

The two tables below contain information concerning select personal tax credits. The first table contains the federal and provincial/territorial rates used in the calculation of personal tax credits. The second table shows the value of the credits. Provinces and territories use their own prescribed amounts to determine their personal tax credits.

	Personal tax credit rates (See table below for some limitations)													
	Federal	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. ¹	Sask.	Yukon
General factor²	15%	10%	5.06%	10.9%	10.12%	8.2%	5.9%	8.79%	4%	6.05%	9.8%	20%	11%	7.04%
Charitable donations	First \$200	20%	21%	14.7%	17.4%	17.95%	16%	14.05%	17.5%	11.5%	11.16%	16.7%	24%	1.8%
	Amount over \$200	29%	21%	14.7%	17.4%	17.95%	16%	14.05%	17.5%	11.5%	11.16%	16.7%	24%	1.8%
Dividend tax credit³ (on grossed-up amount)	Eligible	18.97%	9%	12%	11%	12%	6.65%	11.5%	8.85%	6.2%	7%	10.5%	11.9%	11%
	Non-eligible	13.33%	4.5%	5.1%	3.15%	5.3%	5%	6%	7.7%	4%	5.13%	4.3%	8%	6%

	Federal Amounts	Maximum value (before surtaxes) of credits that are based on prescribed amounts														
		Federal	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. ¹	Sask.	Yukon	
Basic				\$465		\$850	\$620		\$680		\$525	\$755	\$2,043 ¹			
Spouse	\$9,600	\$1,440	\$1,616	\$398	\$876	\$721	\$507	\$729	\$577	\$454	\$446	\$642	N/A	\$1,424	\$676	
Equivalent to spouse												\$617				
Age 65	\$5,276	\$791	\$450	\$209	\$406	\$415	\$292	\$357	\$332	\$341	\$256	\$369	\$440 ¹	\$466	\$371	
	Basic	\$7,021	\$1,053	\$1,247	\$349	\$674	\$688	\$419	\$591	\$404	\$454	\$424	\$675	\$465	\$494	
Disability	Under 18 supplement								\$276			\$394				
									\$224	\$164	\$248		N/A ¹	\$901	\$288	
Infirm dependant (18 or over)	\$4,095	\$614	\$936	\$203	\$393	\$401	\$197	\$242				\$240				
Caregiver									\$392							
Pension income	\$2,000	\$300	\$124	\$51	\$109	\$101	\$82	\$59	\$94	\$80	\$73	\$98	\$300 ¹	\$110	\$141	
Child	\$2,038	\$306							N/A					\$527	\$143	
Adoption	\$10,643	\$1,596	\$1,105	\$539	\$1,090	N/A	\$837		N/A		\$641	N/A	N/A ¹	N/A	\$749	
Children's fitness	\$500	\$75		N/A	\$55				\$44				N/A		\$35	
CPP/QPP	\$2,049	\$307	\$205	\$104	\$223	\$207	\$168	\$121	\$180	\$82	\$124	\$201		\$225	\$144	
Employment insurance (EI)	\$711 ¹	\$107	\$71	\$36	\$78	\$72	\$58	\$42	\$62	\$28	\$43	\$70	N/A ¹	\$78	\$50	
Canada Employment	\$1,019	\$153													\$72	
Education	Full-time	\$400	\$60	\$63	\$10	\$44	\$40	\$16	\$24	\$18	\$16	\$28	\$39	\$377 ¹	\$44	\$28
	Part-time	\$120	\$18	\$19	\$3	\$13	\$12	\$5	\$7	\$5	\$5	\$8	\$12	N/A	\$13	\$8
Textbook	Full-time	\$65	\$10													\$5
	Part-time	\$20	\$3				N/A									\$1
									\$3	\$1			N/A			\$5
																\$1
																\$1.05

Factors at bottom of table increase value of credits to reflect surtaxes.⁴

Notes:

- See below for Quebec's special credits and rules.
- The general factor, multiplied by the federal (or provincial/territorial) amount, yields the value of the federal (or provincial/territorial) credit.
- Eligible dividends are designated as such by the payor. They are grossed up by 45% and include dividends paid by:
 - public corporations or other corporations that are not Canadian-controlled private corporations (CCPCs), that are resident in Canada and are subject to the federal general corporate income tax rate (i.e., 19.5% in 2008); or
 - CCPCs, to the extent that the CCPC's income is:
 - not investment income (other than eligible dividends from public corporations); and
 - subject to the federal general corporate income tax rate (i.e., the income is active business income not subject to the federal small business rate).

Non-eligible dividends are grossed up by 25% and include dividends paid out of either income eligible for the federal small business rate or a CCPC's investment income (other than eligible dividends received from public corporations).

- For taxpayers affected by provincial/territorial surtaxes, the value of the credits shown will be higher by the factors indicated. For example, to a taxpayer in Ontario's top bracket, the \$525 shown for the basic Ontario credit would be worth \$819 (i.e., \$525 x 1.56).
- In Quebec, the federal EI amount is \$571.

Quebec's Special Credits and Rules — 2008

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 equal to \$10,215;
- 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;
- 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 \$548 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 \$29,645;
- a person that lives alone or with a dependant can claim a credit of \$239;
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$297 credit;
- the maximum education credit of \$377 per term (maximum two terms per year) can be claimed by a supporting Quebec parent (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; and
- 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).

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	26% to 75% of qualifying child care expenses (limits apply)
Caregivers	Maximum credit of \$1,033 is reduced if the dependant's income exceeds \$20,650
Respite expenses for informal caregivers	30% of eligible respite expenses paid for the care of a person who resides with the caregiver and has a significant disability; maximum credit of \$1,560 is reduced if family income exceeds \$50,000
Informal caregivers	Maximum credit of \$500 for each care recipient can be allocated to a volunteer who provides home respite to informal caregivers of the care recipient
Home support for seniors	30% of eligible expenses; maximum credit of \$4,680 for independent seniors, and \$6,480 for dependent seniors, aged 70 and over, is reduced if family income exceeds \$50,000; expenses eligible for this credit will not qualify for the medical expense credit
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 \$1,032 is reduced if family income exceeds \$19,955

Credits: Federal Limitations and Other Information — 2008

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 available only if at least \$100 is paid in fees to an institution	Spouse, parent or grandparent (Maximum combined tuition, education and textbook credits transferable = \$750)	Indefinite
Education	Credit = \$60/month for full-time students and certain disabled part-time students; \$18/month for other part-time students		
Textbook	Credit = \$10/month for full-time students and certain disabled part-time students; \$3/month for other part-time students		
Medical	Credit is based on amount by which qualifying medical expenses exceed the lesser of \$1,962 and 3% of net income (generally, expenses for any twelve-month period ending in the year can be claimed)	Either spouse may claim the medical expense credit	
CPP/QPP + EI	For employees, maximum credit = \$414 (in Quebec, \$393); self-employed persons deduct 50% of CPP/QPP premiums paid for their own coverage (maximum deduction of \$2,049) and claim a credit for the non-deductible half of premiums paid (maximum credit \$307); self-employed persons do not pay EI premiums	N/A	
Canada Employment	Credit is based on employment income		
Transit pass	Public transit passes (monthly or longer) and certain weekly and electronic payment cards for travel are eligible	Spouse or parent	
Student loan interest	Interest must be paid on qualifying student loans	N/A	
Charitable donations	Eligible donations are limited to 75% of net income	Either spouse may claim the donation credit	5 years
Spousal and equivalent to spouse	Reduced by any net income of the spouse or qualifying dependant	N/A	
Infirm dependant	Reduced if dependant's income exceeds \$5,811		
Caregiver	For providers of in-home care for an adult relative (reduced if relative's income exceeds \$13,986)		
Age	Reduced if income exceeds \$31,524	Spouse	
Pension	Maximum credit = \$300		
Child	Credit available for each child under 18		
Adoption	Must be claimed in the year the adoption period ends	Either parent may claim the adoption and children's fitness credits	
Children's fitness	Maximum credit = \$75 for children under 16; \$150 for children under 18 who qualify for the disability tax credit		
Disability	Basic For individuals with severe and prolonged impairment	Spouse, parent, grandparent, child, grandchild, sibling, aunt, uncle, niece or nephew	
	Under 18 supplement Reduced if child care expenses and attendant care expenses (claimed as a medical expense for child) exceed \$2,399		