个人税 / 个人税 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
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

分数在哪

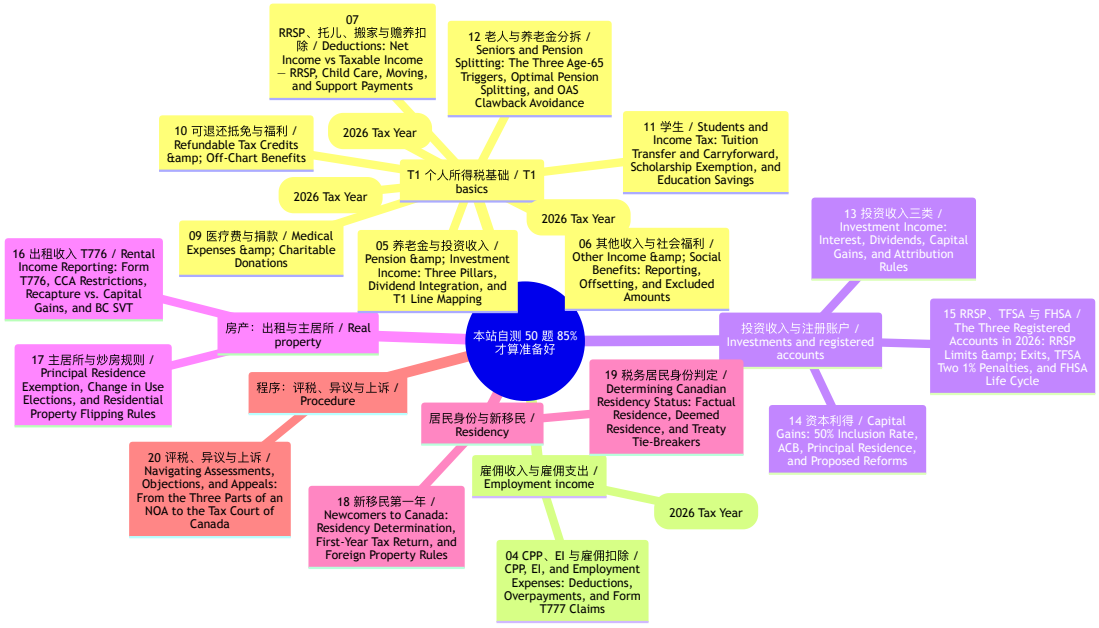
这门课没有官方考试。自测配比按本站对「报税时最常出错、最常问」的估算：T1 基础（扣除与抵免）占一半，其次是雇佣收入、投资与注册账户、新移民与居民身份。 / Official weights are listed in the facts table; our mock weights are our own estimate.

章	主题	板块	优先级	模考

01	T1 申报总览 / T1 Return Overview: Filing Requirements, Six-Step Calculation, and Post-Filing Procedures (2026 Tax Year)	T1 个人所得税基础 / T1 basics	P1 必拿分 / Must score	3
02	身份信息与配偶 / Identification and Marital Status: Spouse Details, Province of Residence, and Key Information Checkboxes (2026 Tax Year)	T1 个人所得税基础 / T1 basics	P2 稳住 / Hold steady	1
03	雇佣收入与 T4 / Employment Income and the T4 Slip: Mapping Boxes to Income, Deductions, and Tax Credits (2026 Tax Year)	雇佣收入与雇佣支出 / Employment income	P1 必拿分 / Must score	3
04	CPP、EI 与雇佣扣除 / CPP, EI, and Employment Expenses: Deductions, Overpayments, and Form T777 Claims	雇佣收入与雇佣支出 / Employment income	P1 必拿分 / Must score	3
05	养老金与投资收入 / Pension & Investment Income: Three Pillars, Dividend Integration, and T1 Line Mapping	T1 个人所得税基础 / T1 basics	P2 稳住 / Hold steady	2
06	其他收入与社会福利 / Other Income & Social Benefits: Reporting, Offsetting, and Excluded Amounts	T1 个人所得税基础 / T1 basics	P2 稳住 / Hold steady	2
07	RRSP、托儿、搬家与赡养扣除 / Deductions: Net Income vs Taxable Income — RRSP, Child Care, Moving, and Support Payments	T1 个人所得税基础 / T1 basics	P1 必拿分 / Must score	4
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)	T1 个人所得税基础 / T1 basics	P1 必拿分 / Must score	4
09	医疗费与捐款 / Medical Expenses & Charitable Donations	T1 个人所得税基础 / T1 basics	P1 必拿分 / Must score	3
10	可退还抵免与福利 / Refundable Tax Credits & Off-Chart Benefits	T1 个人所得税基础 / T1 basics	P1 必拿分 / Must score	3
11	学生 / Students and Income Tax: Tuition Transfer and Carryforward, Scholarship Exemption, and Education Savings	T1 个人所得税基础 / T1 basics	P2 稳住 / Hold steady	2
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	T1 个人所得税基础 / T1 basics	P2 稳住 / Hold steady	2
13	投资收入三类 / Investment Income: Interest, Dividends, Capital Gains, and Attribution Rules	投资收入与注册账户 / Investments and registered accounts	P2 稳住 / Hold steady	2
14	资本利得 / Capital Gains: 50% Inclusion Rate, ACB, Principal Residence, and Proposed Reforms	投资收入与注册账户 / Investments and registered accounts	P1 必拿分 / Must score	3

15	RRSP、TFSA 与 FHSA / The Three Registered Accounts in 2026: RRSP Limits & Exits, TFSA Two 1% Penalties, and FHSA Life Cycle	投资收入与注册账户 / Investments and registered accounts	P1 必拿分 / Must score	3
16	出租收入 T776 / Rental Income Reporting: Form T776, CCA Restrictions, Recapture vs. Capital Gains, and BC SVT	房产：出租与主居所 / Real property	P2 稳住 / Hold steady	2
17	主居所与炒房规则 / Principal Residence Exemption, Change in Use Elections, and Residential Property Flipping Rules	房产：出租与主居所 / Real property	P2 稳住 / Hold steady	2
18	新移民第一年 / Newcomers to Canada: Residency Determination, First-Year Tax Return, and Foreign Property Rules	居民身份与新移民 / Residency	P1 必拿分 / Must score	3
19	税务居民身份判定 / Determining Canadian Residency Status: Factual Residence, Deemed Residence, and Treaty Tie-Breakers	居民身份与新移民 / Residency	P2 稳住 / Hold steady	2
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	程序：评税、异议与上诉 / Procedure	P3 过一遍 / Skim	1

整场考试一张导图



怎么用这本手册

1. 先做网站上的 20 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 · T1 申报总览 / T1 Return Overview: Filing Requirements, Six-Step Calculation, and Post-Filing Procedures (2026 Tax Year)

T1 个人所得税基础 / T1 basics | P1 必拿分 / Must score | T1 return overview · 模考 3 题

带着这几道题读：没有欠税在什么情形下仍须强制申报？ / Under what circumstances is filing mandatory even when no tax is owed?；2026年联邦最低税阶税率与门槛是多少？ / What are the federal lowest tax bracket rate and threshold for 2026?；自雇延至六月申报为何欠税仍有利息？ / Why does overdue tax still accrue interest when self-employed filing is extended to June?；首次迟报税表的罚款公式与计税基数是什么？ / What are the penalty formula and calculation base for a first-time late-filed return?；个人收到评税通知后提出异议的最晚期限怎么算？ / How is the latest deadline calculated for an individual to file an objection after receiving a Notice of Assessment?

怎么考

- 申报义务判断题：给出纳税人具体经济行为（无欠税、处置资本财产、自雇净利润超额或申领家庭福利），测试是否准确掌握法定强制申报门槛与主动申报价值。 / Filing obligation questions: Present specific taxpayer economic situations (e.g., zero tax payable, disposition of capital property, self-employment net earnings exceeding threshold, or claiming family benefits) to test mastery of mandatory statutory filing thresholds versus voluntary filing benefits.
- 申报与付款双轨截止日题：针对自雇人士及其配偶的延期情形，重点测试 6 月 15 日申报截止日与 4 月 30 日欠税付款截止日的区分，以及逾期计息起算点。 / Dual-track filing and payment deadline questions: For self-employed individuals and their spouses with extended deadlines, test the distinction between the June 15 filing due date and the April 30 balance owing payment deadline, as well as the starting date for prescribed interest.
- 迟报罚款计算题：测试首次迟报罚款（5% + 1% × 月数，封顶 17%）的计算公式，核心考查计算基数必须是截止日未缴欠税余额而非应纳税总额。 / Late-filing penalty calculation questions: Test the first-time late-filing penalty formula (5% plus 1% per complete month, capped at 17%), specifically testing that the calculation base is the unpaid tax balance owing at the filing due date rather than total tax payable.
- 评税异议期限取较晚规则题：考查个人纳税人对评税通知（NOA）不服时，提出异议的最晚法定截止日（申报截止日后 1 年与评税通知后 90 天两者取较晚）。 / Notice of Objection deadline 'later-of' rule questions: Test the statutory deadline for individual taxpayers disputing a Notice of Assessment (NOA) to file an objection, which is the later of one year after the filing due date or 90 days after the date of the Notice of Assessment.
- 申报表历史结构演变与现行税阶题：测试 2021 年起省税并入第六步形成的六步申报结构，以及 2026 税年联邦最低税阶 14%（门槛 58,523 元）的现行规则。 / Historical return structure evolution and current tax bracket questions: Test the six-step return structure formed by integrating provincial tax into Step 6 starting in 2021, and the current

高频陷阱（看到信号就警觉）

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.

自雇延期双日混淆陷阱 / Self-employed dual-deadline confusion trap：题干提及自雇经营者在 5 月或 6 月 15 日前申报并补缴欠税，询问利息起算日或迟报罚款是否存在。 / The stem describes a self-employed individual filing and paying taxes in May or by June 15, asking whether interest starts accruing or whether late-filing penalties apply.

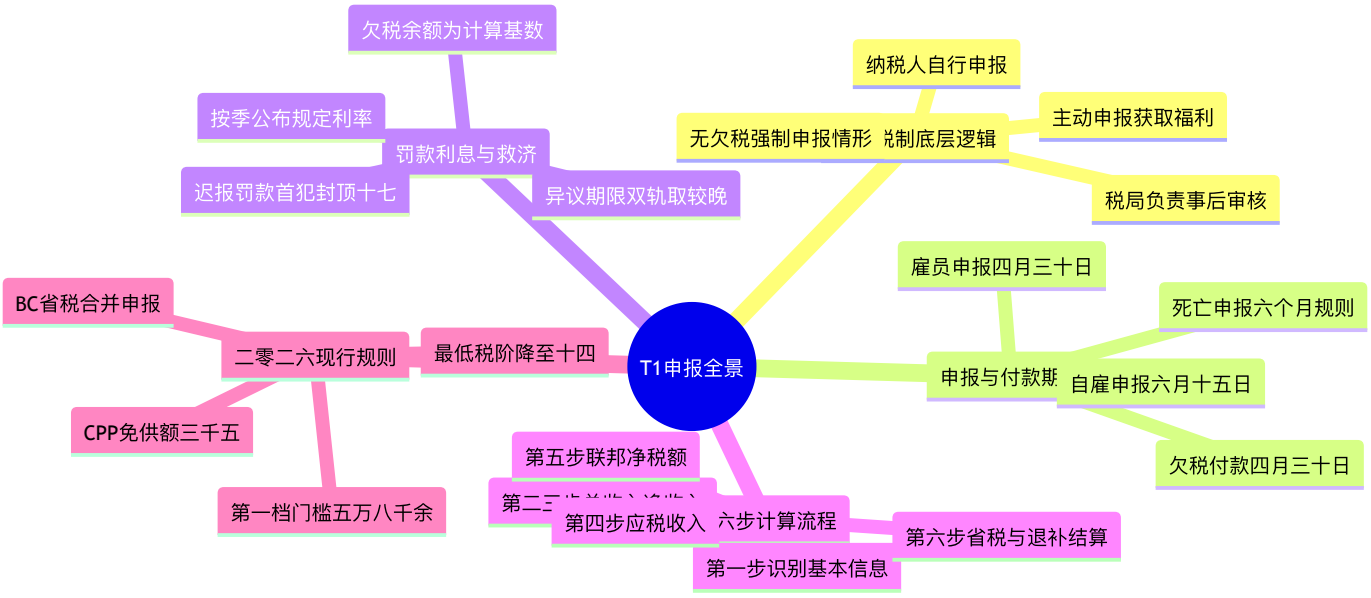
迟报罚款全额基数陷阱 / Late-filing penalty total tax base trap：题干同时给出全年应纳税款和雇主已代扣税款（或预缴税款），询问迟报罚款的具体金额。 / The stem provides both the total tax payable for the year and taxes withheld at source by an employer (or instalments), asking for the exact late-filing penalty amount.

个人异议期限一律 90 天陷阱 / Individual objection 90-day universal deadline trap：题干给出个人在 3 月或 4 月收到评税通知 (NOA)，询问提出异议通知 (Notice of Objection) 的最晚法定截止日。 / The stem states an individual received a Notice of Assessment (NOA) in March or April, asking for the latest statutory deadline to file a Notice of Objection.

旧版七步流程残留陷阱 / Legacy seven-step structure trap：题干询问现行 T1 表格结构步骤数量，或省税 (Form 428) 在哪一步骤参与汇总结算。 / The stem asks for the total number of steps in the current T1 return structure or at which step provincial tax (Form 428) is integrated into the final calculation.

2026 tax-year rules for the lowest federal tax bracket of 14% (threshold of $58,523).

导图



第 1 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
自评税制核心责任 / Self-assessment system core responsibility	Self-assessment system	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.
2026 联邦最低税阶 / Lowest federal tax bracket for 2026	Lowest federal tax bracket	2026 税年联邦最低税阶税率全面降至 14%，适用门槛为应税收入 58,523 元及以下部分。 / For the 2026 taxation year, the lowest federal tax bracket rate is reduced to 14%, applying to taxable income up to and including $58,523.
CPP 基本免供额申报门槛 / CPP basic exemption filing threshold	CPP basic exemption	2026 年 CPP 基本免供额维持 $3,500，自雇净收入超过该门槛者必须通过 T1 申报缴纳 CPP 供款。 / For 2026, the CPP basic exemption remains at $3,500; individuals with net self-employment earnings exceeding this threshold must file a T1 return to remit CPP contributions.
一般雇员与自雇申报截止日 / Filing due dates for employees and self-employed	Filing due date	个人一般申报截止日为次年 4 月 30 日，自雇经营者及其同居配偶或伴侣的申报截止日延至次年 6 月 15 日。 / The general personal filing deadline is April 30 of the following year, while the filing deadline for self-employed individuals and their cohabiting spouse or common-law partner is extended to June 15 of the following year.
自雇欠税付款截止日 / Balance owing due date for self-employed	Balance owing due date	自雇人士申报表虽可延至 6 月 15 日提交，但欠税款项必须在 4 月 30 日前结清，逾期自 5 月 1 日起按规定利率计息。 / Although self-employed individuals may file their return by June 15, any tax balance owing must be paid by April 30; overdue amounts accrue prescribed interest starting May 1.
迟报罚款计算基数与公式 / Late-filing penalty calculation base and formula	Late-filing penalty	首次迟报罚款基数为截止日未缴税款，按 5% 加每月 1%（最高 12 个月封顶 17%）计征，无欠税则罚款为零。 / The first-time late-filing penalty is calculated on the unpaid tax balance owing at the filing deadline at 5% plus 1% per complete month (up to 12 months, capped at 17%); with zero balance owing, the penalty is $0.
T1 现行六步申报结构 / Current six-step return structure	Six-step return structure	自 2021 税年起省/属地税（Form 428）并入第六步合并结算，申报表为六步结构而非历史上的七步。 / Starting in the 2021 taxation year, provincial and territorial tax (Form 428) is integrated into Step 6 for final settlement, establishing a six-step return structure rather than the historical seven steps.
个人异议通知申请期限 / Notice of Objection deadline for individuals	Notice of Objection deadline	个人纳税人异议期限为该税年申报截止日后一年与评税通知寄出后 90 天两者中较晚的一个。 / For individual taxpayers, the deadline to file a Notice of Objection is the later of one year after the tax year filing due date or 90 days after the date of the Notice of Assessment.
BC 省税合并申报机制 / BC provincial single return administration	Single return administration	BC 省居民只需向 CRA 提交一份申报表，省税通过 Form 428 计算并入联邦主表第六步统收，无需单独向省里申报。 / British Columbia residents file a single tax return with the CRA; provincial tax is calculated on Form 428 and integrated into Step 6 of the federal return for unified collection, requiring no separate provincial filing.

自测提问（康奈尔左栏）

1. 为什么即使全年没有欠税，纳税人仍可能负有法定强制申报义务？ / Why might a taxpayer still have a mandatory statutory filing obligation even if they have zero tax payable for the year?
2. 2026 税年联邦最低税阶税率与适用收入门槛分别是多少？ / What are the lowest federal tax bracket rate and the applicable income threshold for the 2026 taxation year?
3. 自雇人士的申报截止日延至 6 月 15 日，其欠税付款截止日是哪一天？逾期有何后果？ / While the filing deadline for self-employed individuals is extended to June 15, what is their balance owing payment deadline, and what are the consequences of late payment?
4. 首次迟报罚款的计算公式与最高上限是什么？其计算基数是什么？ / What are the calculation formula and maximum statutory cap for a first-time late-filing penalty, and what is its calculation base?
5. 个人纳税人对评税通知 (NOA) 不服时，提交异议通知 (Notice of Objection) 的法定期限如何确定？ / How is the statutory deadline determined for an individual taxpayer disputing a Notice of Assessment (NOA) to file a Notice of Objection?

总结：请用三句话概括加拿大自评税制的核心责任、2026 年申报与付款双轨截止日期的差异，以及迟报罚款与异议期限的计算基准。 / In three sentences, summarize the core responsibility under Canada's self-assessment system, the distinction between the dual-track filing and payment deadlines for 2026, and the calculation bases for late-filing penalties and objection deadlines.

第 2 章 · 身份信息与配偶 / Identification and Marital Status: Spouse Details, Province of Residence, and Key Information Checkboxes (2026 Tax Year)

T1 个人所得税基础 / T1 basics | P2 稳住 / Hold steady | Identification and marital status · 模考 1 题

带着这几道题读：同居期间短暂分开不满90天是否重新数12个月？ / If a couple separates for under 90 days during cohabitation, does the 12 months start over?；感情破裂分居满90天其法定生效日从哪天算起？ / From which day does a legal separation after 90 days of breakdown take effect?；配偶当年无收入且未报税是否必须填报净收入栏？ / If the spouse had no income and did not file, must spouse net income still be entered?；年底前跨省搬迁如何依12月31日选定省表？ / How is the provincial form chosen on December 31 when a taxpayer moved provinces before year end?；海外财产T1135十万门槛是看成本还是看市值？ / Is the $100,000 foreign property threshold for T1135 based on cost or market value?

怎么考

- 婚姻状况法定分类与同居时间计算题：考查普通法伴侣12个月连续同居认定的具体时点，特别是同居期间不满90天的关系短暂破裂不中断计时的特殊规则。 / Marital status and cohabitation timing: tests when the 12 months of continuous common-law cohabitation are counted, especially the special rule that a break of fewer than 90 days in the relationship does not interrupt the count.
- 分居成立条件与追溯生效日题：测试因感情破裂分居满90天的法定成立门槛，重点考查生效日期向前追溯至开始分开居住之日，而非满90天当天的时点规则。 / Separation and retroactive effective date: tests the legal threshold that a separation due to relationship breakdown must last 90 days, with the effective date reaching back to the day the couple began living apart, not the 90th day.
- 配偶净收入填报与自雇连带申报期限题：考查12月31日有配偶时第23600行配偶净收入的填报义务（零收入亦须填报），以及配偶自雇对本人申报截止日（延至6月15日）的顺延效应。 / Spouse net income and self-employed spouse deadline: tests the duty to report the spouse's net income on Line 23600 when there is a spouse on December 31 (even if it is zero), and how a self-employed spouse extends the taxpayer's own filing due date to June 15.
- 居住省判定与跨省搬迁省表适用题：考查以12月31日居住省单一事实基准确定适用哪张省表（Form 428）的规则，识别不按全年居住天数分摊省税的考点。 / Province of residence and move between provinces: tests the rule that the province of residence on December 31 is a single-fact test that decides which provincial form (Form 428) applies, so provincial tax is not prorated by days of residence.
- 海外财产（T1135）申报门槛与违规法律后果题：测试特定海外财产成本额（ACB）超过100,000加元门槛的判定（按个人合并而非夫妻合并、排除自用财产与注册账户），以及漏报导致的复评期延长3年与罚款规则。 / Foreign property (T1135) threshold and consequences: tests the specified foreign property cost threshold of more than $100,000 (cost amount, tested per individual not per couple,

高频陷阱（看到信号就警觉）

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.

分居生效日第90天陷阱 / Separation effective on day 90：题干明确夫妻于某月某日因感情破裂开始分开居住且已持续满90天，询问分居正式生效的起始日期或年内申报状态。 / The stem says a couple began living apart on a given date because of relationship breakdown and 90 days have passed, and asks for the date separation takes effect or the filing status for the year.

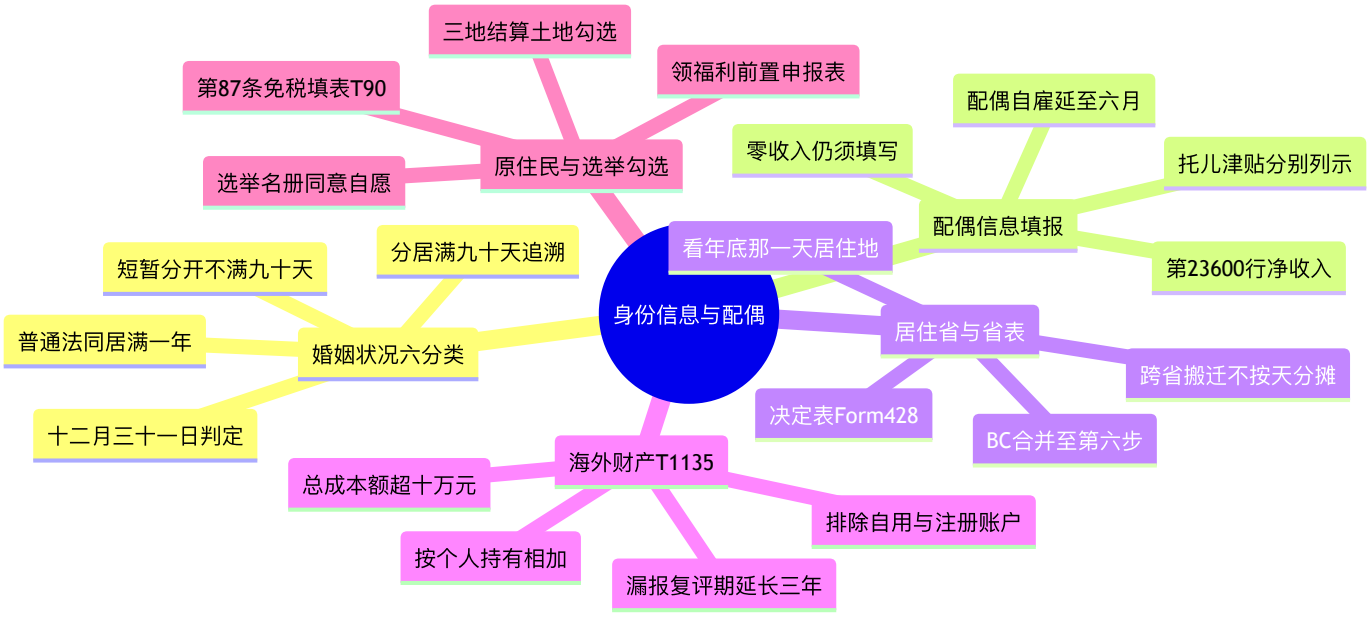
配偶零收入不报陷阱 / Zero-income spouse need not be reported：题干强调纳税人已婚但配偶全年在海外或无任何收入且未报税，询问申报表第一步配偶信息及第23600行的填写规则。 / The stem stresses that the taxpayer is married but the spouse was abroad or had no income and did not file, and asks about the spouse information in Step 1 and Line 23600.

居住省全年最长居住地陷阱 / Longest residence during the year：题干描述纳税人在某省居住了大部分月份，但在年底（如12月20日）搬迁至另一省并定居，询问应适用哪个省份的税表 Form 428。 / The stem says the taxpayer lived in one province for most of the year but moved and settled in another late in the year (for example on December 20), and asks which province's Form 428 applies.

excluding personal-use property and registered accounts), and the 3-year extension of the reassessment period and penalties for non-compliance.

T1135市值与夫妻合并陷阱 / T1135: market value and couple combined：题干给出资产原始买入成本与当前大幅增值后的市场价值，或者给出夫妻双方各自名下持有的境外资产金额，询问是否触发 Form T1135 申报义务。 / The stem gives the original purchase cost and a much higher current market value, or gives foreign assets held separately by each spouse, and asks whether Form T1135 must be filed.

导图



第 2 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
识别信息对下游计算的驱动机制 / How identification drives later calculations	Identification as master input parameters	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.
普通法同居连续同居与短暂中断规则 / Common-law cohabitation and short breaks	Living common-law and 90-day separation rule	普通法同居要求连续同居满 12 个月，但因关系破裂分开不满 90 天且复合者，该间断期仍计入连续同居时间而不归零。 / Common-law status requires 12 months of continuous cohabitation, but a break of fewer than 90 days due to relationship breakdown followed by reconciliation still counts as continuous cohabitation and does not reset the count.
分居成立法定门槛与生效日回溯 / Separation threshold and retroactive effective date	Separated status and effective date	分居须因感情破裂分开居住满 90 天方告成立，一旦满足条件，其法定生效日回溯至双方开始分开居住的第一天而非第 90 天。 / Separation is established only when the couple lives apart for 90 days because of relationship breakdown; once met, the effective date reaches back to the first day of living apart, not the 90th day.
配偶净收入与自雇连带申报期限 / Spouse net income and the self-employed deadline	Spouse net income and self-employed deadline extension	12 月 31 日有配偶者必须填报对方第 23600 行净收入（零收入亦须填报），若配偶当年自雇，纳税人本人的申报截止日亦顺延至次年 6 月 15 日。 / If there is a spouse on December 31, the spouse's Line 23600 net income must be reported (even if zero); if the spouse is self-employed in the year, the taxpayer's own filing due date also extends to June 15 of the next year.
12月31日居住省单一事实判定 / Province of residence is a single-fact test on December 31	Province of residence on December 31	适用哪张省表（Form 428）完全取决于 12 月 31 日当天的居住省或事实居民身份，不按全年居住天数进行跨省分摊。 / Which provincial form (Form 428) applies depends entirely on the province of residence, or factual residence, on December 31; there is no proration across provinces by days of residence during the year.
T1135特定海外财产十万元成本门槛 / T1135 cost threshold of $100,000	Form T1135 cost-amount threshold	纳税人年内任何时点持有的特定海外财产总成本额（ACB）合计超过 100,000 元即须申报，门槛按个人相加而非夫妻合并，排除自用财产与注册账户。 / Form T1135 is required when the total cost amount (ACB) of specified foreign property held at any time in the year exceeds $100,000; the threshold is added per individual, not per couple, and excludes personal-use property and registered accounts.
T1135违规导致复评期延长三年 / T1135 non-compliance extends the reassessment period by three years	Extended reassessment period for Form T1135	未申报特定海外财产收入且 Form T1135 未按时提交或存在虚假陈述时，CRA 对该税年的正常复评期在 3 年基础上再延长 3 年至 6 年。 / If specified foreign property income is not reported and Form T1135 is not filed on time or contains a false statement, the CRA's normal 3-year reassessment period for that year is extended by 3 more years, to 6 years.
原住民免税收入与前置申报要求 / Indian Act exempt income and the filing prerequisite	Indian Act Section 87 exemption and Form T90	依《印第安人法》第 87 条免税的收入须通过 Form T90 申报净额，即便全部免税仍须提交 T1 申报表以建立申领 CCB 和 CGEB 等现金福利的法定资格。 / Income exempt under section 87 of the Indian Act is reported at its net amount on Form T90; even if all income is exempt, a T1 return must still be filed to establish legal eligibility for cash benefits such as the CCB and CGEB.
BC省个税合并征管与表428机制 / BC provincial tax integration and Form 428	BC provincial tax and Form 428 integration	BC 居民无需单独向省里申报个人所得税，居住省填报 BC 后，省税通过 Form 428 计算并直接合并至联邦主表第六步统一汇算。 / BC residents do not file a separate provincial income tax return; once BC is entered as the province of residence, provincial tax is calculated on Form 428 and combined into Step 6 of the federal return.

自测提问（康奈尔左栏）

1. 普通法伴侣认定的三条法定标准是什么？同居期间发生短暂分开时计时规则如何？ / What are the three legal criteria for common-law partners? How is the clock treated when there is a short break during cohabitation?
2. 分居状态在法律上何时正式成立？其法定生效日期如何回溯判定？ / When is separation legally established? How is its effective date determined retroactively?

3. 为什么 12 月 31 日有配偶时，即便对方零收入也必须在第 23600 行填写净收入？ / Why must the spouse's net income be entered on Line 23600 on December 31 even if the spouse has zero income?
4. 确定纳税人适用哪张省表（Form 428）的时间基准是什么？跨省搬迁如何处理？ / What is the reference date for choosing the provincial form (Form 428)? How is a move between provinces treated?
5. Form T1135 海外财产申报的 100,000 元门槛如何计算？未如实申报有何复评后果？ / How is the $100,000 foreign property threshold for Form T1135 calculated? What are the consequences of not reporting correctly?

总结：请用三句话概括 12 月 31 日婚姻状况与配偶净收入对后续计算的驱动作用、居住省判定的单一时点原则，以及海外财产 T1135 成本额门槛与漏报后果。 / In three sentences, summarize how marital status and spouse net income on December 31 drive later calculations, the single-date principle for province of residence, and the T1135 cost threshold and the consequences of not reporting.

第 3 章 · 雇佣收入与 T4 / Employment Income and the T4 Slip: Mapping Boxes to Income, Deductions, and Tax Credits (2026 Tax Year)

雇佣收入与雇佣支出 / Employment income　P1 必拿分 / Must score　Employment income and the T4 · 模考 3 题

带着这几道题读： Box 40 金额是否需要并入 Box 14 申报？ / Does the Box 40 amount need to be added to Box 14 when reporting?；2026 税年 CPP 供款如何拆分进抵免与扣除行？ / How is CPP for the 2026 tax year split between the credit line and the deduction line?；雇主出资的团体伤病保险给付是否需要交税？ / Is a benefit from group sickness and accident insurance paid by the employer taxable?；2026 税年合格股票期权行权扣除比例是多少？ / What is the deduction rate for exercising qualifying stock options in the 2026 tax year?；多雇主超缴的 CPP 与 EI 保费如何申报退还？ / How are CPP and EI premiums overpaid with several employers claimed back?

怎么考

- T4 框号与申报表行号精准映射题：考查 Box 14（Line 10100 雇佣收入）、Box 22（Line 43700 预缴税款而非抵免）、Box 40（备忘框不要重复相加）以及 Box 52（PA 仅压缩次年 RRSP 额度不进 T1）的去向分类。 / Mapping T4 boxes to return lines: tests where each item goes: Box 14 (Line 10100 employment income), Box 22 (Line 43700 tax already withheld, not a credit), Box 40 (a memo box, do not add it again) and Box 52 (the pension adjustment only reduces next year's RRSP room and does not go on the T1).
- CPP 与 EI 供款分流及 2026 现行计算题：测试 Box 16 基础段（4.95% 走 Line 30800 抵免，上限 3,519.45 元）与第一层增强段（1% 走 Line 22215 扣除，上限 711 元），以及 Box 16A（CPP2 4% 走 Line 22215 扣除，上限 416 元）的分流与税收待遇差异。 / Splitting CPP and EI contributions, with 2026 calculations: tests the split of Box 16 base portion (4.95% claimed as a credit on Line 30800, maximum $3,519.45) and first enhancement (1% claimed as a deduction on Line 22215, maximum $711), and Box 16A (CPP2 at 4% claimed as a deduction on Line 22215, maximum $416), and their different tax treatment.
- 雇主非现金福利应税性判定题：考查根据「主要个人受益还是雇主业务需要」判断停车位、公司手机等福利，以及根据「谁付保费」判定团体工资损失替代保险给付是否应税（雇主全额付保费则给付全额应税；团体人寿保险无免税门槛）。 / Taxability of employer non-cash benefits: tests judging parking and a company phone by whether the main benefit is personal or the employer's business need, and judging whether group wage-loss replacement benefits are taxable by who paid the premiums (employer paid in full means the benefit is fully taxable; group life insurance has no tax-free threshold).
- 证券期权应税福利与扣除比例题：考查合格证券期权行权福利在 Line 24900 享受 50% 扣除，识别 2024 年预算案提议降至 33.33% 的未遂改革已被全面撤销、现行仍维持 50% 的真实税法规则。 / Security option taxable benefit and deduction rate: tests the 50% deduction on Line 24900 for the exercise benefit of qualifying security options, and

高频陷阱（看到信号就警觉）

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.

CPP 增强段与基础段混淆走错行陷阱 / Mixing CPP enhanced and base portions and using the wrong line：题干给出员工扣缴的 CPP（Box 16）或 CPP2（Box 16A）金额，询问分别计入 Line 30800 抵免与 Line 22215 扣除的准确数额。 / The stem gives the CPP withheld (Box 16) or CPP2 (Box 16A) and asks for the exact amounts for the Line 30800 credit and the Line 22215 deduction.

股票期权扣除率未遂改革错误引用陷阱 / Quoting the failed stock option rate reform：题干涉及雇员行权合格股票期权，给出代码 38 应税福利金额，询问在 Line 24900 申报的代码 39 扣除额或适用百分比。 / The stem involves an employee exercising qualifying stock options, gives the code 38 taxable benefit amount, and asks for the code 39 deduction or percentage claimed on Line 24900.

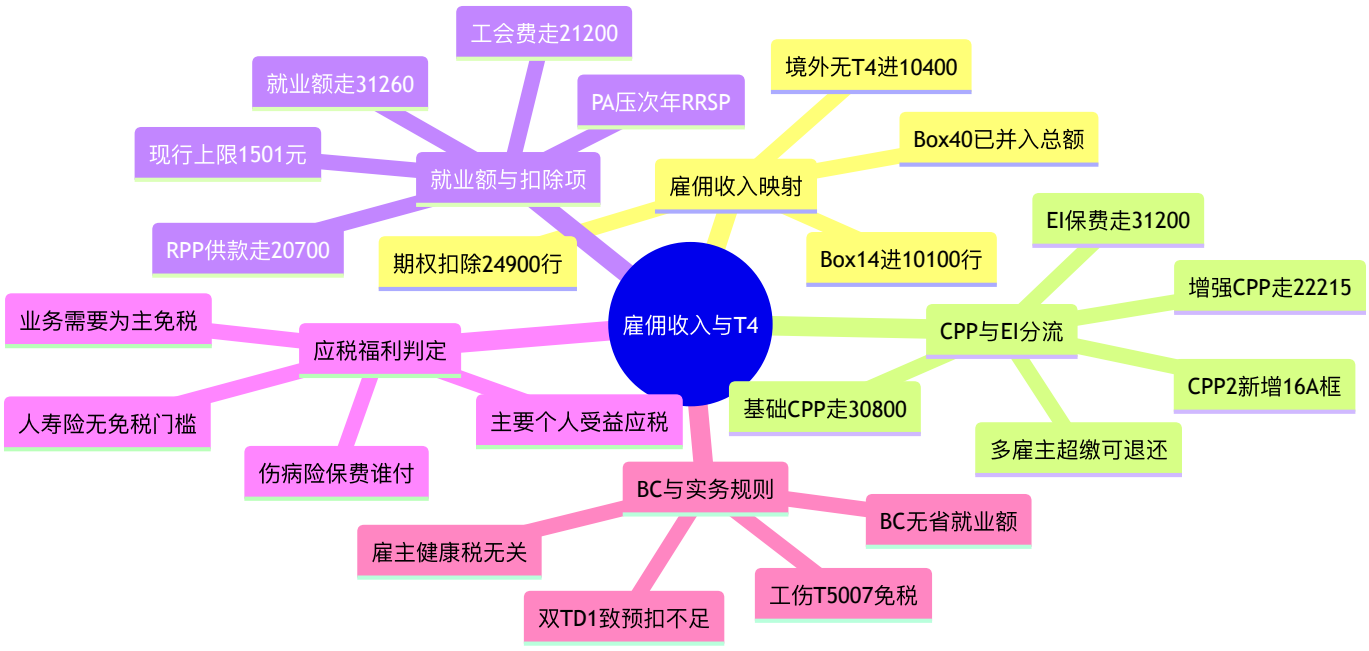
多雇主 CPP 与 EI 超缴自动退税误区陷阱 / Believing CPP and EI overpayments from several employers are refunded automatically：题干描述纳税人年内换工作或有两份工作，多张 T4 汇总的 CPP 或 EI 扣缴总额超过年度上限，询问超额部分的申报方式与行号。 / The stem describes a taxpayer who changed jobs or held two jobs during the year, where the total CPP or EI withheld across several T4s exceeds the annual limit, and asks how and on which line the excess is reported.

Box 52 养老金调整额当年抵税误区陷阱 / Treating the Box 52 pension adjustment as a deduction this year：题干给出纳税人 T4 上的 Box 20（RPP 供款）和 Box 52（PA 养老金调整额），询问两者在当年 T1 申报表上的具体填报去向。 / The stem gives Box 20 (RPP contributions) and Box 52 (PA) from the T4 and asks where each goes on this year's T1 return.

recognizing that the proposal in the 2024 budget to reduce it to 33.33% was fully withdrawn so the current rule is still 50%.

- 多雇主多张 T4 汇总与实务避坑题：测试年中换工作或兼职时汇总所有 Box 14、核对 CPP 与 EI 超额扣缴并在 Line 44800 和 Line 45000 申报退还，以及识别因多个 TD1 均申报全额基本个人金额导致的源头预扣不足。 / Several T4s from several employers and practical pitfalls: tests adding up all Box 14 amounts when changing jobs mid-year or working part time, checking CPP and EI over-deductions and claiming the refund on Line 44800 and Line 45000, and recognizing under-withholding at source when several TD1 forms each claim the full basic personal amount.

导图



第 3 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
Box 14 与 Box 40 包含关系 / Box 14 includes Box 40	Box 14 total employment income and Box 40 taxable benefits	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.
Box 16 与 Box 16A 分流机制 / How Box 16 and Box 16A are split	CPP base credit and enhanced deduction split	Box 16 中 4.95% 基础段走 Line 30800 抵免（2026年最高 3,519.45 元），1% 增强段与 Box 16A 的 CPP2（4%）合并走 Line 22215 扣除（2026年最高 1,127 元）。 / The 4.95% base portion of Box 16 goes on Line 30800 as a credit (2026 maximum $3,519.45); the 1% enhanced portion and the CPP2 (4%) in Box 16A are combined and go on Line 22215 as a deduction (2026 maximum $1,127).
加拿大就业额现行上限与适用范围 / Canada employment amount: current cap and scope	Canada employment amount (Line 31260)	加拿大就业额为基于合格雇佣收入的非退还抵免，2026 税年指数化上限为 1,501 元，无需凭证，但自雇净收入不得申报。 / The Canada employment amount is a non-refundable credit based on qualifying employment income, with an indexed 2026 cap of $1,501; no receipts are needed, but net self-employment income cannot be claimed.
股票期权 50% 扣除比例维持不变 / The 50% security options deduction is unchanged	Security options deduction (Line 24900)	合格证券期权行权应税福利在 Line 24900 享受 50% 扣除，2024 预算案提议降至 33.33% 的改革已被全面撤销。 / The exercise benefit of qualifying security options gets a 50% deduction on Line 24900; the reform proposed in the 2024 budget to reduce it to 33.33% was fully withdrawn.
Box 52 养老金调整额的去向 / Where the Box 52 pension adjustment goes	Pension adjustment (PA, Box 52)	Box 52 养老金调整额不进入 T1 申报表的任何一行，仅用于压缩纳税人下一年度的 RRSP 供款额度。 / The Box 52 pension adjustment does not go on any line of the T1 return; it is only used to reduce the taxpayer's RRSP contribution room for the next year.
团体伤病保险应税性判定逻辑 / Taxability of group sickness and accident insurance	Wage-loss replacement plan taxability	团体工资损失替代计划给付是否应税完全取决于保费出资方：雇主全额支付保费则给付全额应税，雇员税后自付保费则给付免税。 / Whether benefits from a group wage-loss replacement plan are taxable depends entirely on who funded the premiums: if the employer paid the premiums in full, the benefits are fully taxable; if the employee paid the premiums from after-tax pay, the benefits are tax-free.
多雇主 CPP 与 EI 超缴退还 / Refund of CPP and EI overpayments from several employers	CPP and EI overpayment refund (Lines 44800 and 45000)	多雇主导致的 CPP 与 EI 超额扣缴不会自动退还，必须通过 T1 表 Line 44800 和 Line 45000 申报可退还抵免方能拿回。 / CPP and EI over-withheld by several employers are not refunded automatically; they must be claimed as refundable credits on Line 44800 and Line 45000 of the T1 to be recovered.
境外无 T4 雇佣收入申报 / Foreign employment income without a T4	Foreign employment income (Line 10400)	成为加拿大税务居民后取得的境外雇佣收入无加拿大 T4 凭证，须按 CRA 认可汇率折算为加元申报在 Line 10400。 / Foreign employment income earned after becoming a Canadian tax resident has no Canadian T4, and must be converted to Canadian dollars at a CRA-accepted exchange rate and reported on Line 10400.
BC 省无对应就业额抵免与 EHT 无关性 / No BC employment amount credit; BC employer health tax is unrelated	BC provincial variations and Employer Health Tax	BC 省表 Form BC428 无对应的加拿大就业额省级抵免，且 BC 雇主健康税由雇主缴纳，与雇员个人税表及 T4 完全无关。 / The BC provincial form BC428 has no counterpart to the Canada employment amount credit, and the BC Employer Health Tax is paid by the employer and has nothing to do with the employee's personal return or T4.
多份工作 TD1 导致结构性预扣不足 / Several TD1 forms cause structural under-withholding	Form TD1 and structural under-withholding	在多个雇主处同时申报全额基本个人金额会导致各雇主均按唯一收入预扣，从而在报税季产生结构性补税缺口。 / Claiming the full basic personal amount with several employers at the same time means each employer withholds as if it were the only source of income, creating a structural shortfall of tax owing at filing time.

自测提问（康奈尔左栏）

1. Box 40 里的金额在计算 Line 10100 雇佣收入总额时需要额外加上去吗？ / When working out total employment income on Line 10100, must the amount in Box 40 be added on top?

2. 2026 税年 Box 16 的 CPP 供款是如何被拆开分别进 Line 30800 和 Line 22215 的？ / For the 2026 tax year, how is the CPP in Box 16 split between Line 30800 and Line 22215?
3. 雇主购买的团体工资损失替代保险，雇员在病假期间领取的给付在什么条件下应税？ / Under what conditions are benefits from an employer-purchased group wage-loss replacement plan taxable when the employee receives them during sick leave?
4. 为什么 2024 年曾热议的股票期权扣除率降至 33.33% 在 2026 税年不能适用？ / Why can the stock option deduction rate of 33.33% that was widely discussed in 2024 not be used for the 2026 tax year?
5. 年中跳槽导致多个雇主扣满 CPP 和 EI 时，超缴的部分会自动退还吗？应如何申报？ / If several employers each withhold the full CPP and EI because of a mid-year job change, is the excess refunded automatically? How is it reported?

总结：请用三句话概括 T4 关键框（Box 14/40/16/16A/52）的行号映射与分流逻辑、雇主福利与期权扣除的判定法则，以及多雇主情形下超缴退税与预扣不足的实务处理。 / In three sentences, summarize the line mapping and split logic for the key T4 boxes (Box 14/40/16/16A/52), the rules for judging employer benefits and the options deduction, and the practical handling of overpayment refunds and under-withholding with several employers.

第 4 章 · CPP、EI 与雇佣扣除 / CPP, EI, and Employment Expenses: Deductions, Overpayments, and Form T777 Claims

雇佣收入与雇佣支出 / Employment income　P1 必拿分 / Must score　CPP, EI and employment deductions · 模考 3 题

带着这几道题读：年中换工作导致两家雇主超扣 CPP，报税表各行如何准确填报？ / After changing jobs mid-year, two employers over-deducted CPP; how are the lines of the return filled in exactly?；年内满 18 岁的兼职学生，CPP 与 EI 的扣缴计算有何本质差异？ / For a part-time student who turned 18 during the year, how do the CPP and EI calculations differ in essence?；在家远程办公的受薪房主与租客，申报家庭办公室支出有哪些法定限制？ / What statutory limits apply when a salaried homeowner and a tenant working from home claim home office expenses?；卑诗省雇员申请 GST370 消费税退款时，计算比例与次年申报有何规则？ / What are the rate rules and next-year reporting rules when a BC employee claims the GST370 sales tax refund?

怎么考

- 多雇主扣缴汇总结算题：测试考生能否准确识别多张 T4 造成的超缴，分清实扣与应缴，在 Line 30800 和 Line 22215 填应缴额、在 Line 44800 和 Line 45000 申请超缴退税，而非直接把 T4 各框数字加总照抄。 / Settling overpayments from several employers: tests whether candidates can spot the overpayment created by several T4s, separate what was withheld from what was payable, enter the payable amounts on Line 30800 and Line 22215 and claim the overpayment refund on Line 44800 and Line 45000, instead of simply adding up the T4 boxes and copying them.
- CPP 按月比例与 EI 对照题：测试考生对供款期折算规则的掌握，能否抓住生日当月之后数月份的规则折算 YMPE 和免税额，同时牢记 EI 绝不按月折算、没有年龄门槛与免税额。 / CPP monthly proration and EI comparison: tests the proration rule for the contributory period, whether candidates count only the months after the birthday month when prorating the YMPE and basic exemption, and remember that EI is never prorated by month and has no age threshold or exemption.
- EI 低收入退还边界题：测试考生对 $2,000 可保收入开关的理解，能否准确判断低于或等于 $2,000 时保费全额退回 Line 45000 且 Line 31200 为零，而不是误当作普通免税额处理。 / EI low-income refund boundary: tests understanding of the $2,000 insurable earnings switch, that at $2,000 or less all premiums are refunded on Line 45000 and Line 31200 is zero, rather than treating it as an ordinary exemption.
- 雇佣支出资格与受薪/佣金分类题：测试考生能否根据 T4 的 Box 42 判断雇员身份，熟记 T2200 必备要求、封闭清单范围（如按揭利息一律不可扣、房屋保险地税仅佣金雇员可扣），以及佣金支出受收入封顶的二选一规则。 / Employment expense eligibility and salaried versus commission classification: tests judging employee status from T4 Box 42, remembering the T2200 requirements and the closed list (for example mortgage interest is never deductible, and home insurance and property tax are deductible only for commission employees), and the

高频陷阱（看到信号就警觉）

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.

将EI二千元开关误作免税额 / Treating the EI $2,000 switch as an exemption：题干中受雇收入较低（尤其是打零工或暑期工），Box 24 可保收入不超过 $2,000。 / The stem gives low employment income (especially casual or summer work) with Box 24 insurable earnings of $2,000 or less.

将CPP按月折算套用于EI / Applying CPP monthly proration to EI：题干强调雇员在税年内某个月份年满 18 岁（或 70 岁），同时询问 CPP 和 EI 的申报金额。 / The stem stresses that the employee turns 18 (or 70) in some month of the tax year and asks for both the CPP and EI amounts.

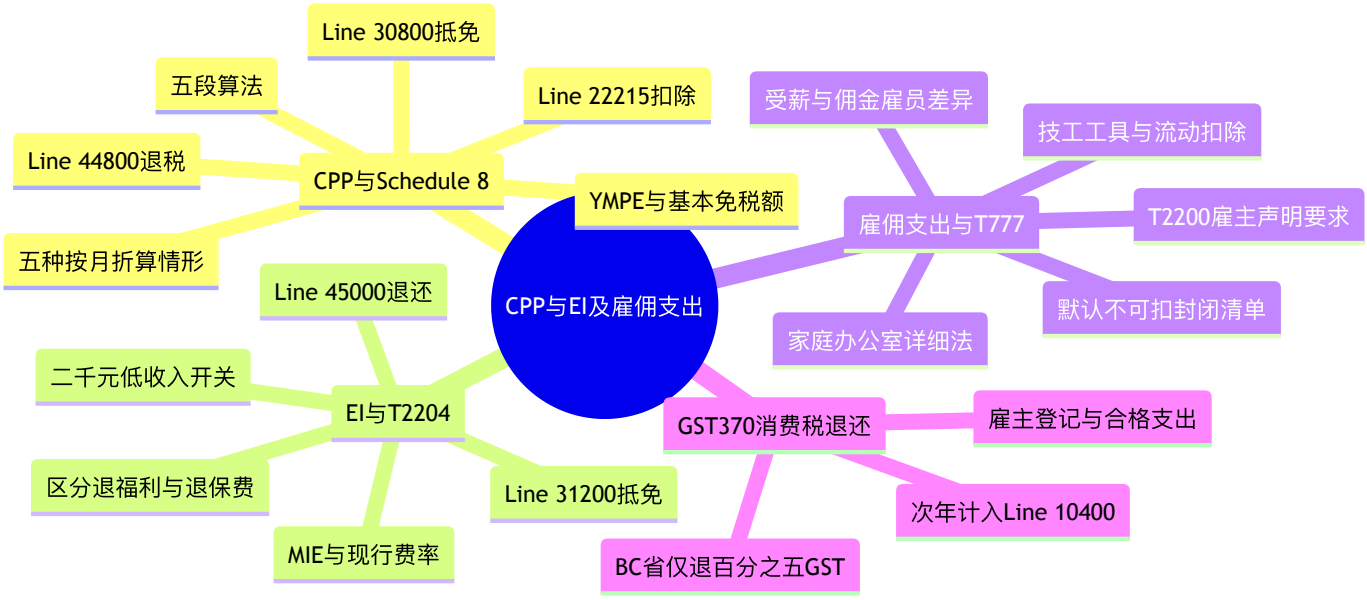
房主在家庭办公室扣除按揭利息 / Homeowner deducting mortgage interest for a home office：题干描述自住房屋的雇员申请家庭办公室扣除，列出了按揭利息、按揭本金、水电费等支出清单。 / The stem describes an employee homeowner claiming a home office deduction and lists mortgage interest, mortgage principal, utilities and other expenses.

遗漏次年申报GST370退税收入 / Forgetting the GST370 rebate as next year's income：题干询问申请 GST370 后的后续税务处理，或考察跨年度税务申报的联动义务。 / The stem asks about the follow-up tax treatment after filing GST370, or tests the linked obligation across tax years.

either–or rule that commission expenses are capped by commission income.

- GST370 雇员消费税退税核算题：测试考生对退税资格（雇主须为登记人、金融机构雇员排除）、BC 省仅退 5% GST（PST 7% 不退）、以及退款次年必须计入 Line 10400 应税收入的完整联动逻辑。 / GST370 employee GST/HST rebate calculation: tests rebate eligibility (the employer must be a registrant, and employees of financial institutions are excluded), that BC refunds only the 5% GST (not the 7% PST), and the full link that the refund is taxable income on Line 10400 in the following year.

导图



第 4 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
CPP 超缴与报表分流 / CPP overpayment and how it splits across lines	CPP overpayment (Line 44800)	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.
CPP 基础段与增强段分轨 / CPP base and enhanced portions on separate tracks	base vs enhanced CPP contributions	基础段 4.95% 报 Line 30800 享 14% 联邦非退还抵免，第一层增强 1% 与 CPP2 4% 合并报 Line 22215 作税前扣除。 / The 4.95% base portion is claimed on Line 30800 for the 14% federal non-refundable credit; the 1% first enhancement and the 4% CPP2 are combined on Line 22215 as a pre-tax deduction.
CPP 年满 18 岁按月折算 / CPP proration in the year of turning 18	contributory period proration	当年满 18 岁的雇员，CPP 供款期从生日当月之后的月份起算，YMPE、YAMPE 与基本免税额按合格月数除以 12 折算。 / For an employee who turns 18 during the year, the CPP contributory period starts with the month after the birthday month, and the YMPE, YAMPE and basic exemption are prorated by qualifying months divided by 12.
EI 二千元低收入退还开关 / The EI $2,000 low-income refund switch	EI $2,000 insurable earnings threshold	全年可保收入不超过 $2,000 时，Line 31200 填零，已扣缴 EI 保费全额通过 Line 45000 退回。 / When insurable earnings for the year do not exceed $2,000, Line 31200 is zero and all EI premiums withheld are refunded through Line 45000.
雇佣支出封闭清单与 T2200 证明 / Closed list of employment expenses and the T2200	other employment expenses (Line 22900)	雇员支出默认不可扣，须满足合同要求自付且雇主签署 T2200，但 T2200 仅证明事实而非 CRA 批准。 / Employee expenses are not deductible by default; they must be required by the contract and paid by the employee, with a T2200 signed by the employer, but the T2200 only certifies the facts and is not CRA approval.
佣金雇员与受薪口径二选一 / Commission versus salaried basis is an either-or choice	commission vs salaried employee expenses	佣金雇员虽可多扣广告、娱乐与房屋保险地税，但受佣金收入封顶约束，若支出超额可自由选择按受薪口径申报。 / A commission employee can deduct more (advertising, entertainment, home insurance and property tax) but is limited by the commission income cap; if the expenses exceed the cap, the employee may freely choose to claim on the salaried basis instead.
家庭办公室详细法与不可扣项目 / Detailed home office method and non-deductible items	work-space-in-the-home expenses	自 2023 税年起仅剩详细法，租金与水电网可按比例扣除，但按揭利息、按揭本金与资本性家具一律不可扣除。 / Since the 2023 tax year only the detailed method remains; rent and utilities and internet can be deducted proportionally, but mortgage interest, mortgage principal and capital furniture are never deductible.
劳动力流动扣除 2026 新规 / New 2026 labour mobility deduction rule	Labour Mobility Deduction	建筑业技工临时外派搬迁支出，2026 税年起上限提至 10,000 元、单程距离差额降至 120 公里，且无需 T2200。 / For tradespeople in construction relocating temporarily for work, from the 2026 tax year the cap is raised to $10,000, the one-way distance difference is reduced to 120 km, and no T2200 is needed.
GST370 雇员退税与次年收入联动 / GST370 employee rebate and the link to next year's income	employee GST/HST rebate (Form GST370)	合格雇佣支出已付消费税可申请 Line 45700 退款（BC 仅限 5% GST），退款必须计入收到次年的 Line 10400 收入。 / GST/HST paid on qualifying employment expenses can be claimed as a refund on Line 45700 (in BC only the 5% GST), and the refund must be included in income on Line 10400 for the year it is received, which is the year after the expenses were claimed.
2027 已公布的 CPP 与 EI 数字 / Announced 2027 CPP and EI figures	2027 CPP and EI parameters (announced)	2027 已公布（状态：CRA 已公布、用于 2027 税年，不影响 2026 年报税）：YMPE 76,700 元、YAMPE 87,400 元，CPP 雇员费率 5.75%（C-30 法案把基础费率每方从 4.95% 降到 4.75%，雇员上限 4,209.00 元）；EI 最高可保收入 70,800 元、费率 1.64%。 / Announced for 2027 (status: announced by the CRA, used for the 2027 tax year, does not affect 2026 returns): YMPE $76,700, YAMPE $87,400, CPP employee rate 5.75% (Bill C-30 cuts the base rate for each side from 4.95% to 4.75%, with an employee maximum of $4,209.00); EI maximum insurable earnings $70,800, rate 1.64%.

自测提问（康奈尔左栏）

1. 为什么多雇主产生 CPP/EI 超缴时，Line 30800 不能直接填 T4 的实扣总额？ / Why can Line 30800 not simply show the total withheld on the T4s when several employers cause a CPP/EI overpayment?

2. 年满 18 岁当年，CPP 的合格供款月数如何确定？EI 是否同步折算？ / In the year of turning 18, how are the qualifying CPP months determined? Is EI prorated in the same way?
3. EI 的 $2,000 门槛是基本免税额还是退款开关？申报路径有何本质不同？ / Is the EI $2,000 threshold a basic exemption or a refund switch? How do the reporting paths differ in essence?
4. 受薪雇员与佣金雇员在申报家庭办公室支出时，可扣项目与上限有何核心区别？ / What is the core difference between salaried and commission employees in the home office expenses they can deduct and the limits that apply?
5. 通过 GST370 退回的雇员消费税，在收到当年需要进行怎样的税务处理？ / What tax treatment applies in the year of receipt to an employee GST refund received through GST370?

总结：用一句话总结多雇主 CPP/EI 超缴的报表分流路径、家庭办公室详细法的房主限制，以及 GST370 退税与次年收入的联动规则。 / In one sentence, summarize the reporting path for CPP/EI overpayments from several employers, the homeowner restrictions under the detailed home office method, and the link between the GST370 rebate and next year's income.

第 5 章 · 养老金与投资收入 / Pension & Investment Income: Three Pillars, Dividend Integration, and T1 Line Mapping

T1 个人所得税基础 / T1 basics | P2 稳住 / Hold steady | Pension and investment income slips · 模考 2 题

带着这几道题读：未满65岁纳税人提取RRIF，能否在Line 31400申报养老金抵免？ / Can a taxpayer under 65 who withdraws from a RRIF claim the pension credit on Line 31400?；2026年净收入超9.5万触发OAS回收，T1表如何列报？ / With 2026 net income above $95,000 triggering the OAS recovery, how is it reported on the T1?；收到T5合资格股息凭单，T1表Line 12000与40425怎么填？ / When a T5 slip for eligible dividends is received, how are Line 12000 and Line 40425 completed on the T1?；退休夫妻做T1032分割，OAS与CPP能转给配偶报税吗？ / When a retired couple does T1032 splitting, can OAS and CPP be transferred to the spouse for reporting?

怎么考

- Slip与行号对应及防重报题：给出 T4A(OAS)、T4A(P)、T4A、T4RIF 等税单与具体框号，考你区分 Line 11300、Line 11400、Line 11500、Line 13000 的归属，特别是识别 T4A(P) box 16 伤残仅为 Line 11410 备注不可重复计入，以及受益人直领死亡给付走 Line 13000。 / Slip–to–line mapping and avoiding double reporting: gives T4A(OAS), T4A(P), T4A and T4RIF slips with specific box numbers and tests which of Line 11300, Line 11400, Line 11500 and Line 13000 each belongs on, especially recognizing that T4A(P) box 16 disability is only a memo on Line 11410 and must not be added again, and that a death benefit received directly by a beneficiary goes on Line 13000.
- 养老金收入额与65岁门槛题：给出未满 65 岁 vs 满 65 岁退休人士的收入明细（RPP 定期年金、RRIF 提取、RRSP 提款、OAS/CPP），考你判定哪些收入属于 Line 31400 的合格养老金收入，牢记 OAS/CPP 无论何时均不合格、RRIF 需满 65 岁或因配偶去世承继。 / Pension income amount and the age 65 threshold: gives income details for retirees under 65 and at 65 or over (RPP periodic annuity, RRIF withdrawals, RRSP withdrawals, OAS/CPP) and tests which income is qualifying pension income for Line 31400, remembering that OAS/CPP never qualify at any age and that RRIF needs age 65 or inheritance on a spouse's death.
- 退休收入分割（T1032）资格与计算题：给出夫妻双方年龄与各类养老金构成，考你判定哪些收入可做最高 50% 的联合选择分割（RPP vs RRIF 的年龄限制），排除 OAS 与 CPP，并掌握省表自动沿用联邦分割结果的规则。 / Retirement income splitting (T1032) eligibility and calculation: gives the spouses' ages and the make–up of their pensions and tests which income can be split under the joint election up to 50% (age limits for RPP versus RRIF), excluding OAS and CPP, and the rule that the provincial form automatically follows the federal split.
- 股息毛额化与抵免双轨计算题：给出合资格（138% 毛额化 / 15.0198% DTC）或非合资格（115% 毛额化 / 9.0301% DTC）股息，考你计算 Line 12000 应税金额、Line 12010 复核项以及 Line 40425 联邦抵免，并区分有 slip 直接抄框号与无 slip 自算的实务操作。 / Dividend gross–up and the

高频陷阱（看到信号就警觉）

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.

未满65岁借RRIF抵免 / Borrowing the RRIF credit before age 65：题干强调纳税人年龄未满 65 岁（如 62 岁），主要收入来源为 RRIF 提取或个人 RRSP 年金，问是否有资格申报 pension income amount。 / The stem stresses that the taxpayer is under 65 (for example 62), with RRIF withdrawals or a personal RRSP annuity as the main income, and asks whether the pension income amount can be claimed.

收到Slip才申报利息 / Reporting interest only if a slip is received：题干中纳税人存款账户全年利息收入为 35 元或 42 元，银行未出具 T5 slip，问纳税人在 T1 表上是否需要申报该笔利息。 / The stem says the taxpayer's savings account earned $35 or $42 of interest for the year, the bank issued no T5 slip, and asks whether the interest must be reported on the T1.

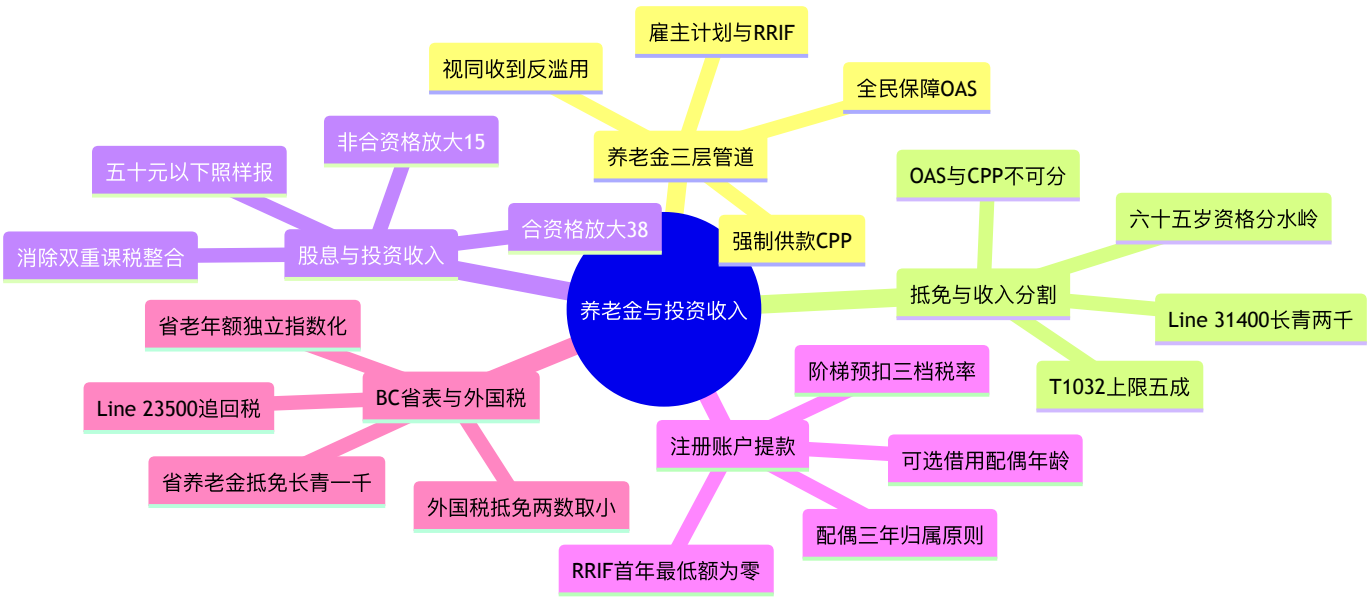
直接拿实收股息报收入 / Reporting the cash dividend received：题干给出实际收到的合资格或非合资格股息金额（如 10,000 元），问应计入 Line 12000 的金额或应计算的股息税收抵免。 / The stem gives the actual eligible or non–eligible dividend received (for example $10,000) and asks for the amount to include on Line 12000 or the dividend tax credit to calculate.

OAS与CPP做T1032分割 / Splitting OAS and CPP on T1032：题干中退休夫妻一方主要收入是 OAS 和 CPP，另一方收入低，问能否通过提交 Form T1032 将其 50% 转给配偶节税。 / The stem has one retired spouse whose main income is OAS and CPP and the other with low income, and asks whether filing Form T1032 can transfer 50% to the spouse to save tax.

two-track credit calculation: gives eligible (138% gross-up / 15.0198% DTC) or non-eligible (115% gross-up / 9.0301% DTC) dividends and tests calculating the taxable amount on Line 12000, the Line 12010 check item and the federal credit on Line 40425, and distinguishing copying slip box numbers directly from self-calculating without a slip.

- 注册账户提款与防避税规则题：考核 RRSP 阶梯预扣税率（10%/20%/30%）、拆单不降税率原则、配偶供款三年追溯归属（s.146(8.3)），以及 RRIF 首年最低提取额为零和借用年轻配偶年龄拉长递延期的规划要点。 / Registered account withdrawals and anti-avoidance rules: tests the RRSP tiered withholding rates (10%/20%/30%), the principle that splitting a withdrawal does not lower the rate, the three-year spousal contribution attribution (s.146(8.3)), and planning points that the first-year RRIF minimum is zero and a younger spouse's age may be used to lengthen deferral.

导图



第 5 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
养老金三层管道与行号分流 / Three pension pillars and line routing	three pillars of pension income	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.
2026年OAS回收门槛与全额申报 / 2026 OAS recovery threshold and reporting in full	OAS recovery tax threshold	2026税年净收入超过95,323元的部分按15%回收并在Line 23500单独计算，Line 11300必须申报T4A(OAS) box 18全额而不能填扣减后的净额。 / For 2026, net income above $95,323 is recovered at 15% and calculated separately on Line 23500; Line 11300 must show the full T4A(OAS) box 18 amount, not the net amount after the reduction.
CPP给付汇总与死亡给付例外 / CPP benefit totals and the death benefit exception	T4A(P) reporting and death benefit exception	T4A(P) box 20汇总后进Line 11400，box 16伤残部分抄入Line 11410仅为信息备注不可加总，个人直接领取的死亡给付改走Line 13000。 / The T4A(P) box 20 total goes on Line 11400; the box 16 disability portion is copied to Line 11410 only as an information memo and must not be added; a death benefit received personally goes on Line 13000 instead.
养老金收入额长青两千与年龄限制 / Pension income amount: fixed $2,000 and the age limit	pension income amount (line 31400)	联邦最高抵免额度长青$2,000（BC省长青$1,000），未满65岁仅认可雇主RPP定期年金及丧偶承继收入，RRIF提款须年满65岁才合规，OAS/CPP任何年龄均不合格。 / The federal maximum credit base is a fixed $2,000 (BC fixed $1,000); under 65, only an employer RPP periodic annuity and income inherited on a spouse's death qualify, RRIF withdrawals qualify only from age 65, and OAS/CPP never qualify at any age.
股息双轨毛额化与联邦抵免率 / Dividend gross-up on two tracks and federal credit rates	dividend gross-up and Dividend Tax Credit	合资格股息按138%毛额化进Line 12000且联邦抵免率为15.0198%，非合资格股息按115%毛额化进Line 12000/12010且联邦抵免率为9.0301%。 / Eligible dividends are grossed up at 138% onto Line 12000 with a federal credit rate of 15.0198%; non-eligible dividends are grossed up at 115% onto Line 12000/12010 with a federal credit rate of 9.0301%.
利息无单申报与外国税收抵免取小 / Interest with no slip, and the foreign tax credit is the lesser	reporting interest and Foreign Tax Credit	低于$50未收T5利息仍须申报进Line 12100，外国税收抵免（Line 40500）按外国实缴税与加拿大应缴税两者取小且不能退现。 / Interest under $50 with no T5 must still be reported on Line 12100; the foreign tax credit (Line 40500) is the lesser of the foreign tax actually paid and the Canadian tax payable, and cannot be refunded in cash.
RRSP阶梯预扣与配偶三年归属 / RRSP tiered withholding and the three-year spousal attribution	RRSP withholding and spousal attribution	魁省以外，RRSP提款不超过5,000元预扣10%、超过5,000元至15,000元预扣20%、超过15,000元预扣30%；提款当年或前两个纳税年度配偶有供款的，提取金额在供款额以内归属配偶申报。 / Outside Quebec, RRSP withdrawals up to $5,000 have 10% withheld, over $5,000 up to $15,000 have 20%, and over $15,000 have 30%; if the spouse contributed in the year of withdrawal or the previous two tax years, the withdrawal up to the contribution amount is attributed to the contributor.
退休收入分割T1032联合选择 / Retirement income splitting: the T1032 joint election	pension income splitting (Form T1032)	夫妻双方均为居民且无破裂分居90天以上，可通过T1032联合选择将最多50%合格养老金收入转移给配偶，OAS与CPP不可分割。 / If both spouses are residents and have not been separated for 90 days or more because of breakdown, a joint election on T1032 can transfer up to 50% of qualifying pension income to the spouse; OAS and CPP cannot be split.
RRIF首年无最低提款与配偶借龄 / No minimum in the first RRIF year, and borrowing a spouse's age	RRIF minimum withdrawal rules	RRIF成立当年最低提取额为零且从次年起开提，在收到首笔款项前可选按更年轻配偶年龄计算最低额以延缓纳税，最低额内无预扣税。 / The RRIF minimum withdrawal is zero in the year it is established and starts the following year; before the first payment is received, the taxpayer may elect to calculate the minimum using a younger spouse's age to defer tax, and no tax is withheld on the minimum amount.
BC省表独立计算与自动沿用 / BC form calculated independently, with the split carried over	BC 428 provincial pension and dividend rules	BC 428表养老金收入额长青$1,000，老年额按BC自己的公式独立指数化（2026年5,927元），股息抵免按BC本省比例计算，T1032分割结果自动沿用无需另选。 / On Form BC428 the pension income amount is a fixed $1,000, the age amount is indexed by BC's own formula ($5,927 for 2026), the dividend credit is calculated at BC's own rates, and the T1032 split result carries over automatically with no separate election.

自测提问（康奈尔左栏）

1. 养老金三层管道（OAS、CPP、RPP/RRIF）在 T1 报税表上分别落在哪一行？哪些有资格享受养老金收入额抵免？ / On which T1 line does each of the three pension pillars (OAS, CPP, RPP/RRIF) land? Which qualify for the pension income amount credit?

2. 2026 税年 OAS 回收门槛是多少？在 T1 表上应该如何列报 T4A(OAS) 金额与回收税？ / What is the 2026 OAS recovery threshold? How should the T4A(OAS) amount and the recovery tax be reported on the T1?
3. 未满 65 岁与年满 65 岁的纳税人，其合格养老金收入（Line 31400）的范围有何核心区别？ / What is the core difference in the scope of qualifying pension income (Line 31400) between a taxpayer under 65 and one aged 65 or over?
4. 加拿大合资格股息与非合资格股息的毛额化倍数、联邦抵免率分别是多少？拿到 T5 表时应如何抄写？ / What are the gross-up multiples and federal credit rates for eligible and non-eligible Canadian dividends? How should a T5 be copied when received?
5. 退休收入分割（Form T1032）的资格条件与转让上限是什么？配偶 RRSP 提款在什么情况下会触发归属规则？ / What are the eligibility conditions and the transfer cap for retirement income splitting (Form T1032)? When does a spouse's RRSP withdrawal trigger attribution?

总结：用一句话概括养老金三层分流、股息毛额化整合、T1032 分割五成上限与注册账户提款归属的核心规则及各自在 T1 表上的落行。 / In one sentence, summarize the core rules and the T1 lines for the three-pillar pension routing, dividend gross-up integration, the 50% T1032 splitting cap, and registered account withdrawal attribution.

第 6 章 · 其他收入与社会福利 / Other Income & Social Benefits: Reporting, Offsetting, and Excluded Amounts

T1 个人所得税基础 / T1 basics | P2 稳住 / Hold steady | Other income and social benefits · 模考 2 题

带着这几道题读：2026年EI常规福利超过多少会触发回收？特殊福利会回收吗？ / Above what net income are 2026 EI regular benefits recovered? Are special benefits recovered?；免税的工伤给付与社会援助，为什么必须计入净收入？ / Why must tax-free workers' compensation and social assistance be included in net income?；1997年前后成立的离婚协议，子女与配偶赡养费税负有何区别？ / How does the tax on child and spousal support differ for divorce agreements made before and after 1997?；博士后研究员拿到的科研奖金，能全额享受奖学金免税吗？ / Can the research award received by a postdoctoral fellow get the full scholarship exemption?

怎么考

- 净收入计入与扣回机制题（Line 14400/14500 与 Line 25000）：考察工伤给付与社会援助「先进净收入、再扣回应税收入」的两步逻辑，重点考查对以净收入为基数的各项收入测试型福利（CCB、CGEB、BC 省级福利）的影响，以及同居配偶社会援助由高收入方申报的规则。 / Net income inclusion and offsetting mechanism (Line 14400/14500 and Line 25000): tests the two-step logic that workers' compensation and social assistance are first included in net income and then deducted from taxable income, especially their effect on income-tested benefits based on net income (CCB, CGEB, BC provincial benefits), and the rule that social assistance for cohabiting spouses is reported by the higher-income spouse.
- EI 常规应税与回收挂钩计算题（Line 11900 与 Line 23500）：考察 EI 各类福利全额计入 Line 11900 应税收入，识别仅常规/延长福利（box 7 费率为 30%）在调整前净收入（Line 23400）超过 1.25×MIE（2026 税年 86,125 元）时触发 30% 回收，并坚决排除特殊福利（产假/育儿/病假）。 / EI regular benefits taxation and the linked recovery calculation (Line 11900 and Line 23500): tests that all EI benefits are included in full on Line 11900, that only regular/extended benefits (box 7 rate 30%) trigger a 30% recovery when net income before adjustments (Line 23400) exceeds 1.25 x MIE ($86,125 for the 2026 tax year), and firmly excludes special benefits (maternity, parental, sickness).
- 赡养费协议日期与子女/配偶分流题（Line 12800 与 Line 22000）：给出不同年份成立或修改的离婚/分居协议，考查 1997 年 5 月 1 日分水岭——新协议子女赡养费不课税不可扣除、配偶赡养费课税且可扣除；而 1997 年前旧协议子女部分仍沿用课税与扣除旧口径（除非签 T1157 或书面修改）。 / Support agreement dates and the child/spouse split (Line 12800 and Line 22000): gives divorce or separation agreements made or changed in different years and tests the May 1, 1997 dividing line: for new agreements child support is neither taxable nor deductible and spousal support is taxable and deductible; for pre-1997 agreements the child support part keeps the old taxable

高频陷阱（看到信号就警觉）

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.

工伤社保直接隐形不报 / Workers' compensation and social assistance left off the return：题干给出 T5007 box 10 或 box 11 金额，问纳税人净收入（Line 23600）是否增加，或如何列报 Line 14400/14500 与 Line 25000。 / The stem gives the T5007 box 10 or box 11 amount and asks whether the taxpayer's net income (Line 23600) increases, or how Line 14400/14500 and Line 25000 are reported.

EI回收与OAS回收混同 / Confusing the EI recovery with the OAS recovery：题干给出净收入超过 8.6 万或 9.5 万、同时领取 EI（含产假或病假）或 OAS 的情境，要求计算 Line 23500 的福利回收额。 / The stem gives net income above $86,000 or $95,000 together with EI (including maternity or sickness) or OAS, and asks for the benefit recovery on Line 23500.

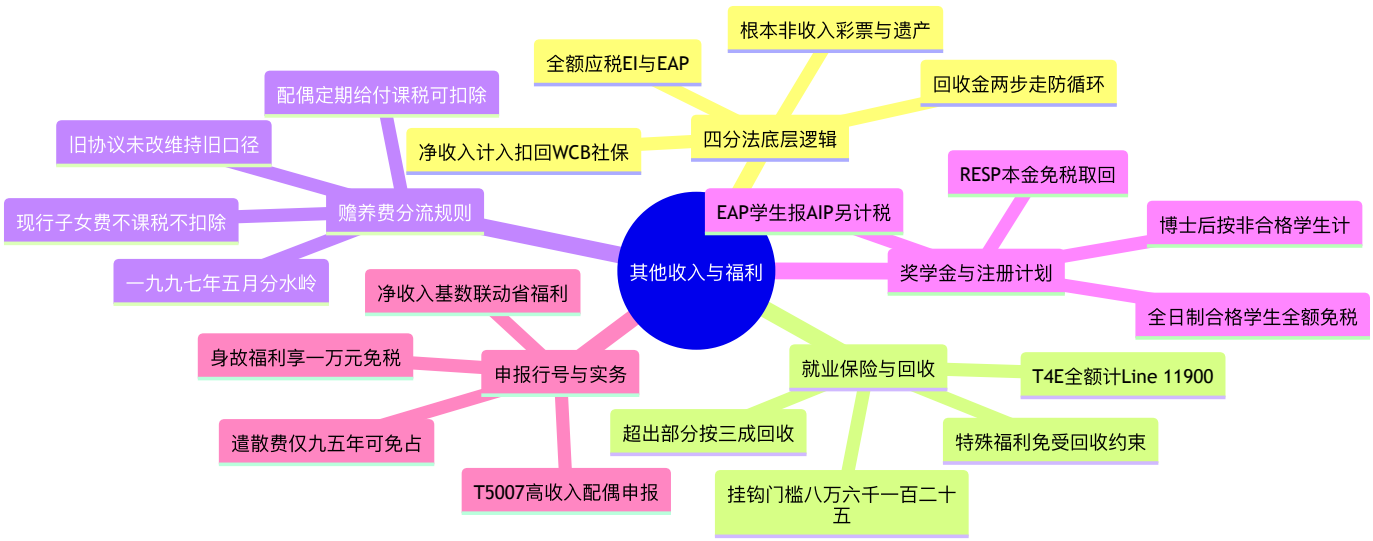
断章取义子女抚养费一律免税 / Taking child support as always tax-free out of context：题干明确指出离婚协议或法院令成立时间为 1997 年 5 月 1 日之前（如 1995 年或 1996 年），且注明之后从未修改金额。 / The stem states that the divorce agreement or court order was made before May 1, 1997 (for example 1995 or 1996) and that the amount was never changed afterwards.

全日制身份等同合格学生 / Full-time status equals qualifying student：题干中纳税人为博士后研究员（postdoctoral fellow）或就读非合格项目，收到 T4A box 105 奖学金，问免税额度或 Line 13010 申报金额。 / The stem has the taxpayer as a postdoctoral fellow or in a non-qualifying program who receives a T4A box 105 scholarship, and asks for the exemption or the amount reported on Line 13010.

and deductible treatment (unless Form T1157 is signed or the agreement is changed in writing).

- 奖学金免税额与合格学生身份判定题（Line 13010）：考核全日制合格学生在大专以上教育项目中奖学金全额免税，对比非合格学生（如博士后研究员）仅享 500 元 基础免税额，以及兼读（非全日制）学生按「学费+材料费+500 元」计算免税限额的规则。 / Scholarship exemption and qualifying student status (Line 13010): tests that scholarships of full-time qualifying students in post-secondary programs are fully exempt, compared with non-qualifying students (such as postdoctoral fellows) who get only the $500 basic exemption, and the rule that part-time students are limited to tuition + materials + $500.
- RESP 派款性质与退休津贴/意外之财辨析题（Line 13000、41800 与免报项目）：区分 RESP 供款本金免税、EAP 由学生报 Line 13000、AIP 由供款人报 Line 13000 且在 Line 41800 征收 20% 附加税；识别退休津贴仅 1995 年前服务的合格部分可免占额度转入 RRSP；以及彩票和人寿理赔根本不算收入无需申报。 / Nature of RESP payments, retiring allowances and windfalls (Line 13000, 41800 and items not reported): distinguishes RESP contributions returned tax-free, EAP reported by the student on Line 13000, and AIP reported by the subscriber on Line 13000 with a 20% additional tax on Line 41800; recognizes that only the eligible part of a retiring allowance for service before 1996 can be transferred to an RRSP without using room; and that lottery winnings and life insurance proceeds are not income and need not be reported.

导图



第 6 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
四类收入分流与净收入双重功能 / Four categories of receipts and the dual function of net income	four categories of receipts and net income dual function	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.
EI常规应税与2026年回收挂钩门槛 / EI regular benefits taxable, and the 2026 recovery threshold	EI benefits taxable and 2026 clawback threshold	EI 给付全额计入 Line 11900 应税收入，仅常规/延长福利（box 7 费率 30%）在调整前净收入超过 2026 年门槛 86,125 元（1.25 × MIE 68,900 元）时，按超出部分的 30% 在 Line 23500 回收。 / EI benefits are included in full as taxable income on Line 11900; only regular/extended benefits (box 7 rate 30%) are recovered on Line 23500 at 30% of the excess when net income before adjustments exceeds the 2026 threshold of $86,125 (1.25 x MIE of $68,900).
工伤给付与社会援助计入再扣回 / Workers' compensation and social assistance: include then offset	Workers' Compensation and social assistance reporting	T5007 box 10（工伤）进 Line 14400、box 11（社保）进 Line 14500，两者均在 Line 25000 全额扣除使应税收入为零，同居配偶社保由净收入较高一方申报。 / T5007 box 10 (workers' compensation) goes on Line 14400 and box 11 (social assistance) on Line 14500, and both are deducted in full on Line 25000 so taxable income is zero; social assistance for cohabiting spouses is reported by the spouse with the higher net income.
赡养费1997年分水岭与子女配偶分流 / May 1997 dividing line for support, and the child/spouse split	support payments and May 1, 1997 cutoff	1997年5月1日起新协议子女赡养费不课税且不可扣除，配偶定期给付课税（Line 12800）且可扣除（Line 22000）；未改动未选新规的1997年前旧协议子女部分仍维持旧口径课税可扣。 / From May 1, 1997, child support under new agreements is not taxable and not deductible, while periodic spousal support is taxable (Line 12800) and deductible (Line 22000); the child support part of pre-1997 agreements that were not changed and did not elect the new rules keeps the old treatment of taxable and deductible.
奖学金免税额三档与合格学生界定 / Three tiers of scholarship exemption and qualifying student status	scholarship exemption and qualifying student	大专及以上全日制合格学生奖学金全额免税，非全日制学生按学费加材料费加 500 元 基础额免税，非合格学生（含博士后研究员）仅享有 500 元 基础免税额。 / Scholarships of full-time qualifying students in post-secondary education are fully exempt; part-time students are exempt for tuition plus materials plus a $500 basic amount; non-qualifying students (including postdoctoral fellows) get only the $500 basic exemption.
RESP三类派款税务归属与惩罚税 / Three kinds of RESP payment, tax attribution and the penalty tax	RESP withdrawals (contributions, EAP, and AIP)	RESP 供款本金免税取回不进表，教育资助金（EAP）属学生应税收入计入 Line 13000，累积收益派款（AIP）归属供款人计入 Line 13000 并于 Line 41800 征收 20%（魁省 12%）附加税。 / Return of RESP contributions is tax-free and not reported; educational assistance payments (EAP) are the student's taxable income on Line 13000; accumulated income payments (AIP) go to the subscriber on Line 13000 with an additional tax of 20% (12% in Quebec) on Line 41800.
退休津贴免占额度1996年冻结 / Retiring allowance transfer room frozen in 1996	retiring allowance eligible transfer freeze	T4 box 66 合格退休津贴仅限 1995 年及以前服务年资累积额度可免占当年空间转入 RRSP，1996 年及之后年资的不合格部分（box 67）必须占用纳税人自身剩余供款额度。 / Only the eligible part of a T4 box 66 retiring allowance for service up to 1995 can be transferred to an RRSP without using up current room; the non-eligible part (box 67) for service from 1996 on must use the taxpayer's own remaining contribution room.
意外之财不报与身故福利免税限额 / Windfalls are not reported; the death benefit exemption limit	windfalls and death benefit exemption	彩票、遗产与多数人寿保险身故理赔从不计入收入且无需报税（后续投资收益应税），雇员身故福利全部受益人合计享有 10,000 元 法定免税额。 / Lottery winnings, inheritances and most life insurance death proceeds are never included in income and need not be reported (later investment income is taxable); all beneficiaries combined share a statutory $10,000 exemption on an employee death benefit.
BC省福利锚定联邦净收入 / BC benefits anchored to federal net income	BC provincial benefits anchored to Line 23600	BC 省级所得税沿用联邦净收入与应税收入，工伤给付与社会援助计入净收入会同步影响 BC 省家庭福利及房客抵免等收入测试型福利的核算。 / BC provincial income tax follows federal net income and taxable income, and workers' compensation and social assistance included in net income also affect the calculation of income-tested BC family benefits and the renter's credit.

工伤给付退还工资的三行号分流 / Three-line split when workers' compensation repays wages	WCB wage reimbursement reporting (Line 22900)	领受工伤给付并退还雇主垫付工资时，T5007 进 Line 14400 并在 Line 25000 扣除，T4 工资进 Line 10100，退还给雇主的款项另在 Line 22900 申报扣除，严禁私自抵消。 / When a worker receives workers' compensation and repays wages advanced by the employer, the T5007 goes on Line 14400 and is deducted on Line 25000, the T4 wages go on Line 10100, and the amount repaid to the employer is separately deducted on Line 22900; it must never be offset privately.

自测提问（康奈尔左栏）

1. 工伤给付与社会援助既然最终不产生应税收入，为什么还要先报入 Line 14400/14500 再于 Line 25000 全额扣回？ / Workers' compensation and social assistance end up with no taxable income, so why must they first be reported on Line 14400/14500 and then fully deducted on Line 25000?
2. 2026 税年 EI 常规福利回收的法定门槛是多少？哪类 EI 给付不受回收规则限制？ / What is the statutory threshold for recovery of EI regular benefits in the 2026 tax year? Which EI payments are not subject to the recovery rules?
3. 判断赡养费是否应税或可扣除的首要分水岭日期是什么？新旧协议在子女赡养费处理上有何本质差异？ / What is the first dividing date for deciding whether support is taxable or deductible? How do new and old agreements differ in essence on child support?
4. 大专院校全日制合格学生、兼读非全日制学生与博士后研究员在奖学金免税额度（Line 13010）上有何区别？ / How do full-time qualifying students at post-secondary schools, part-time students and postdoctoral fellows differ in the scholarship exemption (Line 13010)?
5. 从 RESP 提取的供款本金、教育资助金（EAP）与累积收益派款（AIP），分别由谁列报且如何征税？ / For the contributions, educational assistance payments (EAP) and accumulated income payments (AIP) withdrawn from an RESP, who reports each and how is each taxed?

总结：用一句话总结四类收入在 T1 表上的分流路径、EI 与赡养费的门槛判定规则，以及工伤和 RESP 提款的关键纳税申报要求。 / In one sentence, summarize the routing of the four kinds of income on the T1, the threshold rules for EI and support payments, and the key reporting requirements for workers' compensation and RESP withdrawals.

第 7 章 · RRSP、托儿、搬家与赡养扣除 / Deductions: Net Income vs Taxable Income — RRSP, Child Care, Moving, and Support Payments

T1 个人所得税基础 / T1 basics | P1 必拿分 / Must score | Deductions: RRSP, child care, moving, support · 模考 4 题

带着这几道题读：北方居民扣除能否像托儿费一样降低净收入并增加儿童福利？ / Can the northern residents deduction reduce net income and increase child benefits in the same way as child care expenses?；托儿费当年被三分之二挣得收入上限咬住的部分能否结转？ / Can the portion of child care expenses restricted by the two-thirds earned income ceiling be carried forward?；搬家费40公里测试的测量终点是旧居还是新工作地点？ / Is the measurement end-point for the 40-kilometre moving expense test the old residence or the new work location?；分居未足额付款时，子女赡养费与配偶赡养费如何分配扣除？ / When support payments upon separation are paid partially, how is the deduction allocated between child support and spousal support?

怎么考

- 两层扣除行号归类与福利联动测试题：给出具体扣除项目（如托儿费 Line 21400、伤残支持 Line 21500、搬家费 Line 21900 与北方居民扣除 Line 25500），考查纳税人能否迅速识别行号分水岭（20700—23500 vs 24400—25600），并准确判定该扣除是否能降低 Line 23600 进而增加儿童福利（CCB）或 BC 家庭福利。 / Two-tier deduction line-number classification and benefit linkage questions: Given specific deduction items (such as child care expenses on line 21400, disability supports deduction on line 21500, moving expenses on line 21900, and northern residents deductions on line 25500), testing whether the candidate can promptly identify the line-number watershed (lines 20700—23500 vs lines 24400—25600) and accurately determine whether the deduction reduces net income on line 23600 to increase the Canada Child Benefit (CCB) or BC family benefit.
- 托儿费三道天花板与申报资格计算题：给出纳税人实付托儿费、子女年龄（未满 7 岁 8,000 元 / 7–15 岁 5,000 元 / DTC 11,000 元）、夫妻双方就业与自雇收入，考查三道天花板取最低者的计算、挣得收入范围排除（不含投资收入与 EI）、强制低收入方申报规则及未扣额度当年作废不可结转。 / Child care expense three-ceiling and claimant eligibility calculation questions: Given actual child care expenses paid, children's ages ($8,000 for children under age 7 / $5,000 for children aged 7 to 15 / $11,000 for children eligible for the DTC), and both spouses' employment and self-employment earnings, testing the calculation of the lowest of the three ceilings, the exclusions from earned income (excluding investment income and Employment Insurance), the mandatory lower-income spouse claiming rule, and the restriction that undeducted balances expire in the current year and cannot be carried forward.
- 搬家费资格测算与合格支出识别题：给出旧居、新居、新工作地三个地点距离，测试 40 公里量向的准确性；同时给出各类支出明细（搬运费、15 天内临时住宿、空置房持有成本封顶 5,000 元、看房差旅、卖房损失），考查合格费用的精准筛选以及仅限从新地点赚取的就业/自雇收入中扣除并仅可向后结转的规则。 / Moving expense eligibility measurement and

高频陷阱（看到信号就警觉）

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.

搬家距离只量两处住所 / Measuring moving distance only between the two residences：题干分别列出旧居、新居与新工作地点三个地址之间的距离，询问纳税人是否满足搬家费扣除的距离门槛。 / The question stem provides separate distances between the old residence, new residence, and new work location, asking whether the taxpayer satisfies the distance threshold for deducting moving expenses.

高收入方扣托儿费更省税 / Assuming the higher-income spouse saves more by claiming child care：题干给出夫妻双方收入差距悬殊（如高收入方年薪 10 万、低收入方 3 万），且未提及任何在校就读、伤残或监禁等法定例外情形。 / The question stem presents a significant income disparity between spouses (such as $100,000 vs $30,000) without mentioning any statutory exception such as attending school, disability, or imprisonment.

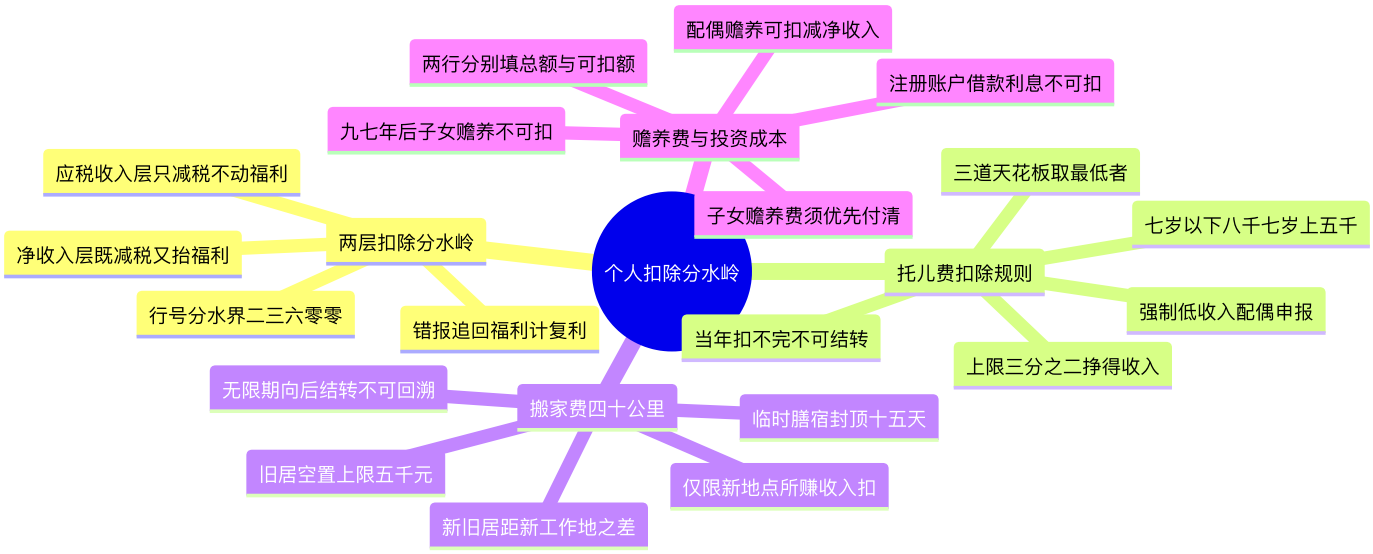
托儿费未扣余额跨年结转 / Carrying forward undeducted child care expense balances：题干中纳税人当年支付的托儿费超过了挣得收入的三分之二上限，询问未扣除部分的税务处理方式（是否结转）。 / The question stem describes child care expenses exceeding the two-thirds earned income ceiling, asking how the undeducted balance is treated for tax purposes.

注册账户借款利息进Line 22100 / Claiming interest on loans for registered accounts on line 22100：题干列出纳税人为购买非注册股票和为向 RRSP 或 TFSA 供款而借入贷款所支付的利息，询问 Line 22100 可申报的投资持有成本金额。 / The question stem lists interest paid on loans borrowed both to buy non-registered shares and to contribute to an RRSP or TFSA, asking for the deductible carrying charges amount on line 22100.

qualifying expense identification questions: Given the distances between the old residence, new residence, and new work location, testing the accurate directional application of the 40-kilometre distance requirement; simultaneously providing expense breakdowns (moving haulage, temporary living expenses up to 15 days, maintaining the vacant former residence capped at $5,000, house-hunting trips, loss on sale), testing the precise screening of eligible expenses and the rule that deductions are strictly limited to employment or self-employment income earned at the new work location and can only be carried forward.

- 赡养费双轨认定与双行申报题：根据书面协议或法院命令订立时间（1997 年 4 月分水岭），考查子女赡养费（不可扣/不计税）与配偶赡养费（可扣/计税）的税务定性，测试 Line 21999（全额）与 Line 22000（可扣额）的申报区分，以及子女赡养费必须优先清偿的法定扣除顺序。 / Support payment dual-track classification and two-line reporting questions: Based on the execution date of the written agreement or court order (the April 1997 watershed), testing the tax characterization of child support (non-deductible to payer / non-taxable to recipient) versus spousal support (deductible to payer / taxable to recipient), testing the reporting distinction between line 21999 (total support paid) and line 22000 (deductible support), and testing the statutory priority of payment rule requiring child support to be fully satisfied first.
- 投资持有成本与伤残支持路径选择题：给出非注册账户管理费、借款利息、注册账户借款利息、保险箱租金等清单，考查 Line 22100 合格范围排除；或针对工作残障纳税人，考查 Line 21500 净收入层扣除与 Line 33099 医疗费抵免的区别与最优路径选择。 / Carrying charges and disability supports pathway selection questions: Given itemized expenses such as non-registered portfolio management fees, loan interest, borrowing interest for registered contributions, and safety deposit box rentals, testing statutory exclusions from line 22100; or for disabled working taxpayers, testing the distinction and optimal filing choice between the net income deduction on line 21500 and the medical expense tax credit on line 33099.

导图


个人扣除分水岭
赡养费与投资成本
配偶赡养可扣减净收入
两行分别填总额与可扣额
注册账户借款利息不可扣
九七年后子女赡养不可扣
子女赡养费须优先付清
两层扣除分水岭
应税收入层只减税不动福利
净收入层既减税又抬福利
行号分水界二三六零零
错报追回福利计复利
托儿费扣除规则
三道天花板取最低者
七岁以下八千七岁上五千
强制低收入配偶申报
上限三分之二挣得收入
当年扣不完不可结转
搬家费四十公里
无限期向后结转不可回溯
临时膳宿封顶十五天
旧居空置上限五千元
仅限新地点所赚收入扣
新旧居距新工作地之差

第 7 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
两层扣除与行号分水岭 / Two tiers of deductions and line-number watershed	two tiers of deductions (Line 23600 vs Line 26000)	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.
RRSP供款窗口与已供未扣跨年递延 / RRSP deduction limit and unused contributions (Schedule 7)	RRSP deduction limit and unused contributions (Schedule 7)	2026税年供款窗口截至2027年3月初，年度扣除上限为$33,810与上年挣得收入18%取小，纳税人可自主选择当年少扣或不扣，已供未扣款项须在Schedule 7记账并可无限期结转。 / The 2026 tax year contribution window runs until early March 2027; the annual deduction limit is the lesser of $33,810 and 18% of prior-year earned income. Taxpayers may voluntarily claim less or none in the current year, but unused contributions must be recorded on Schedule 7 and can be carried forward indefinitely.
托儿费三道天花板取最低 / Child care expenses deduction ceilings (Form T778)	child care expenses deduction ceilings (Form T778)	托儿费扣除按实际支付额、各子女法定上限之和（年未未满7岁每孩8,000 元、7至15岁每孩5,000 元、DTC残障孩每孩11,000 元）与挣得收入三分之二这三者取最低，且未扣完部分当年作废不可结转。 / The child care expense deduction is the lowest of actual expenses paid, the sum of basic per-child limits ($8,000 for each child under age 7 at year-end, $5,000 for each child aged 7 to 15, and $11,000 for each child eligible for the DTC), and two-thirds of earned income; any undeducted balance expires in the current year and cannot be carried forward.
托儿费低收入方强制申报及高收入方例外 / Lower-income spouse requirement and weekly exception limits	lower-income spouse requirement and weekly exception limits	托儿费原则上强制由夫妻中收入较低一方申报，仅在低收入方全日制/非全日制在校就读、重度伤残、监禁两周以上或关系破裂分居等五类法定例外下，高收入方才可按每孩每周对应年度上限2.5%的标准折算扣除。 / Child care expenses must mandatorily be claimed by the spouse with the lower net income. Only under five statutory exceptions (such as the lower-income spouse attending full-time or part-time school, severe infirmity, imprisonment for at least two weeks, or marital breakdown) may the higher-income spouse claim a deduction, capped weekly at 2.5% of the applicable annual child limit.
搬家费40公里距离测试方向 / 40-kilometre distance requirement (Form T1-M)	40-kilometre distance requirement (Form T1-M)	合格搬家的法定标准为新居到新工作地点的距离必须比旧居到新工作地点按最短公共路线近至少40公里，测算的基准是新工作地而非两处居所之间的距离。 / The statutory standard for an eligible relocation requires that the distance from the new residence to the new work location be at least 40 kilometres shorter than the distance from the old residence to the new work location via the shortest normal public route, measured relative to the new workplace rather than between the two residences.
搬家费收入限制与单向结转 / Income limitation and carry-forward of moving expenses	income limitation and carry-forward of moving expenses	搬家费只能从在新工作地点赚取的就业或自雇净收入中抵扣，当年扣不完的合格金额可无限期向后结转，但绝不可回溯至以前税年申报。 / Moving expenses can only be deducted against net employment or self-employment income earned at the new work location. Any eligible undeducted balance may be carried forward indefinitely to future tax years against income at that same location, but it can never be carried back to prior tax years.
赡养费1997年分水岭与双行申报 / Support payments made (lines 21999 and 22000)	support payments made (lines 21999 and 22000)	1997年4月后书面协议订立的子女赡养费付方不可扣且收方不计税，配偶赡养费付方可扣且收方须计税；付款人须在Line 21999填报含子女部分的支付全额，在Line 22000填报可扣金额，且子女赡养费享有法定优先清偿顺序。 / Under agreements executed after April 1997, child support is non-deductible to the payer and non-taxable to the recipient, whereas spousal support is deductible to the payer and taxable to the recipient. The payer must report total support paid (including child support) on line 21999 and the deductible portion on line 22000, with child support enjoying statutory priority of payment.
投资持有成本合格范围与注册账户排除 / Carrying charges and interest expenses (line 22100)	carrying charges and interest expenses (line 22100)	为赚取利息或股息等应税投资收入而支付的管理费及借款利息可在Line 22100扣除，但为向注册账户（RRSP/TFSA/FHSA等）供款借款的利息、注册账户管理费、保险箱租金以及仅产生资本利得的投资借款利息均一律不可扣。 / Management fees and loan interest incurred to earn taxable investment income (such as interest or dividends) are deductible on line 22100. However, interest on loans borrowed to fund registered plans (RRSP, TFSA, FHSA, etc.), registered account management fees, safety deposit

		box rentals, and loan interest incurred solely to produce capital gains are strictly non-deductible.
伤残支持扣除与医疗费抵免路径选择 / Disability supports deduction (line 21500) vs medical expense credit (line 33099)	disability supports deduction (line 21500) vs medical expense credit (line 33099)	为就业或上学目的支付的伤残支持支出可由本人在Line 21500作为净收入层扣除申报，不仅按边际税率节税且不受3%门槛限制并增加福利，相比Line 33099的14%非退还抵免通常更具税收价值。 / Eligible disability support expenses incurred by the taxpayer to enable them to work or attend school can be claimed on line 21500 as a net income deduction, saving tax at marginal rates without being subject to the 3% net income threshold and boosting income-tested benefits, generally offering greater financial value than the 14% non-refundable credit on line 33099.

自测提问（康奈尔左栏）

1. 两层扣除的行号边界（Line 20700–23500 vs Line 24400–25600）对净收入（Line 23600）与儿童福利有何本质影响？ / How do the line-number boundaries of the two deduction tiers (lines 20700–23500 vs lines 24400–25600) fundamentally affect net income on line 23600 and income-tested child benefits?
2. 计算托儿费扣除（Form T778）时的三道天花板是什么？挣得收入包括和排除哪些项目？当年扣不完能否结转？ / What are the three ceilings when calculating the child care expense deduction on Form T778, what items are included in or excluded from earned income, and can undeducted balances be carried forward?
3. 搬家费（Form T1-M）的 40 公里门槛测算方向是什么？当年扣除受何种收入限制，未扣余额如何结转？ / In what direction is the 40-kilometre distance requirement measured on Form T1-M, what income limitation restricts the current-year deduction, and how are undeducted moving expenses carried forward?
4. 1997 年 4 月之后订立的子女赡养费与配偶赡养费在税务上有何区别？付款方为何必须同时填写 Line 21999 与 Line 22000？ / What is the tax distinction between child support and spousal support under agreements executed after April 1997, and why must the payer report amounts on both line 21999 and line 22000?
5. 投资持有成本（Line 22100）与伤残支持（Line 21500）的核心合格条件分别是什么？为注册账户供款借款的利息能否扣除？ / What are the core eligibility requirements for carrying charges on line 22100 and disability supports on line 21500, and can interest paid on money borrowed to fund registered accounts be deducted?

总结：用一句话概括净收入层与应税收入层的核心区别，以及托儿费三道天花板、搬家费四十公里与新收入限制、赡养费双轨制和投资持有成本排除注册账户的关键考点。 / Summarize in one sentence the core distinction between the net income and taxable income deduction tiers, along with the critical exam rules governing the three child care ceilings, the 40-kilometre and new-income moving expense rules, the dual-track support payment system, and the exclusion of registered accounts from carrying charges.

第 8 章 · 不可退还抵免 / Non-Refundable Tax Credits Schedule: Rules and Calculations After the Federal Rate Reduction to 14% (2026 Tax Year)

T1 个人所得税基础 / T1 basics | P1 必拿分 / Must score | Non-refundable tax credits · 模考 4 题

带着这几道题读：非退还抵免在纳税人无应缴税额时能否退还现金？ / Can non-refundable tax credits be refunded in cash when a taxpayer has zero tax payable?；非退还抵免总和超五万八时如何触发顶额补充补丁？ / How does the Top-Up tax credit trigger when total non-refundable tax credits exceed $58,523?；高收入纳税人的基本个人金额与配偶额如何递减？ / How do the basic personal amount and spouse amount phase out for high-income taxpayers?；同一笔 CPP 供款为何分走抵免与扣除两条路？ / Why are contributions from the same CPP regime split into credit and deduction streams?；未使用的学费额结转到未来年度后能否转让给父母？ / Can unused tuition amounts carried forward to future years be transferred to parents?

怎么考

- 抵免机制与非退还性质测试题：考查扣除项（边际税率累进折算）与非退还抵免项（适用百分比拉平折算）的底层政策逻辑差异，测试纳税人对应缴税额作为抵免天花板的理解，以及纳税人在当期零税额情形下非退还抵免不可产生现金退税的法律后果。 / Credit mechanism and non-refundable nature questions: Testing the underlying policy logic difference between deductions (progressive conversion at marginal tax rates) and non-refundable tax credits (flat conversion at the appropriate percentage), assessing the candidate's understanding of tax payable as the credit ceiling, and the legal consequence that non-refundable credits cannot generate a cash refund when tax payable is zero.
- 2026 税年联邦抵免率下降与 Top-Up 补丁测算题：考查联邦抵免率从 15% 降至 14%（第一档税阶门槛 $58,523）后，当纳税人各项非退还抵免额总和超出门槛时，ITA s.118(11) 顶额补充抵免（Top-Up Tax Credit）的自动触发条件、保 15% 还原乘数机制（7.14%）及慈善捐赠 $200 封顶计入规则。 / 2026 tax year federal credit rate reduction and Top-Up credit calculation questions: Testing the scenario where the federal credit rate drops from 15% to 14% (first bracket threshold $58,523) and the sum of the taxpayer's non-refundable tax credit amounts exceeds the threshold, evaluating the automatic trigger condition for the Top-Up Tax Credit under ITA s. 118(11), the 15% rate restoration multiplier mechanism (7.14%), and the $200 cap inclusion rule for charitable donations.
- 家庭类抵免额度核定与逐元递减题：考查基本个人金额（BPA 基础段 14,829 元 + 增强段 1,623 元，高收入线性递减）、配偶额（Line 30300 依配偶净收入逐元冲减至零）与合格受抚养人额（Line 30400 单亲额，与配偶额严格互斥且同一子女不可重复申报）的资格判定与额度测算。 / Family tax credit entitlement and dollar-for-dollar phase-out questions: Testing the eligibility determination and amount calculation for the basic personal amount (BPA base amount of $14,829 plus enhanced amount of $1,623, with linear phase-out for high earners), the spouse or common-law partner amount (Line 30300 reduced dollar-for-dollar by the spouse's net income to zero), and

高频陷阱（看到信号就警觉）

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.

配偶没工作即报满配偶额 / Claiming the maximum spouse amount simply because the spouse is not employed：题干说明配偶当年虽未外出工作或无受雇薪资，但名下有大额投资收益、利息或应税退休金给付，询问申报人可扣减的配偶额金额。 / The question stem notes that while the spouse did not work or had no employment earnings during the year, they received substantial investment returns, interest, or taxable pension payments, asking for the allowable spouse amount the claimant can deduct.

学费当年不转留待以后转 / Carrying forward tuition amounts with the intention of transferring them later：题干中学生当年有结转自以前年度的未用学费额度，或者当年未在学费证明上签署转移，询问在后续高收入年份能否将结转学费转让给父母抵税。 / The question stem mentions a student with unused tuition carried forward from prior years, or who did not sign the transfer designation on the certificate in the study year, asking whether the carried-forward tuition can be transferred to parents for tax savings in a subsequent high-income year.

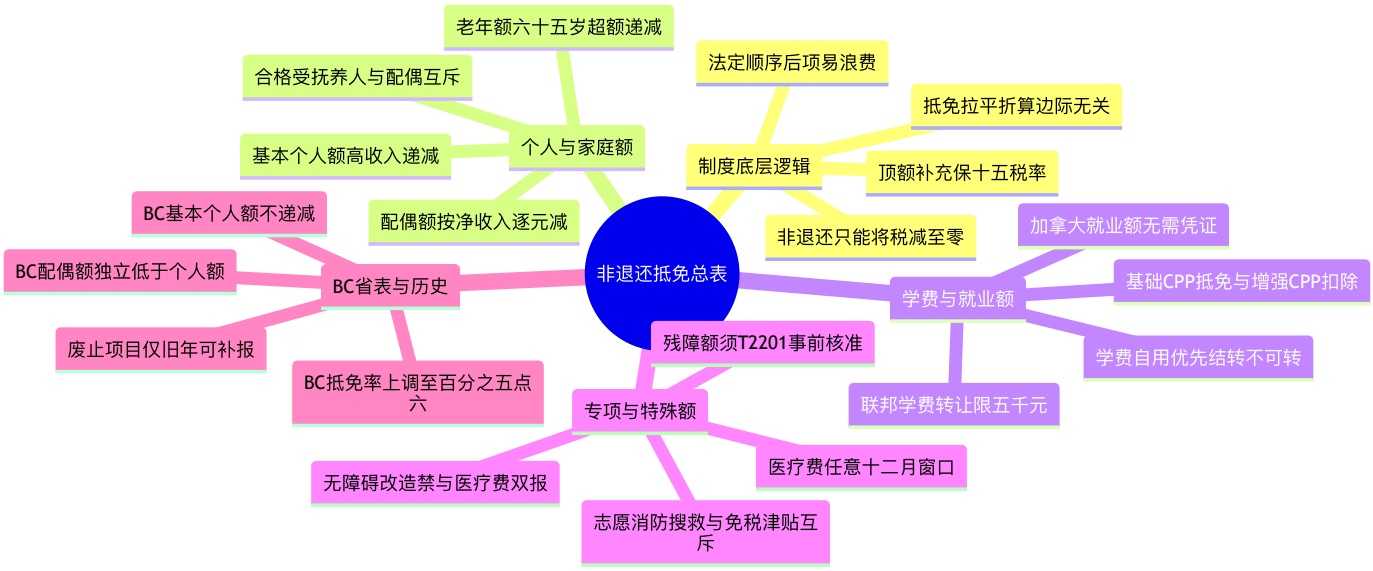
the amount for an eligible dependant (Line 30400 single-parent amount, strictly mutually exclusive with the spouse amount and prohibiting duplicate claims for the same child).

- 学费额抵减顺序与结转不可逆单向门判断题：考查当年实付学费必须优先强制用于抵减学生本人税额至零、结余部分转让（联邦上限 $5,000 且须在学费证明背面签署指定给合格亲属）或结转，以及结转至未来年度的学费额永久锁定自用、终身不可再转让的单向门规则。 / Tuition amount claiming order and irreversible carry-forward one-way door questions: Testing the mandatory rule that current-year eligible tuition must first be used to reduce the student's own tax payable to zero, with remaining amounts transferred (federal ceiling of $5,000, requiring signed designation on the back of the tuition certificate to an eligible relative) or carried forward, and the one-way door rule whereby tuition carried forward to future years is permanently locked for the student's own use and can never be transferred in any future year.
- 特殊专项抵免资格与 2026 新规防重复题：考查 2026 税年起无障碍改造抵免（HATC 20,000 元 上限）严禁与医疗费抵免（METC）双报的防重复新规、残障额（Line 31600 10,341 元 事前须 T2201 核准及未成年补充额受托儿费冲减）、以及 CPP 基础段（抵免）与增强段（扣除）的分流定性。 / Special targeted credit eligibility and 2026 anti-duplication rule questions: Testing the new anti-duplication rule effective in the 2026 tax year strictly prohibiting double-claiming between the Home Accessibility Tax Credit (HATC, $20,000 expense cap) and the Medical Expense Tax Credit (METC), the disability amount (Line 31600, $10,341, requiring prior T2201 approval and clawback of the supplement for persons under 18 by child care expenses), and the dual-track characterization of base CPP contributions (credit) versus enhanced CPP contributions (deduction).

新规下改造与医疗费双报 / Double-claiming home accessibility renovations and medical expenses under the new rules：题干涉及 2026 税年发生的无障碍居家改造支出（如安装轮椅坡道或升降梯），询问能否同时申报 Line 31285（HATC）与 Line 33099（医疗费抵免）。 / The question stem involves accessibility home renovations (such as installing wheelchair ramps or elevators) incurred in the 2026 tax year, asking whether the costs can be claimed simultaneously on Line 31285 (HATC) and Line 33099 (METC).

高收入者套用固定满额BPA / Applying the maximum fixed basic personal amount to high-income earners：题干中纳税人净收入处于高税阶（如 $200,000 或更高），询问其 2026 税年可申报的基本个人金额（BPA）或折算税额。 / The question stem features a taxpayer with net income in the high brackets (such as $200,000 or above), asking for their allowable basic personal amount (BPA) or credit value for the 2026 tax year.

导图


非退还抵免总表
个人与家庭额
老年额六十五岁超额递减
合格受抚养人与配偶互斥
基本个人额高收入递减
配偶额按净收入逐元减
制度底层逻辑
法定顺序后项易浪费
抵免拉平折算边际无关
顶额补充保十五税率
非退还只能将税减至零
学费与就业额
加拿大就业额无需凭证
基础CPP抵免与增强CPP扣除
学费自用优先结转不可转
联邦学费转让限五千元
专项与特殊额
残障额须T2201事前核准
医疗费任意十二月窗口
志愿消防搜救与免税津贴互斥
无障碍改造禁与医疗费双报
BC省表与历史
BC基本个人额不递减
BC配偶额独立低于个人额
废止项目仅旧年可补报
BC抵免率上调至百分之五点六

第 8 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
抵免率与最低税阶绑定及 2026 税年 14% 折算率 / Appropriate percentage credit rate and federal 14% conversion (2026 tax year)	appropriate percentage (14% in 2026)	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.
Top-Up 补丁抵免触发条件与保 15% 机制 / Top-Up Tax Credit (ITA s. 118(11)) trigger condition and 15% rate protection	Top-Up Tax Credit (ITA s.118(11))	当纳税人当年全部非退还抵免额总和超过第一档联邦税阶门槛 $58,523 时自动触发，按公式补足 1% 的折算差额以确保纳税人不会因抵免率下调而多缴税。 / The Top-Up Tax Credit triggers automatically when the sum of the taxpayer's non-refundable tax credit amounts for the year exceeds the first federal tax bracket threshold ($58,523 in 2026), supplementing the 1% conversion difference via formula to ensure taxpayers do not pay more tax due to the credit rate reduction.
基本个人金额双层结构与高收入线性递减 / Basic personal amount (BPA, Line 30000) two-tier structure and high-income phase-out	basic personal amount (BPA, Line 30000)	2026 税年 BPA 上限为 16,452 元，包含 14,829 元 基础段与最高 1,623 元 增强段，净收入在 181,440 元 至 258,482 元 之间时增强段线性递减至零。 / The maximum basic personal amount for 2026 is $16,452, consisting of a $14,829 base amount and a maximum $1,623 enhanced portion; the enhanced portion phases out linearly to zero for taxpayers with net income between $181,440 and $258,482.
配偶额逐元递减与合格受抚养人额互斥 / Spouse or common-law partner amount (Line 30300) and eligible dependant amount (Line 30400)	spouse or common-law partner amount (Line 30300) and eligible dependant amount (Line 30400)	配偶额上限与 BPA 相同且同样对高收入者递减，按配偶净收入逐元扣减，且与合格受抚养人额（单亲额）严格互斥，同一受抚养人当年仅限一人申报。 / The maximum spouse amount equals the BPA and is subject to the same high-income phase-out, reduced dollar-for-dollar by the spouse's net income; it is strictly mutually exclusive with the amount for an eligible dependant (single-parent amount), and only one taxpayer can claim an eligible dependant per year.
CPP 供款双轨分流：基础段抵免与增强段扣除 / Base CPP contributions (credit) vs enhanced CPP contributions (deduction)	base CPP contributions (credit) vs enhanced CPP contributions (deduction)	雇员 4.95% 的基础 CPP 供款在 Line 30800 申报非退还抵免（上限 3,519.45 元），而 1% 增强第一层与 4% CPP2 供款在 Line 22215 作为扣除项按个人边际税率扣减净收入。 / The employee 4.95% base CPP contributions (2026 maximum $3,519.45) are claimed as a non-refundable tax credit on Line 30800, whereas the 1% first enhanced tier and 4% CPP2 contributions are claimed as deductions on Line 22215, reducing net income at the taxpayer's personal marginal tax rate.
学费额抵税优先顺序与结转不可逆单向门 / Tuition amount (Line 32300) claiming priority and irreversible carry-forward one-way door	tuition amount (Line 32300) and transfer / carry-forward rules	当年学费必须先强制用于将本人应缴税额抵至零，结余部分可转让给配偶或父母/祖父母（上限 $5,000 且须在证明背面指定），未转让而结转到未来年度的额度终身只能自用不可再转。 / Current-year tuition must mandatorily be used first to reduce the student's own tax payable to zero, with unused amounts transferable to a spouse or parent/grandparent (capped at $5,000 and requiring designation on the back of the certificate); any amount not transferred and carried forward to future years is permanently locked for the student's own use and can never be transferred.
残障额事前核准与未成年补充额托儿费冲减 / Disability amount (Line 31600) and Form T2201 requirement	disability amount (Line 31600) and Form T2201 requirement	申报残障额（2026 税年 10,341 元）必须由医生填表并经 CRA 事前核准 Form T2201，未满 18 岁补充额（6,032 元）会被当年申报的托儿费超过 3,533 元 的部分逐元冲减。 / Claiming the disability amount ($10,341 in 2026) requires a certified Form T2201 completed by a medical practitioner and pre-approved by CRA; the supplement for persons under 18 ($6,032) is reduced dollar-for-dollar by child care expenses claimed in excess of $3,533.
无障碍改造抵免 2026 起禁止与医疗费双报 / Home Accessibility Tax Credit (HATC, Line 31285) anti-duplication rule	Home Accessibility Tax Credit (HATC, Line 31285) anti-duplication rule	自 2026 税年起（按取得货物或服务发生年判定），已申报医疗费抵免（Line 33099）的支出严禁重复申报无障碍改造抵免，每年合格支出上限仍为 20,000 元。 / Effective the 2026 tax year (determined by the year goods are acquired or services rendered), expenses claimed under the medical expense tax credit (Line 33099) are strictly prohibited from being claimed under the Home Accessibility Tax Credit, while the annual eligible expense limit remains $20,000.
BC 省非退还抵免率独立上调与结构差异 / BC	BC provincial non-refundable tax credits	BC 省 2026 税年最低税阶及抵免率调高至 5.60%，基本个人金额 13,216 元 不受高收入递减，配偶额为独立固定值 11,317 元 且净收入超 1,132 元 即起减，且省侧不设

provincial non-refundable tax credits (Form BC428)	(Form BC428)	Top-Up 补丁。 / For 2026, BC's lowest tax bracket and credit rate increased to 5.60%; the BC basic personal amount of $13,216 does not phase out for high earners; the BC spouse amount is a separate fixed amount of $11,317 phasing out once the spouse's net income exceeds $1,132; and BC does not have a provincial Top-Up credit.

自测提问（康奈尔左栏）

1. 为什么 2026 税年联邦最低税阶降至 14% 会拉低抵免额价值，ITA s.118(11) 的 Top-Up 补丁在何种条件下触发？ / Why does the 2026 federal lowest bracket rate reduction to 14% lower the value of tax credits, and under what conditions does the Top-Up Tax Credit under ITA s. 118(11) trigger?
2. 基本个人金额（BPA）与配偶额在高收入纳税人身上如何递减，配偶额与单亲合格受抚养人额有哪些互斥限制？ / How do the basic personal amount (BPA) and spouse amount phase out for high-income taxpayers, and what mutual exclusivity rules govern the spouse amount and the single-parent eligible dependant amount?
3. 学费额（Line 32300）的法定抵减顺序是什么，为什么结转（carry-forward）被称为一道不可逆的单向门？ / What is the statutory claiming order for the tuition amount (Line 32300), and why is tuition carry-forward described as an irreversible one-way door?
4. 同一张 T4 上的 CPP 供款是如何被劈成两半分走抵免与扣除两条路的，各自的税收折算有何本质不同？ / How are CPP contributions on a single T4 slip split between non-refundable tax credits and tax deductions, and what is the fundamental difference in their tax savings?
5. 2026 税年起无障碍改造抵免（HATC）与医疗费抵免有何新限制，BC 省在抵免率和配偶额结构上与联邦有何重大差异？ / What new restriction applies between the Home Accessibility Tax Credit (HATC) and the medical expense tax credit starting in 2026, and what major structural differences exist in BC's credit rate and spouse amount compared to the federal system?

总结：一句话总结非退还抵免以应缴税额为上限的本质、2026 联邦 14% 抵免率与 Top-Up 联动、家庭与学费额核心限制及 2026 禁止改造与医疗双报的防错关键。 / Summarize in one sentence the core principle of non-refundable tax credits capped by tax payable, the mechanics of the 2026 federal 14% credit rate and Top-Up credit linkage, the key limitations on family and tuition amounts, and the anti-error rule prohibiting double-claiming between home accessibility and medical expenses starting in 2026.

第 9 章 · 医疗费与捐款 / Medical Expenses & Charitable Donations

T1 个人所得税基础 / T1 basics　P1 必拿分 / Must score　Medical expenses and donations · 模考 3 题

带着这几道题读：医疗费门槛为什么不是简单3%？高收入者如何封顶？ / Why is the medical expense threshold not simply 3%, and how is it capped for high earners?；2026降税后，慈善捐赠前$200抵免率是多少？ / Following the 2026 tax cut, what is the credit rate on the first $200 of charitable donations?；跨年发生的重大自费牙科，如何选窗口合并申报？ / How do you select a window to combine and claim major out-of-pocket dental expenses spanning two calendar years?；捐赠已大幅升值的股票，资本利得还要交税吗？ / If you donate significantly appreciated shares, do you still have to pay tax on the capital gains?；2026年无障碍改造还能同时报HATC与METC吗？ / Can home accessibility renovations still be claimed under both HATC and METC in 2026?

怎么考

- 医疗费用门槛计算与取小规则辨析题：给出纳税人净收入与合格医疗支出总额，考查按净收入 3% 还是按法定封顶值（2026 年为 2,890 元）扣除，重点测试高收入者锁定封顶值而非 3% 的「取小」机制。 / Medical expense threshold calculation and lesser-of rule distinction questions: Given a taxpayer's net income and total eligible medical expenses, testing whether the deduction threshold is based on 3% of net income or the statutory dollar cap ($2,890 for 2026), focusing on the lesser-of mechanism that locks high earners into the dollar cap rather than 3%.
- 慈善捐赠分段税率与降税联动计算题：给出当年捐赠金额与收入档次，考查前 $200 适用当年法定「适当百分比」（2026 税年因最低税阶降税自动为 14%）、超过 $200 部分适用 29%/33% 的分段计算结构。 / Charitable donation tiered tax credit calculation and tax cut linkage questions: Given donation amounts and income brackets for the year, testing the tiered structure where the first $200 applies the statutory appropriate percentage (automatically 14% in the 2026 tax year due to the lowest federal tax bracket rate cut) and amounts exceeding $200 apply 29% or 33%.
- 申报窗口选择与家庭成员分流行归集题：给出跨越两个自然年的多笔医疗开支及家庭成员，考查「任意连续 12 个月期」窗口选择、低收入配偶申报优先原则，以及 line 33099 与 line 33199（逐人独立算门槛）的分流归集。 / Claim window selection and family member routing questions: Given multiple medical expenses spanning two calendar years and family members, testing the choice of any 12-month period ending in the tax year, the rule prioritizing the lower-income spouse to make the claim, and routing between line 33099 and line 33199 (calculating a separate threshold per dependant).
- 特殊资产捐赠与对价扣减实务场景题：考查直接捐赠已升值上市证券享受资本利得零纳入率（对比先卖后捐），以及筹款晚宴拍卖中的对价扣减（Split Receipting）与微量豁免（$75 或 10% 取小）规则。 / Special asset donations and split-receipting scenario questions: Testing direct in-kind donations of appreciated publicly listed securities

高频陷阱（看到信号就警觉）

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.

捐赠首段固定 15% 惯性陷阱 / Assuming a Fixed 15% First-Tier Donation Rate Trap：题干明确标注为 2026 税年，且要求计算前 $200 额度或整体慈善捐赠税收抵免金额。 / The question stem explicitly specifies the 2026 tax year and asks to calculate the credit on the first $200 or the total charitable donation tax credit.

自然年机械割裂陷阱 / Rigid Calendar-Year Boundary Trap：题干出现上一年年末（如 11 月、12 月）与本年连续发生的牙科、手术或正畸等自费大额支出。 / The question stem presents major out-of-pocket dental, surgery, or orthodontic expenses incurred in late prior year (such as November or December) and the current year.

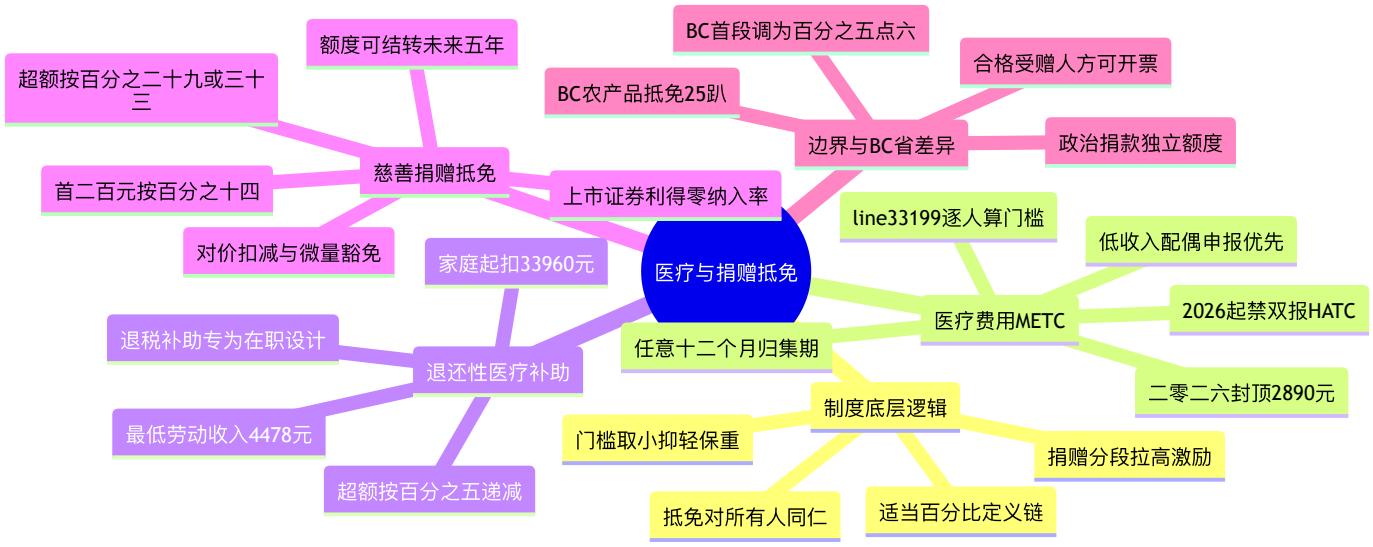
受抚养人合并门槛陷阱 / Pooling Dependant Thresholds Trap：题干出现为 18 岁以上成年子女或年迈父母申报医疗费，且要求计算 line 33199 的申报金额。 / The question stem involves claiming medical expenses for adult children aged 18 and older or elderly parents, and asks to calculate the claimable amount on line 33199.

无障碍双报旧口径惯性陷阱 / Outdated Accessibility Double-Claiming Trap：题干出现 2026 税年发生的轮椅坡道或无障碍卫浴改造支出，询问能否同时申领两项税收抵免。 / The question stem involves wheelchair ramp or accessible bathroom renovation expenses incurred in the 2026 tax year and asks whether both tax credits can be claimed simultaneously.

qualifying for a zero capital gains inclusion rate (compared to selling first then donating cash), as well as split receipting (advantage deduction) and the de minimis rule (lesser of $75 and 10% of the gift) in fundraising dinners and auctions.

- 2026 税年新规与相邻税目边界辨析题：考查 2026 税年起家居无障碍改造支出不得同时申报 HATC 与 METC 的排他性新规，以及慈善捐赠（line 34900）与联邦政治捐款（line 41000）独立公式、互不冲抵的界限。 / 2026 tax year new rules and boundary distinction questions: Testing the mutually exclusive rule effective starting in the 2026 tax year that prohibits double-claiming qualifying home accessibility renovation expenses under both HATC and METC, and the clear boundary between charitable donations (line 34900) and federal political contributions (line 41000), which follow separate formulas and cannot be combined or offset.

导图



第 9 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
医疗费与捐赠采用抵免而非扣除的立法逻辑 / Legislative Logic of Tax Credits vs. Tax Deductions	Tax Credit vs. Tax Deduction	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.
医疗费用门槛的取小规则与高收入封顶 / Lesser of 3% Net Income and Fixed Threshold	Lesser of 3% Net Income and Fixed Threshold	医疗费用申报前须扣除门槛，门槛为申报人净收入的 3% 与法定封顶值（2026 税年为 2,890 元）中较小者，净收入超约 $96,333 者门槛一律锁定在 2,890 元。 / Before claiming medical expenses, a threshold must be deducted equal to the lesser of 3% of the filer's net income and the statutory dollar cap ($2,890 in the 2026 tax year); taxpayers with net income exceeding approximately $96,333 have their threshold locked at $2,890.
适当百分比法定定义与首段捐赠税率联动降税 / Appropriate Percentage and First-Tier Donation Rate Linkage	Appropriate Percentage	法定术语「适当百分比」被定义为当年联邦最低税阶率，因此慈善捐赠前 $200 的抵免率随最低税阶降税在 2026 税年自动降为 14%，无需单独修订法条。 / The statutory term 'appropriate percentage' is defined as the lowest federal tax bracket rate for the year; therefore, the credit rate on the first $200 of charitable donations automatically dropped to 14% in the 2026 tax year following the tax cut, without requiring separate legislative amendments.
医疗费用归集的任意连续 12 个月期 / Any 12-month Period Ending in the Tax Year	Any 12-month Period Ending in the Tax Year	纳税人可自选在报税年度内结束的任意连续 12 个月窗口归集医疗费，只要该批支出上一年度未申报即可，便于合并跨年大额医疗支出冲破门槛。 / Taxpayers may select any continuous 12-month period ending in the tax year to aggregate medical expenses, provided those expenses were not claimed in the previous tax year, making it easier to combine major medical expenses spanning two years to exceed the threshold.
其他受抚养人医疗费用的逐人独立门槛 / Other Dependants' Medical Expenses (Line 33199)	Other Dependants' Medical Expenses (Line 33199)	line 33199 归集 18 岁以上子女、父母等其他受抚养人医疗费，每位受抚养人必须按其自身净收入的 3% 与封顶值（2026 年为 2,890 元）单独计算扣减门槛。 / Line 33199 aggregates medical expenses for other dependants such as adult children aged 18 and older or parents; a separate threshold must be calculated for each dependant based on the lesser of 3% of that dependant's own net income and the statutory cap ($2,890 in 2026).
2026 税年起禁止 HATC 与 METC 双重申报 / Prohibition on Double-Claiming HATC and METC	Prohibition on Double-Claiming HATC and METC	自 2026 税年起，纳税人对同一笔合资格家居无障碍改造支出不得同时申报无障碍抵免（HATC line 31285）与医疗费用抵免（METC line 33099），只能二选一。 / Starting in the 2026 tax year, taxpayers are prohibited from claiming the Home Accessibility Tax Credit (HATC, line 31285) and the Medical Expense Tax Credit (METC, line 33099) for the same eligible renovation expense; taxpayers must choose one or the other.
捐赠已升值上市证券的资本利得零纳入率 / Zero Inclusion Rate for Donated Listed Securities	Zero Inclusion Rate for Donated Listed Securities	将已升值的上市证券直接捐赠给注册慈善机构，其资本利得纳入率为零而非二分之一，且捐赠人按股票当日公允市值获得全额捐赠收据。 / Directly donating appreciated publicly listed securities to a registered charity reduces the capital gains inclusion rate to zero instead of one-half, and the donor receives an official donation receipt for the full fair market value of the securities on the date of donation.
对价扣减规则与微量豁免条款 / Split Receipting and De Minimis Rule	Split Receipting and De Minimis Rule	捐赠换取回报时收据仅按扣除对价公允市值后的合格金额开具；若对价不超过 $75 或捐赠市值 10%（取较小者），视为微量对价可全额开具收据。 / When a donor receives an advantage in return for a gift, the donation receipt is issued only for the eligible amount after deducting the fair market value of the advantage; if the advantage does not exceed the lesser of $75 and 10% of the gift's value, it is deemed de minimis and a full receipt may be issued.
退还性医疗费用补助的双重门槛与递减机制 / Refundable Medical Expense Supplement (Line 45200)	Refundable Medical Expense Supplement (Line 45200)	line 45200 专为低收入在职者设计，2026 税年须满足劳动收入达 4,478 元，最高补助 1,534 元，家庭净收入超 33,960 元 部分按 5% 递减，约 $64,640 归零。 / Line 45200 is designed for low-income working individuals; for the 2026 tax year, working income must reach at least $4,478, providing a maximum supplement of $1,534, with a 5% clawback on adjusted family net income exceeding $33,960, phasing out entirely around $64,640.

联邦政治捐款抵免与慈善捐赠抵免的独立性 / Federal Political Contribution Tax Credit (Line 41000)	Federal Political Contribution Tax Credit (Line 41000)	政治捐款（line 41000）按分档高比例计算且 $1,275 供款即封顶 $650，与慈善捐赠（line 34900）为两套独立额度与公式，不得相互冲抵或合并申报。 / Political contributions (line 41000) are calculated using high tiered rates and reach a maximum credit of $650 on $1,275 of contributions; they operate under separate limits and formulas from charitable donations (line 34900) and cannot be combined or offset against each other.

自测提问（康奈尔左栏）

1. 为什么高收入者的医疗费扣减门槛不是其净收入的 3%？2026 税年的分界点与封顶值是多少？ / Why is the medical expense threshold for high earners not simply 3% of their net income, and what are the crossover point and statutory cap for the 2026 tax year?
2. 为什么 2026 税年慈善捐赠前 $200 的抵免率会自动降为 14%，而不需要单独立法修改？ / Why did the credit rate on the first $200 of charitable donations automatically decrease to 14% in the 2026 tax year without requiring separate legislation?
3. 如何利用「任意 12 个月期」规则规划跨年发生的自费牙科或重大医疗支出？ / How can the 'any 12-month period' rule be used to strategically plan and claim out-of-pocket dental or major medical expenses spanning two calendar years?
4. 为什么直接向慈善机构捐赠升值的股票比「先变现再捐现金」在税务上更划算？ / Why is donating appreciated publicly listed shares directly to a charity more tax-efficient than selling them first and donating the cash proceeds?
5. 2026 税年起对家居无障碍改造支出（HATC）与医疗费用抵免（METC）有什么重大排他性新规？ / What major exclusivity rule took effect in the 2026 tax year regarding Home Accessibility Tax Credit (HATC) and Medical Expense Tax Credit (METC) claims?

总结：总结医疗费用门槛取小规则与任意 12 个月归集技巧、慈善捐赠三段式税率与证券捐赠零纳入率优势，以及 2026 税年降税与禁止双报的关键新规。 / Summarize the lesser-of medical expense threshold rule and the any 12-month period aggregation technique, the tiered charitable donation tax credit structure and the zero inclusion rate advantage for donated securities, along with key 2026 tax year rules on the rate reduction and the prohibition on double-claiming.

第 10 章 · 可退还抵免与福利 / Refundable Tax Credits & Off-Chart Benefits

T1 个人所得税基础 / T1 basics　P1 必拿分 / Must score　Refundable credits and benefits · 模考 3 题

带着这几道题读：全日制大学生打工，能否申报加拿大工作福利？ / Can a full-time university student with employment income claim the Canada Workers Benefit?；离异父母共同监护，儿童福利金能私下约定比例吗？ / Can separated parents with shared custody privately negotiate their own Canada Child Benefit split?；工作福利预付款发多了，年底报税会被税局追回吗？ / If excess Advance Canada Workers Benefit payments were received, will CRA claw them back at tax time?；成人持残障证明，新残障福利是自动发放还是需申请？ / Does an adult with an approved disability certificate receive the new disability benefit automatically or by application?；夫妻一方零收入未报税，全家儿童福利金会受影响吗？ / If a zero-income spouse fails to file a tax return, will the family's Canada Child Benefit be affected?

怎么考

- 退还性抵免资格与排除条款辨析题：重点考查 CWB（附表 6）对全日制学生就读超 13 周的排除限制与例外（有合格受抚养人），以及 CTC（附表 11）在 26 至 65 岁年龄窗口与 CTCL 累积机制。 / Refundable tax credit eligibility and statutory exclusion questions: Testing CWB (Schedule 6) full-time student exclusion rules for enrollment exceeding 13 weeks and its exception (having an eligible dependant), as well as CTC (Schedule 11) age 26 to 65 eligibility window and CTCL accumulation mechanisms.
- 家庭福利核算基准与共同监护法定各半实务题：重点考查 CCB 以夫妻双方合并的「调整后家庭净收入」（AFNI）为唯一定向递减尺度，以及离异父母共同监护下各拿 50% 的不可协商性与父母私下协议无效原则。 / Family benefit calculation baseline and statutory shared custody split questions: Testing CCB reliance on combined adjusted family net income (AFNI) as the sole income-testing benchmark, alongside the non-negotiable 50/50 statutory split for separated parents with shared custody and the strict invalidity of private parent agreements.
- 预付款多领免追回与时间轴错位综合应用题：考查 ACWB 按上年 50% 自动预发后，即便当年收入超标也不予追回的法定保护，以及春季报税（基年）与 7 月起福利年（发放期）跨年错位运作逻辑。 / Advance payment overpayment no-clawback and benefit year timeline shift questions: Testing statutory protection where ACWB payments (automatically issued at 50% of the prior year's entitlement) are never clawed back even if current-year income exceeds thresholds, as well as the calendar timeline shift between spring tax filing (base year) and July benefit year payment cycles.
- 牙科计划与残障福利双轨申领机制辨析题：重点考查 CDCP 对自愿退出私人牙科保险者的排除限制与每年 6 月 1 日续期要求，以及成人残障福利（服务部管、需主动申请）与儿童残障给付（CRA管、随CCB自动发）的管理双轨。 / Dental care plan and dual-stream disability benefit administration questions: Testing CDCP exclusion rules for individuals who voluntarily opt out of employer dental plans and mandatory June 1 annual renewal requirements, alongside the distinct administrative streams separating

高频陷阱（看到信号就警觉）

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.

共同监护协议切分陷阱 / Shared Custody Agreement Allocation Trap：题干给出分居协议中明确约定「由某一方全额领取儿童福利金」或约定非 50/50 比例，询问家长实得 CCB 金额。 / The question stem presents a separation agreement stipulating that one parent claims 100% of the Canada Child Benefit or agreeing on a non-50/50 split, and asks for the actual CCB amount received by a parent.

残障福利申领主体混淆陷阱 / Disability Benefit Administration Stream Confusion Trap：题干出现 18 岁以上持 T2201 证明的纳税人，询问其如何获得新设立的加拿大残障福利月度给付。 / The question stem presents a taxpayer aged 18 or older holding an approved Form T2201 and asks what steps are required to receive the newly established monthly Canada Disability Benefit.

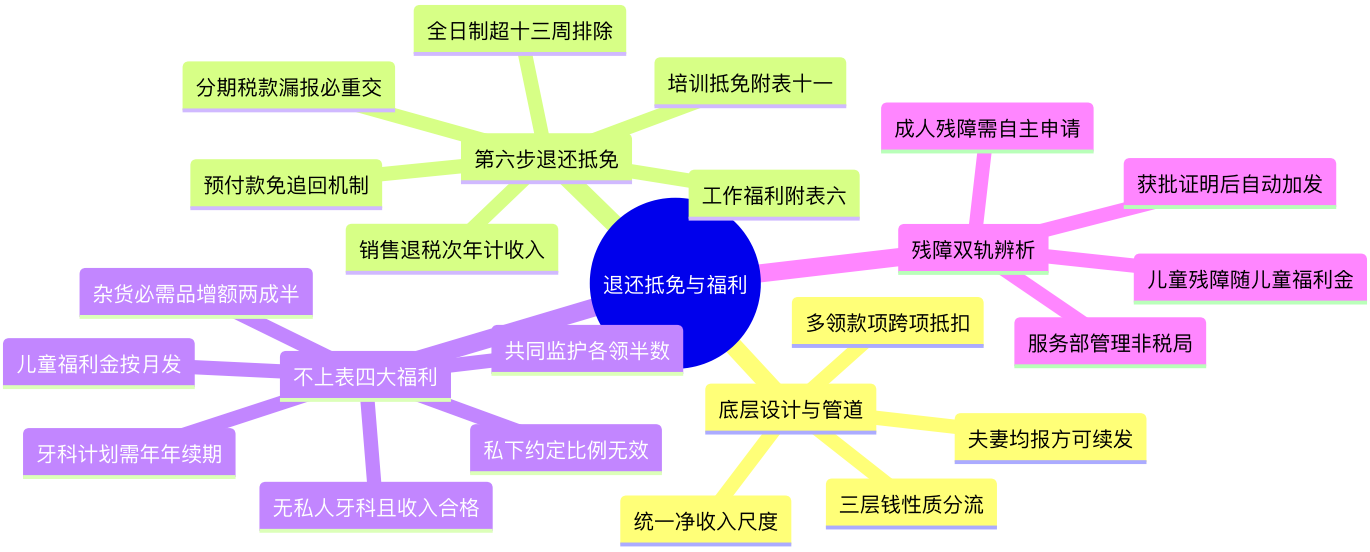
工作福利全日制学生排除陷阱 / Full-Time Student Exclusion for CWB Trap：题干中出现打工赚取数千元工作收入的无子女全日制在校大学生，询问其附表 6 可申报的 line 45300 抵免额。 / The question stem presents a full-time post-secondary student with no dependants earning several thousand dollars from a job and asks to calculate their claimable line 45300 CWB amount on Schedule 6.

CGEB更名与基年倒推陷阱 / CGEB Renaming and Base Year Calculation Trap：题干明确提及 2026 年 7 月起的商品与服务销售税退税/必需品福利，并要求计算单身或家庭适用的给付上限。 / The question stem references the sales tax credit or essentials benefit effective July 2026 and asks to determine the maximum benefit payable to a single individual or family.

adult disability benefits (administered by Service Canada, requiring formal application) from child disability benefits (administered by CRA, automatically added to CCB).

- 2026 税年新规改革与相邻省级差异辨析题：考查 2026 年 7 月起 GST/HST 抵免更名为 CGEB 并增额 25%（算法不变）的最新立法变动，CWB 在艾伯塔、魁北克、努纳武特三省重配协议，以及 BC 省气候行动抵免随碳税终止的失效背景。 / 2026 tax year legislative reforms and provincial variation distinction questions: Testing legislative changes taking effect July 2026 renaming the GST/HST credit to CGEB with a 25% increase (retaining the same formula), CWB reconfiguration agreements in Alberta, Quebec, and Nunavut, and the termination of the BC Climate Action Tax Credit following the end of the consumer carbon tax.

导图



第 10 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
退还性抵免与非退还抵免的本质界限 / Essential Distinction Between Refundable and Non-Refundable Tax Credits	Refundable Tax Credit vs Non-Refundable Tax Credit	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.
双亲必须共同报税以维持福利管道 / Mandatory Spousal Tax Filing to Maintain Benefit Entitlement	Mandatory Spousal Tax Filing for Benefit Entitlement	有配偶或普通法伴侣时双方均须申报个人税表以核定调整后家庭净收入，若任一方未报税，CCB、CGEB 等免税福利将于新福利年自动全面停发。 / When a taxpayer has a spouse or common-law partner, both individuals must file personal income tax returns so CRA can calculate adjusted family net income (AFNI); if either partner fails to file, tax-free benefits including CCB and CGEB will be automatically suspended for the upcoming benefit year.
加拿大工作福利全日制学生排除限制 / Full-Time Student Exclusion for CWB (Schedule 6)	Full-Time Student Exclusion for CWB (Schedule 6)	纳税人在税年内于指定教育机构全日制就读累计超过 13 周即丧失 CWB 资格，除非在年末该纳税人拥有合格受抚养人。 / A taxpayer enrolled as a full-time student at a designated educational institution for more than 13 weeks during the tax year is disqualified from receiving the Canada Workers Benefit (CWB), unless they have an eligible dependant at the end of the year.
工作福利预付款的豁免追回原则 / No-Clawback Rule for Advance Canada Workers Benefit Payments	ACWB Advance Payments and No-Clawback Rule	税务局按上年金额 50% 自动发放的预付款无需退回，即便纳税人当年因收入上涨完全丧失 CWB 资格，已收预付款也仅在附表 6 冲抵至零而无须向税务局偿还。 / Advance payments automatically issued by the CRA at 50% of the prior year's entitlement are never clawed back; even if an individual's income increases in the current year and completely eliminates their CWB entitlement, advance payments are merely reconciled to zero on Schedule 6 without requiring repayment.
加拿大培训抵免的年龄窗口与限额累积 / Age Window and Limit Accumulation for Canada Training Credit	Canada Training Credit Limit (Line 45350 / Schedule 11)	培训抵免按个人终身额度与当年合资格学费 50% 取小折算为退还性现金，且该额度仅在纳税人年末满 26 岁且未满 66 岁期间按每年 250 元 累积（上限 5,000 元）。 / The Canada Training Credit (CTC) is calculated as the lesser of the individual's accumulated Canada Training Credit Limit (CTCL) and 50% of eligible tuition fees paid, and CTCL accumulates at $250 per year (lifetime cap of $5,000) only for taxpayers aged at least 26 and under 66 at the end of the year.
儿童福利金共同监护法定义务各半 / Statutory 50/50 Split for Shared Custody Canada Child Benefit	Shared Custody CCB 50/50 Statutory Split	孩子在两位分居家长处同住时间大致相当且各负照料责任时，CRA 强制按各自全权监护应得额的 50% 分别发放，父母私下签署的任何非对半协议均属无效。 / When a child resides roughly equally with two separated parents who each share primary caregiving responsibility, the CRA mandates that each parent receive 50% of what they would receive under full custody based on their own AFNI; any private agreement specifying a different split is legally invalid for tax purposes.
GST/HST抵免更名为CGEB与算法延续 / Renaming of GST/HST Credit to CGEB and Continuity of Formula	Canada Groceries and Essentials Benefit (CGEB)	原 GST/HST credit 自 2026 年 7 月起正式更名为 CGEB 并在五年内增额 25%（成人上限 445 元、子女 234 元），其递减公式与资格核定逻辑完全保持不变。 / The former GST/HST credit was officially renamed the Canada Groceries and Essentials Benefit (CGEB) effective July 2026 with maximum amounts increased by 25% for five years ($445 for adults and $234 for children), while retaining the exact same phase-out formula and eligibility rules.
成人残障福利与儿童残障给付的管理双轨 / Dual Administration Streams for Adult vs Child Disability Benefits	Canada Disability Benefit vs Child Disability Benefit	儿童残障给付由 CRA 随 CCB 自动加发，而成人加拿大残障福利由加拿大服务部单独管理且必须纳税人自主提交申请方可按月领取。 / The Child Disability Benefit (CDB) for minors under 18 is administered by the CRA and automatically added to monthly CCB payments once Form T2201 is approved, whereas the Canada Disability Benefit for adults aged 18 to 64 is administered separately by Service Canada and requires an independent application.
加拿大牙科保健计划资格排他性与续期规则 / CDCP Private Insurance Exclusion and Mandatory Annual Renewal	CDCP Private Insurance Exclusion & Annual Renewal	CDCP 要求纳税人家庭净收入严格低于 90,000 元 且完全没有任何私人牙科保险覆盖（自愿退出雇主计划仍视同有覆盖），且每年须在 6 月 1 日前完成主动续期。 / Eligibility for the Canadian Dental Care Plan (CDCP) requires an adjusted family net income strictly below $90,000 and zero access to private dental insurance (voluntarily opting out of an employer plan still counts as having access), with mandatory proactive renewal required each year by June 1.

自测提问（康奈尔左栏）

1. 为什么纳税人即使全年应缴税额为零，也必须准时申报个人所得税？ / Why must an individual file a timely personal income tax return even if their tax payable for the entire year is zero?
2. 全日制大学生暑期打工赚了工作收入，为什么附表 6 的 CWB 通常算出来是零？ / Why does a full-time university student with summer employment income typically calculate a Canada Workers Benefit of zero on Schedule 6?
3. 分居父母在离婚协议中约定儿童福利金全部归低收入一方领取，税局会认可吗？ / Will the CRA honor a divorce agreement where separated parents agree that 100% of the Canada Child Benefit goes to the lower-income parent?
4. 2026 年 7 月起实施的 CGEB 与原 GST/HST 抵免相比，哪些变了、哪些没变？ / What changed and what remained unchanged when the Canada Groceries and Essentials Benefit (CGEB) replaced the GST/HST credit in July 2026?
5. 成人的加拿大残障福利（CDB）与未成年人的儿童残障给付在领取流程上有何根本不同？ / How do the application and delivery procedures fundamentally differ between the adult Canada Disability Benefit and the minor Child Disability Benefit?

总结：总结退还性抵免与表外福利的核心运行机制、报税与福利发放的时间轴错位、CWB学生排除与预付免追回规则，以及CCB共同监护各半和残障双轨的申领要点。 / Summarize the core operating mechanisms of refundable tax credits and off-chart benefits, the timeline shift between tax filing and benefit delivery, the CWB full-time student exclusion and advance no-clawback rules, as well as CCB shared custody 50/50 splits and dual-stream disability benefit procedures.

第 11 章 · 学生 / Students and Income Tax: Tuition Transfer and Carryforward, Scholarship Exemption, and Education Savings

T1 个人所得税基础 / T1 basics | P2 稳住 / Hold steady | Students: tuition and related rules · 模考 2 题

带着这几道题读：学费额转让给父母的上限，为什么必须扣除学生自用额度？ / Why must the cap on transferring tuition to a parent deduct the student's own use?；学生前一年选择结转的学费额，本年能反悔转让给父母吗？ / Can a student reverse a tuition carryforward chosen last year and transfer it to a parent this year?；非全日制学生收到的奖学金，应税金额如何准确核算？ / How is the taxable amount of a scholarship received by a part-time student worked out?；父母代付子女的政府学生贷款利息，父母能申报抵免吗？ / Can parents who pay their child's government student loan interest claim the credit?；全日制学生从RESP提取教育资助金，首期提取上限是多少？ / What is the initial withdrawal limit when a full-time student takes an educational assistance payment from an RESP?

怎么考

- 学费抵免自用优先与转让上限核算题：重点考查附表 11 中学生必须先将自身联邦税抵减至零，当年转让给父母或配偶的上限为法定 $5,000 减去学生已自用额度的扣减计算。 / Tuition credit self-use first and the transfer cap: tests on Schedule 11 that the student must first reduce his or her own federal tax to zero, and that the amount transferable to a parent or spouse for the year is capped at the statutory $5,000 minus the amount the student has already used.
- 学费结转不可逆与单向门实务题：重点考查未用完学费额一旦选择结转到未来年度，即永久失去向父母或配偶转让的资格，只能留给学生本人未来自用的法律硬性约束。 / Irreversible tuition carryforward (one-way gate): tests the hard legal rule that unused tuition amounts, once carried forward to a future year, permanently lose eligibility to be transferred to a parent or spouse and can only be used by the student in a future year.
- 奖学金助学金三档免税待遇分类题：重点考查全日制合格学生全额免税、非全日制资格学生（学费加材料费加 $500 基础免税额）以及非合格教育项目（仅 $500 免税额）的应税金额计算。 / Three tiers of scholarship and bursary exemption: tests the taxable amount calculation for full-time qualifying students (fully exempt), part-time qualifying students (tuition + materials + $500 basic exemption) and non-qualifying programs (only the $500 exemption).
- 注册教育储蓄计划（RESP）提款分流题：重点考查 EAP（学生名下应税收入，全日制首 13 周法定上限 $8,000，非全日制每 13 周 $4,000）与 AIP（供款人应税加征 20% 附加税）的税收待遇差异。 / Splitting RESP withdrawals: tests the different tax treatment of EAP (taxable income in the student's name, $8,000 limit for the first 13 weeks of full-time study and $4,000 per 13 weeks for part-time) and AIP (taxable to the subscriber with a 20% additional tax).
- 学生专属项目与省税差异综合题：考查加拿大培训抵免（CTC）按 CTCL 与学费 50% 取小的退还计算、政府学生贷款利息（line 31900）仅限借款人本人申报，以及 BC 省取消省级教育额但保留学费额的省税规则。 / Student-specific

高频陷阱（看到信号就警觉）

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.

结转额度反悔转让陷阱 / Changing your mind and transferring a carryforward：题干中出现学生在以前年度已结转的学费额（Unused tuition credits carried forward），询问本年度能否转让给父母或祖父母。 / The stem shows tuition amounts the student carried forward in earlier years (unused tuition credits carried forward) and asks whether they can be transferred to a parent or grandparent this year.

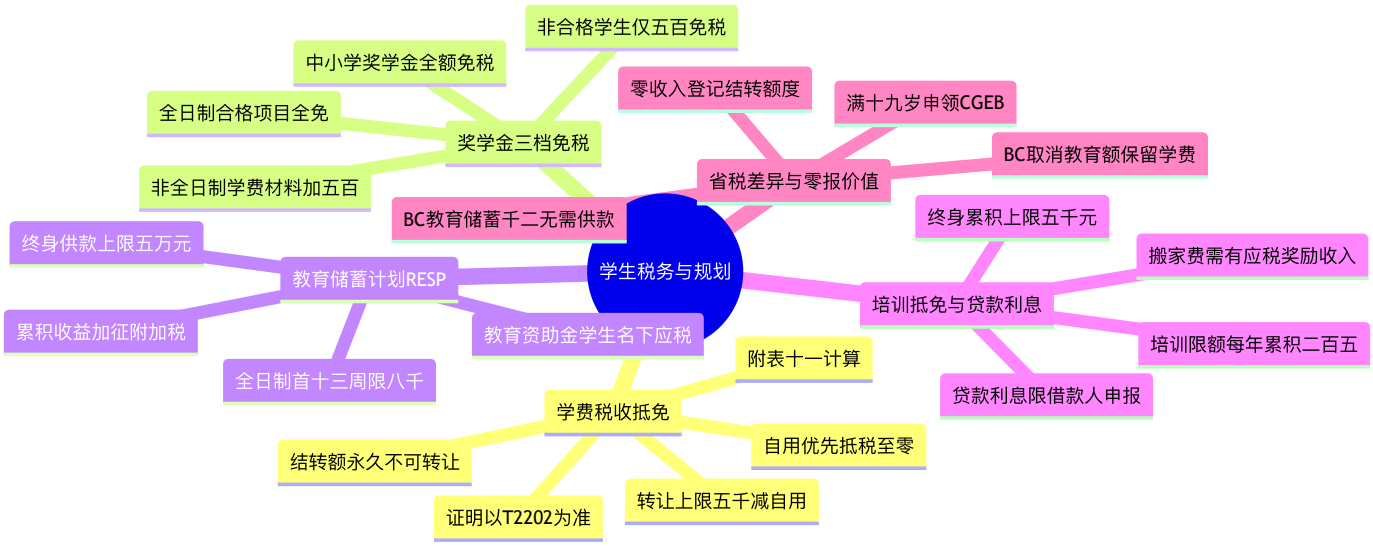
非全日制奖学金单纯五百陷阱 / Treating part-time as just $500：题干明确提及纳税人为非全日制资格学生（part-time qualifying student），给出学费、考试资料费支出及收到的 T4A 奖学金金额，询问应计入 line 13010 的应税奖学金金额。 / The stem states that the taxpayer is a part-time qualifying student, gives tuition, materials costs and the T4A scholarship received, and asks for the taxable scholarship amount to include on Line 13010.

代付贷款利息父母申报陷阱 / Parents claiming interest they paid for the loan：题干说明父母为了减轻刚毕业子女的负担代其全额偿还了政府学生贷款的利息，询问父母能否在其税表上申报该笔利息抵免。 / The stem says parents repaid in full the interest on a government student loan to ease the burden of a recent graduate child, and asks whether the parents can claim that interest credit on their return.

items and provincial tax differences: tests the Canada Training Credit (CTC) refund calculated as the lesser of the CTCL and 50% of tuition, government student loan interest (Line 31900) claimable only by the borrower, and the BC provincial rule of eliminating the education amount while keeping the tuition amount.

零收入无需报税福利丧失陷阱 / Nil income means no filing and lost benefits：题干描述年轻在读学生全年只有少量兼职收入或零收入、税负为零，询问是否应当申报当年度 T1 税表及不申报的后果。 / The stem describes a young student with little part-time income or zero income and no tax payable, and asks whether the T1 for the year should be filed and the consequences of not filing.

导图



第 11 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
学费税收抵免自用优先与转让上限计算 / Tuition tax credit: self-use first and the transfer cap	Tuition Tax Credit & Statutory Transfer Limit (Schedule 11)	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.
学费结转单向门不可逆原则 / Tuition carryforward is a one-way, irreversible gate	Irreversible Tuition Carryforward (Single-Direction Gate)	当年未用完的学费一旦选择结转到未来年度，即永久失去向父母或配偶转让的资格，未来只能由学生本人在其有应纳税额时冲抵自用。 / Once unused tuition for the year is carried forward to a future year, it permanently loses eligibility to be transferred to a spouse or parent and can only be used by the student in a future year when there is tax payable.
奖学金三档免税规则与合格学生身份门槛 / Three tiers of scholarship exemption and the qualifying student threshold	Scholarship Exemption & Qualifying Student Status (Line 13010)	大专及以上全日制合格学生奖学金全额免税，非全日制资格学生免税额为学费与材料费之和加 $500 基础免税额，未就读合格项目者仅享 $500 免税额。 / Scholarships of full-time qualifying students in post-secondary programs are fully exempt; part-time qualifying students are exempt for tuition plus materials plus a $500 basic exemption; those not in a qualifying program have only the $500 exemption.
加拿大培训抵免申领取小规则与终身封顶 / Canada Training Credit: lesser-of rule and lifetime cap	Canada Training Credit Limit & $5,000 Lifetime Cap (Line 45350)	CTC 是退还性抵免，可申领额按上一年 NOA 上的 CTCL 与当年合格学费 50% 取小；年末满 26 岁起、劳动收入与净收入达标的年份每年累积 $250，终身累积上限 $5,000。 / The CTC is a refundable credit; the amount claimable is the lesser of the CTCL on the prior year's NOA and 50% of the current year's eligible tuition; $250 is accumulated each year in which the person is 26 or over at year end and meets labour income and net income tests, with a lifetime cap of $5,000.
学生贷款利息申报借款人唯一性与结转期 / Student loan interest: borrower only, with a five-year carryforward	Student Loan Interest Exclusivity & 5-Year Carryforward (Line 31900)	只有政府法定学生贷款利息方可申报抵免且申报主体严格限于借款人本人（父母代付无效），当年未用完额度可在未来五年内任意结转申报。 / Only interest on government student loans qualifies for the credit and only the borrower personally can claim it (payment by parents does not count); any unused amount for the year can be carried forward and claimed in any of the next five years.
RESP 提款属性分流与全日制 EAP 首期上限 / RESP withdrawals: EAP versus AIP and the initial 13-week limit	RESP Withdrawals: EAP vs AIP & Initial 13-Week Limit	EAP 作为学生名下应税收入申报（全日制最初连续 13 周提取上限为 $8,000），而供款人提取未用完收益（AIP）须计入自身收入并额外征收 20% 附加税。 / EAP is reported as taxable income in the student's name (the limit for the first 13 consecutive weeks of full-time study is $8,000), while the subscriber's withdrawal of unused earnings (AIP) must be included in the subscriber's own income and is subject to an additional 20% tax.
学生搬家费抵扣收入基础排他性 / Student moving expenses are deductible only against taxable income	Moving Expenses Eligible Income Limitation (Line 21900)	学生全日制就读搬家须离校近 40 公里以上，且搬家费用严格仅能从计入应税收入的奖励类款项（如研究资助）或工薪收入中扣除，免税奖学金不得作为扣除基础。 / A full-time student's move must be at least 40 km closer to the school, and moving expenses can be deducted only against taxable award income (such as research grants) or employment income; tax-exempt scholarships cannot be the base for the deduction.
BC 省保留学费额但取消教育额的第三种模式 / BC: the third model of keeping the tuition amount but eliminating the education amount	BC Provincial Tuition Credit Retention vs Education Amount Elimination	BC 省在表 BC428 保留与联邦平行的省级学费抵免，但已于 2019 年彻底取消省级教育额，且为儿童提供无需家长供款的一次性 $1,200 BCTESG 补助。 / On Form BC428, BC keeps a provincial tuition credit parallel to the federal one, but eliminated the provincial education amount entirely in 2019, and provides a one-time $1,200 BCTESG grant for children that needs no parent contribution.
零收入在读学生申报税表的法定义务与附带价值 / Nil-income student filing: statutory duty and side benefits	Nil-Income Student Filing & Benefit Preservation	零收入或无税负学生报税是官方登记学费结转额度、满 19 岁自动申领 CGEB、以及按劳动收入累积次年 RRSP 额度的唯一合法途径。 / Filing by a student with nil income or no tax payable is the only legitimate way to officially register the tuition carryforward, to claim the CGEB automatically from age 19, and to build next year's RRSP room from labour income.

自测提问（康奈尔左栏）

1. 为什么当年未用完的学费额一旦结转，就永久不能再转让给父母抵税？ / Why can unused tuition for a year never be transferred to a parent for tax relief once it has been carried forward?
2. 非全日制在读学生收到 T4A 奖学金，其免税额度如何精确计算？ / How exactly is the exemption calculated when a part-time student receives a T4A scholarship?
3. 从 RESP 中提取 EAP 与 AIP，在纳税人归属和税负成本上有何本质区别？ / What are the essential differences between an EAP and an AIP withdrawn from an RESP in who is taxed and the tax cost?
4. 父母替子女全额垫付了政府学生贷款利息，父母能否在自身税表上申报该笔抵免？ / If parents advance in full the interest on a government student loan, can the parents claim that credit on their own return?
5. 为什么零收入或低收入的在读学生即使一分钱税都不用交，也必须准时报税？ / Why must a student with zero or low income file on time even if no tax at all is payable?

总结：总结学费抵免自用优先与转让上限扣减公式、结转单向门规则、奖学金三档免税核算要点、RESP提取分流及学生零申报的实质价值。 / Summarize the self-use-first rule and transfer cap deduction formula for the tuition credit, the one-way carryforward gate, the key points of the three-tier scholarship exemption, the split of RESP withdrawals, and the real value of a nil return for students.

第 12 章 · 老人与养老金分拆 / Seniors and Pension Splitting: The Three Age-65 Triggers, Optimal Pension Splitting, and OAS Clawback Avoidance

T1 个人所得税基础 / T1 basics | P2 稳住 / Hold steady | Seniors and pension income splitting · 模考 2 题

带着这几道题读：65岁纳税人净收入超标，老年额如何按比例递减？ / For a 65-year-old whose net income is over the threshold, how is the age amount reduced proportionally?；未满65岁纳税人提取RRIF，能否享受养老金抵免？ / Can a taxpayer under 65 who withdraws from a RRIF get the pension credit?；退休收入分割为什么不能简单粗暴直接转满50%？ / Why can retirement income splitting not simply transfer the full 50%?；CPP给付分享与T1032分割在申请途径上有何本质区别？ / What is the essential difference in how to apply for CPP pension sharing and T1032 splitting?；2026税年起无障碍改造支出还能同时报HATC与医疗费吗？ / From the 2026 tax year, can accessibility renovation expenses still be claimed under both HATC and medical expenses?

怎么考

- 老年额递减计算题：2026 税年老年额上限 9,208 元、递减起点 46,432 元，超出部分按 15% 线性递减至归零。 / Age amount phase-out calculation: for the 2026 tax year the age amount maximum is $9,208, the phase-out starts at $46,432, and the excess is reduced at 15% in a straight line until it reaches zero.
- 养老金收入额 65 岁合格分水岭判断题：重点考查 RRIF 提款在未满 65 岁（仅限配偶身故继承）与年满 65 岁后的资格转换，以及 CPP/OAS 永远不合格的法律边界。 / Judging the age 65 dividing line for the pension income amount: tests how RRIF withdrawals qualify before age 65 (only through inheritance on a spouse's death) and after age 65, and the legal boundary that CPP/OAS never qualify.
- T1032 退休收入分割与边际税率及福利递减联动题：考查转满 50% 并非最优解的深层机制，重点测试转入方净收入增加对自身老年额削减与 OAS 回收税触发的逆向冲击。 / T1032 retirement income splitting linked to marginal rates and benefit reductions: tests the deeper mechanism that transferring the full 50% is not optimal, especially the reverse impact of the receiving spouse's higher net income on their own age amount reduction and on triggering the OAS recovery tax.
- CPP 给付分享与 T1032 退休分割双轨辨析题：重点考查 Service Canada 与 CRA 两套独立行政体系、实际月给付划转与税表纸面分割、以及比例法定与自选比例的制度差异。 / Distinguishing CPP pension sharing from T1032 splitting: tests the two independent administrative systems of Service Canada and the CRA, the difference between actual monthly payment transfers and paper splitting on the tax return, and the difference between a statutory ratio and a freely chosen ratio.
- 无障碍改造与长期照护组合申报题：2026 税年起 HATC 与医疗费互斥新规，以及护理院全额医疗费与「看护费限 10,000 元 + 残障额」两条路的二选一。 / Combined claims for accessibility renovations and long-term care: tests the new rule from the 2026 tax year that HATC and medical expenses are mutually exclusive, and the either-

高频陷阱（看到信号就警觉）

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.

未满65岁RRIF抵免陷阱 / The RRIF credit under age 65：题干明确指出纳税人年龄在 60 至 64 岁之间，主要收入为自身 RRSP 转成的 RRIF 提款，询问 line 31400 抵免额。 / The stem states that the taxpayer is between 60 and 64, with income mainly from RRIF withdrawals from his or her own converted RRSP, and asks for the Line 31400 credit.

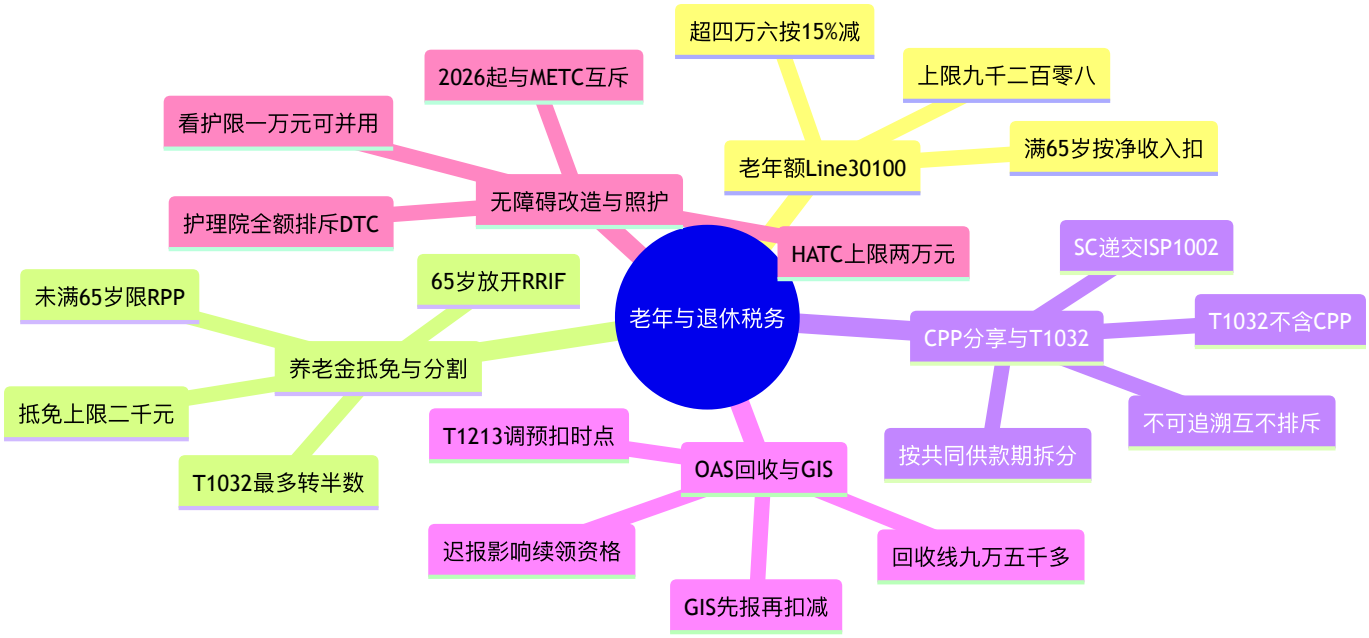
退休收入分割无脑转满半数陷阱 / Blindly transferring half in income splitting：题干描述一方高收入另一方已有适度收入且领取 OAS，询问最优 T1032 申报策略及为什么不直接转让 50%。 / The stem describes one high-income spouse and another who already has moderate income and receives OAS, and asks for the best T1032 filing strategy and why not simply transfer 50%.

办了T1032误当分了CPP陷阱 / Filing T1032 mistaken for splitting CPP：题干提及低收入配偶未缴纳过 CPP，双方已完成 T1032 申报但发现配偶仍未分得 CPP，询问如何实现 CPP 重新分配。 / The stem mentions that the low-income spouse never paid into CPP, both spouses completed T1032 but the spouse still did not receive any CPP, and asks how to redistribute CPP.

无障碍改造跨年双报旧规陷阱 / The old rule of double-claiming accessibility work：题干给出 2026 年发生的轮椅坡道或无障碍卫浴改造支出，询问能否同时在 line 31285 与 line 33099 申报抵免。 / The stem gives wheelchair ramp or accessible bathroom renovation costs incurred in 2026 and asks whether the credits can be claimed at the same time on Line 31285 and Line 33099.

or between claiming full nursing home fees as medical expenses and the 'attendant care limited to $10,000 + disability amount' path.

导图



第 12 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
老年额法定上限与净收入递减公式 / Statutory cap on the age amount and the net income phase-out formula	Age Amount & Net Income Phase-Out (Line 30100)	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.
养老金收入额合格范围与 65 岁分水岭 / Qualifying scope of the pension income amount and the age 65 dividing line	Pension Income Amount & Age 65 Eligibility (Line 31400)	未满 65 岁仅雇主 RPP 定期人寿年金及遗属继承养老金合格，年满 65 岁放开 RRIF 提款与年金，而 OAS 和 CPP 任何年龄均不合格。 / Before 65 only employer RPP periodic life annuities and pensions inherited from a deceased spouse qualify; from 65, RRIF withdrawals and annuities are also allowed; OAS and CPP never qualify at any age.
T1032 退休收入分割上限与受让方独立资格 / T1032 splitting cap and the receiving spouse's independent eligibility	Pension Income Splitting & Receiving Spouse Age Test (Form T1032)	夫妻双方可联合选择将最多 50% 合格养老金转给配偶，但受让方能否在其 line 31400 申报养老金收入额须按受让方自身年龄独立判断。 / Spouses can jointly elect to transfer up to 50% of qualifying pension income to the spouse, but whether the receiving spouse can claim the pension income amount on Line 31400 is judged independently by the receiving spouse's own age.
T1032 退休收入分割非最优 50% 的联动效应 / The knock-on effects that make a full 50% T1032 split not optimal	Optimal Pension Splitting Ratio & Individual Income Clawbacks	转满 50% 往往非最优，因转入方个人净收入增加可能导致其自身老年额递减或触发 OAS 回收税，家庭整体税负反而可能上升。 / Transferring the full 50% is often not optimal because the rise in the receiving spouse's own net income can reduce their age amount or trigger OAS recovery tax, so the family's total tax can go up instead.
CPP 给付分享与 T1032 退休分割双轨并行机制 / CPP pension sharing and T1032 splitting run on two parallel tracks	CPP Pension Sharing (ISP1002) vs CRA Pension Splitting (T1032)	CPP 分享由 Service Canada 按共同供款期同居月数拆分实际月给付且不追溯，T1032 为 CRA 税表纸面分割且严禁包含 CPP/OAS。 / CPP sharing is done by Service Canada, which splits the actual monthly benefit by the months of cohabitation in the joint contributory period and is not retroactive; T1032 is a paper split on the CRA return and must never include CPP/OAS.
OAS 回收税与 T1213OAS 预扣调整功能 / OAS recovery tax and the function of T1213OAS	OAS Recovery Tax Threshold & Form T1213OAS Withholding Reduction	2026 税年净收入超过 95,323 元的部分按 15% 缴 OAS 回收税；Form T1213OAS 只调低当年预扣、改善现金流，年终评税仍按实际净收入多退少补。 / For the 2026 tax year, net income above $95,323 bears OAS recovery tax at 15%; Form T1213OAS only lowers current-year withholding to improve cash flow, and year-end assessment still settles on actual net income with a refund or balance owing.
GIS 先报后扣记账机制与迟报风险 / GIS is reported then offset, and the risk of late filing	Guaranteed Income Supplement (GIS) Line 14600 & Line 25000 Deduction	GIS 走 line 14600 计入总收入再由 line 25000 全额扣除实现免税，其续领资格依赖年度报税，迟报或漏报将直接导致停发或减发。 / GIS is included in total income on Line 14600 and then fully deducted on Line 25000 to be tax-free; eligibility to continue receiving it depends on filing each year, and late or missed filing leads straight to suspension or reduction.
2026 税年起 HATC 与 METC 互斥新规 / The new rule that HATC and METC are mutually exclusive from the 2026 tax year	Home Accessibility Tax Credit (HATC) vs METC Mutual Exclusion	自 2026 税年起，同一笔无障碍改造支出不能同时申报 HATC（合格支出上限 20,000 元）和医疗费用抵免（METC），只能二选一；按支出发生年度归年。 / From the 2026 tax year the same accessibility renovation expense cannot be claimed under both HATC (qualifying expense cap $20,000) and the medical expense credit (METC); only one can be chosen, and the year is assigned by the year the expense is incurred.
护理院费用全额申报与残障额互斥及看护费拆分 / Full nursing home claim excludes the disability amount; splitting out attendant care	Nursing Home Full Claim vs Attendant Care Limit	护理院费用全额报医疗费，本人及任何人都不能再为其申报残障额；只把看护部分在 10,000 元（去世当年 20,000 元）以内报医疗费，则可同时申报残障额（2026 税年 10,341 元）。 / Claiming full nursing home fees as medical expenses means that neither the person nor anyone else can claim the disability amount for that person; if only the attendant care part, up to $10,000 ($20,000 in the year of death), is claimed as medical expenses, the disability amount ($10,341 for the 2026 tax year) can be claimed as well.

自测提问（康奈尔左栏）

1. 为什么 2026 税年净收入超过 46,432 元的 65 岁老人，老年额不会立刻归零？ / Why does the age amount of a 65-year-old with net income over $46,432 for the 2026 tax year not drop to zero at once?

2. 未满 65 岁的纳税人从 RRIF 提取款项，在何种法定例外情形下才算合格养老金收入？ / Under what statutory exception do RRIF withdrawals by a taxpayer under 65 count as qualifying pension income?
3. 为什么退休夫妻在 T1032 上盲目转满 50% 养老金收入往往不是家庭节税的最优解？ / Why is blindly splitting the full 50% of pension income on T1032 often not the best tax saving for a retired couple?
4. 夫妻已经办理了 T1032 退休收入分割，为什么低收入配偶名下仍没有分到任何 CPP？ / A couple has done T1032 retirement income splitting; why does the low-income spouse still receive no CPP?
5. 老人在护理院发生高额照护费用，在什么具体条件下可以同时申报医疗费与残障额？ / Under what specific conditions can a senior with large care costs in a nursing home claim both medical expenses and the disability amount?

总结：总结老年额递减计算公式、合格养老金收入的65岁界限、T1032分割与CPP分享的双轨分工，以及无障碍改造与护理院费用的互斥申报决策。 / Summarize the age amount phase-out formula, the age 65 limit for qualifying pension income, the division of work between T1032 splitting and CPP sharing, and the mutually exclusive claim decisions for accessibility renovations and nursing home costs.

第 13 章 · 投资收入三类 / Investment Income: Interest, Dividends, Capital Gains, and Attribution Rules

投资收入与注册账户 / Investments and registered accounts　P2 稳住 / Hold steady　Three kinds of investment income · 模考 2 题

带着这几道题读：外国公司发放的股息在加拿大税表中如何申报？ / How are dividends paid by a foreign company reported on the Canadian return?；赠与未成年子女的股票，分红与卖出资本利得归谁报？ / For shares gifted to a minor child, who reports the dividends and the capital gain on sale?；规定利率贷款投资若错过1月30日付息日有何后果？ / What are the consequences if a prescribed rate loan investment misses the January 30 interest payment date?；投资管理费在line 22100中哪些能扣、哪些不能扣？ / Which investment management fees can and cannot be deducted on Line 22100?；T3信托单的资本利得、外国收益与其他收入怎么分流？ / How are the capital gains, foreign income and other income on a T3 trust slip split up?

怎么考

- 收入定性与计税口径判定题：给出利息、加国股息、外国股息及资本利得等混合凭据，考查各类别应税比例与抵免资格，核心测试考生能否识别外国股息无毛额化且无股息抵免、必须100%全额并入第12100行。 / Characterizing income and the basis of taxation: gives mixed slips of interest, Canadian dividends, foreign dividends and capital gains and tests each category's inclusion ratio and credit eligibility; the core test is whether the candidate recognizes that foreign dividends have no gross-up and no dividend tax credit and must be included 100% in full on Line 12100.
- 归属规则对象与范围辨析题：给出向配偶或未满18岁未成年人转移生息资产或股票的场景，考查利息股息与资本利得的归属差异，核心测试未成年人资本利得不归属（s.74.2）而由其自行申报的关键例外。 / Who and what the attribution rules cover: gives scenarios of transferring interest-bearing assets or shares to a spouse or a minor under 18 and tests the difference in attribution of interest and dividends versus capital gains; the core test is the key exception that a minor's capital gains are not attributed (s.74.2) and are reported by the minor.
- 规定利率贷款豁免持续性测试题：结合家庭内部借贷投资，考查s.74.5(2)豁免要件，重点测试每年1月30日前实际付清利息的持续性要求，识别逾期一年导致后续所有年份免税架构失效的考点。 / Continuity test for the prescribed rate loan exemption: combines a loan within the family to invest with the requirements of the s.74.5(2) exemption, mainly testing the continuing requirement to actually pay the interest by January 30 each year, and recognizing the point that being one year late voids the tax-exempt structure for all later years.
- 承担费用（Line 22100）扣除边界题：列出投资顾问费、借款利息、交易佣金与账户类型，考查注册账户（RRSP/TFSA/FHSA）顾问费与买卖佣金严禁在第22100行扣除的界限。 / Boundaries of carrying charges (Line 22100): lists investment advisory fees, loan interest, trading commissions and account types and tests the line

高频陷阱（看到信号就警觉）

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'.

未成年人资本利得归属陷阱 / Attribution of a minor's capital gains：题干描述父母向未满18岁子女转移股票/基金，且题目针对处置时的资本利得（capital gain upon sale）提问归属。 / The stem describes parents transferring shares or funds to a child under 18 and asks about attribution of the capital gain upon sale.

规定利率贷款付息逾期陷阱 / Late interest payment on a prescribed rate loan：题干出现「prescribed rate loan」「paid interest on February 5 / missed January 30」「subsequent year」。 / The stem contains 'prescribed rate loan', 'paid interest on February 5 / missed January 30' and 'subsequent year'.

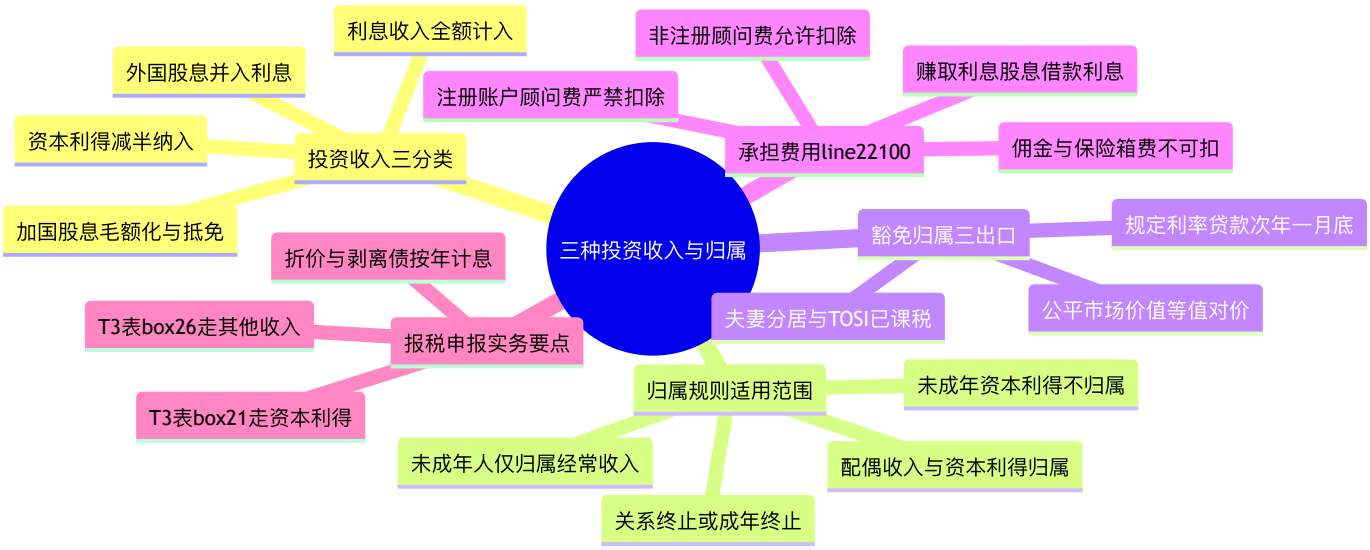
注册账户投资顾问费扣除陷阱 / Advisory fees on registered accounts：题干出现「TFSA / RRSP management fee」「portfolio fee for registered account」「line 22100」。 / The stem contains 'TFSA / RRSP management fee', 'portfolio fee for registered account' and 'line 22100'.

交易佣金与承担费用混淆陷阱 / Confusing trading commissions with carrying charges：题干出现「trading commissions paid on stock purchases」「brokerage fee per trade」「line 22100 carrying charges」。 / The stem contains 'trading commissions paid on stock purchases', 'brokerage fee per trade' and 'line 22100 carrying charges'.

that advisory fees and trading commissions of registered accounts (RRSP/TFSA/FHSA) must not be deducted on Line 22100.

- 特殊投资凭证与流程填报题：针对T3信托单各框号分流（box 21资本利得、box 25外国收益、box 26其他收入入第13000行）及剥离债券按年应计计税与ACB调整，考查实务填报规则。 / Special investment slips and reporting process: for the T3 trust slip, the routing of box numbers (box 21 capital gains, box 25 foreign income, box 26 other income on Line 13000) and the annual accrual taxation of strip bonds with ACB adjustments, tests practical reporting rules.

导图



第 13 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
三种投资收入的课税口径与底层设计 / How the three kinds of investment income are taxed and the underlying design	interest, dividend integration, capital gains inclusion	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.
外国股息全额计入与外国税收抵免 / Foreign dividends are fully included, with the foreign tax credit	foreign dividends / line 12100 / Foreign Tax Credit (FTC)	外国公司未缴纳加拿大公司税故不享有整合待遇，外国股息无毛额化且无DTC，须100%全额并入第12100行，来源国预扣税走第40500行申请外国税收抵免。 / A foreign company has not paid Canadian corporate tax and so gets no integration treatment: a foreign dividend has no gross-up and no DTC, must be included 100% in full on Line 12100, and withholding tax at source is claimed as a foreign tax credit on Line 40500.
2026税年股息毛额化率与联邦抵免率 / 2026 tax year dividend gross-up rates and federal credit rates	eligible vs non-eligible gross-up and DTC rates	合资格股息毛额化率为38%、联邦DTC为应税金额的15.0198%；非合资格股息毛额化率为15%、联邦DTC为应税金额的9.0301%。 / Eligible dividends have a 38% gross-up and a federal DTC of 15.0198% of the taxable amount; non-eligible dividends have a 15% gross-up and a federal DTC of 9.0301% of the taxable amount.
配偶财产转移与借贷之全面归属 / Full attribution on transfers and loans to a spouse	spousal attribution rules (ITA s.74.1(1) & s.74.2(1))	向配偶转移或借贷生息财产，持有期间产生的利息股息收入及后续处置产生的资本利得/亏损，计税时均全部归属回转移人申报。 / When interest-bearing property is transferred or lent to a spouse, the interest and dividend income during the holding period and the capital gains or losses on later disposition are all attributed back to the transferor for reporting.
未成年人资本利得不归属规则 / Minor's capital gains are not attributed	minor attribution (s.74.1(2)) & capital gains exception	转移给未满18岁非公平交易亲属的财产，利息与股息归属转移人，但处置该财产实现的资本利得或亏损不归属，由未成年人自行申报。 / For property transferred to a related person under 18 who does not deal at arm's length, interest and dividends are attributed to the transferor, but capital gains or losses realized on disposing of the property are not attributed and are reported by the minor.
规定利率贷款豁免归属的持续性条件 / The continuing condition for exemption from attribution on a prescribed rate loan	prescribed rate loan exception (ITA s.74.5(2))	贷款按规定利率计息且每年利息必须在次年1月30日前实际付清，任一年逾期付息将导致从当年起归属规则永久恢复适用。 / The loan must bear interest at the prescribed rate and each year's interest must actually be paid by January 30 of the following year; if payment is late in any one year, the attribution rules apply permanently again from that year on.
承担费用（Line 22100）可扣与不可扣界限 / What can and cannot be deducted as carrying charges (Line 22100)	carrying charges (line 22100) / registered account fees	非注册账户投资顾问费与赚取收入借款利息可扣，但RRSP/TFSA等注册账户管理费、供款借款利息、纯资本利得投资借款利息及证券交易佣金严禁在第22100行扣除。 / Advisory fees of non-registered accounts and interest on money borrowed to earn income are deductible, but management fees of registered accounts such as RRSP/TFSA, interest on money borrowed to contribute, interest on money borrowed to invest purely for capital gains, and securities trading commissions must not be deducted on Line 22100.
折价与剥离债券的按年计息与ACB调增 / Annual accrual of discount and strip bonds and the ACB increase	strip bond / discount bond annual accrual / ACB adjustment	折价债券与剥离债券虽无T5单据，但须逐年按有效利率法计算应计利息计入第12100行并调高ACB，转手时买方支付的应计利息可在第22100行扣除。 / Discount bonds and strip bonds have no T5 slip, but accrued interest must be calculated each year by the effective interest method and included on Line 12100, and the ACB raised accordingly; when the bond changes hands, the accrued interest paid by the buyer can be deducted on Line 22100.
T3信托凭单各框号分流填报规则 / Routing of T3 trust slip boxes	T3 slip box allocations (box 21, 25, 26)	T3凭单中box 21资本利得入Schedule 3（50%纳入第12700行），box 25外国非营业收入入第12100行，box 26其他收入入第13000行，严禁混填。 / On a T3 slip, box 21 capital gains go on Schedule 3 (50% included on Line 12700), box 25 foreign non-business income on Line 12100, and box 26 other income on Line 13000; they must never be mixed up.

自测提问（康奈尔左栏）

1. 为什么外国公司派发的股息在加拿大报税时不能享受毛额化与股息税收抵免？ / Why can dividends paid by a foreign company not get the gross-up and dividend tax credit when filing in Canada?

2. 父母将股票赠与未成年子女，持有期股息与卖出时的资本利得分别由谁申报？ / When parents gift shares to a minor child, who reports the dividends during the holding period and the capital gain on sale?
3. 规定利率贷款豁免归属规则必须在每年哪一天前付息？一旦迟付有什么严重后果？ / By which day each year must interest be paid under the prescribed rate loan exemption from attribution? What are the serious consequences of paying late?
4. 为什么RRSP和TFSA名下的投资管理费不能在第22100行作为承担费用扣除？ / Why can investment management fees in an RRSP or TFSA not be deducted on Line 22100 as carrying charges?
5. T3信托分配单中的box 21、box 25与box 26分别应当填入个人税表的哪一行？ / On which line of the personal return should box 21, box 25 and box 26 of a T3 trust distribution slip each be entered?

总结：请用三句话概括：三种投资收入的计税机制差异、归属规则对配偶与未成年人的适用区别（尤其是资本利得不归属），以及第22100行承担费用的扣除禁区。 / In three sentences, summarize the differences in the tax mechanisms of the three kinds of investment income, the difference in how the attribution rules apply to a spouse and a minor (especially that capital gains are not attributed), and the no-deduction zone of carrying charges on Line 22100.

第 14 章 · 资本利得 / Capital Gains: 50% Inclusion Rate, ACB, Principal Residence, and Proposed Reforms

投资收入与注册账户 / Investments and registered accounts　P1 必拿分 / Must score　Capital gains · 模考 3 题

带着这几道题读：2026税年股票与房产的资本利得纳入率是多少？ / What is the capital gains inclusion rate for stocks and real estate in the 2026 tax year?；跨账户买入同一只股票时，卖出成本ACB如何核算？ / When the same stock is bought through several accounts, how is the ACB of the shares sold calculated?；自住房转出租产生视同处置，未申报会有什么处罚？ / What penalty applies if the deemed disposition from converting a home to a rental is not reported?；卖出股票后三十天内配偶买回，账面亏损能否扣除？ / If a spouse buys the stock back within 30 days of a sale at a loss, can the paper loss be deducted?；往年累积的净资本亏损能否拿来抵扣当年的工资收入？ / Can net capital losses accumulated in earlier years be used against this year's salary income?

怎么考

- 纳入率判定与应税利得计算题：给出股票、基金或房地产处置情景，考查2026税年现行½纳入率与已撤销2/3拟议提案的界限，核心测试考生能否排除过期考试资料干扰，准确计算进入line 12700的应税资本利得。 / Inclusion-rate and taxable-gain calculation: given a disposition of shares, funds or real estate, tests the line between the current 1/2 inclusion rate for the 2026 tax year and the cancelled 2/3 proposal. The core skill is ignoring outdated exam material and computing the taxable capital gain that goes on line 12700.
- 同种财产加权平均ACB测算题：结合跨券商多账户买入同一只股票的场景，考查ITA s.47强制合并加权平均规则，核心测试考生识别T5008单据成本栏缺陷、独立维护加权成本台账的能力。 / Weighted-average ACB for identical properties: the same stock bought through several brokerage accounts. Tests the mandatory pooled weighted-average rule in ITA s.47. The core skill is spotting the flaw in the T5008 cost box and keeping your own weighted cost ledger.
- 房屋用途改变视同处置与主居所指定申报题：针对自住转出租或换房情景，考查视同处置公允市价重估、T2091(IND)强制申报义务及s.220(3.5)迟报罚款，核心测试「即使利得为零也必须申报以锁定免税基础」的规则。 / Change of use, deemed disposition and principal residence designation: a home converted to a rental, or a move to a new home. Tests the fair market value deemed disposition, the mandatory T2091(IND) filing and the s.220(3.5) late-filing penalty. The core rule is that you must report even when the gain is zero in order to lock in the exemption.
- 资本亏损通道定性与限制规则辨析题：混合一般资本亏损、表面亏损（前后30天）、个人用途财产（PUP）及上市个人财产（LPP）亏损，考查结转期限、冲抵范围（能否抵经常收入或其它利得）以及被否亏损并入新资产ACB的机制。 / Capital loss channels and their limits: mixes general capital losses, superficial losses (30 days before and after), personal-use property (PUP) losses and listed personal property (LPP) losses. Tests carryover periods, what each

高频陷阱（看到信号就警觉）

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".

T5008成本栏直抄陷阱 / Copying the T5008 cost box trap：题干出现「T5008 cost box」「shares held in multiple brokerage accounts」「identical properties」「average cost per share」。 / The question mentions "T5008 cost box", "shares held in multiple brokerage accounts", "identical properties" or "average cost per share".

主居所免税不报没事陷阱 / "The principal residence exemption means no reporting" trap：题干出现「converted principal residence to rental」「received no cash proceeds」「no need to report」「late designation penalty」。 / The question mentions "converted principal residence to rental", "received no cash proceeds", "no need to report" or "late designation penalty".

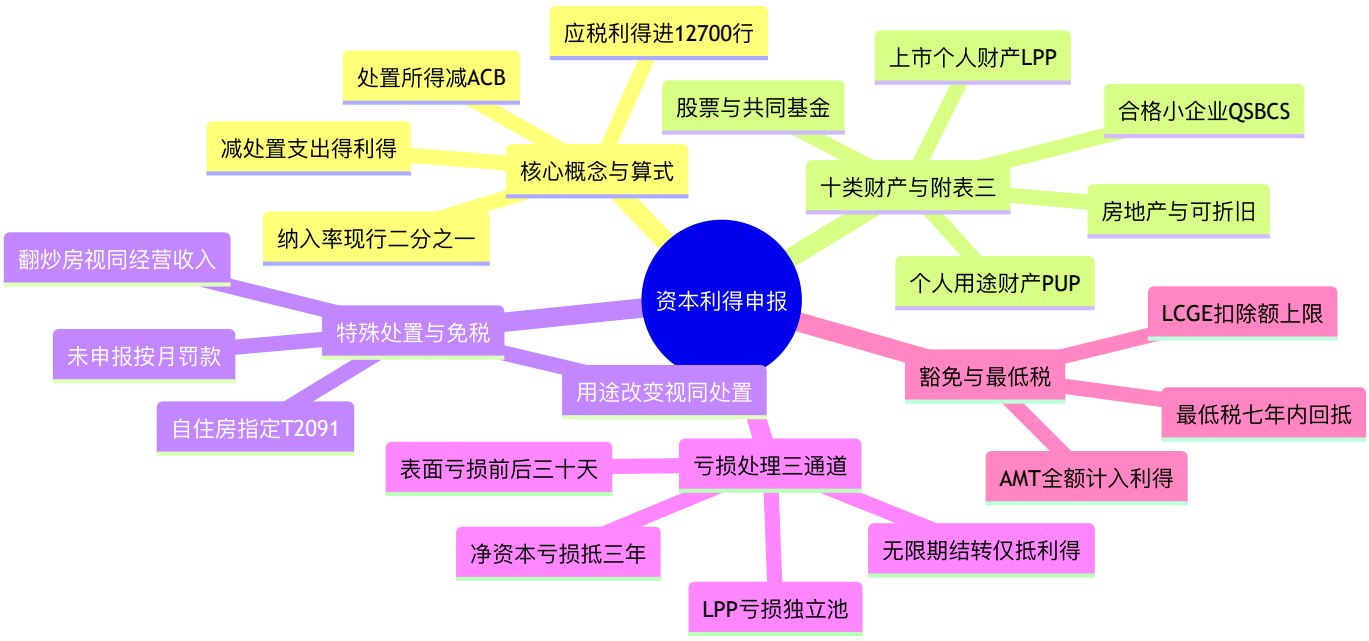
个人用途财产亏损扣除陷阱 / Personal-use property loss deduction trap：题干出现「sold personal boat at a loss」「furniture / private automobile」「Schedule 3 line 15800」「personal-use property」。 / The question mentions "sold personal boat at a loss", "furniture / private automobile", "Schedule 3 line 15800" or "personal-use property".

表面亏损30天窗口陷阱 / Superficial loss 30-day window trap：题干出现「sold at a loss and repurchased within 30 days」「spouse purchased identical shares」「affiliated person」「superficial loss」。 / The question mentions "sold at a loss and repurchased within 30 days", "spouse purchased identical shares", "affiliated person" or "superficial loss".

loss may offset (ordinary income or other gains), and how a denied loss is added to the ACB of the new property.

- 终身资本利得豁免（LCGE）与替代性最低税（AMT）联动题：合格小企业股份处置，考 2026 税年 line 25400 扣除上限（637,500 元），以及 AMT 下利得 100% 计入、LCGE 扣除只放大 7/5 的失衡，和 7 年回抵。 / Lifetime capital gains exemption (LCGE) and alternative minimum tax (AMT) together: disposition of qualified small business shares. Tests the 2026 line 25400 deduction limit ($637,500), the AMT rule that includes 100% of the gain while the LCGE deduction is only grossed up by 7/5, and the 7-year carryforward of AMT paid.

导图



第 14 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
资本利得算式与½纳入率 / Capital gain formula and the 1/2 inclusion rate	proceeds of disposition, adjusted cost base (ACB), inclusion rate, taxable capital gain	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).
住宅翻炒房强制视同经营收入 / Flipped residential property is deemed business income	flipped property rule	持有不足365个连续日的加拿大住宅单元处置利得视同经营收入报在T2125，不能用主居所免税且亏损直接归零。 / The gain on a Canadian residential unit held for fewer than 365 consecutive days is deemed business income reported on T2125. The principal residence exemption cannot be used and a loss is deemed to be nil.
主居所迟做指定法定按月罚款 / Late principal residence designation penalty by month	late principal residence designation penalty (ITA s.220(3.5))	处置曾作为主居所的房产未申报指定，补报罚款为每满一个月100加元、法定上限封顶8,000加元。 / If a designation was not made when a former principal residence was disposed of, the penalty for a late filing is $100 for each complete month, capped by law at $8,000.
2026税年终身资本利得豁免限额 / 2026 lifetime capital gains exemption limit	lifetime capital gains exemption (LCGE) / line 25400 deduction	2026 税年 LCGE 上限恢复指数化为 1,275,000 元，line 25400 对应的扣除上限为 637,500 元。 / For the 2026 tax year the LCGE limit is indexed again at $1,275,000, and the matching deduction limit on line 25400 is $637,500.
替代性最低税对资本利得的放大机制 / How AMT magnifies capital gains	alternative minimum tax (AMT) on capital gains	AMT 下资本利得按 100% 计入，而 LCGE 扣除只放大 7/5；减去 2026 年免税额 181,440 元后按 20.5% 计算，多缴部分 7 年内可回抵。 / Under AMT, capital gains are included at 100% while the LCGE deduction is only grossed up by 7/5. After subtracting the 2026 exemption of $181,440, the rate is 20.5%, and any excess AMT paid can be recovered over 7 years.
同种财产强制加权平均ACB规则 / Mandatory weighted-average ACB for identical properties	identical properties weighted average ACB (ITA s.47)	纳税人持有的所有同种财产必须跨全部账户合并加权平均计算每股ACB，不能直接照抄单个T5008单据的成本栏。 / All identical properties held by a taxpayer must be pooled across every account to compute a weighted-average ACB per share. The cost box on a single T5008 slip cannot simply be copied.
表面亏损前后30天限制与ACB转移 / Superficial loss: 30 days before and after, and ACB transfer	superficial loss rule (ITA s.54)	处置日前后各30天内本人或关联人买回同种财产且期末仍持有时亏损当年不可扣，被否亏损全额加进替代财产的ACB。 / If the taxpayer or an affiliated person buys identical property within 30 days before or after the disposition and still holds it at the end of the period, the loss is not deductible for the year. The full denied loss is added to the ACB of the replacement property.
净资本亏损结转与死亡例外 / Net capital loss carryover and the year-of-death exception	net capital loss carryover & year of death exception (ITA s.111(1)(b) & s.111(2))	净资本亏损可向后回抵3年、向前无限期结转且平时仅能抵扣资本利得，唯一例外是纳税人死亡当年及前一年可冲抵任何收入。 / A net capital loss can be carried back 3 years and forward indefinitely, and normally offsets only capital gains. The one exception is the year of death and the preceding year, when it can offset any income.
PUP与LPP财产规则与亏损限制 / PUP and LPP rules and loss limits	personal-use property (PUP) vs listed personal property (LPP)	个人用途财产亏损不可扣，而上市个人财产亏损只能冲抵LPP利得，并可向后回抵3年、向前结转7年。 / A loss on personal-use property is not deductible, while a loss on listed personal property can offset only LPP gains and can be carried back 3 years and forward 7 years.
分年收款准备金计算与年限 / Capital gains reserve calculation and term	capital gains reserve (ITA s.40(1)(a)(iii))	分年收取售房款等处置所得时，当年可申报准备金递延利得，常规最多分5年摊销且每年扣除上限为1/5乘以(4减已过年数)。 / When sale proceeds such as a home sale are collected over several years, a reserve can be claimed for the year to defer the gain. The usual maximum is 5 years, and the annual limit is 1/5 multiplied by (4 minus the number of preceding years).

自测提问（康奈尔左栏）

1. 为什么说2024年提出的2/3资本利得纳入率在2026税年完全不适用？ / Why does the 2/3 capital gains inclusion rate proposed in 2024 not apply at all in the 2026 tax year?
2. 为什么同一个股票在不同券商账户交易不能直接照抄T5008的成本栏？ / Why can you not simply copy the cost box on the T5008 when the same stock is traded in different brokerage accounts?

3. 自住房改为整套出租时即使没有现金进账，为什么必须填报T2091和Schedule 3？ / Why must T2091 and Schedule 3 be filed when a home is converted to a full rental, even with no cash received?
4. 表面亏损（superficial loss）的时间窗口如何计算？被拒绝扣除的亏损去哪儿了？ / How is the time window for a superficial loss counted, and where does the denied loss go?
5. 为什么用LCGE把常规税算到零的小企业主，依然可能收到数万元的AMT最低税税单？ / Why can a small business owner whose regular tax is reduced to zero by the LCGE still receive an AMT bill of tens of thousands of dollars?

总结：请用三句话概括：2026税年资本利得½纳入率与ACB加权平均算法、自住房视同处置的强制申报与罚款机制，以及表面亏损、LPP与净资本亏损的三条互不相通的处理通道。 / In three sentences, summarize: the 1/2 inclusion rate and the weighted-average ACB method for the 2026 tax year; the mandatory reporting and penalty rules for the deemed disposition of a home; and the three separate treatment channels for superficial losses, LPP losses and net capital losses.

第 15 章 · RRSP、TFSA 与 FHSA / The Three Registered Accounts in 2026: RRSP Limits & Exits, TFSA Two 1% Penalties, and FHSA Life Cycle

投资收入与注册账户 / Investments and registered accounts　P1 必拿分 / Must score　RRSP, TFSA and FHSA · 模考 3 题

带着这几道题读：2026税年个人的RRSP供款额度上限与计算公式是什么？ / What is the RRSP contribution limit and the formula for an individual in the 2026 tax year?；TFSA年内提取资金后同年存回，会产生什么税务后果？ / What are the tax consequences of withdrawing from a TFSA and putting the money back in the same year?；向配偶RRSP供款后提取，如何计算归属回供款方的收入？ / After a contribution to a spousal RRSP is withdrawn, how is the income attributed back to the contributor calculated?；FHSA最长参与期到期后若未关户，账面资产将如何课税？ / If an FHSA is not closed at the end of the maximum participation period, how is the balance taxed?；2026年通过购房者计划HBP提取后，还款宽限期如何安排？ / After an HBP withdrawal in 2026, how is the repayment grace period arranged?

怎么考

- 三账户额度计算与结转题：按上年赚取收入算 RRSP 额度（18% 与 2026 年上限 33,810 元取小）、TFSA 年度额度 7,000 元的累积，以及 FHSA 参与额度（每年 8,000 元）只在开户后累积、结转封顶 8,000 元。 / Room calculation and carryforward for the three accounts: RRSP room from prior-year earned income (the lesser of 18% and the 2026 cap of $33,810), the accumulation of the annual TFSA room of $7,000, and FHSA participation room ($8,000 a year) that builds up only after the account is opened, with the carryforward capped at $8,000.
- 取款性质判定与报表行号归属题：混合考查RRSP普通提取（line 12900全额计税加预扣）、HBP/LLP合格提取（免税进Schedule 7）、RRIF最低提取额（line 11500不预扣税）以及TFSA/FHSA免税出口，核心测试考生对不同账户出口课税待遇的区分。 / Character of withdrawals and which return line they belong on: mixes an ordinary RRSP withdrawal (fully taxed on line 12900 with withholding), a qualifying HBP/LLP withdrawal (tax-free, reported on Schedule 7), the RRIF minimum amount (line 11500, no withholding) and the tax-free TFSA/FHSA exits. The core skill is distinguishing the tax treatment of each exit.
- 超额供款与罚税题：RRSP 的 2,000 元免罚缓冲（不能扣除）、同月取出免税、T1-OVP 期限（历年结束后 90 天），以及 TFSA 超额与非居民供款两条独立的 1%/月税（RC243）。 / Over-contributions and penalty taxes: the RRSP $2,000 buffer (no penalty but not deductible), withdrawal in the same month to avoid tax, the T1-OVP deadline (90 days after the end of the calendar year), and the two separate 1% per month taxes on TFSA excess and non-resident contributions (RC243).
- 配偶计划与归属规则日历窗口辨析题：针对配偶RRSP提取场景，考查ITA s.146(8.3)提取当年及前两个纳税年度的归属窗口期计算，核心测试考生识别「12月存锁25个月、1月存锁36个月」的日历规划节点与分居/RRIF最低额豁免。 / Spousal plan and the attribution rule calendar window: for a spousal RRSP withdrawal, tests the ITA s.146(8.3) window of the year of withdrawal and the two preceding taxation years. The core skill is recognizing the calendar planning

高频陷阱（看到信号就警觉）

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".

FHSA跨年60天规则类比陷阱 / FHSA "60-day rule" analogy trap：题干出现「contributed to FHSA in January or February」「claim deduction for previous year」「first 60 days rule」「March 1 deadline」。 / The question mentions "contributed to FHSA in January or February", "claim deduction for previous year", "first 60 days rule" or "March 1 deadline".

RRSP两千元缓冲误作扣除额陷阱 / Treating the RRSP $2,000 buffer as a deduction trap：题干出现「2,000 over-contribution buffer」「claim line 20800 deduction」「Part X.1 tax relief」。 / The question mentions "$2,000 over-contribution buffer", "claim line 20800 deduction" or "Part X.1 tax relief".

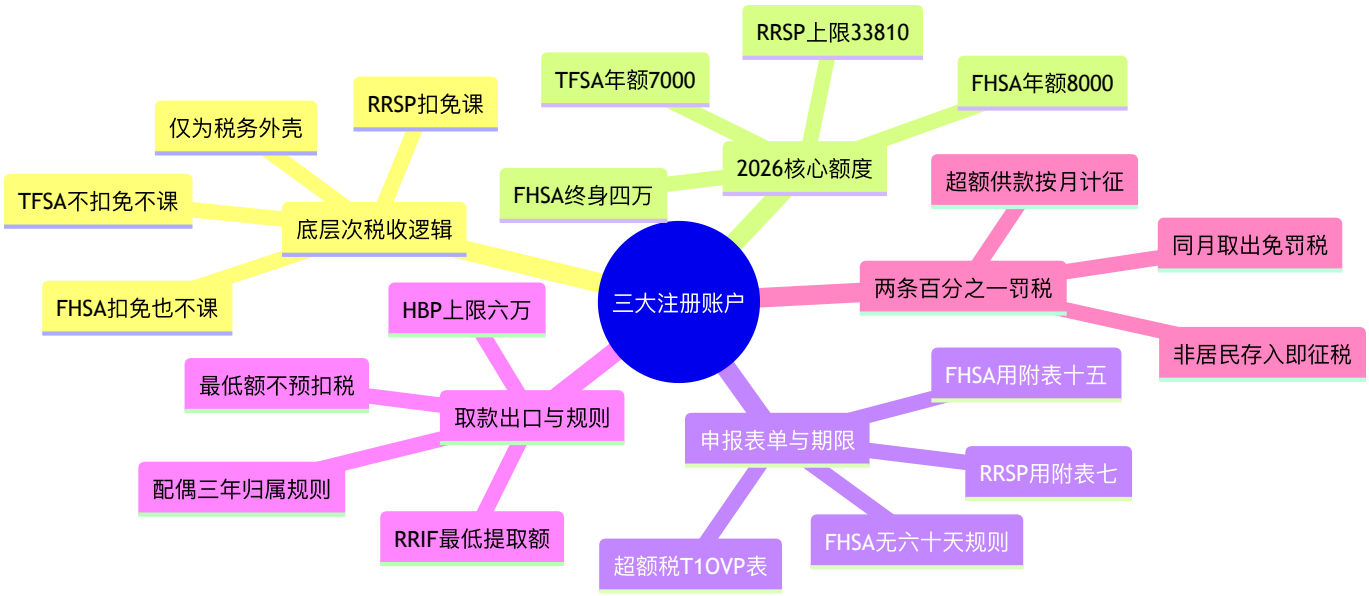
配偶RRSP归属日历年计算陷阱 / Spousal RRSP attribution calendar-year counting trap：题干出现「spousal RRSP withdrawal」「contributed in December vs January」「attribution to contributor」「two preceding taxation years」。 / The question mentions "spousal RRSP withdrawal", "contributed in December vs January", "attribution to contributor" or "two preceding taxation years".

非居民TFSA供款独立罚税陷阱 / Separate penalty on non-resident TFSA contributions trap：题干出现「non-resident of Canada」「had unused TFSA contribution room」「contributed while living abroad」「Form RC243」。 / The question mentions "non-resident of Canada", "had unused TFSA contribution room", "contributed while living abroad" or "Form RC243".

points "a December deposit locks 25 months, a January deposit locks 36 months" and the separation and RRIF minimum exceptions.

- 生命周期终点与制度转换实务题：考查71岁年底RRSP必须转为RRIF或年金（否则视同全额提取入税）、RRIF次年起按年初市值乘法定因子提取最低额（可选更年轻配偶年龄），以及FHSA最长参与期（15年、71岁、首提次年底）到期未关户全额并入收入的严厉后果。 / Life-cycle end points and plan conversion in practice: the RRSP must be converted to a RRIF or annuity by the end of the year the holder turns 71 (otherwise it is deemed fully withdrawn and taxed), the RRIF minimum is the opening market value times a statutory factor starting the following year (a younger spouse's age may be chosen), and the severe result when an FHSA is not closed at the end of the maximum participation period (15 years, age 71, or the end of the year after the first withdrawal): the full balance is added to income.

导图



第 15 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
RRSP额度算式与2026年年度上限 / RRSP room formula and the 2026 annual cap	RRSP deduction limit / annual cap	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).
TFSA额度累积与年内取存限制 / TFSA room accumulation and same-year withdraw-and-redeposit limits	TFSA contribution room / withdrawal replenishment	TFSA在2026年新增额度为$7,000，任何年份的提取金额必须等到次年1月1日才全额恢复为供款额度。 / New TFSA room for 2026 is $7,000. An amount withdrawn in any year is added back to contribution room in full only on January 1 of the next year.
FHSA开户累积与双重额度封顶 / FHSA accumulation from opening and the two room caps	FHSA participation room / carry-forward limit	FHSA 额度只在开户后开始累积，每年 8,000 元，结转封顶 8,000 元，任一年最多 16,000 元，终身上限 40,000 元。 / FHSA room starts to accumulate only after the account is opened, at $8,000 a year. The carryforward is capped at $8,000, the maximum for any one year is $16,000, and the lifetime limit is $40,000.
RRSP两千元缓冲与超额按月罚税 / RRSP $2,000 buffer and the monthly excess tax	RRSP 2,000 buffer / Part X.1 tax (T1-OVP)	上一历年内满 18 岁的人有 2,000 元超额缓冲（不罚也不能扣），超出部分按每月 1% 计税，T1-OVP 须在历年结束后 90 天内申报。 / A person who was 18 or older at any time in the previous calendar year has a $2,000 over-contribution buffer (no penalty, but not deductible). The excess above it is taxed at 1% per month, and T1-OVP must be filed within 90 days after the end of the calendar year.
TFSA非居民供款独立按月罚税 / Separate monthly tax on non-resident TFSA contributions	TFSA non-resident contribution tax (ITA s.207.03)	加拿大非税务居民期间向TFSA存入的任何新资金，无论是否有未用额度，均自存入当月起按供款全额征收每月1%罚税。 / Any new money contributed to a TFSA while the holder is a non-resident of Canada is subject to a tax of 1% per month on the full contribution starting in the month of deposit, whether or not unused room exists.
配偶RRSP提取三年归属规则 / Three-year spousal RRSP attribution rule	spousal RRSP attribution rule (ITA s.146(8.3))	配偶提取时，提取当年及前两个纳税年度内供款方存入任何配偶RRSP的金额与实际提取额取小者，归属回供款方计入收入。 / On a spousal withdrawal, the lesser of the amounts the contributor deposited to any spousal RRSP in the year of withdrawal and the two preceding taxation years, and the actual withdrawal, is attributed back to the contributor as income.
FHSA最长参与期终点与到期关户 / FHSA maximum participation period and closing at the end	maximum participation period / deemed income inclusion	FHSA在开户15周年、满71岁或首提次年底（取最早）必须关户，未关户其余额在12月31日全额计入收入，转入RRSP/RRIF可免税。 / An FHSA must be closed on the earliest of the 15th anniversary of opening, age 71, or the end of the year after the first withdrawal. If it is not closed, the balance is included in income in full on December 31; a transfer to an RRSP/RRIF is tax-free.
HBP现行六万元限额与五年宽限期 / HBP limit of $60,000 and the five-year grace period	Home Buyers' Plan (HBP) / 5-year repayment grace period	HBP 提取上限现为 60,000 元；2026 年首次提取者首个还款年延至 2031 年，此后 15 年还清。 / The HBP withdrawal limit is now $60,000. For someone who first withdraws in 2026, the first repayment year is pushed to 2031, and repayment is then spread over 15 years.
71岁RRIF最低提取额与免预扣税 / RRIF minimum at 71 and the withholding exemption	RRIF minimum amount / withholding tax exemption	满71岁当年年底必须将RRSP转入RRIF，次年起按年初市值乘法定因子提取最低额（可选更年轻配偶年龄），该最低额依法不预扣税。 / By the end of the year the holder turns 71, the RRSP must be converted to a RRIF. From the next year the minimum is the opening market value times a statutory factor (a younger spouse's age may be chosen), and that minimum is by law not subject to withholding tax.
2027 已公布的 RRSP 上限 / Announced 2027 RRSP dollar limit	2027 RRSP dollar limit (announced)	2027 已公布（状态：CRA 已公布、用于 2027 税年，不影响 2026 年报税）：RRSP 年度上限 35,390 元。它按机制等于上一年的 MP 上限，所以提前一年就能知道。 / Announced for 2027 (status: published by CRA, for the 2027 tax year, with no effect on 2026 returns): the annual RRSP dollar limit is $35,390. By formula it equals the prior year's money purchase limit, so it is known a year ahead.

自测提问（康奈尔左栏）

1. 如何根据2025年earned income和PA计算2026年RRSP的扣除限额？ / How do you calculate the 2026 RRSP deduction limit from 2025 earned income and the PA?

2. 为什么TFSA年内取款后同年存入会直接导致1%/月的超额罚税？ / Why does withdrawing from a TFSA and putting the money back in the same year directly trigger the 1% per month excess tax?
3. FHSA没有60天窗口意味着什么？最长参与期到期前纳税人应做何安排？ / What does the absence of a 60-day window for the FHSA mean, and what should a taxpayer arrange before the maximum participation period ends?
4. 为什么配偶RRSP在12月存入比次年1月存入可以少锁定11个月？ / Why does a spousal RRSP deposit in December lock the money for 11 months less than a deposit in the following January?
5. RRIF法定最低提取额是如何计算的？为什么金融机构对其不扣缴预扣税？ / How is the statutory RRIF minimum calculated, and why do financial institutions not withhold tax on it?

总结：请用三句话概括：三大注册账户在存入、增值与提取三阶段的课税差异；2026税年核心额度与超额及非居民供款的1%/月罚则；以及配偶归属、FHSA参与期终点与71岁RRIF转换的关键时间线。 / In three sentences, summarize: how the three registered accounts are taxed differently at contribution, growth and withdrawal; the core 2026 limits and the 1% per month penalties for excess and non-resident contributions; and the key timelines for spousal attribution, the end of the FHSA participation period, and the RRIF conversion at 71.

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

房产：出租与主居所 / Real property　P2 稳住 / Hold steady　Rental income (T776) · 模考 2 题

带着这几道题读：出租物业当年净收入不足，能否申报折旧制造账面亏损抵扣工资？ / If net rental income for the year is too low, can depreciation be claimed to create a paper loss against salary?；维修房屋花费大笔开支，如何区分当年全额扣除与分年计提折旧？ / After a large repair spend on a home, how do you tell what is fully deducted in the year from what is depreciated over several years?；卖出出租物业时，折旧收回与资本利得在计税上有何本质区别？ / When a rental property is sold, how do recaptured CCA and a capital gain fundamentally differ for tax?；取得 BC 省投机空置税 6 个月出租豁免后，是否还须报联邦税？ / After obtaining the BC speculation and vacancy tax 6-month rental exemption, must you still report on the federal return?

怎么考

- 当期费用与资本支出辨析题：考查房屋修缮维护支出的定性，重点测试区分单纯恢复原状的当期费用还是带来实质改良或延长寿命的资本支出，以及大额装修分年计提折旧的要求。 / Current expense versus capital expenditure: tests how to characterize spending on repairs and maintenance of the property. The key skill is telling a current expense that merely restores the original condition apart from a capital expenditure that brings a substantial improvement or extends the life of the property, and knowing that a large renovation must be depreciated over several years.
- 折旧造亏限制与净收入封顶计算题：考查个人出租物业 CCA 上限规则，重点测试在合并本人全部出租物业净收入后，CCA 绝不能制造或扩大亏损的硬性红线，以及未用额度留存 UCC 的结转逻辑。 / The CCA limit and the net-income cap: tests the CCA limit for an individual's rental properties. The key skill is the hard rule that, after combining the net income of all of the taxpayer's rental properties, CCA can never create or increase a loss, and the logic that the unclaimed amount stays in UCC.
- 房屋处置折旧收回与资本利得双轨计算题：考查出租物业出售时的两笔账，重点测试处置所得与年初 UCC 比较产生的 100% 计入收入的折旧收回（或终止亏损），以及超出原成本部分按现行 1/2 纳入率计入的资本利得。 / Recapture and capital gain on the sale of a rental property: tests the two separate calculations when a rental property is sold. The key skill is comparing proceeds of disposition with the opening UCC, where the excess is recaptured CCA included in income at 100% (or a terminal loss), and the part above original cost is a capital gain included at the current 1/2 inclusion rate.
- 短租不合规费用剔除与持有期翻炒定性题：考查连续 90 天短租门槛及 2026 年无宽限期的按比例剔除规则，以及持有不足 365 连续天出租住宅处置利得视同经营收入的翻炒规则。 / Disallowed expenses for non-compliant short-term rentals and the holding-period flipping rule: tests the 90 consecutive day short-term rental threshold and the 2026 proportional denial rule with no grace period, and the flipping rule under which the gain on a rental

高频陷阱（看到信号就警觉）

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.

将卖房收益全额按资本利得五成纳入率纳税 / Taxing the whole gain on a sale at the 50% capital gain inclusion rate：题干同时给出房屋原始资本成本、年初 UCC 以及高于原成本的售价，询问处置当年应计入收入的税法总额或各项明细。 / The question gives the original capital cost of the building, the opening UCC and a sale price above original cost, and asks for the total or the components included in income for the year of disposition.

将短租法定门槛误记为 30 天或以为 2026 仍有宽限期 / Remembering the short-term rental threshold as 30 days or assuming a 2026 grace period：题干出现租约天数（如 45 天或 60 天）、当地政府短租登记牌照缺失，问相关费用能否抵扣或剔除比例。 / The question gives the number of days of a tenancy (such as 45 or 60 days), a missing local government short-term rental registration or licence, and asks whether the expenses are deductible or what proportion is denied.

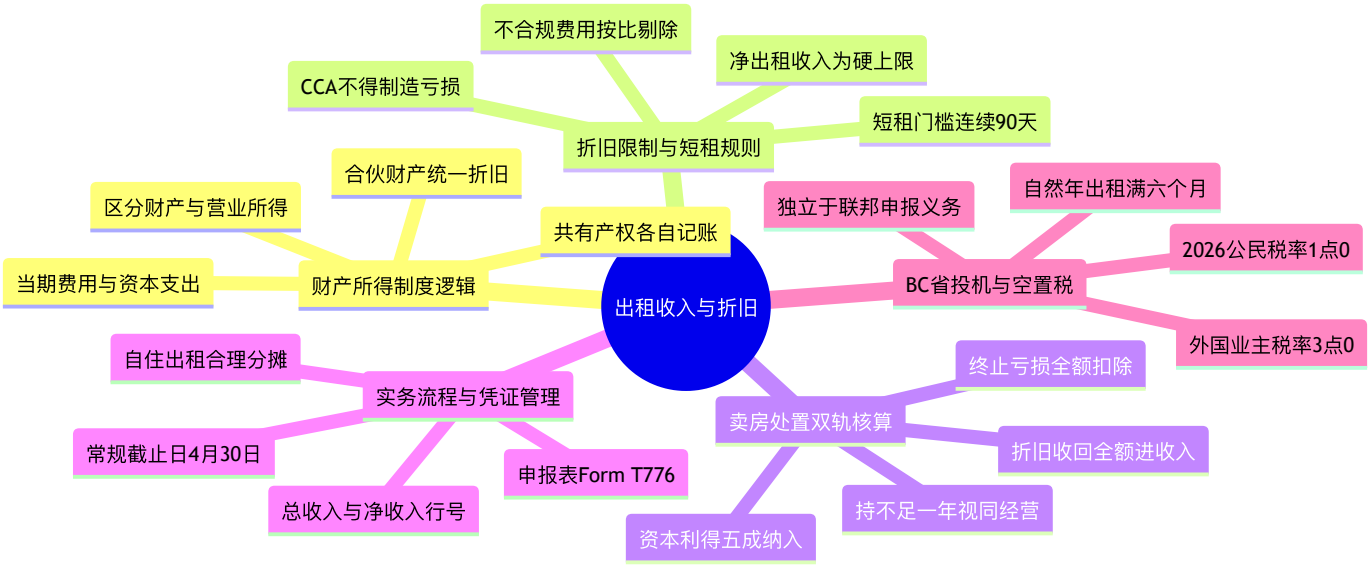
将共有产权与合伙企业的折旧申报规则混淆 / Confusing the CCA reporting rules for co-ownership and for a partnership：题干出现两位共有人（非合伙人）持有出租房，一人处于高税阶想提折旧，另一人处于零税阶不想提折旧。 / The question has two co-owners (not partners) holding a rental home, one in a high tax bracket who wants to claim CCA and the other in a zero bracket who does not.

residence held fewer than 365 consecutive days is deemed business income.

- BC 投机空置税与联邦所得税双轨对比题：考查 2026 年公民 1% 与外国业主 3% 的最新税率、6 个月自然年出租豁免条件，以及省级豁免绝不替代联邦 T776 申报义务的并行机制。 / BC speculation and vacancy tax versus federal income tax: tests the latest 2026 rates of 1% for citizens and 3% for foreign owners, the exemption for renting for 6 months in the calendar year, and the parallel regime in which a provincial exemption never replaces the federal T776 filing duty.

误以为获得 BC 投机空置税出租豁免就无需报联邦税 / Assuming a BC speculation and vacancy tax rental exemption removes the federal filing：题干提到业主在 BC 省出租满 6 个月成功取得 SVT 出租豁免，问其联邦个人所得税表 T1 或 T776 的申报要求。 / The question says an owner in BC rented for 6 months and obtained the SVT rental exemption, and asks about the federal T1 or T776 filing requirement.

导图



第 16 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
财产所得与营业所得分类差异 / Property income versus business income	income from property vs income from business	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.
当期费用与资本支出的划分标准 / Dividing line between current expense and capital expenditure	current expense vs capital expenditure	单纯恢复房屋原有状态为当期费用可当年全扣，而带来超出原貌的实质性改良或延长使用寿命的支出属于资本支出须分年折旧。 / Spending that merely restores the home to its original state is a current expense, fully deductible in the year. Spending that brings a substantial improvement beyond the original condition or extends its useful life is a capital expenditure and is depreciated over several years.
共有产权与合伙企业的折旧申报 / CCA claims under co-ownership versus a partnership	co-ownership vs partnership CCA claims	共有产权下各共有人对自身资本成本份额独立记账并自主决定是否申报 CCA，而在合伙企业下资本财产属于合伙整体且必须统一申报 CCA。 / Under co-ownership each co-owner keeps separate books on his or her own share of capital cost and decides whether to claim CCA. In a partnership the capital property belongs to the partnership as a whole and CCA must be claimed uniformly.
重大过失申报罚款 / Gross negligence penalty	gross negligence penalty (ITA s.163(2))	对明知或罔顾情节严重的错报虚报费用行为，CRA 可处以相当于少缴税款 50% 的重大过失罚款并加计利息。 / For a knowing or reckless, serious misstatement of expenses, CRA may impose a gross negligence penalty equal to 50% of the tax understated, plus interest.
CCA 上限与禁止制造出租亏损 / CCA limit and the ban on creating a rental loss	restriction on claiming CCA to create or increase rental loss	个人出租物业当年可申报 CCA 以合并全部出租物业扣除其他费用后的净出租收入为上限，严禁用折旧制造或扩大亏损，未扣额度留存 UCC。 / CCA an individual may claim in the year on rental properties is capped at net rental income after other expenses, combined across all rental properties. CCA cannot be used to create or increase a loss, and the unclaimed amount stays in UCC.
不合规短租费用按比例剔除 / Proportional denial of non-compliant short-term rental expenses	denial of non-compliant short-term rental expenses	每笔不足 90 连续天的租约均落入短租定义，若未取得当地登记许可，2026 税年无任何宽限期，直接按不合规天数比例剔除费用。 / Every tenancy of fewer than 90 consecutive days falls within the short-term rental definition. If the local registration or permit was not obtained, there is no grace period for the 2026 tax year, and expenses are denied in proportion to the non-compliant days.
房屋处置的折旧收回与资本利得双轨核算 / Recapture and capital gain on the disposition of a building, calculated separately	recaptured CCA vs capital gain on disposition	处置出租建筑时，处置所得（封顶原成本）超出 UCC 的差额全额作为折旧收回计入收入，超出原成本部分才按现行 1/2 纳入率计入资本利得。 / When a rental building is disposed of, the excess of proceeds (capped at original cost) over UCC is included in income in full as recaptured CCA. Only the part above original cost is a capital gain, included at the current 1/2 inclusion rate.
出租住宅物业的 365 天翻炒规则 / 365-day flipping rule for rental residential property	residential property flipping rule for rental properties	持有不足 365 连续天的出租住宅处置利得全额视同经营收入课税且亏损单边归零，除非符合因死亡、搬迁等九大法定生活事件例外。 / The gain on a rental residential property held fewer than 365 consecutive days is taxed in full as deemed business income, and a loss is unilaterally reduced to nil, unless one of the nine statutory life events, such as death or relocation, applies.
T776 表申报行号与截止日期 / T776 line numbers and filing deadline	Form T776 line 12599, line 12600 & filing deadlines	不动产出租总收入填入 Line 12599、净收入或亏损填入 Line 12600，无自雇收入的个人申报截止日仍为次年 4 月 30 日，出租收入不延长申报期限。 / Gross rental income from real property goes on Line 12599 and net income or loss on Line 12600. For an individual with no self-employment income, the filing deadline is still April 30 of the next year, and rental income does not extend the filing period.
BC 省投机空置税税率与出租豁免 / BC SVT rates and the tenancy exemption	BC SVT tax rates and tenancy exemption	2026 税年 BC 投机空置税对居民为 1%、外国业主为 3%，自然年出租满 6 个月可豁免 SVT，但绝不免除联邦 T776 申报义务。 / For the 2026 tax year the BC speculation and vacancy tax is 1% for residents and 3% for foreign owners. Renting for 6 months in the calendar year exempts a property from SVT, but never removes the federal T776 filing duty.

自测提问（康奈尔左栏）

1. 为什么税法将出租收入定性为财产所得并严禁用 CCA 制造或扩大亏损？ / Why does the law characterize rental income as property income and forbid using CCA to create or increase a loss?
2. 判断房屋修缮支出属于当期费用还是资本支出的核心检验标准是什么？ / What is the core test for deciding whether a repair to a home is a current expense or a capital expenditure?
3. 出售出租建筑时，折旧收回（Recaptured CCA）与资本利得（Capital Gain）在基准与纳入率上有何本质差异？ / When a rental building is sold, how do recaptured CCA and a capital gain differ in basis and inclusion rate?
4. 2026 税年不合规短租的法定天数门槛是多少？与 2024 年相比在申报宽限期上有何变化？ / What is the statutory day threshold for a non-compliant short-term rental in the 2026 tax year, and how has the grace period for filing changed from 2024?
5. BC 省投机空置税（SVT）的 6 个月出租豁免能否免除联邦 T776 的出租所得税申报？为什么？ / Can the 6-month rental exemption from the BC speculation and vacancy tax (SVT) remove the federal T776 rental income filing, and why?

总结：一句话总结出租收入在 T776 上的申报流程、当期费用与资本支出的划分底线、折旧不造亏与处置双轨核算的计算规则，以及联邦所得税与 BC 投机空置税的独立并行关系。 / In one sentence, summarize: the T776 filing process for rental income, the bottom line separating current expenses from capital expenditures, the rules that CCA cannot create a loss and the two-track calculation on disposition, and the independent, parallel relationship between federal income tax and the BC speculation and vacancy tax.

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

房产：出租与主居所 / Real property　P2 稳住 / Hold steady　Principal residence and flipping · 模考 2 题

带着这几道题读：持有十年的房产只自住了五年，卖房时应税资本利得如何按公式计算？ / If a property held for ten years was lived in for only five, how is the taxable capital gain on sale calculated by the formula?；自住房改出租若想递延视同处置并继续指定四年，有哪些法定条件？ / To postpone the deemed disposition when a home becomes a rental and keep designating it for four more years, what are the statutory conditions?；出租房转回自住做 45(3) 选举，最晚须在何时提交且绝不能踩什么红线？ / When a rental property moves back to personal use and a 45(3) election is made, what is the latest time to file and what line must never be crossed?；未满 365 天转让楼花预售合同，在联邦所得税法下如何定性与申报？ / How is the assignment of a pre-sale contract in under 365 days characterized and reported under federal income tax law?

怎么考

- 公式代入与免税年数计算题：考查主居所免税公式 A − (A × B / C) − D 的要素拆解，重点测试 plus one 规则的居民前提、家庭每年限一套的年份重叠取舍，以及未满足全期自住时的应税资本利得计算。 / Substituting into the formula and counting exempt years: tests the elements of the principal residence exemption formula A – (A x B / C) – D, in particular the residency precondition for the plus one rule, the choice of which overlapping years to designate given one property per family per year, and the taxable capital gain when the home was not a principal residence for the whole period.
- 用途改变与选举定性题：考查自住与出租相互转换时的视同处置（s.45(1)），重点测试 45(2) 与 45(3) 选举的申报时间节点、四年上限（及 s.54.1 雇主调动例外）、以及申报折旧（CCA）对 45(3) 资格的致命破坏。 / Change in use and the nature of the elections: tests the deemed disposition (s.45(1)) when a home moves between personal use and rental, in particular the filing time points for the 45(2) and 45(3) elections, the four-year cap (and the s.54.1 employer relocation exception), and how claiming CCA fatally undermines eligibility for a 45(3) election.
- 部分出租与视同处置豁免判断题：考查自住房部分出租时是否维持整套免税的 CRA 三要件（附属性、无结构改造、未计提 CCA），测试混淆折旧抵税与丧失主居所资格的取舍判断。 / Partial rental and the deemed disposition exemption: tests CRA's three conditions (ancillary use, no structural change, no CCA claimed) for keeping the whole home exempt when part of it is rented, and the trade-off between claiming depreciation for tax savings and losing principal residence status.
- 联邦 365 天翻炒规则与九大生活事件题：考查连续 365 天持有期门槛、楼花合同转让的权利定性、利得全额进经营收入与亏损单边归零，以及合格搬迁等生活事件例外的判定。 / The federal 365-day flipping rule and the nine life events: tests the 365 consecutive day holding threshold, the characterization of an assignment of a pre-sale contract as a right, the rule that the gain is fully business income

高频陷阱（看到信号就警觉）

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.

出租期间计提折旧破坏 45(3) 选举 / Claiming CCA during the rental period breaks the 45(3) election：题干出现“在出租期间申报过资本成本折旧 (CCA)”、“随后搬回自住希望做 45(3) 选举”或询问递延有效性。 / The question has "claimed capital cost allowance (CCA) during the rental period", "later moved back to live in it and wants to make a 45(3) election", or asks whether the deferral is valid.

将 45(3) 选举期限简单记为卖房年 / Remembering the 45(3) election deadline simply as the year of sale：题干出现“CRA 发出书面要求提交选举信”或考查 45(3) 最迟提交时限的具体选项。 / The question has "CRA issued a written request to file the election letter", or tests the specific option for the latest filing time for a 45(3) election.

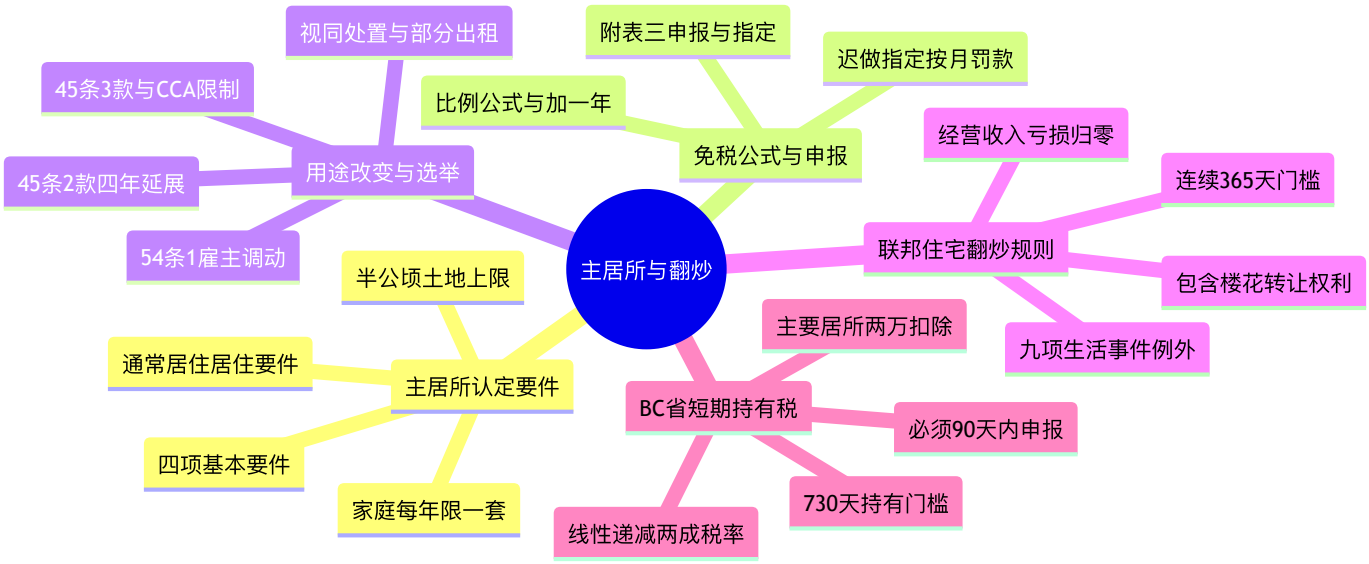
误以为楼花未交付就不算房产翻炒 / Thinking an undelivered pre-sale unit is not a flip：题干出现“签下公寓预售合同（楼花）并在交房前转让合同”、“转让预售合同利得”或“未拿钥匙”。 / The question has "signed a pre-sale condo contract and assigned it before completion", "gain on assigning a pre-sale contract" or "never received the keys".

将联邦自动豁免误套用于 BC 省翻炒税 / Applying the federal automatic exemption to the BC flipping tax：题干出现“持有不足 730 天但因生活事件卖房”、“纳税人未在 90 天内向 BC 财政厅单独申报”或考查豁免申报程序。 / The question has "sold after holding fewer than 730 days because of a life event", "the taxpayer did not file separately with the BC Ministry of Finance within 90 days", or tests the procedure for claiming the exemption.

and a loss is reduced to nil, and the qualifying relocation and other life event exceptions.

- 联邦所得税与 BC 翻炒税双轨对比题：BC 730 天递减税率、持有满 365 天才有的最高 20,000 元主要居所扣除，以及生活事件豁免必须在处置后 90 天内交表。 / Federal income tax versus the BC flipping tax: BC's 730-day declining rate, the primary residence deduction of up to $20,000 available only after a 365-day holding, and the requirement that the life event exemption be filed within 90 days after the disposition.

导图



第 17 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
主居所免税比例公式与加一年 / Principal residence exemption ratio formula and the plus one year	principal residence exemption formula & plus one rule	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.
必须申报并做指定方可免税 / Exemption requires reporting and designation	designation on Form T2091(IND) & Schedule 3	自 2016 税年起，处置主居所必须在附表三第 17900 行勾选并填报 T2091(IND) 指定，未申报则直接丧失免税资格；迟做指定罚款为 $8,000 与每月 $100 取低者。 / From the 2016 tax year, disposing of a principal residence requires ticking Line 17900 of Schedule 3 and filing the T2091(IND) designation, and an unreported disposition loses the exemption outright. The penalty for a late designation is the lesser of $8,000 and $100 for each complete month late.
通常居住要件与半公顷土地上限 / Ordinarily inhabited test and the half-hectare land limit	ordinarily inhabited & 1/2 hectare limit	主居所要求本人、配偶或子女在该年通常居住过（度假屋亦可满足），且默认土地豁免上限为 1/2 公顷（1.24 英亩），超出部分需举证为居住所必需。 / A principal residence requires that the owner, spouse or child ordinarily inhabited it in the year (a vacation home can qualify). The default land limit is 1/2 hectare (1.24 acres), and the excess must be shown to be necessary for the use and enjoyment of the home.
一个家庭每年限指定一处物业 / One property per family unit per year	one property per family unit per year	自 1982 年起，一个家庭单元（本人、配偶/同居伴侣及未成年未婚子女）每年合计只能指定一处物业为主居所。 / Since 1982, a family unit (the owner, a spouse or common-law partner, and unmarried minor children) may designate only one property as a principal residence for any year.
用途改变与部分出租免视同处置三要件 / Change in use and the three conditions for partial rental without a deemed disposition	change in use & partial rental concession	用途改变视同按公允市价处置并重新取得；自住房部分出租时若满足用途附属性、无结构改造、未申报 CCA 三要件，则不触发视同处置。 / A change in use is a deemed disposition and reacquisition at fair market value. When part of a home is rented, no deemed disposition arises if three conditions are met: ancillary use, no structural change, and no CCA claimed.
45(2) 自住转出租选举与四年上限 / 45(2) election: personal use to rental, four-year cap	subsection 45(2) election	自住转出租在改变用途当年提交签字信做 45(2) 选举可推迟视同处置并在未实际居住下延长最多 4 年主居所指定，期间严禁申报 CCA；雇主调动且符合 s.54.1 条件可突破 4 年限制。 / Filing a signed letter in the year of change from personal use to rental makes the 45(2) election, which postpones the deemed disposition and extends the principal residence designation by up to 4 years without actual residence. No CCA may be claimed during that time. An employer relocation that meets s.54.1 can go beyond the 4-year limit.
45(3) 出租转自住选举与申报时限 / 45(3) election: rental to personal use, and the filing deadline	subsection 45(3) election	出租转自住做 45(3) 选举需在 CRA 要求后 90 天与处置年申报截止日较早者前提交签字信，可指定入住前最多 4 年，但此前任何一年扣过 CCA 则选举视为从未做出。 / A 45(3) election on moving back from rental to personal use must be filed by signed letter by the earlier of 90 days after a CRA request and the filing deadline for the year of disposition. It can designate up to 4 years before moving in, but if CCA was claimed in any earlier year, the election is treated as never made.
联邦 365 天翻炒规则与权利转让 / Federal 365-day flipping rule and assignment of rights	residential property flipping rule (365 days)	持有不足 365 连续日的住宅单元或购房权利（楼花转让）处置利得视同经营收入全额课税且亏损归零，除非符合因死亡、非自愿解雇、合格搬迁等九项生活事件例外。 / The gain on a residential unit, or a right to buy a home (an assignment of a pre-sale contract), held fewer than 365 consecutive days is taxed in full as deemed business income and a loss is reduced to nil, unless one of the nine life event exceptions applies, such as death, involuntary termination or a qualifying relocation.
BC 省 730 天翻炒税与主要居所扣除 / BC 730-day flipping tax and the primary residence deduction	BC home flipping tax & primary residence deduction	持有不足 730 天处置 BC 住宅要交最高 20% 的递减翻炒税；持有满 365 天的主要居所可扣最高 20,000 元；生活事件豁免必须在处置后 90 天内单独交表。 / Disposing of BC residential property held fewer than 730 days incurs a declining flipping tax of up to 20%. A primary residence held at least 365 days can deduct up to $20,000. A life event exemption must be filed separately within 90 days after the disposition.

自测提问（康奈尔左栏）

1. 主居所免税比例公式中，分子与分母分别代表什么？加一年规则在什么情况下不适用？ / In the principal residence exemption formula, what do the numerator and denominator stand for, and when does the plus one year rule not apply?
2. 纳税人自住房部分出租，满足哪三项条件时可以不触发视同处置？计提 CCA 有何致命后果？ / When part of a taxpayer's home is rented, which three conditions avoid a deemed disposition, and what is the fatal result of claiming CCA?
3. 45(2) 与 45(3) 选举在提交时间、指定年数上限及 CCA 限制上有何核心差异？ / How do the 45(2) and 45(3) elections differ in filing time, the cap on designated years, and the CCA restriction?
4. 联邦 365 天住宅翻炒规则将利得定性为什么？楼花预售合同转让是否受其约束？ / How does the federal 365-day residential flipping rule characterize the gain, and does an assignment of a pre-sale contract fall under it?
5. BC 省翻炒税在持有期门槛、税率计算以及生活事件豁免申报要求上与联邦规则有何不同？ / How does the BC flipping tax differ from the federal rule in the holding threshold, rate calculation and the filing requirement for life event exemptions?

总结：一句话总结主居所免税的比例计算逻辑、两个用途改变选举的申报时机与折旧禁令，以及联邦 365 天与 BC 730 天两套翻炒规则的适用边界与申报要求。 / In one sentence, summarize: the ratio calculation logic of the principal residence exemption, the filing timing and CCA ban for the two change-in-use elections, and the scope and filing requirements of the federal 365-day and BC 730-day flipping rules.

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

居民身份与新移民 / Residency　P1 必拿分 / Must score　Newcomers to Canada · 模考 3 题

带着这几道题读：逗留超过183天但有在加住所与医保，应按事实居民还是视同居民报税？ / If someone stays more than 183 days but has a home and health coverage in Canada, should they file as a factual resident or a deemed resident?；年中登陆的新移民，首年基本个人额如何在T1表上按天数与税率折算？ / For a newcomer who lands mid-year, how is the first-year basic personal amount prorated by days and rate on the T1?；境外资产在登陆日视同取得抬高成本，第二年如何判定T1135申报义务？ / When foreign assets are deemed acquired on the landing date and the cost is stepped up, how is the T1135 filing duty determined in the second year?；新移民首年申请日用品补贴与牛奶金，为何报税不会自动追补且须报SOI？ / Why does filing a return not automatically catch up the first-year CGEB and Canada child benefit (CCB), and why must the SOI be filed?

怎么考

- 居民身份三步判定与事实联系定性题：考查重大居住联系（住所、配偶、受养人）与次要联系的权重，严格测试“先判事实居民、不成立才看 183 天逗留视同居民”的法定顺序，以及两类居民在纳税范围（居民期 vs 全年全球收入）与 48% 联邦附加税上的重大差异。 / The three-step residency determination and characterizing factual ties: tests the weight of significant residential ties (a home, spouse, dependants) against secondary ties, and strictly tests the statutory order of "decide factual residence first, and look at the 183-day sojourn rule for a deemed resident only if that fails". Also tests the major differences between the two kinds of resident in the scope of tax (resident period versus worldwide income for the whole year) and the 48% federal surtax.
- 首年非退还抵免分层与按天折算计算题：考查 ITA s.118.91 下第一层实际发生额（CPP/EI/学费）、第二层额度型抵免（基本个人额按居民天数 ÷ 365 折算）及第三层非居民期 90% 规则的适用边界，结合 2026 税年 $16,452 额度及 14% 抵免率进行精准算术测试。 / First-year non-refundable credit tiers and daily proration: tests the first tier of actual amounts (CPP/EI/tuition) under ITA s.118.91, the second tier of amount-based credits (the basic personal amount prorated by resident days / 365) and the limits of the third tier, the 90% rule for the non-resident period, using the 2026 tax year amount of $16,452 and the 14% credit rate for precise arithmetic.
- 视同取得与 T1135 境外资产申报门槛题：考查 ITA s.128.1(1)(c) 成本垫高规则对日后资本利得和 T1135 申报门槛（成本额超 $100,000 加元）的传导影响，首年免报（s.233.7）仅限首次成为居民的特殊资格，以及漏交表每天 $25、封顶 $2,500 的信息申报罚款。 / Deemed acquisition and the T1135 foreign property threshold: tests how the cost step-up rule in ITA s.128.1(1)(c) carries through to later capital gains and to the T1135 filing threshold (cost amount over $100,000), the fact that the first-year filing exemption (s.233.7) is available only to a person who first

高频陷阱（看到信号就警觉）

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.

视同居民与事实居民顺序倒置 / Reversing the order of deemed resident and factual resident：题干出现“在加拿大租房或买房安家且居住超过 183 天”、“询问是否适用 s.250(1) 视同居民条款或加征 48% 联邦附加税”。 / The question has "rented or bought a home in Canada and settled for more than 183 days", or asks whether the s.250(1) deemed resident provision or the 48% federal surtax applies.

首年基本个人额按全额申报 / Claiming the full basic personal amount in the first year：题干出现“年中某月某日登陆成为居民”、“计算 T1 line 30000 可申报的基本个人额”或“计算该抵免实际可抵减的税额”。 / The question has "landed on a certain date mid-year and became a resident", "compute the basic personal amount claimable on T1 line 30000", or "compute the tax the credit actually reduces".

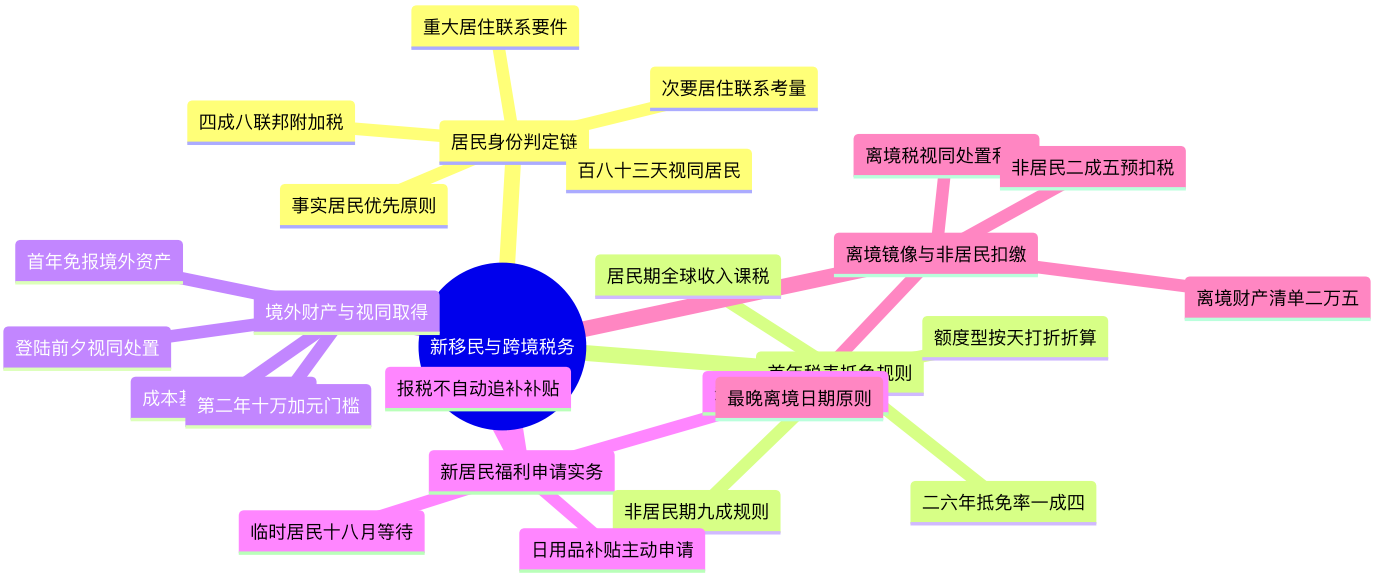
用原始购入价判定 T1135 门槛与利得 / Using the original purchase price for the T1135 threshold and the gain：题干同时给出“境外资产原始买入成本”与“登陆日公允市值”，并询问“第二年是否需要提交 T1135”或“出售时计算资本利得的 ACB”。 / The question gives both the original purchase cost of foreign assets and their fair market value on the landing date, and asks "whether a T1135 must be filed in the second year" or "the ACB for computing the capital gain on a sale".

becomes resident, and the information return penalty of $25 per day, capped at $2,500, for a missed filing.

- 新移民首年福利申请与 SOI 流程实务题：考查 CGEB（原 GST/HST 补贴）须主动提交 RC151 表且不自动追补、工签学签满 18 个月且第 19 个月持有效许可方可领 CCB、以及登陆前两年全球收入（SOI）仅算福利门槛不纳税的实务规则。 / First-year benefit applications and the SOI process in practice: tests that the CGEB (formerly the GST/HST credit) requires an RC151 filed by the newcomer and is not paid retroactively on its own, that a work or study permit holder can receive the CCB only after 18 months and with a valid permit in the 19th month, and that the statement of world income (SOI) for the two years before landing counts only toward benefit thresholds and is not taxed.
- 离境居民镜像规则与申报清单题：考查离境日期判定（最晚日期原则）、离境税视同处置、T1161 财产清单申报门槛（公允市值超 $25,000 加元）、以及非居民代扣（s.212 预扣 25% 与 s.116 卖房预扣 25% 毛售价）的法律责任划分。 / Mirror rules on emigrating and the filing checklist: tests determining the departure date (the latest-date principle), the deemed disposition on leaving, the T1161 list of properties threshold (fair market value over $25,000), and the division of legal liability for non-resident withholding (25% withholding under s.212 and 25% of gross proceeds withheld on a sale of a home under s.116).

> **误以为报税会自动追补 CGEB 且拒报 SOI / Assuming filing a return automatically catches up the CGEB and refusing to file the SOI**：题干出现“新移民未填 RC151 希望报税补发补贴”、“询问登陆前两年全球收入是否会在加拿大课税”或福利审批受阻的情形。 / The question has "a newcomer did not file an RC151 and hopes filing a return will bring back payments", "asks whether income for the two years before landing will be taxed in Canada", or a case where the benefit approval is stuck.

导图



第 18 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
居民身份三步判定链与事实居民优先 / Three-step residency chain and factual residents first	factual resident vs. deemed resident hierarchy	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.
重大与次要居住联系定性原则 / Significant and secondary residential ties	significant and secondary residential ties	重大居住联系包括住所、配偶或同居伴侣、受养人（有其一通常即定性）；次要联系包括个人财产、银行账户、驾照、省医保等，须综合考量且取得省医保具极高权重。 / Significant ties include a home, a spouse or common-law partner and dependants (having any one usually settles the matter). Secondary ties include personal property, bank accounts, a driver's licence and provincial health coverage, and are weighed together, with provincial health coverage carrying great weight.
首年额度型非退还抵免按天数比例折算 / First-year amount-based non-refundable credits prorated by days	proration of non-refundable tax credits	部分年度居民的基本个人额等额度型抵免依居民天数除以 365 比例申报，2026 税年联邦基本个人额上限为 $16,452 且抵免率统一为 14%（BC 省上限为 $13,216，税率 5.60%）。 / Amount-based credits of a part-year resident, such as the basic personal amount, are claimed in proportion to resident days divided by 365. For the 2026 tax year the federal basic personal amount maximum is $16,452 and the credit rate is a uniform 14% (BC maximum is $13,216, at a rate of 5.60%).
非居民期抵免与 90% 规则门槛 / Non-resident-period credits and the 90% rule	all or substantially all rule (90% rule)	新移民在登陆前非居民期若有加拿大来源收入达到该期全球净收入的 90% 或以上，方可就该期全额申报额度型抵免，且须附具收入明细说明。 / If a newcomer's Canadian-source income in the non-resident period before landing is 90% or more of net world income for that period, amount-based credits may be claimed in full for that period, and an income statement must be attached.
登陆日视同取得与成本垫高规则 / Deemed acquisition on the landing date and the cost step-up rule	deemed disposition and acquisition at FMV	根据 ITA s.128.1，新移民成为居民前一刻视同按市值处置并随即重新取得全部资产，将成本基础垫高至登陆日市值，使登陆前资产增值完全免于加拿大征税。 / Under ITA s.128.1, a newcomer is deemed to dispose of all assets at market value immediately before becoming a resident and to reacquire them at once, so the cost base is stepped up to market value on the landing date and pre-landing appreciation is entirely free of Canadian tax.
T1135 境外资产申报门槛与首年豁免 / T1135 specified foreign property threshold and the first-year exemption	Form T1135 specified foreign property threshold	年内任何时点持有的指定境外财产成本额合计超过 $100,000 加元须申报 T1135，首次成为居民当年免报（s.233.7），第二年起以登陆日市值作为成本额判定申报门槛。 / Form T1135 must be filed if the total cost amount of specified foreign property held at any time in the year exceeds $100,000. It is not required in the year the person first becomes a resident (s.233.7), and from the second year the landing-date market value is used as the cost amount for the threshold test.
T1135 迟报罚款与复评期延长限制 / Penalties for late-filing T1135 and the longer reassessment period	penalties for late-filing Form T1135	T1135 迟报罚款为每日 $25（最低 $100、上限 $2,500），故意或重大过失每月 $500（上限 $12,000），且漏报境外收入与表格会导致正常复评期延长 3 年。 / The late-filing penalty for T1135 is $25 per day (minimum $100, maximum $2,500). For knowing or grossly negligent failures it is $500 per month (maximum $12,000). Failure to report foreign income and the form also extends the normal reassessment period by 3 years.
新居民日用品补贴 CGEB 主动申请与 SOI / Applying for the newcomer CGEB yourself and the SOI	Canada Groceries and Essentials Benefit & SOI	原 GST/HST credit 自 2026-07 更名为 CGEB，新移民必须主动提交 RC151 申请（报税不自动追补），且须申报登陆前两年全球收入（SOI）用于核定福利，该收入完全不纳税。 / The former GST/HST credit was renamed the CGEB from July 2026. A newcomer must file the RC151 application (filing a return does not catch it up) and must report world income for the two years before landing (SOI) to determine benefits. That income is not taxed at all.
离境日期认定与 T1161 财产清单门槛 / Departure date and the T1161 list of properties threshold	departure date & Form T1161 threshold	离境日取本人离境、家属离境与取得新国税籍的最晚日，除现金等除外资产后市值超 $25,000 加元须交 T1161 财产清单，且离境后加拿大被动收入适用 25% 预扣税。 / The departure date is the latest of the date the person leaves, the date family members leave and the date new country tax residency is acquired. Excluding cash and similar

excluded assets, a market value over $25,000 requires filing the T1161 list of properties, and Canadian passive income after leaving is subject to 25% withholding.

自测提问（康奈尔左栏）

1. 事实居民与 183 天视同居民在判定顺序、纳税范围、省税抵免及 48% 联邦附加税上有何根本区别？ / How do a factual resident and a 183-day deemed resident differ fundamentally in the order of determination, the scope of tax, provincial credits and the 48% federal surtax?
2. 新移民首年申报 T1 表时，哪些非退还抵免按实际金额全额申报？基本个人额如何按天数与 2026 抵免率折算？ / When a newcomer files the first-year T1, which non-refundable credits are claimed in full at the actual amount? How is the basic personal amount prorated by days and the 2026 credit rate?
3. 什么是登陆日的视同取得（s.128.1）？它如何影响日后境外资产处置的资本利得及 T1135 申报门槛？ / What is the deemed acquisition on the landing date (s.128.1), and how does it affect the capital gain on later disposition of foreign assets and the T1135 threshold?
4. 新居民申请 CGEB 日用品补贴和 CCB 儿童福利需要满足什么程序？临时居民有何特殊的 18 个月等待期？ / What procedures must be met to apply for the CGEB and the CCB child benefit, and what special 18-month wait applies to temporary residents?
5. 离境成为非居民时，离境日期如何确定？T1161 财产清单的申报门槛与计算口径是什么？ / When a person leaves and becomes a non-resident, how is the departure date determined, and what are the threshold and basis for the T1161 list of properties?

总结：一句话总结新移民税务居民身份的三步判定逻辑、首年基本个人额的天数折算规则、登陆日资产视同取得对第二年 T1135 申报门槛的传导影响，以及福利主动申请与离境镜像规则。 / In one sentence, summarize: the three-step logic for a newcomer's tax residency, the daily proration rule for the first-year basic personal amount, how the deemed acquisition of assets on the landing date carries through to the second-year T1135 threshold, and the self-application requirement for benefits together with the mirror rules on leaving.

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

居民身份与新移民 / Residency　P2 稳住 / Hold steady　Determining residency · 模考 2 题

带着这几道题读：在加租房读书且住满183天，应按事实居民还是视同居民报税？ / If someone rents and studies in Canada and stays the full 183 days, should they file as a factual resident or as a deemed resident?；旧版考试口径中次要居住联系需凑满几项才能定性？ / Under the old exam wording, how many secondary residential ties had to be gathered to settle residence?；每日跨境往返美加通勤上班，能否计入183天逗留视同居民？ / Can daily cross-border commuting to work between Canada and the US count toward the 183-day sojourn deemed residence?；为何视同居民在卑诗省的实际税负通常比事实居民更高？ / Why is the actual tax burden of a deemed resident in BC usually higher than that of a factual resident?；回原居国重建居所时，离境日期应如何认定？ / When returning to the country of origin to re-establish a home, how should the departure date be determined?

怎么考

- 居住联系三层判定阶梯与事实居民优先定性题：考查重大居住联系（住所、配偶、受养人）的排他性决定力，测试“先查事实联系定性、未定性才数 183 天逗留视同居民”的法定阶梯顺序，以及工签与留学生在境内租房生活被误判为视同居民的常见错误。 / The three-tier ladder of residential ties and the priority of factual residents: tests the decisive, exclusive power of significant residential ties (a home, spouse, dependants), the statutory ladder of "settle factual ties first, count the 183-day sojourn for a deemed resident only if that fails", and the common error of treating a work permit holder or student who rents and lives in Canada as a deemed resident.
- 次要联系清单考量与考试口径“六项门槛”辨析题：考查旧版考试口径“凑满至少六项次要联系”与 CRA 现行官方口径“合起来看、权重不等”的口径差异，要求考生在答卷时准确识别考试口径判定表，同时掌握实务中强弱联系的权重分析。 / Weighing the secondary-ties list and the "six-item threshold" in exam wording: tests the difference between the old exam wording of "at least six secondary ties" and CRA's current official position of "looked at collectively, with unequal weights". Candidates must identify the exam-wording decision table when answering and also understand the weighting analysis of strong and weak ties in practice.
- 183 天逗留规则要件与跨境通勤例外计算题：考查 ITA s.250(1)(a) 的三个并列要件（无重大联系、满 183 天、无协定判回），重点测试“一天的任何部分算一天”与“美加跨境每日通勤不构成逗留（零天）”的核心区分标准。 / Elements of the 183-day sojourn rule and the cross-border commuter exception: tests the three concurrent elements of ITA s.250(1)(a) (no significant ties, 183 days, not decided against by a treaty), in particular the core distinction between "any part of a day counts as a day" and "daily Canada-US cross-border commuting is not a sojourn (zero days)".
- 视同非居民条约仲裁与全部条文适用法律后果题：考查 ITA s.250(5) 的反向阀门机制，测试当协定第四条仲裁判给缔约

高频陷阱（看到信号就警觉）

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.

混淆移民身份与税务居民身份 / Confusing immigration status with tax residency：题干强调当事人“仅持有临时工作许可尚未取得永居”或“持有枫叶卡但已离开加拿大安家”，询问纳税义务范围。 / The question stresses that the person "holds only a temporary work permit and has not yet obtained permanent residence" or "holds a maple leaf card but has left Canada and settled elsewhere", and asks about the scope of tax obligations.

机械套用六项次要联系数量门槛 / Mechanically applying the six secondary ties count threshold：题干罗列了多项弱联系（如名片、邮箱、电话登记）或五项核心强联系（如工作、医保、驾照），考查次要联系判定标准或口径差异。 / The question lists several weak ties (such as a business card, an email address, a phone registration) or five core strong ties (such as work, health coverage, a driver's licence), and tests the standard for judging secondary ties or the difference in wording.

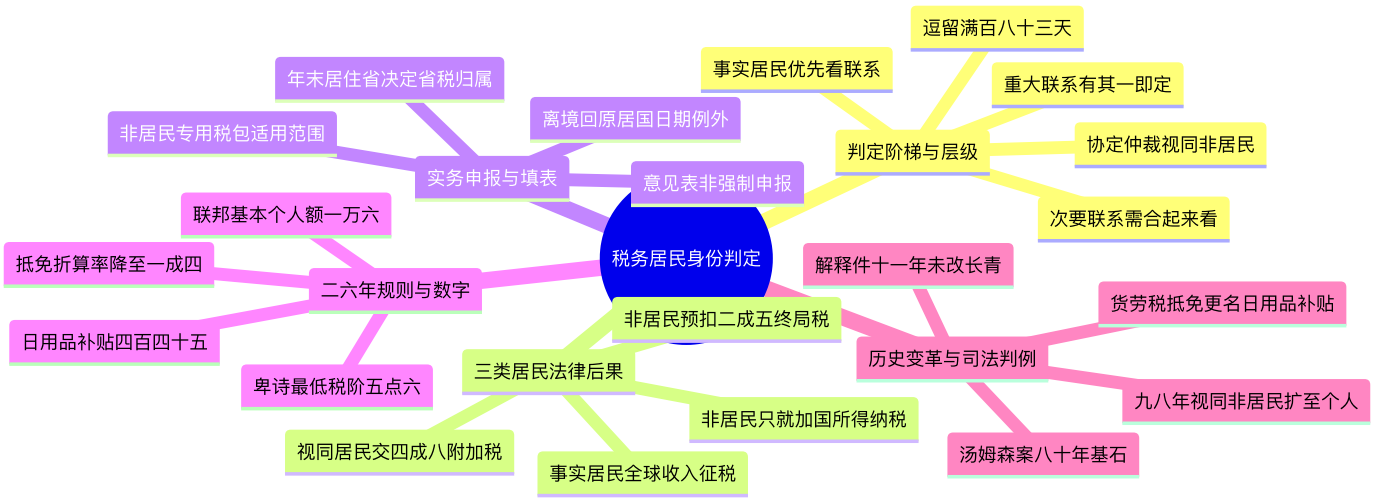
误把视同居民当成省钱通道 / Mistaking deemed residence for a way to save tax：题干询问视同居民与卑诗省事实居民在省税与附加税上的税负差异，或计算边际税率与抵免额度。 / The question asks about the difference in the burden of provincial tax and surtax between a deemed resident and a BC factual resident, or asks to compute the marginal rate and credit amount.

国另一方时，当事人立即视同非居民，且“for all purposes of the Act”全套触发离境税视同处置与 Part XIII 预扣税。 / Treaty tie-breaker deemed non-residence and the legal consequences of applying all provisions: tests the reverse-valve mechanism in ITA s.250(5). When the treaty Article IV tie-breaker awards residence to the other contracting state, the person is immediately deemed non-resident, and "for all purposes of the Act" the whole set of departure tax deemed disposition and Part XIII withholding is triggered.

- 省税归属（12月31日规则）与 48% 联邦附加税税负对比题：考查 T1 表第 1 页四行居住信息的填报，以及视同居民适用 48% 联邦附加税顶替省税的比例公式，对比卑诗省事实居民（5.60% 最低税率加 $13,216 BPA 抵免）与视同居民（6.72% 附加税且零省抵免）的税负差距。 / Provincial attribution (the December 31 rule) and the 48% federal surtax compared: tests completing the four lines of residence information on page 1 of the T1, and the proportional formula in which the 48% federal surtax for a deemed resident replaces provincial tax. Compares the burden of a BC factual resident (5.60% lowest rate plus a $13,216 BPA credit) with a deemed resident (6.72% surtax and zero provincial credits).

> **把 Part XIII 预扣税当作普通可退税款 / Treating Part XIII withholding tax as an ordinary refundable amount**：题干出现非居民收到加拿大股息或退休金被代扣 25%，询问能否通过常规 T1 申报全部退回。 / The question has a non-resident who receives a Canadian dividend or pension with 25% withheld, and asks whether it can all be refunded through an ordinary T1 filing.

导图



第 19 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
居民身份事实判断与阶梯判定顺序 / Residency as a question of fact and the order of the ladder of tests	factual residency and hierarchy of tests	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".
重大居住联系与判定终局性 / Significant residential ties and the finality of the test	significant residential ties	重大居住联系仅包括住所（可供居住即可）、配偶或同居伴侣、受养人三项，只要具备其中任何一项，通常即定性为事实居民且无需数逗留天数。 / Significant residential ties are only three: a home (available for living is enough), a spouse or common-law partner, and dependants. Having any one of them usually makes the person a factual resident, with no need to count days of sojourn.
次要居住联系的考试与实务口径 / Secondary residential ties: exam wording versus practice wording	secondary residential ties & looked at collectively	旧版考试口径按凑满至少六项次要联系答卷，而 CRA 现行官方口径无数量门槛，要求将各项联系合起来看（looked at collectively）且各项权重不等。 / The old exam wording answers by gathering at least six secondary ties, while CRA's current official position has no numeric threshold and requires the ties to be looked at collectively, with unequal weights.
183 天逗留视同居民与通勤例外 / The 183-day sojourner rule and the commuter exception	183-day sojourner rule & commuter exception	在加无重大联系且未被协定判给另一国者，一年内逗留满 183 天（零头算一天）视同居民，但每日跨境往返的美加通勤日一天都不计入逗留。 / A person with no significant ties in Canada and not awarded to another state by a treaty who sojourns 183 days in a year (a part of a day counts as a day) is a deemed resident, but a Canada-US daily commuting day does not count toward the sojourn at all.
特殊职务视同居民与受养子女门槛 / Deemed residents in special roles and the dependant child threshold	deemed resident government roles & dependant child threshold	加拿大外派军人及使领馆人员视同居民，其随行受养子女当年净全球收入不超过当年联邦基本个人额（2026 税年为 $16,452）的亦视同居民。 / Canadian Armed Forces members posted abroad and embassy and consular staff are deemed residents, and their accompanying dependant children whose net world income for the year does not exceed that year's federal basic personal amount ($16,452 for the 2026 tax year) are also deemed residents.
非居民 Part XIII 预扣税与非关联利息 / Non-resident Part XIII tax and arm's length interest	Part XIII tax & arm's length interest exemption	非居民股息、租金等被动收入适用法定 25% 的 Part XIII 终局预扣税（仅 s.216 租金与 s.217 退休金可申报退税），但非关联借贷利息通常免税。 / Passive income of a non-resident such as dividends and rent is subject to the statutory 25% final Part XIII withholding (only s.216 rent and s.217 pensions may file for a refund), but interest on arm's length loans is generally exempt.
协定仲裁视同非居民的全面效力 / Full effect of treaty tie-breaker deemed non-residence	deemed non-resident under ITA s.250(5)	双重居民经税收协定第四条仲裁判给缔约国另一方者，在加拿大税法上视同非居民且适用全部条文，立即触发视同处置离境税与 Part XIII 预扣。 / A dual resident awarded to the other contracting state under Article IV of a tax treaty is deemed non-resident under Canadian tax law for all provisions, which immediately triggers the deemed disposition departure tax and Part XIII withholding.
12 月 31 日居住省与 48% 联邦附加税 / December 31 province of residence and the 48% federal surtax	December 31 provincial residency & federal surtax	省税完全依 12 月 31 日居住省定夺，视同居民对非省内所得加征 48% 联邦附加税以顶替省税，因缺乏省级基本个人额与抵免在卑诗省税负通常更高。 / Provincial tax is fixed entirely by the province of residence on December 31. A deemed resident pays a 48% federal surtax on non-provincial income in place of provincial tax, and because the person lacks the provincial basic personal amount and credits, the burden in BC is usually higher.
NR73 与 NR74 意见表的法律属性 / Legal nature of Forms NR73 and NR74	Form NR73 / NR74 advisory opinion status	NR73 与 NR74 是纳税人向 CRA 申请居民身份认定的行政意见表而非强制申报表，事实清楚时无需申请，直接申报并留存居住证据即可。 / NR73 and NR74 are administrative opinion forms by which a taxpayer asks CRA for a residency determination, not mandatory returns. When the facts are clear no application is needed, and the person simply files and keeps the evidence of residence.
回原居国重建居所的离境日例外 / Departure date exception for returning to the country of origin	departure date exception for returning to origin country	纳税人离开加拿大返回原籍国重建居所时，离境日以本人离开加拿大当天为准，家属滞后离境处理房产并不推迟当事人的法定离境日。 / When a taxpayer leaves Canada to return to the country of origin and re-establish a home there, the departure date is the day the person leaves Canada, and family members who leave later to deal with the property do not postpone the taxpayer's statutory departure date.

自测提问（康奈尔左栏）

1. 如何依据法定阶梯区分事实居民与 183 天视同居民？为何不能先数天数？ / How do you use the statutory ladder to tell a factual resident from a 183-day deemed resident, and why can you not count days first?
2. 重大居住联系与次要联系的区别是什么？旧版考试口径与现行实务口径有何冲突？ / What is the difference between significant ties and secondary ties, and how does the old exam wording conflict with current practice?
3. 每日跨境通勤者为何跨境数百次却不算 183 天逗留？零头天数如何计算？ / Why does a daily cross-border commuter who crosses hundreds of times not count as sojourning 183 days, and how are part days counted?
4. 视同居民交 48% 联邦附加税，为何在卑诗省通常比事实居民缴税更多？ / Why does a deemed resident paying the 48% federal surtax usually pay more tax in BC than a factual resident?
5. 回原居国重建居所时，离境日如何确定？家属滞留卖房是否会推迟离境日？ / When returning to the country of origin to re-establish a home, how is the departure date fixed, and does family staying behind to sell the home postpone it?

总结：一句话总结加拿大税务居民判定的事实联系优先阶梯、183 天逗留与通勤例外、视同非居民的协定仲裁效力，以及 48% 附加税与卑诗省税负差异。 / In one sentence, summarize: the factual-ties-first ladder for Canadian tax residency, the 183-day sojourn rule and the commuter exception, the effect of treaty tie-breaker deemed non-residence, and the difference between the 48% surtax and BC provincial tax.

第 20 章 · 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

程序：评税、异议与上诉 / Procedure　P3 过一遍 / Skim　Assessment, objection and appeal · 模考 1 题

带着这几道题读：个人收到评税通知后提异议的法定期限如何计算？ / How is the statutory deadline for an individual to object after receiving a notice of assessment calculated?；疏忽漏报在过了三年正常复评期后还能查吗？ / Can an omission through neglect still be examined after the 3-year normal reassessment period has passed?；收到CRA核对审查信是否意味着被全面稽查？ / Does receiving a CRA review letter mean a full audit?；改旧税表与申请罚息减免的十年上限有何不同？ / How do the 10-year caps differ between changing an old return and applying for relief of penalties and interest?；税务法院非正式程序的争议金额门槛与审理特点？ / What is the dispute amount threshold of the Tax Court informal procedure, and what are its hearing features?

怎么考

- 个人异议期限取较晚者计算题：考查《所得税法》第 165(1)(a) 条的法定公式，测试个人与 graduated rate estate 适用「申报截止日后一年」与「NOA 发出后 90 天」取较晚者的特殊规则，辨析企业纯 90 天与个人的区别。 / Computing the individual's objection deadline as the later of two dates: tests the statutory formula in section 165(1)(a) of the Income Tax Act. The special rule for individuals and a graduated rate estate is the later of "one year after the filing due date" and "90 days after the NOA is mailed", which distinguishes the plain 90 days for corporations from that for individuals.
- 正常复评期起算与法定例外判定题：考查个人与 CCPC 的 3 年正常复评期以原始 NOA 发出日为起算点，测试疏忽、粗心、故意隐瞒或欺诈导致无限期复评的法定条件，以及漏报 T1135 且漏报境外收入延长 3 年（合计 6 年）的组合要件。 / Start of the normal reassessment period and the statutory exceptions: tests that the 3-year normal reassessment period for an individual and a CCPC starts from the date the original NOA is issued, the statutory conditions of neglect, carelessness, wilful default or fraud that lead to an unlimited reassessment, and the combined elements (failing to file the T1135 and also failing to report foreign income) that add 3 years for a total of 6.
- CRA 核对审查信类型与稽查边界辨析题：考查 Pre-assessment Review（NOA 前）、Processing Review（NOA 后）与 Matching Program（第三方匹配）的时点与对象差异，测试核对审查与全面稽查在程序性质、材料准备与应对策略上的核心界限。 / Types of CRA review letters and the limits of an audit: tests the differences in timing and subject among the Pre-assessment Review (before the NOA), the Processing Review (after the NOA) and the Matching Program (third-party matching), and the core line between a review and a full audit in procedural nature, preparation of materials and response strategy.
- 改表十年退税上限与纳税人减免十年锚点对比题：考查 Change my return / T1-ADJ 退税受制于税年起算 10 个日历年的硬上限，对比纳税人减免（RC4288）按申请年回溯 10 年罚款（所属税年）与利息（累积日历年）的双锚点差异。 /

高频陷阱（看到信号就警觉）

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.

把正常复评期当无条件保护伞 / Treating the normal reassessment period as an unconditional umbrella：题干提及距离评税已过 3 年，但纳税人在申报时存在粗心疏漏、未申报事实或同时漏报 T1135 与境外收入，询问 CRA 是否仍有权重新评税。 / The question mentions that 3 years have passed since the assessment, but that the taxpayer was careless or omitted facts in the filing, or failed both to file a T1135 and to report the foreign income, and asks whether CRA can still reassess.

混淆核对审查与全面稽查 / Confusing a review with a full audit：题干出现 Pre-assessment Review、Processing Review 或 Matching Program，询问纳税人所面临程序的法律性质与第一步应对措施。 / The question has a Pre-assessment Review, a Processing Review or a Matching Program, and asks about the legal nature of the procedure the taxpayer faces and the first response.

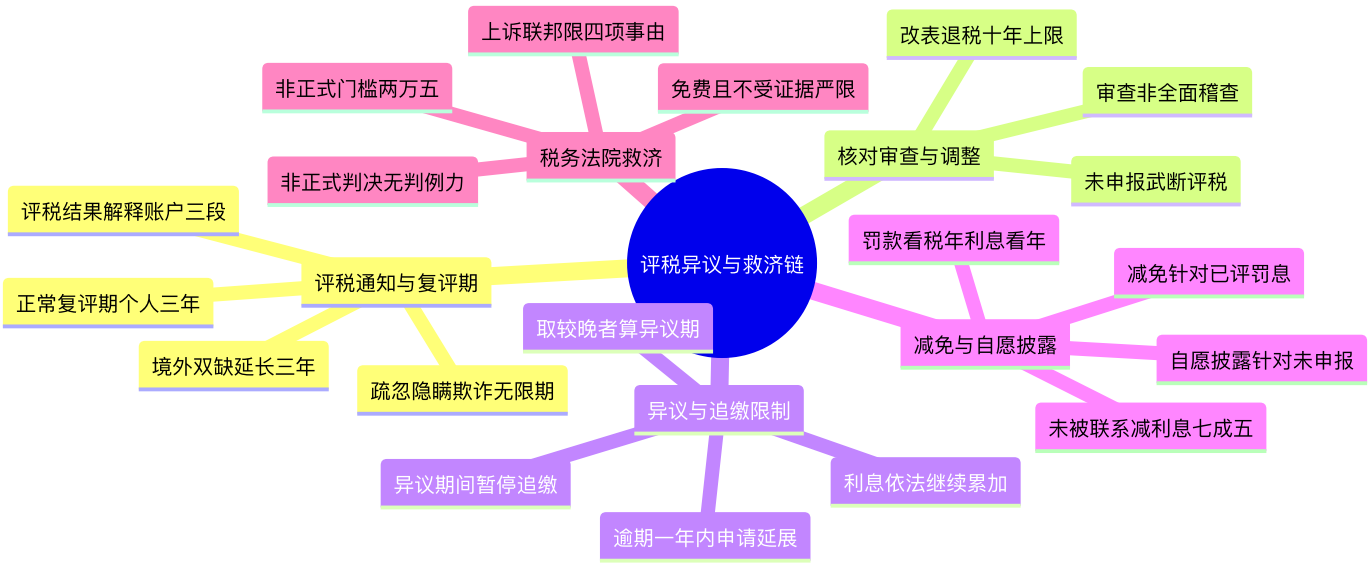
混淆改表十年与减免十年 / Confusing the 10 years for changing a return with the 10 years for relief：题干涉及多年以前旧税年的退税调整申请，或多年前欠税累积利息的减免申请，询问是否受 10 年法定窗口限制。 / The question involves an application to adjust a refund for an old tax year many years back, or an application for relief of interest accumulated on a balance owing from many years ago, and asks whether the 10-year statutory window limits it.

The 10–year refund cap for changing a return versus the 10–year anchor for taxpayer relief: tests the hard cap by which Change my return / T1–ADJ refunds are limited to 10 calendar years counted from the tax year, and compares it with the dual anchors of taxpayer relief (RC4288), which looks back 10 years from the year of application for penalties (by the tax year they relate to) and for interest (by the calendar year it accumulated).

- 税务法院非正式程序门槛与诉讼效力判断题：考查《税务法院法》第 18 条的 $25,000 争议税额与罚款门槛（三年未变、不随通胀指数化）、超额主动限额规则、免申请费与放宽证据规则，以及非正式判决无拘束力判例效力与上诉联邦限四项理由。 / The Tax Court informal procedure threshold and the effect of litigation: tests the $25,000 threshold of disputed tax and penalties under section 18 of the Tax Court of Canada Act (unchanged for three years and not indexed to inflation), the rule on voluntarily limiting an excess amount, the waiver of the filing fee and relaxed rules of evidence, and that an informal judgment has no binding precedential effect and may be appealed to the Federal Court on only four grounds.

混淆已评定减免与未申报自愿披露 / Confusing relief on an assessed amount with voluntary disclosure of undeclared tax：题干描述纳税人多年漏报收入未被税务局联系，或者已被 CRA 正确下达了罚息账单但因重病等不可抗力逾期，询问应走 VDP 还是 RC4288 表格。 / The question describes a taxpayer who failed to report income for many years and has not been contacted by CRA, or one who was correctly billed penalties and interest by CRA but was late because of circumstances beyond control such as serious illness, and asks whether to use VDP or Form RC4288.

导图



第 20 章要点（遮住右两列自测）

要点	考卷用词	规则 / 数字
评税性质与税收责任独立性 / Nature of an assessment and independence of the tax liability	statutory nature of assessment under ITA s.152(3)	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.
正常复评期起算与个人三年规则 / Start of the normal reassessment period and the individual's 3-year rule	normal reassessment period under ITA s.152(3.1)	个人与加拿大控制的私人公司（CCPC）正常复评期为 3 年，起算点为原始 NOA 或无需纳税通知发出日而非纳税申报日。 / The normal reassessment period for an individual and a Canadian-controlled private corporation (CCPC) is 3 years, starting from the date the original NOA or notification that no tax is payable is issued, not from the date the return is filed.
疏忽隐瞒与欺诈的无限期复评 / Unlimited reassessment for neglect, wilful default and fraud	misrepresentation exception to statute bar under ITA s.152(4)(a)(i)	存在可归因于疏忽、粗心或故意隐瞒的失实陈述或欺诈时，CRA 复评不受 3 年限制且不以成立重大过失罚为前置条件。 / Where there is a misrepresentation attributable to neglect, carelessness or wilful default, or fraud, a CRA reassessment is not subject to the 3-year limit, and establishing a gross negligence penalty is not a precondition.
T1135 境外资产双缺失延长复评期 / Extended reassessment period when both the T1135 and the income are missing	extended reassessment period for foreign property under ITA s.152(4)(b.2)	纳税人未申报 T1135 且同时未申报该境外财产产生的收入时，复评期限在正常 3 年基础上延长 3 年至合计 6 年。 / When a taxpayer fails to file the T1135 and also fails to report the income from that foreign property, the reassessment period is extended by 3 years beyond the normal 3 years, for a total of 6 years.
个人异议法定期限取较晚者规则 / Individual objection deadline: the later of two dates	notice of objection deadline under ITA s.165(1)(a)	个人与 graduated rate estate 异议期限为该年申报截止日后一年与 NOA 发出后 90 天两者取较晚者，逾期一年内可申请延展。 / The objection deadline for an individual and a graduated rate estate is the later of one year after the filing due date for the year and 90 days after the NOA is issued, and an extension can be applied for within one year after the deadline.
改表渠道与十年退税硬上限 / Ways to change a return and the hard 10-year refund cap	10-calendar-year limit for refunds under ITA s.152(4.2)	收到 NOA 后方可通过网络或纸质申请调整报表，且退税不得对超过 10 个日历年的调整请求发放。 / A return can be adjusted online or on paper only after the NOA has been received, and no refund is paid on an adjustment request that goes back more than 10 calendar years.
异议期间个人追缴暂停与利息计收 / Collection pause and interest during an objection	collection restrictions and interest accrual under ITA s.225.1	提出异议后 CRA 暂停对个人的强制追缴，但大公司与税务庇护捐赠仅暂停 50%，且欠税利息按规定利率持续累加。 / After an objection is filed, CRA pauses enforced collection against an individual, but for a large corporation and a tax shelter donation the pause is only 50%, and interest on the tax owing keeps accruing at the prescribed rate.
纳税人减免的罚息双十年锚点 / Dual 10-year anchors for relief of penalties and interest	taxpayer relief 10-year limitation anchors under Form RC4288	RC4288 申请年往回数 10 年，罚款按所属税年申报期截断，利息按实际累积的日历年份截断，且仅适用于已正确评定但情有可原的情形。 / Counting back 10 years from the year of the RC4288 application, a penalty is cut off by the filing period of the tax year it relates to and interest by the calendar years in which it actually accumulated. It applies only to amounts correctly assessed but excusable.
税务法院非正式程序两万五门槛 / The $25,000 threshold of the Tax Court informal procedure	informal procedure threshold under Tax Court of Canada Act s.18	争议联邦税加罚款不超过 $25,000 或争议亏损不超过 $50,000 可选非正式程序，免申请费且判决不构成拘束力先例。 / A dispute in which the federal tax plus penalties in dispute do not exceed $25,000, or the loss in dispute does not exceed $50,000, can elect the informal procedure, with no filing fee and a judgment that is not a binding precedent.

自测提问（康奈尔左栏）

1. 个人收到评税通知后提起正式异议的法定期限是如何规定的？与公司有何不同？ / How is the statutory deadline for an individual to file a formal objection after receiving a notice of assessment set, and how does it differ from a corporation's?
2. 个人 3 年正常复评期的起算锚点是什么？在哪些法定例外情形下 CRA 可以无限期复评？ / What is the anchor for the start of the individual's 3-year normal reassessment period, and under which statutory exceptions can CRA reassess without limit?

3. Pre-assessment Review、Processing Review 与 Matching Program 分别在何时发生、核对什么？ / When do the Pre-assessment Review, the Processing Review and the Matching Program each occur, and what does each check?
4. 改税表的 10 年退税上限与纳税人减免 RC4288 的 10 年罚息窗口在起算点上有何本质区别？ / How do the 10-year refund cap for changing a return and the 10-year penalty and interest window for RC4288 taxpayer relief fundamentally differ in their starting point?
5. 加拿大税务法院非正式程序的争议门槛是多少？具备哪些审理特点且判决效力如何？ / What is the dispute threshold of the Tax Court of Canada informal procedure, what are its hearing features and what is the effect of its judgment?

总结：一句话总结从收到 NOA 读三段信息、异议取较晚者、追缴暂停但计息，到纳税人减免与税务法院两万五门槛的完整救济链。 / In one sentence, summarize the whole chain of relief: reading the three parts of the NOA, the objection deadline taken as the later of two dates, collection paused but interest still charged, and then taxpayer relief and the Tax Court $25,000 threshold.