企业税 / 企业税 考试手册

2026 年 11 月核对 · 事实只取官方页 · 题目与讲解为本站原创

考试是什么样

项目	现行口径	核对
有没有官方考试	没有。加拿大替人报税不需要考牌照；CRA 的 EFILE 是给报税人的电子申报服务（要登记，不考试）。本站自测只用来查漏 / See the official page (link on the site's exam map).	2026–11–15
EFILE 开放期（2026 申报季）	T1 EFILE 与 ReFILE 2026–02–23 开放至 2027–01–29；可电子申报 2018—2025 税年的首次申报，ReFILE 改 2022—2025 年 / See the official page (link on the site's exam map).	2026–11–15
公司税率（2026）	联邦：基本 38%，减 10% 省减让后 28%，一般税率减免后 15%；CCPC 享小企业扣除后 9%，营业限额 500,000 元。BC：小企业 2%、一般 12%（合并 11% / 27%） / See the official page (link on the site's exam map).	2026–11–16
股息毛额化（2026）	合资格股息 ×138%（毛额化 38%）；非合资格股息 ×115%（毛额化 15%） / See the official page (link on the site's exam map).	2026–11–16
资本利得纳入率（现行法状态）	1/2。2024 年提出的 2/3 提案 2025–01–31 推迟到 2026–01–01，2025–03–21 总理宣布取消，Budget 2025 确认不推进；从未生效 / See the official page (link on the site's exam map).	2026–11–16
CCA 加速与即时扣除（现行法状态）	已生效：C–15（Budget 2025 实施法）2026–03–26 御准，加速投资激励恢复、Class 44/46/50 生产性资产首年全扣。未生效：制造加工建筑 100% 即时扣除在 C–31（截至核对日众议院报告阶段）；Productivity Mega Deduction 2026–09–15 提出、Budget 2026（2026–11–05）收录，2026–09–15 起取得的多数资产首年 100% 扣除，仍是提案 / See the official page (link on the site's exam map).	2026–11–16
车辆上限与费率（2026）	Class 10.1 上限 39,000 元（2026–01–01 起取得，之前 38,000 元）；Class 54 零排放车 61,000 元；租赁 1,100 元/月；贷款利息 350 元/月；免税里程津贴前 5,000 公里 73¢、之后 67¢；运营费用福利 34¢/公里 / See the official page (link on the site's exam map).	2026–11–16
规定利率（2026）	股东与雇员低息/无息贷款应税福利用的规定利率 2026 年四个季度都是 3%；2026 年第四季度欠税利息 7% / See the official page (link on the site's exam map).	2026–11–16
CPP / EI（2026）	YMPE 74,600 元、免供额 3,500 元、雇员费率 5.95%（自雇 11.9%）、雇员上限 4,230.45 元；YAMPE 85,000 元、CPP2 4%、上限 416 元；EI 最高可保收入 68,900 元、1.63%、雇员上限 1,123.07 元（雇主 1.4 倍） / See the official page (link on the site's exam map).	2026–11–16
已公布的 2027 数字（状态：已公布、适用 2027，不影响 2026 年申报）	YMPE 76,700 元、YAMPE 87,400 元；CPP 雇员费率 5.75%（C–30 2026–06–18 御准）；EI 最高可保收入 70,800 元、费率 1.64% / See the official page (link on the site's exam map).	2026–11–16

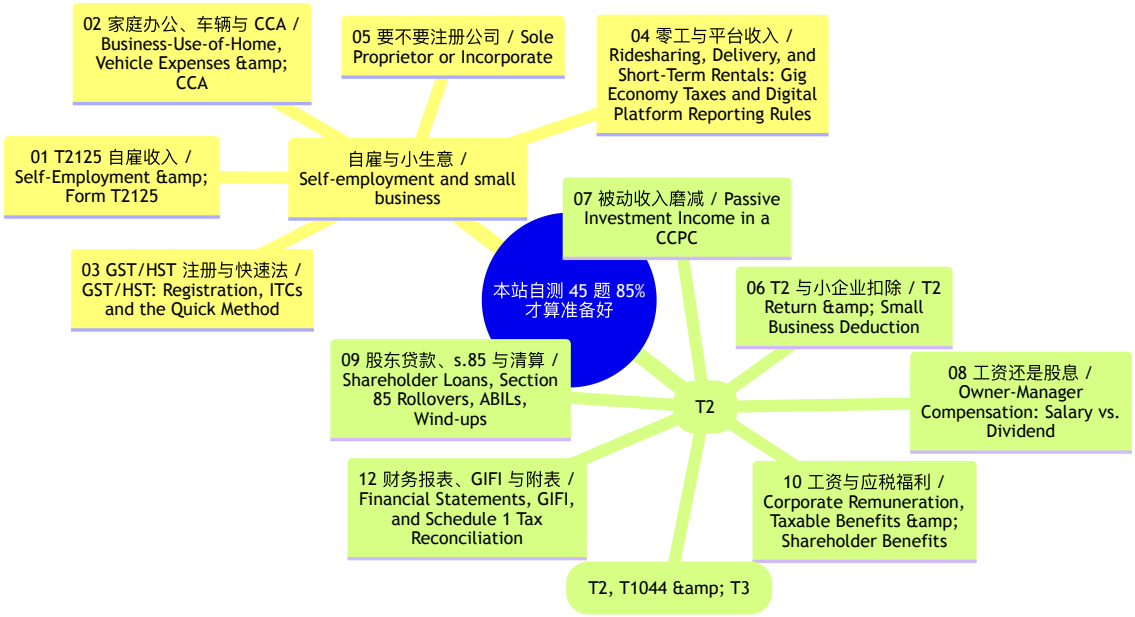
Budget 2026 提出、尚未立法的申报变化	T1 申报与缴税截止统一改为 5 月 15 日（2027 税年起，含自雇）；分期预缴门槛 3,000 元提到 7,500 元（2028 年起，个人与公司）。现行仍是自雇 6 月 15 日申报、4 月 30 日缴清，公司分期门槛 3,000 元 / See the official page (link on the site's exam map).	2026-11-16

分数在哪

这门课没有官方考试。自测配比按本站估算：自雇（T2125、车辆与家庭办公、GST/HST）与公司税（T2、小企业扣除、工资还是股息）大约对半。 / Official weights are listed in the facts table; our mock weights are our own estimate.

章	主题	板块	优先级	模考
01	T2125 自雇收入 / Self-Employment & Form T2125	自雇与小生意 / Self-employment and small business	P1 必拿分 / Must score	6
02	家庭办公、车辆与 CCA / Business-Use-of-Home, Vehicle Expenses & CCA	自雇与小生意 / Self-employment and small business	P1 必拿分 / Must score	4
03	GST/HST 注册与快速法 / GST/HST: Registration, ITCs and the Quick Method	自雇与小生意 / Self-employment and small business	P1 必拿分 / Must score	5
04	零工与平台收入 / Ridesharing, Delivery, and Short-Term Rentals: Gig Economy Taxes and Digital Platform Reporting Rules	自雇与小生意 / Self-employment and small business	P2 稳住 / Hold steady	3
05	要不要注册公司 / Sole Proprietor or Incorporate	自雇与小生意 / Self-employment and small business	P2 稳住 / Hold steady	3
06	T2 与小企业扣除 / T2 Return & Small Business Deduction	公司税 T2 / Corporate tax (T2)	P1 必拿分 / Must score	5
07	被动收入磨减 / Passive Investment Income in a CCPC	公司税 T2 / Corporate tax (T2)	P2 稳住 / Hold steady	3
08	工资还是股息 / Owner-Manager Compensation: Salary vs. Dividend	公司税 T2 / Corporate tax (T2)	P1 必拿分 / Must score	4
09	股东贷款、s.85 与清算 / Shareholder Loans, Section 85 Rollovers, ABILs, Wind-ups	公司税 T2 / Corporate tax (T2)	P2 稳住 / Hold steady	3
10	工资与应税福利 / Corporate Remuneration, Taxable Benefits & Shareholder Benefits	公司税 T2 / Corporate tax (T2)	P1 必拿分 / Must score	4
11	非营利与免税 / Tax-Exempt & Non-Profit Organizations (T2, T1044 & T3)	公司税 T2 / Corporate tax (T2)	P3 过一遍 / Skim	2
12	财务报表、GIFI 与附表 / Financial Statements, GIFI, and Schedule 1 Tax Reconciliation	公司税 T2 / Corporate tax (T2)	P2 稳住 / Hold steady	3

整场考试一张导图



怎么用这本手册

1. 先做网站上的 12 题诊断，找出红色的章。
2. 读每章讲解前，先看本章那几道「带着读的考题」，自己先答一句，读完再核对。
3. 每章正反两页（双面打印正好一张）：正面是怎么考、陷阱、导图；反面是要点表和自测提问，遮住右两列自测。
4. 做题册里本章的题，错题做背面的变式题。
5. 考前一晚只看冲刺单。

第 1 章 · T2125 自雇收入 / Self-Employment & Form T2125

自雇与小生意 / Self-employment and small business　P1 必拿分 / Must score　T2125 self-employment income · 模考 6 题

带着这几道题读：合同写明是独立承包商，但工时和工具都由对方定，税法按什么判身份？ / The contract says independent contractor, but the other party sets the hours and tools. How does tax law decide status?；自雇交的双份 CPP 在报税表上是全额抵免还是分拆成扣除与抵免？ / Is the double CPP a self-employed person pays fully a credit on the return, or split between a deduction and a credit?；自雇 6 月 15 日前报税，5 月份才交清欠税，会被收利息和迟报罚款吗？ / If a self-employed person files before June 15 but pays the balance only in May, are interest and a late-filing penalty charged?；执业会计师或律师年底已完工但没开票的 WIP，2026 年还能排除在收入外吗？ / For a practising accountant or lawyer, can WIP completed but unbilled at year end still be excluded from income in 2026?

怎么考

- 场景定性题：给出一段工作安排（谁定工时、谁备工具、谁担亏损、是否嵌入日常运营），考你用四因素测试判定是雇员还是自雇，或识破用公司外壳规避雇佣关系的个人服务业务（PSB）。 / Scenario classification questions: you are given a working arrangement (who sets the hours, who supplies the tools, who bears the loss, whether the worker is embedded in daily operations) and must use the four-factor test to decide employee or self-employed, or spot a personal services business (PSB) that uses a corporate shell to avoid an employment relationship.
- 表格分流与会计方法题：给出具体职业（如IT顾问、建筑师 vs 网约车司机）或行业（农渔业、佣金代理 vs 普通服务），考你填 T2125 的 Part 3A 还是 Part 3B、期末在制品（WIP）怎么入账、能不能选现金制及如何改回权责发生制。 / Form routing and accounting method questions: given a specific occupation (such as an IT consultant, an architect vs. a ride-share driver) or industry (farming and fishing, commission agents vs. ordinary services), you decide whether to complete Part 3A or Part 3B of T2125, how year-end work in progress (WIP) is recognized, whether the cash method may be chosen and how to switch back to the accrual method.
- 费用扣除闸门与计算题：把探索期开办费、资本性改良、超额不合理开支、餐饮娱乐费混在一起，考你用 s.18(1)(a) 目的测试、s.18(1)(b) 资本排除、s.67 合理性测试和 s.67.1 五折规则剔除不可扣部分。 / Expense deduction gate and calculation questions: exploratory start-up costs, capital improvements, excessive or unreasonable amounts and meals and entertainment are mixed together, and you must strip out the non-deductible parts using the s.18(1)(a) purpose test, the s.18(1)(b) capital exclusion, the s.67 reasonableness test and the s.67.1 50% rule.
- CPP双份分拆与EI自愿参保题：给出自雇净利润（如 $52,000），考你扣除 $3,500 基本免税额后按 11.9% 算基础 CPP，并在 Schedule 8 上分拆到 Line 31000（抵免）与 Line 22200（扣除），以及自雇 EI 的 12 个月等待期、60 天退出窗口和无雇主 1.4 倍份额。 / Double CPP split and voluntary EI questions: given net self-employed income

高频陷阱（看到信号就警觉）

合同写承包就算自雇 / A contract that says contractor means self-employed：题干强调 signed an independent contractor agreement，但同时出现固定排班、对方提供设备、按固定时薪结算且无亏损风险。 / The stem stresses that the worker signed an independent contractor agreement, but also shows fixed shifts, equipment supplied by the other party, and a fixed hourly rate with no risk of loss.

6月15日才算欠税晚交 / Treating June 15 as the payment deadline：题干同时问 filing deadline 和 balance-due date，或问 5 月份交表并付清欠税有没有利息（interest）和迟报罚款（late-filing penalty）。 / The stem asks about both the filing deadline and the balance-due date, or asks whether filing in May and paying the balance then triggers interest and a late-filing penalty.

开业前考察费事后补扣 / Deducting pre-business investigation costs after the fact：题干把支出按时间拆成两段：一段在 deciding whether to start a business 阶段，另一段在签订首份合同或租下场地之后。 / The stem splits spending by time into two periods: one while deciding whether to start a business, the other after the first contract is signed or premises are rented.

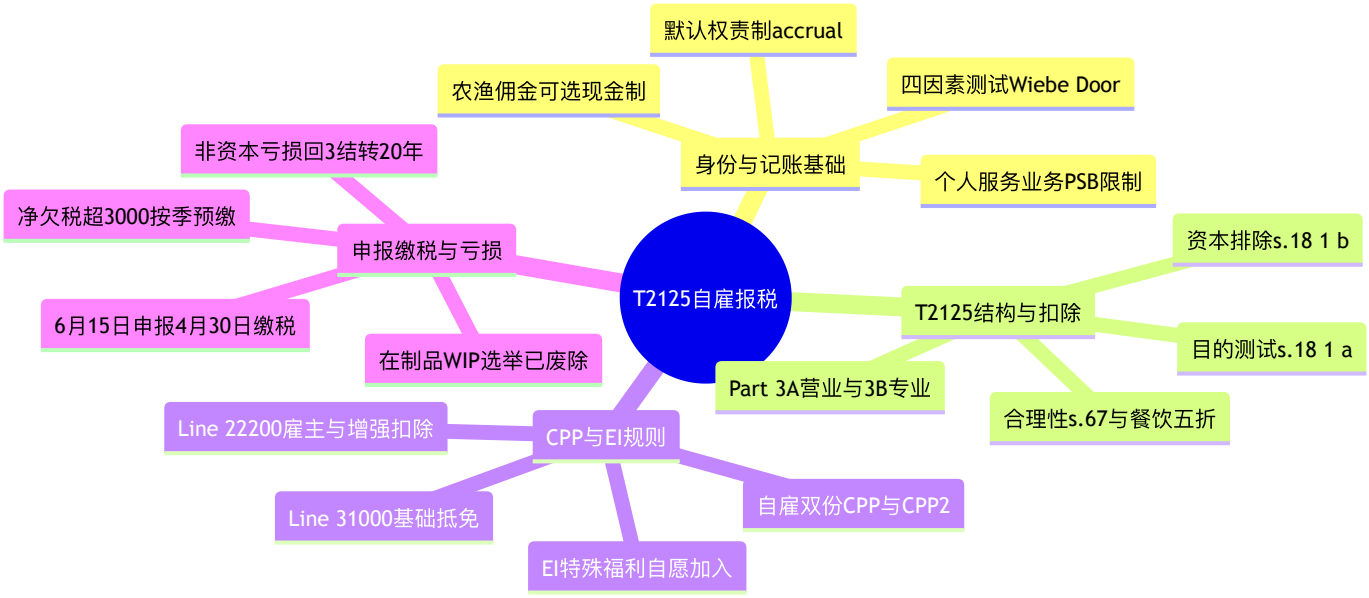
专业人士年底排除WIP / Professionals excluding year-end WIP：题干出现 designated professional（会计师、律师、医生等）在年底有 unbilled work-in-progress (WIP)，问当年如何确认收入。 / The stem has a designated professional (accountant, lawyer, doctor, etc.) with unbilled work-in-progress (WIP) at year end and asks how income is recognized for the year.

CPP全额当扣除或EI交2.4倍 / Whole CPP as a deduction, or EI at 2.4 times：题干问 Schedule 8 算出的自雇 CPP 在 T1 哪两行申报，或问自愿加入 EI special benefits 的保费率与雇员有何不同。 / The stem asks on which two lines of the T1 the self-employed CPP calculated on Schedule 8 is reported, or how the premium rate for voluntary EI special benefits differs from an employee's.

(such as $52,000), you deduct the $3,500 basic exemption and apply 11.9% to get base CPP, then split it on Schedule 8 between Line 31000 (credit) and Line 22200 (deduction); also self-employed EI: the 12-month waiting period, the 60-day opt-out window and no 1.4 employer multiple.

- 时间节点与亏损结转题：考你区分自雇 6 月 15 日申报延期与 4 月 30 日缴税计息日、$3,000 净欠税分期预缴门槛，以及非资本亏损先抵当年其他收入再回抵 3 年、结转 20 年的顺序。 / Deadline and loss carryover questions: you distinguish the June 15 self-employed filing extension from the April 30 date when payment is due and interest starts, the $3,000 net-owing instalment threshold, and the order for non-capital losses: first against other income of the year, then carried back 3 years or forward 20 years.

导图



第 1 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
四因素测试判定身份 / Four-factor test for employee vs. self-employed status	four-factor test / Wiebe Door test	按控制、工具、利润机会与亏损风险、整合程度四组事实综合判定雇员还是自雇，合同称呼与单一因素均不能一票定音。 / Status is decided on the whole by four groups of facts: control, tools, chance of profit and risk of loss, and integration. Neither the label in the contract nor any single factor decides it alone.
个人服务业务反滥用 / Anti-avoidance rule for personal services business	personal service business (PSB)	实质为雇员却通过成立公司提供服务会被定性为个人服务业务，可扣费用严限为支付给该雇员的报酬且无小型企业税率优惠。 / A person who is in substance an employee but provides services through an incorporated company is treated as a personal services business: deductible expenses are strictly limited to the pay to that individual, and there is no small business tax rate.
权责发生制与现金制例外 / Accrual method and the cash method exceptions	accrual method vs. cash method	自雇默认必须使用权责发生制，仅农民、渔民及按佣金计酬的销售代理人可选现金制，且农渔业一旦选现金制需经 CRA 批准才能改回。 / The self-employed must use the accrual method by default. Only farmers, fishers and sales agents paid by commission may choose the cash method, and for farming and fishing a switch back from the cash method needs CRA approval.
营业收入与专业收入分流 / Splitting business income and professional income	business income (Part 3A) vs. professional income (Part 3B)	营业收入填 T2125 Part 3A 按存货成本核算，蕴含专门知识的职业填 Part 3B 且须按成本与公允市价孰低将期末在制品（WIP）计入收入。 / Business income goes on T2125 Part 3A with cost of inventory; occupations built on specialized knowledge go on Part 3B and must include year-end work in progress (WIP) in income at the lower of cost and fair market value.
费用扣除三道法定闸门 / The three statutory gates for expense deductions	purpose test (s.18(1)(a)), capital exclusion (s.18(1)(b)), reasonableness (s.67)	营业支出须先通过为赚取收入的目的测试、排除资本性支出（改走 CCA），且金额须在情理之中合理（餐饮娱乐再按 s.67.1 打五折，长途货车司机可扣 80%）。 / A business expense must first pass the purpose test of earning income, exclude capital outlays (which go through CCA), and be reasonable in amount (meals and entertainment are then cut to 50% under s.67.1; long-haul truck drivers may deduct 80%).
自雇CPP双份计算与分拆 / Self-employed CPP: double calculation and split	Schedule 8 / Line 31000 credit / Line 22200 deduction	2026 年自雇基础 CPP 在 $3,500 免税额至 $74,600 (YMPE) 间按 11.9% 计缴（之上至 YAMPE 按 8% 计 CPP2），雇员等价基础段走 Line 31000 非退还抵免，雇主等价基础段加全部增强段走 Line 22200 扣除。 / For 2026, base self-employed CPP is 11.9% on earnings between the $3,500 exemption and $74,600 (YMPE), with CPP2 at 8% above that up to the YAMPE. The employee-equivalent base portion goes to Line 31000 as a non-refundable credit; the employer-equivalent base portion plus all the enhanced portion goes to Line 22200 as a deduction.
自雇EI特殊福利自愿加入 / Voluntary EI special benefits for the self-employed	EI special benefits for self-employed (Schedule 13)	自雇者可自愿注册加入 EI 特殊福利（有 12 个月等待期，仅按雇员费率交一份而无 1.4 倍雇主份额），一旦申领过福利即永久不可退出。 / A self-employed person may voluntarily register for EI special benefits (12-month waiting period, premium at the employee rate only, with no 1.4 employer multiple); once a benefit has been claimed, withdrawal is permanently barred.
申报延期与缴税分期门槛 / Filing extension and instalment threshold	June 15 filing deadline / April 30 balance-due date / $3,000 instalment threshold	自雇者及配偶申报期限延至次年 6 月 15 日但欠税仍在 4 月 30 日到期计息；当年及前两年之一净欠税超 $3,000（魁省 $1,800）须按季分期预缴（农渔业仅 12 月 31 日一期）。Budget 2026（2026-11-05 提出）拟从 2027 税年起把申报与缴税截止统一改为 5 月 15 日、2028 年起把分期门槛提到 7,500 元，尚未立法；2026 税年仍按 6 月 15 日申报、4 月 30 日缴清、3,000 元门槛。 / The self-employed person and spouse have until June 15 of the next year to file, but any balance still owing is due, and bears interest, from April 30. Quarterly instalments are required when net owing exceeds $3,000 ($1,800 in Quebec) in the current year and in one of the two prior years (farmers and fishers: a single payment on December 31). Budget 2026 (announced 2026-11-05) proposes aligning the filing and payment deadlines at May 15 from the 2027 tax year and raising the instalment threshold to $7,500 from 2028, but this is not yet law; for the 2026 tax year the rules remain June 15 filing, April 30 payment and the $3,000 threshold.

非资本亏损抵扣与结转 / Non-capital loss deduction and carryover	non-capital loss carryback (3 years) and carryforward (20 years)	自雇营业亏损先抵当年其他来源收入，余额作为非资本亏损可回抵前 3 年或结转后 20 年抵扣任何来源收入，不可与净资本亏损混用。 / A self-employed business loss is first set against other income of the current year; the balance becomes a non-capital loss that can be carried back 3 years or forward 20 years against income from any source. It cannot be mixed with a net capital loss.
WIP按开票入账选举已废除 / Billed-basis WIP election repealed	repealed billed-basis accounting election (ITA s.34)	原允许六类指定专业人士排除期末在制品（WIP）的 s.34 选举已于 2017 年废除且五年过渡期已在 2022 税年前结束，现行规则下一律须按成本与公允市价孰低计入当年收入。 / The s.34 election that let six types of designated professionals exclude year-end work in progress (WIP) was repealed in 2017, and the five-year transition ended before the 2022 tax year. Under current rules all WIP is included in income for the year at the lower of cost and fair market value.

自测提问（康奈尔左栏）

1. CRA 用哪四组事实判定雇员还是自雇？若借公司外壳规避雇佣关系会触发什么定性？ / What four groups of facts does the CRA use to decide employee or self-employed? What classification is triggered by using a corporate shell to avoid employment?
2. 哪些自雇者可以选现金制？T2125 的 Part 3A 与 Part 3B 有何核心区别？ / Who may choose the cash method? What is the core difference between Part 3A and Part 3B of T2125?
3. 一笔支出要能作为当期营业费用扣除，必须依次跨过哪三道法定闸门？ / What three statutory gates must an expense pass, in order, to be deductible as a current business expense?
4. 自雇者在 Schedule 8 算出的双份 CPP 如何分拆到 Line 31000 和 Line 22200？自愿 EI 怎么算？ / How is the double CPP calculated on Schedule 8 split between Line 31000 and Line 22200? How does voluntary EI work?
5. 自雇申报截止日、缴税计息日、分期预缴门槛以及非资本亏损回抵结转年限分别是多少？ / What are the self-employed filing deadline, the payment and interest date, the instalment threshold, and the carryback and carryforward periods for non-capital losses?

总结：用一句话串联自雇者从「四因素定身份、T2125 权责制算净利润、Schedule 8 分拆双份 CPP」到「4 月 30 日缴税、6 月 15 日申报及亏损回 3 转 20 年」的完整闭环。 / In one sentence, connect the whole loop for a self-employed person: from the four-factor test for status, T2125 accrual-basis net income and the double CPP split on Schedule 8, to payment on April 30, filing by June 15 and loss carryback of 3 years and carryforward of 20 years.

第 2 章 · 家庭办公、车辆与 CCA / Business-Use-of-Home, Vehicle Expenses & CCA

自雇与小生意 / Self-employment and small business　P1 必拿分 / Must score　Home office, vehicles and CCA · 模考 4 题

带着这几道题读：另有营业场所、晚上在家办公并视频会客，能否扣家庭办公室支出？ / With another business premises, working at home in the evening and meeting clients by video, can I deduct home office expenses?；自雇家庭办公室按揭利息与本金哪个能扣？超净收入怎么办？ / For a self-employed home office, which can be deducted, mortgage interest or principal? What if expenses exceed net income?；Class 10.1 车辆处置年能否提折旧？有无追加折旧或期末亏损？ / In the year a Class 10.1 vehicle is disposed of, can depreciation be claimed? Is there recapture or terminal loss?；2026 年买超 $100,000 乘用车，豪华税与 BC PST 怎么算？ / Buying a passenger vehicle over $100,000 in 2026: how are the luxury tax and BC PST computed?

怎么考

- 资格门槛辨析题：给出自雇者在家办公与外出执业的混合场景，考查家庭办公室（business-use-of-home expenses）两道替代性门槛（主要营业地或专用且经常持续当面会客），测试考生是否被「在家工作时间长」或「经常视频会议」带偏。 / Eligibility threshold questions: a self-employed person works partly at home and partly out of an outside practice, and you are tested on the two alternative thresholds for business-use-of-home expenses (principal place of business, or exclusive use and regular, continuous use for meeting clients in person), to see whether you are misled by "many hours worked at home" or "frequent video meetings".
- 自雇与雇员规则对比题：列出水电暖、物业税（property tax）、房屋保险、按揭利息（mortgage interest）与按揭本金，测试谁能扣按揭利息、谁永远不能扣按揭本金或资本性装修。 / Self-employed vs. employee comparison questions: utilities, property tax, home insurance, mortgage interest and mortgage principal are listed, testing who can deduct mortgage interest and which items (mortgage principal, capital renovations) can never be deducted.
- 扣除顺序与净收入限制题：给出扣除家庭办公室支出前的经营净收入与分摊后的家庭办公室支出总额，考查 T2125 先算车辆与普通费用及 CCA、最后算家庭办公室且不得制造或扩大经营亏损的规则，以及超出部分向后结转的条件。 / Deduction order and net income limit questions: you are given business net income before the home office deduction and the total of allocated home office expenses, testing the rule that T2125 first computes vehicle and ordinary expenses and CCA, the home office last, with no creating or increasing a business loss, and the conditions for carrying the excess forward.
- 车辆分摊、记录与多重税费综合题：结合基准年抽样法（base year method）的 3 个月与 10% 浮动条件、Class 10.1 资本成本上限（$39,000）及处置规则、联邦精选豪华品税（Select Luxury Items Tax）与 BC 省车辆 PST 分档税率，测试多层规则互不替代的计算逻辑。 / Combined questions on vehicle allocation, records and multiple

高频陷阱（看到信号就警觉）

工时与视频会客混淆陷阱 / Mixing up hours worked with video client meetings：题干出现「另有租用工作室/门店/诊所」且在家仅处理账务、回复订单或通过电话/视频会议联系客户。 / The stem says there is "another rented studio, shop or clinic" and that at home the person only handles accounts, answers orders or contacts clients by phone or video.

雇员与自雇清单串位陷阱 / Swapping the employee and self-employed lists：题干同时出现 mortgage interest、mortgage principal、property tax 或按在家工作天数定额申报的表述。 / The stem mentions mortgage interest, mortgage principal, property tax, or a flat amount based on days worked at home.

家庭办公室制造亏损陷阱 / Creating a loss with the home office：题干给出的扣除家庭办公室支出前净收入低于分摊后的家庭办公室支出金额。 / The stem gives net income before the home office deduction that is lower than the allocated home office expense amount.

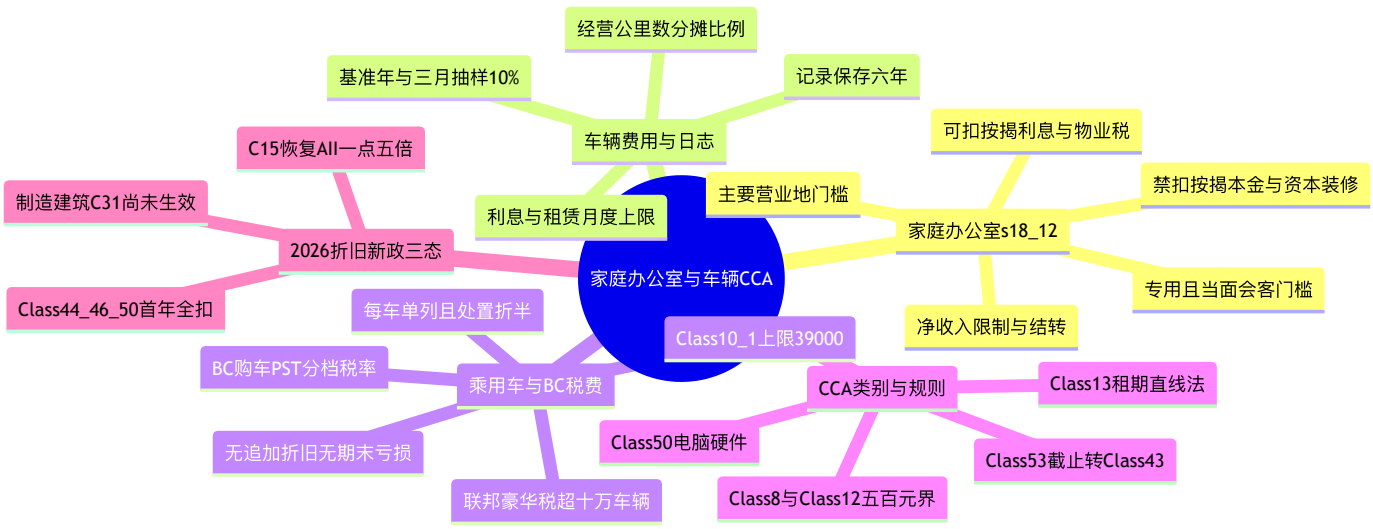
豪车上限与处置混同陷阱 / Confusing the luxury car cap with disposition rules：题干出现高价乘用车（如 $132,000）、Class 10.1、资本成本上限 $39,000 或处置上年年末仍在 Class 10.1 中的车辆。 / The stem has a high-priced passenger vehicle (such as $132,000), Class 10.1, the $39,000 capital cost cap, or a vehicle still in Class 10.1 at the end of the year before disposition.

新政已宣布与已生效混淆陷阱 / Confusing announced with in force：题干涉及 2026 年购置制造加工机器设备、制造加工建筑（Bill C-31）、电脑硬件（Class 50）或超过 $100,000 的乘用车豪华税。 / The stem involves manufacturing and processing machinery acquired in 2026, manufacturing and processing buildings (Bill C-31), computer hardware (Class 50), or the luxury tax on a passenger vehicle over $100,000.

taxes: the base year method with its 3 months and 10% variance condition, the Class 10.1 capital cost cap ($39,000) and disposition rules, the federal Select Luxury Items Tax and BC's tiered vehicle PST rates, testing the logic that layers of rules do not replace one another.

- CCA 分类与 2026 首年折旧新政题：考查 $500 上下工具的类别分界（Class 8 vs Class 12）、Class 53 截止新增并转入 Class 43、加速投资激励（AII）恢复 1.5 倍加成、Classes 44/46/50 首年全扣，以及制造加工建筑 100% 即时费用化仍停留在 Bill C-31 未生效的立法状态区分。 / CCA classes and the new 2026 first-year depreciation rules: the $500 tool threshold between classes (Class 8 vs. Class 12), the closing of Class 53 to new additions with a move to Class 43, the Accelerated Investment Incentive (AII) restoring the 1.5 times enhancement, Classes 44/46/50 full first-year write-off, and the legislative status distinction that 100% immediate expensing for manufacturing and processing buildings is still in Bill C-31 and not in force.

导图



第 2 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
家庭办公室两道替代门槛 / Two alternative home office thresholds	business-use-of-home eligibility tests (s.18(12))	工作空间须为主要营业地（principal place of business），或专门用于赚取营业收入并经常持续用于当面（面对面，电话与视频不算）接待客户，两条满足其一即可。 / The workspace must be the principal place of business, or be used exclusively to earn business income and regularly and continuously for meeting clients in person (face to face; phone and video do not count). Meeting either one is enough.
自雇家庭办公室可扣与禁扣清单 / Deductible and non-deductible home office items for the self-employed	deductible home office expenses vs. mortgage principal	自雇者可按面积（非专用空间再按时间）分摊水电暖、房屋保险、物业税及雇员不能扣的按揭利息，但按揭本金与资本性装修永远不能作为当年费用扣除。 / A self-employed person may allocate utilities, home insurance, property tax and mortgage interest (which employees cannot deduct) by area (and, for non-exclusive space, also by time), but mortgage principal and capital renovations can never be deducted as a current expense.
家庭办公室净收入限制与申报顺序 / Home office net income limit and reporting order	net income limitation and carry-forward (Form T2125 Part 7 / Line 9945)	先算车辆费用（Line 9281/9936）及其他经营费用与 CCA，最后算家庭办公室支出（Line 9945）；扣除额不得超过扣前经营净收入（不得制造或扩大亏损），超出部分可结转以后年度同一业务使用。 / Compute vehicle expenses (Line 9281/9936) and other business expenses and CCA first, and the home office expense (Line 9945) last; the deduction cannot exceed business net income before the deduction (it cannot create or increase a loss), and the excess can be carried forward for the same business in later years.
行车日志与基准年抽样法 / Logbook and the base year method	logbook and base year method	完整记录一整年确立基准年经营使用比例后，后续年度只需连续记录三个月抽样日志，若比例在基准年 10% 浮动范围内即可沿用；记录须自相关税年年末起保存六年。 / After a complete full-year record establishes the business-use percentage for the base year, later years need only a continuous three-month sample logbook, and the percentage can be reused if it stays within a 10% variance of the base year; records must be kept for six years from the end of the relevant tax year.
常见 CCA 类别与 $500 工具分界 / Common CCA classes and the $500 tool threshold	capital cost allowance (CCA) classes and $500 tool threshold	成本低于 $500 的工具归入 Class 12 当年全额折完且不受半年规则约束（软件仍受半年规则），成本至少 $500 的一般工具与家具设备归入 Class 8，租用场地改良归入 Class 13 按租期直线法折旧。 / Tools costing less than $500 go in Class 12, are written off in full in the year and are not subject to the half-year rule (software is still subject to the half-year rule); general tools, furniture and equipment costing $500 or more go in Class 8; improvements to leased premises go in Class 13 and are depreciated straight-line over the lease term.
Class 10.1 乘用车上限与处置特例 / Class 10.1 passenger vehicle cap and disposition special rules	Class 10.1 prescribed limit ($39,000) and disposition rules	超过法定上限的乘用车每辆单独归入 Class 10.1（2026 年宣布上限为 $39,000 外加对应销售税，ITR s.7307 汇编至 2026-07-21 仍写 $38,000），处置时无追加折旧（recapture）也无期末亏损（terminal loss），若上年年末仍在类中，处置年可提正常费率一半的 CCA。 / A passenger vehicle above the prescribed limit goes into its own Class 10.1 (for 2026 the announced limit is $39,000 plus applicable sales tax, while the ITR s.7307 consolidation to 2026-07-21 still says $38,000); on disposition there is no recapture and no terminal loss, and if the vehicle was still in the class at the end of the prior year, one half of the normal CCA rate may be claimed in the year of disposition.
加速投资激励与即时费用化三态 / Accelerated Investment Incentive and the three states of immediate expensing	Accelerated Investment Incentive (AII) and immediate expensing	Bill C-15 已御准恢复合资格增置首年 1.5 倍费率加成（AII），并落实 2024-04-16 起取得且 2027 前可用的 Classes 44/46/50 生产性资产首年全扣；但制造加工建筑 100% 即时费用化在 Bill C-31 中、尚未立法，不是现行规则。另：2026-09-15 联邦提出的 Productivity Mega Deduction（多数类别资产首年全扣）已提出、尚未立法，2026 申报仍按现行 AII 规则。 / Bill C-15 has received royal assent, restoring the 1.5 times first-year enhancement rate for eligible additions (AII) and enacting the full first-year write-off for Classes 44/46/50 productive assets acquired from 2024-04-16 and available for use before 2027; but 100% immediate expensing for manufacturing and processing buildings is in Bill C-31, not yet law, and is not a current rule. Also, the Productivity Mega Deduction (full first-year write-off for most classes of assets) proposed federally on 2026-09-15 is a proposal and not yet law, and 2026 filing still follows the current AII rules.

制造加工设备类别切换（Class 53 转 Class 43） / Manufacturing equipment class switch (Class 53 to Class 43)	Class 53 expiration and Class 43 transition	合资格制造加工机器设备的 Class 53（50% 费率）于 2025 年底截止新增，2026 年起新购同类设备改归 Class 43（普通年率 30%）；但若该设备在 2025 年取得本会归入 Class 53，首年仍可 100% 扣除（2029 年后才可供使用的开始退坡），类别号变了，首年扣除没有变少。 / Class 53 (50% rate) for eligible manufacturing and processing machinery and equipment closed to new additions at the end of 2025; from 2026, newly purchased equipment of the same kind goes into Class 43 (ordinary 30% rate); but equipment that would have gone into Class 53 had it been acquired in 2025 can still be written off 100% in the first year (phase-out begins only for property available for use after 2029). The class number changed; the first-year deduction did not shrink.
高价商用车四层税负独立计算 / Four independent layers of tax on high-priced business vehicles	Select Luxury Items Tax and BC PST on vehicles	2026 年超过 $100,000 的乘用车仍须缴联邦豪华税（总价 10% 与超 $100,000 部分 20% 取较小值），与 BC 省购车分档 PST（如 $125,000 至不足 $150,000 为 15%）、GST 及 Class 10.1 折旧上限各自独立、互不冲抵。 / For 2026, a passenger vehicle over $100,000 still bears the federal luxury tax (the lesser of 10% of the total price and 20% of the amount over $100,000), calculated independently of BC's tiered vehicle PST (for example, 15% from $125,000 to under $150,000), GST and the Class 10.1 depreciation cap, with no offsetting among them.

自测提问（康奈尔左栏）

1. 家庭办公室 s.18(12) 的两道替代门槛分别是什么？为什么经常在家用视频会议见客户不算满足第二条？ / What are the two alternative thresholds of s.18(12) for the home office? Why does frequently meeting clients by video from home not satisfy the second one?
2. 自雇者在 T2125 申报家庭办公室支出时，哪几项是雇员不能扣而自雇能扣的？哪两项无论什么身份都绝对不能当费用扣？ / When claiming home office expenses on T2125, which items can the self-employed deduct that employees cannot? Which two items can never be deducted as expenses whatever the status?
3. T2125 上车辆费用、其他 CCA 与家庭办公室支出的计算先后顺序是什么？家庭办公室超出净收入的部分怎么处理？ / What is the calculation order on T2125 for vehicle expenses, other CCA and home office expenses? What happens to home office expenses that exceed net income?
4. 行车日志的基准年抽样法需要满足哪三个数字条件（整年、几个月、浮动百分比）？凭证要留多少年？ / What three numerical conditions does the base year method for the logbook require (a full year, how many months, what percentage variance)? How many years must records be kept?
5. 2026 税年购买超过 $100,000 的乘用车，联邦豪华税、BC 省 PST 与 Class 10.1 的 CCA 成本基础及处置规则分别怎么算？ / For a passenger vehicle over $100,000 bought in the 2026 tax year, how are the federal luxury tax, BC PST, and the Class 10.1 CCA cost base and disposition rules each worked out?

总结：用一句话总结家庭办公室、车辆费用与 CCA 如何把「个人与生意混用的支出或资本财产」拆开并加上法定天花板。 / In one sentence, summarize how the home office, vehicle expenses and CCA separate "mixed personal and business spending or capital property" and add statutory ceilings.

第 3 章 · GST/HST 注册与快速法 / GST/HST: Registration, ITCs and the Quick Method

自雇与小生意 / Self-employment and small business　P1 必拿分 / Must score　GST/HST registration and the Quick Method · 模考 5 题

带着这几道题读：做零税率业务和做豁免业务，谁能退回进货缴的GST? / Between zero-rated and exempt businesses, which one can get back the GST paid on purchases?；单季收入突破3万元，跨线当笔交易要不要收GST? / When sales within a single quarter cross $30,000, must the transaction that crosses the line charge GST?；快速法省下的GST差额，报所得税时算不算应税收入? / Is the GST difference saved under the quick method taxable income when filing income tax?；兼职跑网约车年入不足3万，要不要注册GST/HST? / Driving ride-share part time with income under $30,000 a year, must I register for GST/HST?

怎么考

- 情景跨线题：给出某自雇者各季度或名下多门生意的营业额，要求判断失去小供应商（small supplier）身份的具体日期、首笔必须收税的交易以及完成注册的29天期限。 / Scenario threshold-crossing questions: given a self-employed person's quarterly sales or several businesses held in one name, you decide the exact date the small supplier status is lost, the first transaction on which tax must be collected, and the 29-day deadline to complete registration.
- 三类供应与进项辨析题：混合应税、零税率（zero-rated supply）与豁免供应（exempt supply），考查哪类业务允许注册并全额抵扣进项税额抵免（input tax credit, ITC）。 / Three kinds of supply and input tax questions: taxable, zero-rated supply and exempt supply are mixed together, testing which kind of business may register and fully claim input tax credits (ITCs).
- 快速法与常规法对比计算题：给出营业额与采购成本，要求分别计算快速法（quick method）与常规法下的GST34表第101行、第103行与第109行净税，以及对T2125所得税表应税收入的影响。 / Quick method vs. regular method calculation questions: given sales and purchase costs, you compute net tax on lines 101, 103 and 109 of Form GST34 under the quick method and the regular method, and the effect on taxable income on the T2125 income tax form.
- 卑诗省双轨与网约车特例题：考查卑诗省5% GST与7% PST的进项拆算，以及出租车与商业网约车司机首日强制注册、车费含税倒算（5/105）和无GST项目的剔除。 / BC dual-system and ride-share special rule questions: splitting input tax between BC's 5% GST and 7% PST, and the mandatory registration from day one for taxi and commercial ride-share drivers, fares treated as tax-included (back-calculated at 5/105), and removing items that carry no GST.
- 合规期限、凭证三档与新政题：考查12月31日财年个体户“4月30日缴款、6月15日申报”的双期限、100元/500元发票信息要求，以及新斯科舍省14% HST和首次购房者GST退税。 / Compliance deadline, three-tier documentation and

高频陷阱（看到信号就警觉）

单季跨线误套缓冲期 / Applying the grace period to a single-quarter breach：题干出现单个日历季度（single calendar quarter）收入突破$30,000，或问跨线当笔交易是否要收GST/HST。 / The stem has revenue exceeding $30,000 within a single calendar quarter, or asks whether the transaction that crosses the line must collect GST/HST.

多门生意分开算门槛 / Testing the threshold separately for each business：题干描述同一人兼营两份自雇业务（如设计加摄影）或与关联人共同经营，单项均未满$30,000但合计超线。 / The stem describes the same person running two self-employed businesses (such as design plus photography) or running a business together with an associate, each under $30,000 but over the line in total.

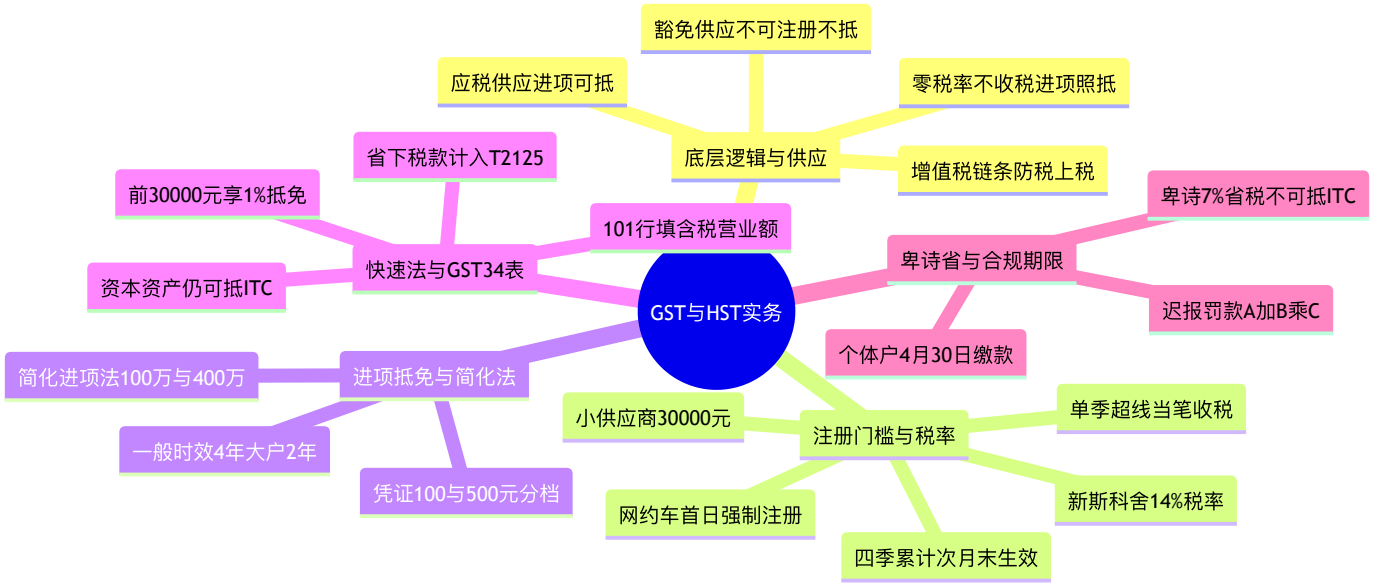
快速法第101行填不含税额 / Entering the amount before tax on line 101 under the quick method：题干指明已选举快速法（quick method），要求计算GST34第101行、第103行或第109行净税金额。 / The stem says the quick method has been elected and asks for net tax on line 101, line 103 or line 109 of GST34.

卑诗省PST与免税项混入ITC / Letting BC PST and exempt items into the ITC：题干背景在卑诗省（BC），采购发票含7% PST，或费用清单里夹杂车辆保险（insurance）与贷款利息（interest）。 / The stem is set in BC, a purchase invoice includes 7% PST, or the expense list mixes in vehicle insurance and loan interest.

个体户6月15日才缴税 / A sole proprietor paying tax only on June 15：题干出现个体经营者（sole proprietor）、12月31日财年结束（December 31 fiscal year-end），询问何时缴清GST/HST欠款才不计息。 / The stem has a sole proprietor with a December 31 fiscal year-end and asks when the GST/HST balance must be paid to avoid interest.

new policy questions: the two deadlines for a sole proprietor with a December 31 year end (pay by April 30, file by June 15), the invoice information required at $100 and $500, plus Nova Scotia's 14% HST and the first-time home buyers' GST rebate.

导图



第 3 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
三类供应的ITC分野 / How ITCs differ across the three kinds of supply	taxable / zero-rated / exempt supply	应税供应与零税率供应均可注册并全额抵扣进项税额抵免（ITC），豁免供应既不收税也不能抵扣任何ITC，只做豁免供应者通常不得注册。 / Taxable supplies and zero-rated supplies can both be registered and fully claim input tax credits (ITCs); exempt supplies neither collect tax nor allow any ITC, and a person making only exempt supplies generally cannot register.
小供应商两条触发路径 / The two paths that trigger loss of small supplier status	small supplier ($30,000 threshold)	全球应税供应单季超$30,000须从跨线当笔交易起收税；连续四季累计超$30,000则自超线季度结束后的次月末失去小供应商身份，均须在生效日后29天内注册。 / Worldwide taxable supplies over $30,000 in a single quarter require collecting tax from the transaction that crosses the line; over $30,000 cumulatively across four consecutive quarters, small supplier status is lost at the end of the month after the quarter in which the line is crossed. Either way, registration is due within 29 days after the effective date.
供应地税率与新斯科舍降税 / Tax rate by place of supply and Nova Scotia's rate cut	place of supply	税率按供应地而非卖方所在地决定；2025年4月1日起新斯科舍省HST由15%下调至14%（含税倒算因子14/114），安大略省为13%，其余大西洋三省为15%。 / The rate is set by the place of supply, not by where the seller is located; from April 1, 2025 Nova Scotia's HST fell from 15% to 14% (tax-included back-calculation factor 14/114), Ontario is 13%, and the other three Atlantic provinces are 15%.
申报周期与个体户双期限 / Reporting period and the sole proprietor's two deadlines	reporting period & filing/payment deadline	按上财年应税供应额指派年报（$1,500,000及以下）、季报（超$1,500,000至$6,000,000）或月报（超$6,000,000）；12月31日财年结束的个体户报表6月15日到期，但税款4月30日到期。 / Based on prior-year taxable supplies, an annual (up to $1,500,000), quarterly (over $1,500,000 up to $6,000,000) or monthly (over $6,000,000) reporting period is assigned; a sole proprietor with a December 31 year end has the return due June 15, but the tax is due April 30.
进项凭证三档与四年时效 / Three tiers of ITC documentation and the four-year limit	ITC documentation & 4-year limit	单张发票含税低于$100只需卖方名、日期与总额，$100至$499.99另需税额与登记号，$500及以上还需买方名、货品简述与付款条件（追溯至2021-04-20）；一般登记人ITC申领时效为4年。 / An invoice under $100 tax-included needs only the seller's name, date and total; $100 to $499.99 also needs the tax amount and registration number; $500 and over also needs the buyer's name, a description of the goods and the payment terms (retroactive to 2021-04-20); the general ITC claim limit for registrants is 4 years.
快速法资格与汇款计算 / Quick method eligibility and remittance calculation	quick method & 1% credit	含税应税供应不超400,000元且非排除行业（法律、会计、记账、税务咨询等除外）可用快速法；卑诗省服务类汇款率3.6%、进货转售类（进货占40%以上）1.8%，每财年前$30,000享1%抵免（最高$300），日常开销不可抵ITC但资本资产仍可抵。 / A person whose tax-included taxable supplies do not exceed $400,000 and who is not in an excluded business (legal, accounting, bookkeeping, tax consulting and the like are excluded) may use the quick method; in BC the remittance rate is 3.6% for services and 1.8% for resale of purchased goods (purchases over 40%), with a 1% credit on the first $30,000 each fiscal year (maximum $300); everyday expenses earn no ITC but capital assets still do.
GST34行号与所得税接口 / GST34 line numbers and the income tax interface	Form GST34 & Form T2125 inclusion	常规法第101行填不含税收入，快速法第101行填含税应税供应额；快速法下少缴的税款差额与1%抵免（最高$300）必须并入T2125表作为应税收入，日常开销按含税额扣除。 / Under the regular method line 101 holds sales before tax, under the quick method line 101 holds tax-included taxable supplies; under the quick method the difference in tax not remitted and the 1% credit (maximum $300) must be added to T2125 as taxable income, and everyday expenses are deducted at their tax-included amount.
卑诗省双轨制与客运特例 / BC's dual system and the passenger transportation rule	BC 7% PST & taxi/rideshare rule	卑诗省7% PST不可作为ITC抵扣；自雇出租车与商业网约车司机不适用$30,000门槛，须从第一天起注册，且车费视为含税（按5/105等倒算销项）。 / BC's 7% PST cannot be claimed as an ITC; self-employed taxi and commercial ride-share drivers are not subject to the $30,000 threshold and must register from day one, and the fare is treated as tax-included (collected tax back-calculated at 5/105 and similar).
迟报罚款与强制电子申报 / Late-filing penalty and mandatory electronic filing	late-filing penalty A + (B × C)	迟报罚款公式为欠款的1%（A）加上A的25%（B）乘以逾期整月数（C，上限12个月）；2024年起结束的报告期除慈善机构与指定上市金融机构外一律强制电子申报，纸质初犯罚$100、其后每份$250。 / The late-filing penalty formula is 1% of the amount owing (A) plus 25% of A (B) times the number of full months late (C, capped at 12 months); for reporting periods ending in 2024 or later, electronic filing is mandatory except for charities and listed

		financial institutions, with a $100 penalty for a first paper filing and $250 for each one after that.
新房退税与首次购房者退税 / New housing rebate and first-time home buyers' rebate	first-time home buyers' GST rebate	传统联邦新房退税在公允市价$450,000封顶归零；2025年起新增首次购房者GST退税，首套新房公允市价$1,000,000及以下全退（最高$50,000），$1,000,000至$1,500,000线性递减，$1,500,000以上归零。 / The traditional federal new housing rebate falls to zero at a fair market value of $450,000; from 2025 a first-time home buyers' GST rebate was added, refunding the tax in full (maximum $50,000) for a first new home with fair market value of $1,000,000 or less, phasing out linearly from $1,000,000 to $1,500,000 and falling to zero above $1,500,000.

自测提问（康奈尔左栏）

1. 零税率供应与豁免供应面对客户都不收税，为什么对自雇者的现金流影响截然不同？ / Zero-rated and exempt supplies both charge the customer no tax, so why do they affect a self-employed person's cash flow so differently?
2. 小供应商$30,000门槛的“单季超线”与“连续四季超线”在生效日和缓冲期上有何区别？ / How do the "single-quarter breach" and the "four consecutive quarters" paths of the $30,000 small supplier threshold differ in effective date and grace period?
3. 快速法下GST34表第101行填什么数字？省下来的税款在T2125所得税表上怎么处理？ / What number goes on line 101 of GST34 under the quick method? How is the tax saved treated on the T2125 income tax form?
4. 为什么卑诗省的7% PST、车辆保险和车贷利息永远不能填进GST34第106行抵扣？ / Why can BC's 7% PST, vehicle insurance and car loan interest never be entered on GST34 line 106?
5. 12月31日财年结束的自雇个体户，GST/HST申报日与缴款日分别是哪一天？迟报罚款怎么算？ / For a self-employed sole proprietor with a December 31 year end, what are the GST/HST filing date and the payment date? How is the late-filing penalty calculated?

总结：用三句话总结：判断何时必须注册（含客运例外）、常规法与快速法在GST34及T2125上的联动差异，以及卑诗省自雇者最易踩中的三个合规红线。 / In three sentences, summarize: when registration is mandatory (including the passenger transportation exception), how the regular and quick methods differ in their linkage between GST34 and T2125, and the three compliance red lines BC self-employed people most easily cross.

第 4 章 · 零工与平台收入 / Ridesharing, Delivery, and Short-Term Rentals: Gig Economy Taxes and Digital Platform Reporting Rules

自雇与小生意 / Self-employment and small business　P2 稳住 / Hold steady　Gig and platform income · 模考 3 题

带着这几道题读：网约车兼送餐且年入不足三万，哪部分要收GST/HST？ / Ridesharing plus delivery with annual income under $30,000: which part must collect GST/HST?；单季接大单冲破三万，哪一笔收入开始收GST/HST？ / A big order in one quarter pushes you over $30,000: which income starts to collect GST/HST?；兼职跑二十单网约车，平台会按DPI把收入报给CRA吗？ / Part-time rideshare with twenty trips: will the platform report the income to the CRA under DPI?；自雇净赚五万，CPP供款怎么拆进22200和31000行？ / Self-employed net income of $50,000: how is the CPP contribution split between lines 22200 and 31000?；新车七成跑网约车载客，报税实务一般归入哪个CCA类别？ / A new car used 70% for rideshare passengers: which CCA class does filing practice usually use?

怎么考

- 情景定性题：给出网约车、纯送餐、混合接单或短租的业务组合，要求判断适用的所得税申报表（Form T2125 还是 Form T776）、主营业务 NAICS 代码，或首元即须登记 GST/HST 还是适用 $30,000 小供应商门槛，真正考的是按「服务性质与附加服务」而非「是否使用平台」分类。 / Scenario classification questions: given a combination of ridesharing, pure food delivery, mixed gigs or short-term rentals, you decide which income tax form applies (Form T2125 or Form T776), the main business NAICS code, or whether GST/HST registration is required from the first dollar or the $30,000 small supplier threshold applies; what is really tested is classification by "the nature of the service and any additional services", not by "whether a platform is used".
- 门槛触发与生效日判定题：给出某日历季度突增的大额配送合同或连续四季度滚动收入数据，要求指出失去小供应商身份的确切时点及哪一笔收入开始计征 GST/HST，真正考的是单季触发（越线当笔立即生效）与四季累计触发（超标季末次月月底失效）两条路径的差异。 / Threshold trigger and effective date questions: given a large delivery contract that appears in one calendar quarter or rolling income over four consecutive quarters, you identify the exact point at which small supplier status is lost and which income starts to bear GST/HST; what is really tested is the difference between the single-quarter trigger (effective at once on the transaction that crosses the line) and the four-quarter cumulative trigger (effective at the end of the month after the quarter in which the line is crossed).
- 平台申报规则（DPI）辨析题：设计低单量零工卖家或未提供税号的场景，测试是否误用「30 单且 $2,800」卖货排除线，以及不提供税号的 $500 罚款打在谁身上，真正考的是《所得税法》Part XX 的覆盖范围与信息对账逻辑。 / Platform reporting rules (DPI) questions: scenarios with a low-volume gig seller or one who gives no tax number test whether you wrongly apply the "30 transactions and $2,800" goods exclusion, and on whom the $500 penalty for not providing a tax number falls; what is really tested

高频陷阱（看到信号就警觉）

网约车误套小供应商豁免 / Applying the small supplier exemption to ridesharing：题干出现 commercial ridesharing、passenger transport、或者「网约车载客兼做送餐」且年收入低于 $30,000。 / The stem has commercial ridesharing, passenger transport, or "ridesharing passengers plus food delivery" with annual income under $30,000.

只记四季累计、漏看单季越线 / Remembering only the four-quarter total and missing a single-quarter breach：题干强调某单一季度（如 Q3）因接下团体配送合同或临时大单导致当季收入突破 $30,000。 / The stem stresses that in a single quarter (such as Q3), taking on a group delivery contract or a temporary large order pushes the quarter's income past $30,000.

服务类卖家误套卖货排除线 / Applying the goods exclusion to service sellers：题干描述兼职网约车司机、送餐员或短租房东全年单量少于 30 单、收入仅数百元，问平台是否向 CRA 申报。 / The stem describes a part-time rideshare driver, delivery worker or short-term rental host with fewer than 30 transactions in the year and income of only a few hundred dollars, and asks whether the platform reports to the CRA.

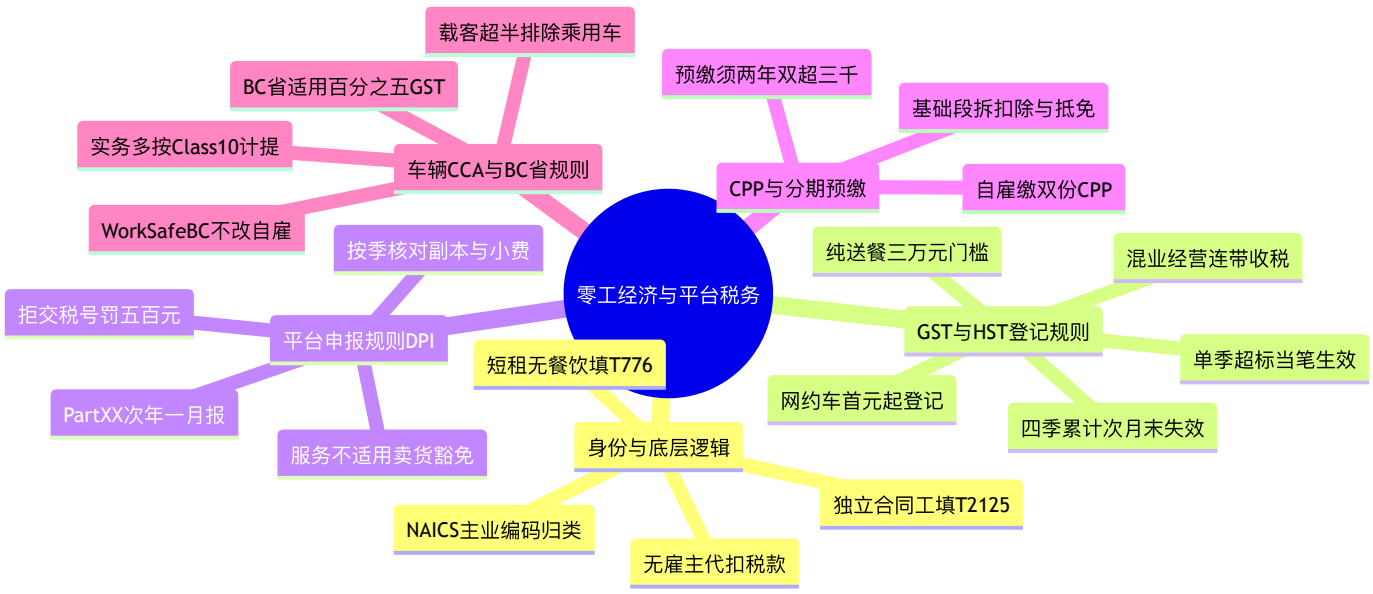
CPP 供款全额当成所得扣除 / Treating the whole CPP contribution as an income deduction：题干要求计算自雇 CPP 在 T1 上的税务处理、line 22200 扣除额或 line 31000 抵免额。 / The stem asks for the tax treatment of self-employed CPP on the T1, the line 22200 deduction amount, or the line 31000 credit amount.

首年欠税超标就急着算分期预缴 / Rushing to instalments because first-year owing is large：题干说明纳税人今年刚从受雇转为全职零工，前两年均有充足工资代扣、净欠税低于 $3,000。 / The stem says the taxpayer just moved from employment to full-time gig work this year, and in both prior years had ample withholding on wages and net owing under $3,000.

is the coverage of Part XX of the Income Tax Act and the logic of reconciling information.

- CPP 双层供款与分期预缴计算题：给出自雇净收入（如 $50,000）及前两年欠税记录，要求计算一般层供款并拆分 line 22200 扣除与 line 31000 抵免，或判断当年是否触发按季分期预缴，真正考的是自雇现金流管理与双重 $3,000 门槛的「且」字关系。 / Two-tier CPP and instalment calculation questions: given net self-employed income (such as $50,000) and the prior two years' balance owing, you compute the base-tier contribution and split it between the line 22200 deduction and the line 31000 credit, or decide whether quarterly instalments are triggered for the year; what is really tested is self-employed cash flow management and the "and" relationship between the two $3,000 thresholds.
- 车辆 CCA 与省级跨界综合题：结合车辆取得当年的网约车使用比例（是否超过 50%）或 BC 省 TNS 牌照合规支出、WorkSafeBC 保障，要求判断多数报税实务下的 CCA 类别（Class 10 30% 与 Class 16 40% 的区分）及费用可否在 T2125 扣除，真正考的是税法定义与劳工法规边界。 / Vehicle CCA and provincial interface questions: combining the ridesharing use percentage in the year the vehicle is acquired (whether over 50%) or BC TNS licence compliance costs and WorkSafeBC coverage, you decide the CCA class in most filing practice (Class 10 at 30% vs. Class 16 at 40%) and whether the costs are deductible on T2125; what is really tested is the boundary between tax-law definitions and labour regulation.

导图



第 4 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
零工独立合同工定性与申报表 / Gig worker classified as independent contractor, and the form to file	independent contractor / Form T2125	网约车与送餐从业者通常按实际工作关系定性为自雇独立合同工，收入合并填报于 Form T2125（主业代码载客填 485990、配送填 492210），平台无代扣所得税与 CPP 义务。 / Rideshare and delivery workers are generally classified as self-employed independent contractors based on the actual working relationship, and income is reported together on Form T2125 (main activity code 485990 for passenger transport, 492210 for delivery); the platform has no obligation to withhold income tax or CPP.
网约车与送餐的 GST/HST 门槛分野 / The GST/HST threshold divide between ridesharing and delivery	taxi business / small supplier threshold	商业性网约车并入出租车业务定义，无小供应商豁免，须从第一元收入起登记并收取 GST/HST；纯送餐适用连续四季 $30,000 小供应商门槛，但若同时做网约车与送餐，送餐收入须跟着一起收税。 / Commercial ridesharing falls within the taxi business definition, has no small supplier exemption, and must register and collect GST/HST from the first dollar; pure delivery is under the $30,000 small supplier threshold over four consecutive quarters, but if the person does both ridesharing and delivery, the delivery income must bear tax along with it.
小供应商 $30,000 门槛的两条触发路径 / Two trigger paths for the $30,000 small supplier threshold	single-quarter vs four-quarter threshold trigger	单季内超 $30,000 须从使累计额跨过门槛的那一笔供应起立即收税且登记生效日不晚于当天；连续四季累计超 $30,000 但单季未超，则在超标季度结束后的下一个月末失去小供应商身份。 / Over $30,000 in a single quarter requires collecting tax from the very supply that takes the total across the threshold, with the registration effective date no later than that day; over $30,000 cumulatively across four consecutive quarters with no single quarter over, small supplier status is lost at the end of the month after the quarter in which the line is crossed.
数字平台运营方申报规则（DPI）与排除范围 / Digital platform operator reporting rules (DPI) and the excluded-seller scope	Reporting Rules for Digital Platform Operators (DPI) / excluded seller	依《所得税法》Part XX，平台须在次年 1 月 31 日前按季向 CRA 报告活跃卖家的对价与费用并向卖家发副本；「少于 30 单且不超 $2,800」排除线仅适用于卖货，网约车、送餐与短租不适用，卖家不提供税号可被处每次 $500 罚款。 / Under Part XX of the Income Tax Act, platforms must report active sellers' consideration and fees, broken down by quarter, to the CRA by January 31 of the following year and give sellers a copy; the exclusion for "fewer than 30 transactions and not over $2,800" applies only to the sale of goods, not to ridesharing, delivery or short-term rental, and a seller who does not provide a tax number can be penalized $500 each time.
自雇者双层 CPP 供款及扣除与抵免拆分 / Self-employed two-tier CPP contribution and the deduction and credit split	Schedule 8 / line 22200 / line 31000	自雇者须自行缴纳雇员与雇主双份 CPP（2026 年一般层按 YMPE $74,600 减 $3,500 免税额后乘 11.9%，CPP2 层上限 YAMPE $85,000），其中基础供款拆半分别进 line 22200 所得扣除与 line 31000 税收抵免，增强段与 CPP2 全额进 line 22200 扣除。 / The self-employed pay both the employee and employer shares of CPP (for 2026 the base tier is the YMPE of $74,600 less the $3,500 exemption times 11.9%, with the CPP2 tier capped at the YAMPE of $85,000); the base contribution is split in half between the line 22200 income deduction and the line 31000 tax credit, and the enhanced portion and CPP2 go in full to the line 22200 deduction.
个人所得税分期预缴的双重触发条件 / Dual trigger conditions for personal income tax instalments	tax instalments / Form INNS1	仅当当年净欠税超过 $3,000（魁北克 $1,800）且前两个税年至少有一年净欠税也超过该门槛时，才须按季分期预缴；按 CRA 寄出的 Form INNS1 提醒信金额按期缴纳可免除分期利息。 / Quarterly instalments are required only when current-year net owing exceeds $3,000 ($1,800 in Quebec) and net owing in at least one of the prior two tax years also exceeded the threshold; paying on time the amounts on the Form INNS1 reminder letter sent by the CRA avoids instalment interest.
小费（Tips）与 DPI 副本核对口径 / Tips and reconciling the DPI copy	tips / activity information reconciliation	小费无论采用常规法或速算法均不计收 GST/HST，但属于所得税上的应税收入；核对 DPI 年度副本时须先区分基础车资与单独列示的小费栏目。 / Tips are not subject to GST/HST under either the regular method or the quick method, but they are taxable income for income tax; when reconciling the annual DPI copy, first separate the base fare from the separately listed tips column.
网约车与送餐车辆的 CCA 类别分叉 / The CCA class fork for rideshare and delivery vehicles	passenger vehicle exclusion / Class 10 vs Class 16	取得当年超过 50% 用于网约车载客的车辆排除在乘用车定义外，不受 Class 10.1 成本上限约束（多数报税实务按 Class 10 30% 处理，法条将专用出租车列在 Class 16 40%）；送餐车或载客不超 50% 的车辆仍按乘用车规则区分 Class 10 与 Class 10.1。 / A vehicle used more than 50% for ridesharing passengers in the year it is acquired is excluded from the definition of passenger vehicle and is not subject to the Class 10.1 cost cap (most filing practice treats it as Class 10 at 30%, while the legislation lists dedicated

		taxicabs in Class 16 at 40%); a delivery vehicle, or one carrying passengers 50% or less, is still subject to the passenger vehicle rules, split between Class 10 and Class 10.1.
BC 省 GST 折算、TNS 牌照费用与工伤保险边界 / BC GST rate, TNS licence costs and the workers' compensation boundary	Transportation Network Services (TNS) / WorkSafeBC	BC 省适用 5% GST（非 HST）；业务开始后发生的商用驾照升级、背景核查与额外商业保险可在 T2125 扣除（开业前发生不可扣）；2024 年 9 月 3 日起平台为工作者缴 WorkSafeBC 保费不改变其所得税自雇身份。 / BC applies 5% GST (not HST); commercial driver licence upgrades, background checks and additional commercial insurance incurred after the business starts are deductible on T2125 (not those incurred before opening); from September 3, 2024, the platform paying WorkSafeBC premiums for workers does not change their self-employed status for income tax.
短租房东 T776 与 T2125 的界限及平台代收税 / Short-term rental host: T776 vs. T2125, and platform-collected tax	Form T776 / short-term accommodation	仅提供住宿（含常规清洁费）报 Form T776，提供膳食等实质额外服务才报 Form T2125；应税短租指连续入住不满一个月且日租超 $20，未登记小供应商经平台促成的短租由平台代收 GST/HST，申报时须按扣费前总额报收入再扣平台服务费。 / Providing accommodation only (including ordinary cleaning fees) is reported on Form T776, while substantial extra services such as meals mean Form T2125; taxable short-term accommodation means a continuous stay of under one month with a daily rate over $20, and for a short-term rental arranged through a platform by an unregistered small supplier the platform collects the GST/HST, and income must be reported at the total before fees, with the platform service fee deducted separately.

自测提问（康奈尔左栏）

1. 为什么纯送餐有 $30,000 的 GST/HST 缓冲期，而网约车和「网约车＋送餐」却一分钱缓冲都没有？ / Why does pure food delivery get a $30,000 GST/HST buffer, while ridesharing and "ridesharing plus delivery" get no buffer at all?
2. 送餐员在单个日历季度内突破 $30,000 与在连续四个季度累计突破 $30,000，开始收 GST/HST 的那一天差在哪里？ / What is the difference in the day GST/HST starts to be collected when a delivery worker crosses $30,000 within a single calendar quarter and when the total crosses $30,000 across four consecutive quarters?
3. DPI 规则下「少于 30 单且不超过 $2,800」的豁免为什么救不了兼职跑十几单的网约车司机？不交税号罚谁、罚多少？ / Why can the DPI exemption for "fewer than 30 transactions and not over $2,800" not save a part-time rideshare driver with a dozen or so trips? Who is penalized for not giving a tax number, and how much?
4. 2026 年自雇者交的双份 CPP 里，哪一部分进 line 22200 抵扣所得，哪一部分只能进 line 31000 算税收抵免？ / In the double CPP a self-employed person pays in 2026, which part goes to the line 22200 income deduction and which part only to the line 31000 tax credit?
5. 取得当年超 50% 跑网约车的车辆为什么不受乘用车上限约束？多数报税实务归哪个 CCA 类别？短租房东什么情况下填 T776 而不是 T2125？ / Why is a vehicle used more than 50% for ridesharing in the year of acquisition not subject to the passenger vehicle cap? Which CCA class does most filing practice use? When does a short-term rental host file T776 rather than T2125?

总结：请用三句话总结零工从业者从接单到报税的四条现金流防线：如何按服务类型守住 GST/HST 登记时点、如何用季度台账核对平台 DPI 副本、以及如何提前留存双倍 CPP 与跨过双 $3,000 门槛后的分期预缴税款。 / In three sentences, summarize the four cash-flow defences of a gig worker from taking orders to filing taxes: how to hold the GST/HST registration date by service type, how to reconcile the platform's DPI copy with a quarterly ledger, and how to set aside in advance the double CPP and the instalment payments once both $3,000 thresholds are crossed.

第 5 章 · 要不要注册公司 / Sole Proprietor or Incorporate

自雇与小生意 / Self-employment and small business　P2 稳住 / Hold steady　Whether to incorporate · 模考 3 题

带着这几道题读：把公司利润全取出来花掉，为什么注册公司反而更亏？ / If all company profit is taken out and spent, why does incorporating actually lose money?；单客户IT顾问注册公司后，为什么会被按45%交税？怎么豁免？ / Why does a single-client IT consultant who incorporates get taxed at 45%? How is it avoided?；公司年结后什么时候交T2报表、什么时候必须把欠税交清？ / When is the T2 due after the company's year end, and when must the balance be paid in full?；只在温哥华开一家店，选联邦注册还是BC省注册更省钱？ / Opening just one shop in Vancouver: which is cheaper, federal or BC incorporation?；2026年卖生意想用$1,275,000免税额，独资和公司差在哪？ / Selling a business in 2026 and wanting the $1,275,000 exemption: what is the difference between a sole proprietorship and a company?

怎么考

- 概念辨析题：给你一位自雇者把当年全部利润以工资或股息取回家花掉的场景，考你能否区分税务递延（tax deferral）与真正省税——只有留在公司里不分配的利润才享受11%低税率带来的递延价值，全部花掉时由于税收整合原理（principle of integration）加合规成本，注册反而倒贴。 / Concept distinction questions: a self-employed person takes home all the year's profit as salary or dividends and spends it, and you must tell tax deferral from genuine tax savings; only profit left undistributed in the company enjoys the deferral value of the 11% low rate, and when it is all spent, the principle of integration plus compliance costs mean that incorporating actually loses money.
- 税率与门槛计算题：对比2026税年BC省个人最高边际税率53.5%与CCPC小企业综合税率11%（差额42.5个百分点）、一般公司综合税率27%，以及被动收入递减（passive income grind，$50,000起、$150,000归零）和应税资本递减（$10M至$50M）对$500,000业务限额（business limit）的影响。 / Rate and threshold calculation questions: compare the 2026 tax-year BC top personal marginal rate of 53.5% with the CCPC small business combined rate of 11% (a gap of 42.5 percentage points) and the general corporate combined rate of 27%, and the effect on the $500,000 business limit of the passive income grind (starting at $50,000, reaching zero at $150,000) and the taxable capital grind ($10M to $50M).
- 个人服务业务（PSB）判定与税率题：描述一位只服务单一客户、像挂名雇员的独立顾问注册公司后的税务后果，考你PSB综合税率45%的构成（联邦基本28%无一般税率减免＋PSB附加税5%＋BC一般税率12%）、费用扣除受限规则，以及「全年雇有超过5名全职员工」或「为关联公司提供服务」两条法定豁免。 / Personal services business (PSB) determination and rate questions: describing the tax consequences after an independent consultant who serves only one client, like a disguised employee, incorporates; you must know the composition of the PSB combined rate of 45% (federal base 28% with no general rate reduction + PSB additional tax 5% + BC general rate 12%), the restricted expense deductions, and the two statutory exemptions: "more than five full-time

高频陷阱（看到信号就警觉）

混淆「税务递延」与「永久免税」 / Confusing tax deferral with permanent tax exemption：题干出现「全部取出用于家庭日常开销」「年底公司账上不留存利润」或「年利润较低（如$58,000）且全部花完」。 / The stem has "all taken out for everyday family spending", "no profit left on the company's books at year end" or "low annual profit (such as $58,000) that is all spent".

把「单一客户」绝对等同于个人服务业务（PSB） / Treating "single client" as absolutely equal to a personal services business (PSB)：题干虽然写「全年只服务一家客户」，但同时提到「公司全职雇有6名（或超过5名）程序员/员工」或「客户为关联公司」。 / The stem says "serves only one client all year" but also mentions that "the company employs 6 (or more than 5) full-time programmers/employees throughout the year" or that "the client is an associated corporation".

误以为独资出售资产也能用终身资本利得豁免（LCGE） / Thinking a sole proprietor selling assets can also use the lifetime capital gains exemption (LCGE)：题干写的是「sole proprietor selling business assets / goodwill（个体户出售生意资产或商誉）」而非「selling shares of a QSBCS（出售合格小企业公司股份）」。 / The stem says "sole proprietor selling business assets / goodwill" rather than "selling shares of a QSBCS".

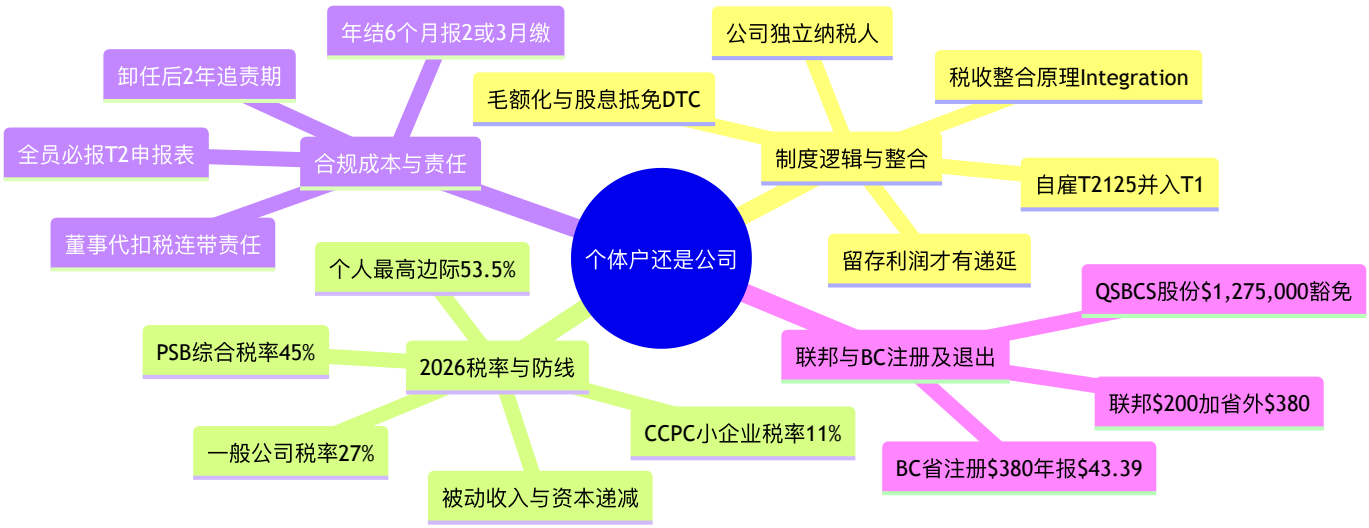
误以为有限责任公司能隔绝所有税务个人追责 / Thinking a limited liability company shields against all personal tax liability：题干出现「拖欠代扣所得税或GST/HST」「挂名董事配偶不参与日常管理」或「卸任董事未满2年」。 / The stem has "unpaid withholding income tax or GST/HST", "a nominal director spouse who takes no part in daily management", or "a director who resigned less than 2 years ago".

employees throughout the year" or "providing services to an associated corporation".

- 公司合规与董事连带责任情景题：考你T2申报截止日（年结后6个月）与欠税到期日（年结后2个月，符合条件的CCPC为3个月）的时间差、无经营也须申报T2的规则，以及董事对未缴代扣税款和GST/HST的个人连带责任（卸任后2年追责期与勤勉尽责抗辩）。 / Corporate compliance and director joint liability scenario questions: the gap between the T2 filing deadline (6 months after year end) and the balance-due date (2 months after year end, 3 months for a qualifying CCPC), the rule that a T2 must be filed even with no activity, and directors' personal joint liability for unremitted source deductions and GST/HST (a 2-year limitation period after leaving office and the due diligence defence).
- 跨辖区注册成本与长期规划对比题：对比联邦注册（$200网上注册费＋BC省外注册$380）与BC省内直接注册（$380）的费用差异，以及出售合格小企业公司股份（QSBCS）适用2026税年$1,275,000终身资本利得豁免（LCGE）与独资出售资产无法豁免的根本区别。 / Cross-jurisdiction registration cost and long-term planning comparison questions: compare the cost difference between federal incorporation ($200 online fee + BC extra-provincial registration $380) and direct BC incorporation ($380), and the fundamental difference that the sale of qualified small business corporation shares (QSBCS) can use the 2026 tax-year lifetime capital gains exemption (LCGE) of $1,275,000, while the sale of a sole proprietorship's assets cannot be sheltered.

> **忽略仅在BC一省经营时联邦注册须叠加「省外注册费」 / Overlooking that federal incorporation with business only in BC needs an added extra-provincial fee**：题干强调「仅在BC省一个城市经营本地业务（如温哥华餐馆或素里水电维修）」并问哪种注册方式首年注册规费更低。 / The stem stresses "operating a local business in just one city in BC (such as a Vancouver restaurant or Surrey plumbing and electrical repair)" and asks which registration route has the lower first-year registration fees.

导图



第 5 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
税收整合原理与股息抵免 / Principle of integration and the dividend tax credit	principle of integration / dividend gross-up / dividend tax credit (DTC)	税法通过个人层面的股息毛额化（gross-up）与股息税收抵免（DTC，ITA s.82(1)(b)与s.121），使直接以个人身份赚钱与通过公司赚钱再分红的总税负理论上大致相同。 / Through the dividend gross-up and the dividend tax credit (DTC, ITA s.82(1)(b) and s.121) at the personal level, the total tax on earning money directly as an individual and on earning it through a company and then paying dividends is in theory about the same.
税务递延成立的前提与42.5个百分点税率差 / The precondition for tax deferral and the 42.5-point rate gap	tax deferral / small business deduction (SBD)	2026税年BC省个人最高边际税率为53.5%（联邦33%＋BC 20.5%），CCPC前$500,000活跃经营利润的小企业综合税率为11%（联邦9%＋BC 2%），两者相差42.5个百分点，这一递延差额仅在利润留在公司里不分配时成立。 / For the 2026 tax year the BC top personal marginal rate is 53.5% (federal 33% + BC 20.5%), and the CCPC small business combined rate on the first $500,000 of active business income is 11% (federal 9% + BC 2%), a gap of 42.5 percentage points, and this deferral difference holds only when profit stays in the company undistributed.
一般公司综合税率 / General corporate combined rate	general rate reduction (GRR) / general corporate rate	不享受小企业扣除但享受13个百分点联邦一般税率减免（GRR）的普通公司利润，2026税年在BC省适用27%综合税率（联邦15%＋BC 12%）。 / Profit of an ordinary company that gets no small business deduction but does get the 13-point federal general rate reduction (GRR) bears a 27% combined rate in BC for the 2026 tax year (federal 15% + BC 12%).
个人服务业务（PSB）定义、豁免与45%税率 / Definition of a personal services business (PSB), exemptions and the 45% rate	personal services business (PSB) / incorporated employee	若无公司存在提供服务者本应被认定为客户雇员（挂公司雇员），除非全年雇有超过5名全职员工或服务关联公司，否则属PSB，失去SBD与GRR并加征5%联邦附加税，BC合并税率达45%（联邦28%＋5%＋BC 12%），且费用扣除严格受限（ITA s.18(1)(p)）。 / If, absent the company, the service provider would reasonably be regarded as an employee of the client (an incorporated employee), the company is a PSB unless it employs more than 5 full-time employees throughout the year or serves an associated corporation; it loses the SBD and GRR, bears an extra 5% federal additional tax, reaches a BC combined rate of 45% (federal 28% + 5% + BC 12%), and expense deductions are strictly restricted (ITA s.18(1)(p)).
小企业扣除的三道防滥用防线 / Three anti-abuse guardrails around the small business deduction	passive income grind / taxable capital grind / tax on split income (TOSI)	联邦$500,000业务限额受被动收入递减（$50,000起削减、$150,000归零）和应税资本递减（$10M起削减、$50M归零）限制，且向未实际参与经营的家庭成员发股息受分拆收入税（TOSI）规制。 / The federal $500,000 business limit is limited by the passive income grind (reduced starting at $50,000, reaching zero at $150,000) and the taxable capital grind (reduced starting at $10M, reaching zero at $50M), and dividends paid to family members who do not actually take part in the business are governed by the tax on split income (TOSI).
董事对代扣税款与GST/HST的连带责任 / Director's joint liability for source deductions and GST/HST	director's liability	根据ITA s.227.1，公司拖欠未缴的源头代扣税款或GST/HST时，在任董事个人须承担连带责任，但可主张已尽理性谨慎之人的勤勉尽责抗辩（s.227.1(3)），且税局追责时效为卸任董事之日起2年（s.227.1(4)）。 / Under ITA s.227.1, when a company defaults on unremitted source deductions or GST/HST, the directors in office are personally jointly liable, but may raise the due diligence defence of having acted as a reasonably prudent person would (s.227.1(3)), and the CRA's limitation period is 2 years from the date the director ceased to be a director (s.227.1(4)).
T2强制申报义务与报缴时间差 / Mandatory T2 filing and the gap between filing and payment	T2 Corporation Income Tax Return / tax year-end	除王室公司、Hutterite群体及全年注册慈善机构外，所有加拿大居民公司无论当年有无活动或盈利都必须报T2；年结日选注册后不满53周内任意一天，T2申报截止日为年结后6个月，但欠税到期日为年结后2个月（符合条件的CCPC为3个月）。 / Except for Crown corporations, Hutterite colonies and registered charities for the full year, every resident Canadian corporation must file a T2 whether or not it had activity or profit in the year; the year end may be any day within 53 weeks after incorporation, and the T2 is due 6 months after year end, but the balance is due 2 months after year end (3 months for a qualifying CCPC).

联邦注册与BC省内注册的费用对比 / Cost comparison: federal vs. BC registration	extra-provincial registration	联邦网上注册费$200（年报$12），BC省内注册费$380（$350基本费＋$30核名费，年报$43.39）；若只在BC省内经营却选联邦注册，还须在BC另办省外注册再交$380，首年两笔（$200＋$380）合计反而比BC省内注册贵$200。 / The federal online fee is $200 (annual return $12), and BC incorporation is $380 ($350 base fee + $30 name approval fee, annual report $43.39); if you operate only in BC but choose federal incorporation, you must also complete extra-provincial registration in BC and pay another $380, so the first-year total ($200 + $380) is actually $200 more than BC incorporation.
终身资本利得豁免（LCGE）与合格小企业公司股份 / Lifetime capital gains exemption and qualified small business corporation shares	lifetime capital gains exemption (LCGE) / qualified small business corporation shares (QSBCS)	2026税年终身资本利得豁免额升至$1,275,000（对应扣除上限$637,500），仅适用于满足CCPC、90%以上资产用于活跃经营、持股满24个月等条件的合格小企业公司股份（QSBCS）处置，独资出售资产不适用。 / For the 2026 tax year the lifetime capital gains exemption rises to $1,275,000 (with a corresponding deduction limit of $637,500), and applies only to the disposition of qualified small business corporation shares (QSBCS) meeting conditions such as being a CCPC, over 90% of assets used in active business, and shares held for 24 months; a sole proprietorship's sale of assets does not qualify.

自测提问（康奈尔左栏）

1. 为什么说注册公司带来的是「税务递延」而不是无条件的「永久省税」？ / Why is incorporating said to bring "tax deferral" and not unconditional "permanent tax savings"?
2. 2026税年在BC省，个人最高边际税率、CCPC小企业税率、一般公司税率和PSB税率分别是多少？ / For the 2026 tax year in BC, what are the top personal marginal rate, the CCPC small business rate, the general corporate rate and the PSB rate?
3. 什么情况下独立顾问的公司会被定性为个人服务业务（PSB）？哪两条法定豁免可以排除PSB？ / When is an independent consultant's company classified as a personal services business (PSB)? Which two statutory exemptions rule out PSB?
4. 公司的有限责任保护在哪两类欠税面前对董事个人失效？董事有哪两条抗辩或时效保护？ / In which two kinds of tax debt does a company's limited liability protection fail to shield a director personally? What two defences or time protections does the director have?
5. 只在BC一省经营的小生意为什么选BC省内注册比联邦注册更划算？未来卖生意时公司形式有什么独有优势？ / Why is BC incorporation better value than federal incorporation for a small business operating only in BC? What unique advantage does the corporate form give when the business is sold in the future?

总结：用三句话总结：什么收入与留存条件下注册CCPC真正划算、哪类单客户服务最容易踩进45%税率的PSB雷区，以及注册后必须遵守的T2申报与董事税务责任底线。 / In three sentences, summarize: at what income and retention conditions incorporating a CCPC is truly worthwhile, which kind of single-client service most easily steps on the PSB mine at 45%, and the T2 filing and director tax liability bottom lines that must be observed after incorporation.

第 6 章 · T2 与小企业扣除 / T2 Return & Small Business Deduction

公司税 T2 / Corporate tax (T2) | P1 必拿分 / Must score | T2 basics and the small business deduction · 模考 5 题

带着这几道题读：引入一位持股 51% 的海外投资人，公司税率会发生什么跳变？ / If a 51% overseas investor comes in, what jump happens to the company's tax rate?；新公司首年只有 306 天，还能拿满 $500,000 的低税率限额吗？ / With only 306 days in its first year, can a new company still get the full $500,000 low-rate limit?；公司既有超标应税资本又有超标被动收入，两条递减要加起来扣吗？ / If the company has both excess taxable capital and excess passive income, are the two reductions added together?；夫妻各 100% 开一家公司，到底要不要共用一个 $500,000 限额？ / If spouses each own 100% of a company, must they share one $500,000 limit?；T2 报表在年结后 6 个月才到期，为什么第 3 个月后就开始算欠税利息？ / The T2 return is due 6 months after year end, so why does interest on the balance owing start accruing after month 3?

怎么考

- 资格定性题：给出股东居住地、上市公司持股或董事会实际控制人情况，判断公司是否属于加拿大受控私人公司（CCPC），以及失去 CCPC 身份后是否触发视同年结（deemed year-end）和失去四项核心税务优惠。 / Eligibility classification questions: given the shareholders' residence, a public company's shareholding, or who actually controls the board, you decide whether the company is a Canadian-controlled private corporation (CCPC), and whether losing CCPC status triggers a deemed year-end and the loss of four core tax benefits.
- 小企业扣除（SBD）与合并税率计算题：给出经营活动收入（ABI）、应税收入、经营限额（business limit）与递减后限额四个数字，要求按「四数取最小 × 19%」算联邦 SBD，并结合卑诗省 2% 小企业税率与 12% 一般税率算合并应缴税额。 / Small business deduction (SBD) and combined rate calculation questions: given active business income (ABI), taxable income, the business limit and the reduced business limit, you compute the federal SBD as "the least of the four numbers x 19%" and, with BC's 2% small business rate and 12% general rate, the combined tax payable.
- 两条限额递减（business limit reduction）辨析与计算题：同时给出上一税年联营组应税资本（taxable capital employed in Canada）与调整后合计投资收入（AAII），考查「两条递减取大者而非相加」的规则，以及 2022 年 4 月 7 日前开始税年的旧规则（$15,000,000 归零）与 2026 现行规则（$50,000,000 归零）的差异。 / Two business limit reductions: distinction and calculation questions: given both the associated group's taxable capital employed in Canada and adjusted aggregate investment income (AAII) for the prior tax year, you apply the rule that "the greater of the two reductions applies, not their sum", and the difference between the old rule for tax years beginning before April 7, 2022 (zero at $15,000,000) and the current 2026 rule (zero at $50,000,000).
- 联营公司（associated corporations）判定与限额分摊题：设置夫妻、兄弟等亲属分别控股两家公司的场景，考查「25% 交叉持股红线」是否触发联营、Schedule 23 合计不

高频陷阱（看到信号就警觉）

把 $500,000 经营限额当成免税额 / Treating the $500,000 business limit as a tax-free allowance：题干或选项出现「tax-free」「exempt from tax on the first $500,000」或声称收入低于 $500,000 时应缴所得税为零。 / The stem or options contain "tax-free" or "exempt from tax on the first $500,000", or claim that tax payable is zero when income is below $500,000.

两条限额递减直接相加或错用当年数据 / Adding the two limit reductions or using current-year data：题干同时给出上一税年与本税年的应税资本及被动收入（AAII）两组数据，询问递减后的经营限额。 / The stem gives two sets of data, taxable capital and passive income (AAII) for both the prior tax year and the current tax year, and asks for the reduced business limit.

把报税截止日（6 个月）当成缴税截止日（2 或 3 个月） / Treating the filing deadline (6 months) as the payment deadline (2 or 3 months)：题干给出年结日（fiscal year-end），分别询问 balance-due day（欠税截止日）与 filing deadline（申报截止日）。 / The stem gives the fiscal year-end and asks separately for the balance-due day and the filing deadline.

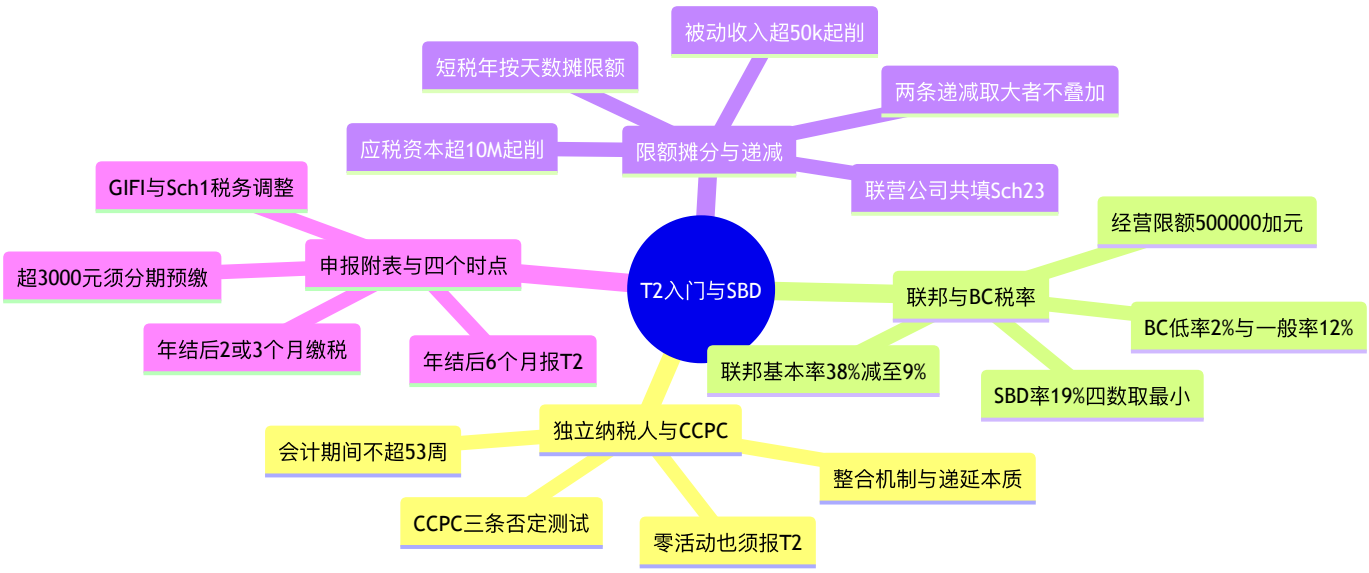
见到配偶或兄弟各开一家公司就自动判为联营 / Automatically deeming spouses or brothers who each own a company to be associated：题干出现配偶或兄弟姐妹各自 100% 持有一家公司，然后给出零交叉持股或恰好达到 25% 交叉持股的股权结构。 / The stem has a spouse or siblings each owning 100% of one company, then gives a share structure with zero cross-ownership or exactly 25% cross-ownership.

短税年漏摊经营限额或误摊税率 / Missing the short tax year allocation of the business limit or wrongly prorating the rate：题干出现年中注册日期（如 3 月 1 日注册、12 月 31 日年结）或因控制权变更触发视同年结的短税年天数。 / The stem has a mid-year incorporation date (such as incorporated March 1 with a December 31 year end) or the number of days in a short tax year caused by a deemed year-end on a change of control.

超过 100% 的分摊规则，以及短税年（short tax year）按天数除以 365 缩减经营限额。 / Associated corporations determination and limit allocation questions: scenarios in which spouses or brothers hold two companies separately test whether the "25% cross-ownership line" triggers association, the Schedule 23 rule that allocations total no more than 100%, and the short tax year reduction of the business limit by days over 365.

- T2 四个时点与合规罚则题：给出公司年结日、应税收入及过往合规记录，考查申报截止日（年结后 6 个月）、欠税截止日（年结后 2 个月或符合条件 CCPC 的 3 个月）、分期预缴免除门槛（$3,000）及「一个月差一天」的首期预缴日，外加按未缴税款计算的迟报罚。 / T2 four dates and compliance penalty questions: given the company's year end, taxable income and past compliance record, you apply the filing deadline (6 months after year end), the balance-due date (2 months after year end, or 3 months for a qualifying CCPC), the $3,000 instalment exemption threshold and the "one month less a day" first instalment date, plus the late-filing penalty computed on unpaid tax.

导图



第 6 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
公司独立纳税与会计期间 / Corporation as a separate taxpayer and the fiscal period	fiscal period / tax year	公司是独立纳税人，亏损不能抵个人收入，税年即会计期间且不得超过 53 周，除三类法定例外外所有居民公司（含零活动公司）每年均须报 T2。 / A company is a separate taxpayer whose losses cannot offset personal income, its tax year is its fiscal period and may not exceed 53 weeks, and apart from three statutory exceptions every resident corporation (including a company with no activity) must file a T2 each year.
加拿大受控私人公司判定 / Determining a Canadian-controlled private corporation	Canadian-controlled private corporation (CCPC)	必须是加拿大私人公司，且满足三条否定条件：不被一个或多个非居民控制、不被公众公司控制、无任何一类股份在指定证券交易所上市（控制含法律控制与事实控制）。 / It must be a Canadian private corporation that meets three negative conditions: not controlled by one or more non-residents, not controlled by a public corporation, and with no class of shares listed on a designated stock exchange (control includes legal control and de facto control).
整合机制与股息毛额化 / Integration and the dividend gross-up	integration & dividend gross-up	小企业扣除（SBD）本质是递延而非永久减免；分红时个人对非合资格股息放大 15%、合资格股息放大 38%，并分别按放大部分的 9/13 与 6/11 申领联邦股息税收抵免。 / The small business deduction (SBD) is in essence a deferral and not a permanent reduction; on a dividend the individual grosses up a non-eligible dividend by 15% and an eligible dividend by 38%, and claims the federal dividend tax credit at 9/13 and 6/11 of the grossed-up amount respectively.
联邦三级税率减法链条 / The three-level federal rate subtraction chain	federal tax abatement & SBD rate	联邦 Part I 基本税率 38% 先减 10% 联邦抵免得 28%，非 SBD 部分再减 13% 一般税率减免得 15%，合资格 CCPC 部分减 19% SBD 得 9%。 / The federal Part I basic rate of 38% less the 10% federal abatement gives 28%; the non-SBD portion then less the 13% general rate reduction gives 15%, and the qualifying CCPC portion less the 19% SBD gives 9%.
小企业扣除四数取最小与短税年 / SBD as the least of four numbers, and the short tax year	small business deduction (SBD) & business limit	SBD 等于 19% 乘以加拿大境内经营活动收入（line 400）、应税收入（line 405）、经营限额（line 410，独立公司 $500,000）和递减后限额（line 428）四者中的最小值；不足 51 周的短税年按「天数 ÷ 365」缩减经营限额。 / The SBD equals 19% times the least of active business income in Canada (line 400), taxable income (line 405), the business limit (line 410, $500,000 for a stand-alone company) and the reduced business limit (line 428); for a short tax year of fewer than 51 weeks the business limit is reduced by "days / 365".
应税资本与被动收入两条递减 / The two reductions: taxable capital and passive income	business limit reduction (taxable capital & AAII)	两条递减均看上一税年全联营组数据且取大者不叠加：被动收入在 $50,000 至 $150,000 间每超 $1 削 $5 限额；应税资本从 $10,000,000 起削，2022-04-07 前开始的税年旧规则在 $15,000,000 归零（分母 $11,250），2026 现行规则在 $50,000,000 归零（分母 $90,000）。 / Both reductions look at the prior tax year's data for the whole associated group and take the greater, not the sum: passive income between $50,000 and $150,000 cuts the limit by $5 for each $1 over; taxable capital cuts from $10,000,000, with the old rule for tax years beginning before 2022-04-07 reaching zero at $15,000,000 (denominator $11,250) and the current 2026 rule reaching zero at $50,000,000 (denominator $90,000).
联营公司判定与限额分摊 / Associated corporations and limit allocation	associated corporations & Schedule 23	受同一控制或亲属分别控制且存在至少 25% 交叉持股的公司构成联营，须通过 Schedule 23 按合计不超过 100% 的比例共享一个 $500,000 经营限额。 / Companies under the same control, or controlled separately by relatives with at least 25% cross-ownership, are associated and must share a single $500,000 business limit through Schedule 23, with allocations totalling no more than 100%.
T2 申报、缴税与分期预缴四个时点 / T2 filing, payment and instalment: the four dates	filing deadline, balance-due day & tax instalments	T2 申报截止日为年结后 6 个月；欠税截止日为年结后 2 个月（合资格 CCPC 为 3 个月）；上年或本年税额超 $3,000 须从税年首日起「一个月差一天」按月预缴（满足完美合规等四条件的 CCPC 可按季预缴）。 / The T2 filing deadline is 6 months after year end; the balance-due day is 2 months after year end (3 months for a qualifying CCPC); if tax for the prior year or the current year exceeds $3,000, monthly instalments are required starting on "one month less a day" from the first day of the tax year (a CCPC meeting four conditions, such as perfect compliance, may pay quarterly).
卑诗省公司税率与联动机制 / BC corporate tax rates and the linkage mechanism	BC corporate tax rates & Schedule 427	在 BC 有常设机构的公司通过 Schedule 427 随 T2 申报省税，小企业税率 2%（合并 11%）、一般税率 12%（合并 27%），BC 低税率直接挂钩联邦 SBD 资格且同步承受联邦限额递减。 / A company with a permanent establishment in BC files provincial tax with the T2 through Schedule 427, with a small business rate of 2% (11% combined) and a general rate of 12% (27% combined); BC's low rate is tied directly to federal SBD eligibility and takes the same federal limit reductions.

迟报罚基数与欠税利息 / Late-filing penalty base and arrears interest	late-filing penalty & prescribed interest	迟交 T2 的首犯罚款为申报截止日未缴税款的 5% 加每满一整月 1%（最多 12 个月，封顶 17%），三年内重犯且收到申报要求时升至 10% 加每月 2%（封顶 50%）；所得税与欠税利息均不可在税前扣除。 / A first-time late T2 is penalized at 5% of the unpaid tax at the filing deadline plus 1% for each full month late (up to 12 months, capped at 17%), rising to 10% plus 2% per month (capped at 50%) for a repeat within three years where a demand to file was received; neither income tax nor arrears interest is deductible in computing income.

自测提问（康奈尔左栏）

1. 为什么说 CCPC 是一个总开关？踩中哪三条否定条件会立刻关掉这个开关？ / Why is CCPC called a master switch? Which three negative conditions, once triggered, turn it off at once?
2. 联邦 38% 的基本税率是经过哪几步减法变成 9% 和 15% 的？SBD 是按哪四个数取最小？ / Through which subtraction steps does the federal 38% basic rate become 9% and 15%? The SBD is the least of which four numbers?
3. 应税资本递减与被动收入递减各自的起削点、归零点是多少？两条同时触发时怎么算？ / What are the start and zero points of the taxable capital reduction and of the passive income reduction? How are they computed when both are triggered?
4. 亲属各自开公司什么情况下会触发联营（association）？联营后要填哪两张附表？ / When do relatives who each open a company trigger association? Which two schedules must be filed after association?
5. 公司年结后 2 个月、3 个月、6 个月分别对应什么截止日？什么条件下 CCPC 可以按季度分期预缴？ / What deadlines correspond to 2 months, 3 months and 6 months after year end? Under what conditions can a CCPC pay instalments quarterly?

总结：请用三句话总结：一家卑诗省 CCPC 享受 11% 合并低税率的资格条件、$500,000 经营限额被摊分或递减的三种情形，以及年结后缴税与申报的先后顺序。 / In three sentences, summarize: the eligibility conditions for a BC CCPC to enjoy the 11% combined low rate, the three situations in which the $500,000 business limit is allocated or reduced, and the order of payment and filing after year end.

第 7 章 · 被动收入磨减 / Passive Investment Income in a CCPC

公司税 T2 / Corporate tax (T2) P2 稳住 / Hold steady Passive income grind · 模考 3 题

带着这几道题读：卖掉自用厂房的资本利得会不会削减明年的小企业低税额度？ / Does the capital gain from selling an owner-used factory reduce next year's small business limit?；上一年赚了 $90,000 利息，今年经营利润会多交多少联邦和卑诗省税？ / If the corporation earned $90,000 of interest last year, how much more federal and BC tax does it pay on this year's operating profit?；账上只有利息产生的 NERDTOH，派合资格股息能不能拿回 38⅓% 退税？ / If the only balance is NERDTOH from interest, can an eligible dividend get the 38⅓% refund back?；资本股息派超了 CDA 余额，惩罚税率是多少、谁承担连带责任？ / If a capital dividend exceeds the CDA balance, what is the penalty rate and who is jointly liable?

怎么考

- 计算题：给定上一年调整后合计投资收入（AAII）与本年经营利润，计算本年 $500,000 经营限额的削减额（每超 $50,000 一元削 $5）及因此多交的联邦与卑诗省公司税。 / Calculation question: given last year's adjusted aggregate investment income (AAII) and this year's operating profit, compute the reduction of this year's $500,000 business limit ($5 cut for every $1 over $50,000) and the extra federal and BC corporate tax that results.
- 概念辨析题：区分合计投资收入（AII，算可退还税，填 Schedule 7 第 1 部分）与调整后合计投资收入（AAII，算限额递减，填 Schedule 7 第 2 部分）的四项差异，特别是处置经营性资产的资本利得与非联结公司股息。 / Concept question: distinguish aggregate investment income (AII, used for refundable tax, Schedule 7 Part 1) from adjusted aggregate investment income (AAII, used for the business limit grind, Schedule 7 Part 2) on four differences, especially the capital gain on disposing of an active asset and dividends from non-connected corporations.
- 税率与账户流向题：考查 CCPC 投资收入联邦 38⅔%（含 10⅔% 附加可退还税）与 30⅔% 可退还部分的拆分，以及 Part IV 税（38⅓%）在联结公司与非联结公司之间的判据及进 ERDTOH 还是 NERDTOH。 / Rates and account-flow question: the split of the federal 38⅔% rate on CCPC investment income (including the 10⅔% additional refundable tax) and the 30⅔% refundable portion; the test for Part IV tax (38⅓%) between connected and non-connected corporations; and whether the amount goes to ERDTOH or NERDTOH.
- 股息派发与退税顺序题：测试双池 RDTOH 的掏池顺序（非合资格股息先掏 NERDTOH、掏空再动 ERDTOH；合资格股息只掏 ERDTOH）、38⅓% 退税率以及三年报税时效。 / Dividend payment and refund-order question: the order in which the two RDTOH pools are drawn (non-eligible dividends draw NERDTOH first and ERDTOH only after it is empty; eligible dividends draw ERDTOH only), the 38⅓% refund rate, and the three-year filing limit.
- 合规与惩罚税情景题：考查资本股息账户（CDA）超额派发的 60% Part III 税与股东连带责任、合资格股息超额指定的 20%/30% Part III.1 税，以及 2026 现行规则下 substantive

高频陷阱（看到信号就警觉）

AII与AAII口径混用 / Mixing up the AII and AAII bases：题干同时出现卖出自用厂房（active asset）或收到上市股票股息（non-connected dividend），并问明年经营限额递减或当年可退还税。 / The question mentions selling an owner-used factory (active asset) or receiving dividends on listed shares (non-connected dividend), and asks about next year's business limit reduction or this year's refundable tax.

被动收入递减错算当年或全额乘5 / Applying the passive income grind to the wrong year, or multiplying the full AAII by 5：题干给出 2025 年与 2026 年两年的投资收入，或给出的 AAII 介于 $50,000 到 $150,000 之间。 / The question gives investment income for both 2025 and 2026, or gives an AAII between $50,000 and $150,000.

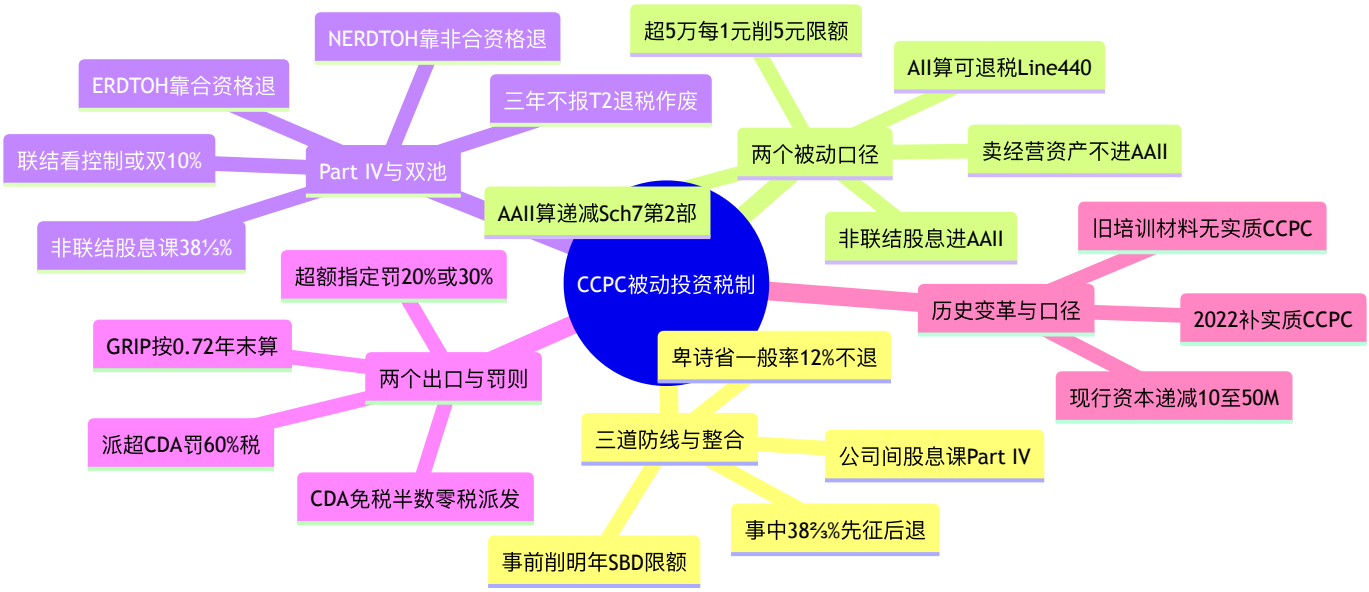
联结与联营判据张冠李戴 / Using the associated test where the connected test applies, or the reverse：题干描述一家公司持有另一家公司 15% 或 20% 的表决权股份及市值，问收到的股息是否按 38⅓% 全额交 Part IV 税。 / One corporation holds 15% or 20% of the voting shares and market value of another, and the question asks whether the dividend received bears the full 38⅓% Part IV tax.

双池RDTOH退税方向搞反 / Getting the direction of the dual-pool RDTOH refund backwards：题干给出公司账上只有 NERDTOH（来自利息或租金）却派发了合资格股息（eligible dividend），问能拿回多少股息退税。 / The corporation's only balance is NERDTOH (from interest or rent) but it pays an eligible dividend, and the question asks how much dividend refund it gets.

资本股息超额与迟报后果混淆 / Confusing the capital dividend excess with the consequences of late filing：题干出现资本股息（capital dividend）金额超过派息当日 CDA 余额，或同一年晚些时候发生资本亏损。 / The capital dividend exceeds the CDA balance on the payment date, or a capital loss arises later in the same year.

CCPC 的适用与 $10M—$50M 应税资本递减区间（旧培训材料写 $10M—$15M）。 / Compliance and penalty-tax scenario: the 60% Part III tax on capital dividends paid above the capital dividend account (CDA) and the shareholders' joint liability; the 20% / 30% Part III.1 tax on excessive eligible dividend designations; and, under the 2026 rules in force, the substantive CCPC and the $10M–$50M taxable capital grind range (old training material says $10M–$15M).

导图



第 7 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
AII与AAII的功能与差异 / Purpose and differences of AII and AAII	aggregate investment income (AII) / adjusted aggregate investment income (AAII)	AII（Schedule 7 第 1 部分，填 line 440）服务可退还税计算；AAII（第 2 部分）服务次年经营限额递减，需剔除处置经营性资产的资本利得并加回非联结公司股息。 / AII (Schedule 7 Part 1, line 440) serves the refundable tax calculation; AAII (Part 2) serves next year's business limit grind and must exclude the capital gain on disposing of an active asset and add back dividends from non-connected corporations.
被动收入限额递减公式 / Passive income business limit reduction formula	business limit reduction (passive income grind)	本公司与全部联营公司在上一历年内结束的所有税年的 AAII 合计超过 $50,000 时，每超 $1 削减本年 $5 经营限额，达到 $150,000 时 $500,000 限额归零。 / When the AAII of this corporation and all associated corporations for all tax years ending in the preceding calendar year exceeds $50,000, this year's $500,000 business limit is reduced by $5 for every $1 over; the limit reaches zero at $150,000.
CCPC投资收入税率拆解 / Rate breakdown of CCPC investment income	additional refundable tax (ART) / refundable portion of Part I tax	CCPC 投资收入联邦 Part I 抵免后为 28%，另加 10⅔% 附加可退还税（line 604）合计 38⅔%，其中 30⅔% × AII 可退还（line 450），加卑诗省 12% 后当年合计 50⅔%、退税后公司层留存 20%。 / Federal Part I tax on CCPC investment income is 28% after the abatement, plus 10⅔% additional refundable tax (line 604), for 38⅔% in total; 30⅔% x AII is refundable (line 450). With BC's 12%, the total for the year is 50⅔%, and 20% stays at the corporate level after the refund.
Part IV税与联结公司判据 / Part IV tax and the connected corporation test	Part IV tax / connected corporation	私人公司收到非联结公司的应税股息按 38⅓% 课 Part IV 税（line 712）；若收款方控制（>50% 表决权）付款方，或持有其 >10% 表决权股本且 >10% 市值，则为联结公司，仅在付款方因该股息获得退税时按比例课税。 / A private corporation receiving taxable dividends from a non-connected corporation pays Part IV tax at 38⅓% (line 712). If the recipient controls the payer (>50% of votes), or holds >10% of its voting shares and >10% of its market value, the payer is connected, and Part IV tax applies only in proportion to the dividend refund the payer gets from paying that dividend.
双池RDTOH与退还顺序 / Dual-pool RDTOH and the refund order	eligible RDTOH (ERDTOH) / non-eligible RDTOH (NERDTOH)	派发应税股息按 38⅓% 退税：合资格股息只能掏 ERDTOH（line 530）；非合资格股息必须先掏 NERDTOH（line 545），掏空后才可动用 ERDTOH。 / Paying taxable dividends gives a refund of 38⅓% of the dividend: an eligible dividend can draw ERDTOH only (line 530); a non-eligible dividend must draw NERDTOH first (line 545) and may draw ERDTOH only once NERDTOH is exhausted.
股息退税三年除斥期与实付要求 / Three-year limit on the dividend refund and the actual payment requirement	dividend refund limitation period	股息必须实际支付给股东（仅挂应付账款无效），且公司必须在税年结束后三年内申报 T2，否则股息退税永久作废。 / The dividend must actually be paid to the shareholders (an accrued payable does not count), and the corporation must file its T2 within three years after the tax year-end, or the dividend refund is lost permanently.
资本股息账户与超额惩罚 / Capital dividend account and the penalty for excess	capital dividend account (CDA) / Part III tax	CDA 余额累计至派息前一刻，须不晚于股息应付或实付较早日就全额报 T2054；超额派发按超额部分的 60%（3/5）课 Part III 税，收款股东按比例负连带责任。 / The CDA balance is measured immediately before the dividend is paid, and the full T2054 election must be filed no later than the earlier of the day the dividend becomes payable or is paid; the excess is subject to Part III tax at 60% (3/5) of the excess, and recipient shareholders are jointly liable in proportion.
一般税率收入池与超额指定罚税 / General rate income pool and tax on excessive designations	general rate income pool (GRIP) / Part III.1 tax	CCPC 的 GRIP 在年末按 0.72 一般税率因子计算，派发合资格股息须在付款当时或之前书面通知股东；年末超额指定课 20% Part III.1 税（人为拉高 GRIP 罚 30%）。 / A CCPC's GRIP is computed at year-end using the 0.72 general rate factor; a corporation paying an eligible dividend must notify shareholders in writing at or before payment; an excess at year-end bears 20% Part III.1 tax (30% where GRIP was artificially inflated).
实质CCPC与旧材料口径错位 / Substantive CCPC and the gap with old material	substantive CCPC	2022-04-07 或之后结束的税年起，实质由加拿大居民控制的非 CCPC 私人公司同样适用 10⅔% 附加税并产生 NERDTOH；2026 现行应税资本递减区间是 $10M–$50M。旧培训材料（2024 税年口径）没有 substantive CCPC 这一层，且仍写 $10M–$15M。 / For tax years ending on or after 2022-04-07, a private corporation that is substantively controlled by Canadian residents but is not a CCPC is also subject to the 10⅔% additional tax and generates NERDTOH; the current 2026 taxable capital grind range

is $10M–$50M. The old training material (2024 tax year basis) has no substantive CCPC layer and still says $10M–$15M.

自测提问（康奈尔左栏）

1. 为什么 CCPC 赚取被动投资收入既要交 38⅔% 的联邦高税率，还要在明年削减 $500,000 的小企业经营限额？ / Why does a CCPC earning passive investment income pay the high 38⅔% federal rate and also lose part of the $500,000 small business limit next year?
2. Schedule 7 上的 AII 和 AAII 在计算口径和报表去向上有什么核心区别？ / What are the core differences between AII and AAII on Schedule 7, in how they are calculated and where they go on the return?
3. 收到另一家加拿大公司的股息时，如何用两个 10% 判断是否属于联结公司（connected），Part IV 税怎么算？ / When a corporation receives a dividend from another Canadian corporation, how do the two 10% tests decide whether it is connected, and how is Part IV tax computed?
4. ERDTOH 和 NERDTOH 分别装什么税？派发合资格与非合资格股息时掏池子的先后顺序是什么？ / What goes into ERDTOH and NERDTOH, and in what order are the pools drawn when eligible and non-eligible dividends are paid?
5. 派发资本股息（CDA）和合资格股息（GRIP）各自的申报时点、超额罚税率及补救条件是什么？ / What are the reporting timing, penalty rate for excess and remedy for capital dividends (CDA) and eligible dividends (GRIP)?

总结：用三句话总结一笔被动投资收入进入 CCPC 后，如何通过『明年削额度（AAII）、当年交高税进池子（AII/Part IV → 双池 RDTOH）、分红退税或走免税/高税出口（CDA/GRIP）』完成整合闭环。 / In three sentences, summarize how passive investment income entering a CCPC is integrated: next year's limit is cut (AAII), high tax is paid this year into the pools (AII / Part IV into the dual RDTOH), and a dividend brings either the refund or the tax-free or high-tax exits (CDA / GRIP).

第 8 章 · 工资还是股息 / Owner-Manager Compensation: Salary vs. Dividend

公司税 T2 / Corporate tax (T2) P1 必拿分 / Must score Salary or dividends · 模考 4 题

带着这几道题读：只领分红不发工资会丢掉哪三项资格？ / Which three qualifications are lost by taking only dividends and no salary?；给家人分红怎么避开TOSI最高档税率？ / How can dividends to family members avoid the top TOSI rate?；一年内还清股东贷款就完全免税吗？ / Is a shareholder loan completely tax-free if it is repaid within a year?；给家人开的工资远高于市价，公司还能全额扣除吗？ / If a family member is paid far above the market rate, can the corporation still deduct the full amount?

怎么考

- 定性对比题：给出业主经理的家庭结构与退休储蓄需求，考查工资与分红在公司税前扣除、注册退休储蓄计划（RRSP）额度、加拿大退休金计划（CPP）记录及托儿费扣除资格上的本质差异。 / Qualitative comparison question: given an owner-manager's family structure and retirement saving needs, tests the essential differences between salary and dividends in corporate deductibility, registered retirement savings plan (RRSP) room, Canada Pension Plan (CPP) records and eligibility for the child care expense deduction.
- 整合与毛额化计算题：给出加拿大控管私人公司（CCPC）享小企业扣除后的税后利润，要求计算非合资格股息的15%毛额化应税股息金额、联邦9/13股息税收抵免以及卑诗省1.96%省级抵免基数。 / Integration and gross-up calculation question: given the after-tax profit of a Canadian-controlled private corporation (CCPC) that claimed the small business deduction, compute the taxable amount of a non-eligible dividend with the 15% gross-up, the federal 9/13 dividend tax credit and the BC 1.96% provincial credit base.
- 家庭分拆收入（TOSI）判定题：设计配偶或成年子女从家族公司领分红的场景，考查合资格股份（年满25岁、双10%持股、非专业公司且服务收入低于90%）、实质参与经营（每周至少20小时）及业主年满65岁三条排除线。 / Tax on split income (TOSI) question: a spouse or adult child receives dividends from the family corporation; tests the three exclusion lines: excluded shares (age 25 or over, double 10% holding, not a professional corporation, and service income under 90%), substantial involvement in the business (at least 20 hours a week), and an owner aged 65 or over.
- 股东贷款与公司车福利题：考查股东贷款在借款年公司年结后一年内还清免计s.15(2)本金、但仍须按规定利率计算s.80.4推定利息福利的双轨规则，以及公司车公务用途过半才可打折待命费的条件。 / Shareholder loan and company car question: tests the two parallel rules for a shareholder loan (repaying within one year after the end of the corporation's tax year in which the loan was made avoids including the principal under s.15(2), but the s.80.4 deemed interest benefit at the prescribed rate still applies), and the condition that business use of a

高频陷阱（看到信号就警觉）

股息计入赚取收入陷阱 / Treating dividends as earned income：题干出现业主经理只领分红不发工资，却计划新增RRSP额度、累积CPP养老金或申报托儿费扣除。 / The owner-manager takes only dividends and no salary, yet plans to add RRSP room, build a CPP pension or claim a child care deduction.

TOSI年龄与工时错配陷阱 / Mismatching the age and hours tests for TOSI：题干出现18至24岁成年子女、律师或会计师等专业公司、咨询服务公司，或挂名不干活的配偶领取分红。 / The question involves an adult child aged 18 to 24, a professional corporation such as a law or accounting firm, a consulting services corporation, or a spouse who does no work but takes dividends.

股东贷款免本金即免利息陷阱 / Assuming no principal inclusion means no interest benefit on a shareholder loan：题干强调股东从公司零息或低息借款并在规定的一年内按期还清本金，询问当年是否完全没有应税福利。 / The question stresses that a shareholder borrowed from the corporation at zero or low interest and repaid the principal on time within the permitted year, and asks whether there is no taxable benefit at all for the year.

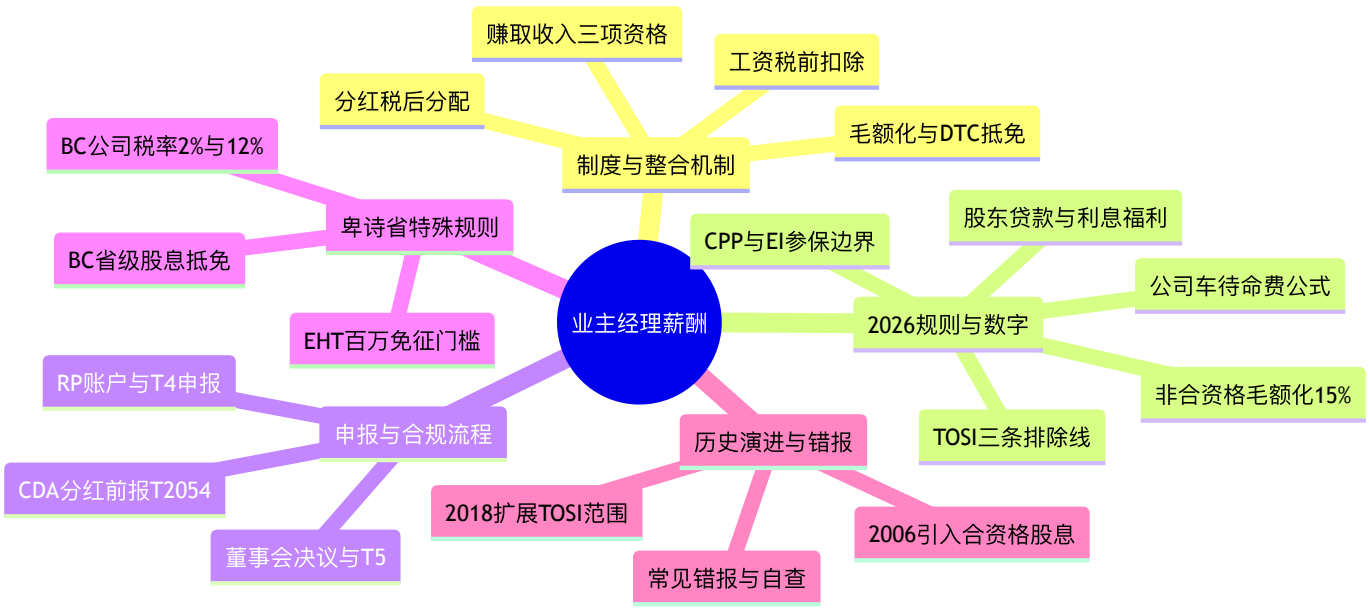
控股股东照常缴EI陷阱 / Paying EI as usual for a controlling shareholder：题干说明业主经理持有公司超过40%的有表决权股份并给自己发放工资，询问公司需代扣代缴哪些法定供款。 / The owner-manager holds more than 40% of the voting shares and pays himself a salary, and the question asks which statutory contributions the corporation must withhold and remit.

滑单混报与超额合资格股息陷阱 / Mixing up slips, and excessive eligible dividends：题干提到公司利润全部按小企业税率纳税却派发合资格股息，或将股东私人福利填报在T5滑单上。 / All of the corporation's profit was taxed at the small business rate but it paid eligible dividends, or a private shareholder benefit was reported on a T5 slip.

company car must exceed half before the standby charge can be reduced.

- 合规滑单与卑诗省雇主健康税（EHT）实务题：考查T4、T5与T4A的申报边界、资本股息账户（CDA）T2054 表须不晚于分红成为应付之时提交的时限、超额合资格股息20%罚税，以及卑诗省EHT的$1,000,000免征门槛。 / Compliance slips and BC Employer Health Tax (EHT) question: tests the boundary between T4, T5 and T4A reporting, the timing rule that Form T2054 for the capital dividend account (CDA) must be filed no later than the time the dividend becomes payable, the 20% tax on excessive eligible dividends, and the BC EHT exemption threshold of $1,000,000.

导图



第 8 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
工资与分红的公司税前扣除差异 / Corporate deductibility of salary vs. dividend	corporate deductibility of salary vs. dividend	工资与奖金作为经营支出可在公司算税前扣除，而分红必须用公司交完税后的税后利润派发，不可在公司层面扣除。 / Salary and bonuses are business expenses the corporation deducts before tax, whereas dividends must be paid out of after-tax profit and are not deductible by the corporation.
股息毛额化与联邦及BC股息税收抵免 / Dividend gross-up and the federal and BC dividend tax credits	dividend gross-up and dividend tax credit (DTC)	非合资格股息毛额化放大15%、联邦抵免为毛额增量的9/13（BC省为应税股息的1.96%）；合资格股息毛额化放大38%、联邦抵免为增量的6/11（BC省为应税股息的12%）。 / A non-eligible dividend is grossed up by 15%, with a federal credit of 9/13 of the gross-up (BC credit is 1.96% of the taxable dividend); an eligible dividend is grossed up by 38%, with a federal credit of 6/11 of the gross-up (BC credit is 12% of the taxable dividend).
工资独享的三项赚取收入资格 / The three earned income uses that only salary provides	earned income for RRSP, CPP, and child care expenses	只有工资（雇佣所得）会产生CPP可保收入，并计入ITA s.146(1)的RRSP赚取收入（按上年18%累积）与ITA s.63(3)的托儿费赚取收入（按2/3封顶），股息均被排除在外。 / Only salary (employment income) creates CPP pensionable earnings and counts as earned income for RRSP room under ITA s.146(1) (18% of the prior year's amount) and for child care expenses under ITA s.63(3) (capped at 2/3); dividends are excluded from all three.
业主经理的CPP、CPP2与EI规则 / CPP, CPP2 and the EI insurable employment exemption for owner-managers	CPP, CPP2, and EI insurable employment exemption	发工资需由雇员和公司各缴5.95%的CPP（合计11.9%）及YMPE至YAMPE（2026年为$85,000）区间4%的CPP2，但控制超过40%有表决权股份的股东按《雇佣保险法》s.5(2)(b)免缴EI且不能领常规EI。 / Paying salary requires the employee and the corporation to each pay 5.95% CPP (11.9% in total) and 4% CPP2 on earnings between the YMPE and the YAMPE ($85,000 in 2026), but a shareholder who controls more than 40% of the voting shares is exempt from EI under Employment Insurance Act s.5(2)(b) and cannot collect regular EI.
公司车待命费与打折条件 / Automobile standby charge and the conditions for reducing it	automobile standby charge	买断车按每月2%乘原始成本、租赁车按2/3乘月租计算待命费；仅当公务用途超过50%且备有里程记录时，才可按私用公里数除以（1,667公里×可用月数）打折。 / The standby charge is 2% per month of the original cost for an owned car, or 2/3 of the monthly lease payment for a leased car; it can be reduced by the ratio of personal kilometres to (1,667 km x months available) only when business use exceeds 50% and a mileage log is kept.
股东贷款本金并入与推定利息福利 / Shareholder loan inclusion and the deemed interest benefit	shareholder loan (s.15(2)) and deemed interest benefit (s.80.4)	股东借款若在放款那个公司税年结束后一年内还清且非循环借还，可免按s.15(2)整笔并入所得，但实付利息低于CRA规定利率（2026年Q4为3%）的差额仍须按s.80.4计入应税福利。 / A shareholder loan repaid within one year after the end of the corporation's tax year in which it was made, and not part of a series of loans and repayments, avoids inclusion of the full amount under s.15(2); but interest actually paid below the CRA prescribed rate (3% for 2026 Q4) still creates a taxable benefit under s.80.4 on the difference.
分割收入税（TOSI）三条核心排除线 / The three core exclusions from tax on split income (TOSI)	Tax on Split Income (TOSI) exclusions	给指定家庭成员分红须满足合资格股份（年满25岁、表决权与市值均≥10%、服务收入<90%且非专业公司）、实质参与经营（年满18岁且本年或任意5个往年每周工作≥20小时）或业主本人年满65岁（分给配偶）之一，否则按最高边际税率课税。 / A dividend to a specified family member must meet one of: excluded shares (age 25 or over, at least 10% of both votes and value, services income under 90% and not a professional corporation), substantial involvement in the business (age 18 or over and at least 20 hours a week in the current year or any five prior years), or the owner being 65 or over (for dividends to a spouse); otherwise the dividend is taxed at the top marginal rate.
家庭成员薪酬的合理性测试 / Reasonableness test for family members' pay	reasonableness test (ITA s.67)	付给家庭成员的工资必须真实提供服务（business purpose测试）且金额与付给陌生人做同等工作相当（s.67合理性测试），超额不合理部分公司不得扣除。 / Salary paid to a family member must be for services actually provided (business purpose test) and in an amount comparable to what an unrelated person would be paid for the same work (the s.67 reasonableness test); the unreasonable excess is not deductible by the corporation.

滑单申报、GRIP超额罚税与CDA选择时点 / Slip reporting, the tax on GRIP excess and CDA election timing	T4/T5/T4A filing, Part III.1 tax, and CDA T2054 election	T4与T5须于次年2月最后一天前申报，股东福利走T4A不可享股息抵免；超GRIP余额发合资格股息触发20%的Part III.1罚税；资本股息账户（CDA）免税分红须不晚于分红成为应付之时（若更早实际支付，则不晚于首次支付日）提交T2054。 / T4 and T5 slips are due by the last day of February of the following year, and a shareholder benefit goes on a T4A and gets no dividend credit; paying an eligible dividend above the GRIP balance triggers 20% Part III.1 tax; a tax-free capital dividend from the capital dividend account (CDA) requires Form T2054 to be filed no later than the time the dividend becomes payable (or, if paid earlier, the first payment date).
卑诗省公司税率与雇主健康税（EHT） / BC corporate tax rates and the Employer Health Tax (EHT)	BC corporate tax rates and Employer Health Tax (EHT)	BC省小企业税率2%、一般税率12%、限额$500,000长期稳定；BC省EHT按境内薪资总额（不含股息）课征，$1,000,000以下全免，小型公司发工资通常不产生EHT成本。 / BC rates are stable at 2% small business, 12% general, with a $500,000 limit; BC EHT applies to total BC remuneration (excluding dividends) and is fully exempt below $1,000,000, so a small corporation paying salaries usually has no EHT cost.

自测提问（康奈尔左栏）

1. 为什么说分红整合（integration）只是近似相等，不能保证开公司分红一定比发工资省税？ / Why is dividend integration only approximately equal, and why can it not guarantee that paying dividends from a corporation saves tax compared with paying salary?
2. 只领分红不发工资的业主经理，会在哪三项与赚取收入（earned income）挂钩的资格上直接归零？ / An owner-manager who takes only dividends and no salary loses which three qualifications tied to earned income?
3. 控股超40%的业主经理给自己发工资时，CPP、CPP2与EI分别怎么缴？ / How are CPP, CPP2 and EI handled when an owner-manager who controls more than 40% pays himself a salary?
4. 给配偶或成年子女派发分红时，满足哪三条排除线之一才能避开TOSI最高边际税率？ / When paying dividends to a spouse or adult child, which of the three exclusions must be met to avoid the top marginal rate under TOSI?
5. 股东向公司零息借款并在次年公司年结日前还清，为什么躲过了s.15(2)却躲不过s.80.4？ / Why does a shareholder who borrows from the corporation at zero interest and repays before the corporation's next year-end avoid s.15(2) but not s.80.4?

总结：用自己的话总结工资与分红在公司扣除、个人税整合、三项法定资格（RRSP/CPP/托儿费）以及家庭分拆（s.67与TOSI）上的核心取舍框架。 / In your own words, summarize the trade-off framework between salary and dividends: corporate deduction, personal tax integration, the three statutory qualifications (RRSP / CPP / child care), and family income splitting (s.67 and TOSI).

第 9 章 · 股东贷款、s.85 与清算 / Shareholder Loans, Section 85 Rollovers, ABILs, Wind-ups

公司税 T2 / Corporate tax (T2) P2 稳住 / Hold steady Shareholder loans, s.85 and wind-ups · 模考 3 题

带着这几道题读：2026 年 2 月借的股东贷款，还款死线为什么不是 2027 年 2 月？ / Why is the repayment deadline for a shareholder loan made in February 2026 not February 2027?；用 s.85 把个体户装进公司，拿多少票据（boot）才不会当场交税？ / How much boot (promissory note) can you take when using s.85 to move a sole proprietorship into a corporation without paying tax on the spot?；小公司倒闭了，投进去的钱怎么变成能抵工资的 ABIL？ / When a small corporation fails, how does the money put into it become an ABIL that can offset salary income?；公司清盘分现金时，视同股息看 PUC 还是看股东自己的 ACB？ / When a corporation is wound up and distributes cash, is the deemed dividend based on PUC or on the shareholder's own ACB?；清盘关公司为什么必须先拿 TX19 清税证明书才能分钱？ / Why must the TX19 clearance certificate be obtained before money is distributed when a corporation is wound up?

怎么考

- 时间轴与死线跨年推算题：给出借款日与公司不同的财年结束日（如 12 月 31 日或 1 月 31 日），考查 ITA s.15(2.6)『放款公司税年结束后一年内』的还款死线，以及 s.80.4 与 s.15(2) 哪一条适用。 / Timeline and cross-year deadline question: gives a loan date and a corporate year-end that differs from the calendar year (for example December 31 or January 31), and tests the ITA s.15(2.6) repayment deadline of 'one year after the end of the lending corporation's tax year' and which of s.80.4 and s.15(2) applies.
- s.85 选举金额上下限与票据（boot）计算题：给出转让资产的公平市值、税基与非股份对价（boot），考查零税负转让的选举金额填报、boot 超过税基时的当期应税收益，以及 s.85(2.1) 对新发股份实缴资本（PUC）的压减。 / Section 85 elected amount limits and boot calculation question: gives the fair market value and tax basis of transferred assets and the non-share consideration (boot), and tests how to fill in the elected amount for a tax-free transfer, the immediate taxable gain when boot exceeds the tax basis, and the reduction of the new shares' paid-up capital (PUC) under s.85(2.1).
- ABIL 三道闸门与双向冲减综合题：结合小企业公司（SBC）过去 12 个月资产达标测试、s.50(1) 年末视同处置选举、2026 税年 ½ 纳入率，以及历年终身资本利得豁免（LCGE）对营业投资损失的两倍冲减规则出题。 / Combined question on the three gates for an ABIL and the two-way offset: tests the small business corporation (SBC) asset test over the past 12 months, the s.50(1) year-end deemed disposition election, the 2026 inclusion rate of 1/2, and the rule that capital gains deductions claimed in earlier years under the lifetime capital gains exemption (LCGE) reduce a business investment loss at twice the amount.
- 公司清算股东三步计税题：同时给出清算分配现金、股份类别的 PUC、股东个人的调整成本基础（ACB）与资本股息账户（CDA）余额，考查先算 s.84(2) 视同股息、再切出 s.83(2) 免税资本股息、最后从处置对价剔除视同股息计算资本损益的

高频陷阱（看到信号就警觉）

用借款日加一年算还款死线 / Counting the repayment deadline as one year from the loan date：题干同时出现具体放款日期与非日历年的公司财年结束日（如 January 31 year-end），或出现年末还款、次年年初再借的连续动作。 / The question gives both a specific loan date and a corporate year-end that is not the calendar year (such as a January 31 year-end), or describes a repayment at year-end followed by a new loan early next year.

s.85 拿超额票据仍以为零税负 / Assuming a s.85 transfer is tax-free even with excess boot：题干出现 promissory note、cash 或 debt assumption（即 boot）金额大于所转让资产的税基（ACB/UCC），或询问转让后新发行股份的 PUC。 / The amount of a promissory note, cash or assumed debt (boot) is greater than the tax basis (ACB/UCC) of the transferred assets, or the question asks for the PUC of the shares issued after the transfer.

ABIL 误用 2/3 纳入率或漏算豁免冲减 / Using a 2/3 inclusion rate for ABIL or forgetting the exemption offset：题干计算 2026 税年的 ABIL 金额、提及纳税人往年曾使用过终身资本利得豁免（LCGE / capital gains deduction），或问第 10 年之后未用完的 ABIL 去向。 / The question computes the ABIL for the 2026 tax year, mentions that the taxpayer used the lifetime capital gains exemption (LCGE / capital gains deduction) in an earlier year, or asks what happens to an ABIL not used after year 10.

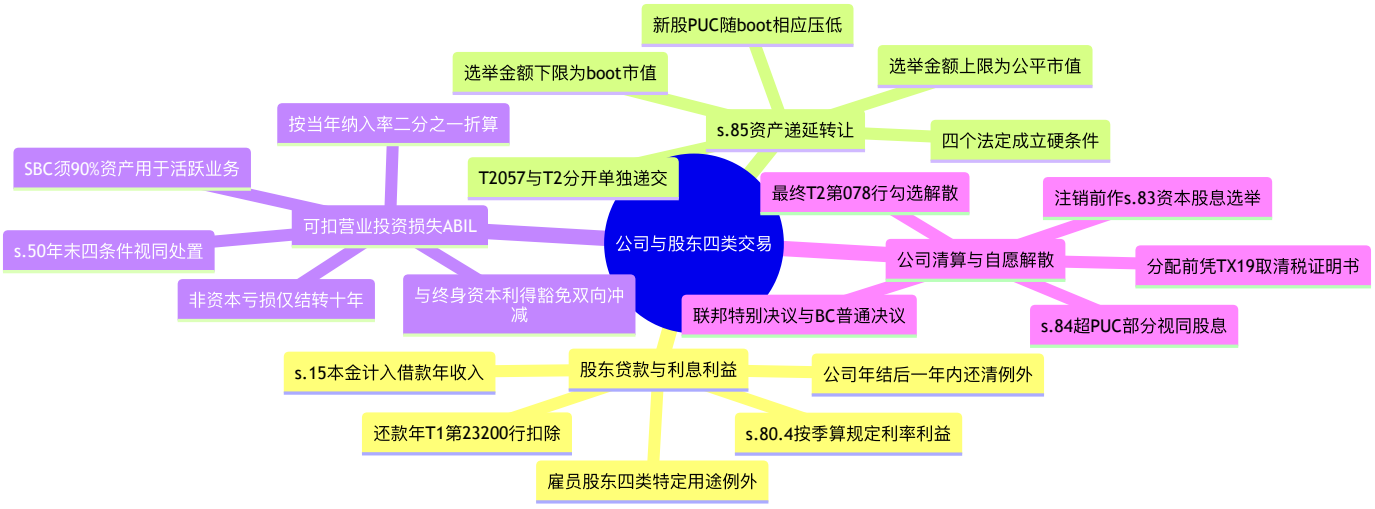
清算时拿个人 ACB 算视同股息 / Using the personal ACB to compute the deemed dividend on a wind-up：题干同时给出 shares' paid-up capital (PUC) 和 shareholder's adjusted cost base (ACB) 两个不同数值（如从前合伙人手中溢价收购股份）。 / The question gives two different numbers for the shares' paid-up capital (PUC) and the shareholder's adjusted cost base (ACB) (for example from buying shares at a premium from a former partner).

先后次序。 / Three-step shareholder tax on a wind-up: gives the cash distributed on liquidation, the PUC of the share class, the shareholder's personal adjusted cost base (ACB) and the capital dividend account (CDA) balance, and tests the order of first computing the s.84(2) deemed dividend, then carving out the s.83(2) tax-free capital dividend, and finally computing the capital gain or loss after removing the deemed dividend from the proceeds.

- 法定程序、表号与先后顺序题：考查清算解散的七步法定顺序（特别是先拿 TX19 清税证明书再分配财产，否则触发 s.159(2)(3) 法定代表人个人连带责任），以及 T2057 截止日、迟报罚金两档取小、联邦与卑诗省解散决议门槛差异。 / Statutory procedure, form numbers and sequence question: tests the seven statutory steps of a wind-up and dissolution (especially obtaining the TX19 clearance certificate before distributing property, failing which the legal representative has personal liability under s.159(2)(3)), the T2057 deadline, the lesser-of-two-tiers late-filing penalty, and the difference between the federal and BC dissolution resolution thresholds.

> **先分财产后办清税证明或注销后才选 CDA / Distributing property before the clearance certificate, or making the CDA election after dissolution**：题干描述董事或清算人在取得 clearance certificate (TX19) 之前向股东分配剩余财产，或询问 CDA 选举与公司注销（dissolution）的先后顺序。 / The question describes directors or a liquidator distributing remaining property to shareholders before obtaining the clearance certificate (TX19), or asks about the order of the CDA election and the dissolution.

导图



第 9 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
股东贷款本金计税与一年例外 / Tax on shareholder loan principal and the one-year exception	shareholder loan & one-year repayment exception (ITA s.15(2), s.15(2.6))	股东从公司取得的贷款本金默认计入借款年个人收入，除非在放款公司该税年结束起一年内还清且不属一系列借与还。 / The principal of a loan from the corporation to a shareholder is included in the shareholder's income for the year of the loan by default, unless it is repaid within one year after the end of the lending corporation's tax year and is not part of a series of loans and repayments.
指定股东与雇员股东借款例外 / Exceptions for specified shareholders and employee-shareholders	specified shareholder & employee-shareholder exception (ITA s.15(2.4), s.248(1))	直接或间接持有任一类别股份 10% 及以上者为指定股东；雇员股东借款须因雇员身份取得、放款时有合理期限还款安排，且仅限购自住房、购履职机动车、认购新股或非指定雇员四类。 / A person who directly or indirectly holds 10% or more of any class of shares is a specified shareholder; an employee-shareholder loan must be received because of employment, have a reasonable repayment arrangement at the time of the loan, and fall into one of four cases: buying a home to live in, buying a car for work, subscribing for new shares, or a loan to an employee who is not a specified employee.
视同利息利益与两条规则互斥 / Deemed interest benefit and the two rules being mutually exclusive	deemed interest benefit & prescribed rate (ITA s.80.4)	本金未按 s.15(2) 计税的低息或无息借款，按规定利率（2026 税年四季同为 3%）逐段乘未偿余额并扣减次年 1 月 30 日前实付利息计入收入；本金已按 s.15(2) 计税则不再算视同利息。 / For a low-interest or interest-free loan whose principal is not taxed under s.15(2), the benefit is computed at the prescribed rate (3% in all four quarters of the 2026 tax year) on the outstanding balance for each period, less interest actually paid by January 30 of the next year, and included in income; if the principal is taxed under s.15(2), no deemed interest is computed.
s.85 选举金额上下限与 PUC 压减 / Section 85 elected amount limits and PUC reduction	section 85 rollover, elected amount, boot & PUC reduction (ITA s.85(1), s.85(2.1))	s.85 转让对价须含股份，选举金额上限为转让财产公平市值、下限为非股份对价（boot）公平市值，且新发股份 PUC 会被压至『选举金额减去 boot』。 / Consideration for a s.85 transfer must include shares; the elected amount is capped at the fair market value of the transferred property and floored at the fair market value of the non-share consideration (boot); and the PUC of the newly issued shares is reduced to the elected amount minus boot.
T2057 截止日与迟报罚金两档取小 / T2057 deadline and the lesser-of-two-tiers late-filing penalty	Form T2057 filing deadline & late-filing penalty (ITA s.85(6)-(8))	T2057 与 T2 分开递交，截止日取转让双方报税截止日中最早者；迟报三年内罚金取『(公平市值−选举金额)×0.25%×月数』与『每月 $100（封顶 $8,000)』之较小值。 / T2057 is filed separately from the T2, and its deadline is the earliest of the filing due dates of the two parties to the transfer; for an election filed late within three years, the penalty is the lesser of (fair market value − elected amount) x 0.25% x months and $100 a month (capped at $8,000).
小企业公司定义与 ABIL 纳入率 / Small business corporation definition and the ABIL inclusion rate	small business corporation (SBC) & allowable business investment loss (ABIL)	处置前 12 个月内任一时点符合 CCPC 且约 90% 资产用于加拿大主要活跃业务即可算 SBC；2026 税年 ABIL 为营业投资损失乘以 ½（66.67% 提案从未生效），可抵任何收入。 / A corporation is an SBC if at any time in the 12 months before disposition it was a CCPC with about 90% of its assets used principally in an active business in Canada; for the 2026 tax year the ABIL is the business investment loss multiplied by 1/2 (the 66.67% proposal never took effect), and can be deducted against any income.
ABIL 与终身资本利得豁免冲减及结转 / LCGE offset against the ABIL and the carryforward	LCGE reduction & 10-year ABIL carryforward (ITA s.39(9), s.110.6, s.111)	以前年度申报过的 s.110.6 资本利得扣除按两倍冲减本年 BIL（2026 税年 LCGE 为 $1,275,000，扣除限额 $637,500)；未用完的 ABIL 结转 10 年后转为净资本亏损。 / A s.110.6 capital gains deduction claimed in earlier years reduces this year's BIL at twice the amount (the 2026 LCGE is $1,275,000, a deduction limit of $637,500); an ABIL not used after 10 years of carryforward becomes a net capital loss.
清算视同股息与资本损益分步计算 / Wind-up deemed dividend and stepwise computation of the capital gain or loss	winding-up deemed dividend, PUC vs ACB & CDA election (ITA s.84(2), s.88(2), s.83(2))	清算分配超过类别股份 PUC 的部分视同股息（CDA 余额内可于公司注销前作 s.83(2) 免税选举，超额选举缴 3/5 第三部分税)；计算股份资本损益时须从处置对价中剔除视同股息后再减股东个人 ACB。 / The part of a liquidation distribution that exceeds the PUC of the share class is a deemed dividend (within the CDA balance it can be elected as a tax-free capital dividend under s.83(2) before dissolution; an excessive election bears 3/5 Part III tax); in computing the capital gain or loss on the shares, the deemed dividend must be removed from the proceeds before subtracting the shareholder's personal ACB.

清税证明书顺序与法定代表人个人责任 / Clearance certificate order and personal liability of the legal representative	clearance certificate (TX19) & personal liability of legal representative (ITA s.159(2)(3))	先报最终 T2（第 078 行勾是）、凭最终评税通知书与 TX19 取得清税证明书后才能向股东分配财产，未获证书先分财产的法定代表人在已分配财产价值范围内负个人连带赔偿责任。 / The final T2 must be filed first (answering yes on line 078), and property can be distributed to shareholders only after obtaining the clearance certificate with the final notice of assessment and TX19; a legal representative who distributes before obtaining the certificate is personally and jointly liable up to the value of the property distributed.
联邦与卑诗省自愿解散程序差异 / Differences between federal and BC voluntary dissolution	voluntary dissolution: CBCA special resolution vs BC ordinary resolution	联邦 CBCA 解散须股东特别决议（用 Form 19 与 Form 17，免申报费），卑诗省自愿解散只需普通决议且要求公司无资产、无未安排负债并将董事宣誓书存放在公司记录办公室。 / A federal CBCA dissolution requires a special resolution of shareholders (using Form 19 and Form 17, with no filing fee), whereas a BC voluntary dissolution needs only an ordinary resolution and requires that the corporation have no assets and no unarranged liabilities and that the directors' affidavit be kept at the records office.

自测提问（康奈尔左栏）

1. 一笔股东借款先判 s.15(2) 还是先算 s.80.4？『一年内还清』的起点是哪一天？ / For a shareholder loan, do you first decide s.15(2) or first compute s.80.4? On which day does the 'one year' start?
2. s.85 零税负转让的配方是什么？如果拿走的票据（boot）超过税基，会发生哪两件事？ / What is the recipe for a tax-free s.85 transfer, and what two things happen if the boot taken back exceeds the tax basis?
3. 2026 税年 ABIL 的纳入率是多少？以前年度用过 LCGE 会怎么冲减本年的 BIL？ / What is the ABIL inclusion rate for the 2026 tax year, and how does an earlier use of the LCGE reduce this year's BIL?
4. 公司清算时，为什么 PUC 与个人 ACB 不同会导致股东同时产生视同股息和资本损失？ / On a wind-up, why does a difference between PUC and personal ACB cause a shareholder to have both a deemed dividend and a capital loss?
5. 公司收摊解散的七个步骤怎么排？哪一步顺序做反会让董事自己掏腰包赔税？ / What are the seven steps for closing and dissolving a corporation, and which step done in the wrong order makes directors pay the tax out of their own pockets?

总结：用三句话总结公司与股东之间四类交易（借款、转入资产、投资亏损、清算解散）中『税局防规避的底线』与『不交冤枉税必须守住的时间点和顺序』。 / In three sentences, summarize the 'anti-avoidance floor of the tax authority' and the 'timing and order that must be kept to avoid paying unnecessary tax' across the four transactions between a corporation and its shareholder (loan, transferring in assets, investment loss, wind-up and dissolution).

第 10 章 · 工资与应税福利 / Corporate Remuneration, Taxable Benefits & Shareholder Benefits

公司税 T2 / Corporate tax (T2) P1 必拿分 / Must score Payroll and taxable benefits · 模考 4 题

带着这几道题读：老板用公司钱付私人开支，按雇员还是股东福利处理？公司能扣吗？ / If the owner uses corporate money for a private expense, is it treated as an employee benefit or a shareholder benefit, and can the corporation deduct it?；2026 年高薪员工的 CPP、CPP2 和 EI 雇主配比成本怎么算？ / How are the employer's CPP, CPP2 and EI matching costs computed for a high-paid employee in 2026?；公司车的减免待命费与运营费用福利怎样判断资格并择优计算？ / How do you judge eligibility and choose the better calculation between the reduced standby charge and the operating expense benefit on a company car?；年底计提奖金未在 180 天内付清、或给股东送 $500 内礼品有何后果？ / What are the consequences if an accrued year-end bonus is not paid within 180 days, or a gift of up to $500 is given to a shareholder?；联营公司的薪资汇款档次与 BC 雇主健康税免税额如何合并计算？ / How are the remitter tier and the BC Employer Health Tax exemption combined for associated corporations?

怎么考

- 身份分流与税务后果题：给出老板或家人从公司拿钱、用车或收礼的场景，考察是以雇员身份（ITA s.6(1)(a)，上 T4、公司可扣除）还是以股东身份（ITA s.15(1)，上 T4A code 028、公司不可扣除）计税，以及家人高薪超出合理范围被 s.67 砍除公司扣除但个人照交税的双重惩罚。 / Capacity-split and tax consequence question: an owner or family member takes money, uses a car or receives a gift from the corporation; tests whether it is taxed as an employee (ITA s.6(1)(a), on a T4, deductible by the corporation) or as a shareholder (ITA s.15(1), on a T4A code 028, not deductible by the corporation), and the double penalty where a family member's high salary above a reasonable amount loses the corporate deduction under s.67 while the individual still pays tax.
- 2026 源头扣缴与雇主总成本计算题：给出年薪（如超过 $85,000 的高薪），要求算清 CPP（上限 $74,600、免税额 $3,500、费率 5.95%）、CPP2（区间 $74,600–$85,000、费率 4%）、EI（上限 $68,900、雇员 1.63%、雇主 1.4 倍）的雇员扣款或雇主配比成本，或考察「EI 费率下降但最高保费因上限提高而上涨」的判断。 / 2026 source deduction and total employer cost calculation question: given an annual salary (for example above $85,000), compute the employee deductions or employer matching cost for CPP (ceiling $74,600, exemption $3,500, rate 5.95%), CPP2 (range $74,600–$85,000, rate 4%) and EI (ceiling $68,900, employee 1.63%, employer 1.4 times), or judge the statement 'the EI rate fell but the maximum premium rose because the ceiling rose'.
- 公司车辆双层福利与减免判据题：给出购车成本或租金、全年总里程与业务里程，先考减免待命费的两个并列条件（业务用途过半且个人里程不超过每 30 天 1,667 公里 / 全年 20,004 公里），再考运营费用福利在固定费率法（34¢/km）与选择性算法（待命费的一半）之间的择优，以及车辆福利只扣 CPP 和所得税、不扣 EI 的细节。 / Company car two-layer benefit and relief question: given the purchase cost or lease payment, total kilometres for the year and business

高频陷阱（看到信号就警觉）

股东亲属套用 $500 礼品免税 / Applying the $500 gift exemption to a shareholder's relative：题干出现 sole shareholder、controlling shareholder、spouse 或 child of the owner 收到 non-cash gift 或 award。 / The question has a sole shareholder, controlling shareholder, spouse or child of the owner receiving a non-cash gift or award.

减免待命费只看业务比例过半 / Reducing the standby charge by looking only at business use over half：题干给出很高的全年总里程（如 45,000 公里以上），业务占比过半，但减出来的个人里程超过 20,004 公里。 / The question gives a high annual total (for example 45,000 km or more), business use is over half, but the personal kilometres left over exceed 20,004.

混淆里程津贴与运营费用福利 / Confusing the mileage allowance with the operating expense benefit：先看车辆登记在谁名下：company-provided vehicle 找 34¢/km（或待命费一半）；employee-owned vehicle driven for business 找 73¢/67¢。 / First look at whose name the vehicle is registered in: for a company-provided vehicle look for 34 cents/km (or half of the standby charge); for an employee-owned vehicle driven for business look for 73/67 cents.

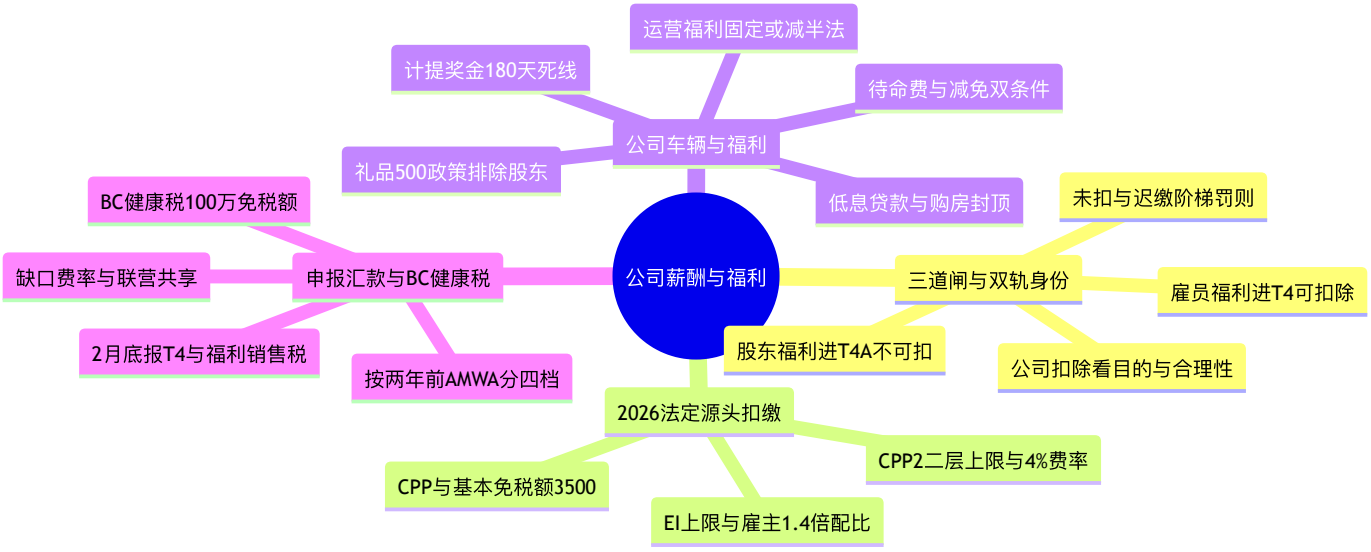
只看 EI 费率下调就断定保费减少或忽略雇主 1.4 倍 / Concluding from the lower EI rate that the premium falls, or ignoring the employer's 1.4 multiple：题干要求比较不同年份最高 EI 保费，或要求计算 employer portion of payroll deductions。 / The question asks to compare the maximum EI premium of different years, or to compute the employer portion of payroll deductions.

kilometres, first tests the two parallel conditions for reducing the standby charge (business use over half and personal kilometres not over 1,667 km per 30 days / 20,004 km a year), then the choice for the operating expense benefit between the fixed rate method (34 cents/km) and the optional method (half of the standby charge), and the detail that a car benefit attracts CPP and income tax but not EI.

- 行政政策排除条款与时间死线题：重点测试 $500 非现金礼品免税政策对非公平交易对象（股东及亲属）完全失效、计提奖金必须在税年结束后 180 天内支付（ITA s.78(4)）、低息贷款在年结后 30 天内付息及购房贷款五年利率封顶（ITA s.80.4）、运营费用在年结后 45 天内报销等硬性死线。 / Administrative policy exclusions and time-deadline question: focuses on the $500 non-cash gift policy not applying at all to non-arm's length persons (shareholders and relatives), the requirement that an accrued bonus be paid within 180 days after the tax year-end (ITA s.78(4)), interest on a low-interest loan paid within 30 days after year-end and the five-year rate cap for a home-purchase loan (ITA s.80.4), and the 45-day deadline for reimbursing operating expenses.
- 薪资合规档次与 BC 雇主健康税题：考察按两年前月均预扣额（AMWA）划分四档汇款人、季度汇款人完美合规记录对销售税的联动、联营公司合并计算 AMWA 与共享 BC 雇主健康税（EHT）$1,000,000 免税额，以及 $1,000,000 至 $1,500,000 之间 5.85% 缺口费率与超过 $1,500,000 按全额 1.95% 计税的计算。 / Payroll compliance tiers and BC Employer Health Tax question: tests the four remitter categories based on average monthly withholding amount (AMWA) from two years earlier, the link between a quarterly remitter's perfect compliance record and sales tax, combining AMWA of associated corporations and sharing the BC Employer Health Tax (EHT) $1,000,000 exemption, and the calculation of the 5.85% notch rate between $1,000,000 and $1,500,000 and 1.95% on the full amount above $1,500,000.

联营公司拆薪资躲避加速汇款或 BC 雇主健康税 / Splitting payroll across associated corporations to avoid accelerated remittance or BC EHT：题干出现 associated corporations、two corporations controlled by the same shareholder，并分别列出各自的薪酬或 AMWA。 / The question refers to associated corporations, or two corporations controlled by the same shareholder, and lists their payroll or AMWA separately.

导图


公司薪酬与福利
公司车辆与福利
运营福利固定或减半法
计提奖金180天死线
待命费与减免双条件
礼品500政策排除股东
低息贷款与购房封顶
申报汇款与BC健康税
BC健康税100万免税额
缺口费率与联营共享
2月底报T4与福利销售税
按两年前AMWA分四档
三道闸与双轨身份
未扣与迟缴阶梯罚则
雇员福利进T4可扣除
股东福利进T4A不可扣
公司扣除看目的与合理性
2026法定源头扣缴
CPP2二层上限与4%费率
CPP与基本免税额3500
EI上限与雇主1.4倍配比

第 10 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
雇员福利与股东福利双轨分流 / Two tracks: employee benefit vs. shareholder benefit	taxable benefit vs. shareholder benefit (ITA s.6(1)(a) & s.15(1))	因受雇获得的福利按 s.6(1)(a) 计入受雇收入、报 T4、公司可扣；因持股获得的福利按 s.15(1) 计入股东收入、报 T4A code 028（贷款利息福利报 code 117），且公司不得扣除。 / A benefit received because of employment is included in employment income under s.6(1)(a), reported on a T4 and deductible by the corporation; a benefit received because of shareholding is included in shareholder income under s.15(1), reported on a T4A code 028 (loan interest benefit goes under code 117), and is not deductible by the corporation.
薪酬扣除的合理性检验 / Reasonableness test for deducting remuneration	reasonableness test (ITA s.67)	给配偶或子女等关系人支付的薪酬必须为赚取收入而发生（s.18(1)(a)）且金额与实际工作相称（s.67），超出合理范围的部分公司不得扣除，但收款人仍需照章纳税。 / Pay to related persons such as a spouse or children must be incurred to earn income (s.18(1)(a)) and be proportionate to the work actually done (s.67); the part above a reasonable amount is not deductible by the corporation, but the recipient must still pay tax.
2026 税年 CPP、CPP2 与 EI 扣缴上限 / 2026 tax year CPP, CPP2 and EI deduction ceilings	YMPE, YAMPE & Maximum Insurable Earnings (MIE)	2026 年 CPP 上限 $74,600（免税额 $3,500、费率 5.95%、最高 $4,230.45），CPP2 上限 $85,000（费率 4%、最高 $416），雇主均 1:1 配比；EI 上限 $68,900（雇员 1.63% 最高 $1,123.07，雇主 1.4 倍最高 $1,572.30）。(已公布、适用 2027：YMPE 76,700 元、YAMPE 87,400 元、CPP 雇员基础费率 5.75%、EI 最高可保收入 70,800 元、费率 1.64%；本站题目只按 2026 作答。) / For 2026 the CPP ceiling is $74,600 (exemption $3,500, rate 5.95%, maximum $4,230.45) and the CPP2 ceiling is $85,000 (rate 4%, maximum $416), both matched 1:1 by the employer; the EI ceiling is $68,900 (employee 1.63%, maximum $1,123.07; employer 1.4 times, maximum $1,572.30). (Published for 2027: YMPE $76,700, YAMPE $87,400, CPP employee base rate 5.75%, EI maximum insurable earnings $70,800, rate 1.64%; questions on this site are answered under 2026 only.)
公司车待命费与减免双条件 / Company car standby charge and the two conditions for reducing it	standby charge & reduced standby charge (ITA s.6(2))	基本待命费为自有车成本 2%×可用月数（或租入车租金的 2/3）；唯有雇主要求用于工作、业务用途过半且个人里程不超过每 30 天 1,667 公里（全年 20,004 公里）时，才可按实际个人里程比例减免。 / The basic standby charge is 2% of the cost of an owned car x months available (or 2/3 of the lease payments for a leased car); it can be prorated by actual personal kilometres only when the employer requires the car for work, business use is over half and personal kilometres do not exceed 1,667 km per 30 days (20,004 km a year).
公司车运营费用福利的两种算法 / Two ways to compute the operating expense benefit of a company car	operating expense benefit & optional calculation	仅在存在待命费时产生，2026 年固定费率为每个人用公里 34¢（汽车销售或租赁雇员 31¢）；若业务用途过半，可选按待命费的一半计算，或在年结后 45 天内全额报销个人费用以消除福利。 / It arises only when there is a standby charge; the 2026 fixed rate is 34 cents per personal km (31 cents for employees of car sales or leasing businesses); if business use is over half, the benefit may be computed at half of the standby charge, or the employee may reimburse the full personal expenses within 45 days after year-end to remove the benefit.
非现金礼品 $500 政策及其排除对象 / The $500 non-cash gift policy and who it excludes	gifts and awards policy & non-arm's length exclusion	公平交易雇员每年合计 $500 以内的非现金礼品与奖励免税（另每满 5 年可享 $500 周年奖），但该政策明文排除股东、亲属等非公平交易雇员，且现金与准现金永远全额应税。 / Non-cash gifts and awards of up to $500 a year in total to arm's length employees are tax-free (plus a $500 anniversary award every five years), but the policy expressly excludes non-arm's length employees such as shareholders and relatives, and cash and near-cash are always fully taxable.
低息贷款福利与购房贷款五年封顶 / Low-interest loan benefit and the five-year cap on a home-purchase loan	low-interest loan benefit & home-purchase loan (ITA s.80.4)	按规定利率计算的利息减去在年内或年结后 30 天内实际支付的利息即为应税福利；用于购房贷款的部分，五年内规定利率以贷款设立时的规定利率封顶。 / The taxable benefit is interest at the prescribed rate minus interest actually paid during the year or within 30 days after year-end; for the home-purchase part, the prescribed rate is capped for five years at the prescribed rate when the loan was made.

年底计提未付薪酬的 180 天死线 / The 180-day deadline for unpaid year-end accrued remuneration	unpaid remuneration rule (ITA s.78(4))	公司在税年计提的薪金或奖金，若在该税年结束后第 180 天仍未实际支付，计提年度不得扣除，必须推迟到实际支付的税年才能扣除。 / Salary or bonus accrued by the corporation in a tax year that is still unpaid on the 180th day after the end of that tax year is not deductible in the year accrued and can be deducted only in the tax year in which it is actually paid.
薪资汇款人四档与完美合规联动 / Four remitter categories and the link to a perfect compliance record	remitter categories & average monthly withholding amount (AMWA)	按两年前联营公司合并计算的 AMWA 分为季度（<$3,000 且过去 12 个月薪资、GST/HST 及申报全部按时）、普通（<$25,000 或新雇主）、加速一档（$25,000–$99,999.99）和加速二档（≥$100,000，须经金融机构缴）。 / Based on the AMWA of two years earlier, combined for associated corporations: quarterly remitter (under $3,000, with payroll, GST/HST and filings all on time in the last 12 months), regular remitter (under $25,000 or a new employer), accelerated Threshold 1 ($25,000–$99,999.99) and accelerated Threshold 2 ($100,000 or more, must remit through a financial institution).
卑诗省雇主健康税（EHT）三级阶梯 / The three tiers of the BC Employer Health Tax (EHT)	BC Employer Health Tax (EHT) & notch rate	一般雇主按日历年 BC 薪酬计征（联营雇主共享免税额）：$1,000,000 及以下免税；$1,000,000.01 至 $1,500,000 对超出部分按 5.85% 缺口费率计征；超过 $1,500,000 无免税额，按全额薪酬的 1.95% 计征。 / For a general employer, assessed on BC remuneration for the calendar year (associated employers share the exemption): $1,000,000 or less is exempt; from $1,000,000.01 to $1,500,000 the part above $1,000,000 bears the 5.85% notch rate; above $1,500,000 there is no exemption and 1.95% applies to the full remuneration.

自测提问（康奈尔左栏）

1. 同一样福利给到「雇员兼股东」手里，按雇员报（s.6）和按股东报（s.15(1)）在公司扣除、源头扣缴和报表（T4 vs T4A）上有什么本质区别？ / When the same benefit goes to a person who is both employee and shareholder, how do reporting it as an employee (s.6) and as a shareholder (s.15(1)) differ in corporate deduction, source deductions and slip (T4 vs T4A)?
2. 2026 税年一位年薪超过 $85,000 的雇员，CPP、CPP2 和 EI 的上限分别是多少？雇主在毛薪之外要按什么比例配比承担？ / For an employee with an annual salary above $85,000 in the 2026 tax year, what are the ceilings for CPP, CPP2 and EI, and in what proportion does the employer match on top of gross pay?
3. 公司车想要享受「减免待命费」和「运营费用福利按待命费减半计算」，分别需要同时满足哪几个硬性条件？ / What conditions must be met together for a company car to get the reduced standby charge, and for the operating expense benefit to be computed at half of the standby charge?
4. CRA 的 $500 非现金礼品免税政策有哪两类绝对不适用（全额计税）的禁区？ / What are the two areas where the CRA $500 non-cash gift policy never applies (fully taxable)?
5. 年底计提奖金、低息贷款付息、个人车辆运营费报销、T4 申报与福利视同收取 GST/HST 的四个关键时间死线分别是什么？ / What are the four key deadlines for the year-end accrued bonus, interest on a low-interest loan, reimbursement of operating costs on a personal vehicle, and T4 filing with GST/HST deemed collected on benefits?

总结：用三句话总结：一笔钱或一项福利从公司发给老板或员工时，如何依次通过「公司能否扣除（s.18/s.67/s.78(4)）」「个人按雇员还是股东计入收入（s.6 vs s.15）」「雇主如何扣缴汇款并缴纳 BC 雇主健康税」这三道独立关卡。 / In three sentences, summarize how money or a benefit paid by a corporation to an owner or employee must pass three independent gates in turn: 'can the corporation deduct it (s.18 / s.67 / s.78(4))', 'is it included in the individual's income as an employee or a shareholder (s.6 vs s.15)', and 'how does the employer withhold and remit, and pay BC Employer Health Tax'.

第 11 章 · 非营利与免税 / Tax-Exempt & Non-Profit Organizations (T2, T1044 & T3)

公司税 T2 / Corporate tax (T2) | P3 过一遍 / Skim | Non-profits and tax-exempt status · 模考 2 题

带着这几道题读：非营利组织需要向 CRA 注册吗？能给捐赠人开抵税收据吗？ / Does a non-profit organization need to register with the CRA, and can it issue tax receipts to donors?；零税额的非营利公司要不要报 T2？什么条件触发 T1044？ / Must a non-profit corporation with zero tax payable file a T2, and what conditions trigger a T1044?；高尔夫球会或会员餐厅的投资收益与卖地利得为什么不能免税？ / Why can the investment income and land sale gains of a golf club or a members' restaurant not be exempt?；发现 T1044 已经逾期未交，应该先写信求情还是先交表？ / If the T1044 is found to be overdue, should you write a plea letter first or file the form first?；非营利机构在 BC 省有两个办公场所，雇主健康税怎么算？ / How is the Employer Health Tax calculated for a non-profit with two offices in BC?

怎么考

- 身份辨析题：给出一个社区社团、共管公寓管理公司或同乡会的章程与实际运作情况，要求判断其是否符合 ITA s.149(1)(l) 的四个要件、能否开具捐款收据，以及与注册慈善机构（registered charity）在 T2 申报义务上的相反待遇。 / Status identification question: gives the by-laws and actual operation of a community society, a condominium management corporation or a hometown association, and asks whether it meets the four requirements of ITA s.149(1)(l), whether it can issue donation receipts, and how its T2 filing obligation is the opposite of that of a registered charity.
- T1044 触发条件判定题：列出组织的会费、政府拨款、利息、租金及连续两期的期末资产账面价值，测试考生能否只加总四项被动收入与 $10,000 比较、用「上一期末」总资产与 $200,000 比较，或识别「曾经报过即永久要报」的棘轮规则（ratchet rule）。 / T1044 trigger question: lists the organization's membership fees, government grants, interest, rent and the year-end book values of its assets for two consecutive periods, and tests whether the candidate can add up only the four passive income items against $10,000, compare total assets at the end of the prior period against $200,000, or recognize the ratchet rule ('once required, always required').
- 会所视同信托分流题：针对高尔夫球会、游艇会或会员制餐会，考核 s.149(5) 视同生前信托（deemed inter vivos trust）下哪些所得继续免税（会费与餐饮收入）、哪些所得必须改报 T3 课税（财产收入及未用于提供餐饮/娱乐/体育服务的财产资本利得）。 / Club deemed trust split question: for a golf club, yacht club or membership dining club, tests which income stays exempt under the s.149(5) deemed inter vivos trust (membership fees and dining income) and which must be reported and taxed on a T3 (property income and capital gains on property not used to provide dining, recreational or sporting services).
- 罚款与程序实务题：对比 T1044 按天计罚（$25/日，最低 $100、封顶 $2,500）与零税额公司迟报 T2 按未付税款比例计罚的差异，以及迟报后「先交表止损、同时随信申请豁免」的实务顺序与 6 年留档期。 / Penalties and procedure

高频陷阱（看到信号就警觉）

零税免报 T2 陷阱 / Skipping the T2 because there is no tax：题干出现 incorporated non-profit organization、condominium corporation 或 zero tax payable，且询问是否需要每年提交 T2。 / The question has an incorporated non-profit organization, a condominium corporation or zero tax payable and asks whether a T2 must be filed every year.

T1044 收入混算与当期资产陷阱 / Mixing income for T1044 and using current-period assets：题干同时给出会员费/拨款与利息/租金，或同时列出上一期末与本期期末两个资产数字。 / The question lists both membership fees or grants and interest or rent, or lists the asset figures for both the end of the prior period and the end of the current period.

棘轮可逆陷阱 / Assuming the ratchet can be reversed：题干提到该组织在往年曾因资产或被动收入达标提交过 T1044，而本年度资产与收入均大幅萎缩。 / The question says the organization filed a T1044 in earlier years because its assets or passive income met the thresholds, while this year its assets and income have shrunk sharply.

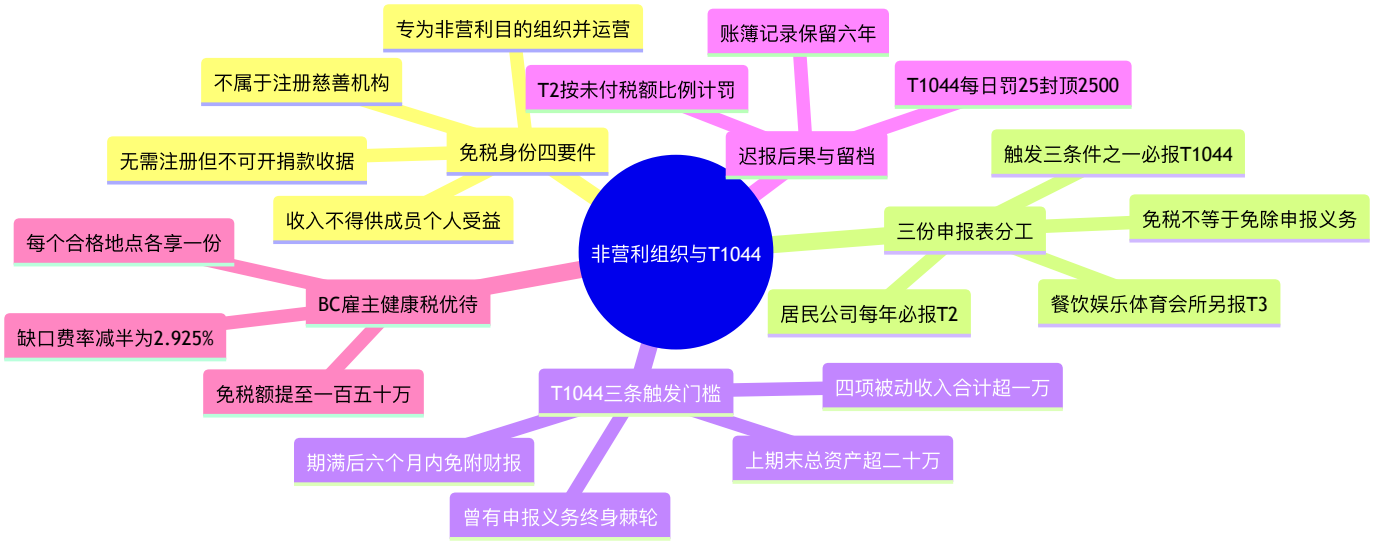
会所全部免税或全部课税陷阱 / Treating a club as entirely exempt or entirely taxed：题干出现 dining, recreational, or sporting facilities、club 投资账户利息股息，或出售闲置土地与服务用停车场的对比。 / The question mentions dining, recreational, or sporting facilities, interest and dividends in a club's investment account, or a comparison between selling idle land and a parking lot used for services.

BC 雇主健康税单限额与共享场地陷阱 / One BC Employer Health Tax exemption per entity, and shared premises：题干涉及 BC Employer Health Tax (EHT)、非营利雇主拥有多个办公场所、同一栋楼不同楼层，或分时段借用场馆。 / The question involves BC Employer Health Tax (EHT), a non-profit employer with several offices, different floors of the same building, or borrowing a venue for set time slots.

question: compares the T1044 daily penalty ($25 a day, minimum $100, maximum $2,500) with the penalty for a zero-tax corporation filing the T2 late, which is based on a proportion of unpaid tax, and the practical order after being late of 'file first to stop the penalty and request relief with a cover letter', and the 6-year record retention period.

- 跨税种 BC 雇主健康税计算题：对比一般雇主（$1,000,000 免税额、5.85% 缺口费率）与非营利雇主（$1,500,000 免税额、2.925% 缺口费率、按排他使用的合格地点各享一份免税额）的应缴税额。 / Cross-tax BC Employer Health Tax calculation question: compares tax payable by a general employer ($1,000,000 exemption, 5.85% notch rate) with a non-profit employer ($1,500,000 exemption, 2.925% notch rate, one exemption for each qualifying location it uses exclusively).

导图



第 11 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
非营利组织免税四要件 / The four requirements for a non-profit organization to be exempt	non-profit organization (NPO) under s.149(1)(l)	必须不是慈善机构、专为社会福利/公民改善/娱乐消遣或非营利目的组织并运营（逐年事实判定），且收入不得可供任何业主、成员或股东个人受益（推广加拿大业余体育的组织成员除外）。 / It must not be a charity; must be organized and operated exclusively for social welfare, civic improvement, pleasure or recreation, or any other purpose except profit (a fact decided year by year); and no part of its income may be payable to or otherwise available for the personal benefit of any proprietor, member or shareholder (except a member that is a club promoting amateur athletics in Canada).
免注册与禁开捐赠收据 / No registration required and no donation receipts	no registration required / cannot issue official donation receipts	非营利组织无需向联邦或省级注册即可享受免税，但也绝对不能就捐款或会费开具税务抵扣收据；多数住宅共管公寓管理公司均落入 s.149(1)(l)。 / A non-profit organization enjoys the exemption without registering federally or provincially, but it can never issue official tax receipts for donations or membership fees; most residential condominium management corporations fall under s.149(1)(l).
非营利公司必报 T2 规则 / Rule that a non-profit corporation must file the T2	T2 Corporation Income Tax Return filing requirement	所有作为居民公司的非营利组织及零活动公司每个税年结束后 6 个月内都必须申报 T2（或 T2 简表），而全年均为注册慈善机构的公司则免报 T2。 / Every non-profit organization that is a resident corporation, and every inactive corporation, must file a T2 (or T2 Short Return) within 6 months after the end of each tax year, whereas a corporation that is a registered charity throughout the year need not file a T2.
T1044 被动收入门槛 / T1044 passive income threshold	passive income threshold ($10,000)	会计期内收到或应收的应税股息、利息、租金、特许权使用费四项合计超过 $10,000（不含会费、募捐或拨款）即触发 T1044 申报义务。 / If the total of the four items, taxable dividends, interest, rents and royalties, received or receivable in the fiscal period exceeds $10,000 (excluding membership fees, fundraising or grants), the obligation to file a T1044 is triggered.
T1044 上期末资产门槛 / T1044 prior-period asset threshold	prior-period total assets threshold ($200,000)	上一会计期末按公认会计原则（GAAP）计算的账面总资产超过 $200,000 即触发当期 T1044 申报义务。 / If total assets at the end of the prior fiscal period, measured at book value under generally accepted accounting principles (GAAP), exceed $200,000, the obligation to file a T1044 for the current period is triggered.
T1044 棘轮规则与申报期限 / The T1044 ratchet rule and the filing deadline	ratchet rule & 6-month filing deadline	只要以前任一会计期曾有 T1044 申报义务，此后每个会计期结束后 6 个月内都必须继续申报（无需附财务报表），直到不再是非营利组织为止。 / If a T1044 was required for any earlier fiscal period, the organization must keep filing within 6 months after the end of every later fiscal period (with no financial statements attached) until it is no longer a non-profit organization.
餐饮娱乐体育会所视同信托 / Deemed trust for dining, recreation and sports clubs	deemed inter vivos trust under s.149(5)	主要目的为向会员提供餐饮、娱乐或体育设施的会所，其财产视同由生前信托持有，须就财产收入及未用于提供该类服务的财产之应税资本利得申报 T3 纳税。 / For a club whose main purpose is providing dining, recreational or sporting facilities to its members, property is deemed to be held by an inter vivos trust, and it must file a T3 and pay tax on property income and on taxable capital gains on property not used to provide such services.
T1044 与 T2 迟报罚对比 / Comparison of late penalties on the T1044 and the T2	basic penalty $25 per day vs. s.162 late-filing penalty	T1044 迟报按每日 $25 计罚（最低 $100、最高 $2,500，每次未报各算一次）；T2 迟报按期限时未付税款的 5% 加每整月 1%（最多 12 个月）计罚。 / A late T1044 is penalized at $25 a day (minimum $100, maximum $2,500, assessed separately for each failure to file); a late T2 is penalized at 5% of the tax unpaid at the deadline plus 1% for each full month (up to 12 months).
账簿保存期限与迟报实务 / Record retention period and practice for late filing	six-year record retention & taxpayer relief provisions	免税组织账册须自所属最后税年结束起保存 6 年；迟报 T1044 应先交表止住按天计罚，再随表附信援引纳税人纾困条款申请豁免。 / An exempt organization must keep its books for 6 years after the end of the last tax year they relate to; if a T1044 is late, first file the form to stop the daily penalty and attach a letter invoking the taxpayer relief provisions to request a waiver.
BC 非营利雇主健康税优待 / BC Employer Health Tax treatment of non-profit employers	BC Employer Health Tax (EHT) qualifying location exemption	BC 非营利雇主每个排他使用的合格地点各享 $1,500,000 免税额，在 $1,500,000.01 至 $4,500,000 缺口区间按 2.925% 计征，且无需与联营雇主共享免税额。 / A BC non-profit employer gets a $1,500,000 exemption for each qualifying location it uses exclusively, a 2.925% notch rate in the band $1,500,000.01 to $4,500,000, and does not have to share the exemption with associated employers.

自测提问（康奈尔左栏）

1. ITA s.149(1)(l) 认定非营利组织的四个核心要件是什么？为什么非营利组织不能开捐款抵税收据？ / What are the four core requirements for a non-profit organization under ITA s.149(1)(l), and why can a non-profit organization not issue donation receipts?
2. T2、T1044、T3 三份表分别看什么判据？注册慈善机构与非营利公司在报 T2 上有何相反规定？ / What does each of the T2, T1044 and T3 look at, and how do the rules for a registered charity and a non-profit corporation filing the T2 differ?
3. 触发 T1044 申报的三条「或」条件及具体金额门槛是什么？为什么说第三条是「只进不出的棘轮」？ / What are the three 'or' conditions that trigger a T1044 and their dollar thresholds, and why is the third a 'ratchet that only turns one way'?
4. 主要提供餐饮、娱乐或体育设施的会所触发 s.149(5) 后，哪些收入免税、哪些收入要报 T3？ / Once a club mainly providing dining, recreational or sporting facilities triggers s.149(5), which income stays exempt and which must be reported on a T3?
5. 非营利雇主在 BC 雇主健康税（EHT）下享有哪些优待？什么是排他使用的「合格地点」？ / What preferential treatment does a non-profit employer get under the BC Employer Health Tax (EHT), and what is an exclusively used 'qualifying location'?

总结：请用三句话总结非营利组织「免税不免报」的核心交换逻辑、T2/T1044/T3 三表的触发边界，以及 BC 雇主健康税按合格地点给予 $1,500,000 免税额的破例规则。 / In three sentences, summarize the core exchange logic of 'exempt but still must file' for non-profit organizations, the trigger boundaries of the T2, T1044 and T3, and the exception under which the BC Employer Health Tax gives a $1,500,000 exemption per qualifying location.

第 12 章 · 财务报表、GIFI 与附表 / Financial Statements, GIFI, and Schedule 1 Tax Reconciliation

公司税 T2 / Corporate tax (T2) | P2 稳住 / Hold steady | Financial statements, GIFI and Schedule 1 · 模考 3 题

带着这几道题读：高尔夫会费、坏账准备和慈善捐赠在算税务净收入时怎么调？ / How are golf club dues, bad debt reserves and charitable donations adjusted in computing net income for tax purposes?；GIFI 零活动或零余额代码能留空吗？哪些公司可用纸质简表？ / Can GIFI codes for an inactive corporation or a zero balance be left blank, and which corporations may use the paper short form?；2026 年买的机器设备和电脑（50 类 vs 53 类）首年 CCA 怎么扣？ / For machinery and computers bought in 2026 (Class 50 vs Class 53), how is the first-year CCA deducted?；2026 年公司卖资产和从合伙企业分来的资本利得按多少比例填哪张表？ / At what rate, and on which schedule, are gains reported on assets a corporation sold in 2026 and gains allocated by a partnership?

怎么考

- 题型一：Schedule 1 从财报税后净利润（代码 9999 / 金额 A）到税务净收入与应税收入的综合计算题，重点考账面折旧、所得税费用、餐饮娱乐 50%、俱乐部会费全额加回及慈善捐赠「先加回、后扣除」的两步顺序。 / Type 1: a combined calculation question on Schedule 1 from the after-tax net income on the financial statements (code 9999 / Amount A) to net income for tax purposes and taxable income, focusing on book depreciation, income tax expense, the 50% limit on meals and entertainment, full add-back of club dues and the two-step order for charitable donations (add back first, deduct afterwards).
- 题型二：GIFI 申报与校验规则辨析题，考三条校验等式、七个必填代码（金额为零也必须填 0）、代码粒度要求（不许只报小计和合计）、免交传统财报的唯一例外（承保保险公司）以及 T1178 简表的一百万门槛。 / Type 2: a question distinguishing GIFI filing and validity rules, testing the three validity check equations, the seven mandatory codes (zero amounts must still be entered as 0), the granularity requirement (no reporting of subtotals and totals only), the only exception to not filing traditional financial statements (insurance companies involved in underwriting) and the $1,000,000 thresholds for the T1178 short form.
- 题型三：不可扣费用与三道法律闸门（s.18(1)(a) 目的检验、s.67 合理性检验、s.18(1)(b) 资本性支出、s.18(1)(e) 准备、s.18(1)(l) 俱乐部会费、s.67.7 不合规短租开支）的定性判断题，测试哪一项全额加回、哪一项只能扣一半、哪一项可扣 80%。 / Type 3: a characterization question on non-deductible expenses and the statutory gates (the s.18(1)(a) purpose test, the s.67 reasonableness test, s.18(1)(b) capital outlays, s.18(1)(e) reserves, s.18(1)(l) club dues, and s.67.7 non-compliant short-term rental expenses), testing which item is added back in full, which is deductible only by half and which by 80%.
- 题型四：2026 税年最新参数与旧考试口径对比题，重点考资本利得纳入率（提案取消后仍为 1/2）、再加速投资激励财产（RIIP）与即时费用化退坡年份（44/46/50 类至 2027 年前可用 vs 53/43.1 类 2029 年后退坡）以及 10.1 类乘用车上限

高频陷阱（看到信号就警觉）

俱乐部会费误按餐饮娱乐扣 50% / Deducting only 50% of club dues as meals and entertainment：题干出现 golf club dues、yacht、lodge、camp 或 recreational club membership fees 时，立即全额加回，一分钱不扣。 / When the question mentions golf club dues, a yacht, a lodge, a camp or recreational club membership fees, add the amount back in full, with nothing deducted.

慈善捐赠在 Schedule 1 漏加回或重复扣 / Missing the add-back of a charitable donation on Schedule 1, or deducting it twice：题干问 Schedule 1 的税务净收入（net income for tax purposes）还是最终的应税收入（taxable income），并同时给出账面已扣的 charitable donations。 / The question asks whether Schedule 1's net income for tax purposes or the final taxable income is wanted, and also gives charitable donations already deducted in the books.

误用已取消的三分之二资本利得纳入率或旧版 AII 日期 / Using the cancelled two-thirds capital gains inclusion rate or the old AII dates：题干涉及 2026 税年公司处置资本财产（Schedule 6）或 2024 年之后新购置可折旧资产（RIIP / 44、46、50、53、43.1 类即时费用化）的可用年份。 / The question involves a corporation's disposition of capital property in the 2026 tax year (Schedule 6) or the years in which depreciable assets newly acquired after 2024 can be used (RIIP / immediate expensing for Classes 44, 46, 50, 53 and 43.1).

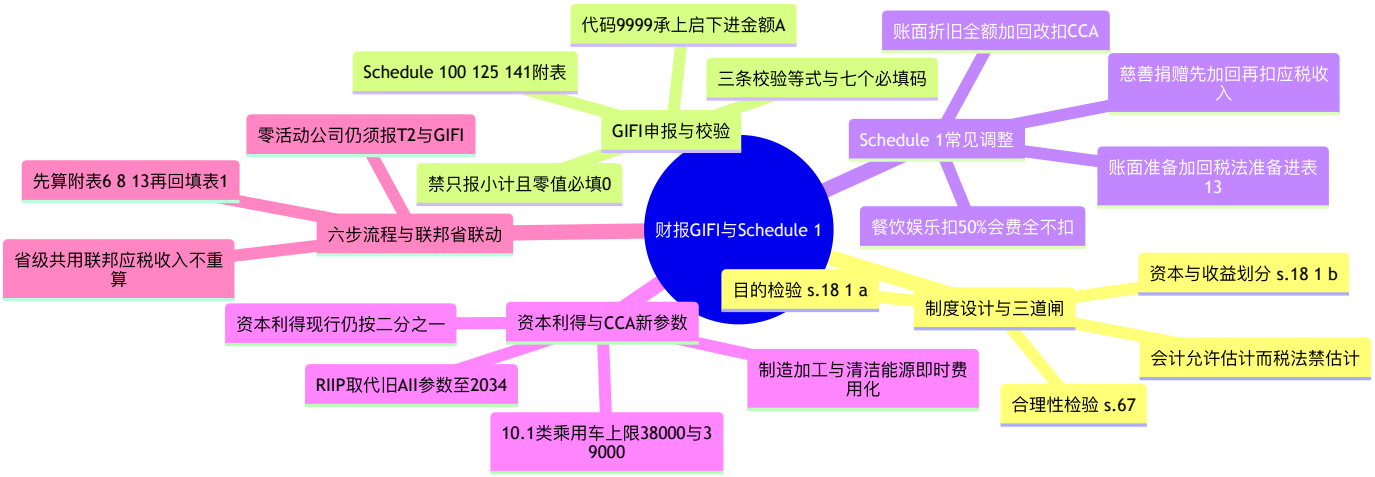
GIFI 必填代码留空、只报小计或零活动不报 / Leaving GIFI mandatory codes blank, reporting only subtotals, or not filing for an inactive corporation：题干出现 inactive corporation、zero balance、summary/subtotal only 或询问 GIFI 校验必填代码（2599、3499、3620、8299、9368、9999 等）的填报方式。 / The question has an inactive corporation, a zero balance, summary or subtotals only, or asks how to report the GIFI validity check codes (2599, 3499, 3620, 8299, 9368, 9999 and others).

（条例文本 $38,000 vs 已宣布 $39,000）。 / Type 4: a comparison of the latest 2026 tax year parameters with the old exam basis, focusing on the capital gains inclusion rate (still 1/2 after the proposal was cancelled), the reaccelerated investment incentive property (RIIP) and the phase-down years of immediate expensing (Classes 44/46/50 usable before 2027 versus Classes 53/43.1 phasing down after 2029), and the Class 10.1 passenger vehicle ceiling ($38,000 in the regulation text versus $39,000 announced).

- 题型五：附表衔接与实务流程题，考 Schedule 6、8、13、73、141 与 Schedule 1 的回填方向（如合伙企业分来的资本利得进 Schedule 6 而非 Schedule 1 第 129 行、财报准备走 Schedule 1 第 414/126 行而非 Schedule 13）以及零活动公司的 T2/GIFI 申报义务。 / Type 5: a schedule linking and practical process question, testing the direction of entries between Schedules 6, 8, 13, 73 and 141 and Schedule 1 (for example, a capital gain allocated by a partnership goes to Schedule 6, not to Schedule 1 line 129; accounting reserves go through Schedule 1 lines 414/126, not Schedule 13) and the T2 / GIFI filing obligation of an inactive corporation.

> **附表回填错位：账面准备进表 13、合伙利得进第 129 行 / Misplaced schedule entries: accounting reserves on Schedule 13 and partnership gains on line 129**：题干提到 accounting bad debt/warranty reserve（应走 Schedule 1 第 414/126 行）或 partnership allocated taxable capital gains（应走公司自己的 Schedule 6）。 / The question mentions an accounting bad debt or warranty reserve (which goes through Schedule 1 lines 414/126) or taxable capital gains allocated by a partnership (which go through the corporation's own Schedule 6).

导图



第 12 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
三道费用扣除总闸门 / The three general gates for deducting expenses	general limitation / reasonableness test / capital outlay	费用必须满足 s.18(1)(a) 为赚取经营或财产收入之目的、s.67 金额在当时情形下合理，且不属于 s.18(1)(b) 禁止一次扣除的资本性支出。 / An expense must be incurred to earn business or property income (s.18(1)(a)), be reasonable in the circumstances (s.67), and not be a capital outlay that s.18(1)(b) prohibits deducting all at once.
GIFI 三条校验等式与必填代码 / The three GIFI validity check equations and mandatory codes	GIFI validity check items	总资产（2599）＝总负债（3499）＋总权益（3620/3575）、总收入（8299）−总费用（9368）＝非农业净收益、总农业收入（9659）−总农业费用（9898）＝农业净收益及最终净利润（9999）必填，金额为零也必须填 0。 / Total assets (2599) = total liabilities (3499) + total equity (3620/3575); total revenue (8299) – total expenses (9368) = net non–farming income; total farming revenue (9659) – total farming expenses (9898) = net farming income; and the final net income (9999) is mandatory; zero amounts must still be entered as 0.
GIFI 粒度要求与传统财报豁免 / GIFI granularity requirement and the exemption from traditional financial statements	General Index of Financial Information (GIFI)	财报上有多少项就要报多少个 GIFI 代码（如 40 项报 40 个代码），严禁只报小计与合计；使用 GIFI 后除承保业务的保险公司外不再提交传统财报，但电子申报仍须以文本形式随传输提交财报附注。 / As many GIFI codes must be reported as there are items on the financial statements (40 items means 40 codes), and reporting only subtotals and totals is strictly forbidden; once GIFI is used, traditional financial statements are no longer filed except by insurance companies involved in underwriting, but notes to the financial statements must still be submitted as text with the electronic filing.
Schedule 1 起点与慈善捐赠两步法 / Starting point of Schedule 1 and the two–step method for charitable donations	Schedule 1, Net Income (Loss) for Income Tax Purposes	Schedule 1 从 GIFI 代码 9999（计入所得税与非常项目后的净利润/净亏损）填作金额 A 出发；慈善捐赠在 Schedule 1 必须全额加回以算出税务净收入，再在 T2 主表从税务净收入中扣除以得出应税收入。 / Schedule 1 starts from GIFI code 9999 (net income/loss after income taxes and extraordinary items), entered as Amount A; a charitable donation must be added back in full on Schedule 1 to arrive at net income for tax purposes, and then deducted on the main T2 form from net income for tax purposes to arrive at taxable income.
餐饮娱乐 50% 与俱乐部会费 100% 加回 / Meals and entertainment at 50% and club dues added back at 100%	meals and entertainment (s.67.1) / club dues (s.18(1)(l))	餐饮与娱乐费一般按实际支出与合理金额取小者的 50% 扣除（长途货运司机合格出差餐费扣 80%，符合条件的临时工地营地餐食扣 100%），而游艇、营地、旅舍、高尔夫球场及餐饮康乐体育俱乐部会费在 s.18(1)(l) 下完全不扣（100% 加回）。 / Meals and entertainment are generally deducted at 50% of the lesser of the actual expense and a reasonable amount (qualifying travel meals of long–haul truck drivers at 80%, meals at qualifying temporary work site camps at 100%), whereas dues for yachts, camps, lodges, golf courses and dining, recreational or sporting clubs are completely non–deductible under s.18(1)(l) (added back at 100%).
账面准备与税法准备的分流 / Separating accounting reserves from tax reserves	reserves (s.18(1)(e)) / Schedule 13	s.18(1)(e) 禁止扣除会计估计的坏账、保修等准备，财报上的期初期末准备变动直接走 Schedule 1 第 414 行与第 126 行，只有税法明文允许的准备才填进 Schedule 13。 / Section 18(1)(e) prohibits deducting accounting estimates of bad debts, warranties and similar reserves; changes in the opening and closing reserves on the financial statements go directly through Schedule 1 lines 414 and 126, and only reserves expressly allowed by tax law are entered on Schedule 13.
公司资本利得纳入率与合伙企业利得通道 / Corporate capital gains inclusion rate and the channel for partnership gains	Schedule 6 / taxable capital gains inclusion rate	将纳入率提至三分之二的提案已取消，2026 税年公司资本利得仍按 1/2（P × 1/2）填入 Schedule 6 金额 R 与 Schedule 1 第 113 行；合伙企业分配给公司合伙人的资本利得须填进公司自己的 Schedule 6，不得填在 Schedule 1 第 129 行。 / The proposal to raise the inclusion rate to two–thirds was cancelled; for the 2026 tax year, a corporation's capital gain is still entered at 1/2 (P x 1/2) in Amount R on Schedule 6 and on Schedule 1 line 113; a capital gain allocated by a partnership to a corporate partner must be entered on the corporation's own Schedule 6 and must not go on Schedule 1 line 129.
再加速投资激励（RIIP）与即时费用化退坡 / Reaccelerated investment incentive property (RIIP) and the	reaccelerated investment incentive property (RIIP) / immediate expensing	现行 RIIP 适用于 2024 年之后取得、2034 年前可用的合格财产（50% 净增加成在 2030 年前可用）；生产力资产（44、46、50 类）首年 100% 即时费用化仅限 2024–04–15 后取得且 2027 年前可用（2026 年后可用仅保半年规则豁免），制造加工设备（53 类/按 43 类判）与清洁能源设备（43.1 类）首年 100% 扣除在 2029 年后才开始退坡。 / The current RIIP applies to eligible property acquired after 2024 and available for use before 2034 (the 50% net addition is available before 2030); first–year 100% immediate expensing

phase-down of immediate expensing		of productivity assets (Classes 44, 46 and 50) is limited to property acquired after 2024-04-15 and available for use before 2027 (property available after 2026 keeps only the half-year rule exemption); first-year 100% deduction for manufacturing and processing equipment (Class 53, judged as Class 43) and clean energy equipment (Class 43.1) starts to phase down only after 2029.
10.1 类乘用车折旧上限的法条与宣布状态 / Legal basis and announced status of the Class 10.1 passenger vehicle CCA ceiling	Class 10.1 passenger vehicle CCA ceiling	2026-01-01 之后取得的 10.1 类乘用车 CCA 上限由 $38,000 升至 $39,000 属财政部新闻稿已宣布状态，而《所得税条例》s.7307(1) 现行合订本末行仍写 $38,000。 / The increase of the CCA ceiling for a Class 10.1 passenger vehicle acquired after 2026-01-01 from $38,000 to $39,000 has only been announced, in a Department of Finance news release, while the last line of the current consolidation of s.7307(1) of the Income Tax Regulations still reads $38,000.
联邦与省级共用税务净收入及零活动申报义务 / Shared net income for federal and provincial tax and the filing duty of an inactive corporation	Schedule 427 / inactive corporation filing requirement	税务净收入与应税收入全国一套不分省重算（BC 省通过 Schedule 427 在同一应税收入上算省税并单列省级抵免）；全年无交易的零活动公司仍须报 T2，若账上有资产负债表数据仍须按 GIFI 填报且零值填 0。 / Net income for tax purposes and taxable income are one nationwide set without provincial recalculation (BC uses Schedule 427 to compute provincial tax on the same taxable income and lists provincial credits separately); an inactive corporation with no transactions all year must still file a T2, and if there is balance sheet data in the books it must still be reported under GIFI with zero values entered as 0.

自测提问（康奈尔左栏）

1. 为什么会计准则允许计提准备和估计折旧，而税法在 s.18(1)(b) 与 s.18(1)(e) 下坚决不认？ / Why do accounting standards allow reserves and estimated depreciation while tax law firmly refuses them under s.18(1)(b) and s.18(1)(e)?
2. GIFI 的三条校验等式与七个必填代码是什么？为什么金额为零也不能留空、不能只报小计？ / What are the three GIFI validity check equations and the seven mandatory codes, and why can a zero amount not be left blank, nor subtotals alone be reported?
3. 慈善捐赠、高尔夫俱乐部会费、餐饮娱乐费、不合规短租开支在 Schedule 1 上分别怎么调？ / How are charitable donations, golf club dues, meals and entertainment, and non-compliant short-term rental expenses each adjusted on Schedule 1?
4. 2026 税年的 RIIP 参数、44/46/50 类与 53/43.1 类即时费用化截止年份，跟旧版 AII 有何区别？ / For the 2026 tax year, what are the RIIP parameters and the end years of immediate expensing for Classes 44/46/50 versus Classes 53/43.1, and how do they differ from the old AII?
5. 为什么说 Schedule 1 上的每一次加回或扣减都会同时改变联邦税与 BC 省税两个数字？ / Why can every add-back or deduction on Schedule 1 change both the federal tax and the BC tax figures at the same time?

总结：请用三句话总结从定稿财报、映射 GIFI 代码 9999、通过 Schedule 1 及附属附表（Schedule 6/8/13）算出税务净收入，再到扣除慈善捐赠得出联邦与省级共用应税收入的完整链路。 / In three sentences, summarize the complete chain from the finalized financial statements, mapping to GIFI code 9999, through Schedule 1 and its supporting schedules (Schedules 6, 8 and 13) to net income for tax purposes, and then deducting charitable donations to reach the taxable income shared by federal and provincial tax.