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Tax return for 2005 prepared for

**Thaila Riden**

by *UFile.ca*

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# Executive summary

for 2005 taxation year

	Taxpayer	
Name	<b>Thaila Riden</b>	
Social insurance number	527-125-009	
Date of birth	03/02/1982	
Province of residence	Ontario	
Street	3440 County Rd 10	
City	Vankleek Hill	
Province	Ontario	
Postal code	K0B 1R0	
Home phone number	613-678-3453	

## Federal return

	Taxpayer		
Total income	1,575		
Net income	1,575		
Taxable income	1,575		
Effective marginal tax rate	20.8%		
Average tax rate (tax ÷ total income)	0.0%		
Total tax payable			
<b>Balance due (refund)</b>	<b>(395)</b>		

Child tax benefit			
GST/HST credit	232		
Alternative minimum tax			
Total AMT credit to carry over			
Total RRSP deduction limit - 2006	1,212		
Unused RRSP contributions			
Capital gain exemption available	250,000		
Cumulative net investment loss (CNIL)			
Total instalments payable in 2006			





# T1 GENERAL 2005

RC-05-119

## Income Tax and Benefit Return

### Identification

ON **7**

**Attach your personal label here. Correct any wrong information. If you are not attaching a label, print your name and address below.**

First name and initial  
Mr.  
Thaila

---

Last name  
Riden

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Mailing address: Apt. No. - Street No. Street name  
  
3440 County Rd 10  
P.O. Box, R.R.

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City Prov./Terr. Postal code  
Vankleek Hill ON K0B 1R0

**Information about you**

Enter your social insurance number (SIN) if you are not attaching a label: 527-125-009  
year month day

Enter your date of birth: 1982-02-03  
year month day

Your language of correspondence: English  Français   
Votre langue de correspondance :

**Check the box that applies to your marital status on Dec. 31, 2005:** (see the "Marital status" section in the guide for details)

1  Married    2  Living common law    3  Widowed  
4  Divorced    5  Separated    6  Single

**Information about your residence**

Enter your province or territory of residence on **December 31, 2005**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as that shown above for your mailing address: \_\_\_\_\_

If you were self-employed in 2005, enter the province or territory of self-employment: \_\_\_\_\_

If you **became** or **ceased** to be a **resident of Canada in 2005**, give the date of:  
entry    month day or departure    month day

**Information about your spouse or common-law partner** (if you checked box 1 or 2 above)

Enter his or her SIN if it is not on the label, or if you are not attaching a label: \_\_\_\_\_

Enter his or her first name: \_\_\_\_\_

Enter his or her net income for 2005 to claim certain credits: (see the guide for details) \_\_\_\_\_

Check this box if he or she was self-employed in 2005: 1

If this return is for a deceased person, enter the date of death: \_\_\_\_\_ year month day

**Do not use this area**

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**Elections Canada**    **THIS SECTION APPLIES ONLY TO CANADIAN CITIZENS. DO NOT ANSWER THIS QUESTION IF YOU ARE NOT A CANADIAN CITIZEN.**

As a Canadian citizen, I authorize the Canada Revenue Agency to provide my name, address and date of birth to Elections Canada for the National Register of Electors. .... Yes  1    No  2

Your authorization is required each year. This information will be used only for purposes permitted under the *Canada Elections Act*.

**Goods and services tax/harmonized sales tax (GST/HST) credit application**

See the guide for details.

Are you applying for the GST/HST credit? .... Yes  1    No  2

**Your guide contains valuable information to help you complete your return.**

**When you come to a line on the return that applies to you, look up the line number in the guide for more information.**

Do not use this area	172					171				
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**Please answer the following question**

Did you own or hold foreign property at any time in 2005 with a total cost of more than CAN\$100,000?

(read the "Foreign income" section in the guide for details) ..... **266** Yes  1 No  2

If yes, attach a completed Form T1135.

If you had dealings with a non-resident trust or corporation in 2005, see the "Foreign income" section in the guide.

**As a Canadian resident, you have to report your income from all sources both inside and outside Canada.**

**Total income**

Employment income (box 14 on all T4 slips)	<b>101</b>		1,575	08
Commissions included on line 101 (box 42 on all T4 slips)	<b>102</b>			
Other employment income	<b>104</b>	+		
Old Age Security pension (box 18 on the T4A(OAS) slip)	<b>113</b>	+		
CPP or QPP benefits (box 20 on the T4A(P) slip)	<b>114</b>	+		
Disability benefits included on line 114 (box 16 on the T4A(P) slip)	<b>152</b>			
Other pensions or superannuation	<b>115</b>	+		
Employment Insurance and other benefits (box 14 on the T4E slip)	<b>119</b>	+		
Taxable amount of dividends from taxable Canadian corporations (see the guide)	<b>120</b>	+		
Interest and other investment income ( <b>attach</b> Schedule 4)	<b>121</b>	+		
Net partnership income: limited or non-active partners only ( <b>attach</b> Schedule 4)	<b>122</b>	+		
Rental income	Gross <b>160</b>		Net <b>126</b>	+
Taxable capital gains ( <b>attach</b> Schedule 3)			<b>127</b>	+
Support payments received	Total <b>156</b>		Taxable amount <b>128</b>	+
RRSP income (from all T4RSP slips)			<b>129</b>	+
Other income	Specify:		<b>130</b>	+
Self-employment income (see lines 135 to 143 in the guide)				
Business income	Gross <b>162</b>		Net <b>135</b>	+
Professional income	Gross <b>164</b>		Net <b>137</b>	+
Commission income	Gross <b>166</b>		Net <b>139</b>	+
Farming income	Gross <b>168</b>		Net <b>141</b>	+
Fishing income	Gross <b>170</b>		Net <b>143</b>	+
Workers' compensation benefits (box 10 on the T5007 slip)	<b>144</b>			
Social assistance payments	<b>145</b>	+		
Net federal supplements (box 21 on the T4A(OAS) slip)	<b>146</b>	+		
Add lines 144, 145, and 146 (see line 250 in the guide)	=		<b>147</b>	+
Add lines 101, 104 to 143, and 147				
This is your total income.	<b>150</b>	=	1,575	08



**Attach your Schedule 1 (federal tax) and Form 428 (provincial or territorial tax) here. Also attach here any other schedules, information slips, forms, receipts, and documents that you need to include with your return.**

### Net income

Enter your <b>total income</b> from line 150	150	1,575	08
Pension adjustment (box 52 on all T4 slips and box 34 on all T4A slips)	206		
Registered pension plan deduction (box 20 on all T4 slips and box 32 on all T4A slips)	207		
RRSP deduction (see Schedule 7 and <b>attach</b> receipts)	208	+	
Saskatchewan Pension Plan deduction (maximum \$600)	209	+	
Annual union, professional, or like dues (box 44 on all T4 slips and receipts)	212	+	
Child care expenses ( <b>attach</b> Form T778)	214	+	
Disability supports deduction	215	+	
Business investment loss	Gross 228	Allowable deduction 217	+
Moving expenses		219	+
Support payments made	Total 230	Allowable deduction 220	+
Carrying charges and interest expenses ( <b>attach</b> Schedule 4)		221	+
Deduction for CPP or QPP contributions on self-employment and other earnings ( <b>attach</b> Schedule 8)		222	+
Exploration and development expenses ( <b>attach</b> Form T1229)		224	+
Other employment expenses		229	+
Clergy residence deduction		231	+
Other deductions	Specify:	232	+
Add lines 207 to 224, 229, 231, and 232. 233 =			-
Line 150 minus line 233 (if negative, enter " 0 "). This is your <b>net income before adjustments.</b> 234 =			1,575 08
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide)		235	-
Line 234 minus line 235 (if negative, enter "0"). If you have a spouse or common-law partner, see line 236 in the guide. This is your <b>net income.</b> 236 =			1,575 08

### Taxable income

Canadian Forces personnel and police deduction (box 43 on all T4 slips)	244		
Employee home relocation loan deduction (box 37 on all T4 slips)	248	+	
Security options deductions	249	+	
Other payments deduction (if you reported income on line 147, see line 250 in the guide)	250	+	
Limited partnership losses of other years	251	+	
Non-capital losses of other years	252	+	
Net capital losses of other years	253	+	
Capital gains deduction	254	+	
Northern residents deductions ( <b>attach</b> Form T2222)	255	+	
Additional deductions	Specify:	256	+
Add lines 244 to 256. 257 =			-
Line 236 minus line 257 (if negative, enter "0"). This is your <b>taxable income.</b> 260 =			1,575 08

**Use your taxable income to calculate your federal tax on Schedule 1 and your provincial or territorial tax on Form 428.**

Net federal tax: enter the amount from line 19 of Schedule 1 ( <b>attach</b> Schedule 1, even if the result is "0")	420	
CPP contributions payable on self-employment and other earnings ( <b>attach</b> Schedule 8)	421 +	
Social benefits repayment (enter the amount from line 235)	422 +	
<b>Provincial or territorial tax</b> ( <b>attach</b> Form 428, even if the result is "0")	428 +	
Add lines 420 to 428		
This is your <b>total payable</b> .		<b>435</b> =

Total income tax deducted (from all information slips)	<b>437</b>	199	39	•
Refundable Quebec abatement	<b>440</b> +			•
CPP overpayment (enter your excess contributions)	<b>448</b> +	64	64	•
Employment Insurance overpayment (enter your excess contributions)	<b>450</b> +	30	71	•
Refundable medical expense supplement	<b>452</b> +			•
Refund of investment tax credit ( <b>attach</b> Form T2038(IND))	<b>454</b> +			•
Part XII.2 trust tax credit (box 38 on all T3 slips)	<b>456</b> +			•
Employee and partner GST/HST rebate ( <b>attach</b> Form GST370)	<b>457</b> +			•
Tax <b>paid</b> by instalments	<b>476</b> +			•

<b>Provincial or territorial credits</b> ( <b>attach</b> Form 479)	<b>479</b> +	100	00	•
Add lines 437 to 479				
These are your <b>total credits</b> .		<b>482</b> =	394	74
Line 435 minus line 482		=	(394)	74

If the result is negative, you have a **refund**.  
 If the result is positive, you have a **balance owing**.  
 Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of \$2 or less.

Refund **484** 394 74 • **Balance owing** **485** \_\_\_\_\_ •

Amount enclosed **486** \_\_\_\_\_ •

**Direct deposit - Start or change** (see line 484 in the guide)

**You do not have to complete this area every year.** Do not complete it this year if your direct deposit information for your refund has not changed.

**Refund and GST/HST credit** - To start direct deposit or to change account information only, **attach** a "void" cheque or complete lines 460, 461, and 462.

**Note:** To deposit your **CCTB** payments (including certain related provincial or territorial payments) into the **same** account, also check box 463.

Branch number **460** \_\_\_\_\_ Institution number **461** \_\_\_\_\_ Account number **462** \_\_\_\_\_ CCTB **463**

(5 digits) (3 digits) (maximum 12 digits)

**Attach** to page 1 a **cheque** or **money order** payable to the Receiver General. Your payment is due no later than April 30, 2006.

**Ontario Opportunities Fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2005 refund to the Ontario Opportunities Fund. Please see the provincial pages for details.

Amount from line 484 above	_____	1
Your donation to the Ontario Opportunities Fund	<b>465</b> -	•2
Net refund (line 1 minus line 2)	<b>466</b> =	•3

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

**Sign here** \_\_\_\_\_

It is a serious offence to make a false return.

Telephone (613) 678-3453 Date 01-05-06

**490 For professional tax preparers only**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

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

<b>Do not use this area</b>	<b>487</b> _____	<b>488</b> _____	_____	_____	_____	_____	_____	_____	_____
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T1-2005

Federal Tax

Schedule 1

Complete this schedule to claim your federal non-refundable tax credits and to calculate your net federal tax.

You must attach a copy of this schedule to your return.

Enter your taxable income from line 260 of your return 1,575.08 1

Use the amount on line 1 to determine which ONE of the following columns you have to complete.

Table with 4 columns: \$35,595 or less, more than \$35,595 but not more than \$71,190, more than \$71,190 but not more than \$115,739, more than \$115,739. Rows include: Enter the amount from line 1 above, Base amount, Line 2 minus line 3, Rate, Multiply the amount on line 4 by the rate on line 5, Tax on base amount, Add lines 6 and 7.

Federal non-refundable tax credits (Read the guide for details about these credits.)

Table listing various tax credits: Basic personal amount (claim \$8,648.300), Age amount, Spouse or common-law partner amount, Amount for an eligible dependant, Amount for infirm dependants, CPP or QPP contributions, Adoption expenses, Pension income amount, Caregiver amount, Disability amount, Tuition and education amounts, Medical expenses for self, spouse or common-law partner, and your dependent children born in 1988 or later.

Multiply the amount on line 335 by 15% = 338 1,297.20

Donations and gifts (attach Schedule 9) 349 +

Total federal non-refundable tax credits: Add lines 338 and 349. 350 = 1,297.20

**Net federal tax**

Enter the amount from line 8 on page 1			236	26	9
Federal tax on split income (from line 4 of Form T1206)		424	+		10
	Add lines 9 and 10	=	236	26	11
Enter the amount from line 350 on page 1	350		1,297	20	
Federal dividend tax credit (13.3333% of the amount on line 120 of your return)		425	+		
Overseas employment tax credit (attach Form T626)		426	+		
Minimum tax carry-over (attach Form T691)		427	+		
	Add lines 350, 425, 426, and 427	=	1,297	20	12
	<b>Basic federal tax:</b> Line 11 minus line 12 (if negative, enter "0")	429	=	0	13

Federal foreign tax credit:

Where you **only** have foreign non-business income, calculate your federal foreign tax credit below. Otherwise, use Form T2209, *Federal Foreign Tax Credits*, if you have foreign business income. **Enter on this line the amount you calculated.**

					14
	<b>Federal tax:</b> Line 13 minus line 14 (if negative, enter "0")	406	=	0	15

Total federal political contributions (attach receipts)		409			
Federal political contribution tax credit (see the guide)		410			
Investment tax credit (attach Form T2038(IND))		412	+		
Labour-sponsored funds tax credit					
Net cost	413		Allowable credit	414	+
			Add lines 410, 412, and 414.	416	=
			Line 15 minus line 16 (if negative, enter "0")		16
	(if you have an amount on line 424 above, see Form T1206)	417	=		17
Additional tax on RESP accumulated income payments (attach Form T1172)		418	+		18
	<b>Net federal tax:</b> Add lines 17 and 18				
	Enter this amount on line 420 of your return.	420	=	0	19

**Federal foreign tax credit:** (see lines 431 and 433 in the guide)

**Make a separate calculation for each foreign country.** Enter on line 14 above the result from line (i) or (ii), whichever is **less**.

Non-business-income tax paid to a foreign country			431			•(i)
Net foreign non-business income *	433			×	Basic federal tax ***	
Net income **				=		(ii)

\* Reduce this amount by any income from that foreign country for which you claimed a capital gains deduction, and by any income from that country that was, under a tax treaty, either exempt from tax in that country or deductible as exempt income in Canada (included on line 256). Also reduce this amount by the lesser of lines E and F on Form T626.

\*\* Line 236 plus the amount on line 3 of Form T1206, minus the total of the amounts on lines 244, 248, 249, 250, 253, 254, and minus any amount included on line 256 for foreign income deductible as exempt income under a tax treaty, income deductible as net employment income from a prescribed international organization, or non-taxable tuition assistance from box 21 of the T4E slip. If the result is less than the amount on line 433, enter your **Basic federal tax**\*\*\* on line (ii).

\*\*\* Line 429 plus the amount on lines 425 and 426, and minus any refundable Quebec abatement (line 440) and any federal refundable First Nations abatement (line 441 on the return for residents of Yukon).

T1-2005

Federal Tuition and Education Amounts

Schedule 11

Only the student must complete this schedule. Use it to:

- calculate your federal tuition and education amounts;
determine the federal amount available to transfer to a designated individual; and
determine the unused federal amount, if any, available for you to carry forward to a future year.

Only the student attaches this schedule to his or her return.

The person claiming the transfer should not attach this schedule to his or her return.

See line 323 in the guide for more information.

Federal tuition and education amounts claimed by the student for 2005

Unused federal tuition and education amounts from your 2004 Notice of Assessment or Notice of Reassessment 12,236|04 1

Eligible tuition fees paid for 2005 320 2

Education amount for 2005: Use columns B and C of Forms T2202, T2202A, TL11A and TL11C (only one claim per month, maximum 12 months)

Number of months from column B (do not include any month that is also included in column C) x \$120 = 321 + 3

Number of months from column C x \$400 = 322 + 4

Total 2005 tuition and education amounts: Add lines 2, 3, and 4 = 5

Total available tuition and education amounts: Add lines 1 and 5 = 12,236|04 6

Taxable income from line 260 of your return 1,575|08 7

Total of lines 300 to 318 of your Schedule 1 - 8,648|00 8

Line 7 minus line 8 (if negative, enter "0") = 9

Unused tuition and education amounts claimed for 2005:

Amount from line 1 or line 9, whichever is less - 10

Line 9 minus line 10 = 11

2005 tuition and education amounts claimed for 2005:

Amount from line 5 or line 11, whichever is less + 12

Total tuition and education amounts claimed for 2005: Add lines 10 and 12 Enter this amount on line 323 of Schedule 1. = 13

Transfer / Carry forward of unused amount

Amount from line 6 12,236|04 14

Amount from line 13 - 15

Total unused amount Line 14 minus line 15 = 12,236|04 16

If you are transferring an amount to another individual, continue on line 17.

Otherwise, enter the amount from line 16 on line 21.

Enter the amount from line 5; if it is more than \$5,000, enter \$5,000. 17

Amount from line 12 - 18

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

You can transfer all or part of the amount on line 19 to your spouse or common-law partner, or to your spouse or common-law partner's parent or grandparent. To do this, you have to designate the individual on your Form T2202, T2202A, TL11A or TL11C and specify the federal amount that you are transferring to him or her. Enter the amount you are transferring on line 20 below.

Note: If your spouse or common-law partner is claiming an amount for you on line 303 or line 326 of his or her Schedule 1, you cannot transfer an amount to your or your spouse or common-law partner's parent or grandparent.

Federal amount transferred (cannot be more than line 19) 327 0|00 20

Unused federal amount available to carry forward to a future year Line 16 minus line 20 = 12,236|04 21

The person claiming the transfer should not attach this schedule to his or her return.



# Provincial Tuition and Education Amounts

**Schedule ON(S11)**  
T1 General - 2005

**Only the student** must complete this schedule. Use it to:

- calculate your Ontario tuition and education amounts to claim on line 5856 of your Form ON428;
- determine the provincial amount available to transfer to another designated individual; and
- determine the unused Ontario amount, if any, available for you to carry forward to a future year.

**Only the student** attaches this schedule to his or her return.

## Ontario tuition and education amounts claimed by the student for 2005

Ontario unused tuition and education amounts from

your 2004 *Notice of Assessment* or *Notice of Reassessment*\* 12,576|04 1

Eligible tuition fees paid for 2005 5914 2

**Education amount for 2005:** Use columns B and C of forms T2202, T2202A, TL11A, and TL11C; (only one claim per month, **maximum 12 months**)

Enter the number of months from **Column B** (do not include any month that is also included in Column C) x \$132 = 5916 + 3

Enter the number of months from **Column C** x \$441 = 5918 + 4

Add lines 2, 3, and 4 Total 2005 tuition and education amounts = ▶ + 5

Add lines 1 and 5 Total available tuition and education amounts = 12,576|04 6

Taxable income from line 1 of your Form ON428 1,575|08 7

Total of lines 5804 to 5848 of your Form ON428 - 8,196|00 8

Line 7 minus line 8 (if negative, enter "0") = 9

Unused Ontario tuition and education amounts claimed for 2005:

Enter the amount from line 1 or line 9, whichever is **less** - ▶ 10

Line 9 minus line 10 = 11

2005 tuition and education amounts claimed for 2005:

Enter the amount from line 5 or line 11, whichever is **less** + 12

Add lines 10 and 12. **Ontario tuition and education amounts claimed by the student for 2005** 0|00 13

## Transfer / Carry forward of unused amount

Amount from line 6 12,576|04 14

Amount from line 13 - 15

Line 14 minus line 15 **Total unused amount** = 12,576|04 16

If you are transferring an amount to another individual, continue on line 17.

**Otherwise**, enter the amount from line 16 on line 21.

Enter the amount from line 5; if it is more than \$5,667, enter \$5,667 - 17

Amount from line 12 - 18

Line 17 minus line 18 (if negative, enter "0") **Maximum transferable** = 19

You can transfer all or part of the amount on line 19 to your spouse or common-law partner, to his or her parent or grandparent, or to your parent or grandparent. To do this, you have to **designate** the individual and **specify the provincial amount** that you are transferring to him or her on Form T2202, T2202A, TL11A, or TL11C. Enter the amount on line 20 below.

**Note:** If you have a spouse or common-law partner, special rules may apply. See line 5856 in the forms

Enter the amount you are transferring (cannot be more than line 19) **Provincial amount transferred** 5920 0|00 20

Line 16 minus line 20 **Unused provincial amount available to carry forward to a future year** = 12,576|04 21

**The person claiming the transfer should not attach this schedule to his or her return.**

\* If you resided in another province or territory on December 31, 2004, you must enter on line 1 your unused provincial or territorial tuition and education amounts from your 2004 *Notice of Assessment* or *Notice of Reassessment*. **If you resided in Quebec or the Yukon on December 31, 2004**, enter your unused federal tuition and education amounts.



# Ontario Tax

ON428

T1 General - 2005

Complete this form and **attach a copy** of it to your return. For details, see the *Provincial Worksheet* and pages 1 to 5 in the forms book.

## Step 1 - Ontario tax on taxable income

Enter your taxable income from line 260 of your return.

(If this amount is more than \$20,000, you **must** complete **Step 7, Ontario Health Premium**)

1,575|08 1

Use the amount on line 1 to determine which **ONE** of the following columns you have to complete.

Enter the amount from line 1 in the applicable column

Line 2 minus line 3 (cannot be negative)

Multiply line 4 by line 5

Add lines 6 and 7  
**Ontario tax on taxable income**

	If line 1 is \$34,010 or less	If line 1 is more than \$34,010, but not more than \$68,020	If line 1 is more than \$68,020
Enter the amount from line 1 in the applicable column	1,575 08 2		
Line 2 minus line 3 (cannot be negative)	- 0 00 3	- 34,010 00 3	- 68,020 00 3
Multiply line 4 by line 5	= 1,575 08 4	=	=
	x 6.05% 5	x 9.15% 5	x 11.16% 5
	= 95 29 6	=	=
	+ 0 00 7	+ 2,058 00 7	+ 5,170 00 7
<b>Ontario tax on taxable income</b>	= 95 29 8	=	=

Go to Step 2

## Step 2 - Ontario non-refundable tax credits

For internal use only **5605**

Basic personal amount	claim \$8,196 <b>5804</b>	8,196 00 9
Age amount (if born in 1940 or earlier)	(use provincial worksheet) <b>5808</b> +	10
Spouse or common-law partner amount		
Base amount	7,656 00	
<b>Minus:</b> his or her net income from page 1 of your return	-	
<b>Result:</b> (if negative, enter "0")	(maximum \$6,960) <b>5812</b> +	11
Amount for an eligible dependant	(use provincial worksheet) <b>5816</b> +	12
Amount for infirm dependants age 18 or older	(use provincial worksheet) <b>5820</b> +	13
Canada Pension Plan or Quebec Pension Plan contributions:		
(amount from line 308 of your federal Schedule 1)	<b>5824</b> +	●14
(amount from line 310 of your federal Schedule 1)	<b>5828</b> +	●15
Employment Insurance premiums (amount from line 312 of your federal Schedule 1)	<b>5832</b> +	●16
Adoption expenses (amount from line 313 of your federal Schedule 1)	<b>5833</b> +	17
Pension income amount (use provincial worksheet)	<b>5836</b> +	18
Caregiver amount (use provincial worksheet)	<b>5840</b> +	19
Disability amount (see line 5844 on page 2 of the forms book)	<b>5844</b> +	20
Disability amount transferred from a dependant (use provincial worksheet)	<b>5848</b> +	21
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)	<b>5852</b> +	22
Your tuition and education amounts [attach Schedule ON(S11)]	<b>5856</b> +	23
Tuition and education amounts transferred from a child	<b>5860</b> +	24
Amounts transferred from your spouse or common-law partner [attach Schedule ON(S2)]	<b>5864</b> +	25
Medical expenses (see line 5868 in the forms book) <b>5868</b>		26
Enter \$1,856 or 3% of line 236, whichever is <b>less</b>	-	27
Line 26 minus line 27 (if negative, enter "0")	=	28
Allowable amount of medical expenses for other dependants calculated for line 5872 on the <i>Provincial Worksheet</i>	<b>5872</b> +	29
Add lines 28 and 29	<b>5876</b> =	30
Add lines 9 through 25, and line 30	<b>5880</b> =	8,196 00 ▶ 31
Non-refundable tax credit rate	x <b>6.05%</b>	32
Multiply line 31 by line 32	<b>5884</b> =	495 86 33
Donations and gifts:		
Amount from line 345 of your federal Schedule 9	x 6.05% =	34
Amount from line 347 of your federal Schedule 9	x 11.16% = +	35
Add lines 34 and 35	<b>5896</b> =	▶ 36
Add lines 33 and 36	<b>6150</b> =	495 86 37

Go to Step 3 on the back ▶

### Step 3 - Ontario tax

Enter your Ontario tax on taxable income from line 8	95		29	38
Enter your Ontario tax on split income from Form T1206	6151	+		39
Add lines 38 and 39			95	40
Enter your Ontario non-refundable tax credits from line 37	495		86	41
Ontario dividend tax credit:				
Amount from line 120 on your return	x 5.13% =	6152	+	42
Ontario overseas employment tax credit:				
Amount from line 426 on federal Schedule 1	x 38.5% =	6153	+	43
Ontario minimum tax carryover from Form T1219-ON		6154	+	44
Add lines 41 through 44		=	495	86
Line 40 minus line 45 (if negative, enter "0")			-	45
Ontario additional tax for minimum tax purposes:				
Amount from line 95 of Form T691	x 40.33% =		+	47
Add lines 46 and 47			=	48
<b>Ontario surtax</b>				
(Line 48 minus \$3,929) x 20% (if negative, enter "0")			0	49
(Line 48 minus \$4,957) x 36% (if negative, enter "0")		+	0	50
Add lines 49 and 50		=		51
Add lines 48 and 51			=	52

**Go to Step 4**

### Step 4 - Ontario tax reduction

Basic reduction			190	53
If you had a spouse or common-law partner on December 31, 2005, <b>only</b> the individual with the <b>higher net income</b> can claim the reductions on lines 54 and 55.				
Reduction for dependent children born in 1987 or later				
Number of dependent children	6269	x \$350 =	+	54
Reduction for disabled or infirm dependants (see line 55 on page 4 of the forms book)				
Number of disabled or infirm dependants	6097	x \$350 =	+	55
Add lines 53, 54, and 55		=	190	56
If line 56 is equal to or more than line 52, and you are <b>not</b> claiming the credits in step 5 and Step 6, enter "0" on line 69, and <b>go to Step 7</b> . Otherwise, continue on line 57.				
Enter the amount from line 56	190	x 2 =	380	57
Enter the amount from line 52			-	58
Line 57 minus line 58 (if negative, enter "0")			=	59
<b>Total Ontario tax reduction claimed</b>			380	59
Line 52 minus line 59 (if negative, enter "0")			=	60

**Go to Step 5**

### Step 5 - Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036				61
Line 60 minus line 61			=	62

**Go to Step 6**

### Step 6 - Ontario labour sponsored investment fund (LSIF) and employee ownership (EO) tax credits

Total cost of shares from boxes 02 and 04 of LSIF				
Tax Credit Certificate(s)	A	x 15% = (max. \$750)	6275	63
Total cost of ROIF eligible shares from boxes 03 and 05 of LSIF Tax Credit Certificate(s)	B	x 5% = (max. \$250)	6276	64
Credit amount from boxes 09 and 11 of EO Tax Credit Certificate(s)		(max. \$4,150)	6280	65
Unused employee ownership (EO) tax credits from the previous five years		+		66
Add lines 65 and 66		=		67
Add lines 63, 64, and 67			=	68
Line 62 minus line 68 (if negative, enter "0")			=	69

**Go to Step 7**

### Step 7 - Ontario Health Premium

Enter the amount calculated for Step 7 on the <i>Provincial Worksheet</i>			<b>2005 Ontario Health Premium</b>	70
Add lines 69 and 70				
Enter the result on line 428 of your return			=	71

# Ontario Credits

Attach a copy of this form to your return to claim your Ontario credits. The instructions on lines 8, 16 and 18 are different depending on your age on December 31, 2005.

For details about these credits, see pages 6 to 9 in the forms book.

If you have a spouse or common-law partner, special rules may apply. See page 6 in the forms book for details. See also the "Involuntary separation" information below.

Enter your net income from line 236 of your return	1,575	08	1
Enter your spouse or common-law partner's net income from page 1 of your return	+		2
Add lines 1 and 2	<b>Income for Ontario credits</b>		= 1,575 08 3

**Involuntary separation :**

If, on December 31, 2005, you and your spouse or common-law partner occupied **6089** separate principal residences in Ontario for medical, educational, or business reasons, **leave line 2 blank** and enter his or her address in the area beside box 6089.

## Ontario property and sales tax credits

### Property tax credit

Rent paid in Ontario in 2005	<b>6110</b>	x 20% =	4
Property tax paid in Ontario in 2005	<b>6112</b>	+	5
Student residence	claim \$25 <b>6114</b>	+	6
Add lines 4, 5, and 6	<b>Occupancy cost 6116</b>		= 7
<b>If under age 65:</b> Enter the amount from line 7 or \$250, whichever is <b>less</b>			8
<b>If age 65 or older:</b> Enter the amount from line 7 or \$625, whichever is <b>less</b>			9
Amount from line 7	x 10% =	+	10
Add lines 8 and 9			11
Complete the <b>Declaration for the property tax credit</b> box below	<b>Property tax credit</b>		= 0 00 12

### Sales tax credit

Basic sales tax credit	claim \$100 <b>6033</b>	100	00	11
Additional credit for spouse or common-law partner	claim \$100 <b>6035</b>	+		12
Number of dependent children born in 1987 or later	<b>6099</b>	x 50 \$ =	+	13
Add lines 11, 12, and 13	<b>Sales tax credit</b>		= 100 00	▶ + 100 00 14
Add lines 10 and 14			=	100 00 15

**Enter your income for Ontario credits from line 3 on the applicable line below**

<b>If under age 65:</b>	1,575 08	minus \$4,000 x 2% (if negative, enter "0")	▶	16
<b>If age 65 or older, and not residing with a spouse or common-law partner</b>		minus \$22,000 x 4% (if negative, enter "0")		17
<b>If age 65 or older residing with a spouse or common-law partner</b>		minus \$22,250 x 4% (if negative, enter "0")	▶	18
Line 15 minus line 16 (if negative, enter "0")			=	100 00 19

**If under age 65:** Enter the amount from line 17 or \$1,000, whichever is **less**  
**If age 65 or older:** Enter the amount from line 17 or \$1,125, whichever is **less**

Enter the amount from line 18 on line 479 of your return unless you are claiming other Ontario tax credits on the next page of this form **Ontario property and sales tax credits** 100 00 18

**Declaration for the property tax credit** (If you need more space, attach a separate sheet of paper.)

I declare the following information about my principal residences in Ontario during 2005:

Address	Number of months resident in 2005	Rent paid in 2005	Property tax paid in 2005	Name of landlord or municipality to whom payment was made

Enter your Ontario property and sales tax credits from line 18 on the front of this form 100|00 18

### Ontario political contribution tax credit

Ontario political contributions made in 2005 **6310** | 19

**Ontario political contribution tax credit**

Enter the credit amount calculated below (maximum \$1,120) + | 20

### Ontario focused flow-through share tax credit

Enter the total expenses reported on Form T1221 **6266** | x 5% = + | 21

Add lines 18, 20 and 21. **If you are not claiming Ontario tax credits for self-employed individuals, enter the amount from line 22 on line 479 of your return.** = 100|00 22

### Ontario tax credits for self-employed individuals

For details, see pages 8 and 9 in the forms book.

Number of eligible apprentices your business or partnership hired under the Ontario apprenticeship training tax credit program **6324** |

Number of eligible work placements your business or partnership is claiming under the Ontario co-operative education tax credit program **6325** |

Are you claiming one or more of these tax credits as a member of a partnership? **6326** 1  Yes 2  No

If yes, enter the first nine digits of your Business Number. **6327** |

**Ontario apprenticeship training tax credit**  
See page 8 in the forms book **6322** + | ●23

**Ontario co-operative education tax credit**  
See page 9 in the forms book **6320** + | ●24

**Ontario school bus safety tax credit**  
Qualifying expenditures **6331** | x 5% = + | 25

Add lines 22 to 25. Enter the result on line 479 of your return. **Ontario credits** = 100|00 26

### Line 20 - Ontario political contribution tax credit

Determine the amount to enter on line 20 as follows:

- for contributions of **\$336 or less**, complete Column 1 below;
- for contributions of **more than \$336 but not more than \$1,120**, complete Column 2 below;
- for contributions of **more than \$1,120 but not more than \$2,548**, complete Column 3; or
- for contributions of **more than \$2,548**, enter \$1,120 on line 20.

	Column 1	Column 2	Column 3	
Enter your total contributions	0.00	336.00	1,120.00	1
Line 1 minus line 2	=	=	=	2
Multiply line 3 by line 4	x 75 %	x 50 %	x 33.33 %	3
	=	=	=	4
Add lines 5 and 6	+ 0.00	+ 252.00	+ 644.00	5
Enter the result on line 20 of above	=	=	=	6
	=	=	=	7



## EMPLOYEE OVERPAYMENT OF 2005 CANADA PENSION PLAN CONTRIBUTIONS AND 2005 EMPLOYMENT INSURANCE PREMIUMS

To determine any overpayment of Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) contributions made through employment if you had no self-employment earnings **and** you were not a resident of Quebec on December 31, 2005, complete Part 1. If you were a resident of Quebec on December 31, 2005, and you made CPP or QPP contributions, see your Quebec provincial income tax guide.

To determine any overpayment of Employment Insurance (EI) premiums, complete Part 2. To be refunded, the amount of the EI overpayment has to be more than \$1.

### Part 1 - Calculating your Canada Pension Plan overpayment

If any of the following situations apply to you, determine the amounts for lines 1, 2, 3, and 5, by using the table below and your applicable number of months:

- If you turned 18 in 2005, use the number of months in the year after the month you turned 18.
- If you turned 70 in 2005, use the number of months in the year up to and including the month you turned 70.
- If you received, or were entitled to receive, a CPP or QPP retirement or disability pension for part of 2005, use the number of months in the year you did not or were not entitled to receive the pension.
- If the individual died in 2005, use the number of months in the year up to and including the month the individual died.

Total CPP pensionable earnings (box 26 or, if blank, box 14 of your T4 slips) . . . . .	(maximum \$ 41,100)	1,575	08	1
Basic CPP exemption . . . . .	(maximum \$ 3,500)	-	3,500	00
Earnings subject to contribution (if negative, enter "0") . . . . .	(maximum \$ 37,600)	=		3
Total CPP and QPP contributions deducted (from boxes 16 and 17 of your T4 slips) . . . . .			64	64
Required contribution: Multiply line 3 by 4.95% . . . . .	(maximum \$1,861.20)	-		5
Line 4 minus line 5 (if negative, enter "0") . . . . .	<b>Canada Pension Plan overpayment</b>	=	64	64

If the amount from line 6 is **positive**, enter it on **line 448** of your return. If **negative**, you can choose to make additional CPP contributions. See "Making additional CPP contributions" on page 34 of the General guide.

Enter the amount from line 4 or 5, whichever is less, on **line 308** of Schedule 1 and, if it applies, on **line 5824** of Form 428.

**Monthly Proration Table for 2005**

Applicable number of months	Line 1 Maximum amount of total CPP pensionable earnings	Line 2 Maximum amount of basic CPP exemption	Line 3 Maximum amount of earnings subject to contribution	Line 5 Maximum amount of required contribution
1	\$ 3,425.00	\$ 291.66	\$ 3,133.34	\$ 155.10
2	\$ 6,850.00	\$ 583.33	\$ 6,266.67	\$ 310.20
3	\$ 10,275.00	\$ 874.99	\$ 9,400.01	\$ 465.30
4	\$ 13,700.00	\$ 1,166.66	\$ 12,533.34	\$ 620.40
5	\$ 17,125.00	\$ 1,458.33	\$ 15,666.67	\$ 775.50
6	\$ 20,550.00	\$ 1,749.99	\$ 18,800.01	\$ 930.60
7	\$ 23,975.00	\$ 2,041.66	\$ 21,933.34	\$ 1,085.70
8	\$ 27,400.00	\$ 2,333.33	\$ 25,066.67	\$ 1,240.80
9	\$ 30,825.00	\$ 2,624.99	\$ 28,200.01	\$ 1,395.90
10	\$ 34,250.00	\$ 2,916.66	\$ 31,333.34	\$ 1,551.00
11	\$ 37,675.00	\$ 3,208.33	\$ 34,466.67	\$ 1,706.10
12	\$ 41,100.00	\$ 3,500.00	\$ 37,600.00	\$ 1,861.20

### Part 2 - Calculating your Employment Insurance overpayment

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips and box 16 of your T4F slips)	(maximum \$39,000. If \$2,000 or less, enter "0")			1
Total premiums deducted (box 18 of your T4 and T4F slips) . . . . .			30	71
Line 1 minus \$2,000 (if negative, enter "0") . . . . .		-		3
Line 2 minus line 3 (if negative, enter "0") . . . . .		=	30	71
Total premiums deducted (box 18 of your T4 and T4F slips) . . . . .			30	71
Required premium: Multiply line 1 by 1.95% . . . . .	(maximum \$760.50)	-		6
Line 5 minus line 6 (if negative, enter "0") . . . . .		=	30	71
Enter the amount from line 4 or line 7, whichever is <b>greater</b> . . . . .	<b>Employment Insurance overpayment</b>		30	71

Enter the amount from line 8 on **line 450** of your return only if it is more than \$1.

Enter the amount from line 3, 5, or 6, whichever is least, on **line 312** of Schedule 1 and, if it applies, on **line 5832** of Form 428.

## Notes and diagnostics

Name: **Thaila Riden**  
SIN: 527-125-009  
Tax year: 2005  
UserID: PraiZ Password:

Calculated at 20:19:30 01-05-2006 by program version 2005.921 by UFile.ca

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### FEDERAL NETFILE



The federal return can be filed using Netfile.

# Assembly Instructions

Name: **Thaila Riden**

SIN: 527-125-009

## **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)).

If you file your tax return by mail, the attachments should be arranged in the order indicated below. You should also ensure that the return is signed where required.

Mail to...

If you do not know the address of your CRA district office, you can go to the CRA website <http://www.cra-adrc.gc.ca/tax/individuals/faq/t1filingaddress-e.html>

***You only need to send to CRA those pages with CRA printed on the top right hand corner.***

### **Order of assembly (per IC97-2):**

- T1 Federal tax return, pages 1 and 2  
All other applicable enclosures should be attached horizontally to the top left-hand corner of page 3 of the return.
  - T4 slips, then all others in any order (NR4, T3, T5, etc.)
  - All other schedules
  - All other forms
  - All other receipts and slips
  
- T1 Federal tax return, pages 3 and 4

### **The taxpayer should sign the following:**

- T1 - Federal tax return, page 4

# ESTIMATION OF THE CALCULATION OF GST CREDIT 2005

You can apply for the GST/HST credit if, at the end of 2005, you were resident in Canada and **any** of the following applies. You:

- were 18 years of age or older;
- had a spouse; or
- were a parent.

### Notes

If you have a spouse, only one of you can apply for the credit. No matter which one of you applies, the credit will be the same.

To be eligible to receive the GST/HST credit for a particular month, you have to be resident in Canada at the beginning of that month.

You cannot apply for the GST/HST credit if, at the end of 2005, you either:

- were confined to a prison or a similar institution, and had been there for more than six months during 2005, **or**
- did not have to pay tax in Canada because you were an officer or servant of another country, such as a diplomat, or a family member or employee of such a person.

### Note

You cannot claim the credit for your spouse or child who met either of these conditions at the end of 2005.

### INCOME INFORMATION

Your net income from line 236 on your income tax return	1.	1,575	08
Your spouse's or your common-law spouse's net income	+ 2.		
Other supporting person's net income	+ 3.		
<b>Income for GST Credit</b>	<b>= 4.</b>	<b>1,575</b>	<b>08</b>

### CALCULATION OF GST CREDIT

Basic Goods and Services Tax Credit	<b>Claim \$232.00</b>	5.	232	00
Credit for spouse or supporting person	<b>Claim \$232.00</b>	+ 6.		
Eligible dependant credit	<b>Claim \$232.00</b>	+ 7.		
Credit for qualified children:				
Number of qualified children	× \$123.00	= 8.		
<b>Calculation of single supplement:</b> (if line 6 and 7 are zero)				
Income for GST credit (line 4)		9.		
Subtract base amount	-	10.	7,539	00
<b>Income over base amount</b>	= 11.			
Enter 2% of line 11 or \$123 whichever is less		+ 12.		
Single-parent family supplement	<b>Claim \$123.00</b>	+ 13.	0	00
Add lines 5, 6, 7, 8, 12 and 13		= 14.	232	00
Income for GST credit (line 4)		15.	1,575	08
Subtract base amount	-	16.	30,270	00
<b>Income over base amount</b>	= 17.		0	00
Enter 5% of line 17		- 18.		
Line 14 minus line 18		= 19.	232	00
<b>Goods and Services Tax Credit</b> (if less than \$1, enter zero)		= 20.	232	00
Enter 1/4 of line 20 - This amount will be paid to you in July and October 2006, and January and April 2007		= 21.	58	00

# Registered Retirement Savings Plan Schedule

**Table B CALCULATION OF ELIGIBLE RRSP DEDUCTION IN 2005**

Eligible amount based on 2004 income		
<b>Plus:</b> RRSP room based previous years' income	+	928
<b>Plus:</b> Pension adjustment reversal amount from your 2005 T10 slip	+	
<b>Less:</b> 2005 PSPA (from last year's RPP administrator's statement)	-	
<b>Unused RRSP Room</b>	=	928
<b>MAXIMUM RRSP DEDUCTION LIMIT IN 2005</b>		928

**Table C CALCULATION OF RRSP DEDUCTION IN 2005**

Contributions available for RRSP deduction		
Maximum RRSP deduction limit in 2005		928
RRSP deduction before transfers		
Direct or indirect transfers		
<b>TOTAL RRSP DEDUCTION (per line 208)</b>		0

**Table D CALCULATION OF EARNED INCOME FOR AN RRSP  
2005 CALCULATION IN REFERENCE TO 2006 RRSP ELIGIBILITY**

Employment income (lines 101 and 104)		1,575
<b>Less:</b> Union, professional or like dues (line 212)	-	
Employment expenses (line 229)	-	
<b>Subtotal (employment income)</b>	=	1,575
<b>Plus:</b> Net Income from a business (lines 135-143)		
Disability payments received from the CPP or QPP	+	
Royalties for a work or invention	+	
Net rental income from real property	+	
Alimony or maintenance income received (line 128)	+	
Net research grants you received	+	
Employee profit sharing plan allocations- T4PS-Box 35	+	
Supplementary unemployment benefit plan payments	+	
<b>Subtotal - total eligible income</b>		1,575
<b>Less:</b> Current-year loss from a business (lines 135-143)		
Deemed taxable capital gain re: eligible capital property	-	
Current-year rental loss (line 126)	-	
Alimony or maintenance income paid (line 220)	-	
<b>Subtotal - amount to be deducted =</b>		
<b>EARNED INCOME</b>		1,575
Earned income limit (18% of earned income):	1,575 x 18% =	284
RRSP dollar limit for 2006		18,000
The lesser of earned income limit and RRSP dollar limit for 2006		284
<b>Less:</b> Total PA from 2005	-	
<b>Maximum RRSP deduction in 2006 before PSPA =</b>		284

## Registered Retirement Savings Plan Schedule (continued)

Table E	CALCULATION OF ELIGIBLE RRSP DEDUCTION LIMIT FOR 2006
---------	---

Unused Room for 2005	928
<b>Less:</b> RRSP deduction (excluding transfers)	-
Deduction to Saskatchewan Pension Plan	-
2006 net PSPA (from RPP administrator's statement)	-
<b>Eligible RRSP Room after PSPA =</b>	<b>928</b>
<b>Add:</b> Maximum RRSP deduction in 2006 based on 2005 earned income	+ 284
<b>Maximum RRSP deduction limit after PSPA for 2006</b>	<b>= 1,212</b>

Table G	CALCULATION OF RRSP CONTRIBUTION LIMIT 2006
---------	---

Maximum RRSP deduction limit after PSPA for 2006	1,212
<b>Less:</b> Undeducted premiums	-
<b>RRSP CONTRIBUTION LIMIT FOR 2006</b>	<b>1,212</b>

# Summary of carryforward amounts to 2006



Name: **Thaila Riden**

SIN: 527-125-009

Subject	Amount	Reference form
<b>GST</b>		
GST rebate		GST-370 line 13
<b>CNIL</b>		
Expense		T936 line 16
Income		T936 line 19
<b>RPP</b>		
RPP pre-1990 contributions (not a contributor)		RPP schedule (Area E I.24)
RPP pre-1990 contributions (contributor)		RPP schedule (Area E I.25)
<b>RRSP</b>		
Eligible amount	284	RRSP schedule (Table D)
Room from previous years	928	RRSP schedule (Table E)
PSPA from previous year		RRSP schedule (Table E)
Undeducted premiums		RRSP schedule (Table F)
Transitional amount		RRSP schedule (Table F)
<b>HOME BUYER'S PLAN</b>		
Outstanding amount to repay		RRSP schedule (Table H)
Number of years left		RRSP schedule (Table H)
Amount to repay annually		RRSP schedule (Table H)
<b>DONATIONS</b>		
Donations		Charitable donations sched.
<b>TUITION</b>		
Tuition and educations amounts	12,236	Schedule 11, line 21
Interest paid on a student loan		
<b>INVESTMENT TAX CREDIT</b>		
Investment tax credit		T2038 column 9
<b>ALTERNATIVE MINIMUM TAX</b>		
Alternative minimum tax		T691 line 129
<b>FOREIGN BUSINESS TAX CREDIT</b>		
Foreign business tax credit		Schedule of foreign income
<b>MOVING EXPENSES</b>		
Moving expenses		T1M
<b>PROVINCIAL TAX CREDITS</b>		
Venture capital tax credit		BC479
Equity tax credit		NS479
Logging tax credit		BC428
Attributed Canadian royalty income		T79 line 22
Employee ownership tax credit		ON428
Community Enterprise Development tax credit		MB428
Small Business Investment tax credit		NB428, YK479

# Employment income summary - 2005

Employer :- Centre De Services a L'emploi Place of employment :- Ontario	Box	T4	
Employment income before deductions	14	1,575	08
CPP/QPP contributions	16/17	64	64
EI Premiums	18	30	71
Registered pension plan contributions	20		
Income tax deducted	22	199	39
EI insurable earnings	24	1,575	08
Pensionable earnings	26	1,575	08
Private health service plan			
Employment commissions	42		
Union dues	44		
Charitable donations	46		
Pension adjustment	52		



<b>437</b>	<b>Income tax deducted</b>		
T4	Centre De Services a L'emploi		199.39
<b>Total income tax deducted</b>			
Enter this amount on line 437 of your return		=	<u>199.39</u>