
Taxable amount support payments received	12800		Disability amount (for self)	31600	
RRSP income	12900		Disability amount transferred from dependant	31800	
Other income	13000		Interest paid on your student loans	31900	
Tax. scholarship income and research grants	13010		Your tuition, education, and textbook amounts	32300	
Net business income	13500		Tuition amounts transferred from a child	32400	
Net professional income	13700		Amounts transferred from your spouse	32600	
Net commission income	13900		Medical expenses	33099	68
Net farming income	14100		Allowable medical expenses for other dep.	33199	
Net fishing income	14300		Medical deduction	33200	26
Workers' compensation benefits	14400		Total	33500	12,664
Social assistance payments	14500		Total @ 15%	33800	1,900
Net federal supplements	14600		Donations and gifts	34900	
Total income	15000	595	Total federal non-refundable tax credits	35000	1,900
Pension adjustment	20600		Federal dividend tax credit	40425	
Registered pension plan deduction	20700		Minimum tax carryover	40427	
RRSP deduction	20800		Federal foreign tax credit	40500	0
Deduction for elected split-pension amount	21000		Federal tax	40600	0
Annual union, professional, or like dues	21200		Federal political contribution tax credit	41000	
Universal child care benefit repayment	21300		Investment tax credit	41200	
Child care expenses	21400		Labour-sponsored funds tax credit	41400	
Disability supports deduction	21500		Line 40600 - 41600	41700	
Allowable deduction business investment loss	21700		CWB advance payments received	41500	
Moving expenses	21900		Net federal tax	42000	0
Allowable deduction support payments made	22000		CPP contributions payable self-employment	42100	
Carrying charges and interest expenses	22100		EI premiums payable on self-employment	42120	
Deduction for CPP or QPP contributions	22200		Social benefits repayment	42200	
Ded. for CPP/QPP enhanced contributions	22215		Provincial or territorial tax	42800	0
Deduction for PPIP premiums	22300		Yukon First Nations tax	43200	
Exploration and development expenses	22400		Total payable	43500	0
Other employment expenses	22900		Deducted at source	43700	106
Clergy residence deduction	23100		Transfer 45%	43800	
Other deductions	23200		Line 43700 - 43800	43900	
Social benefits repayment	23500		Quebec abatement	44000	
Net income	23600	595	First Nations abat.	44100	
Canadian Forces personnel and police ded.	24400		CPP overpayment	44800	57
Security options deductions	24900		Employment insurance overpayment	45000	24
Other payments deduction	25000		Climate action incentive	45110	
Limited partnership losses of other years	25100		Refundable medical expense supplement	45200	
Non capital loss of other years	25200		Canada workers benefit	45300	
Net capital loss of other years	25300		Refund of investment tax credit	45400	
Capital gains deduction	25400		Part XII.2 trust tax credit	45600	
Northern residents deductions	25500		Employee and partner GST/HST rebate	45700	
Additional deductions	25600		School supply	46900	
Taxable income	26000	595	Tax paid by instalments	47600	
Basic personal amount	30000	12,069	Provincial or territorial credits	47900	
Age amount	30100		Total credits	48200	0
Spousal or common-law partner amount	30300		Refund	48400	187
Amount for an eligible dependant	30400		Balance owing	48500	0
Canada caregiver amount	30425				

Assembly Instructions



Name: **Caitlin Ross**

SIN: 516-347-150

Assembling the federal tax return

If you submit your tax return via NETFILE and it is accepted by the CRA, you do not have to send a printed copy to the CRA. However, the CRA reserves the right to request any supporting documentation such as T4 slips, charity and medical receipts, etc. You must therefore keep these documents and a copy of the tax return in a safe place for a period of 6 years in case you are asked to supply them to the CRA (ref. sub. 230(4)).

Income Tax and Benefit Return

**T1 GENERAL –
CONDENSED 2019**

7

Before you start:

If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 – Identification and other information

Identification			
Print your name and address below.			
First name and initial Mrs Caitlin			
Last name Ross			
Mailing address: Apt No. – Street No. Street name 3440 County Road 10			
PO Box		RR	
City Vankleek Hill		Prov./Terr. ON	Postal code K0B 1R0

Information about you	
Enter your social insurance number (SIN):	516-347-150 Year Month Day
Enter your date of birth:	1989-09-18
Your language of correspondence: Votre langue de correspondance :	English <input checked="" type="checkbox"/> Français <input type="checkbox"/>

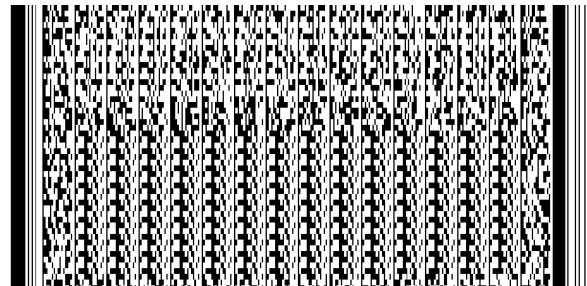
Is this return for a deceased person?	
Ensure the SIN information above is for the deceased person.	
If this return is for a deceased person , enter the date of death:	Year Month Day

Email address	
By providing an email address, you are registering to receive email notifications from the CRA and agree to the Terms of use under Step 1 in the guide.	
Enter an email address:	c8linajross@gmail.com

Marital status		
Tick the box that applies to your marital status on December 31, 2019:		
1 <input checked="" type="checkbox"/> Married	2 <input type="checkbox"/> Living common-law	3 <input type="checkbox"/> Widowed
4 <input type="checkbox"/> Divorced	5 <input type="checkbox"/> Separated	6 <input type="checkbox"/> Single

Information about your residence	
Enter your province or territory of residence on December 31, 2019 :	Ontario
Enter the province or territory where you currently reside if it is not the same as your mailing address above:	
If you were self-employed in 2019, enter the province or territory where your business had a permanent establishment:	
If you became or ceased to be a resident of Canada for income tax purposes in 2019 , enter the date of:	
entry	Month Day or departure Month Day


Information about your spouse or common-law partner (if you ticked box 1 or 2 above)	
Enter their SIN:	527-125-009
Enter their first name:	Thaila
Enter their net income for 2019 to claim certain credits:	29,334 29
Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:	
Enter the amount of UCCB repayment from line 21300 of their return:	
Tick this box if they were self-employed in 2019:	1 <input type="checkbox"/>
Do not use this area	



Do not use this area	17200					17100				
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Step 1 – Identification and other information (continued)

Please answer the following questions.

 **Elections Canada** (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? Yes 1 No 2
If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors? Yes 1 No 2

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

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

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act. 1
For more information on this type of income, go to canada.ca/taxes-aboriginal-peoples.

If you **tick** the box, get and complete Form T90, Income exempt under the Indian Act. Complete this form so that the CRA can calculate your Canada Training Credit Limit for the 2020 tax year. The information you provide may also be used to calculate your Canada Workers Benefit for the 2019 tax year, if applicable.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2019, was more than CAN\$100,000? **26600** Yes 1 No 2

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

Attach this form inside your return along with any other forms, schedules, information slips, receipts, and documents that you need to include.

T1-2019

T1-KFS

Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Other employment income	10400	595 00
	This is your total income. 15000	595 00

Net income

This is your net income. 23600	595 00
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Taxable income

This is your taxable income. 26000	595 00
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Federal tax (formerly Schedule 1)

Part A – Federal non-refundable tax credits

Basic personal amount	30000	12,069 00
Canada employment amount	31260	595 00
Non-refundable credit	33500	12,664 00
Net non-refundable credit	33800	1,899 60
Total federal non-refundable tax credits	35000	1,899 60

Provincial and territorial forms

Form 428

56050		58040	10,582.00	58800	10,582.00	58840	534.39	61500	534.39
62140	30.05								



Income Tax and Benefit Return

2019
RC-19-119

Before you start:

If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 – Identification and other information

ON **8**

Identification		
Print your name and address below.		
First name and initial		
Mrs Caitlin		
Last name		
Ross		
Mailing address: Apt No. – Street No. Street name		
3440 County Road 10		
PO Box	RR	
City	Prov./Terr.	Postal code
Vankleek Hill	ON	K0B 1R0

Information about you	
Enter your social insurance number (SIN):	516-347-150
Enter your date of birth:	Year Month Day 1989-09-18
Your language of correspondence:	English <input checked="" type="checkbox"/> Français <input type="checkbox"/>
Votre langue de correspondance :	<input checked="" type="checkbox"/> <input type="checkbox"/>

Is this return for a deceased person?	
Ensure the SIN information above is for the deceased person.	
If this return is for a deceased person , enter the date of death:	Year Month Day

Email address	
By providing an email address, you are registering to receive email notifications from the CRA and agree to the Terms of use under Step 1 in the guide.	
Enter an email address:	c8linajross@gmail.com

Marital status		
Tick the box that applies to your marital status on December 31, 2019:		
1 <input checked="" type="checkbox"/> Married	2 <input type="checkbox"/> Living common-law	3 <input type="checkbox"/> Widowed
4 <input type="checkbox"/> Divorced	5 <input type="checkbox"/> Separated	6 <input type="checkbox"/> Single

Information about your residence	
Enter your province or territory of residence on December 31, 2019 :	Ontario
Enter the province or territory where you currently reside if it is not the same as your mailing address above:	
If you were self-employed in 2019, enter the province or territory where your business had a permanent establishment:	
If you became or ceased to be a resident of Canada for income tax purposes in 2019 , enter the date of:	
entry	Month Day
or	departure
Month Day	Month Day


Information about your spouse or common-law partner (if you ticked box 1 or 2 above)	
Enter their SIN:	527-125-009
Enter their first name:	Thaila
Enter their net income for 2019 to claim certain credits:	29,334 29
Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:	
Enter the amount of UCCB repayment from line 21300 of their return:	
Tick this box if they were self-employed in 2019:	1 <input type="checkbox"/>

Do not use this area

Do not use this area	17200									17100					
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Step 1 – Identification and other information (continued)

Please answer the following questions.

 **Elections Canada** (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? Yes 1 No 2
If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors? Yes 1 No 2

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

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

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.
For more information on this type of income, go to canada.ca/taxes-aboriginal-peoples. 1

If you **tick** the box, get and complete Form T90, Income Exempt under the Indian Act. Complete this form so that the CRA can calculate your Canada training credit limit for the 2020 tax year. The information you provide may also be used to calculate your Canada workers benefit for the 2019 tax year, if applicable.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2019, was more than CAN\$100,000? **26600** Yes 1 No 2

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

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)		10100	
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)	10105		
Commissions included on line 10100 (box 42 of all T4 slips)	10120		
Wage-loss replacement contributions (See line 10100 in the guide.)	10130		
Other employment income		10400 +	595.00
Old age security pension (box 18 of the T4A(OAS) slip)		11300 +	
CPP or QPP benefits (box 20 of the T4A(P) slip)		11400 +	
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410		
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)		11500 +	
Elected split-pension amount (Get and complete Form T1032.)		11600 +	
Universal child care benefit (UCCB) (See the RC62 slip.)		11700 +	
UCCB amount designated to a dependant	11701		
Employment insurance and other benefits (box 14 of the T4E slip)		11900 +	
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905		
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)		12000 +	
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010		
Interest and other investment income (Complete the Worksheet for the return.)		12100 +	
Net partnership income: limited or non-active partners only		12200 +	
Registered disability savings plan income (box 131 of the T4A slip)		12500 +	
Rental income	Gross 12599	Net 12600 +	
Taxable capital gains (Complete Schedule 3.)		12700 +	
Support payments received	Total 12799	Taxable amount 12800 +	
RRSP income (from all T4RSP slips)		12900 +	
Other income Specify:		13000 +	
Taxable scholarship, fellowships, bursaries, and artists' project grants		13010 +	
Self-employment income			
Business income	Gross 13499	Net 13500 +	
Professional income	Gross 13699	Net 13700 +	
Commission income	Gross 13899	Net 13900 +	
Farming income	Gross 14099	Net 14100 +	
Fishing income	Gross 14299	Net 14300 +	
Workers' compensation benefits (box 10 of the T5007 slip)	14400		
Social assistance payments	14500 +		
Net federal supplements (box 21 of the T4A(OAS) slip)	14600 +		
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)	=	▶ 14700+	
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700.			
This is your total income .	15000	=	595.00

Step 3 – Net income

Enter your total income from line 15000 from the previous page.		15000	595	00
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600			
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)	20700			
RRSP deduction (See Schedule 7 and attach receipts.)	20800 +			
Pooled registered pension plan (PRPP) employer contributions (amount from your PRPP contribution receipts)	20810			
Deduction for elected split-pension amount (Get and complete Form T1032.)	21000 +			
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)	21200 +			
Universal child care benefit repayment (box 12 of all RC62 slips)	21300 +			
Child care expenses (Get and complete Form T778.)	21400 +			
Disability supports deduction (Get and complete Form T929.)	21500 +			
Business investment loss	Gross 21699	Allowable deduction	21700 +	
Moving expenses (Get and complete Form T1-M.)			21900 +	
Support payments made	Total 21999	Allowable deduction	22000 +	
Carrying charges and interest expenses (Complete the Worksheet for the return.)			22100 +	
Deduction for CPP or QPP contributions on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			22200 +	
Deduction for CPP or QPP enhanced contributions on employment income (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			22215 +	
Exploration and development expenses (Get and complete Form T1229.)			22400 +	
Other employment expenses			22900 +	
Clergy residence deduction (Get and complete Form T1223.)			23100 +	
Other deductions	Specify:		23200 +	
Add lines 20700, 20800, 21000 to 21500, 21700, 21900, 22000, and 22100 to 23200.		23300 =		
Line 15000 minus line 23300 (if negative, enter "0")	This is your net income before adjustments.	23400 =	595	00
Social benefits repayment (If you reported income at line 11900 and the amount at line 23400 is greater than \$66,375, see the repayment chart on the back of your T4E slip. If you reported income on lines 11300 or 14600, and the amount at line 23400 is greater than \$77,580, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0".)		23500 -		
Line 23400 minus line 23500 (if negative, enter "0")	This is your net income.	23600 =	595	00

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)	24400		
Security options deductions	24900 +		
Other payments deduction (Claim the amount from line 14700, unless it includes an amount at line 14600. If so, see line 25000 in the guide.)	25000 +		
Limited partnership losses of other years	25100 +		
Non-capital losses of other years	25200 +		
Net capital losses of other years	25300 +		
Capital gains deduction (Get and complete Form T657.)	25400 +		
Northern residents deductions (Get and complete Form T2222.)	25500 +		
Additional deductions Specify:	25600 +		
Add lines 24400 to 25600.	25700 =		
Line 23600 minus line 25700 (if negative, enter "0")	This is your taxable income.	26000	595 00

Step 5 – Federal tax (formerly Schedule 1)

Part A – Federal non-refundable tax credits

Basic personal amount	claim \$12,069	30000	12,069	00	1
Age amount (if you were born in 1954 or earlier) (Complete the Worksheet for the return.)	(maximum \$7,494)	30100	+		2
Spouse or common-law partner amount (Complete Schedule 5.)		30300	+		3
Amount for an eligible dependant (Complete Schedule 5.)		30400	+		4
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)		30425	+		5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)		30450	+		6
Canada caregiver amount for infirm children under 18 years of age Enter the number of children for whom you are claiming this amount.	30499 × \$2,230 =	30500	+		7
Base CPP or QPP contributions:					
through employment income (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		30800	+		• 8
on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		31000	+		• 9
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips (maximum \$860.22)		31200	+		• 10
on self-employment and other eligible earnings (Complete Schedule 13.)		31217	+		• 11
Volunteer firefighters' amount		31220	+		12
Search and rescue volunteers' amount		31240	+		13
Canada employment amount (Enter \$1,222 or the total of your employment income you reported on lines 10100 and 10400, whichever is less.)		31260	+	595	00 14
Home buyers' amount		31270	+		15
Home accessibility expenses (Complete the Worksheet for the return.)	(maximum \$10,000)	31285	+		16
Adoption expenses		31300	+		17
Pension income amount (Complete the Worksheet for the return.)	(maximum \$2,000)	31400	+		18
Disability amount (for self) (Claim \$8,416 or if you were under 18 years of age, complete the Worksheet for the return.)		31600	+		19
Disability amount transferred from a dependant (Complete the Worksheet for the return.)		31800	+		20
Interest paid on your student loans (See Guide P105.)		31900	+		21
Your tuition, education, and textbook amounts (Complete Schedule 11.)		32300	+		22
Tuition amount transferred from a child		32400	+		23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2.)		32600	+		24
Medical expenses for self, spouse or common-law partner, and your dependent children born in 2002 or later	33099				25
Enter \$2,352 or 3% of line 23600, whichever is less.	-				26
Line 25 minus line 26 (if negative, enter "0")	=				27
Allowable amount of medical expenses for other dependants (Complete the Worksheet for the return.)	33199	+			28
Add lines 27 and 28.	=				▶ 29
Add lines 1 to 24, and line 29.		33500	=	12,664	00 30
Federal non-refundable tax credit rate			×	15%	31
Multiply line 30 by line 31.		33800	=	1,899	60 32
Donations and gifts (Complete Schedule 9.)		34900	+		33
Add lines 32 and 33.					
Enter this amount on line 46 on the next page.	Total federal non-refundable tax credits	35000	=	1,899	60 34

Part B – Federal tax on taxable income

Enter your **taxable income** from line 26000. 595|00 35

Complete the appropriate column depending on the amount on line 35.

	Line 35 is \$47,630 or less	Line 35 is more than \$47,630 but not more than \$95,259	Line 35 is more than \$95,259 but not more than \$147,667	Line 35 is more than \$147,667 but not more than \$210,371	Line 35 is more than \$210,371	
Enter the amount from line 35.	595 00					36
Line 36 minus line 37 (cannot be negative)	- 0 00 = 595 00	- 47,630 00 =	- 95,259 00 =	- 147,667 00 =	- 210,371 00 =	37 38
Multiply line 38 by line 39.	x 15% = 89 25	x 20.5% =	x 26% =	x 29% =	x 33% =	39 40
	+ 0 00	+ 7,145 00	+ 16,908 00	+ 30,535 00	+ 48,719 00	41
Add lines 40 and 41.	= 89 25					42

Part C – Net federal tax

Enter the amount from line 42.		89 25	43
Federal tax on split income (Get and complete Form T1206.)	40424 +		.44
Add lines 43 and 44.	40400 =	89 25	▶ 89 25 45
Enter your total federal non-refundable tax credits from line 34 on the previous page.	35000	1,899 60	46
Federal dividend tax credit (See line 40425 in the guide.)	40425 +		.47
Minimum tax carryover (Get and complete Form T691.)	40427 +		.48
Add lines 46, 47, and 48.	=	1,899 60	▶ 1,899 60 49
Line 45 minus line 49 (if negative, enter "0")		Basic federal tax 42900 =	0 00 50

Federal foreign tax credit (Get and complete Form T2209.)		40500	-	51
Line 50 minus line 51 (if negative, enter "0")		Federal tax 40600 =	0 00	52

Total federal political contributions (attach receipts)	40900		53
Federal political contribution tax credit (Complete the Worksheet for the return.)	(maximum \$650) 41000		.54
Investment tax credit (Get and complete Form T2038(IND).)	41200 +		.55
Labour-sponsored funds tax credit (See lines 41300 and 41400 in the guide.)			
Net cost of shares of a provincially registered fund	41300	Allowable credit 41400 +	.56
Add lines 54, 55, and 56.		41600 =	▶ 57
Line 52 minus line 57 (if negative, enter "0")		41700 =	0 00 58
Canada workers benefit advance payments received (box 10 of the RC210 slip)		41500 +	.59
Special taxes (See line 41800 in the guide.)		41800 +	60
Add lines 58, 59, and 60.			
Enter this amount on line 42000 on the next page.		Net federal tax 42000 =	0 00 61

Step 6 – Provincial or territorial tax

Complete Form 428 to calculate your provincial tax.

T1-2019

Canada Workers Benefit

Schedule 6

For 2019, the Canada workers benefit (CWB) replaces and strengthens the working income tax benefit (WITB). The CWB is an enhanced, more accessible, refundable tax credit, that is intended to supplement the earnings of low-income workers. As of the 2019 tax year, you may choose to include or not include tax-exempt income when you calculate the CWB. The benefit has two parts: a basic amount and a disability supplement.

Complete this schedule and attach it to your return to claim the CWB, if you met **all** of the following conditions in 2019:

- you were a resident of Canada throughout the year
- you earned income from employment or business
- at the end of the year, you were 19 years of age or older, or you resided with your spouse or common-law partner or your child

You **cannot claim** the CWB for 2019 if **any** of the following applies to you:

- you were enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year, unless you had an eligible dependant at the end of the year
- you were confined to a prison or similar institution for a period of at least 90 days during the year
- you were exempt from income tax in Canada for a period in the year when you were an officer or servant of another country, such as a diplomat, **or** you were a family member who resided with such a person, or an employee of such a person at any time in the year

Notes: If you were married or living in a common-law relationship but did not have an **eligible spouse** (defined below) or an **eligible dependant** (defined below), complete this schedule using the instructions as if you had neither an eligible spouse nor an eligible dependant.

If you are completing a final return for a deceased person who met the above conditions, you can claim the CWB for that person if the date of death was after June 30, 2019.

Eligible spouse – For the purpose of the CWB, an eligible spouse is a person who meets **all** the following conditions:

- was your cohabiting spouse or common-law partner on December 31, 2019
- was a resident of Canada throughout 2019
- was not enrolled as a full-time student at a designated educational institution for a total of more than 13 weeks in the year, unless they had an eligible dependant at the end of the year
- was not confined to a prison or similar institution for a period of at least 90 days during the year
- was not exempt from income tax in Canada for a period in the year when the person was an officer or servant of another country, such as a diplomat, **or** a family member who resided with such a person, or an employee of such a person at any time in the year

Eligible dependant – For the purpose of the CWB, an eligible dependant is a person who meets **all** the following conditions:

- was your or your spouse's or common-law partner's child
- was under 19 years of age and lived with you on December 31, 2019
- was not eligible for the CWB for 2019

Complete Step 1.

The CWB is calculated based on the following amounts:

- working income (calculated in Step 1, Part A)
- your adjusted family net income (calculated in Step 1, Part B)

Step 1 – Calculating your working income and adjusted family net income

Do you have an eligible dependant? **38100** Yes 1 No 2

Do you have an eligible spouse? **38101** Yes 1 No 2

Are you claiming the basic CWB? **38102** Yes 1 No 2

If you are eligible for the disability tax credit, do you want to claim the CWB disability supplement amount? **38103** Yes 1 No 2

Is your eligible spouse eligible for the disability tax credit for themselves? **38104** Yes 1 No 2

Are you choosing to include tax-exempt income in calculating the CWB? (see **notes** in Part A) **38105** Yes 1 No 2

If **yes**, complete part A and B, then, if applicable, complete Step 2 on page 4.

If **yes**, complete part A and B, then, if applicable, complete Step 3 on page 4.

If **yes**, your eligible spouse must complete steps 1 and 3 on a separate Schedule 6.

Part A – Working income

Complete columns 1 and 2 if you had an eligible spouse on December 31, 2019. Otherwise, complete column 1 only.

Employment income and other employment income reported on line 10100 and line 10400 of the return _____

Taxable scholarships, fellowships, bursaries, and artists' project grants reported on line 13010 of the return _____

Total self-employment income reported on lines 13500, 13700, 13900, 14100, and 14300 of the return (excluding losses) _____

Tax-exempt working income earned on a reserve reported on line 10000 of Form T90, Income Exempt Under the Indian Act (see **notes** below) or an allowance received as an emergency volunteer reported on line 10105 of the return _____

Add lines 3 to 6. Enter the amount even if the result is "0". _____

Add the amounts from line 7 in columns 1 and 2. Enter this amount on line 16 in Step 2. _____

	Column 1 You		Column 2 Your eligible spouse
	595 00	3	9,628 06
+		4	+
		38106	
+		5	+
		6	+
		38107	
=	595 00	7	=
		38108	
		8	
	Working income		10,223 06

Notes: Including tax-exempt income is optional for the CWB. If you choose to include tax-exempt working income on line 6 in Part A, you also must include any tax-exempt income that applies on line 10 in Part B.

If you choose to include your tax-exempt income in column 1 of Part A and Part B, you also must include your eligible spouse's tax-exempt income in column 2 of Part A and Part B.

You can claim the **basic** CWB (Step 2) if the working income (amount on line 8 above) is more than \$3,000. If you are eligible for the CWB **disability supplement** (Step 3), your working income (amount on line 7 above) must be more than \$1,150.

Continue on the next page.

Part B – Adjusted family net income

Complete columns 1 and 2 if you had an eligible spouse on December 31, 2019. Otherwise, complete column 1 only.

	Column 1 You	Column 2 Your eligible spouse
Net income amount from line 23600 of the return	595 00 9	29,334 29 9
Tax-exempt part of all income earned or received on a reserve less the deductions related to that income reported on line 10026 of Form T90, Income Exempt Under the Indian Act, or an allowance received as an emergency volunteer reported on line 10105 of the return	+ 10 38109	+ 10
Total of universal child care benefit (UCCB) repayment (line 21300 of the return) and registered disability savings plan (RDSP) income repayment (included on line 23200 of the return)	+ 11	+ 11
Add lines 9, 10, and 11.	= 595 00 12	= 29,334 29 12
Total of UCCB (line 11700 of the return) and RDSP income (line 12500 of the return)	- 13	- 13
Line 12 minus line 13 (if negative, enter "0")	= 595 00 14 38110	= 29,334 29 14
Add the amounts from line 14 in columns 1 and 2. Enter this amount on line 23 and line 35 on the next page.	Adjusted family net income	29,929 29 15

If your adjusted family net income is **less** than the amount specified in the **chart below**, continue completing this form to find out if you are entitled to the CWB.

If your adjusted family net income is **more** than the amount specified in the **chart below**, you are not entitled to the CWB.

Adjusted family net income levels

	You had neither an eligible spouse nor an eligible dependant	You had an eligible spouse or an eligible dependant
Basic CWB Adjusted family net income (line 15 in Step 1)	less than \$24,111	less than \$36,483
CWB disability supplement (you are eligible for the disability tax credit) Adjusted family net income (line 15 in Step 1)	less than \$29,944	less than \$42,316
CWB disability supplement (you had an eligible spouse and both of you are eligible for the disability tax credit) Adjusted family net income (line 15 in Step 1)	not applicable	less than \$48,150

Step 2 – Calculating your basic CWB

If you had an eligible spouse, **only one of you** can claim the basic CWB. The person who received the CWB advance payments for 2019 is the person who **must** claim the basic CWB for the year. If you had an eligible dependant, **only one person** can claim the basic CWB for that eligible dependant. If you cannot decide who will claim the basic CWB when you have an eligible spouse or an eligible dependant, the Canada Revenue Agency will designate who will claim the basic CWB.

Working income amount from line 8 in Step 1			16	
Base amount	-	3,000	00	17
Line 16 minus line 17 (if negative, enter "0")	=			18
Rate	x	26%		19
Multiply line 18 by line 19.	=			20
If you had neither an eligible spouse nor an eligible dependant, enter \$1,355.				
If you had an eligible spouse or an eligible dependant, enter \$2,335.				21
Enter the amount from line 20 or line 21, whichever is less.			▶	22
Adjusted family net income amount from line 15 from the previous page				23
Base amount:				
If you had neither an eligible spouse nor an eligible dependant, enter \$12,820. If you had an eligible spouse or an eligible dependant, enter \$17,025.	-			24
Line 23 minus line 24 (if negative, enter "0")	=			25
Rate	x	12%		26
Multiply line 25 by line 26.	=		▶	27
Line 22 minus line 27 (if negative, enter "0")				
Enter the amount from line 28 on line 45300 of your return unless you complete Step 3.				28

Step 3 – Calculating your CWB disability supplement

If you had an eligible spouse and **one of you** is eligible for the disability tax credit, that person **should** claim both the basic CWB and the CWB disability supplement. If you had an eligible spouse and **both** of you are eligible for the disability tax credit, **only one of you** can claim the basic CWB. However, **each** of you must claim the CWB disability supplement on a separate Schedule 6.

Amount from line 7 in column 1 from Step 1				29
Base amount	-	1,150	00	30
Line 29 minus line 30 (if negative, enter "0")	=			31
Rate	x	26%		32
Multiply line 31 by line 32.	=			33
Enter the amount from line 33 or \$700, whichever is less.			▶	34
Adjusted family net income amount from line 15 from the previous page				35
Base amount:				
If you had neither an eligible spouse nor an eligible dependant, enter \$24,111. If you had an eligible spouse or an eligible dependant, enter \$36,483.	-			36
Line 35 minus line 36 (if negative, enter "0")	=			37
Rate: If you had an eligible spouse and they are also eligible for the disability tax credit, enter 6%. Otherwise, enter 12%.	x			38
Multiply line 37 by line 38.	=		▶	39
Line 34 minus line 39 (if negative, enter "0")				40
If you completed Step 2, enter the amount from line 28. Otherwise, enter "0".				41
Add lines 40 and 41.				
Enter this amount on line 45300 of your return.				42

See the privacy notice on your return.



Ontario Tax

Form ON428
2019

Protected B when completed

This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

	For internal use only			
Basic personal amount		Claim \$10,582	56050	10,582 00 1
Age amount (if born in 1954 or earlier) (use Worksheet ON428)		(maximum \$5,166)	58080 +	2
Spouse or common-law partner amount				
Base amount	9,883 00			3
Your spouse's or common-law partner's net income from line 23600 of their return	-			4
Line 3 minus 4 (if negative, enter "0")	=	(maximum \$8,985) ▶	58120 +	5
Amount for an eligible dependant				
Base amount	9,883 00			6
Your eligible dependant's net income from line 23600 of their return	-			7
Line 6 minus line 7 (if negative, enter "0")	=	(maximum \$8,985) ▶	58160 +	8
Add lines 1, 2, 5, and 8.			=	10,582 00 9
Ontario caregiver amount (use Worksheet ON428)			58185 +	10
CPP or QPP contributions:				
Amount from line 30800 of your return			58240 +	•11
Amount from line 31000 of your return			58280 +	•12
Employment insurance premiums:				
Amount from line 31200 of your return			58300 +	•13
Amount from line 31217 of your return			58305 +	•14
Adoption expenses		(maximum \$12,910)	58330 +	15
Pension income amount		(maximum \$1,463)	58360 +	16
Disability amount (for self) (claim \$8,549, or if you were under 18 years of age, use Worksheet ON428.)			58440 +	17
Disability amount transferred from a dependant (use Worksheet ON428)			58480 +	18
Interest paid on your student loans (amount from line 31900 of your return)			58520 +	19
Your unused tuition and education amounts (attach Schedule ON(S11))			58560 +	20
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))			58640 +	21
Add lines 9 to 21.			=	10,582 00 22

Continue on the next page.

Part A – Ontario non-refundable tax credits (continued)

Enter the amount from line 22 of the previous page		10,582		00	23
Medical expenses: (Read line 58689 of your income tax package.)	58689				24
Enter whichever is less :					
\$2,395 or 3% of the amount on line 23600 of your return	-				25
Line 24 minus line 25 (if negative, enter "0")	=				26
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729	+			27
Add lines 26 and 27.	58769	=			▶
Add lines 23 and 28.				58800	= 10,582
Ontario non-refundable tax credit rate				5.05%	x 30
Multiply line 29 by line 30.				58840	= 534
Donations and gifts:					
Amount from line 16 of your federal Schedule 9		x 5.05%	=		32
Amount from line 17 of your federal Schedule 9		x 11.16%	=	+	33
Add lines 32 and 33.	58969	=			▶
Add lines 31 and 34.				+	34
Enter this amount on line 47.				Ontario non-refundable tax credits 61500	= 534

Part B – Ontario tax on taxable income

Enter your **taxable income** from line 26000 of your return. 595 00 36

Use the amount from line 36 to decide which column to complete.

	Line 36 is \$43,906 or less	Line 36 is more than \$43,906 but not more than \$87,813	Line 36 is more than \$87,813 but not more than \$150,000	Line 36 is more than \$150,000 but not more than \$220,000	Line 36 is more than \$220,000	
Amount from line 36	595					37
Line 37 minus line 38 (cannot be negative)	-	43,906	-	87,813	-	220,000
	=		=		=	39
Multiply line 39 by line 40.	x	5.05%	x	9.15%	x	11.16%
	=		=		=	41
Add lines 41 and 42.	+	0	+	2,217	+	6,235
Ontario tax on taxable income	=		=		=	43

Continue on the next page.

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 43 of the previous page.			30	05	44
Enter your Ontario tax on split income from Form T1206.	61510	+			•45
Add lines 44 and 45.		=	30	05	46
Enter your Ontario non-refundable tax credits from line 35 of the previous page.		-	534	39	47
Line 46 minus line 47 (if negative, enter "0")		=	0	00	48

Ontario minimum tax carryover

Amount from line 48 above					49
Enter the Ontario dividend tax credit calculated for line 61520 from your Worksheet ON428.		-			50
Line 49 minus line 50 (if negative, enter "0")		=	0	00	51
Amount from line 40427 of your return		× 33.67% =			52
Enter whichever is less : amount from line 51 or 52.	61540	-			•53
Line 48 minus line 53 (if negative, enter "0")		=	0	00	54

Ontario surtax

Amount from line 54 above					55
Amount from line 45 above		-			56
Line 55 minus line 56 (if negative, enter "0")		=			57

Complete lines 58 to 60 if the amount on line 57 is **more than \$4,740**.
 If the amount is **less than \$4,740**, enter "0" on line 60 and continue on line 61.

(Line 57	- \$4,740) × 20% (if negative, enter "0")	=			58
(Line 57	- \$6,067) × 36% (if negative, enter "0")	=	+		59
Add lines 58 and 59.		=			▶ + 0 00 60
Add lines 54 and 60.		=			61

Ontario dividend tax credit

Amount from line 50 above	61520	-			•62
Line 61 minus line 62 (if negative, enter "0")		=	0	00	63

Ontario additional tax for minimum tax purposes

If you entered an amount on line 98 of Form T691, enter the additional tax for minimum tax purposes calculated for line 64 from your Worksheet ON428.		+			•64
Add lines 63 and 64.		=			65

Continue on the next page.

Part C – Ontario tax (continued)

Enter the amount from line 65 of the previous page. 0|00 66

Ontario tax reduction

Enter "0" on line 73 if **any** of the following applies to you:

- You were **not** a resident of Canada at the beginning of the year.
- You were **not** a resident of Ontario on December 31, 2019.
- There is an amount on line 64.
- The amount on line 66 is "0".
- Your return is filed for you by a trustee in bankruptcy.
- You are **not** claiming an Ontario tax reduction.

If none of the above applies to you, complete lines 67 to 73 to calculate your Ontario tax reduction.

Basic reduction 244|00 67

If you had a spouse or common-law partner on December 31, 2019, **only** the individual with the **higher net income** can claim the amounts on lines 68 and 69.

Reduction for dependent children born in 2001 or later

Number of dependent children **60969** × \$452 = + 68

Reduction for dependants with a mental or physical impairment

Number of dependants **60970** × \$452 = + 69

Add lines 67, 68, and 69. = 244|00 70

Amount from line 70 above 244|00 × 2 = 488|00 71

Amount from line 66 above - 72

Line 71 minus line 72 (if negative, enter "0") **Ontario tax reduction** = 488|00 ▶ - 488|00 73

Line 66 minus line 73 (if negative, enter "0") = 0|00 74

Ontario foreign tax credit

Credit calculated from Form T2036 - 75

Line 74 minus line 75 (if negative, enter "0") = 0|00 76

Low-income individuals and families tax credit

Credit calculated from Schedule ON428–A **62140** - 30|05 • 77

Line 76 minus line 77 (if negative, enter "0") = 0|00 78

Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as a charitable donation.

62150 × 25% = - 0|00 79

Line 78 minus line 79 (if negative, enter "0") = 0|00 80

Ontario health premium

Use the chart on the next page to calculate this amount.

+ 0|00 81

Add lines 80 and 81.

Enter the result on **line 42800** of your return. **Ontario tax** = 0|00 82

Continue on the next page.

Part C – Ontario tax (continued)

Ontario Health Premium

Enter your **taxable income** from line 36 of page 2.

595|00 83

Go to the line on the chart below that corresponds to your taxable income from line 83 to determine your Ontario Health Premium.

Enter the result on line 81 of the previous page.

Taxable income	Ontario health premium
not more than \$20,000	\$0
more than \$20,000 , but not more than \$25,000 <input type="text"/> - \$20,000 = <input type="text"/> × 6% = <input type="text"/>	
more than \$25,000 , but not more than \$36,000	\$300
more than \$36,000 , but not more than \$38,500 <input type="text"/> - \$36,000 = <input type="text"/> × 6% = <input type="text"/> + \$300 = <input type="text"/>	
more than \$38,500 , but not more than \$48,000	\$450
more than \$48,000 , but not more than \$48,600 <input type="text"/> - \$48,000 = <input type="text"/> × 25% = <input type="text"/> + \$450 = <input type="text"/>	
more than \$48,600 , but not more than \$72,000	\$600
more than \$72,000 , but not more than \$72,600 <input type="text"/> - \$72,000 = <input type="text"/> × 25% = <input type="text"/> + \$600 = <input type="text"/>	
more than \$72,600 , but not more than \$200,000	\$750
more than \$200,000 , but not more than \$200,600 <input type="text"/> - \$200,000 = <input type="text"/> × 25% = <input type="text"/> + \$750 = <input type="text"/>	
more than \$200,600	\$900

See the privacy notice on your return.



Low-income Individuals and Families Tax Credit

Schedule ON428-A
2019

Protected B when completed

- To find out if you are eligible for the Low-income individuals and families tax credit, see the "Information for residents of Ontario" section of your tax package.
- Complete this schedule and **attach a copy** to your return.

Calculating your maximum allowable credit

Amount from line 10100 of your return					1
Amount from line 10400 of your return			+	595 00	2
Add lines 1 and 2.			=	595 00	3
Applicable rate for 2019			x	5.05%	4
Multiply line 3 by line 4.			=	30 05	5

(maximum \$850)

Calculating your adjusted net income

Amount from line 23600 of your return				595 00	6
Amount from line 21300 of your return			+		7
Amount of Registered disability savings plan (RDSP) income repayment included on line 23200 of your return			+		8
Add lines 6 to 8.			=	595 00	9
Amount from line 11700 of your return					10
Amount of RDSP income included on line 12500 of your return			+		11
Add lines 10 and 11.			=		12
Line 9 minus line 12 (if negative, enter "0")			=	595 00	13

Your adjusted net income

If you were **single** at the end of the year, complete Part A to calculate your credit.

If you had a **spouse or common-law partner** at the end of the year, complete Part B on the next page.

Part A – Calculating the credit for single individuals

Amount from line 5 above						14
Amount from line 13 above						15
Individual income threshold			-	30,000 00		16
Line 15 minus line 16 (if negative, enter "0")			=			17
Applicable rate			x	10%		18
Multiply line 17 by line 18.			=			19
Line 14 minus line 19 (if negative, enter "0")			=			20

Enter this amount on line 62140 of your Form ON428.

Continue on the next page.

Part B – Calculating the credit for individuals with a spouse or common-law partner

Amount from line 23600 of your spouse's or common-law partner's return	29,334	29	21	
Amount from line 21300 of your spouse's or common-law partner's return	+		22	
Amount of RDSP income repayment included on line 23200 of your spouse's or common-law partner's return	+		23	
Add lines 21 to 23.	=	29,334	29	▶ 29,334 29 24
Amount from line 11700 of your spouse's or common-law partner's return			25	
Amount of RDSP income included on line 12500 of your spouse's or common-law partner's return	+		26	
Add lines 25 and 26.	=			- 27
Line 24 minus line 27 (if negative, enter "0")				= 29,334 29 28
	Your spouse's or common-law partner's adjusted net income			
Amount from line 5 of the previous page				(maximum \$850) 30 05 29
Amount from line 13 of the previous page				595 00 30
Individual income threshold				- 30,000 00 31
Line 30 minus line 31 (if negative, enter "0")				= 0 00 32
Amount from line 30 above				595 00 33
Amount from line 28 above	+	29,334	29	34
Add lines 33 and 34.				= 29,929 29 35
	Adjusted family net income			
Family income threshold				- 60,000 00 36
Line 35 minus line 36 (if negative, enter "0")				= 0 00 37
Enter whichever is more : amount from line 32 or line 37 above				38
Applicable rate	x		10%	39
Multiply line 38 by line 39.	=			▶ - 40
Line 29 minus line 40 (if negative, enter "0")				= 30 05 41
Enter this amount on line 62140 of your Form ON428.				

See the privacy notice on your return.

Worksheet for the return

T1-2019

Use this worksheet to calculate the amounts to report on your return. Complete the charts for the lines that apply to your situation. Keep this worksheet for your records.

Do not attach this worksheet to the return you send to the CRA.

Line 10400 – Other employment income

Other employment income	<hr/>	<hr/>	595 00
	Total =	<hr/>	595 00
		<hr/>	595 00

Registered Retirement Savings Plan (RRSP) Schedule

Table B - Calculation of eligible RRSP/PRPP deduction in 2019

Eligible amount for 2019		273	1
Pension adjustment reversal amount from your 2019 T10 slip	+		2
2019 PSPA (from last year's RPP administrator's statement)	-		3
Employer PRPP contributions (amount from line 20810)	-		4
	Unused RRSP room	= 273	5
	Maximum RRSP/PRPP deduction limit in 2019	273	6

Table C - Calculation of RRSP/PRPP deduction in 2019

Contributions available for RRSP/PRPP deduction (table A, line 12)			
Maximum RRSP/PRPP deduction limit in 2019 (table B, line 6)		273	
RRSP/PRPP deduction before transfers			1
Direct or indirect transfers	+		2
	RRSP/PRPP deduction (per line 20800)	= 0	3

Table D - Calculation of 2019 earned income
2019 calculation in reference to 2020 RRSP/PRPP eligibility

Employment income (line 10100 and part of line 10400 not shown elsewhere in this calc)		595	1
Union, professional or like dues (line 21200)	-		2
Employment expenses (line 22900)	-		3
	Subtotal (employment income)	= 595	4
Royalties for a work or invention (line 10400)	+		5
Net research grants you received (line 10400)	+		6
Employee profit sharing plan allocations- T4PS-Box 35 (line 10400)	+		7
Supplementary unemployment benefit plan payments (line 10400)	+		8
Net Income from a business (lines 13500-14300)	+		9
Disability payments received from the CPP or QPP (line 11410)	+		10
Net rental income from real property (line 12600)	+		11
Alimony or maintenance income received (line 12800)	+		12
2019 contributions to an amateur athlete trust (AAT)	+		13
	Subtotal - total eligible income	= 595	14
Current-year loss from a business (lines 13500-14300)			15
Current-year rental loss (line 12600)	+		16
Alimony or maintenance income paid (line 22000)	+		17
	Subtotal - amount to be deducted	-	18
	2019 earned income	= 595	19
Amount from line 19	595	x 18% ▶ = 107	A
RRSP/PRPP dollar limit for 2020		= 27,230	B
Enter the amount from line A or B, whichever is less		107	20
Total pension adjustment (PA) from 2019		-	21
	Maximum RRSP/PRPP deduction in 2020 before PSPA	= 107	22

Table E - Calculation of eligible RRSP/PRPP deduction limit for 2020

Unused Room for 2019 (table B, line 5)		273	1
RRSP/PRPP deduction (excluding transfers) (table C, line 1)	-		2
2020 net PSPA (from RPP administrator's statement)	-		3
	Eligible RRSP/PRPP Room	= 273	4
Maximum RRSP/PRPP deduction in 2020 based on 2019 earned income (table D, line 22)	+	107	5
	Maximum RRSP/PRPP deduction limit for 2020	= 380	6

Registered Retirement Savings Plan Schedule (continued)

Table G - Calculation of RRSP/PRPP contribution limit 2020

Maximum RRSP/PRPP deduction limit for 2020 (table E, line 6)	380	1
Undeducted premiums (table F, line 3)	-	2
RRSP/PRPP contribution limit for 2020	380	3



Canada Training Credit Limit for 2020

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

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

- file a tax return for the year;
- be at least 25 years old and under 65 years old at the end of the year;
- be resident in Canada throughout the year;
- have a total of \$10,000 or more of income (including income from an office or employment, self-employment income employment insurance maternity and parental benefits or provincial parental insurance benefits, the taxable part of scholarship income and research grants, the tax-exempt part of earnings of status Indians and emergency service volunteers, and income under the *Wage Earner Protection Program Act*); and
- have individual net income for the year that does not exceed the top of the third tax bracket (\$147,667).

1. Calculation of the eligible income for 2019

Employment income (line 10100)			1
Other employment income (line 10400)	+	595 00	2
Tax exempt amount of emergency services volunteer (line 10105)	+		3
Net self-employment income (lines 13500 through 14300)	+		4
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits (line 11905)	+		5
The tax-exempt part of earnings of status Indians (lines 10000 and 10019 of form T90)	+		6
Taxable scholarship income and research grants (line 13010)	+		7
Add lines 1 to 7.		Eligible income for 2019	8
	=	595 00	

2. Calculation of the Canada training credit limit for 2020

Canada training credit limit for 2018		0 00	10
Annual accumulation for 2019:			
Enter \$250 if all the conditions listed above are met.	+		11
Canada training credit claimed in 2019	-	0 00	12
Line 10 plus line 11 minus line 12.	=	0 00	13
Lifetime maximum amount		5 000 00	14
Total Canada training credit claimed in the previous years	-		15
Line 14 minus line 15.	=	Lifetime maximum amount available	16
		5,000 00	
Enter the amount from line 13 or line 16, whichever is less.			
		Canada training credit limit for 2020	17
		0 00	

Marginal Tax Rate Calculation

2019

The marginal tax rate is the tax rate on the next dollar of income earned.

Federal marginal tax rate

Revised federal tax	42000	0.00	1
Revised refundable Quebec abatement	44000	-	2
Actual federal tax	42000	-	3
Actual refundable Quebec abatement	44000	+	4
Federal tax payable on the additional income	=	0.00	5
Additional income	÷	1.00	6
	x	100	7
Federal marginal tax rate	=	0%	8

Provincial marginal tax rate

Revised provincial tax (including provincial tax payable on forms T2203 and T1206)	42800		1
Actual provincial tax	42800	-	2
Provincial tax payable on the additional income	=		3
Additional income	÷	1.00	4
	x	100	5
Provincial marginal tax rate	=	%	6

Revised federal taxable income

Taxable income (line 26000)	26000	595.00	1
Additional income		+ 1.00	2
Revised federal taxable income	26000	= 596.00	3

Chart A – Revised federal tax

Revised taxable income	26000	596.00	1
Federal tax		89.40	2
Federal tax on split income (T1206)	40424	+	3
Add lines 2 and 3.	40400	= 89.40	4
Federal non-refundable tax credits	35000	- 1,899.60	5
Federal dividend tax credit	40425	-	6
Minimum tax carry-over	40427	-	7
Line 4 minus lines 5 through 7. If negative, enter 0.	Basic federal tax	42900 = 0.00	8
Surtax for non-residents and deemed residents of Canada		+	9
Surtax for non-residents and deemed residents of Canada (T2203)		+	10
Recapture of ITC		+	11
Federal foreign tax credit (T2209)	40500	-	12
Add lines 8 to 11 minus line 12	Federal tax	40600 =	13
Federal logging tax credit		-	14
Federal political contribution tax credit	41000	-	15
Investment tax credit (T2038(IND))	41200	-	16
Labour-sponsored funds tax credit (provincially registered fund)	41400	-	17
Line 13 minus lines 14 through 17. If negative, enter 0.	41700	=	18
Section 217 tax adjustment	41450	- 0.00	19
Canada workers benefit (CWB) advance payments received (box 10 on the RC210 slip)	41500	+	20
T1206 line 28		21	
Special taxes	41800	+	22
Line 18 minus line 19 plus lines 20 and 22, or line 21 plus line 22.	Revised federal tax	42000 =	23

Chart D – Revised Ontario tax and credits

Revised taxable income	26000	596 00	100
Ontario tax on taxable income	44	30 10	110
Ontario tax on split income (T1206)	61510 +		130
Add lines 110 and 130	46 =	30 10	140
Ontario non-refundable tax credits	61500	534 39	150
Amount from line 150.	47 -	534 39	190
Line 140 minus line 190. If negative, enter 0.	48 =	0 00	200
Ontario minimum tax carryover	61540 -		205
Line 200 minus line 205. If negative, enter 0.	54 =		207
Amount for surtax purpose	57	0 00	300
First surtax threshold amount		4,740 00	310
First surtax rate	x	20 %	320
(Line 207 - line 310) x line 320. If negative, enter 0.		Ontario first surtax	58 +
Second surtax threshold amount		6,067 00	330
Second surtax rate	x	36 %	340
(Line 207 - line 330) x line 340. If negative, enter 0.		Ontario second surtax	59 +
Add lines 207 to 360.	61 =	0 00	370
Ontario dividend tax credit	61520 -		380
Line 370 minus line 380. If negative, enter 0.	63 =		400
Provincial additional tax for minimum tax purposes (T691)	64 +		411
Add lines 400 and 411	65 =		412
Basic reduction	67	244 00	510
Reduction for dependant children born in 2001 or later	68 +		540
Reduction for dependant with physical or mental infirmity	69 +		550
Add lines 510 through 550.	70 =	244 00	570
Amount from line 570 x 2	71	488 00	621
Amount from line 412	72 -		622
Line 621 minus line 622. If negative, enter 0.		Ontario tax reduction	73 -
Line 412 minus line 700. If negative, enter 0.	74 =	488 00	700
Provincial foreign tax credit (T2036)	75 -	0 00	800
Line 800 minus line 1000. If negative, enter 0.	76 =		1000
Low-income individuals and families tax (LIFT) credit (ON428-A)	62140 -		1150
Line 1150 minus line 1155. If negative, enter 0.	78 =	30 05	1155
Community food program donation tax credit for farmers	79 -	0 00	1325
Line 1325 minus line 1350. If negative, enter 0.	80 =		1350
Ontario Health Premium	81 +	0 00	7510
Add lines 7510 and 8000.		Revised Ontario tax	81 +
	42800 =	0 00	8000
			9000

**Return Record****Identification, Notice of Assessment, and Auto-Fill Data**

Transmitter Efile Number	Transmitter Efile Password	<Password>
Preparer Efile Number	Preparer Efile Password	<Password>
Document Control Number	Discounter Registration Number	
Software Code	Software Release Date	2020-02-28
Auto-Fill Indicator [0=No, 1=Yes]	Auto-Fill Date	
Notice of Assessment Indicator [0=No, 1=Yes]		

Originating IP Address

Originating IP Address 192.168.1.118

Taxpayer's Data

Taxpayer's Given Name	Change of Name Indicator [2=Yes]
Taxpayer's Surname	First Year Filer Indicator [1=Yes, 2=No] 2

Address Data

Care of Line			
Street	3440 County Road 10		
City	Vankleek Hill		
Province	ON	Telephone Area Code	613
Postal Code	K0B1R0	Telephone Local Number	7203619
Same Home/Mailing Address [1=Yes, 2=No]	1	Date of the Move	

Basic Data**Residency Data and Amended Tax Return Indicator**

Tax Year	2019	Year End Province of Residence	ON
Social Insurance Number	516347150	Current Province of Residence	
Date of Birth	1989-09-18	Aboriginal Land Residency Indicator [1=Yes, 2=No]	
Marital Status	1	Yukon First Nation Settlement Number	
Spouse Self Employed [0=No, 1=Yes]	0	First Nation Identification Indicator [1=Yes, 2=No]	
Date of Entry		NT Tlicho Community Residency Code [1=Yes, 2=No]	
Prior Year Submission [0=No, 1=Yes]	0	NT Deline Lands Residency Indicator [1=Yes, 2=No]	
Multiple Jurisdictions Indicator [0=No, 1=Yes]	0	Amended Tax Return Indicator [0=No, 1=Yes]	0
Exempt Income (Indian Act) Indicator [0=No, 1=Yes]	0		

Elections Canada Data

Canadian Citizenship Indicator [1=Yes, 2=No]	1	Elections Canada Authorization Indicator [01=Yes, 02=No]	01
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Contact Data

Correspondence Language Code [1=English, 2=French]	1	Expiry Date of the Tax Preparer Authorization Code	
Tax Preparer Authorization Code [1=Yes]		Post-Assessment Review Contact Code	
Pre-Assessment Review Contact Code			
Taxpayer's Email Address			c8linajross@gmail.com

Deceased Data

Deceased Indicator [1=Yes]		Date of Death	
Subsection 104(13.4) Election Indicator [0=No, 1=Yes]			

Spouse's Data

Spouse's Given Name (Limited to 4 characters)	Thai	Spouse's Social Insurance Number	527125009
Spouse's Net Income	29334	Spouse's Universal Child Care Benefit Amount	0
Spouse's Universal Child Care Repayment Amount	0		

Bankruptcy Data

Bankruptcy Indicator [1=Yes]		Post-Bankruptcy Net Income	
		Post-Bankruptcy Adjusted Net Income	

Selected Financial Data Statements (SFDs)

Number of Selected Financial Data Records [Blank if 0]

Field	Value	Description
26600	2	Foreign property with a total cost > than \$100,000 (1=Yes, 2=No)
10400	595	Other employment income
15000	595	Total income (or loss)
26000	595	Taxable income
30000	12069	Basic personal amount
31260	595	Canada employment amount
33500	12664	Gross non-refundable tax credits before donations and gifts
33800	1899	Non-refundable tax credits before donations and gifts
35000	1899	Total federal non-refundable tax credits
58040	10582	Basic personal amount

Continued on next page

Field	Value	Description
58800	10582	Add lines 58040 to 58640 and line 58769 of provincial Form 428
58840	534	Provincial non-refundable tax credits before donations and gifts
61500	534	Provincial or territorial non-refundable tax credits
62140	3005	Low-income individuals and families tax (LIFT) credit (ON428)

Summary of carryforward amounts to 2020



Name: **Caitlin Ross**

SIN: 516-347-150

Subject	Amount	Reference form
GST		
GST rebate (excluding portion for eligible CCA)		GST-370 line 15
CNIL		
Expense		T936 line 16
Income		T936 line 19
RPP		
RPP pre-1990 contributions (not a contributor)		RPP schedule (Area E I.24)
RPP pre-1990 contributions (contributor)		RPP schedule (Area E I.25)
RRSP		
Eligible amount	107	RRSP schedule (Table D)
Room from previous years	273	RRSP schedule (Table E)
PSPA from previous year		RRSP schedule (Table E)
Undeducted premiums		RRSP schedule (Table F)
Transitional amount		RRSP schedule (Table F)
Cost of labour-sponsored funds shares acquired (Jan/Feb 2020) - Federal		Supporting documents
HOME BUYER'S PLAN		
Outstanding amount to repay		RRSP schedule (Table H)
Number of years left		RRSP schedule (Table H)
Amount to repay annually		RRSP schedule (Table H)
LLP		
Outstanding amount to repay		RRSP schedule (Table K)
Number of years left		RRSP schedule (Table K)
Amount to repay annually		RRSP schedule (Table K)
DONATIONS		
Donations (<i>see details</i>)		Charitable donations schedule
TUITION		
Tuition and educations amounts		Schedule 11, line 18
Tuition and educations amounts - Provincial		Schedule 11 P, last line
Interest paid on a student loan (<i>see details</i>)		Supporting documents
Canada training credit limit for 2020		In-house schedule line 17
INVESTMENT TAX CREDIT		
Investment tax credit		T2038 column 9
ALTERNATIVE MINIMUM TAX		
Alternative minimum tax		T691 line 132
FOREIGN BUSINESS TAX CREDIT		
Foreign business tax credit		Schedule of foreign income
MOVING EXPENSES		
Moving expenses		T1M
PROVINCIAL TAX CREDITS		
Venture capital tax credit		BC479
Equity tax credit		T1285
Community Enterprise Development tax credit		T1256
Small Business Investment tax credit		NB428, YT479
Alberta investor tax credit (AITC)		AB428
Nova Scotia venture capital tax credit		T224 line 7
Nova Scotia innovation equity tax credit		T225 line 6

Details	2015	2016	2017	2018	2019
Donations (excluding US Donations)					
US Donations					
Interest paid on a student loan					

Summary of information slips - 2019

T5007

Exchange

1	T5007	
	Box	Amount Share: 100.00%
Social assistance or provincial supplements	11	16,614.39