个人税 / 个人税 考前冲刺单

考前一晚只看这几页。

考场规则

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
2026 联邦税阶（2026 税年）	14% 至 58,523 元；20.5% 至 117,045 元；26% 至 181,440 元；29% 至 258,482 元；以上 33%。指数化 2.0% / See the official page (link on the site's exam map).	2026-11-16
2026 基本个人免税额（BPA）	上限 16,452 元（净收入不超过 181,440 元）、下限 14,829 元（净收入达到 258,482 元） / See the official page (link on the site's exam map).	2026-11-16
BC 省税阶（2026 税年）	最低档 5.60%（2025 年是 5.06%），至 50,363 元；最高档 20.50%（265,545 元以上）。BC 预算 2026 宣布 2027—2030 税年暂停税阶指数化，2031 年恢复 / See the official page (link on the site's exam map).	2026-11-16
CPP / CPP2（2026）	YMPE 74,600 元、基本免供额 3,500 元、费率 5.95%、雇员上限 4,230.45 元；YAMPE 85,000 元、CPP2 费率 4%、雇员上限 416 元 / See the official page (link on the site's exam map).	2026-11-16
EI（2026）	最高可保收入 68,900 元、雇员费率 1.63%、雇员上限 1,123.07 元（魁北克 1.30%） / See the official page (link on the site's exam map).	2026-11-16
注册账户额度（2026）	RRSP 上限 33,810 元（另受上年赚取收入 18% 限制）；TFSA 7,000 元；FHSA 每年 8,000 元、终身 40,000 元 / See the official page (link on the site's exam map).	2026-11-16
已公布的 2027 数字（状态：CRA 已公布，用于 2027 税年，不影响 2026 年报税）	RRSP 上限 35,390 元（2028 年 36,390 元）；YMPE 76,700 元、YAMPE 87,400 元；CPP 雇员费率 5.75%（C-30 法案 2026-06-18 御准，基础费率每方 4.95%→4.75%，第一层增强 1% 不变）、雇员上限 4,209.00 元；EI 最高可保收入 70,800 元、费率 1.64%、雇员上限 1,161.12 元。联邦 2027 指数化与 TFSA 2027 额度截至核对日 CRA 页面尚未列出 / See the official page (link on the site's exam map).	2026-11-16

考前 24 小时清单

- 证件：报名时登记的姓名与证件上的姓名逐字一致。
- 提前到场或提前登录，迟到可能不得入场。
- 节奏：50 题 75 分钟＝每题约 90 秒；第一遍不纠缠，标记后回头。
- 看到 NOT / EXCEPT / main / best 先圈出来再读选项。
- 考试口径和现行规则不一致时，答考试口径。

每章一个陷阱、一条必记

01 T1 申报总览 / T1 Return Overview: Filing Requirements, Six-Step Calculation, and Post-Filing Procedures (2026 Tax Year)

P1 必拿分 / Must score

陷阱：没欠税即免报陷阱 / Zero-tax-means-no-filing trap——题干强调纳税人全年计算出的应纳税额为零（tax payable is nil），但同时提及出售资产、自雇利润超额或家有受抚养人领福利。 / The stem highlights that the taxpayer calculated net tax payable as $0, but also mentions selling capital property, exceeding self-employment net earnings thresholds, or having dependents eligible for benefits.

必记：加拿大实行自评税制，由纳税人自行计算总收入、净收入与应缴税款，税局仅负责事后审核与复评，少报漏报的法律责任由纳税人自负。 / Canada operates a self-assessment system where taxpayers calculate total income, net income, and tax payable themselves. The CRA is responsible solely for post-assessment reviews and reassessments, and taxpayers bear full statutory liability for errors or omissions.

02 身份信息与配偶 / Identification and Marital Status: Spouse Details, Province of Residence, and Key Information Checkboxes (2026 Tax Year)

P2 稳住 / Hold steady

陷阱：分开即计时归零陷阱 / Any break resets the clock——题干提及同居伴侣因争吵或关系短暂破裂分开居住数周或几十天（少于90天）后重新复合，询问同居满12个月的时点或婚姻状况认定。 / The stem says the partners lived apart for a few weeks or a few dozen days (under 90) after a quarrel or short breakdown and then reconciled, and asks when 12 months of cohabitation is reached or what the marital status is.

必记：申报表第一步识别信息并非纯行政记录，而是直接作为后续配偶额抵免、多项按家庭净收入核发福利及省表选定的共用核心输入参数。 / Step 1 identification is not a mere administrative record: it supplies the shared core inputs for the spouse amount, for benefits based on family net income, and for selecting the provincial form.

03 雇佣收入与 T4 / Employment Income and the T4 Slip: Mapping Boxes to Income, Deductions, and Tax Credits (2026 Tax Year)

P1 必拿分 / Must score

陷阱：Box 40 重复相加陷阱 / Adding Box 40 again——题干同时给出 T4 的 Box 14 雇佣收入总额和 Box 40 其他应税福利金额，询问应填入 Line 10100 的最终申报数字。 / The stem gives both the T4 Box 14 employment income and the Box 40 other taxable benefits amount, and asks for the final figure to enter on Line 10100.

必记：Box 40 其他应税福利金额已经计入 Box 14，在申报 Line 10100 时绝不能与 Box 14 再次相加。 / The Box 40 amount of other taxable benefits is already included in Box 14, so it must never be added to Box 14 again when reporting Line 10100.

04 CPP、EI 与雇佣扣除 / CPP, EI, and Employment Expenses: Deductions, Overpayments, and Form T777 Claims

P1 必拿分 / Must score

陷阱：照抄实扣金额 / Copying the amounts withheld——题干中出现换工作、拥有两个及以上雇主、多张 T4 且合计收入超过 YMPE 或 MIE。 / The stem mentions a job change, two or more employers, or several T4s whose combined income exceeds the YMPE or MIE.

必记：多雇主导致实扣超过应缴时，差额填 Line 44800 退税，而 Line 30800 与 Line 22215 只能填法定应缴额而非实扣额。 / When several employers withhold more than is payable, the difference is claimed on Line 44800, and Line 30800 and Line 22215 show only the statutory payable amounts, not the amounts withheld.

05 养老金与投资收入 / Pension & Investment Income: Three Pillars, Dividend Integration, and T1 Line Mapping P2 稳住 / Hold steady

陷阱：OAS回收直接报净额 / Reporting the OAS recovery as a net amount——题干给出 T4A(OAS) box 18 总额以及纳税人当年净收入超过 95,323 元，问 Line 11300 应该填入多少金额。 / The stem gives the T4A(OAS) box 18 total and net income above $95,323 for the year, and asks what amount to enter on Line 11300.

必记：OAS走Line 11300，CPP走Line 11400，雇主养老金及65岁以上RRIF走Line 11500，三者行号独立且仅第三层可享养老金抵免与分割待遇。 / OAS goes on Line 11300, CPP on Line 11400, and employer pensions and RRIF at 65 or over on Line 11500; the three lines are independent, and only the third pillar qualifies for the pension credit and splitting.

06 其他收入与社会福利 / Other Income & Social Benefits: Reporting, Offsetting, and Excluded Amounts P2 稳住 / Hold steady

陷阱：政府给的福利都不用交税 / Government benefits are never taxed——题干出现 T4E 凭单金额（如失业常规福利或产假津贴），问其在 T1 表上的应税收入金额或行号归属。 / The stem gives a T4E slip amount (such as regular unemployment benefits or maternity benefits) and asks for the taxable income amount or the line it goes on the T1.

必记：彩票等非收入不进表，工伤与社保计入净收入后在 Line 25000 扣回以保障福利核定，EI 与超额奖学金正常应税，福利回收金减净收入加应纳税额。 / Lottery winnings and similar non-income items stay off the return; workers' compensation and social assistance are included in net income and then deducted on Line 25000 so that benefit eligibility is determined properly; EI and excess scholarships are taxed normally; the benefit recovery amount reduces net income and adds to tax payable.

07 RRSP、托儿、搬家与赡养扣除 / Deductions: Net Income vs Taxable Income — RRSP, Child Care, Moving, and Support Payments P1 必拿分 / Must score

陷阱：扣除额一概降低净收入 / Assuming all deductions reduce net income——题干询问某项位于 Line 24400 至 Line 25600 的扣除对加拿大儿童福利（CCB）或 BC 家庭福利的影响。 / The question stem asks about the effect of a deduction located between lines 24400 and 25600 on the Canada Child Benefit (CCB) or BC family benefit.

必记：Line 20700至Line 23500落在净收入层（Step 3），既减少税款又降低净收入从而增加按净收入核定的福利；Line 24400至Line 25600落在应税收入层（Step 4），只减税而不动净收入。 / Lines 20700 through 23500 fall in the net income tier (Step 3), both reducing tax payable and lowering net income on line 23600 to increase income-tested benefits; lines 24400 through 25600 fall in the taxable income tier (Step 4), reducing tax payable only while leaving net income completely unchanged.

08 不可退还抵免 / Non-Refundable Tax Credits Schedule: Rules and Calculations After the Federal Rate Reduction to 14% (2026 Tax Year) P1 必拿分 / Must score

陷阱：抵免额无税照样能退钱 / Believing non-refundable credits yield cash refunds without tax payable——题干中纳税人当年收入极低或已被基本个人金额将应缴税款抵到零，却申报大额医疗费、首次购房额或无障碍改造等非退还抵免，询问可获得的税收好处或退税款。 / The question stem features a taxpayer with very low income or whose tax payable is already reduced to zero by the basic personal amount, who then claims large medical expenses, the home buyers' amount, or the home accessibility tax credit, asking for the resulting tax savings or cash refund.

必记：抵免率由《所得税法》s.248(1) 直接绑定最低税阶税率，2026 税年降至 14%，使得每 $1,000 的合资格抵免额仅能冲抵 $140 的联邦税。 / The credit rate is tied directly to the lowest federal tax bracket under ITA s. 248(1) (the appropriate percentage), which drops to 14% in the 2026 tax year, meaning every $1,000 of eligible credit amounts reduces federal tax payable by only $140.

09 医疗费与捐款 / Medical Expenses & Charitable Donations P1 必拿分 / Must score

陷阱：取小变取大陷阱 / Mistaking Lesser Of for Greater Of Trap——题干给出净收入超过约 $96,333 的纳税人并要求计算医疗费用税收抵免（METC）的可申报金额。 / The question stem provides a taxpayer whose net income exceeds approximately $96,333 and asks to calculate the claimable medical expense tax credit (METC) amount.

必记：医疗费和慈善捐赠属于扣除基本生活开支后的剩余支出，为避免高收入者依边际税率享受更大好处，税法采用抵免机制提供平等税收优惠。 / Medical expenses and charitable donations represent expenditures from disposable income after basic living costs; to prevent higher-income individuals from receiving greater tax relief through higher marginal tax rates, tax law uses a tax credit mechanism to provide equal tax relief across all income levels.

10 可退还抵免与福利 / Refundable Tax Credits & Off-Chart Benefits P1 必拿分 / Must score

陷阱：福利年与税年混淆陷阱 / Benefit Year vs. Tax Year Confusion Trap——题干中出现上半年（如 1 至 6 月）收入突变、失业或调薪，却询问当年 7 月前正按上一税年发放的福利金额变化。 / The question stem presents an income change, job loss, or salary adjustment occurring in the first half of the year (January to June) and asks how it impacts benefit payments issued before July based on the prior tax year.

必记：非退还抵免仅能将应缴税额压减至零，而退还性抵免与已缴款项在第六步汇总，总额超过应纳税额时超出部分以现金形式全额退还纳税人。 / Non-refundable tax credits can only reduce tax payable to zero, whereas refundable tax credits and tax paid are aggregated at Step 6 of the T1 return, and when their total exceeds tax payable, the excess is paid directly to the taxpayer as a cash refund.

11 学生 / Students and Income Tax: Tuition Transfer and Carryforward, Scholarship Exemption, and Education Savings P2 稳住 / Hold steady

陷阱：学费转让上限未扣自用陷阱 / Transfer cap without deducting self-use——题干给出学费金额、学生自用学费额及剩余未用完学费，询问学生最多可向父母或配偶转让的学费抵免额。 / The stem gives the tuition paid, the amount the student used personally and the remaining unused tuition, and asks for the maximum tuition credit the student can transfer to a parent or spouse.

必记：学生必须先用当年合格学费将自身联邦税额抵减至零，剩余当年未用额度方可转让给配偶、父母或祖父母，转让上限为法定 $5,000 减去学生本人当年已用额度。 / The student must first use the year's eligible tuition to reduce his or her own federal tax to zero; only the unused remainder for the year can be transferred to a spouse, parent or grandparent, and the transfer cap is the statutory $5,000 minus the amount the student used personally that year.

12 老人与养老金分拆 / Seniors and Pension Splitting: The Three Age-65 Triggers, Optimal Pension Splitting, and OAS Clawback Avoidance P2 稳住 / Hold steady

陷阱：老年额超额全扣陷阱 / Age amount fully lost above the threshold——题干给出 65 岁以上纳税人净收入在 5 万至 8 万元之间，问可申报的老年额，选项里有直接写 0 的干扰项。 / The stem gives a taxpayer over 65 with net income between $50,000 and $80,000 and asks for the age amount claimable, with a distractor option that simply says 0.

必记：2026 税年 12 月 31 日前年满 65 岁可享最高 9,208 元的老年额，净收入超过 46,432 元的部分按 15% 递减，约 $107,819 时归零。 / A person who turns 65 by December 31 of the 2026 tax year gets an age amount of up to $9,208; net income above $46,432 reduces it at 15%, reaching zero at about $107,819.

13 投资收入三类 / Investment Income: Interest, Dividends, Capital Gains, and Attribution Rules P2 稳住 / Hold steady

陷阱：外国股息整合陷阱 / Foreign dividend integration——题干出现「US shares」「foreign dividend」「T5 slip foreign income」「gross-up / DTC」等词。 / The stem contains words such as 'US shares', 'foreign dividend', 'T5 slip foreign income' and 'gross-up / DTC'.

必记：利息全额计入且无税收优惠；加拿大公司股息通过毛额化与股息税收抵免（DTC）实现双重征税整合；资本利得以50%纳入率课税以鼓励风险投资。 / Interest is fully included with no tax preference; Canadian corporate dividends are integrated through gross-up and the dividend tax credit (DTC) to remove double taxation; capital gains are taxed at a 50% inclusion rate to encourage risk-taking investment.

14 资本利得 / Capital Gains: 50% Inclusion Rate, ACB, Principal Residence, and Proposed Reforms P1 必拿分 / Must score

陷阱：纳入率过期拟议陷阱 / Outdated proposed inclusion rate trap——题干出现「超过 25 万的部分」「66.67% inclusion rate」「2/3 inclusion rate」「June 25, 2024 proposed changes」等措辞。 / The question mentions "the part above $250,000", "66.67% inclusion rate", "2/3 inclusion rate" or "June 25, 2024 proposed changes".

必记：资本利得等于处置所得减去ACB与处置支出，乘以2026税年现行½纳入率后得出应税资本利得（line 12700）。 / Capital gain equals proceeds of disposition less the ACB and the costs of disposition. Multiplying by the current 1/2 inclusion rate for the 2026 tax year gives the taxable capital gain (line 12700).

15 RRSP、TFSA 与 FHSA / The Three Registered Accounts in 2026: RRSP Limits & Exits, TFSA Two 1% Penalties, and FHSA Life Cycle P1 必拿分 / Must score

陷阱：TFSA同年取存额度恢复陷阱 / TFSA withdraw-and-redeposit in the same year trap——题干出现「withdrew funds from TFSA and re-contributed in the same calendar year」「available room exceeded」「1% per month tax」等字眼。 / The question mentions "withdrew funds from TFSA and re-contributed in the same calendar year", "available room exceeded" or "1% per month tax".

必记：2026税年RRSP新额度等于上年结转未用额度加上2025年赚取收入的18%与年度上限$33,810的较小者，扣除2025年PA。 / The new RRSP room for the 2026 tax year equals unused room carried forward plus the lesser of 18% of earned income in 2025 and the annual cap of $33,810, less the 2025 pension adjustment (PA).

16 出租收入 T776 / Rental Income Reporting: Form T776, CCA Restrictions, Recapture vs. Capital Gains, and BC SVT

P2 稳住 / Hold steady

陷阱：误用 CCA 制造或扩大出租亏损抵扣其他收入 / Using CCA to create or increase a rental loss to offset other income——题干给出净出租收入低于可用 CCA 最大额度，问当年最多能申报多少 CCA，或者询问总收入计算。 / The question gives net rental income lower than the maximum CCA available and asks for the most CCA that can be claimed for the year, or asks how total income is computed.

必记：出租收入被税法定性为被动持有的财产所得，不能像承担市场风险的营业所得那样自由运用折旧制造亏损去抵扣其他收入。 / Rental income is characterized by the tax law as passive property income. Unlike business income, which carries market risk, it cannot freely use CCA to create a loss that offsets other income.

17 主居所与炒房规则 / Principal Residence Exemption, Change in Use Elections, and Residential Property Flipping Rules

P2 稳住 / Hold steady

陷阱：误认自住房不报也能免税 / Thinking a home lived in is exempt without reporting——题干出现“全程自住出售但纳税人未在当年税表提及”、“咨询是否可以不填报”或考查迟报罚款金额。 / The question has "sold after living in it the whole time but the taxpayer did not mention it on the return", asks "whether it can be left unreported", or tests the amount of the late-filing penalty.

必记：免税利得为 A × B / C，其中 B 为本人为加拿大税务居民且指定为主居所的年数加一，但 2016 年 10 月 2 日后取得房产且取得当年为非居民者不享有加一年。 / The exempt gain is A x B / C, where B is the number of years designated as a principal residence while the owner was a Canadian tax resident, plus one. The plus one year is not available to an owner who acquired the property after October 2, 2016 and was a non-resident in the year of acquisition.

18 新移民第一年 / Newcomers to Canada: Residency Determination, First-Year Tax Return, and Foreign Property Rules

P1 必拿分 / Must score

陷阱：混淆移民身份与税务居民身份 / Confusing immigration status with tax residency——题干出现“持有枫叶卡但短登即离开”、“持工签或学签尚未取得永居身份”或考查开始申报全球收入的法定起算点。 / The question has "holds a PR card but leaves right after a brief landing", "holds a work or study permit but is not yet a permanent resident", or tests the statutory starting point for reporting worldwide income.

必记：税务居民判定必须先依重大及次要居住联系判定是否为事实居民，事实居民依居民期全球收入纳税并享省抵免；仅在非事实居民且逗留满 183 天时才视同居民，全年纳税并加征 48% 联邦附加税。 / Tax residency must first be tested by significant and secondary residential ties to see whether the person is a factual resident. A factual resident is taxed on worldwide income for the resident period and gets provincial credits. Only a person who is not a factual resident and sojourns 183 days or more is a deemed resident, taxed for the whole year and subject to the 48% federal surtax.

19 税务居民身份判定 / Determining Canadian Residency Status: Factual Residence, Deemed Residence, and Treaty Tie-Breakers

P2 稳住 / Hold steady

陷阱：颠倒判定顺序先数天数 / Reversing the order and counting days first——题干出现留学生或工签持有人“在加拿大租房居住超过 183 天”，选项诱导选择适用 s.250(1) 视同居民并加征 48% 联邦附加税。 / The question has a student or work permit holder who "rents and lives in Canada for more than 183 days", and the options lure you to apply s.250(1) deemed residence and add the 48% federal surtax.

必记：税务居民身份是事实问题而非国籍问题，判定必须严格按“先查居住联系定性事实居民、不成立才数 183 天逗留定性视同居民”的法定先后顺序进行。 / Tax residency is a question of fact and not of nationality. It must be tested strictly in the statutory order of "settle factual residents first by residential ties, and only if that fails count the 183-day sojourn to determine a deemed resident".

20 评税、异议与上诉 / Navigating Assessments, Objections, and Appeals: From the Three Parts of an NOA to the Tax Court of Canada

P3 过一遍 / Skim

陷阱：机械套用90天异议期限 / Mechanically applying the 90-day objection deadline——题干给出个人（非公司）纳税人的申报截止日（4月30日或6月15日）与评税通知发信日期，询问提交异议通知书（Notice of Objection）的法定期限。 / The question gives an individual (not a corporation) taxpayer's filing due date (April 30 or June 15) and the mailing date of the notice of assessment, and asks for the statutory deadline to file a Notice of Objection.

必记：税收债务责任不取决于评税是否正确或有无做过评税，评税是可反复打开的行政动作而非一锤定音的司法判决。 / Tax liability does not depend on whether an assessment is correct or whether one was ever made. An assessment is an administrative act that can be reopened repeatedly, not a judicial judgment that settles the matter once.