

7. The table reflects the enhanced basic/spouse/equivalent to spouse personal amounts, which apply to taxpayers with taxable income equal or below the second top tax bracket (i.e., \$173,205 in 2024), with the benefit of the enhanced personal amounts eliminated when taxable income reaches the top tax bracket (i.e., \$246,752 in 2024) — in 2024, for taxable incomes between \$173,205 and \$246,752, the value of the enhanced personal amounts are clawed back at a rate of:
- 0.3159% (0.2638% in Quebec, because federal values are reduced by 16.5%); and
 - 0.4507% in the Yukon (0.3159% federally plus 0.1348% for Yukon) – Yukon has paralleled this federal enhancement.

For 2024, the basic/spouse/equivalent to spouse personal amounts are \$14,156 and the enhanced basic/spouse/equivalent to spouse personal amounts are \$15,705.

8. The Canada Caregiver Credit amount is:
- \$8,375 (value of \$1,256; \$536 in the Yukon) for infirm dependants (parents/grandparents, brothers/sisters, aunts/uncles, nieces/nephews, adult children); and
 - \$2,616 (value of \$392; \$167 in the Yukon) for an infirm dependant:
 - spouse or common-law partner, if the spouse or common-law partner amount is claimed;
 - eligible dependant, if the eligible dependant (equivalent to spouse) amount is claimed; and
 - child under age 18 at the end of the year.

British Columbia and Ontario also have a Caregiver Tax Credit. The Canada Caregiver Credit and the Ontario Caregiver Tax Credit do not apply to non-infirm seniors who reside with their adult children, while the British Columbia Caregiver Tax Credit does not require the dependant to live with the caregiver.

9. In Quebec, federal values are reduced by 16.5%.
10. In Nova Scotia, when taxable income is (for the basic/spouse/equivalent to spouse tax credit and the age tax credit):
- \$25,000 or less, the values of the credits are \$1,009 and \$493, respectively; and
 - greater than \$25,000, the \$1,009 and \$493 are gradually reduced to \$745 and \$364, respectively, as taxable income reaches \$75,000 — for taxable incomes between \$25,000 and \$75,000, the value of the enhanced credits are clawed back at a rate of 0.5274%.
11. In Saskatchewan, an additional credit of \$156 is available to individuals who are 65 or older, regardless of their income.
12. Employee contributions that relate to the enhanced portion of the CPP/QPP are deductible. As a result:
- the maximum CPP of \$4,056 qualifies for a deduction of \$838 and a non-refundable tax credit of \$3,218; and
 - the maximum QPP of \$4,348 qualifies for a deduction of \$838 and a non-refundable tax credit of \$3,510.
13. For taxpayers in Ontario affected by provincial surtaxes, the value of the credits shown will be higher by the factors indicated. For example, for a taxpayer in Ontario's top bracket, the \$626 shown for the basic Ontario credit would be worth \$977 (i.e., $\$626 \times 1.56$).

Quebec's Special Credits and Rules — 2024

The following special rules apply to Quebec's non-refundable tax credits:

- the minimum basic personal credit, the Quebec Pension Plan (QPP), Employment Insurance (EI), Health Services Fund and Quebec Parental Insurance Plan (QPIP) credits are combined into a single basic personal credit of \$18,056 (value of \$2,528);
- employees, employers and the self-employed must contribute to the QPIP, from which maternity, adoption and parental leave benefits are paid. As a result, federal EI premiums are lower for Quebec employees than for other employees (\$834 instead of \$1,049). A federal credit is available to individuals for QPIP premiums;
- an adult student can transfer the unused portion of the basic personal credit to a parent, but if this transfer is made, the other dependant (18 or over) credit of \$5,416 (value of \$758) cannot be claimed for that student;
- most non-refundable credits, such as the basic personal credit and the age credit, can be transferred to a spouse, if not used by the taxpayer;
- the age, pension and living alone credits are reduced if net family income exceeds \$40,925;
- a person that lives alone, with a dependant, or with a grandchild or great-grandchild who is an eligible student, can claim a credit of \$2,069 (value of \$290);
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$2,554 (value of \$358) credit;
- the maximum education credit of \$3,717 (value of \$520) per term (maximum two terms per year) can be claimed by a supporting Quebec parent (or split between two supporting parents, but is not transferable) for a child under 18 who attends post-secondary school full-time (part-time for infirm dependants);
- a student can transfer the unused portion of the tuition and examination tax credits to a parent or grandparent;
- the medical expense credit is based on the amount by which qualifying expenses exceed 3% of net family income (see below for details on the refundable medical expense credit), and the factor is 20% for purposes of the medical expense tax credit;
- the factor is 20% for purposes of the tax credit on student loan interest;
- the tax credit rate for charitable donations exceeding \$200 is:
 - 25.75%, to the extent the individual has income that is subject to the 25.75% personal income tax rate; and
 - 24% for all other donations; and
- only individuals who are resident in Quebec on the last day of a taxation year can benefit from the dividend tax credit (DTC), and can deduct the full DTC regardless of the proportion of the individual's income earned outside Quebec.

Select Quebec refundable tax credits are listed in the table below.

	Details
Adoption	50% of eligible adoption expenses (maximum credit of \$10,000)
Child care	67% to 78% of qualifying child care expenses (limits apply ¹)
Youth activities	Maximum credit is \$100 for children age six to under 17; \$200 for children with a disability, aged six to under 19; available to families with incomes of \$163,800 or less
Caregivers²	Basic credit of \$1,453 plus supplement of \$1,453 (the supplement is reduced if the dependant's income exceeds \$25,785); 30% of eligible specialized respite expenses paid for the care of an adult carereceiver who resides with the caregiver and has a severe and prolonged impairment (maximum credit of \$1,560 for the respite expenses portion)
Home support services for seniors³	38% of eligible expenses; maximum credit of \$7,410 for independent seniors and \$9,690 for dependent seniors aged 70 and over (reduced if family income exceeds \$69,040); expenses eligible for this credit will not qualify for the medical expense credit
Senior assistance	Maximum credit is \$2,000 for seniors aged 70 and older (\$4,000 for an eligible senior couple); reduced if family income exceeds \$27,065 (if no eligible spouse) and \$44,015 (for an eligible senior couple)
Medical	25% of medical expenses eligible for the non-refundable credit and 25% of amount deducted for impairment support products and services; maximum credit of \$1,425 is reduced if family income exceeds \$27,550

Notes:

- The child care expense limits follow, for a child:
 - under 7, \$11,935;
 - that has a severe and prolonged impairment, \$16,335; and
 - under 16, or who has an impairment, \$6,010.
- The refundable tax credit for caregivers allows an eligible caregiver to claim for each "eligible carereceiver:"
 - aged 18 or older with a severe and prolonged impairment who:
 - resides with the caregiver – see table for details of the credit; or
 - does not reside with the caregiver – \$1,453 (reduced if the dependant's income exceeds \$25,785); or
 - aged 70 or older with no severe and prolonged impairment and who resides with and is a relative of the caregiver – \$1,453.

3. Starting 2022, the 35% rate for eligible expenses for home support services for seniors will increase by one percentage point annually, until it reaches 40% in 2026. Also, starting 2022:
 - for independent seniors, the credit is reduced by:
 - 3% for each dollar of family income exceeding the first reduction threshold (i.e., \$69,040 for 2024; indexed thereafter) up to a new second reduction threshold (i.e., \$111,845 for 2024; indexed thereafter); and
 - 7% for each dollar of family income exceeding the second reduction threshold; or
 - for dependent seniors, the enhanced portion of the credit (i.e., the amount determined by a rate above 35%) is reduced by 3% for each dollar of family income exceeding a reduction threshold (i.e., \$69,040 for 2024; indexed thereafter).

Credits: Federal Limitations and Other Information — 2024

This table presents additional information related to federal credits. Other restrictions may also apply. The provinces/territories may have comparable thresholds and rules.

	Limitations	To whom the credit may be transferred	Carry-forward
Tuition	Credit is available only if at least \$100 is paid in fees to an institution	Spouse, parent or grandparent (Maximum credit transferable is \$750)	Indefinite
Medical	Credit is based on amount by which qualifying medical expenses exceed the lesser of \$2,759 and 3% of net income (generally, expenses for any twelve-month period ending in the year can be claimed)	Either spouse may claim	
CPP/QPP and EI	For employees, maximum credit is \$640 (in Quebec, \$544 ¹) and a deduction is available for the enhanced portion of the CPP/QPP (maximum deduction of \$838). Self-employed persons deduct 50% of base CPP/QPP premiums and 100% of the enhanced portion of CPP/QPP premiums paid for their own coverage (maximum deduction of \$4,894; in Quebec \$5,186), and claim a credit for the non-deductible portion of premiums paid (maximum credit \$483; in Quebec \$440 ¹); self-employed persons are not required to pay EI premiums, but may opt to do so	N/A	
Canada Employment	Credit is based on employment income		
Student loan interest	Interest must be paid on qualifying student loans	N/A	5 years
Charitable donations	Eligible donations are limited to 75% of net income	Either spouse may claim	
Spousal and equivalent to spouse	Reduced by any net income of the spouse or qualifying dependant	N/A	
Canada Caregiver (includes infirm dependant and caregiver)	Reduced if infirm dependant/relative's income exceeds \$19,666 (infirm dependant is not required to live with the caregiver)		
Age	Reduced if income exceeds \$44,325	Spouse	
Pension	Credit is not available for CPP, QPP, Old Age Security or Guaranteed Income Supplement payments		
Adoption	Must be claimed in the year the adoption period ends	Either parent may claim	
Disability	Basic For individuals with severe and prolonged impairment. Individuals must submit certification from a medical practitioner to obtain Canada Revenue Agency approval to claim the credit	Spouse, parent, grandparent, child, grandchild, sibling, aunt, uncle, niece, or nephew	
	Under 18 supplement Reduced if childcare expenses and attendant care expenses (claimed as a medical expense for child) exceed \$3,373		

Notes:

- In Quebec, federal values are reduced by 16.5%. The amounts shown reflect this reduction.