

Federal and Provincial Non-Refundable Tax Credit Rates and Amounts for 2015¹

	Federal	B.C.	Alta.	Sask.	Man.
Tax rate applied to credits	15.00%	5.06%	10.00%	11.00%	10.80%
Indexation factor ³	1.70%	0.70%	2.40%	1.70%	n/a
Basic personal	\$11,327	\$9,938	\$18,214	\$15,639	\$9,134
Spousal/partner and wholly dependant person ^{4,5,13} <i>Net income threshold</i>	11,327 —	8,509 851	18,214 —	15,639 1,564	9,134 —
Dependants ^{6,13} 18 and over and infirm <i>Net income threshold</i>	6,700 6,720	4,348 6,927	10,543 6,965	9,214 6,538	3,605 5,115
Child ⁷ : (max)	—	—	—	5,933	—
Adoption ⁸	15,255	11,856	12,457	—	10,000
Disability ⁹	7,899	7,454	14,050	9,214	6,180
Disability supplement ¹⁰	4,607	4,387	10,543	9,214	3,605
Pension ⁹ (max)	2,000	1,000	1,402	1,000	1,000
Age 65 and over ^{9,11} <i>Net income threshold</i>	7,033 35,466	4,457 33,174	5,076 37,784	4,764 35,466	3,728 27,749
Medical expense threshold ¹²	2,208	2,085	2,353	2,208	1,728
Caregiver ¹³ <i>Net income threshold</i>	4,608 15,735	4,349 14,717	10,544 16,763	9,214 15,736	3,605 12,312
Employment ¹⁴	1,146	—	Ref.	—	—
Canada Pension Plan ¹⁵ (max)	2,480	2,480	2,480	2,480	2,480
Employment Insurance ¹⁵ (max)	931	931	931	931	931
Public transit pass costs ¹⁶	—	—	—	—	—
Children's fitness ¹⁷ (max) and arts ¹⁸	Ref.	500	—	Ref.	500
Family Tax Cut ¹⁹	2,000	—	—	—	—
Home buyers ²⁰ (max)	5,000	—	—	10,000	—
Tuition fees and interest paid on student loans ²¹					
Education and textbook ²¹ Full time—per month Part time—per month	465 140	200 60	708 212	400 120	400 120
Charitable donations ²² Credit rate on first \$200 Credit rate on balance	15.00% 29.00%	5.06% 14.70%	10.00% 21.00%	11.00% 15.00%	10.80% 17.40%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

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	Ont.	N.B.	N.S.	PE.I. ²	Nfld.
Tax rate applied to credits	5.05%	9.68%	8.79%	9.80%	7.70%
Indexation factor ³	2.00%	1.70%	n/a	n/a	2.20%
Basic personal	\$9,863	\$9,633	\$8,481	\$7,708	\$8,767
Spousal/partner and wholly dependant person ^{4,5,13} <i>Net income threshold</i>	8,375 837	8,180 818	8,481 848	6,546 655	7,164 717
Dependants ^{6,13} 18 and over and infirm <i>Net income threshold</i>	4,649 6,608	4,549 6,455	2,798 5,683	2,446 4,966	2,784 5,983
Child ⁷ : (max)	—	—	1,200	1,200	7,000
Adoption ⁸	12,033	—	—	—	11,831
Disability ⁹	7,968	7,799	7,341	6,890	5,915
Disability supplement ¹⁰	4,647	4,550	3,449	4,019	2,784
Pension ⁹ (max)	1,364	1,000	1,173	1,000	1,000
Age 65 and over ^{9,11} <i>Net income threshold</i>	4,815 35,849	4,704 35,016	4,141 30,828	3,764 28,019	5,596 30,667
Medical expense threshold ¹²	2,233	2,179	1,637	1,678	1,910
Caregiver ¹³ <i>Net income threshold</i>	4,648 15,905	4,550 15,536	4,898 13,677	2,446 11,953	2,783 13,606
Employment ¹⁴	—	—	—	—	—
Canada Pension Plan ¹⁵ (max)	2,480	2,480	2,480	2,480	2,480
Employment Insurance ¹⁵ (max)	931	931	931	931	931
Public transit pass costs ¹⁶	—	—	—	—	—
Children's fitness ¹⁷ (max) and arts ¹⁸	Ref.	—	500	—	—
Family Tax Cut ¹⁹	—	—	—	—	—
Home buyers ²⁰ (max)	—	—	—	—	—
Tuition fees and interest paid on student loans ²¹					
Education and textbook ²¹ Full time—per month Part time—per month	531 159	400 120	200 60	400 120	200 60
Charitable donations ²² Credit rate on first \$200 Credit rate on balance	5.05% 11.16%	9.68% 17.95%	8.79% 21.00%	9.80% 16.70%	7.70% 13.30%

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Notes

- (1) The table shows the dollar amounts of federal and provincial non-refundable tax credits for 2015 (except for Quebec, see the table "Quebec Non-Refundable Tax Credit Rates and Amounts for 2015"). In order to determine the credit value, each dollar amount must be multiplied by the tax rate indicated, which is the lowest tax rate applicable in the particular jurisdiction. For example, the Ontario basic personal credit amount of \$9,863 is multiplied by 5.05% to determine the credit value of \$498.

Income earned by the taxpayer or dependant, as applicable, in excess of the net income thresholds shown in the table serves to reduce the availability of the credit on a dollar-for-dollar basis. The only exception to this is the age credit, which is reduced by 15% of the taxpayer's net income in excess of the threshold.

- (2) The amounts in the table for P.E.I. referring to the 'spousal/partner and wholly dependent person' only represent the spousal/partner credit. For purposes of the wholly dependent person, the amounts should read \$6,294 and \$629 respectively.
- (3) The indexation factors indicated in the table are used to index the credits in each jurisdiction. The calculation of these factors is based on the change in the average federal or provincial inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that.
- British Columbia, Alberta, Saskatchewan, Ontario and Newfoundland and Labrador use the applicable provincial inflation rate in their calculations, while New Brunswick uses the federal inflation rate. Manitoba, Nova Scotia and Prince Edward Island do not index their credits.
- (4) The spousal/partner and wholly dependent person amounts are calculated by subtracting the spouse/partner and wholly dependant's net income from the maximum amount.
- (5) The spousal/partner credit may be claimed for a common-law partner as well as for a spouse. Taxpayers who are single, divorced or separated, and who support a dependant in their home may claim the wholly dependent person credit. The credit can be claimed for dependants under the age of 18 who are related to the taxpayer, for the taxpayer's parents or grandparents, or for any other infirm person who is related to the taxpayer. If either the federal spousal/partner or wholly dependant tax credit is claimed for an infirm person, then the claim may be increased by \$314 ($\$2,093 \times 15\%$) (see note (13)).
- (6) The federal infirm dependant tax credit amount reflects a \$2,093 enhancement (or the family caregiver tax credit) which is generally available for dependants with infirmities. See note (13) for additional details.

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- (7) Nova Scotia and Prince Edward Island provide a credit for children under the age of 6. If certain conditions are met, an individual can claim \$100 per eligible month for a maximum of \$1,200 per year. Unused credit amounts may be transferred between spouses.

Newfoundland and Labrador provide a non-refundable child care credit that allows for a maximum of \$7,000 of child care expenses to be claimed for children up to 7 years of age, for a maximum credit of \$539, and \$4,000 for children aged 7 to 16, for a maximum credit of \$308.

The federal child tax credit is eliminated for 2015 and subsequent years.

- (8) The adoption credit is available on eligible adoption expenses incurred in the year and not reimbursed to the taxpayer, up to the maximum amount indicated in the table.
- (9) The disability, pension and age credits are transferable to a spouse or partner. The amounts available for transfer are reduced by the excess of the spouse's or partner's net income over the basic personal credit amount. The disability credit is also transferable to a supporting person other than a spouse or partner; however, the amount of the credit is reduced by the excess of the disabled person's net income over the basic personal credit amount.
- (10) The disability supplement may be claimed by an individual who is under the age of 18 at the end of the year. The amount in the table represents the maximum amount that may be claimed, and is reduced by certain child and attendant care expenses claimed in respect of this individual.
- (11) Saskatchewan provides an additional non-refundable tax credit for individuals aged 65 or older in the year, regardless of their net income amount. The amount for 2015 is \$1,258.
- Nova Scotia provides an additional non-refundable tax credit for individuals aged 65 or older in the year and over with taxable income of less than \$24,000. The amount for 2015 is \$1,000.
- (12) The medical expense credit is calculated based on qualified medical expenses exceeding 3% of net income or the threshold shown in the table, whichever is less. Medical expenses incurred by both spouses/partners and by their children under age 18 may be totalled and claimed by either spouse/partner.
- In Ontario, a taxpayer can also claim medical expenses in respect of a dependant who is 18 or older, but the expenses are reduced by the lesser of 3% of the dependant's net income or the medical threshold. This threshold on medical expenses claimed for a dependent relative is \$12,033 for 2015.

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- (13) The caregiver credit is available to taxpayers who care for a related dependant in their home. The dependant must be over the age of 18 and infirm, or, in the case of a parent or grandparent, over the age of 65.

A family caregiver tax credit of up to \$314 ($\$2,093 \times 15\%$) is also available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, you can claim this credit as an enhancement to one of the existing dependency-related credits: the spousal credit (see note(5)), wholly dependent person credit (see note(5)), caregiver credit or infirm dependant credit (see note(6)).

- (14) The federal employment credit may be claimed by individuals based on the lesser of the amount indicated in the table and the amount of employment income earned in the year.

Alberta offers a refundable family employment credit for Alberta residents with children under the age of 18 who meet the income eligibility criteria. The credit is paid out in January and July of each year.

- (15) Self-employed taxpayers can deduct 50% of their Canada or Quebec Pension Plan premiums in calculating net income. The balance is claimed as a non-refundable tax credit. Self-employed taxpayers can also claim Employment Insurance premiums paid.

- (16) Individuals can claim a federal credit in respect of the cost of monthly transit passes (or passes of a longer duration) incurred for travel by the individual, their spouse or partner, or dependent children under age 19. The costs of certain electronic payment cards and certain weekly public transit passes may also be claimed.

- (17) The federal children's fitness credit is available for fees paid for the enrolment of a child, under the age of 16 at the beginning of the year, in which the expenses are paid for an eligible program of physical activity. The maximum amount of expenses that may be claimed is \$1,000. The federal government announced that this credit will be refundable for 2015 and subsequent years. If the child is eligible for the disability tax credit, the age limit increases to under the age of 18 and the claimable amount may increase to \$1,500 when a minimum of \$100 is paid on eligible expenses.

British Columbia and Manitoba have a non-refundable fitness tax credit that is similar to the federal children's fitness credit. In Manitoba this credit includes claims for fitness activities by young adults up to the age of 24 and where a child is eligible for the disability tax credit the claimable amount may increase to \$1,000 when a minimum of \$100 is paid on eligible expenses. In British Columbia, the province's 2015 budget introduced a new non-refundable children's fitness equipment credit calculated as 50% of the existing children's fitness credit effective for the 2015 tax year.

Ontario provides a refundable credit (Children's Activity Tax Credit) of up to a maximum of \$56 per child under the age of 16 for eligible activities as defined by the province. Ontario's refundable credit increases to a maximum of \$110 if the child is under the age of 18 and is eligible for the disability tax credit. Overall expenses claimed in 2015 cannot exceed \$552.

Saskatchewan provides the Active Families Benefit, which is a refundable credit (up to a maximum of \$150) for eligible children aged 6 to 18 as defined by the province. The 2015 Saskatchewan budget introduced an income threshold test for the Active Families Benefit and, starting in 2015, the credit is only available to families with net incomes below \$60,000.

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- (18) The federal government provides an arts tax credit for eligible amounts up to \$500 per year per child. The credit is available for fees paid for the enrolment of a child under the age of 16 at the beginning of the year in an eligible program of artistic, cultural, recreational or developmental activities. If the child is eligible for the disability tax credit, the age limit increases to under the age of 18 and the credit may be claimed on an additional \$500 when a minimum of \$100 is paid on eligible expenses.

Manitoba provides a children's arts and cultural activity tax credit for eligible amounts up to \$500 per year per child. The credit is available for fees paid for the enrolment of a child under 16 years old at the beginning of the year in an eligible program of organized and supervised arts and cultural activities. If the child is eligible for the disability tax credit and is under 18 years old at the beginning of the year, the credit may be claimed on an additional \$500 disability supplement amount when a minimum of \$100 is paid on eligible expenses.

British Columbia provides a children's arts credit of up to \$500 (or \$1,000 for an individual eligible for the disability tax credit). This non-refundable tax credit mirrors the federal qualifications.

- (19) The Family Tax Cut is a non-refundable credit of up to \$2,000 available to certain couples with children under 18 at the end of the year who ordinarily live with them throughout the year. To claim the credit, both spouses must file an income tax return and must not elect to split any pension income.

In general, only one parent may claim the Family Tax Cut, however, if a child lives with both parents throughout the year as a result of a joint custody arrangement, both parents may be eligible to claim the credit.

- (20) First-time home buyers who acquire a qualifying home during the year may be entitled to claim a federal non-refundable tax credit up to \$5,000 and worth up to \$750 (\$5,000 × 15%).

To qualify, neither the individual nor his or her spouse or common-law partner can have owned and lived in another home in the calendar year of the new home purchase or in any of the four preceding calendar years. The credit can be claimed by either the purchaser or by his or her spouse or common-law partner.

The credit will also be available for certain home purchases by or for the benefit of an individual eligible for the disability tax credit.

Saskatchewan's First-Time Home Buyers Tax Credit provides a non-refundable income tax credit of up to \$1,100 (11% × \$10,000) to eligible taxpayers. There are also provisions to allow persons with a disability to qualify for the purchase of more accessible homes, with eligibility rules similar to those for the existing federal incentive for first-time home buyers. The credit generally applies to qualifying homes acquired after December 31, 2011.

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Notes, continued

- (21) Amounts paid for tuition and mandatory ancillary fees in respect of the calendar year are eligible for federal and provincial tax credits.

Students may also claim for federal purposes a monthly amount in respect of the cost of textbooks, which is added to the monthly education amount. The monthly textbook credit amount is \$65 for full-time students and \$20 for part-time students.

The tuition, education and textbook credits are transferable to a spouse or common-law partner, parent or grandparent. The maximum amount transferable is \$5,000 (indexed in some provinces) less the excess of the student's net income over the basic personal credit amount. Any amounts not transferred may be carried forward indefinitely by the student.

Interest paid on student loans is also eligible for both a federal and provincial tax credit. The tax credit must be claimed by the student, and can be carried forward for five years.

- (22) Charitable donations made by both spouses/partners may be totalled and claimed by either person. The maximum amount of donations that may be claimed in a year is 75% of net income. However, all donations may be carried forward for five years if they are not claimed in the year made.

A temporary charitable donor's super credit supplements the existing charitable donation tax credit. A first-time donor is entitled to a one time 40% federal credit for money donations of \$200 or less, and a 54% federal credit for donations between \$200 and \$1000. An individual is considered a first-time donor if neither the individual nor the individual's spouse or common-law partner has claimed the charitable donations tax credit or first-time donor's super credit in any taxation year after 2007. This credit may be claimed once in the first-time donor's 2013 to 2017 taxation years.

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