个人税 题册

140 道主题题＋140 道变式题，全部本站原创，不是官方考题。每个选项都有解析。

用法

1. 按章做主题题，限时按真考节奏（50 题 75 分钟＝每题约 90 秒）。
2. 对答案时四个选项的解析都读：错项为什么错，比对项为什么对更常被考。
3. 做错的题，当天做它的变式题；三天后再做一次。

第 1 章 · T1 申报总览 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

1. During the 2026 taxation year, Liam disposed of mutual fund units held in a non-registered account, realizing a taxable capital gain. After applying his allowable deductions and non-refundable tax credits, Liam's calculated net federal and provincial tax payable is $0. He did not receive a formal demand to file from the CRA. Is Liam legally required to file a 2026 T1 personal tax return?

在 2026 纳税年度中，Liam 处置了非注册账户中的互惠基金份额，实现了应税资本利得。在扣除各项法定抵扣额与非退还税收抵免后，Liam 计算出的联邦与省净应纳税额为 $0。他未收到 CRA 发出的催报通知。根据加拿大税法，Liam 是否负有提交 2026 年 T1 个人申报表的法定申报义务?

a. No, because Canada's self-assessment system only mandates filing when an individual has an unpaid tax balance owing.
b. Yes, because disposing of capital property or realizing a taxable capital gain triggers a mandatory filing requirement regardless of tax payable.
c. No, because mandatory reporting applies only when gross capital proceeds exceed the $3,500 basic exemption threshold.
d. Yes, but he is only required to submit an information schedule directly to his provincial tax authority rather than a federal T1 return.

1′. In 2026, Chloe earned $4,800 in net self-employment income from freelance copywriting, with no other income sources. After applying the basic personal amount, her calculated income tax liability is $0. Is Chloe legally required to file a 2026 T1 return?

2026 年，Chloe 从事自由文案写作取得净自雇收入 $4,800，且无其他收入来源。在计入基本个人免税额后，其计算出的应纳个人所得税为 $0。Chloe 是否负有提交 2026 年 T1 申报表的法定申报义务?

a. No, because self-employed individuals with zero net income tax liability are fully exempt from filing.
b. No, because CPP contributions are entirely optional for self-employed individuals with net profits below $10,000.
c. Yes, because her net self-employment earnings exceeded the $3,500 CPP basic exemption, triggering mandatory CPP contributions.
d. Yes, but only if the CRA serves her with a formal written requirement to file within 90 days after year-end.

2. For the 2026 taxation year, what is the federal income tax rate applicable to an individual's taxable income in the lowest tax bracket (taxable income up to $58,523)?

对于 2026 纳税年度，个人在最低联邦税阶内（应税收入在 $58,523 及以下）适用的法定联邦所得税税率是多少?

a. 15%

b. 14.5%

c. 14%

d. 20.5%

2′. While calculating federal tax on an individual's 2026 taxable income of $45,000, a tax preparer applies a tax rate of 14.5%. Why is this rate incorrect under 2026 tax rules?

在计算某个人 2026 年 $45,000 应税收入的联邦税时，报税员适用了 14.5% 的税率。根据 2026 税年规则，为什么这一税率是错误的?

a. The 14.5% rate was a blended rate used only for the 2025 transition year; for 2026 the full-year rate is 14%.

b. The lowest federal tax rate reverted back to 15.0% after the temporary tax reduction expired at the end of 2025.

c. The 14.5% rate applies solely to taxable income between $58,523 and $117,045.

d. The 14.5% rate is restricted to corporations eligible for the small business deduction rather than individuals.

3. Marcus operates an unincorporated web design business. For the 2026 taxation year, his return reflects a balance owing of $5,000. Marcus files his T1 return on June 10, 2027, and pays the $5,000 balance in full on the same date. What are the legal consequences regarding penalties and interest?

Marcus 经营一家未注册成公司的网页设计生意（自雇）。2026 纳税年度，其税表显示应补税款余额为 $5,000。Marcus 于 2027 年 6 月 10 日提交了 T1 申报表，并在同日全额缴清了这笔 $5,000 欠税。关于罚款与利息，法律后果是什么?

a. No late-filing penalty is assessed, but prescribed interest is charged on the $5,000 balance owing from May 1, 2027, to June 10, 2027.

b. A 5% late-filing penalty is assessed because the filing extension to June 15 is voided if the tax balance is not paid by April 30.

c. Neither penalties nor interest apply because both filing and payment deadlines are extended to June 15 for business operators.

d. Prescribed interest and a 17% maximum penalty are charged retroactively from January 1, 2027.

3′. Elena is an employed accountant whose cohabiting spouse operates an unincorporated food truck business. For the 2026 tax year, Elena has an unpaid tax liability of $2,000. Which pair of dates correctly states Elena's filing deadline and payment deadline?

Elena 是一名受雇会计师，其同居配偶经营一家未注册成公司的流动餐车生意（自雇）。2026 纳税年度，Elena 有 $2,000 未缴税款。下列哪一组日期正确说明了 Elena 的申报截止日与付款截止日?

a. Filing deadline: April 30, 2027; Payment deadline: April 30, 2027.

b. Filing deadline: June 15, 2027; Payment deadline: June 15, 2027.

c. Filing deadline: April 30, 2027; Payment deadline: June 15, 2027.

d. Filing deadline: June 15, 2027; Payment deadline: April 30, 2027.

4. David had an assessed total tax payable of $16,000 for the 2026 tax year. His employer withheld $12,000 at source, leaving an unpaid balance owing of $4,000. David filed his return on July 10, 2027 (two complete months late) without paying the balance. He had no late-filing penalties for the prior three taxation years and received no CRA demand. What is David's late-filing penalty?

David 在 2026 纳税年度核定的应纳税总额为 $16,000。其雇主在源头预扣了 $12,000，尚余未缴税款余额 $4,000。David 于 2027 年 7 月 10 日提交了申报表（逾期整两个月），且未缴税。他在前三个税年中无迟报罚款记录，也未收到 CRA 催报令。David 应缴纳的迟报罚款是多少?

a. $1,120: 7% of the $16,000 total tax payable for the year

b. $200: 5% of the $4,000 unpaid balance, with no monthly add-on

c. $680: the 17% first-time cap applied to the $4,000 unpaid balance

d. $280: 5% plus 1% per complete month, on the $4,000 unpaid balance

4′. Sophia filed her 2026 T1 personal tax return four complete months late. Her total assessed tax payable for the year was $10,000, but her employer had already remitted $10,500 in source deductions by April 30, 2027. She had no prior penalty record. What is Sophia's late-filing penalty?

Sophia 的 2026 年 T1 个人申报表逾期整整 4 个月才提交。她全年的核定应纳税总额为 $10,000，但其雇主在 2027 年 4 月 30 日前已通过源头预扣缴付了 $10,500。她此前无处罚记录。CRA 会对 Sophia 评定多少迟报罚款?

a. $900, representing 9% (5% initial plus 4% for four months) of her $10,000 total tax payable.

b. $0, because her balance owing on the filing deadline was zero.

c. $100, representing the statutory minimum administrative penalty for filing more than 90 days late.

d. $1,700, representing the maximum statutory penalty of 17% applied to her total tax liability.

5. In the current structure of the Canadian T1 Income Tax and Benefit Return, at which step is provincial or territorial tax (such as BC tax calculated on Form 428) formally integrated into the calculation?

在加拿大现行 T1 所得税与福利申报表结构中，省或属地税（例如在 Form 428 上计算出的 BC 省税）是在哪一步骤正式纳入汇总计算的?

a. Step 6 (Refund or balance owing), added to net federal tax before amounts already paid are subtracted.
b. Step 5 (Federal tax), where provincial credits are blended directly with the federal non-refundable credits.
c. Step 3 (Net income), where it is claimed as a deduction from total income before taxable income is set.
d. On a standalone provincial return, as CRA returns do not process provincial tax calculations.

5′. A tax student references an older training manual describing the T1 return as having seven distinct steps. What structural change made by the CRA explains why current returns contain only six steps?

一名税务学员查阅旧培训考试资料时发现 T1 申报表被描述为包含七个独立步骤。CRA 做出的哪项结构调整解释了为何现行申报表仅包含六个步骤?

a. Step 1 (Identification) and Step 2 (Total income) were combined into a single intake step.
b. Step 3 (Net income) was removed, and deductions are now directly applied to calculate federal tax.
c. The separate provincial and territorial tax step was dropped for 2021, and that tax now flows into Step 6.
d. Federal tax and refundable tax credits were split into two separate numbered steps, changing the total count.

6. Nathan, an employed individual, filed his 2026 T1 personal return on March 10, 2027. The CRA assessed his return and issued a Notice of Assessment (NOA) dated March 25, 2027, disallowing an eligible deduction. What is the latest date by which Nathan can file a valid Notice of Objection?

受雇雇员 Nathan 于 2027 年 3 月 10 日提交了 2026 年 T1 个人申报表。CRA 进行了评税并于 2027 年 3 月 25 日签发了评税通知（NOA），调减了他申报的一项合格扣除。Nathan 提交有效异议通知（Notice of Objection）的最迟法定截止日期是哪一天?

a. June 23, 2027, which is 90 days following the date of the Notice of Assessment.
b. April 30, 2028, which is the later of one year after the filing due date and 90 days after the NOA date.
c. March 10, 2028, which is exactly one year following his actual filing date.
d. September 25, 2027, which is six months following the issuance of the Notice of Assessment.

6′. Grace filed her 2026 T1 return on April 20, 2027. Following an audit, the CRA issued a Notice of Reassessment dated May 20, 2028. What is the deadline for Grace to file a Notice of Objection?

Grace 于 2027 年 4 月 20 日提交了 2026 年 T1 申报表。在后续审计后，CRA 于 2028 年 5 月 20 日签发了重新评税通知（Notice of Reassessment）。Grace 提交异议通知的最迟截止日是哪一天?

a. April 30, 2028, which is one year after the original filing due date for the 2026 tax year.
b. May 20, 2029, which is one year after the date of the Notice of Reassessment.
c. June 19, 2028, which is 30 days after the reassessment notice was issued.
d. August 18, 2028, 90 days after the reassessment, which is later than April 30, 2028.

7. Rachel is an employed resident of British Columbia. How does she fulfill her provincial personal income tax compliance obligations for the 2026 taxation year?

Rachel 是一名居住在卑诗省（BC）的受雇雇员。对于 2026 纳税年度，她应当如何履行其省级个人所得税的申报合规义务?

a. She must file an electronic T1 return with the CRA by April 30 and mail a separate provincial return to the BC Ministry of Finance by June 15.
b. She files a federal return with the CRA and is exempt from BC provincial tax calculations if her income is under $100,000.
c. She files a single combined T1 return with the CRA, calculating BC tax on Form 428, which is collected jointly by the CRA.
d. She reports BC provincial tax exclusively through her municipal property tax declaration.

7′. Gabriel moved from Montreal, Quebec, to Vancouver, British Columbia, in early 2026. How does his 2026 personal income tax filing process in BC differ from his previous filing experience in Quebec?

Gabriel 于 2026 年初从魁北克省蒙特利尔搬到卑诗省温哥华。在准备 2026 年个人税申报时，他在 BC 省的申报流程与此前在魁北克的经历有何不同?

a. In BC he files one T1 with the CRA covering both taxes; Quebec needed separate federal and Revenu Québec returns.
b. In BC, provincial tax is assessed as a flat percentage of federal tax, whereas Quebec used a bracketed system.
c. In BC, he is required to obtain prior clearance from the provincial Ministry of Finance before filing his federal T1 return.
d. In BC, provincial income tax is optional for former residents of other provinces during their first tax year.

第 2 章 · 身份信息与配偶 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

8. Liam and Sophia began living together in a conjugal relationship on March 1, 2025. In October 2025, due to a relationship dispute, Sophia moved out for 45 days, after which they reconciled and resumed living together. As of March 15, 2026, they had no children. When filing his 2026 personal income tax return, how should Liam determine his marital status as of December 31, 2026?

Liam 与 Sophia 于 2025 年 3 月 1 日开始保持同居伴侣关系。2025 年 10 月，因感情争执，Sophia 搬出居住了 45 天，之后两人复合并继续同居。截至 2026 年 3 月 15 日，两人未育有子女。在申报 2026 纳税年度个人所得税时，Liam 在确定其截至 2026 年 12 月 31 日的法定婚姻状况时应如何认定?

a. He must file as Single, because any separation during the qualification period resets the 12-month cohabitation clock back to zero.

b. Living common-law, because the 45-day break was under 90 days and did not interrupt the 12-month count.

c. He must file as Separated, because a relationship breakdown occurred within the 12-month qualification period.

d. He must file as Single, because federal tax law requires at least 24 consecutive months of cohabitation before common-law status is recognized.

8′. Ethan and Olivia began cohabiting in an intimate relationship on February 1, 2026. On August 15, 2026, a child was born to them. As of December 31, 2026, they had cohabited for only 11 months. What is Olivia's marital status for her 2026 T1 return?

Ethan 与 Olivia 于 2026 年 2 月 1 日开始保持亲密同居关系。2026 年 8 月 15 日，两人的亲生子女出生。截至 2026 年 12 月 31 日，两人同居仅满 11 个月。在填报 2026 年 T1 申报表时，Olivia 的法定婚姻状况应填报为什么?

a. Single, because they had not yet lived together for the mandatory 12 consecutive months required under the general rule.

b. Married, because having a common biological child automatically legally marries the partners under federal tax legislation.

c. Single, unless they jointly submit a formal notarized declaration to Service Canada prior to the tax filing deadline.

d. Living common-law, because her partner is the child's parent, which qualifies without the 12-month wait.

9. Marcus and Elena, who are legally married, experienced a breakdown in their marriage and began living separate and apart on November 15, 2026. They continued to live apart continuously, reaching 90 days of separation on February 13, 2027. When Marcus files his 2026 T1 personal tax return in April 2027, what was his marital status as of December 31, 2026, and what was the effective date of that status?

Marcus 与 Elena 为法定夫妻。因感情破裂，两人于 2026 年 11 月 15 日开始分开居住。两人持续分居，至 2027 年 2 月 13 日分居满 90 天。当 Marcus 于 2027 年 4 月提交其 2026 年 T1 个人税表时，其截至 2026 年 12 月 31 日的法定婚姻状况是什么，且该状况的生效日期是哪一天?

a. Married, because the mandatory 90-day separation period had not yet elapsed by December 31, 2026.
b. Separated, with an effective legal date of February 13, 2027, when the 90-day threshold was officially reached.
c. Separated, effective November 15, 2026, since once 90 days pass the status dates back to the first day apart.
d. Divorced, because living apart for more than 90 days automatically dissolves the legal marriage for federal tax purposes.

9′. David and Grace are legally married. In September 2026, Grace was transferred to another city for a temporary 1-year work assignment and lived in a rented apartment, while David remained in their family home. Their marital relationship remained intact throughout 2026. How should David report his marital status on his 2026 T1 return?

David 与 Grace 是合法夫妻。2026 年 9 月，Grace 因工作被临时外派至另一城市工作 1 年并租房居住，而 David 留在原家庭住宅，两人的婚姻感情在 2026 年始终保持良好。在申报 2026 年 T1 税表时，David 应如何填报其婚姻状况?

a. Married, because living apart for work, school or health reasons is not a breakdown of the relationship.
b. Separated, because physical separation exceeding 90 days automatically triggers separated status regardless of the underlying reason.
c. Single, because they maintained two separate primary residences as of December 31, 2026.
d. Living common-law, because their legal marriage is suspended during periods of cross-regional employment.

10. Julian was legally married to Claire as of December 31, 2026. Claire had no earnings or taxable income during 2026 and did not file a tax return. However, Claire operated a small unincorporated consulting business as a sole proprietor in 2026 (generating $0 net profit). Which of the following statements is correct regarding Julian's 2026 T1 return?

截至 2026 年 12 月 31 日，Julian 与 Claire 为合法夫妻。Claire 在 2026 年没有工作收入或应税收入，亦未提交税表；但 Claire 在 2026 年以独资经营者身份经营一家未注册成公司的咨询生意（净利润为 $0）。关于 Julian 的 2026 年 T1 申报表，下列哪项表述是正确的?

a. Julian must enter Claire's name, SIN, and net income as $0 on line 23600, and Julian's filing due date is extended to June 15, 2027, because his spouse was self-employed.

b. Julian may omit Claire's net income on line 23600 because Claire had zero income and did not file a return, and his deadline remains April 30, 2027.

c. Julian must report Claire's details, but his filing deadline remains April 30, 2027, because the deadline extension applies solely to the self-employed individual.

d. Julian must file Claire's return together with his own as a single joint consolidated return by April 30, 2027.

10′. Kevin is legally married to Maya as of December 31, 2026. Maya is a newcomer to Canada who had zero income from all sources in 2026. Kevin's tax preparer explains that Maya's net income (line 23600) must still be entered on Kevin's T1 return. What is the statutory rationale for this requirement?

截至 2026 年 12 月 31 日，Kevin 与 Maya 为合法夫妻。Maya 是新移民，2026 年度在全球范围内收入均为零。报税员告知 Kevin，其 T1 税表上仍必须填写 Maya 的第 23600 行净收入。该项法定要求的核心制度逻辑是什么?

a. To allow the CRA to impose a mandatory minimum tax assessment on spouses who fail to seek active employment.

b. To ensure that Kevin can be held jointly liable for Maya's future personal tax debts across subsequent years.

c. To serve as a necessary input parameter for calculating Kevin's spouse credit and evaluating eligibility for family-based benefits.

d. To transfer Maya's unused basic personal amount automatically to Kevin's provincial tax return without documentation.

11. Rachel resided in Calgary, Alberta from January 1, 2026, until December 20, 2026. On December 21, 2026, she permanently relocated to Vancouver, British Columbia, established her primary residence there, and resided in BC on December 31, 2026. How should Rachel determine her provincial tax liability on her 2026 T1 return?

Rachel 于 2026 年 1 月 1 日至 2026 年 12 月 20 日期间一直居住在阿尔伯塔省卡尔加里。2026 年 12 月 21 日，她永久搬迁至不列颠哥伦比亚省温哥华并建立主要居所，且于 2026 年 12 月 31 日当天居住在 BC 省。Rachel 在申报 2026 年 T1 税表时应如何确定其省税?

a. She must file using Alberta Form 428 because she resided in Alberta for more than 11 months of the tax year.
b. She must apportion her 2026 taxable income between Alberta and BC based on the exact number of days lived in each province.
c. She must file two separate provincial returns, one with Alberta Treasury Board and Finance and one with the CRA for BC.
d. She must report British Columbia as her province of residence on December 31 and calculate her entire 2026 provincial tax using BC Form 428.

11′. Lucas lives in Victoria, BC, where he owns a home and maintains his primary residential ties. On December 15, 2026, he traveled to Ontario for a two-week holiday and was physically staying in a hotel in Toronto on December 31, 2026, returning to Victoria on January 5, 2027. Which province or territory should Lucas enter as his province of residence on his 2026 T1 return?

Lucas 是不列颠哥伦比亚省维多利亚市的常住居民，在当地拥有住房并维系着主要居住联系。2026 年 12 月 15 日，他前往安大略省度假两周，2026 年 12 月 31 日当天实际住在多伦多的一家酒店中，并于 2027 年 1 月 5 日返回维多利亚。Lucas 在其 2026 年 T1 税表上应填报哪个省作为其居住省?

a. Ontario, because physical location on midnight of December 31 strictly supersedes all residential ties.
b. British Columbia, because he is considered a factual resident of BC where his significant residential ties remained on December 31.
c. Both Ontario and BC, requiring a pro-rata allocation of his taxable income across both provincial forms.
d. Federal non-resident status, because he was not physically present in his home province at the end of the taxation year.

12. Throughout 2026, Nathan held the following offshore assets: a foreign bank deposit with a cost amount of $35,000 (fair market value $35,000), shares in a foreign corporation with an adjusted cost base of $75,000 (fair market value $130,000), and a personal vacation home in Mexico used exclusively for family holidays with a cost amount of $250,000. Is Nathan required to check 'Yes' on his 2026 T1 return and file Form T1135?

在 2026 年全年，Nathan 名下持有以下境外资产：原始成本为 $35,000（公允市值 $35,000）的海外银行存款、调整后成本基础为 $75,000（公允市值 $130,000）的境外公司股票，以及一套专门用于家庭度假且不产生租金的墨西哥度假屋（成本额 $250,000）。Nathan 是否需要在 2026 年 T1 税表上勾选「是」并提交 Form T1135?

a. No, because each individual specified foreign property is below the $100,000 threshold and the personal vacation home is exempt.
b. Yes, because his deposit and shares total $110,000 in cost, and the vacation home is excluded.
c. Yes, solely because the personal vacation home cost exceeds $100,000, while the bank deposits and shares are exempt.
d. No, because Form T1135 filing is determined strictly by fair market value exceeding $250,000 rather than historical cost.

12′. In 2026, Henry and his wife Grace each hold foreign assets. Henry owns foreign shares with an adjusted cost base of $60,000. Grace owns offshore bonds with an adjusted cost base of $55,000. Neither holds any other foreign property. How does the Form T1135 filing requirement apply to them?

2026 年，Henry 与其妻子 Grace 各自持有境外资产。Henry 拥有调整后成本基础为 $60,000 的境外股票；Grace 拥有调整后成本基础为 $55,000 的海外债券。两人均未持有其他境外资产。Form T1135 海外财产申报要求如何适用于他们?

a. Neither must file, since the cost threshold is tested for each person separately, not for the couple.
b. Both must file Form T1135, because their combined family foreign property cost of $115,000 exceeds the $100,000 threshold.
c. Only Henry must file Form T1135, because he is the primary earner and holds the larger share of offshore assets.
d. Henry and Grace must file a single joint Form T1135 reporting all assets under one submission.

13. An individual taxpayer owned specified foreign property with a total cost amount of $180,000 throughout 2026 and earned $6,000 in foreign dividend income, which was omitted from the 2026 T1 return. In addition, the taxpayer failed to check the foreign property box and did not submit Form T1135 by the deadline. If the CRA issued the original Notice of Assessment on May 20, 2027, how does this failure affect the CRA's reassessment period for the 2026 tax year?

某个人纳税人在 2026 年全年持有总成本额为 $180,000 的特定海外财产，并取得 $6,000 境外股息收入，但该笔收入未在 2026 年 T1 税表上申报。此外，该纳税人未勾选海外财产框，且未在截止日前提交 Form T1135。若 CRA 于 2027 年 5 月 20 日寄发了原始评税通知（NOA），该违规行为对 CRA 针对 2026 税年的复评期限有何影响?

a. The normal three-year reassessment period is extended by an additional 3 years, allowing the CRA to reassess the return within 6 years of the original assessment date.
b. The CRA's reassessment period is unchanged at 3 years, but an automatic non-waivable 50% gross negligence penalty is applied to total taxable income.
c. The reassessment period is extended permanently with no statutory limitation period regardless of whether the omission was fraudulent.
d. The CRA loses the right to reassess the return once the standard 1-year objection deadline expires following the initial assessment.

13′. An individual taxpayer realized that they neglected to file Form T1135 for 2026 despite holding $150,000 in foreign shares. The return and form were filed voluntarily 40 days after the filing deadline, without any demand letter from the CRA. Assuming no intentional gross negligence, what is the ordinary late-filing penalty for the form?

某个人纳税人意识到自己在 2026 年持有 $150,000 境外股票却遗漏了提交 Form T1135。该纳税人在申报截止日过去 40 天后主动补交了税表和表格，且未收到 CRA 的催报函。在不存在故意或重大疏忽的情况下，这份表格的普通迟报罚款是多少?

a. A flat $2,500 penalty charged as soon as the form is late, however short the delay.
b. 5% of the total cost amount of the foreign property, regardless of days late.
c. $500 for each month the form is late, totaling $1,000 here.
d. $25 per day late (minimum $100, maximum $2,500), so $1,000 here.

14. Tarrant is a registered Status Indian who worked on a reserve during 2026. All of his employment income is fully exempt from tax under Section 87 of the Indian Act. Tarrant has two dependent children under age 6 and earned no other income. Why is Tarrant strongly advised to file a 2026 T1 return along with Form T90?

Tarrant 是一名已登记的身份印第安人，2026 年在保留地上的雇主处工作，其全部就业收入根据《印第安人法》第 87 条完全免税。Tarrant 抚养两名未满 6 岁的子女，且无其他收入。为什么强烈建议 Tarrant 连同 Form T90 一同提交 2026 年 T1 申报表?

a. Filing is mandatory because Section 87 exemptions automatically expire if a return is not submitted annually.
b. Filing is required to convert his tax-exempt employment earnings into RRSP contribution room for future deductions.
c. Filing is needed to qualify for and calculate income-tested benefits such as the CCB and CGEB, which require a filed return.
d. Filing allows the CRA to allocate a portion of his exempt earnings to provincial income tax under the First Nations personal income tax agreement.

14′. When completing the Identification section of the 2026 T1 return, a tax preparer in British Columbia notices the checkbox asking whether the taxpayer 'resided on Indigenous government lands.' Under what circumstance does this specific checkbox apply?

在填写 2026 年 T1 申报表的识别信息部分时，不列颠哥伦比亚省的一位报税员注意到询问纳税人是否「居住在原住民政府土地上」的勾选框。在何种情形下才适用该特定勾选框?

a. It must be checked by any taxpayer across Canada who claims tax-exempt income under Section 87 of the Indian Act on Form T90.
b. It applies only to residents of Newfoundland and Labrador, the NWT or Yukon living on certain settlement lands.
c. It applies to all Indigenous persons living in British Columbia who work for a band council or on reserve lands.
d. It is a mandatory field for any homeowner whose property is subject to municipal property tax exemptions in Canada.

第 3 章 · 雇佣收入与 T4 雇佣收入与雇佣支出

带 ′ 的是同一考点的变式题：主题题做错时再做它。

15. Sarah received a 2026 T4 slip from her employer showing $65,000 in Box 14 (Employment income) and $3,200 in Box 40 (Other taxable allowances and benefits). What amount should Sarah enter on Line 10100 of her 2026 T1 personal income tax return?

Sarah 收到雇主寄来的 2026 年 T4 报表，其中 Box 14（雇佣收入）显示为 $65,000，Box 40（其他应税补贴与福利）显示为 $3,200。Sarah 在其 2026 年 T1 个人所得税申报表的第 10100 行应填报多少金额?

a. $65,000, because the $3,200 reported in Box 40 is already included in Box 14.

b. $68,200, because Box 40 represents additional taxable benefits that must be added to gross salary.

c. $61,800, because non-cash taxable benefits in Box 40 must be deducted from gross employment remuneration.

d. $3,200, because Line 10100 is specifically reserved for taxable benefits while salary is reported elsewhere.

15′. David received a 2026 T4 slip from an engineering firm showing $82,000 in Box 14 and $4,500 in Box 40 for employer-paid parking and group term life insurance. When completing his tax return, how should David report these figures on Line 10100?

David 收到工程设计公司开具的 2026 年 T4 报表，其中 Box 14 显示为 $82,000，Box 40 显示为 $4,500（包含雇主支付的停车位及团体定期人寿保费）。在编制报税表时，David 应如何在第 10100 行申报这些数字?

a. He must add the two boxes together to report $86,500 on Line 10100.

b. He must subtract Box 40 from Box 14 and report $77,500 on Line 10100.

c. Report $82,000, since Box 40 only breaks out benefits already inside Box 14.

d. He must report $82,000 on Line 10100 and report $4,500 separately on Line 10400.

16. In the 2026 tax year, Kevin earned $90,000 from his sole employer. His T4 slip shows the maximum employee contributions: $4,230.45 in Box 16 and $416.00 in Box 16A. How should Kevin allocate these CPP contributions between Line 30800 (tax credit) and Line 22215 (deduction) on his 2026 T1 return?

在 2026 纳税年度，Kevin 从其唯一雇主处获得 $90,000 的收入。其 T4 报表显示了雇员法定最高供款：Box 16 显示 $4,230.45，Box 16A 显示 $416.00。Kevin 在其 2026 年 T1 申报表中应如何将这些 CPP 供款分配到第 30800 行（抵免）与第 22215 行（扣除）？

a. Line 30800: $4,646.45; Line 22215: $0

b. Line 30800: $3,519.45; Line 22215: $1,127.00

c. Line 30800: $4,230.45; Line 22215: $416.00

d. Line 30800: $3,519.45; Line 22215: $416.00

16′. Rachel earned $74,600 in 2026, reaching exactly the YMPE cap. Her T4 Box 16 shows $4,230.45 and Box 16A shows $0. What exact amount should Rachel claim on Line 22215 as an enhanced CPP deduction on her 2026 T1 return?

Rachel 2026 年受雇收入为 $74,600，恰好达到 YMPE 上限。其 T4 Box 16 显示为 $4,230.45，Box 16A 显示为 $0。Rachel 在其 2026 年 T1 申报表的第 22215 行应申报多少金额的增强 CPP 扣除?

a. $0, as no CPP2 was deducted in Box 16A
b. $4,230.45, the full Box 16 amount
c. $3,519.45, the 4.95% base portion
d. $711.00, the 1% first enhancement

17. During 2026, Liam was away from work on medical leave for three months and received $12,000 in wage-loss replacement benefits under a group disability plan fully paid for by his employer. His employer also provided him with an assigned office parking space (not required for business travel) and a company smartphone used exclusively for emergency business communications. Which of these benefits is taxable to Liam?

2026 年期间，Liam 因病休假三个月，在一项保费完全由雇主承担的团体残疾保险计划下领取了 $12,000 的工资损失替代给付。雇主还为他提供了一个固定办公停车位（日常工作无需驾车外出）以及一部仅用于紧急业务联络的公司智能手机。Liam 的上述福利中哪一项属于应税福利?

a. Only the company smartphone is taxable, because electronic devices are always deemed personal benefits.
b. None of these benefits are taxable, because sick leave benefits and working tools are statutory tax-exempt.
c. Both the $12,000 insurance benefit and the parking space are taxable, while the business smartphone is non-taxable.
d. All three items are fully taxable, because all employer-provided benefits must be included in employment income.

17′. Sophia was off work for two months due to an illness. She received $8,000 from a wage-loss replacement plan where the premiums were 100% paid by Sophia through payroll deductions using after-tax earnings. How is the $8,000 benefit treated on Sophia's 2026 tax return?

Sophia 因病离岗休假两个月。她从一项由自己通过工资代扣用税后收入 100% 自付保费的工资损失替代计划中领取了 $8,000 给付。这笔 $8,000 给付在 Sophia 的 2026 年纳税申报表上应如何处理?

a. Fully non-taxable, because Sophia paid all the premiums with her own after-tax pay.
b. The entire $8,000 benefit is taxable and must be reported on Line 10100 as regular employment income.
c. Only 50% of the benefit ($4,000) is taxable under the standard non-accountable benefit rules.
d. The benefit is reported on Line 14400 and then deducted on Line 25000 like WorkSafeBC benefits.

18. In 2026, Emily exercised qualifying stock options from her arm's-length corporate employer, generating a taxable benefit of $24,000 reported in T4 Box 14 and Code 38. The shares were eligible common shares, the exercise price was not less than the grant-date fair market value, and the annual vesting limit was not exceeded. What deduction should Emily claim on Line 24900 of her 2026 T1 return under ITA s.110(1)(d)?

2026 年，Emily 行权了其非关联公司雇主授予的合格股票期权，产生 $24,000 的应税福利，已列于 T4 Box 14 及其他信息代码 38。标的股票为合格普通股，行权价不低于授权日公允市值，且未超过年度归属上限。根据 ITA s.110(1)(d)，Emily 在其 2026 年 T1 申报表第 24900 行应申报多少扣除额?

a. $8,000, because the 2024 federal budget reduced the stock option deduction rate to one-third (33.33%).
b. $24,000, because eligible stock options grant a full 100% tax exemption upon exercise.
c. $0, because stock option deductions were entirely eliminated for non-CCPC corporations under the 2021 rules.
d. $12,000, because the 50% deduction rate still applies after the proposed cut was withdrawn.

18′. Carlos exercised qualifying employee security options in 2026, receiving a T4 slip with Code 38 showing an eligible taxable benefit of $36,000 and Code 39 showing $18,000. Carlos was told by a colleague that recent tax reforms lowered the security option deduction to one-third. How much can Carlos legally deduct on Line 24900?

Carlos 2026 年行权了合格雇员证券期权，收到的 T4 报表上代码 38 显示合格应税福利为 $36,000，代码 39 显示为 $18,000。Carlos 听同事说近期税改已将期权扣除率削减为三分之一。Carlos 在第 24900 行依法可以扣除多少金额?

a. $12,000, reflecting the statutory one-third inclusion relief enacted in recent federal legislation.
b. $18,000, because the 50% deduction rate remains intact under 2026 law and Code 39 reflects this exact entitlement.
c. $36,000, representing the gross benefit offset under reciprocal private corporation agreements.
d. $9,000, because security options must be discounted by both 50% and provincial clawback percentages.

19. In 2026, Chloe changed jobs in July. Employer 1 withheld $2,500 in CPP (Box 16) and $700 in EI (Box 18). Employer 2, unaware of her prior deductions, withheld $3,000 in CPP (Box 16) and $650 in EI (Box 18). Chloe's total CPP withheld ($5,500) exceeded the 2026 maximum of $4,230.45, and total EI withheld ($1,350) exceeded the 2026 maximum of $1,123.07. How are these overpayments recovered?

2026 年 7 月，Chloe 更换了工作。雇主 1 代扣了 $2,500 的 CPP（Box 16）与 $700 的 EI（Box 18）。雇主 2 在不知情的情况下代扣了 $3,000 的 CPP（Box 16）与 $650 的 EI（Box 18）。Chloe 全年被扣缴的 CPP（$5,500）超过了 2026 年最高上限 $4,230.45，EI（$1,350）超过了最高上限 $1,123.07。这些超额扣缴的款项应如何拿回?

a. Claim them as refundable credits on Line 44800 (CPP) and Line 45000 (EI) on her 2026 return.
b. The CRA automatically mails a refund cheque to the employee in March without requiring any schedule or line entry on the T1 return.
c. The overpaid amounts expire permanently and are retained in the federal insurance reserve fund as unallocated revenue.
d. The employee must submit a formal refund lawsuit against Employer 2 to recover the deductions before April 30.

19′. Lucas held two part-time jobs in 2026. Across both T4 slips, his total EI payroll deductions in Box 18 totaled $1,400, which exceeds the 2026 maximum employee premium of $1,123.07 by $276.93. Where and how should Lucas claim the $276.93 excess on his T1 return?

Lucas 在 2026 年同时从事两份兼职工作。两张 T4 报表汇总后，其 Box 18 中的 EI 扣缴总额达到 $1,400，超出 2026 税年雇员最高保费上限 $1,123.07 达 $276.93。Lucas 应在其 T1 申报表的哪一行如何申报这笔 $276.93 的超额款项?

a. He should add $276.93 to Line 31200 to increase his non-refundable employment insurance tax credit.
b. He must claim a tax deduction of $276.93 on Line 22215 alongside enhanced pension deductions.
c. He must report the excess on Line 10400 as other employment income.
d. He should claim the $276.93 excess on Line 45000 as a refundable EI overpayment credit.

20. Brian received a 2026 T4 slip showing $3,500 in Box 20 (RPP contributions) and $6,200 in Box 52 (Pension Adjustment, PA). How should Brian report these two boxes on his 2026 personal income tax return?

Brian 收到 2026 年 T4 报表，其中 Box 20（RPP 供款）显示为 $3,500，Box 52（养老金调整额，PA）显示为 $6,200。Brian 应如何在其 2026 年个人所得税申报表上填报这两个框?

a. Report $3,500 on Line 20700 and report $6,200 on Line 20800 as an RRSP deduction.
b. Deduct $3,500 on Line 20700; Box 52 goes on no line but trims next year's RRSP room.
c. Report the sum of both boxes ($9,700) on Line 20700 as total retirement plan deductions.
d. Report $3,500 on Line 30800 and report $6,200 on Line 43700 as prepaid retirement credits.

20′. A tax preparer is reviewing a client's 2026 T4 slip with $5,800 in Box 52 (Pension Adjustment). The client insists on entering this $5,800 onto Line 23200 (Other deductions) to lower taxable income. How should the preparer advise the client?

报税人员正在审核客户 2026 年的 T4 报表，其中 Box 52（养老金调整额）为 $5,800。客户坚持要将这笔 $5,800 填入第 23200 行（其他扣除）以降低应税收入。报税人员应如何向客户解释?

a. The client is correct, because PA represents an unutilized employee contribution deductible under ITA s.60.

b. The client should report the amount on Line 31260 to boost the Canada employment amount credit.

c. Box 52 goes on no T1 line; it only reduces the client's RRSP room for the following year.

d. The amount must be split evenly between Line 10100 as additional salary and Line 20700 as pension expense.

21. In 2026, Zoe had $1,200 in employment income from a part-time job (Line 10100) and $40,000 in net business income from self-employment. She is a resident of British Columbia. How much can Zoe claim for the Canada employment amount on federal Line 31260, and what corresponding credit can she claim on provincial Form BC428?

2026 年，Zoe 从一份兼职工作中获得 $1,200 的雇佣收入（Line 10100），另有 $40,000 的自雇经营净利润。她是卑诗省（BC）居民。Zoe 在联邦第 31260 行可以申报多少加拿大就业额，在卑诗省表 Form BC428 上可以申报多少对应的省级抵免?

a. Federal Line 31260: $1,501; Form BC428: $1,501.

b. Federal Line 31260: $1,501; Form BC428: $0.

c. Federal Line 31260: $1,200; Form BC428: $0.

d. Federal Line 31260: $1,000; Form BC428: $1,000.

21′. An accountant is preparing a 2026 tax return for a Vancouver employee who earned $55,000 in salary on Line 10100 and incurred $2,000 in unvouched transit and clothing expenses. What is the maximum Canada employment amount credit the employee can claim on federal Line 31260, and do they need to submit expense receipts?

会计师正在为一位温哥华雇员编制 2026 年税表，该雇员在第 10100 行有 $55,000 的工资收入，并发生了 $2,000 未保留发票的通勤与工作置装支出。该雇员在联邦第 31260 行最高可申报多少加拿大就业额抵免，是否需要提交支出发票?

a. $1,501, and no receipts or proof of expenses are required.

b. $2,000, provided original receipts are uploaded through CRA My Account.

c. $1,000, because statutory credits cannot exceed the base unindexed amount stated in ITA s.118(10).

d. $0, because employees earning over $50,000 are clawed back from claiming employment credits.

第 4 章 · CPP、EI 与雇佣扣除 雇佣收入与雇佣支出

带 ′ 的是同一考点的变式题：主题题做错时再做它。

22. In 2026, David worked for two different employers in Vancouver. Employer 1 paid him $50,000 and deducted $2,766.75 in Box 16. Employer 2 paid him $40,000 and deducted $2,171.75 in Box 16. Neither employer deducted CPP2 (Box 16A is blank) because neither salary alone reached the 2026 YMPE ($74,600). His total pensionable earnings of $90,000 exceed both the YMPE and the YAMPE ($85,000). Total CPP deducted in Box 16 was $4,938.50. How should David complete Line 44800 and the related CPP lines on his 2026 return?

2026 年，David 在温哥华先后为两家雇主工作。雇主 1 支付 $50,000，Box 16 代扣 $2,766.75；雇主 2 支付 $40,000，Box 16 代扣 $2,171.75。单家工资都没到 2026 年 YMPE（$74,600），两家都没扣 CPP2（Box 16A 为空）。他全年可供款收入 $90,000，超过 YMPE 与 YAMPE（$85,000）。两张 T4 的 Box 16 合计 $4,938.50。David 在 2026 年税表上应如何填 Line 44800 及相关 CPP 各行?

a. $292.05 on Line 44800, with Lines 30800 and 22215 showing the required amounts, not the amounts withheld
b. $292.05 on Line 44800, with Line 30800 showing the full $4,938.50 that both employers withheld
c. Nothing on Line 44800, because the CPP2 that was never withheld must be paid off separately first
d. $708.05 on Line 44800, being the total withheld minus the $4,230.45 Box 16 maximum

22′. In 2026, Brenda held two concurrent jobs in Surrey. Employer A deducted $2,500.00 in Box 16, and Employer B deducted $2,400.00 in Box 16. Neither employer deducted CPP2 (Box 16A is blank). Her total pensionable earnings from both T4 slips were $88,000, exceeding both the YMPE ($74,600) and YAMPE ($85,000). Total CPP deducted was $4,900.00. What is Brenda's correct CPP overpayment amount to be refunded on Line 44800?

2026 年，Brenda 在素里同时兼做两份工作。雇主 A 代扣了 $2,500.00 的 CPP（Box 16），雇主 B 代扣了 $2,400.00 的 CPP（Box 16），两家雇主均未扣缴 CPP2（Box 16A 为空）。两张 T4 的可供款收入合计为 $88,000，超过了 YMPE（$74,600）与 YAMPE（$85,000）。实扣 CPP 合计为 $4,900.00。Brenda 在 Line 44800 上应申报退回的 CPP 超缴金额是多少?

a. $669.55, calculated by simply subtracting the 2026 maximum Box 16 threshold ($4,230.45) from her total deductions.
b. $0.00, because the uncollected CPP2 liability of $416.00 cancels out any potential overpayment.
c. $253.55, her $4,900.00 withheld minus the $4,646.45 required for base, enhanced and CPP2 together.
d. $416.00, representing the maximum employee second additional contribution payable under Schedule 8.

23. In 2026, Kevin, an 18-year-old student, earned $1,800 from a short-term part-time job. His T4 slip showed Box 14 and Box 24 insurable earnings of $1,800, and his employer withheld $29.34 of EI premiums in Box 18 (1.63% of $1,800). Kevin had no other employment or insurable income during the year. How should Kevin report this EI premium on his 2026 personal income tax return?

2026 年，18 岁的学生 Kevin 从一份短期兼职工作中赚取了 $1,800。他的 T4 表显示 Box 14 和 Box 24 可保收入均为 $1,800，雇主在 Box 18 中代扣了 $29.34 的 EI 保费（$1,800 的 1.63%）。Kevin 在该年度内没有其他受雇或可保收入。Kevin 在 2026 年个人所得税申报表上应如何申报这笔 EI 保费?

a. Report $29.34 on Line 31200 as a non-refundable tax credit, with $0 on Line 45000.
b. Apply a $2,000 basic exemption to his earnings, which reduces insurable earnings to $0 and forfeits the $29.34 withheld.
c. Report $0 on Line 31200 and claim the entire $29.34 as a refundable tax credit on Line 45000 via Form T2204.
d. Report $29.34 on Line 23200 as an employment expense deduction to reduce net taxable income.

23′. In 2026, Maya worked as a casual weekend worker earning a total of $1,600 in insurable earnings (Box 24). Her employer deducted $26.08 in EI premiums (Box 18). Maya wants to know how her EI premiums will be handled when filing her 2026 tax return using Form T2204. Which statement correctly describes the outcome?

2026 年，Maya 从事临时周末工作，全年累计可保收入（Box 24）为 $1,600。雇主在 Box 18 代扣了 $26.08 的 EI 保费。Maya 想了解在通过 T2204 表申报 2026 年个税时，这笔 EI 保费将如何处理。下列哪项陈述准确描述了其申报结果?

a. The $26.08 is converted into a non-refundable tax credit on Line 31200 because all withheld EI premiums generate non-refundable credits.
b. The full $26.08 is refunded to Maya on Line 45000, and Line 31200 is set to zero, because her insurable earnings did not exceed $2,000.
c. Only the portion of premiums corresponding to earnings above $1,000 is refundable, while the remainder is forfeited.
d. The $26.08 cannot be refunded unless Maya also had CPP deductions exceeding the basic exemption on her T4 slip.

24. Marcus turned 18 years old on May 14, 2026. From June 1 to December 31, 2026, he worked part-time and earned $12,000 in employment income (T4 Box 14, Box 24, and Box 26 all show $12,000). He had no other income in 2026. How are his CPP contributory period and his EI premiums determined for the 2026 tax year?

Marcus 于 2026 年 5 月 14 日年满 18 岁。2026 年 6 月 1 日至 12 月 31 日期间，他从事兼职工作并获得 $12,000 的受雇收入（T4 表 Box 14、Box 24 和 Box 26 均显示为 $12,000）。他在 2026 年没有其他收入。他的 CPP 供款期以及 EI 保费在 2026 税年应如何确定?

a. Both CPP and EI are prorated for 7 months; the basic exemption and MIE are both multiplied by 7/12.
b. CPP is prorated over 7 months (June to December), but EI applies to the full $12,000 with no age rule or proration.
c. CPP is prorated for 8 months (May through December, including the birth month), while EI is entirely exempt because Marcus was a minor during part of the year.
d. Neither CPP nor EI is prorated because Marcus was 18 years old on December 31, 2026, so the full annual CPP basic exemption of $3,500 applies.

24′. Chloe celebrated her 18th birthday on September 22, 2026. During the remainder of 2026, she earned $8,000 in employment income. Her employer withheld both CPP and EI premiums. When preparing Schedule 8 and Form T2204, how many months should be entered for Chloe's CPP contributory period, and how are her EI premiums evaluated?

Chloe 于 2026 年 9 月 22 日庆祝了 18 岁生日。在 2026 年剩余时间里，她赚取了 $8,000 的受雇收入。雇主代扣了 CPP 与 EI 保费。在准备 Schedule 8 与 T2204 表时，Chloe 的 CPP 供款期应输入多少个月？她的 EI 保费又该如何评估?

a. CPP contributory period is 4 months (September to December); EI insurable earnings ceiling is prorated to 4/12 of the 2026 MIE.
b. CPP contributory period is 12 months because she reached the age of majority during the tax year; EI applies normally.
c. CPP contributory period is 3 months, and EI premiums are entirely waived because her earnings occurred across fewer than six active months.
d. 3 months (October to December), with the exemption prorated to 3/12; EI is assessed on the full $8,000.

25. Jason is a salaried employee in Vancouver who entered into a formal written remote work agreement with his employer in 2026, requiring him to work from home four days a week. His employer signed Form T2200. Jason owns a condo where his dedicated home office occupies 15% of the total floor area. In 2026, he incurred the following expenses: mortgage interest $14,000, mortgage principal repayment $8,000, electricity and heat $2,400, home internet monthly access fees $1,200, internet initial connection fee $150, and condo maintenance fees of $3,600 (of which $1,200 covers in-unit heat and water). What is the total home office expense deduction Jason can claim on Line 9945 of Form T777?

Jason 是温哥华的一名受薪雇员。他在 2026 年与雇主签订了正式书面远程办公协议，要求其每周在家工作 4 天，雇主为其签署了 T2200 表。Jason 拥有一套自住公寓，其中专用家庭办公室占总面积的 15%。2026 年，他发生了以下支出：按揭利息 $14,000、按揭本金还款 $8,000、电费与暖气费 $2,400、家庭网络月度接入费 $1,200、网络初装开通费 $150，以及公寓管理费 $3,600（其中 $1,200 为户内暖气与水费）。Jason 在 T777 表 Line 9945 上最多可申报多少家庭办公室支出扣除?

a. $2,820, by also including 15% of the mortgage interest with the other eligible costs.
b. $1,080, calculated as 15% of the full condo maintenance fee ($3,600), utilities ($2,400), and internet access ($1,200).
c. $3,300, by calculating a deemed fair market rent equivalent for home ownership expenses under CRA detailed method rules.
d. $720, being 15% of utilities, monthly internet and the utility share of condo fees, with no mortgage costs.

25′. Sarah, a salaried graphic designer in Burnaby, rented a two-bedroom apartment in 2026. Under a formal T2200 arrangement, she used one bedroom exclusively as a home office, representing 20% of the apartment's square footage. In 2026, she paid $24,000 in residential rent, $1,800 in utilities (heat and electricity), $960 in home internet monthly access fees, $600 in tenant home insurance, and $1,500 to purchase an ergonomic workstation desk. Her rent, utilities and internet access fees add up to $26,760. What is Sarah's eligible home office deduction on Form T777?

Sarah 是本拿比的一名受薪平面设计师，2026 年租住在一套两居室公寓中。在正式 T2200 安排下，她将其中一间卧室专门用作家庭办公室，占公寓总面积的 20%。2026 年，她支付了住宅租金 $24,000、公用事业费（水暖电）$1,800、家庭网络月度接入费 $960、租客家庭保险 $600，并花费 $1,500 购买了一张人体工学办公桌。她的租金、水暖电与网络接入费合计 $26,760。Sarah 在 T777 表上合格的家庭办公室扣除额是多少?

a. $5,352: 20% of rent, utilities and internet ($26,760)
b. $5,472: the same plus 20% of the $600 insurance
c. $5,652: the same plus 20% of the $1,500 desk
d. $4,800: 20% of the $24,000 rent only

26. In 2026, Rachel was employed as a sales representative with Box 14 total employment income of $75,000, which included Box 42 commission income of $6,000. Her employer signed Form T2200 certifying she paid her own expenses without reimbursement. Rachel incurred $4,500 in eligible motor vehicle operating expenses (business portion, no CCA or interest), $1,200 in business travel meals (50% rule applied = $600), $1,500 in lodging, $800 in client entertainment (50% rule applied = $400), and $1,000 in advertising and promotion. She also had $2,000 in eligible home office expenses (utilities and rent). If claimed under commission employee rules, expenses under those provisions are capped at Box 42 commission income ($6,000). What is the optimal strategy for Rachel on Form T777, and what total amount can she deduct on Line 22900?

2026 年，Rachel 担任销售代表，T4 表 Box 14 受雇总收入为 $75,000，其中包括 Box 42 的佣金收入 $6,000。雇主签署了 T2200 表证明其自理费用且未获报销。Rachel 实际发生了 $4,500 的合格车辆营运支出（业务使用部分，无 CCA 或利息）、$1,200 的出差差旅餐饮费（适用 50% 限制后为 $600）、$1,500 的住宿费、$800 的客户娱乐费（适用 50% 限制后为 $400），以及 $1,000 的广告推广费。她还有 $2,000 的合格家庭办公室支出（水电租金部分）。若按佣金雇员口径申报，相关支出受 Box 42 佣金收入（$6,000）的封顶限制。Rachel 在 T777 表上的最佳申报策略是什么？她在 Line 22900 上最多可扣除多少？

a. Use the salaried rules and deduct $8,600, giving up advertising and entertainment but escaping the $6,000 cap.
b. Must claim under the commission employee rules, deducting $10,000, because the presence of Box 42 strictly mandates the commission method.
c. Claim $6,000 under the commission rules and carry forward the disallowed $4,000 of expenses indefinitely to future tax years.
d. Split the claims by filing two separate T777 forms, reporting vehicle and travel under salaried rules and advertising under commission rules.

26′. Liam had $90,000 in Box 14 employment income in 2026, which included $8,000 in Box 42 commissions. His unreimbursed expenses supported by Form T2200 were: business vehicle operating costs $7,000, travel lodging $2,500, advertising $1,000, and client entertainment $500 (after 50% reduction). Under the commission rules, his total deduction is capped at his $8,000 commission. What should Liam do on Form T777 to maximize his deduction?

2026 年，Liam 的 Box 14 受雇收入为 $90,000，其中包含 Box 42 的佣金收入 $8,000。持有 T2200 表支持的未报销开支包括：业务车辆营运费 $7,000、差旅住宿费 $2,500、广告费 $1,000，以及客户娱乐费 $500（50% 减半后）。若按佣金规则，其总扣除额被其 $8,000 的佣金封顶限制。Liam 在 T777 表上应如何操作以实现扣除最大化？

a. Claim under commission rules to preserve the $1,500 of advertising and entertainment, accepting the $8,000 cap.
b. Use the salaried method to deduct $9,500 (vehicle plus lodging), giving up advertising and entertainment.
c. Claim $8,000 in 2026 and re-characterize the remaining $3,000 as a moving expense deduction on Line 21900.
d. Report all $11,000 under commission rules because the commission cap only applies if total income is under $50,000.

27. In 2026, Nathan, an apprentice electrician living in Prince George, BC, was dispatched to a temporary remote construction site 160 km away from his ordinary residence for five months. His temporary lodging was located 135 km closer to the work site than his ordinary residence. Nathan earned $32,000 in employment income from this temporary project and personally incurred $11,500 in eligible temporary lodging, meals, and transportation expenses that were not reimbursed by his employer. His employer refused to sign Form T2200. What is the maximum Labour Mobility Deduction Nathan can claim on Line 22900 of his 2026 return?

2026 年，家住卑诗省乔治王子城的学徒电工 Nathan 被派往距离其常住居所 160 公里的一个临时偏远建筑工地工作 5 个月。其临时住所距离该工地的距离比其常住居所近了 135 公里。Nathan 从该临时工程中获得受雇收入 $32,000，并自行承担了 $11,500 的合格临时住宿、餐饮与交通开支（雇主未予报销）。其雇主拒绝签署 T2200 表。Nathan 在 2026 年报税表 Line 22900 上最多可申报多少劳动力流动扣除（Labour Mobility Deduction）？

a. $0, because no Form T2200 was signed by his employer

b. $10,000, the 2026 cap, which is under half his income

c. $4,000, the older cap that applied before 2026

d. $11,500, all of his costs, as there is no cap

27′. Trevor, a certified carpenter in BC, incurred $6,500 in eligible travel and temporary accommodation expenses for a qualifying temporary construction relocation in 2026. The distance between his ordinary residence and the project site was 180 km, and his temporary lodging was 130 km closer to the site. Trevor earned $11,000 from this temporary project in 2026. He did not receive a signed Form T2200 from the contractor. How much can Trevor deduct under the Labour Mobility Deduction on his 2026 tax return?

Trevor 是卑诗省一名持证木工，2026 年因一次合格的临时建筑外派搬迁而发生了 $6,500 的合格差旅及临时住宿支出。其常住居所与工地相距 180 公里，临时居所离工地近了 130 公里。Trevor 在 2026 年从该临时项目中赚取了 $11,000。他没有拿到承包商签署的 T2200 表。Trevor 在 2026 年税表上可申报多少劳动力流动扣除?

a. $0, because no T2200 was obtained

b. $6,500, as it is under the cap

c. $5,500, half of his income

d. $4,000, the older dollar cap

28. In 2026, Gary, an IT consultant employed by a registered commercial firm in BC, properly claimed $4,200 of eligible employment expenses (all subject to sales tax, excluding any motor vehicle CCA) on Line 22900 of his return. In early 2027, he filed Form GST370 to claim an employee GST/HST rebate. In July 2027, CRA approved the rebate and issued a refund payment of $200 ($4,200 × 5/105). Which of the following correctly describes the provincial sales tax rule and the subsequent tax reporting requirement for this rebate?

2026 年，Gary 作为卑诗省一家已登记商业公司的 IT 顾问，在报税表 Line 22900 上合规申报了 $4,200 的合格雇佣支出（全部含消费税，不含任何车辆 CCA）。2027 年初，他提交了 GST370 表申请雇员消费税退税。2027 年 7 月，CRA 批准并核发了 $200 的退税款（$4,200 × 5/105）。关于省销售税规则以及该笔退税款后续的税务申报要求，下列哪项说明完全正确?

a. Gary was entitled to a 12% combined rebate covering both GST and BC PST, and the resulting refund is permanently non-taxable.
b. The rebate is restricted to 5% GST, but the $200 refund must be applied to reduce the undepreciated capital cost (UCC) of his personal computer equipment in 2027.
c. The rebate is restricted to 5% GST because BC PST is not rebatable, and the $200 refund received in 2027 must be reported as taxable income on Line 10400 of his 2027 tax return.
d. Gary is completely ineligible for the rebate because technology employees are categorized as listed financial institutions under CRA excise tax guidelines.

28′. Alice, a structural engineer in Vancouver, incurred $6,300 in eligible travel and supplies expenses while working for a GST-registered consulting firm in 2026. Her receipts showed 5% GST and 7% BC PST. She filed Form GST370 within the statutory 4-year deadline and received a rebate payment of $300 ($6,300 × 5/105) in October 2027. How must Alice treat this refund in her future filings, and why was the 7% PST portion excluded?

Alice 是温哥华的一名结构工程师，2026 年在一家已登记 GST 的工程咨询公司工作期间发生了 $6,300 的合格差旅与用品支出。其发票载明包含 5% GST 与 7% BC PST。她在法定的 4 年时效内提交了 GST370 表，并于 2027 年 10 月收到了 $300 的退税支票（$6,300 × 5/105）。Alice 在未来的个税申报中必须如何处理这笔退税？为什么 7% 的 PST 部分被排除在外?

a. The 7% PST was excluded due to an administrative CRA error, and the $300 refund is completely tax-exempt under federal guidelines.
b. Alice must amend her 2026 tax return by reducing Line 22900 expenses by $300, and BC PST will be refunded separately by the BC Ministry of Finance.
c. The $300 refund must be deducted from her 2027 Canada Employment Amount on Line 31260, while PST is carried forward.
d. The 7% PST is excluded because BC is a non-participating province, and Alice must report the $300 refund as taxable employment income on Line 10400 of her 2027 return.

第 5 章 · 养老金与投资收入 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

29. Martin, aged 62, retired during the current tax year. He received $14,000 from an employer Registered Pension Plan (RPP) periodic annuity, $6,000 from a Registered Retirement Income Fund (RRIF) withdrawal, and $4,500 in Canada Pension Plan (CPP) retirement benefits. None of these amounts were received as a consequence of a spouse's death. What is Martin's qualifying pension income for calculating the federal pension income amount on line 31400?

马丁（Martin）现年 62 岁，于当前税年退休。他收到了 $14,000 的雇主注册养老金计划（RPP）定期年金、$6,000 的注册退休收入基金（RRIF）提款，以及 $4,500 的加拿大退休金计划（CPP）退休给付。这些款项均非因配偶去世而承继。在计算 Line 31400 的联邦养老金收入额时，马丁的合格养老金收入是多少?

a. $24,500

b. $14,000

c. $20,000

d. $2,000

29′. Evelyn, aged 67, received $8,000 from an Old Age Security (OAS) pension, $5,000 in Canada Pension Plan (CPP) retirement benefits, and $12,000 from Registered Retirement Income Fund (RRIF) withdrawals during the current tax year. How much of these receipts qualifies as eligible pension income for the federal pension income amount on line 31400?

艾芙琳（Evelyn）现年 67 岁，在当前税年收到了 $8,000 的老年保障金（OAS）、$5,000 的加拿大退休金计划（CPP）退休给付，以及 $12,000 的注册退休收入基金（RRIF）提款。其中有多少金额符合资格作为 Line 31400 联邦养老金收入额的合格养老金收入?

a. $25,000

b. $17,000

c. $2,000

d. $12,000

30. For the 2026 tax year, Arthur received a T4A(OAS) slip showing total Old Age Security payments of $9,000 in box 18. His net income before adjustments on line 23400 is $105,323, which exceeds the 2026 OAS recovery threshold of $95,323 by exactly $10,000. How should Arthur report his OAS income and the resulting OAS recovery tax on his 2026 T1 return?

在 2026 税年，亚瑟（Arthur）收到一张 T4A(OAS) 凭单，其 box 18 显示的老年保障金给付总额为 $9,000。他在 Line 23400 调整前的净收入为 $105,323，刚好超出 2026 税年 OAS 回收门槛（$95,323）整整 $10,000。亚瑟应如何在 2026 年 T1 申报表上列报其 OAS 收入及由此产生的 OAS 回收税?

a. Report $7,500 on line 11300 and leave line 23500 blank.

b. Report $9,000 on line 11300 and report a recovery tax of $1,000 on line 23500.

c. Report $9,000 on line 11300 and report a recovery tax of $1,500 on line 23500.

d. Report $9,000 on line 11300 and report a recovery tax of $2,150 on line 23500.

30′. Beatrice is preparing her 2026 personal tax return. Her T4A(OAS) slip indicates $8,400 in box 18. Her net income before adjustments on line 23400 is $101,323. The OAS recovery rate is 15% of net income above the threshold. Under 2026 tax rules, what is the proper amount to report on line 11300, and what is the OAS recovery tax on line 23500?

比阿特丽斯（Beatrice）正在准备她的 2026 年个人税申报表。她的 T4A(OAS) 凭单 box 18 显示为 $8,400。她在 Line 23400 调整前的净收入为 $101,323。OAS 回收率为净收入超过门槛部分的 15%。根据 2026 税年规则，Line 11300 应申报的正确金额是多少，Line 23500 上的 OAS 回收税又是多少?

a. Report $8,400 on line 11300 and $900 on line 23500.

b. Report $7,500 on line 11300 and $0 on line 23500.

c. Report $8,400 on line 11300 and $1,549 on line 23500.

d. Report $8,400 on line 11300 and $1,260 on line 23500.

31. Raymond received a T5 slip from a Canadian public corporation indicating actual eligible dividends of $20,000 in box 24 and the taxable amount of dividends of $27,600 in box 25. The slip also reports a federal dividend tax credit of $4,145.46 in box 26. How should Raymond enter these amounts on his federal T1 return?

雷蒙德（Raymond）收到一家加拿大上市公司寄发的 T5 凭单：box 24 实际合资格股息 $20,000，box 25 股息应税金额 $27,600，box 26 联邦股息税收抵免 $4,145.46。雷蒙德应如何在联邦 T1 申报表上填报这些金额?

a. Enter $27,600 on line 12000 and enter $4,145.46 on line 40425.

b. Enter $20,000 on line 12000 and enter $4,145.46 on line 40425.

c. Enter $27,600 on both line 12000 and line 12010, and enter $4,145.46 on line 40425.

d. Enter $38,088 on line 12000 after multiplying box 25 by 138%, and calculate credit manually.

31′. Brenda received a T5 slip from a Canadian-controlled private corporation (CCPC) showing actual non-eligible dividends of $10,000 in box 10, taxable amount of dividends of $11,500 in box 11, and a federal dividend tax credit of $1,038.46 in box 12. How should Brenda enter these figures on her federal T1 return?

布伦达（Brenda）收到一家加拿大控股私营公司（CCPC）出具的 T5 凭单，其中 box 10 显示实际非合资格股息为 $10,000，box 11 显示股息应税金额为 $11,500，box 12 显示联邦股息税收抵免为 $1,038.46。布伦达应如何在联邦 T1 申报表上填入这些数据?

a. Enter $10,000 on line 12000 and enter $1,038.46 on line 40425, omitting line 12010.

b. Enter $11,500 on line 12000 only, leaving line 12010 blank.

c. Enter $11,500 on both line 12000 and line 12010, and enter $1,038.46 on line 40425.

d. Enter $13,225 on line 12000 after multiplying box 11 by 115%, and enter $1,038.46 on line 40425.

32. Harold (age 69) and his spouse Margaret (age 68) are Canadian residents who lived together throughout the tax year. Harold received $36,000 from an employer Registered Pension Plan (RPP periodic annuity), $8,000 in Old Age Security (OAS), and $6,000 from the Canada Pension Plan (CPP). Margaret had no pension income. Harold and Margaret wish to make a joint election to split pension income using Form T1032. What is the maximum amount of pension income Harold can allocate to Margaret?

哈罗德（Harold，69 岁）与其配偶玛格丽特（Margaret，68 岁）均为加拿大居民，且整年共同生活。哈罗德当年收到了 $36,000 的雇主注册养老金计划（RPP 定期年金）、$8,000 的老年保障金（OAS）以及 $6,000 的加拿大退休金计划（CPP）。玛格丽特没有任何养老金收入。哈罗德与玛格丽特希望通过 Form T1032 办理退休收入分割联合选择。哈罗德最多可以将多少养老金收入分割转让给玛格丽特?

a. $25,000

b. $21,000

c. $22,000

d. $18,000

32′. Douglas (age 66) received $24,000 from a Registered Retirement Income Fund (RRIF) withdrawal and $7,000 in Canada Pension Plan (CPP) payments during the tax year. His common-law partner, Linda (age 65), had no income. Both are Canadian residents living together. If they execute a valid joint election on Form T1032, what is the maximum deduction Douglas can claim on his return for splitting pension income with Linda?

道格拉斯（Douglas，66 岁）在税年内收到了 $24,000 的注册退休收入基金（RRIF）提款和 $7,000 的加拿大退休金计划（CPP）给付。其同居伴侣琳达（Linda，65 岁）没有任何收入。两人均为共同生活的加拿大居民。如果他们签署 Form T1032 提交有效的联合选择，道格拉斯在其税表上因与琳达分割退休收入最多可申报多少扣除额?

a. $15,500

b. $12,000

c. $24,000

d. $2,000

33. Nathan contributes to a spousal RRSP in which his spouse, Chloe, is the annuitant. His only contributions in 2024, 2025 and 2026 were $5,000 made in November 2025. In October 2026, Chloe withdrew $8,000 from this spousal RRSP. Neither spouse is separated or non-resident. Under the spousal attribution rules in subsection 146(8.3) of the Income Tax Act, how must this $8,000 withdrawal be reported on their 2026 tax returns?

内森（Nathan）向以配偶克洛伊（Chloe）为年金领取人的配偶 RRSP 供款，他在 2024、2025、2026 三年里唯一的一笔供款是 2025 年 11 月的 $5,000。2026 年 10 月，克洛伊从该配偶 RRSP 中提取了 $8,000。夫妻均未分居且均为加拿大居民。根据《所得税法》第 146(8.3) 条配偶归属规则，这笔 $8,000 应如何在两人 2026 年税表上申报？

a. Chloe reports the full $8,000 on line 12900 of her return, and Nathan reports $0.

b. Nathan reports $5,000 on line 12900 of his return, and Chloe reports the remaining $3,000 on line 12900 of her return.

c. Nathan reports the entire $8,000 on line 12900 of his return, and Chloe reports $0.

d. Nathan and Chloe split the $8,000 equally, reporting $4,000 each on line 12900 under pension splitting rules.

33′. Samuel contributed $10,000 to a spousal RRSP for his wife, Hannah, in March 2024. He made no further contributions in 2024, 2025, or 2026. In December 2026, Hannah withdrew $6,000 from this plan. Assuming they remain married and living together in Canada, how is this $6,000 withdrawal taxed for the 2026 tax year?

塞缪尔（Samuel）于 2024 年 3 月为其妻子汉娜（Hannah）的配偶 RRSP 供款 $10,000。此后在 2024、2025 或 2026 年他未再供款。2026 年 12 月，汉娜从该计划中提取了 $6,000。假设两人持续保持婚姻关系并在加拿大共同生活，这笔 $6,000 的提款在 2026 税年应如何课税？

a. Hannah reports the entire $6,000 on line 12900 because Samuel made no contributions in 2026.

b. Samuel and Hannah must each report $3,000 on line 12900 of their respective returns.

c. Samuel must report the entire $6,000 on line 12900 of his return, and Hannah reports $0.

d. Hannah reports $6,000 on line 13000, and Samuel claims a $6,000 deduction on line 20800.

34. Frank, a resident of British Columbia, wishes to withdraw a total of $12,000 from his regular RRSP. To reduce the immediate withholding tax, Frank requests the financial institution to process this as three separate withdrawals of $4,000 on three consecutive days. Under CRA administrative rules and standard withholding rates outside Quebec, how should the financial institution apply the withholding tax to Frank's request?

定居卑诗省（BC）的弗兰克（Frank）打算从其普通 RRSP 中提取总额为 $12,000 的资金。为了降低当期的预扣税率，弗兰克要求金融机构在连续三天内将其拆分成三笔每次 $4,000 的独立提款分别执行。根据 CRA 行政规则及魁省以外的标准预扣税率，金融机构应如何对弗兰克的提款请求计征预扣税？

a. Apply a 20% withholding rate to each payment because withholding is based on the total requested withdrawal of $12,000.
b. Apply a 10% withholding rate to each $4,000 payment because each separate transaction is under $5,000.
c. Apply a 30% withholding rate to each payment because splitting withdrawals is subject to a statutory punitive rate.
d. Apply zero withholding at the time of withdrawal and settle the entire tax liability upon filing the annual T1 return.

34′. George, residing in BC, needs to make an unscheduled withdrawal of $18,000 from his Registered Retirement Savings Plan (RRSP). What is the mandatory federal/provincial lump-sum withholding tax rate that his financial institution must deduct from this payment?

居住在 BC 省的乔治（George）需要从其注册退休储蓄计划（RRSP）中一次性提取 $18,000 的非计划款项。他的金融机构依法必须从这笔款项中扣缴的联邦/省级一次性提款预扣税率是多少？

a. 10%
b. 15%
c. 20%
d. 30%

35. Irene received a T4A(P) slip from Service Canada for the current tax year. Box 20 (Total CPP benefits) shows $11,000, which includes $3,000 of disability benefit shown in box 16. In addition, as a named individual beneficiary of her deceased father, Irene received a $2,500 CPP death benefit reported in box 18 of a separate T4A(P) slip issued in her name. How should Irene report these amounts on her T1 tax return?

艾琳（Irene）在当前税年收到了加拿大服务局（Service Canada）寄发的一张 T4A(P) 凭单。Box 20（CPP 给付总额）显示为 $11,000，其中已包含 box 16 所列的 $3,000 伤残给付。此外，作为其已故父亲指定的个人受益人，艾琳收到了以其个人名义出具的另一张 T4A(P) 凭单，box 18 载明 $2,500 的 CPP 死亡给付。艾琳应如何在 T1 报税表上申报这些金额？

a. Enter $14,000 on line 11400, enter $3,000 on line 11410, and enter $0 on line 13000.
b. Enter $13,500 on line 11400, enter $3,000 on line 11410, and enter $0 on line 13000.
c. Enter $11,000 on line 11400, enter $3,000 on line 11410, and enter $2,500 on line 13000.
d. Enter $8,000 on line 11400, enter $3,000 on line 11410, and enter $2,500 on line 13000.

35′. Kevin received a T4A(P) slip showing $9,500 in box 20 (Total CPP benefits), which includes $4,000 of disability benefits noted in box 16. What are the correct entries on lines 11400 and 11410 of Kevin's T1 return?

凯文（Kevin）收到一张 T4A(P) 凭单，其中 box 20（CPP 给付总额）显示为 $9,500，其中包括了 box 16 载明的 $4,000 伤残给付。凯文在 T1 税表的 Line 11400 和 Line 11410 上的正确填报方式是什么?

a. Enter $13,500 on line 11400 and leave line 11410 blank.

b. Enter $9,500 on line 11400 and enter $4,000 on line 11410.

c. Enter $5,500 on line 11400 and enter $4,000 on line 11410.

d. Enter $9,500 on line 11400 and enter $9,500 on line 11410.

第 6 章 · 其他收入与社会福利 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

36. Darren received $12,000 in Employment Insurance (EI) regular benefits during the 2026 tax year (T4E box 14 shows $12,000, box 7 rate is 30%, and box 15 contains an amount). His net income before adjustments on line 23400 is $96,125. Darren has no other deductions or additions affecting line 23500. What amount should Darren report on line 11900 as EI benefits, and what amount of EI benefit repayment must be reported on line 23500?

达伦（Darren）在 2026 税年收到了 $12,000 的就业保险（EI）常规福利（T4E box 14 显示为 $12,000，box 7 费率为 30%，box 15 有金额）。他在 Line 23400 调整前的净收入为 $96,125。达伦没有其他影响 Line 23500 的扣除或加项。达伦应在 Line 11900 申报多少 EI 福利，以及必须在 Line 23500 申报多少 EI 福利回收额?

a. Report $12,000 on line 11900 and $3,000 on line 23500.

b. Report $9,000 on line 11900 and $0 on line 23500.

c. Report $12,000 on line 11900 and $1,500 on line 23500.

d. Report $12,000 on line 11900 and $5,138 on line 23500.

36′. Nadia received $14,000 in EI maternity and parental benefits during 2026 (T4E box 14 shows $14,000, and box 7 indicates maternity/parental benefits with a rate other than 30%). Nadia returned to work later in the year, and her net income before adjustments on line 23400 reached $98,000. How should Nadia report her EI benefits and the EI repayment amount on her 2026 T1 return?

纳迪娅（Nadia）在 2026 年收到了 $14,000 的 EI 产假与育儿福利（T4E box 14 显示为 $14,000，box 7 标注为产假/育儿津贴，其费率并非 30%）。纳迪娅在当年晚些时候重返工作岗位，其在 Line 23400 调整前的净收入达到 $98,000。纳迪娅应如何在 2026 年 T1 表上申报其 EI 福利与 EI 回收额?

a. Report $10,438 on line 11900 and $0 on line 23500.

b. Report $14,000 on line 11900 and $3,563 on line 23500.

c. Report $14,000 on line 11900 and $0 on line 23500.

d. Report $0 on line 11900 and $0 on line 23500.

37. In 2026, Liam sustained a workplace injury and received $15,000 in Workers' Compensation Benefits (T5007 box 10). He had no other income during the year. How do these benefits affect Liam's net income (line 23600), taxable income (line 26000), and his eligibility for income-tested social benefits?

2026 年，利亚姆（Liam）遭遇工伤，收到了 $15,000 的工伤给付（T5007 box 10）。他在当年没有其他收入。这笔给付如何影响利亚姆的净收入（Line 23600）、应税收入（Line 26000）以及他享受收入测试型社会福利的资格?

a. Net income is $0, taxable income is $0, and his income-tested benefits are calculated based on zero income.
b. Net income is $15,000, taxable income is $15,000, and he must pay federal tax at the lowest bracket while losing benefits.
c. Net income is $15,000, taxable income is $0, and the $15,000 is included in the base to determine his income-tested benefits.
d. Net income is $15,000, taxable income is $0, but income-tested benefits are legally required to exclude line 14400.

37′. Mateo and Sophia are common-law partners. In 2026, Mateo received a T5007 slip with $8,000 in box 11 for provincial social assistance issued in his name. During the same year, Mateo had no other income, while Sophia earned $45,000 in employment income. Who must report the $8,000 social assistance on the 2026 tax return, and what is the effect on the reporting partner's taxable income?

马特奥（Mateo）与索菲娅（Sophia）是普通法伴侣。在 2026 年，马特奥收到了一张抬头为其本人的 T5007 凭单，其 box 11 显示有 $8,000 的省社会援助金。同年马特奥无其他收入，而索菲娅拥有 $45,000 的就业收入。谁必须在 2026 年申报表上列报这笔 $8,000 的社会援助，且对申报方的应税收入有何影响?

a. Mateo must report $8,000 on line 14500 and line 25000 because the T5007 slip was issued in his legal name, with $0 change to his taxable income.
b. Sophia, as the partner with the higher net income, reports it on lines 14500 and 25000; her taxable income is unchanged.
c. Sophia must report $8,000 on line 14500 with no deduction on line 25000, increasing her taxable income by $8,000.
d. Mateo and Sophia must split the $8,000 equally ($4,000 each) on their respective tax returns.

38. Under a written separation agreement signed in March 1995 that has never been modified and for which no Form T1157 was ever filed, Carlos pays his former spouse Elena $1,000 per month in child support and $500 per month in spousal support throughout 2026 (totaling $12,000 child support and $6,000 spousal support). How should Carlos and Elena report these payments on their respective 2026 Canadian personal income tax returns?

根据一份签订于 1995 年 3 月的书面分居协议（此后从未做过任何修改，且双方从未提交过 Form T1157），卡洛斯（Carlos）在整个 2026 年每月向前妻埃莱娜（Elena）支付 $1,000 的子女赡养费和 $500 的配偶赡养费（全年合计子女赡养费 $12,000，配偶赡养费 $6,000）。卡洛斯与埃莱娜应如何在各自的 2026 年加拿大个人税申报表上列报这些款项?

a. Carlos deducts $6,000 on line 22000; Elena reports $6,000 on line 12800; the $12,000 child support is neither deductible nor taxable.

b. Carlos deducts the full $18,000 on line 22000, and Elena must report the full $18,000 as taxable support payments on line 12800.

c. Carlos cannot deduct any amount because all support agreements older than 20 years are grandfathered out of deductions.

d. Carlos deducts $12,000 for child support on line 22000, while the $6,000 spousal support is tax-exempt.

38′. Under a court order dated June 2022, Derek pays his ex-spouse Chloe $800 monthly in child support and $400 monthly in spousal support (totaling $9,600 child support and $4,800 spousal support paid in 2026). How must Chloe report these receipts on lines 12799 and 12800 of her 2026 T1 return?

根据一份日期为 2022 年 6 月的法院命令，德里克（Derek）每月向前妻克洛伊（Chloe）支付 $800 的子女赡养费和 $400 的配偶赡养费（2026 年实际支付了 $9,600 子女赡养费和 $4,800 配偶赡养费）。克洛伊必须如何在 2026 年 T1 表的 Line 12799 和 Line 12800 上列报这些款项?

a. Report $14,400 on line 12799 and $14,400 on line 12800.

b. Report $4,800 on line 12799 and $4,800 on line 12800.

c. Report $0 on line 12799 and $4,800 on line 12800.

d. Report $14,400 on line 12799 and $4,800 on line 12800.

39. Dr. Benjamin completed his PhD and worked as a full-time postdoctoral fellow at a Canadian university throughout 2026. He received a $35,000 postdoctoral fellowship grant reported in box 105 of Form T4A. How much of this fellowship grant is taxable on line 13010 of his 2026 return?

本杰明博士（Dr. Benjamin）已经博士毕业，2026 全年在加拿大某大学从事全职博士后研究。他收到了一笔 $35,000 的博士后研究资助金，标注在 Form T4A 的 box 105 中。本杰明在 2026 年报税表 Line 13010 上必须申报多少金额作为应税收入?

a. $0, as full-time researchers are fully exempt

b. $17,500, after a 50% research exemption

c. $35,000, with no exemption at all

d. $34,500, after the $500 basic exemption

39′. Claire is a part-time qualifying student enrolled in a designated post-secondary program during 2026. She received a $4,000 bursary reported in box 105 of Form T4A. During the year, Claire paid $2,200 in eligible tuition and $300 for required course textbooks and materials. What amount must Claire include as taxable scholarship income on line 13010?

克莱尔（Claire）在 2026 年作为非全日制合格学生就读于某指定大专教育项目。她收到了 $4,000 的助学金，反映在 Form T4A 的 box 105 中。当年克莱尔支付了 $2,200 的合资格学费以及 $300 的课程指定考试资料与材料费。克莱尔必须在 Line 13010 计入多少应税奖学金收入?

a. $1,000: the $4,000 bursary less tuition, materials and the basic exemption.
b. $0, because any student enrolled in a recognized university program receives a full exemption.
c. $1,500, calculated as $4,000 minus tuition of $2,200 and materials of $300, omitting the $500 basic exemption.
d. $3,500, because part-time students are only entitled to the $500 basic exemption regardless of tuition costs.

40. In 2026, Lucas withdrew money from an RESP that had been established for his daughter Emily. Emily completed her post-secondary studies, and the remaining funds were distributed as follows: $10,000 was refunded to Lucas as original capital contributions; $6,000 was paid to Emily as an Educational Assistance Payment (EAP, T4A box 042); and $8,000 of remaining investment growth was paid to Lucas as an Accumulated Income Payment (AIP, T4A box 040). How are these distributions treated on Lucas's and Emily's 2026 tax returns?

2026 年，卢卡斯（Lucas）从为其女儿艾米莉（Emily）设立的 RESP 账户中提款。艾米莉已完成大专学业，账户剩余资金分配如下：$10,000 作为原始供款本金退还给卢卡斯；$6,000 作为教育资助金（EAP，T4A box 042）发放给艾米莉；$8,000 的剩余累积投资收益作为累积收益派款（AIP，T4A box 040）发放给卢卡斯。这些款项在卢卡斯与艾米莉的 2026 年报税表上应如何处理?

a. Lucas's $10,000 capital is tax-free; Emily reports $6,000 and Lucas $8,000 on line 13000, plus 20% extra tax.
b. Lucas reports $18,000 on line 13000, while Emily reports $6,000 on line 13000 with a 20% tax credit.
c. Emily reports both the $6,000 EAP and the $8,000 AIP on line 13000, while Lucas has no tax reporting obligations.
d. All $24,000 is fully tax-exempt because RESP funds represent government-approved educational savings.

40′. George received a T4A slip showing $12,000 in box 040 representing an Accumulated Income Payment (AIP) from a collapsed RESP. George is a resident of British Columbia. In addition to including the $12,000 in his regular taxable income on line 13000, what additional tax must George pay on line 41800, and what is its statutory purpose?

乔治（George）收到了一张 T4A 凭单，其 box 040 显示为 $12,000，代表因计划关闭而领取的 RESP 累积收益派款（AIP）。乔治定居卑诗省（BC）。除了将这 $12,000 作为常规应税收入计入 Line 13000 之外，乔治在 Line 41800 必须缴纳多少附加税，该附加税的法定目的是什么？

a. George pays an additional 10% tax ($1,200) on line 41800, intended to recover past provincial student grants.
b. George pays an additional 12% tax ($1,440) on line 41800, which is the standard federal surtax for all Canadian provinces.
c. George pays no additional tax on line 41800 because RESP investment growth is taxed strictly at the capital gains inclusion rate.
d. An extra 20% ($2,400), to stop RESPs being used as general tax-deferred savings.

41. Harold commenced employment with a manufacturer in 2002 and was laid off in 2026 after 24 years of continuous service. Upon termination, he received a retiring allowance (severance pay) of $50,000, shown in box 67 of his T4 slip as non-eligible retiring allowance (box 66 is $0). Harold wants to transfer this amount into his RRSP to reduce his 2026 tax. His 2026 Notice of Assessment shows an unused RRSP deduction limit of $18,000. How much of the retiring allowance can Harold transfer to his RRSP without incurring an excess contribution?

哈罗德（Harold）于 2002 年入职某制造厂，在连续服务 24 年后于 2026 年被裁员解雇。离职时他获得了一笔 $50,000 的退休津贴（遣散费），显示在其 T4 表的 box 67（不合格退休津贴），而 box 66 为 $0。哈罗德希望将这笔款项转入 RRSP 以减轻 2026 年税负。他的 2026 年核定通知书（NOA）显示剩余未用 RRSP 供款额度为 $18,000。哈罗德最多能向 RRSP 转入多少退休津贴而不会产生超额供款？

a. $50,000, because retiring allowances for employees with over 20 years of service can be transferred into an RRSP entirely without using contribution room.
b. $18,000, because the eligible transfer room was frozen after 1995, meaning post-1995 service creates no special transfer room and can only use his existing $18,000 RRSP limit.
c. $48,000, calculated as $2,000 per year of service for 24 years under the statutory severance sheltering formula.
d. $0, because non-eligible retiring allowances are legally prohibited from being contributed to an RRSP under any circumstances.

41′. Following the passing of her father in 2026, Vanessa received two payments: a $12,000 death benefit from her father's former employer, and a $2,500 Canada Pension Plan (CPP) death benefit. Vanessa is the sole beneficiary. How much of these receipts must Vanessa include in taxable income on line 13000 of her personal tax return?

父亲于 2026 年去世后，凡妮莎（Vanessa）收到了两笔款项：一笔是父亲生前雇主发放的 $12,000 雇员身故福利，另一笔是 $2,500 的加拿大退休金计划（CPP）身故给付。凡妮莎是唯一受益人。凡妮莎在个人报税表 Line 13000 上必须将其中多少金额计入应税收入？

a. $0, because all death benefits and survivorship payments up to $15,000 are fully exempt from personal income tax.
b. $2,000, because the $10,000 statutory exemption shields both the employer payment and the CPP death benefit.
c. $4,500: $2,000 of the employer benefit above the exemption plus the whole CPP death benefit.
d. $14,500, because all death–related distributions are fully taxable as other income without any deductions.

42. In 2026, Kevin was injured on the job. His employer continued paying his regular salary of $50,000 throughout his recovery. WorkSafeBC approved his claim and issued a T5007 slip showing $10,000 in box 10. Pursuant to company policy, Kevin reimbursed the $10,000 to his employer. Kevin also received a T4 slip reporting $50,000 in box 14. How should Kevin properly report these transactions on his 2026 T1 return?

2026 年，凯文（Kevin）在工作中受伤。雇主在其康复休工期间按政策继续向其全额发放了 $50,000 的常规工资。WorkSafeBC 批准了他的工伤申请，并出具了一张 T5007 凭单，其 box 10 显示有 $10,000 工伤给付。依据公司政策，凯文将这笔 $10,000 退还给了雇主。凯文同时收到一张 T4 表，box 14 显示工资为 $50,000。凯文应如何在 2026 年 T1 表上合规申报这些收支事项？

a. Report $40,000 on line 10100 and leave lines 14400, 22900, and 25000 blank, because the $10,000 reimbursement nets out against his employment income.
b. Report $50,000 on line 10100, report $10,000 on line 14400, and claim a $10,000 deduction on line 25000, with no entry on line 22900.
c. Report $50,000 on line 10100, report $10,000 on line 14400, claim a $10,000 deduction on line 25000, and claim a $10,000 deduction on line 22900 for wage reimbursement.
d. Report $50,000 on line 10100 and report $10,000 on line 13000 as other income, with no deductions permitted.

42′. Mei is an equipment technician who was temporarily injured at work in 2026. Her employer paid her regular salary of $60,000 during her absence, reflected on her T4 slip. WorkSafeBC subsequently granted her $8,500 in wage-loss compensation (shown in box 10 of Form T5007). Mei immediately remitted the $8,500 back to her employer per collective agreement rules. What entries should Mei make on lines 10100, 14400, 22900, and 25000 of her 2026 T1 return?

梅（Mei）是一名设备技术员，于 2026 年在工作中暂时受伤。雇主在她病休期间继续发放了 $60,000 的正常工资，并反映在 T4 表上。随后 WorkSafeBC 向其核发了 $8,500 的工资损失补偿（显示在 Form T5007 的 box 10）。梅根据劳资协议立即将这 $8,500 汇还给了雇主。梅应在 2026 年 T1 表的 Line 10100、14400、22900 和 25000 上分别做出什么填报?

a. Line 10100: $60,000; Line 14400: $8,500; Line 25000: $8,500; Line 22900: $8,500.

b. Line 10100: $51,500; Line 14400: $0; Line 25000: $0; Line 22900: $0.

c. Line 10100: $60,000; Line 14400: $8,500; Line 25000: $0; Line 22900: $8,500.

d. Line 10100: $60,000; Line 14400: $0; Line 25000: $8,500; Line 22900: $0.

第 7 章 · RRSP、托儿、搬家与赡养扣除 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

43. Liam relocated to Fort Nelson, British Columbia, and meets the qualifying residency requirements for the northern residents deduction. On his 2026 tax return, Liam claims a $4,000 northern residents deduction on line 25500. Liam and his spouse have two young children and receive the Canada Child Benefit (CCB). What is the direct effect of this $4,000 deduction on Liam's net income (line 23600) and his family's CCB entitlement?

莱姆（Liam）迁居至卑诗省纳尔逊堡（Fort Nelson），并符合北方居民扣除的法定居住要求。在其 2026 年报税表上，他在 Line 25500 申报了 $4,000 的北方居民扣除。莱姆与其配偶育有两名幼童且正在领取加拿大儿童福利（CCB）。这笔 $4,000 的扣除对莱姆的净收入（Line 23600）及家庭 CCB 待遇有何直接影响?

a. It reduces line 23600 net income by $4,000, thereby increasing the family's CCB payments for the subsequent benefit year.

b. It reduces taxable income on line 26000 and net income on line 23600 by $2,000 each under federal–provincial allocation rules.

c. It reduces taxable income on line 26000 but leaves net income on line 23600 unchanged, resulting in zero increase to the family's CCB payments.

d. It has no effect on federal taxable income because northern residency benefits are delivered exclusively through provincial non–refundable credits.

43′. Chloe is completing her 2026 T1 personal return. She has $6,000 in allowable employment expenses on line 22900 and a $5,000 northern residents deduction on line 25500. Which of these deductions will reduce her net income on line 23600 for the purpose of calculating her eligibility for the Canada Groceries and Essentials Benefit?

克洛伊（Chloe）正在编制其 2026 年 T1 个人报税表。她在 Line 22900 申报了 $6,000 的合资格雇佣支出，并在 Line 25500 申报了 $5,000 的北方居民扣除。在核定她领取加拿大民生补贴（CGEB）的资格时，哪一项扣除会降低她在 Line 23600 的净收入?

a. Only the $6,000 employment expenses on line 22900 reduce net income, while the $5,000 deduction on line 25500 reduces taxable income only.

b. Only the $5,000 northern residents deduction on line 25500 reduces net income, because employment deductions only generate non–refundable tax credits.

c. Both deductions reduce net income on line 23600 equally, producing a combined $11,000 reduction in the benefit calculation base.

d. Neither deduction reduces net income because lines 22900 and 25500 are both classified as Step 4 deductions.

44. Natalie is a single parent who has two children: a 5-year-old son and a 9-year-old daughter (neither eligible for the DTC). In 2026, Natalie paid $15,000 in qualifying child care expenses. Her only income for 2026 was $18,000 of net employment earnings. Under Form T778 and line 21400, what is Natalie's maximum allowable child care expense deduction for 2026, and what is the tax treatment of the remaining undeducted balance?

娜塔莉（Natalie）是一位单亲母亲，育有两名子女：5 岁的儿子和 9 岁的女儿（均不符合 DTC 条件）。2026 年，娜塔莉实际支付了 $15,000 的合格托儿费。她 2026 年的唯一收入是 $18,000 的就业净收益。根据 Form T778 和 Line 21400，娜塔莉在 2026 年可申报的最高托儿费扣除额是多少，剩余未扣除的托儿费在税务上如何处理?

a. She can deduct $13,000 based on the combined child age limits, and the remaining $2,000 can be carried forward indefinitely.
b. She can deduct $12,000 under the two-thirds earned income ceiling, and the remaining $3,000 lapses completely and cannot be carried forward.
c. She can deduct $15,000 based on actual amounts paid, because single-parent filers are exempt from the earned income limitation.
d. She can deduct $12,000 under the earned income ceiling, and the remaining $3,000 may be carried forward for up to seven tax years.

44′. Marcus is the lower-income spouse in a household with three children aged 4, 6, and 11 (none eligible for the DTC). In 2026, the family incurred $24,000 in qualifying daycare expenses. Marcus had employment income of $33,000, dividend investment income of $12,000, and received $6,000 in Employment Insurance (EI) benefits. What is Marcus's maximum child care expense deduction on line 21400 for 2026?

马库斯（Marcus）是家庭中收入较低的一方，家中有三名子女，年龄分别为 4 岁、6 岁和 11 岁（均不符合 DTC 条件）。2026 年，该家庭支付了 $24,000 的合资格日托费。马库斯当年的就业收入为 $33,000，股息投资收入为 $12,000，并领取了 $6,000 的就业保险金（EI）。马库斯在 2026 年 Line 21400 上可申报的最高托儿费扣除额是多少?

a. $24,000, because actual expenses paid take precedence when both parents have sufficient overall taxable income.
b. $34,000, representing two-thirds of Marcus's total income from all sources including investments and EI.
c. $22,000, calculated as two-thirds of Marcus's $33,000 qualifying employment earnings.
d. $21,000, the sum of the per-child limits for the three children, which is the lowest ceiling.

45. Oliver earned $110,000 and his spouse Sophia earned $25,000 in 2026. They have two children aged 5 and 8 (neither eligible for the DTC) and incurred $14,000 in child care expenses. Sophia was enrolled full-time in a designated educational program for exactly 10 weeks during the year. Under Form T778 rules, how much of the child care expenses can Oliver (the higher-income spouse) claim, and who claims the rest?

奥利弗（Oliver）在 2026 年收入为 $110,000，其配偶索菲亚（Sophia）收入为 $25,000。他们育有两名子女，年龄分别为 5 岁和 8 岁（均不符合 DTC 条件），全年支付托儿费 $14,000。索菲亚当年在一家指定教育机构全日制在校就读整整 10 周。根据 Form T778 规则，奥利弗（高收入方）最多可申报多少托儿费，其余部分由谁申报?

a. $3,250 ($325 a week for 10 weeks); Sophia claims the rest

b. $13,000, the full annual ceiling, as Sophia was a student

c. $2,000 ($200 a week for 10 weeks), the under-7 child only

d. $0, as the exceptions cover only illness or prison

45′. Daniel (income $95,000) and his spouse Emma (income $30,000) have one 6-year-old child (non-DTC). In 2026, they paid $7,500 in daycare fees. Emma was hospitalized and confined to bed due to severe illness for a certified continuous period of 8 weeks. What is the maximum child care deduction Daniel can claim on line 21400 as the higher-income earner?

丹尼尔（Daniel，收入 $95,000）与其配偶艾玛（Emma，收入 $30,000）育有一名 6 岁子女（非 DTC）。2026 年，他们支付了 $7,500 的日托费。艾玛因重病住院并卧床，并开具了连续 8 周卧床的医生书面证明。作为高收入方，丹尼尔在 Line 21400 上最多可申报多少托儿费扣除?

a. $8,000, the child's full annual limit

b. $7,500, all of the fees paid

c. $1,600, at $200 a week for 8 weeks

d. $1,000, at $125 a week for 8 weeks

46. Patrick changed jobs and moved his residence within the Greater Vancouver area in 2026. The shortest normal public route distances between the relevant locations are: from Old Residence to New Residence is 18 km; from Old Residence to New Workplace is 52 km; and from New Residence to New Workplace is 9 km. Does Patrick meet the 40-kilometre distance requirement under Form T1-M to claim moving expenses?

帕特里克（Patrick）于 2026 年在大温哥华地区更换了工作并搬迁了住所。各相关地点之间按最短公共路线测得的距离如下：从旧居到新居为 18 公里；从旧居到新工作地点为 52 公里；从新居到新工作地点为 9 公里。根据 Form T1-M，帕特里克是否满足申报搬家费的 40 公里距离要求?

a. No, because the distance between his old residence and new residence is only 18 km, which falls far short of the 40 km minimum.

b. No, because relocations within the same metropolitan transit region are statutory ineligible moves regardless of distance.

c. Yes, provided that Patrick's daily round-trip commute between his new residence and new workplace exceeds 40 km.

d. Yes, because his new residence is 43 km closer to his new workplace than his old residence was (52 km − 9 km = 43 km ⩾ 40 km).

46′. Samantha accepted a new job position in Abbotsford. The shortest public route from her old home to her new workplace was 65 km, and the distance from her new home to her new workplace is 28 km. The distance between her old home and new home is 45 km. Does Samantha qualify for the moving expenses deduction on line 21900?

萨曼莎（Samantha）接受了阿伯茨福德（Abbotsford）的一份新工作。从其旧居到新工作地点的最短公共路线距离为 65 公里，从新居到新工作地点的距离为 28 公里。其旧居与新居之间的距离为 45 公里。萨曼莎是否有资格在 Line 21900 申报搬家费扣除?

a. Yes, because the physical relocation distance between her old residence and new residence is 45 km, which exceeds 40 km.

b. No, because the relocation brought her only 37 km closer to her new workplace (65 km − 28 km = 37 km), failing the 40 km statutory test.

c. Yes, because any relocation where the new home is within 30 km of the new workplace automatically satisfies the statutory criteria.

d. No, because moving expenses can only be claimed when the taxpayer moves across provincial boundaries.

47. In October 2026, Benjamin incurred $12,000 of allowable moving expenses when relocating to Kelowna for a new employment contract. Between October and December 2026, he earned $7,000 in employment income at the Kelowna location. He also had $15,000 in investment dividends and $8,000 in employment income earned at his prior location earlier in 2026. What amount can Benjamin deduct on line 21900 for 2026, and how is the unused balance treated?

2026 年 10 月，本杰明（Benjamin）因前往基洛纳（Kelowna）履行新雇佣合同发生了 $12,000 的合资格搬家费。在 2026 年 10 月至 12 月期间，他在基洛纳新地点赚取了 $7,000 的就业收入。他在 2026 年早些时候还在原居住地赚取了 $8,000 的就业收入，并拥有 $15,000 的投资股息。本杰明在 2026 年 Line 21900 上可扣除多少金额，未使用的余额如何处理?

a. He can deduct $12,000 in full against his combined 2026 income, with zero balance carried forward.
b. $7,000 against his Kelowna income, with $5,000 carried forward indefinitely against future new-location income.
c. He can deduct $7,000 in 2026, and the remaining $5,000 must be carried back to amend his 2025 tax return.
d. He can deduct $12,000 because moving expenses are permitted to offset any Canadian-source taxable employment or dividend income.

47′. Grace incurred $16,000 in eligible moving expenses when relocating for a new job in Prince George in November 2026. Her employment earnings at the new location in 2026 were $6,000. Her old residence was sold in early 2027, incurring $9,000 in real estate commissions paid in March 2027. How should Grace report these moving expenses across the 2026 and 2027 tax years?

格蕾丝（Grace）于 2026 年 11 月因前往乔治王子城（Prince George）担任新职发生了 $16,000 的合资格搬家费。她在新地点 2026 年的就业收入为 $6,000。她的旧居于 2027 年初售出，并在 2027 年 3 月支付了 $9,000 的地产经纪佣金。格蕾丝应如何在 2026 和 2027 税年列报这些搬家费用?

a. Deduct $6,000 in 2026 and carry $10,000 forward; claim the $9,000 commission in 2027, the year it is paid.
b. Deduct $15,000 in 2026 by combining the initial expenses with the anticipated 2027 commission, carrying forward the rest.
c. Carry back the 2027 real estate commission of $9,000 to amend her 2026 tax return, creating a retroactive moving loss.
d. Deduct $6,000 in 2026; the remaining $10,000 and the 2027 commission lapse because moving expenses cannot span multiple calendar years.

48. Under a written court–registered separation agreement executed in 2021, Lucas was required to pay $12,000 in child support and $8,000 in spousal support during 2026. Due to financial hardship, Lucas paid a total of only $15,000 during the year. How should Lucas report these support payments on lines 21999 and 22000 of his 2026 T1 return?

根据 2021 年订立并经法院登记的书面分居协议，卢卡斯（Lucas）在 2026 年应支付 $12,000 的子女赡养费和 $8,000 的配偶赡养费。由于经济困难，卢卡斯当年总共仅支付了 $15,000。卢卡斯应如何在其 2026 年 T1 申报表的 Line 21999 和 Line 22000 上列报这些赡养费?

a. Report $15,000 on line 21999 and $3,000 on line 22000, because payments are allocated to non–deductible child support first.

b. Report $3,000 on line 22000 and leave line 21999 blank, because non–deductible child support should not be entered on the tax return.

c. Report $15,000 on line 21999 and $6,000 on line 22000, prorating the shortfall proportionally between child and spousal support.

d. Report $15,000 on line 21999 and $8,000 on line 22000, prioritizing the deductible spousal support amount.

48′. Under a 2022 separation agreement, Nathan was obligated to pay $6,000 in child support and $10,000 in spousal support in 2026. He paid the full $16,000 during the year. In addition, Nathan paid $2,500 in legal fees to defend against an application by his former spouse to increase spousal support. What amounts should Nathan report on lines 21999, 22000, and 22100?

根据 2022 年的分居协议，内森（Nathan）在 2026 年有义务支付 $6,000 的子女赡养费和 $10,000 的配偶赡养费。他当年足额支付了全部 $16,000。此外，内森支付了 $2,500 的律师费以应对前配偶要求增加配偶赡养费的诉请。内森应在 Line 21999、Line 22000 和 Line 22100 上分别申报多少金额?

a. Line 21999: $16,000; Line 22000: $10,000; Line 22100: $2,500.

b. Line 21999: $10,000; Line 22000: $10,000; Line 22100: $2,500.

c. Line 21999: $16,000; Line 22000: $10,000; Line 22100: $0.

d. Line 21999: $16,000; Line 22000: $16,000; Line 22100: $0.

49. During the 2026 tax year, Victoria incurred the following investment–related outlays: $1,200 in portfolio management fees for a non–registered dividend–paying equity account; $2,500 in interest on a loan used to purchase dividend–yielding shares in a non–registered account; $800 in interest on a loan used to contribute to her Tax–Free Savings Account (TFSA); and $150 for a safety deposit box rental. What is the total carrying charges deduction Victoria can claim on line 22100?

在 2026 税年，维多利亚（Victoria）发生了以下投资相关支出：非注册派息股票账户的投资组合管理费 $1,200；为在非注册账户中购买产生股息的股票而借款所支付的利息 $2,500；为向其免税储蓄账户（TFSA）供款借款所支付的利息 $800；以及保管箱租金 $150。维多利亚在 Line 22100 上可申报的投资持有成本扣除总额是多少?

a. $4,650, because all expenses incurred in managing investments and borrowing capital are fully deductible under the Income Tax Act.
b. $4,500, combining the management fees and all loan interest, while excluding the safety deposit box rental.
c. $3,700, consisting of the non–registered portfolio management fees ($1,200) and the loan interest incurred to earn taxable dividends ($2,500) only.
d. $2,500, because management fees are required to be capitalized into the adjusted cost base rather than deducted annually on line 22100.

49′. Timothy paid the following amounts in 2026: $1,800 in interest on a loan used to purchase dividend–paying public shares in a regular trading account; $1,100 in interest on a loan used to fund his RRSP contribution; $600 in trading commissions to buy mutual funds; and $300 in accounting fees to prepare tax statements for his rental property income. What is Timothy's allowable deduction on line 22100?

蒂莫西（Timothy）在 2026 年支付了以下款项：为在普通交易账户中购买派息公开上市公司股票而借款支付的利息 $1,800；为向其 RRSP 供款借款支付的利息 $1,100；购买共同基金的交易佣金 $600；以及为申报出租房产物业收入而支付的报税会计服务费 $300。蒂莫西在 Line 22100 上可扣除的金额是多少?

a. $3,800, summing all four amounts as legitimate investment and tax compliance expenditures.
b. $2,900, combining the two loan interest amounts while excluding trading commissions and accounting fees.
c. $1,800, restricting the deduction strictly to the margin interest on dividend–paying shares and excluding accounting fees.
d. $2,100, comprising the loan interest on dividend–paying shares ($1,800) and the accounting fees for rental property income ($300).

第 8 章 · 不可退还抵免 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

50. Ethan graduated from university in late 2026 and worked for only one month, earning $4,500 of employment income. His federal tax payable before credits was $630 (14% × $4,500). His basic personal amount of $16,452 generated a tax credit of $2,303.28, which reduced his federal tax payable to zero. In December 2026, Ethan purchased his first home and qualified for the $10,000 home buyers' amount (Line 31270). What is the total federal tax benefit (reduction of tax or cash refund) Ethan receives from claiming the home buyers' amount on his 2026 return?

伊森（Ethan）于 2026 年底大学毕业并仅工作了一个月，获得受雇收入 $4,500。在计入抵免前其联邦应缴税额为 $630（14% × $4,500）。其基本个人金额 $16,452 产生了 $2,303.28 的税收抵免，已将他的联邦应缴税额抵减至零。2026 年 12 月，伊森购买了首套合资格自住房，符合申报 $10,000 首次购房者额（Line 31270）的条件。伊森在其 2026 年报税表上申报该首次购房者额可获得的联邦税收好处（减税或现金退税）是多少?

a. A cash refund of $1,400 paid directly by CRA under federal refundable tax credit rules.

b. $0, because the home buyers' amount is a non-refundable tax credit and Ethan's tax payable was already reduced to zero.

c. $1,500, calculated using the historical 15% credit rate and credited against Ethan's future tax liabilities.

d. A tax reduction of $630 allocated equally between federal and provincial tax liabilities on Form BC428.

50′. Maya earned $3,800 from part-time work in 2026, generating a pre-credit federal tax of $532 (14% × $3,800). Her basic personal amount credit fully reduced this tax liability to zero. During 2026, Maya also paid $4,000 of qualifying out-of-pocket medical expenses. What is Maya's federal tax savings from claiming the medical expense tax credit on Line 33099 for the 2026 tax year?

玛雅（Maya）在 2026 年兼职赚取了 $3,800，产生抵免前联邦税额 $532（14% × $3,800）。其基本个人金额抵免已将该笔税额完全抵减至零。2026 年内，玛雅还自费支付了 $4,000 的合资格医疗费用。在 2026 税年中，玛雅在 Line 33099 申报医疗费税收抵免所获得的联邦实际节税金额是多少?

a. $560, issued as an automatic cash refund by CRA under social welfare refund programs.

b. $600, calculated by applying the expired 15% credit rate to the qualifying medical expenses.

c. $532, restoring the basic personal amount to be carried forward to Maya's 2027 tax return.

d. $0, since a non-refundable credit cannot cut tax below zero and none is left.

51. In the 2026 tax year, the federal lowest bracket tax rate and the general non-refundable credit conversion rate were reduced to 14%. To prevent taxpayers with substantial credits from experiencing a net tax increase, Parliament introduced the Top-Up Tax Credit under ITA s. 118(11). Under what specific statutory condition is a taxpayer entitled to receive the federal Top-Up Tax Credit on their 2026 return?

在 2026 税年中，联邦最低税阶税率及常规非退还抵免折算率被同步调降至 14%。为了避免拥有大额抵免项的纳税人反而承担净增税负，国会通过《所得税法》ITA s.118(11) 引入了顶额补充抵免（Top-Up Tax Credit）。纳税人在何种法定具体条件下有资格在其 2026 年税表上获得这项联邦 Top-Up 抵免?

a. When the taxpayer's taxable income exceeds the highest federal 33% tax bracket threshold of $258,482.
b. Whenever the taxpayer's claimed tuition fee transfers or medical expenses alone exceed $5,000 in the current tax year.
c. When the total sum of qualifying non-refundable tax credit amounts exceeds the federal first bracket threshold of $58,523.
d. Exclusively when the taxpayer resides in British Columbia where the provincial basic credit rate was raised to 5.60%.

51′. Lucas has $95,000 of taxable income in 2026 and claims $80,000 in qualifying non-refundable tax credits (including large medical expenses and tuition carry-forwards; donations under $200). With the federal credit rate at 14% and the first bracket threshold at $58,523, what is the exact economic function of the statutory multiplier D = 7.14% in the ITA s. 118(11) Top-Up Tax Credit formula: (A − B × C) × D?

卢卡斯（Lucas）2026 年应税收入为 $95,000，申报了 $80,000 的合资格非退还抵免额（含大额医疗费与结转学费；慈善捐赠不超过 $200）。在联邦抵免率为 14%、第一档税阶门槛为 $58,523 的背景下，ITA s.118(11) 顶额补充抵免公式 (A − B × C) × D 中法定乘数 D = 7.14% 的确切经济职能是什么?

a. It lifts the credit rate on amounts above $58,523 back to about 15%, since 14% × 7.14% is about 1%.
b. It imposes a statutory penalty clawback of 7.14% on high-credit claimants to prevent aggressive tax avoidance.
c. It indexes the medical expense threshold by exactly 7.14% to compensate for health sector inflation.
d. It converts federal non-refundable credits into provincial non-refundable credits on Form BC428 at a fixed 7.14% exchange rate.

52. In 2026, Kevin had a net income of $85,000. His spouse, Brenda, had zero employment earnings from any job during 2026, but received $6,452 in taxable investment dividends and interest. Under 2026 tax year federal rules, what is the maximum spouse or common-law partner amount (Line 30300) Kevin is entitled to claim on Schedule 5?

2026 年，凯文（Kevin）全年净收入为 $85,000。其配偶布伦达（Brenda）在 2026 年内没有任何受雇工作薪资，但获得了 $6,452 的应税投资分红与利息。根据 2026 税年联邦规则，凯文有资格在附表 5（Schedule 5）上申报的配偶或同居伴侣额（Line 30300）最高是多少?

a. $10,000, calculated as the maximum base entitlement of $16,452 reduced dollar-for-dollar by Brenda's net income of $6,452.
b. $16,452, because Brenda did not earn any active employment income from a job or business.
c. $9,253, calculated by subtracting Brenda's net income from the expired 2024 historical maximum of $15,705.
d. $0, because any spouse receiving passive investment income exceeding $3,500 is completely disqualified from the credit.

52′. In 2026, Marcus earned a net income of $200,000, which falls squarely within the federal high-income clawback bracket ($181,440 to $258,482). His spouse had zero net income. What is Marcus's allowable basic personal amount (Line 30000) for 2026 after applying the statutory phase-out of the enhanced portion?

2026 年，马库斯（Marcus）赚取净收入 $200,000，正好落在联邦高收入递减区间（$181,440 至 $258,482）内。其配偶净收入为零。在对增强段适用法定递减规则后，马库斯 2026 年可申报的基本个人金额（Line 30000）是多少?

a. $16,452.00, because the basic personal amount is universally exempt from clawbacks for all Canadian resident citizens.
b. $14,829.00, because any taxpayer earning above the 29% tax bracket immediately forfeits the entire enhanced portion.
c. $16,061.01, after the enhanced portion is reduced in proportion to income above $181,440.
d. $15,705.00, representing the unindexed historical baseline established under prior federal legislation.

53. During 2026, Daniel was employed as a financial manager with total earnings of $90,000, which exceeded both the YMPE ($74,600) and YAMPE ($85,000). On his T4 slip, his mandatory contributions were reported as: base CPP of $3,519.45, first enhanced CPP tier of $711.00, and second enhanced CPP tier (CPP2) of $416.00. How must these CPP components be classified and reported on Daniel's 2026 federal T1 return?

2026 年期间，丹尼尔（Daniel）受雇担任财务经理，总受雇收入为 $90,000，同时超过了当年 YMPE（$74,600）与 YAMPE（$85,000）。在其 T4 表上，法规划扣款项显示为：基础 CPP 供款 $3,519.45、第一层增强 CPP 供款 $711.00、以及第二层增强 CPP2 供款 $416.00。在丹尼尔的 2026 年联邦 T1 报税表上，这三笔 CPP 供款应如何归类申报?

a. The entire combined sum of $4,646.45 is reported as a non-refundable tax credit on Line 30800.
b. The entire combined sum of $4,646.45 is reported as an employment expense deduction on Line 22900.
c. $3,519.45 is deducted from net income on Line 20800, while $1,127.00 is claimed as an employment insurance credit on Line 31200.
d. $3,519.45 is claimed as a non-refundable tax credit on Line 30800, while $1,127.00 ($711.00 + $416.00) is deducted from total income on Line 22215.

53′. Samantha is in the 29% federal tax bracket in 2026. She observes that her mandatory CPP contributions on her T4 slip are split between Line 30800 (base CPP) and Line 22215 (enhanced CPP). Why does an additional $100 allocated to Line 22215 provide a significantly higher federal tax saving than $100 allocated to Line 30800?

萨曼莎（Samantha）在 2026 年处于 29% 的联邦边际税阶。她注意到其 T4 表上的法定 CPP 供款被分流至 Line 30800（基础 CPP）与 Line 22215（增强 CPP）。为什么多出 $100 分配给 Line 22215 所带来的联邦节税额，会显著高于分配给 Line 30800 的 $100?

a. Because Line 22215 entitles the contributor to an immediate refundable cash rebate regardless of taxable income.
b. Line 22215 is a deduction worth her 29% marginal rate, while Line 30800 is a credit at the flat 14% rate.
c. Because amounts claimed on Line 30800 are subject to an automatic 15% provincial clawback penalty under Form BC428.
d. Because enhanced CPP contributions qualify for the federal Top-Up Tax Credit multiplier while base CPP contributions do not.

54. In 2026, Brandon was a full-time university student with $8,000 in qualifying tuition paid (Form T2202). His net employment income was $12,000, and his basic personal amount completely wiped out his federal tax payable to zero. Brandon is deciding whether to transfer his unused tuition to his mother or carry it forward. Which statutory rule strictly governs Brandon's decision regarding the transfer and carry-forward of his 2026 tuition fees?

2026 年，布兰登（Brandon）是一名全日制大学生，支付了 $8,000 的合资格学费（Form T2202）。其净受雇收入为 $12,000，其基本个人金额已完全将其当期联邦应缴税款降为零。布兰登正在考虑是将未使用的学费转让给母亲，还是结转至未来年度。哪项税法刚性规则严格约束了布兰登关于 2026 年学费转让与结转的决定？

a. Brandon can carry forward the entire $8,000 now and elect to transfer up to $5,000 of this carry-forward balance to his mother in any future tax year.
b. He may transfer up to $5,000 to his mother for 2026; the other $3,000 carries forward and can never be transferred later.
c. Brandon is entitled to transfer the entire $8,000 to his mother in 2026 because tuition transfers have no statutory dollar ceiling.
d. Because Brandon earned $12,000, he is legally mandated to convert all $8,000 of tuition into a deduction against line 23600 net income.

54′. In 2025, Chloe completed college and had $6,000 of unused tuition fees that she carried forward on Schedule 11 into the 2026 tax year. In 2026, Chloe had zero taxable income. Chloe's father had substantial taxable income and asked Chloe to transfer her $6,000 carried-forward tuition balance to him on her 2026 return to save family tax. Under federal tax law, how must this transfer request be handled?

2025 年，克洛伊（Chloe）大学毕业并拥有 $6,000 未使用的学费额度，她在附表 11（Schedule 11）上将其结转至 2026 税年。2026 年中，克洛伊应税收入为零。克洛伊的父亲应税收入很高，他要求克洛伊在 2026 年税表上将该笔 $6,000 的结转学费额度转让给他以抵减家庭税款。根据联邦税法，这项转让请求应如何处理？

a. Chloe can transfer up to $5,000 of the carried-forward balance to her father provided he co-signs Form T2202 in 2026.
b. Chloe can transfer the full $6,000 because carried-forward educational amounts are exempt from the annual $5,000 transfer ceiling.
c. None of it can be transferred, because carried-forward tuition is locked in for Chloe's own use.
d. Chloe's father can claim the credit unilaterally on Line 32400 simply by attaching Chloe's official college diploma to his return.

55. In 2026, George and Martha's 12-year-old son, Peter, had a valid Form T2201 (Disability Tax Credit Certificate) on file and approved by CRA. On their 2026 return, they claimed Peter's base disability amount of $10,341. In addition, George claimed $6,000 of qualifying child care expenses paid for Peter as a child care deduction on Line 21400. After the $6,000 child care deduction, what is Peter's supplemental disability amount for children (2026 maximum $6,032) on Line 31600?

2026 年，乔治与玛莎（George and Martha）12 岁的儿子彼得（Peter）已在 CRA 备有经官方正式核准有效的 Form T2201（残障税收抵免证明）。在其 2026 年税表上，他们申报了彼得的基础残障额 $10,341。此外，乔治在 Line 21400 申报了为彼得支付的 $6,000 合资格托儿费扣除。申报这 $6,000 托儿费后，彼得在 Line 31600 的未成年残障补充额（2026 年最高 $6,032）还剩多少?

a. $3,565, the supplement less child care above $3,533
b. $6,032, as the two claims are calculated separately
c. $2,467, the child care above the $3,533 threshold
d. $5,192, after cutting 14% of the child care

55′. Robert was diagnosed with a severe physical impairment in mid-2026. His physician signed a medical confirmation letter. Robert intends to claim the $10,341 disability amount on Line 31600 of his 2026 T1 return without submitting Form T2201 to CRA in advance, planning to submit the doctor's letter only if CRA audits his return. What is CRA's strict administrative requirement for claiming the disability tax credit on Line 31600?

罗伯特（Robert）于 2026 年中被诊断出患有严重身体机能损伤。其家庭医生签署了医疗诊断确认信。罗伯特打算在其 2026 年 T1 税表 Line 31600 直接申报 $10,341 的残障额，而不提前向 CRA 提交 Form T2201，计划只有在 CRA 查账时才提交医生诊断书。CRA 对在 Line 31600 申报残障税收抵免有何强制性行政合规要求?

a. Taxpayers may self-certify on Line 31600 as long as the supporting medical diagnosis letter is signed within the tax year.
b. Prior approval is only required if the claimed disability amount exceeds the provincial threshold of $9,913 on Form BC428.
c. Submitting Form T2201 is optional if the taxpayer attaches hospital expense receipts exceeding 3% of net income to their return.
d. A medical practitioner must complete Form T2201 and CRA must approve it before Line 31600 is claimed.

56. In July 2026, Arthur, a 68-year-old homeowner, paid $18,000 to construct an exterior wheelchair ramp and zero-threshold shower (goods acquired and services performed entirely in 2026). This expenditure meets the qualifying criteria for both the Home Accessibility Tax Credit (HATC, Line 31285) and the Medical Expense Tax Credit (METC, Line 33099). How must Arthur report this $18,000 expenditure on his 2026 federal T1 return under Bill C-15?

2026 年 7 月，68 岁的房主阿瑟（Arthur）自费支付了 $18,000 建造室外轮椅坡道和无门槛淋浴间（货物取得与施工服务完全发生在 2026 年内）。该支出同时符合无障碍改造抵免（HATC, Line 31285）与医疗费税收抵免（METC, Line 33099）的资格标准。根据联邦 C-15 法案，阿瑟在其 2026 年联邦 T1 报税表上应如何申报这笔 $18,000 支出?

a. Arthur can claim the full $18,000 under HATC on Line 31285 and simultaneously claim the same $18,000 under METC on Line 33099.
b. Arthur must claim the entire expenditure exclusively under METC because HATC was permanently abolished effective January 1, 2026.
c. He cannot claim the same 2026 spending under both; amounts claimed as medical expenses cannot also go to HATC.
d. Arthur can claim $18,000 under HATC but must pay a mandatory 14% clawback fee on Form BC428 to validate the credit.

56′. In November 2025, Beatrice contracted for home accessibility renovations for her senior spouse. Materials were delivered and $15,000 was paid in December 2025. In February 2026, an additional $6,000 was paid for second-phase modifications performed in 2026. How does the 2026 anti-duplication rule between HATC and METC apply to these two expenditures when Beatrice files her taxes?

2025 年 11 月，比阿特丽斯（Beatrice）为其老年配偶签订了无障碍居家改造合同。建材于 2025 年 12 月交付并支付了 $15,000。2026 年 2 月，针对 2026 年内实施的第二期改造工程又支付了 $6,000。当比阿特丽斯申报税表时，2026 年实行的 HATC 与 METC 禁止重复申报新规对这两笔支出应如何适用?

a. Both expenditures are prohibited from double-claiming because the entire project was completed after the January 1, 2026 effective date.
b. The $15,000 incurred in 2025 can be double-claimed under both HATC and METC under historical rules, while the $6,000 incurred in 2026 cannot be double-claimed.
c. Neither expenditure qualifies for HATC because all renovations involving seniors must be processed through the BC Seniors Home Renovation Tax Credit.
d. The entire $21,000 can be double-claimed because the contract was originally signed before the C-15 statutory cutoff date.

第 9 章 · 医疗费与捐款 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

57. In the 2026 tax year, Liam reported a net income of $110,000 on line 23600 of his T1 return. During the year, he paid $6,500 in eligible out-of-pocket medical expenses for himself. Given the 2026 statutory threshold cap of $2,890, what is the eligible medical expense amount Liam can claim on line 33099 before calculating the non-refundable tax credit?

2026 税年，Liam 在 T1 申报表 line 23600 报告净收入为 $110,000。年内他为自己支付了 $6,500 的合资格自费医疗费用。已知 2026 年法定门槛封顶值为 $2,890，在计算非退还税收抵免前，Liam 可以在 line 33099 申报的合资格医疗费用金额是多少?

a. $3,610, calculated as $6,500 minus the statutory capped threshold of $2,890.

b. $3,200, calculated as $6,500 minus 3% of net income ($3,300).

c. $3,741, calculated as $6,500 minus the 2024 threshold of $2,759.

d. $6,500, because medical expenses are exempt from threshold deductions for incomes above $100,000.

57′. In the 2026 tax year, Sophia earned a net income of $140,000 and paid $8,200 in eligible prescription drugs and dental costs for herself. Assuming the 2026 medical expense dollar cap is $2,890, what is the net allowable amount to be entered on line 33099?

2026 税年，Sophia 的净收入为 $140,000，她为自己支付了 $8,200 的合资格处方药和牙科费用。假设 2026 年医疗费用法定封顶值为 $2,890，应在 line 33099 填报的净合资格金额是多少?

a. $4,000, calculated by subtracting 3% of Sophia's net income ($4,200) from total expenses.

b. $8,200, because high earners are entitled to a full deduction without any threshold deduction.

c. $5,310, calculated by subtracting the statutory capped threshold of $2,890 from total expenses.

d. $5,441, calculated by applying the expired 2024 threshold of $2,759.

58. In the 2026 tax year, Ethan has a taxable income of $75,000 (falling in the second federal tax bracket) and makes an eligible cash donation of $1,000 to a registered Canadian charity. How is Ethan's federal charitable donation tax credit (line 34900) calculated?

2026 税年，Ethan 的应税收入为 $75,000（落在联邦第二税阶），向一家加拿大注册慈善机构作出 $1,000 合资格现金捐赠。Ethan 的联邦慈善捐赠税收抵免（line 34900）怎么计算?

a. $200 at 15%, plus $800 at 29%

b. $200 at 14%, plus $800 at 29%

c. The whole $1,000 at 14%

d. The whole $1,000 at 29%

58′. In the 2026 tax year, Olivia has a taxable income of $85,000 and donates $1,500 to a registered university. What is the correct calculation of her federal charitable donation tax credit on line 34900?

2026 税年，Olivia 的应纳税所得额为 $85,000，并向一所注册大学捐赠了 $1,500。她在 line 34900 的联邦慈善捐赠税收抵免的正确计算方式与金额是多少?

a. ($1,500 × 14%) = $210, because non-refundable tax credits must apply a uniform single rate.

b. ($200 × 15%) + ($1,300 × 29%) = $407, using the traditional 15% base rate.

c. ($200 × 14.5%) + ($1,300 × 29%) = $406, using the 2025 blended transition rate.

d. ($200 × 14%) + ($1,300 × 29%) = $405, using the 2026 rate of 14% on the first $200.

59. Chloe incurred $1,800 in eligible dental surgery expenses in November 2025, and another $1,900 in orthodontic expenses in June 2026. Her annual net income was $70,000 in both years (meaning an annual 3% threshold of $2,100). Neither expense alone exceeded the threshold in its calendar year, and Chloe did not claim the November 2025 expense on her 2025 return. How can Chloe claim these expenses on her 2026 tax return?

Chloe 于 2025 年 11 月支付了 $1,800 的合资格牙科手术费，又于 2026 年 6 月支付了 $1,900 的正畸费用。两年度她的年净收入均为 $70,000（即每年的 3% 门槛为 $2,100）。若按日历年单独申报，两笔支出在各自年份均未达到门槛，且 Chloe 在 2025 年报税时并未申报 2025 年 11 月的开支。Chloe 如何在 2026 年税表上申报这些费用?

a. She cannot claim the 2025 expense on her 2026 return because medical expenses must strictly follow the calendar year from January 1 to December 31.

b. She can claim both expenses, but she must file a formal T1-ADJ adjustment request to reopen her 2025 return to shift the threshold.

c. She can pick a 12-month period ending in 2026, such as Nov 1, 2025 to Oct 31, 2026, and claim both ($3,700) less her threshold.

d. She must carry forward the 2025 expenses using the standard 5-year charitable donation carryforward mechanism.

59′. Lucas had extensive periodontal treatments costing $2,200 in December 2025, and eye surgery costing $2,500 in May 2026. His net income in 2026 was $80,000 (3% threshold = $2,400). He did not claim any medical expenses on his 2025 return. Which strategy should Lucas adopt on his 2026 T1 return?

Lucas 于 2025 年 12 月支付了 $2,200 的重度牙周治疗费，又于 2026 年 5 月支付了 $2,500 的眼科手术费。他 2026 年的净收入为 $80,000（3% 门槛为 $2,400）。他在 2025 年税表上未申报任何医疗费。Lucas 在 2026 年 T1 税表上应采取哪种申报策略?

a. Combine both ($4,700) in a 12–month window ending in 2026, e.g. Dec 1, 2025 to Nov 30, 2026, and claim $2,300.

b. Discard the December 2025 expense entirely because medical expenses cannot cross tax year boundaries under any circumstance.

c. Claim only the $2,500 expense incurred in 2026 and apply for a 5–year carryforward for the $2,200 incurred in 2025.

d. Amend the 2025 tax return to split the $2,400 threshold equally between the two tax years.

60. Marcus owns shares in a publicly traded Canadian corporation with an adjusted cost base (ACB) of $10,000 and a current fair market value of $35,000. He wishes to donate the full value to a registered university foundation. If Marcus donates the shares directly in–kind rather than selling them first and donating the cash proceeds, what is the tax result regarding his capital gain?

Marcus 持有一家加拿大上市公司的股票，调整后成本基数（ACB）为 $10,000，当前公允市值（FMV）为 $35,000。他希望将全部价值捐赠给一家注册大学基金会。如果 Marcus 直接实物捐赠股票，而不是先变现再捐赠现金所得，他在资本利得方面的税务结果是什么?

a. The $25,000 capital gain is taxed at the regular 50% inclusion rate, but he receives an extra 10% donation tax credit.

b. The capital gain is completely deferred until the registered charity sells the shares on the open market.

c. Marcus must report a deemed disposition at ACB, meaning no donation tax receipt can be issued for the unrealized growth.

d. The inclusion rate on the $25,000 gain is 0%, and he gets a receipt for the full $35,000 value.

60′. Victoria holds units in a publicly listed exchange-traded fund (ETF) purchased for $15,000, now worth $45,000. She wants to make a major gift to a registered hospital foundation. What is the tax advantage of donating the ETF units directly compared to selling the units first and donating the cash?

Victoria 持有一批公开发行上市的交易型开放式指数基金（ETF）单位，购买成本为 $15,000，现公允市值为 $45,000。她希望向一家注册医院基金会进行大额捐赠。与先卖出基金再捐现金相比，直接捐赠 ETF 单位的税务优势是什么？

a. Direct donation allows her to claim a 100% tax deduction against net income rather than a non-refundable tax credit.
b. The $30,000 accrued capital gain has an inclusion rate of zero, avoiding tax entirely while yielding a donation receipt for $45,000.
c. The hospital foundation is exempt from issuing split-receipting disclosures, allowing an inflated receipt value.
d. Victoria avoids CRA reporting completely and is not required to file Form T1170.

61. In 2026, Kevin (net income $110,000) supported his 72-year-old dependent mother (net income $20,000) and his 23-year-old dependent son (net income $12,000), both Canadian residents. In 2026, Kevin paid $4,000 in eligible medical expenses for his mother and $1,500 for his son. Together the expenses total $5,500, and 3% of the mother's and son's own net incomes is $600 and $360. What is Kevin's total claim on line 33199 for these dependants?

2026 年，Kevin（净收入 $110,000）赡养 72 岁的母亲（净收入 $20,000）和 23 岁的儿子（净收入 $12,000），两人均为加拿大居民。Kevin 为母亲支付了 $4,000、为儿子支付了 $1,500 合资格医疗费。两人医疗费合计 $5,500；母亲、儿子各自净收入的 3% 分别为 $600、$360。Kevin 在 line 33199 为两人合计可申报多少？

a. $4,540, using each dependant's own 3% threshold
b. $2,610, using one threshold from Kevin's income
c. $1,110, using the $2,890 cap for each dependant
d. $5,500, the full expenses with no threshold

61′. In 2026, Grace (net income $95,000) paid $3,000 in eligible medical expenses for her dependent elderly father (net income $18,000) and $2,000 for her dependent adult sister (net income $10,000). Both dependants lived in Canada. Together the expenses total $5,000, and 3% of the father's and sister's own net incomes is $540 and $300. What is Grace's total claim on line 33199?

2026 年，Grace（净收入 $95,000）为年迈父亲（净收入 $18,000）支付了 $3,000、为成年姐姐（净收入 $10,000）支付了 $2,000 合资格医疗费，两人均居住在加拿大。两人医疗费合计 $5,000；父亲、姐姐各自净收入的 3% 分别为 $540、$300。Grace 在 line 33199 合计可申报多少？

a. $2,150, using one threshold from Grace's income
b. $110, using the $2,890 cap for each dependant
c. $5,000, the full expenses with no threshold
d. $4,160, using each dependant's own 3% threshold

62. In July 2026, Benjamin incurred $7,000 in qualifying renovation expenses to install a zero-threshold walk-in shower and safety handrails in his home to assist his severe physical mobility impairment. Prior to 2026, qualifying renovations could be claimed under both the Home Accessibility Tax Credit (HATC, line 31285) and the Medical Expense Tax Credit (METC, line 33099). Starting in the 2026 tax year, what is the rule governing this expenditure?

2026 年 7 月，Benjamin 发生了 $7,000 的合资格房屋装修改造支出，在其家中安装了零门槛无障碍淋浴房和安全扶手，以辅助其严重的肢体行动不便。在 2026 年之前，合资格改造支出可以同时在无障碍改造抵免（HATC，line 31285）和医疗费用抵免（METC，line 33099）中重复申报。从 2026 税年起，针对这笔支出的规则是什么?

a. Benjamin can continue to claim the full $7,000 simultaneously under both HATC and METC, as the grandfathering provision applies indefinitely.
b. He must choose HATC or METC for the $7,000; claiming the same renovation under both is barred from 2026.
c. Benjamin can claim 100% of the expense under METC and 50% under HATC under a new prorated compromise formula.
d. Renovations for physical impairment no longer qualify for METC under any circumstance, and must exclusively be claimed under HATC.

62′. In October 2026, an eligible senior spent $5,000 widening interior doorways and installing exterior wheelchair ramps. Under current 2026 tax law, how must this expenditure be treated on the personal income tax return?

2026 年 10 月，一位符合资格的老年人花费 $5,000 拓宽了室内门厅通道并安装了室外轮椅坡道。根据 2026 现行税法，这笔支出在个人所得税申报表上必须如何处理?

a. The senior may claim the full $5,000 under HATC and automatically receive an equivalent deduction on line 23600.
b. The senior is permitted to claim the $5,000 under both line 31285 (HATC) and line 33099 (METC) because the expenses were incurred for a primary residence.
c. The same $5,000 cannot be claimed twice; it goes under either HATC or METC, not both.
d. The expense is only deductible if the senior's family net income falls below the refundable supplement threshold.

63. In the 2026 tax year, Daniel earned $28,000 in employment income and had an adjusted family net income of $32,000. He paid $3,800 in eligible out-of-pocket medical expenses. Daniel already claimed these medical expenses under the non-refundable METC on line 33099. Which of the following statements correctly describes Daniel's eligibility to also claim the refundable medical expense supplement on line 45200?

2026 税年，Daniel 的受雇劳动收入为 $28,000，调整后家庭净收入为 $32,000。他支付了 $3,800 的合资格自费医疗费用。Daniel 已经在 line 33099 申报了非退还的医疗费用税收抵免（METC）。下列哪项陈述正确描述了 Daniel 是否有资格在 line 45200 额外申领退还性医疗费用补助（refundable medical expense supplement）？

a. Daniel cannot claim line 45200 because claiming the non-refundable METC on line 33099 strictly prohibits claiming the refundable supplement for the same expenses.
b. Daniel is disqualified from line 45200 because his employment income exceeds the 2026 minimum working income threshold of $4,478.
c. Daniel can claim line 45200 as well, since his working income clears the minimum and his family income is under the clawback threshold.
d. Daniel can claim line 45200 only if his total tax payable before credits is greater than zero.

63′. In 2026, Maya operated an unincorporated small business, generating $22,000 in net self-employment income, with an adjusted family net income of $30,000. She incurred $3,500 in eligible medical costs and claimed them on line 33099. Can Maya also claim the refundable medical expense supplement on line 45200?

2026 年，Maya 经营一家未注册成公司的小生意，自雇净收入 $22,000，调整后家庭净收入 $30,000。她发生 $3,500 合资格医疗费并已在 line 33099 申报。Maya 还可以申领 line 45200 的退还性医疗费用补助吗?

a. Yes, since net self-employment income counts as working income and line 45200 is separate from line 33099.
b. No, because self-employment earnings are excluded from the definition of working income for the refundable medical supplement.
c. No, because claiming any medical tax credit on line 33099 forfeits eligibility for the refundable supplement.
d. Yes, but only if she transfers 50% of the claim to her spouse to avoid exceeding the single-filer cap.

第 10 章 · 可退还抵免与福利 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

64. A 21-year-old unmarried individual with no dependants lived in Ontario all year. During the tax year, they earned $7,500 from a summer job and were enrolled as a full-time student at a designated post-secondary institution for 20 weeks. Assuming standard federal rules apply, what is their eligible Canada Workers Benefit (line 45300)?

一位 21 岁、无受抚养人的未婚纳税人全年居住在安大略省。在税年内，该纳税人通过暑期工作赚取了 $7,500 的工作收入，并在指定高等教育机构全日制就读了 20 周。假定适用联邦通则，该纳税人可在 line 45300 申报的加拿大工作福利（CWB）金额是多少?

a. $0, because a full-time student for more than 13 weeks with no eligible dependant is excluded from CWB.

b. $1,215, calculated as 27% of working income exceeding $3,000 [($7,500 − $3,000) * 27%].

c. $1,665, because their income is below the 2026 phase-out reduction threshold of $27,392, granting them the maximum single entitlement.

d. $608, because full-time students receive a prorated 50% benefit when working income exceeds $5,000.

64′. A 23-year-old single parent lives with their 3-year-old child in British Columbia. During the tax year, the parent was enrolled full-time in university for 28 weeks and earned $14,000 from part-time work. Does the full-time student restriction disqualify this parent from claiming the Canada Workers Benefit (Schedule 6)?

一位 23 岁的单亲家长与 3 岁的孩子居住在 BC 省。在税年内，该家长在大学全日制就读了 28 周，并通过兼职赚取了 $14,000 工作收入。全日制学生限制条款是否会剥夺该家长申领加拿大工作福利（附表 6）的资格?

a. Yes, because full-time enrollment exceeding 13 weeks is an absolute bar to CWB eligibility regardless of household composition.

b. Yes, because single parents studying full-time are required to claim student bursary deductions instead of refundable tax credits.

c. No, because the full-time student exclusion does not apply to individuals who have an eligible dependant at the end of the tax year.

d. No, but their benefit entitlement must be reduced by exactly 50% as a statutory penalty for full-time post-secondary study.

65. Divorced parents share custody of their 4-year-old child, with the child living roughly equal amounts of time with each parent. Their signed legal separation agreement specifies that the father shall receive 100% of the Canada Child Benefit (CCB). How will the Canada Revenue Agency (CRA) issue the CCB for this child?

离异父母共同监护他们 4 岁的孩子，孩子在两位家长处同住的时间大致相等。两人签署的具有法律约束力的分居协议明确约定：加拿大儿童福利金（CCB）全额由父亲一人申领。加拿大税务局（CRA）将如何发放该孩子的 CCB?

a. CRA will honor the signed separation agreement and issue 100% of the maximum CCB to the father.
b. CRA ignores the agreement and pays each parent half of their sole-custody amount, based on each one's own AFNI.
c. CRA will pay 100% of the benefit to the lower-income parent to maximize the family's total net support.
d. CRA will completely suspend CCB payments until a provincial family court amends the agreement to specify a 50/50 split.

65′. Parents who separated in 2025 maintain equal shared custody of their two young children. The mother's AFNI is $32,000, while the father's AFNI is $115,000. Under an informal mediation accord, both parents agreed that the mother would claim 70% of the CCB and the father 30%. How does the CRA administer this shared custody claim?

于 2025 年分居的父母对两个年幼子女保持对等的共同监护。母亲的 AFNI 为 $32,000，而父亲的 AFNI 为 $115,000。在一份非正式调解协议中，双方约定母亲申领 70% 的 CCB，父亲申领 30%。CRA 将如何执行此项共同监护申报?

a. CRA applies the 70/30 split because voluntary mediation accords are binding for personal income tax administration.
b. CRA pays the mother 100% of the entitlement because her AFNI falls below the federal first threshold.
c. CRA divides the combined entitlement equally by pooling both parents' incomes into an average family AFNI.
d. CRA rejects the 70/30 split and pays each parent half of their own sole-custody amount, using each one's AFNI.

66. An employed single worker received $800 in automatic Advanced Canada Workers Benefit (ACWB) payments across 2026 based on their prior year's low income. Due to a promotion in 2026, the worker's net income increased to $42,000, which completely phases out CWB eligibility on Schedule 6. How is this situation reconciled on their 2026 T1 return?

一位在职单身劳动者根据上一年的低收入状况，在 2026 年内自动收到了 $800 的加拿大工作福利预付款（ACWB）。由于在 2026 年获得升职，其净收入增至 $42,000，在附表 6 上已完全超过 CWB 的归零线。在其 2026 年 T1 税表上，这笔款项将如何结算?

a. The worker must repay the entire $800 advance as a balance owing on line 42200.
b. The $800 advance is added to line 10400 as taxable other employment income and taxed at the worker's marginal rate.
c. The advance is offset on Schedule 6 so line 45300 is $0, and the $800 does not have to be repaid.
d. The CRA automatically reduces the worker's basic personal amount by $800 to recover the overpayment.

66′. A taxpayer received $600 in ACWB payments during the year. When completing Schedule 6, their calculated 2026 CWB basic entitlement was only $200 because of an increase in earnings. What is the net amount entered on line 45300, and must the taxpayer repay the $400 difference?

一位纳税人在年内收到了 $600 的 ACWB 预付款。在填写附表 6 时，因收入增长，其算出的 2026 年 CWB 基本应得额仅为 $200。在 line 45300 最终填报的净额是多少，该纳税人是否必须退还 $400 的差额?

a. Line 45300 is reported as $0, and the taxpayer does not have to repay the $400 excess advance.
b. Line 45300 is reported as negative $400, adding directly to the final taxes payable.
c. Line 45300 is reported as $200, and CRA automatically debits $600 from the taxpayer's bank account.
d. Line 45300 is reported as $200, and the $400 difference is carried forward to offset future CWB claims.

67. A 32-year-old low-income Canadian resident recently had Form T2201 (Disability Tax Credit Certificate) approved by the CRA. The individual now wishes to receive the monthly Canada Disability Benefit (CDB). What administrative step must this individual take?

一位 32 岁的低收入加拿大居民最近获得了 CRA 批准的表格 T2201（残障税收抵免证书）。该纳税人现在希望按月领取加拿大残障福利（CDB）。该纳税人必须采取哪项行政步骤?

a. None; the CRA automatically begins depositing monthly CDB payments within 30 days of T2201 approval.
b. The taxpayer must amend their prior year's T1 return by filing Form T1-ADJ to claim line 45250.
c. The taxpayer must contact their provincial ministry of health to register in the provincial medical registry.
d. Apply to Service Canada, which runs the CDB; it is not paid automatically after T2201 approval.

67′. A family receives the monthly Canada Child Benefit for their 8-year-old daughter. The daughter was recently approved for the Disability Tax Credit under Form T2201. What application must the parents submit to begin receiving the Child Disability Benefit (CDB) supplement?

一个家庭正在为其 8 岁的女儿按月领取加拿大儿童福利金（CCB）。女儿最近获得了表格 T2201 项下的残障税收抵免资格批准。父母必须提交什么申请才能开始领取儿童残障给付（CDB）补充津贴?

a. They must submit an annual disability assistance grant application through Service Canada.

b. None; CRA adds the Child Disability Benefit to the CCB automatically once the T2201 is approved.

c. They must submit Form RC66SCH along with three years of certified medical expense receipts.

d. They must file Form GST370 with their local provincial children's aid society.

68. A 23-year-old worker earned $38,000 in employment income during the 2025 tax year. In 2026, the worker paid $2,000 in eligible tuition to take a work-related certificate course at an accredited institution. Can this individual claim the refundable Canada Training Credit (line 45350) on their 2026 tax return?

一位 23 岁的在职纳税人在 2025 税年赚取了 $38,000 的就业收入。2026 年，该纳税人支付了 $2,000 合资格学费在受认可机构修读了一门职业证书课程。该纳税人能否在 2026 年税表上申报退还性加拿大培训抵免（line 45350）?

a. No, because the training credit limit only builds up, and can only be used, from age 26 to 65.

b. Yes, they can claim a full refundable credit of $1,000, representing 50% of the eligible tuition paid.

c. Yes, because any taxpayer with prior-year earnings exceeding $10,000 automatically receives a $250 credit regardless of age.

d. No, because CTC is strictly restricted to tuition paid for doctoral programs in science and engineering.

68′. A 32-year-old employee has an accumulated Canada Training Credit Limit (CTCL) of $500 showing on their latest Notice of Assessment. In 2026, the employee paid $1,600 in eligible tuition fees for professional retraining. What is the refundable Canada Training Credit that can be claimed on line 45350 (Schedule 11)?

一位 32 岁的在职员工其最新评税通知书（NOA）上显示的加拿大培训抵免额度（CTCL）累计为 $500。2026 年，该员工支付了 $1,600 的合资格学费用于职业进修。该员工在 line 45350（附表 11）可申报的退还性加拿大培训抵免是多少?

a. $800, equal to exactly 50% of the eligible tuition fees paid.

b. $1,600, equal to 100% of tuition because the individual is within the 26 to 65 age bracket.

c. $250, representing the statutory annual credit accrual cap.

d. $500, the lesser of the $500 CTCL and half the tuition paid.

69. A married couple lives in Canada with two young children. For the 2025 tax year, the husband earned $65,000 net income and filed his T1 return on April 15, 2026. The wife had zero income throughout 2025 and chose not to file a return because she owed no taxes. What will happen to the family's Canada Child Benefit (CCB) payments starting in July 2026?

一对夫妻定居在加拿大并育有两名幼儿。在 2025 税年，丈夫获得 $65,000 净收入，并于 2026 年 4 月 15 日按时申报了 T1 税表。妻子全年零收入，因自知不欠税而未提交税表。自 2026 年 7 月起，该家庭的加拿大儿童福利金（CCB）将会发生什么?

a. CCB payments will continue uninterrupted because the primary earner's return provides sufficient verification of household income.
b. CCB will stop from July 2026, because both spouses must file for CRA to set the adjusted family net income.
c. CRA will deem the wife's income to be equal to the husband's and issue 50% of the CCB entitlement.
d. CRA will continue payments but impose a $100 monthly administrative late-filing penalty deducted from the benefit.

69′. A common-law couple has been receiving the Canada Groceries and Essentials Benefit (CGEB). In the spring filing season, the female partner filed her return showing $22,000 net income, but her partner did not file due to having only casual cash income under $3,000. Why will their quarterly CGEB payments stop in July?

一对同居伴侣此前一直在按季领取加拿大杂货与必需品福利（CGEB）。在春季报税季，女方申报了税表（净收入 $22,000），但男方因只有不到 $3,000 的零工现金收入而未申报。为什么他们在 7 月份的季度 CGEB 款项会停发?

a. Because CGEB uses combined family net income, and one partner not filing blocks CRA from confirming it.
b. Because casual cash earnings automatically disqualify both partners from all federal sales tax credits.
c. Because single filers and common-law partners are required to maintain joint bank accounts to receive quarterly credits.
d. Because common-law partners must wait until 3 years of cohabitation before becoming eligible for CGEB.

70. An employee with an adjusted family net income of $48,000 is eligible for an optional, employee-paid group dental insurance plan offered by their employer. To qualify for free coverage under the Canadian Dental Care Plan (CDCP), the employee voluntarily opts out of the employer's plan. Does the employee qualify for the CDCP?

一位调整后家庭净收入为 $48,000 的雇员符合雇主提供的一项自愿参加、由雇员自费的团体牙科保险计划。为了能免费享受加拿大牙科保健计划（CDCP）的保障，该雇员主动选择了退出（opt out）雇主的计划。该雇员是否符合 CDCP 的资格?

a. Yes, because the employee currently holds no active dental insurance policy and family income is strictly below $90,000.
b. Yes, provided the employee submits an affidavit proving the employer plan premiums exceeded 5% of their net income.
c. No, because opting out of an available employer dental plan still counts as having dental coverage.
d. No, because CDCP eligibility requires family net income to be below the basic personal exemption amount.

70′. A 67-year-old retired senior with an AFNI of $35,000 was enrolled in the Canadian Dental Care Plan (CDCP) during 2025. The senior filed their 2025 tax return on time but did not take any action to renew their CDCP enrollment before June 1. What happens to the senior's dental coverage?

一位 67 岁、AFNI 为 $35,000 的退休长者于 2025 年加入了加拿大牙科保健计划（CDCP）。该长者按时申报了 2025 税年税表，但在 6 月 1 日之前未采取任何行动去更新其 CDCP 登记。该长者的牙科保障会发生什么?

a. Coverage renews automatically for life as long as annual personal income tax returns are filed.
b. Coverage lapses because renewal by June 1 is required each year, so a gap arises until reapplying.
c. Coverage continues automatically but patient co-payment increases from 0% to 60% as a late-renewal penalty.
d. Health Canada automatically transfers the senior into a private provincial insurance pool with monthly premiums.

第 11 章 · 学生 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

71. A full-time university student paid $9,000 in eligible tuition in 2026. The student worked part-time and utilized $1,800 of the tuition tax credit to reduce their federal income tax payable to zero, leaving $7,200 in unused tuition fees. What is the maximum tuition amount the student can transfer to their father on their 2026 Schedule 11?

一名全日制大学生在 2026 年支付了 $9,000 合格学费。该学生兼职打工，当年使用了 $1,800 学费税收抵免将自身联邦应缴税额抵减至零，剩余 $7,200 未用完学费。该学生在 2026 年附表 11 上最多可向父亲转让多少学费额?

a. $1,800, which equals the tuition amount used to extinguish the student's federal tax liability.
b. $5,000, which is the statutory maximum annual transfer cap for post-secondary students.
c. $3,200, which represents the statutory limit of $5,000 minus the $1,800 used by the student to reduce their own tax to zero.
d. $7,200, which is the entire unused portion of tuition fees remaining after reducing the student's tax to zero.

71′. In 2026, a post-secondary college student paid $7,500 in eligible tuition. The student had modest employment income and applied $2,200 of current-year tuition credits to reduce federal tax payable to zero on Schedule 11, leaving $5,300 unused. What is the maximum tuition amount the student can transfer to their supporting mother for 2026?

2026 年，一名大专学生支付了 $7,500 合格学费。该学生有少量兼职收入，在附表 11 上使用了 $2,200 当年学费额将联邦税额降至零，剩余 $5,300 未用完。该学生在 2026 年最多可向资助其读书的母亲转让多少学费额?

a. $2,800, calculated as the statutory maximum of $5,000 minus the $2,200 claimed by the student.
b. $5,000, representing the maximum unadjusted federal annual tuition transfer limit.
c. $5,300, representing the full balance of current-year unused tuition fees.
d. $2,200, representing the exact amount applied against the student's personal tax return.

72. A university graduate accumulated $6,000 in unused tuition credits from 2024 and 2025, which were officially carried forward on their CRA Notice of Assessment. In 2026, the graduate's mother entered a higher marginal tax bracket and asked to claim $5,000 of the graduate's carried-forward tuition credits. How must these carried-forward tuition credits be treated on the 2026 return?

一名大学毕业生在 2024 年和 2025 年累积了 $6,000 未用完学费抵免，并已正式结转在 CRA 评税通知书上。2026 年，该毕业生的母亲边际税率上升，希望在自身税表上申报该毕业生 $5,000 的学费结转额度。在 2026 年税表上该笔学费结转额度必须如何处理?

a. The graduate can transfer up to $5,000 of carried-forward tuition credits to the mother by filing Form T1-ADJ.
b. Only the graduate can use the carried-forward amount in later years; carried-forward tuition can never be moved to a parent.
c. The graduate may transfer 50% of the carried-forward balance to the mother provided both parties sign Schedule 11.
d. The CRA automatically converts carried-forward tuition into a cash refund payable to the supporting parent.

72′. A taxpayer completed an undergraduate program with $8,000 in unused tuition credits carried forward from prior tax years. In 2026, the taxpayer married a high-earning spouse. Can the taxpayer transfer any portion of these carried-forward tuition credits to the new spouse on their 2026 tax return?

一名纳税人完成了本科课程，以往税年结转下来 $8,000 未用完学费抵免额。2026 年，该纳税人与一位高收入人士结婚。该纳税人能否在 2026 年报税表上将这笔往年结转的学费额转让一部分给新配偶?

a. Yes, up to the annual $5,000 statutory limit because marriage transfers supersede prior carryforward elections.
b. Yes, provided the spouse was declared as common-law or married on December 31 of the tax year.
c. Yes, but the transfer is limited to 50% of the spouse's basic personal amount tax credit.
d. No; amounts carried forward from earlier years lose transferability and can only be used by the taxpayer.

73. A part-time qualifying student enrolled in a designated post-secondary diploma program received a $3,500 scholarship reported in box 105 of Form T4A. During 2026, the student paid $1,900 in eligible tuition and $400 for required program textbooks and course materials. What amount of this scholarship must the student report as taxable income on line 13010?

一名非全日制资格学生就读于指定大专文凭项目，收到表格 T4A 方框 105 报告的 $3,500 奖学金。2026 年内，该学生支付了 $1,900 合格学费以及 $400 课程必需的书本与学习材料费。该学生必须在 line 13010 申报多少应税奖学金收入？

a. $700: the $3,500 scholarship less the $2,800 exemption (tuition plus materials plus the $500 basic exemption).
b. $3,000, calculated by subtracting only the $500 basic exemption from the total scholarship received.
c. $0, because all post-secondary scholarships issued on Form T4A are completely tax-exempt.
d. $1,200, calculated by subtracting tuition fees only without including course materials or the basic exemption.

73′. A part-time qualifying post-secondary student received a $4,200 academic bursary in 2026. The student incurred $2,500 in eligible tuition fees and $300 for mandatory course materials related to the program. How much of the bursary must be included in taxable income on line 13010?

一名非全日制资格大专学生在 2026 年获得了 $4,200 的学业助学金。该学生为该项目支付了 $2,500 合格学费以及 $300 必需课程材料费。该助学金中有多少金额必须计入 line 13010 的应税收入？

a. $3,700, reflecting only the standard $500 non-qualifying scholarship exemption.
b. $1,400, reflecting the bursary minus the tuition fees of $2,500 and materials of $300 without the basic exemption.
c. $900, calculated as the $4,200 bursary minus the $3,300 total exemption ($2,500 tuition + $300 materials + $500 basic exemption).
d. $0, reflecting the full scholarship exemption applicable to all enrolled post-secondary students.

74. A recent graduate has an outstanding government student loan under the Canada Student Financial Assistance Act. During 2026, the graduate had no taxable income. To help out, the graduate's parents paid $900 in student loan interest directly to the lender. Who is entitled to claim the student loan interest tax credit on line 31900?

一名大学毕业生有一笔依据《加拿大学生经济资助法》发放的政府学生贷款。2026 年该毕业生没有应税收入。为资助孩子，该毕业生的父母直接向放贷机构代付了 $900 学生贷款利息。谁有资格在 line 31900 申报这笔学生贷款利息税收抵免?

a. The parents can claim the $900 interest deduction because they provided the actual funds to service the loan.
b. The parents and the graduate can split the $900 interest credit equally on their respective T1 tax returns.
c. Neither party can claim the credit because payments made by third parties permanently forfeit the tax credit.
d. Only the graduate, as the legal borrower, can claim it, and may carry the unused amount forward up to five years.

74′. A student incurred $650 in interest on an eligible provincial government student loan in 2026. The student's spouse paid the entire $650 interest balance from their personal bank account. How can this interest be claimed on the 2026 Canadian personal income tax returns?

一名学生在 2026 年为其合资格省政府学生贷款支付了 $650 利息。该学生的配偶通过其个人银行账户全额代付了该笔 $650 利息。这笔利息在 2026 年加拿大个人所得税申报中应如何处理?

a. The spouse may claim the credit on line 31900 because spouses living together are treated as a single economic unit.
b. Only the student debtor can claim the interest on line 31900, as the credit is legally non-transferable to a spouse or common-law partner.
c. The interest must be deducted as a carrying charge on line 22100 by the spouse who made the actual payment.
d. The interest credit is automatically doubled if both spouses file their T1 returns concurrently using certified software.

75. A student enrolled full-time in a university undergraduate program receives an Educational Assistance Payment (EAP) from their family Registered Education Savings Plan (RESP) during the first 10 consecutive weeks of studies in 2026. Under 2026 rules, what is the standard maximum EAP limit that can be paid to the student, and how is it taxed?

一名在大学本科全日制就读的学生在 2026 年入读的前 10 个连续周内，从其家庭注册教育储蓄计划（RESP）中领取了一笔教育资助金（EAP）。根据 2026 年规则，该学生可领取的常规 EAP 上限是多少，以及如何课税?

a. $5,000, and it is taxed in the hands of the subscriber with an additional 20% surtax.
b. $8,000, and it is included as taxable income of the student on line 13000.
c. $7,200, and it is received completely tax-free by the student as a return of capital.
d. $4,000, and it must be equally divided between the subscriber and the student on their T1 returns.

75′. A student enrolled in a qualifying part-time post-secondary education program requests an Educational Assistance Payment (EAP) from an RESP in 2026. What is the statutory standard EAP dollar ceiling for this part-time student for each 13-week enrollment period?

一名就读于合格非全日制大专项目的学生在 2026 年申请从 RESP 中提取教育资助金（EAP）。对于该非全日制学生，每个 13 周就读窗口期的法定常规 EAP 最高限额是多少?

a. $2,500, which reflects the historical pre-2023 statutory ceiling for part-time students.
b. $8,000, which is the uniform EAP threshold applicable to both full-time and part-time students.
c. $5,000, which represents the maximum annual Canada Training Credit lifetime limit.
d. $4,000 per 13-week period, the post-2023 part-time ceiling, taxable to the student.

76. A full-time college student in Vancouver paid $6,000 in eligible tuition and was enrolled full-time for 8 months in 2026. When preparing provincial Form BC428, how should the student's post-secondary education credits be reported?

一名温哥华的大专全日制学生在 2026 年支付了 $6,000 合格学费，全日制就读 8 个月。在准备省表 BC428 时，该学生的大专教育类抵免应当如何填报?

a. Claim the provincial tuition credit on the $6,000, but claim nothing for a provincial education amount, which BC ended in 2019.
b. Claim both provincial tuition fees of $6,000 and an additional monthly provincial education amount of $400 for each of the 8 months.
c. Claim $0 for all post-secondary education credits because BC harmonized with Ontario and Alberta in fully repealing provincial tuition and education credits.
d. Transfer the entire $6,000 tuition credit to the provincial training credit line on Form BC428.

76′. A tax client moved from Ontario to British Columbia in 2026 to attend university. The client is aware that Ontario eliminated its provincial tuition and education tax credits. What should the preparer advise regarding British Columbia's provincial rules on Form BC428?

一位报税客户于 2026 年从安大略省搬至不列颠哥伦比亚省就读大学。该客户了解安省已取消其省级学费与教育额税收抵免。关于 BC 省在表 BC428 上的省税规则，报税员应提供何种建议?

a. BC strictly mirrors Ontario, meaning neither tuition nor education amounts can be claimed for provincial income tax purposes.
b. BC allows full claims for both tuition fees and monthly education amounts exactly as Newfoundland and Manitoba do.
c. BC kept its provincial tuition credit but ended the provincial education amount in 2019, unlike Ontario.
d. BC requires all post-secondary students to replace tuition claims with an automatic provincial grocery rebate.

77. A 19-year-old post-secondary student in 2026 earned $4,000 from a summer job and paid $5,000 in tuition. Because total income falls well below the basic personal amount, the student has $0 tax liability. Why is filing a 2026 Canadian T1 return advantageous for this student?

一名 19 岁的大专在读学生在 2026 年兼职赚取了 $4,000，并支付了 $5,000 学费。由于总收入远低于基本个人金额，该学生应缴税款为 $0。为什么申报 2026 年加拿大 T1 税表对该学生十分有利?

a. It enables the student to immediately cash out the $5,000 tuition credit as a direct refundable tax refund deposit.
b. It triggers an automatic $1,000 Canada Training Credit deposit into the student's personal bank account.
c. It is legally mandatory because individuals with summer employment are penalized 50% of earnings if they fail to file.
d. It records the tuition carryforward on the Notice of Assessment, builds RRSP room, and sets up CGEB eligibility.

77′. An 18-year-old full-time student had zero income and paid $7,000 in tuition fees in 2026. The student's parents do not require any tuition transfer. What is the primary tax consequence if the student chooses not to file a 2026 T1 return?

一名 18 岁的全日制学生在 2026 年收入为零，支付了 $7,000 学费。该学生的父母不需要任何学费转让。如果该学生选择不申报 2026 年 T1 税表，其最主要的税务后果是什么?

a. The unused $7,000 tuition amount is not recorded on a Notice of Assessment for carryforward until a return is filed.
b. The educational institution will permanently revoke the student's T2202 tuition certificate for that year.
c. The student will be assessed a mandatory late-filing penalty of $500 despite having zero tax payable.
d. The student's Social Insurance Number will be suspended by Service Canada for non-compliance.

第 12 章 · 老人与养老金分拆 T1 个人所得税基础

带 ′ 的是同一考点的变式题：主题题做错时再做它。

78. In the 2026 tax year, a 67-year-old Canadian resident reports net income (line 23600) of $56,432. The federal age amount maximum is $9,208, reduced by 15% of net income above the $46,432 threshold. What federal age amount can the taxpayer claim on line 30100?

2026 税年，一名 67 岁的加拿大居民净收入（line 23600）为 $56,432。联邦老年额上限 $9,208，净收入超过 $46,432 的部分按 15% 递减。该纳税人在 line 30100 可申报多少联邦老年额?

a. $0, because the taxpayer's net income exceeds the statutory phase-out threshold of $46,432, resulting in immediate clawback.

b. $9,208, because any individual aged 65 or older by December 31 is entitled to the full maximum federal age amount.

c. $7,708: the $9,208 maximum less 15% of the $10,000 of net income above the threshold, which is $1,500.

d. $1,500, which is the 15% reduction on the excess income, mistaken here for the claimable age amount.

78′. In the 2026 tax year, a 71-year-old taxpayer has net income of $62,432 on line 23600. The federal age amount maximum is $9,208, reduced by 15% of net income above the $46,432 threshold. What federal age amount can the taxpayer claim on line 30100?

2026 税年，一名 71 岁的纳税人 T1 税表 line 23600 净收入为 $62,432。联邦老年额上限 $9,208，净收入超过 $46,432 的部分按 15% 递减。该纳税人在 line 30100 可申报的老年额是多少?

a. $6,808, calculated as the statutory maximum of $9,208 reduced by 15% of net income exceeding $46,432 ($2,400).

b. $9,208, representing the full unreduced age amount available to seniors regardless of net income.

c. $0, because the taxpayer's net income surpasses the clawback threshold, disqualifying the taxpayer from the credit.

d. $2,400, which is the 15% reduction on the $16,000 excess, mistaken here for the claimable age amount.

79. In 2026, a 62–year–old taxpayer received $12,000 in life annuity payments from a former employer's registered pension plan (RPP) and withdrew $5,000 from a personal registered retirement income fund (RRIF) converted from their own savings. What is the maximum federal pension income amount the taxpayer can claim on line 31400?

2026 年，一名 62 岁的纳税人从前雇主的注册养老金计划（RPP）中领取了 $12,000 的人寿年金定期给付，并从自身积蓄转换的个人注册退休收入基金（RRIF）中提取了 $5,000。该纳税人在 line 31400 最多可申报多少联邦养老金收入额?

a. $2,000, because only the employer RPP life annuity qualifies before age 65, and it fully meets the $2,000 statutory maximum.
b. $0, because taxpayers under the age of 65 are entirely ineligible for the federal pension income amount.
c. $2,000 based on the RRIF withdrawal, because RRIF distributions qualify as eligible pension income at any age.
d. $4,000, because the taxpayer received qualifying payments from both an employer pension plan and a registered fund.

79′. A 61–year–old retiree withdrew $8,000 from a personal RRIF (not inherited) and received $6,000 in Canada Pension Plan (CPP) retirement benefits during 2026, with no employer pension income. What is the allowable federal pension income amount on line 31400?

一名 61 岁的退休人员在 2026 年从个人 RRIF（非继承获得）中提取了 $8,000，并领取了 $6,000 的加拿大养老金计划（CPP）退休给付，无雇主养老金收入。该纳税人在 line 31400 允许申报的联邦养老金收入额是多少?

a. $2,000, because any annual withdrawal from a RRIF automatically qualifies for the federal pension income credit.
b. $2,000, because CPP retirement benefits are treated as eligible pension income for early retirees.
c. $1,000, representing a prorated statutory pension income credit for retirees who are between ages 60 and 64.
d. $0, because pre–65 personal RRIF withdrawals and CPP benefits are both outside eligible pension income.

80. A tax preparer is evaluating a Form T1032 pension income splitting election for a 69-year-old retired couple. The husband has substantial eligible RPP pension income, while the wife receives a modest personal pension and full OAS benefits. Why does official tax guidance warn that automatically transferring the maximum 50% may not achieve the optimal family tax outcome?

报税员正在为一对 69 岁的退休夫妇评估表格 T1032 退休收入分割联合选择。丈夫有丰厚的合格 RPP 养老金收入，而妻子领取少量个人养老金并全额享受 OAS 福利。为什么官方报税指南警示机械转满 50% 的上限往往无法实现家庭税后利益最优?

a. Because transferring 50% of pension income automatically forfeits both spouses' future rights to participate in CPP pension sharing.
b. Because pension income splitting permanently reduces the family's joint Canada Groceries and Essentials Benefit (CGEB) entitlement.
c. Because splitting more than 30% of eligible pension income triggers a mandatory federal administrative audit on all registered accounts.
d. Because increasing the receiving spouse's net income may reduce her age amount or push her into the OAS recovery tax zone, offsetting family savings.

80′. In 2026, a 68-year-old taxpayer elects on Form T1032 to split $18,000 of qualifying RRIF income with their 63-year-old spouse. The 63-year-old receiving spouse has no other pension income. Can the 63-year-old receiving spouse claim the $2,000 pension income amount on line 31400 for this transferred RRIF income?

2026 年，一名 68 岁的纳税人在表 T1032 上选择将其 $18,000 的合格 RRIF 收入分割给其 63 岁的配偶。该 63 岁的受让配偶无其他养老金收入。该 63 岁的受让配偶能否在自身的 line 31400 凭这笔转入的 RRIF 收入申报 $2,000 的养老金收入额?

a. Yes, because the eligible character of the RRIF income is determined solely by the transferring spouse's age.
b. No; the receiving spouse is tested on their own age, and RRIF income does not qualify for a recipient under 65.
c. Yes, provided both spouses jointly file an additional waiver with CRA confirming mutual consent.
d. No, because Form T1032 completely prohibits receiving spouses from claiming any non-refundable tax credits on their returns.

81. A retired couple successfully elected pension income splitting on Form T1032 with CRA for the husband's company pension. The wife, who stayed at home throughout their marriage and never contributed to CPP, noticed that her husband's monthly CPP cheques remained unchanged and no CPP was split to her. How can this couple properly share the husband's CPP retirement pension?

一对退休夫妇在报税时成功通过 CRA 的表格 T1032 就丈夫的公司养老金进行了退休收入分割。全职顾家的妻子在婚姻期间从未缴纳过 CPP，她发现丈夫的每月 CPP 支票没有任何变化，自己名下也没有分得任何 CPP。这对夫妇应当如何正确分享丈夫的 CPP 退休养老金?

a. Submit an amended Form T1032 to CRA checking the statutory CPP election box on line 11400.
b. Apply for CPP pension sharing through Service Canada using Form ISP1002, as CPP benefits cannot be split via Form T1032.
c. Transfer 50% of the husband's T4A(P) box 20 amount directly onto line 11500 of the wife's T1 return without official approval.
d. Request an administrative transfer of CPP credits via the annual Notice of Assessment objection process.

81′. A married couple applies to Service Canada for CPP pension sharing using Form ISP1002. The higher-earning spouse wishes to allocate exactly 50% of his monthly CPP retirement pension to his wife, but Service Canada calculates their joint contributory period cohabitation ratio at 32%. Can the couple insist on the 50% sharing ratio?

一对已婚夫妇使用表格 ISP1002 向 Service Canada 申请办理 CPP 给付分享。高收入一方希望将每月 CPP 退休金的整整 50% 分配给妻子，但 Service Canada 依据两人在共同供款期内的同居时间测算出法定比例为 32%。该夫妇能否坚持按 50% 比例进行分享?

a. Yes, because spouses possess an unrestricted legal right to elect any sharing percentage up to 50%.
b. Yes, provided the couple submits a notarized spousal agreement agreeing to indemnify Service Canada against overpayments.
c. No; the CPP sharing ratio follows the months cohabited in the joint contributory period and cannot be chosen.
d. No, because Service Canada strictly mandates a flat 25% sharing ratio for all approved spousal applicants regardless of history.

82. A 68-year-old senior experienced a massive one-time taxable capital gain in 2025, pushing net income to $140,000 and triggering substantial monthly OAS recovery tax withholdings starting in July 2026. In 2026, the senior's net income will drop back to $55,000 (well below the $95,323 clawback threshold). What is the primary purpose and legal effect of the senior filing Form T1213OAS?

一名 68 岁的老人在 2025 年发生了一笔巨额一次性应税资本利得，导致净收入飙升至 $140,000，并从 2026 年 7 月起触发了高额的每月 OAS 回收税预扣。2026 年，该老人的净收入回落至 $55,000（远低于 $95,323 的回收起点）。该老人提交表格 T1213OAS 的主要目的与法律效力是什么?

a. It permanently raises the senior's statutory OAS clawback threshold from $95,323 to $140,000 for all future tax years.
b. It completely exempts the senior from having to report world income on line 23400 of their 2026 personal tax return.
c. It asks CRA to cut monthly OAS recovery withholdings based on estimated 2026 income; final liability is unchanged.
d. It legally converts the previous year's assessed OAS clawback tax into a refundable tax credit on line 43700.

82′. In early 2026, a senior submitted Form T1213OAS estimating their 2026 net income at $70,000, and CRA approved a full waiver of monthly OAS recovery tax withholdings. However, in December 2026, the senior unexpectedly realized substantial capital gains, bringing final 2026 net income to $115,323 (exceeding the $95,323 threshold). How will CRA handle the OAS recovery tax when assessing the 2026 T1 return?

2026 年初，一名老人提交了表格 T1213OAS，预计其 2026 年净收入为 $70,000，CRA 据此批准全额免除其每月的 OAS 回收税预扣。然而 2026 年 12 月，该老人意外实现了一笔大额资本利得，导致 2026 年最终净收入达到 $115,323（超过了 $95,323 的回收门槛）。在评税 2026 年 T1 税表时，CRA 将如何处理其 OAS 回收税?

a. CRA recomputes the recovery tax on the actual $115,323 net income; any shortfall is payable, plus interest if applicable.
b. The CRA honors the approved T1213OAS as a final administrative waiver and forgives any recovery tax owed on the unexpected income.
c. The CRA automatically cancels the taxpayer's OAS eligibility for three consecutive years as a statutory penalty for underestimating income.
d. The CRA allows the senior to offset the clawback shortfall by transferring unused medical expenses from any previous decade.

83. In February 2026, a 68-year-old taxpayer spent $18,000 to construct a wheelchair access ramp and modify bathroom fixtures for disability accessibility. The entire expenditure meets the criteria for both the Home Accessibility Tax Credit (HATC, line 31285) and the Medical Expense Tax Credit (METC). How must this expenditure be treated on the 2026 federal tax return?

2026 年 2 月，一名 68 岁的纳税人花费 $18,000 修建了轮椅无障碍坡道并改造了卫生间无障碍设施。整笔支出同时满足家居无障碍改造抵免（HATC, line 31285）和医疗费用抵免（METC）的申报条件。在 2026 年联邦税表上该笔支出必须如何处理?

a. Choose either HATC or METC for this expense; from the 2026 tax year the same expense cannot be claimed under both.
b. The taxpayer can claim the entire $18,000 on both line 31285 and line 33099 simultaneously, as dual-claiming remains an evergreen statutory provision.
c. The taxpayer must claim exactly 50% under HATC and the remaining 50% under METC, as expenses exceeding $10,000 must be divided equally.
d. The taxpayer is prohibited from claiming either credit unless the home modification was physically ordered prior to the 2024 tax year.

83′. A senior homeowner initiated a major accessibility retrofit in late 2025, paying $12,000 for materials delivered in December 2025. Additional specialized installation labor costing $8,000 was performed and invoiced in March 2026. All expenses qualify under both HATC and METC. How should these expenses be claimed across the 2025 and 2026 tax returns?

一名老年业主于 2025 年底启动了一项重大无障碍改造工程，于 2025 年 12 月为到场的材料支付了 $12,000。额外的人工安装服务于 2026 年 3 月完工并开具发票，费用为 $8,000。所有支出均同时符合 HATC 和 METC 条件。这两笔支出在 2025 和 2026 税年税表上应当如何申报?

a. Both expenditures must follow the 2026 mutual exclusion rule because the overall construction project reached substantial completion in 2026.
b. Both expenditures can be double-claimed under both HATC and METC because the initial construction contract was signed in 2025.
c. Neither expenditure qualifies for HATC because multi-year projects are classified exclusively as Multigenerational Home Renovations under line 45355.
d. The $12,000 incurred in 2025 can still be claimed under both credits; the $8,000 incurred in 2026 is one-or-the-other.

84. An 82-year-old nursing home resident has a CRA-approved Form T2201. In 2026, nursing home charges totalled $48,000, and the facility's itemized bill shows $9,500 for attendant care. Which of the following claim combinations is permitted?

一名 82 岁的护理院住户持有 CRA 已核准的 Form T2201。2026 年护理院总收费 $48,000，院方明细显示看护费（attendant care）为 $9,500。下列哪种申报组合是合规的?

a. Claim the full $48,000 as medical expenses on line 33099 and concurrently claim the full disability amount of $10,341 on line 31600.

b. Claim only the $9,500 attendant care portion as a medical expense, within the attendant-care limit, plus the disability amount.

c. Claim the full $48,000 as medical expenses and transfer 100% of the disability tax credit to a supporting family member on line 31800.

d. Claim $20,000 under the Home Accessibility Tax Credit and forfeit both medical expenses and disability amounts entirely.

84′. A taxpayer fully supports a frail parent residing in a licensed nursing home. The parent possesses a valid CRA-approved Form T2201. For 2026, the total nursing home bill was $42,000 with no breakdown for attendant care. The taxpayer claims the entire $42,000 as medical expenses for dependants on line 33199. Can the taxpayer also claim a transfer of the parent's unused disability amount on line 31800?

一名纳税人全额资助其住在持牌养老护理院的虚弱母亲。母亲持有有效的 CRA 核准表格 T2201。2026 年，护理院账单总额为 $42,000，且未提供看护费拆分明细。该纳税人在 line 33199 将全部 $42,000 作为受抚养人医疗费申报。该纳税人能否在 line 31800 同时申报母亲未用完的残障额转移?

a. Yes, because supporting adult children are exempt from the mutual exclusion rules governing nursing home claims.

b. Yes, provided the parent's net income on line 23600 was under the federal basic personal amount threshold.

c. No; claiming the full nursing home fee as a medical expense bars everyone from the disability amount for that person.

d. Yes, up to a maximum statutory transfer cap of $5,000 as specified on federal Schedule 5.

第 13 章 · 投资收入三类 投资收入与注册账户

带 ′ 的是同一考点的变式题：主题题做错时再做它。

85. David, a Canadian resident taxpayer, received $3,000 CAD equivalent in dividends from shares of a US corporation held in his non-registered trading account during the 2026 tax year. US non-resident tax of 15% ($450 CAD) was withheld at source. Which of the following correctly describes how David must report this dividend on his Canadian T1 return?

David 是一名加拿大税务居民，在2026税年从其非注册交易账户持有的美国公司股票中收到了折合$3,000加元的股息。美国在来源国预扣了15%的非居民税（折合$450加元）。下列哪项正确描述了 David 必须如何在加拿大T1税表上申报该笔股息?

a. Report the gross $3,000 on line 12100 with no gross-up or dividend tax credit, and claim a foreign tax credit on line 40500 for the $450.

b. David must gross up the $3,000 dividend by 38% to $4,140 on line 12000, claim the federal dividend tax credit, and deduct the $450 foreign tax on line 22100.

c. David reports 50% of the dividend ($1,500) on Schedule 3 under line 12700 because foreign equity distributions are taxed at the capital gains inclusion rate.

d. David reports only the net cash received ($2,550) on line 12100 and cannot claim any foreign tax credit on line 40500.

85′. Sarah, a Canadian resident, holds non-registered shares in a publicly traded UK corporation and received $2,000 in dividends during 2026, from which $300 in foreign tax was withheld abroad. Her previous tax preparer mistakenly applied a 15% gross-up and claimed a non-eligible dividend tax credit. How should Sarah properly report this income?

Sarah 是一名加拿大税务居民，持有非注册账户中一家英国上市公司的股票，在2026年收到$2,000股息，境外预扣了$300税款。她之前的报税员错误地按非合资格股息适用了15%毛额化并申报了股息抵免。Sarah 应当如何正确申报该笔收入?

a. Sarah should maintain the 15% gross-up on line 12010 and claim a 9.0301% dividend tax credit since foreign corporations default to non-eligible status.

b. Sarah should report the net $1,700 on line 12100 and forgo filing Form T2209 since the dividend was already taxed abroad.

c. Report the gross $2,000 on line 12100 with no gross-up or dividend credit, and claim the $300 foreign tax credit via Form T2209.

d. Sarah should treat the $2,000 as a capital distribution, reporting $1,000 on line 12700 and zero on line 40500.

86. In May 2026, Arthur gifted $40,000 worth of shares in a Canadian public corporation to his 14-year-old daughter, Chloe. Later that year, Chloe received $1,200 in eligible dividends from these shares. In November 2026, Chloe sold all the shares for $50,000, realizing a $10,000 capital gain. Under ITA attribution rules (s.74.1 and s.74.2), how must the dividend and capital gain be reported?

2026年5月，Arthur 将其持有的价值$40,000的加拿大上市公司股票赠与了他14岁的女儿 Chloe。同年晚些时候，Chloe 从这些股票中收到了$1,200合资格股息。2026年11月，Chloe 以$50,000的价格卖出全部股票，实现了$10,000的资本利得。根据所得税法归属规则（s.74.1与s.74.2），该笔股息和资本利得必须如何申报?

a. Both the $1,200 dividend and the $10,000 capital gain attribute back to Arthur and must be reported on Arthur's personal return.
b. The $1,200 dividend is reported by Arthur; the $10,000 capital gain does not attribute and is reported by Chloe.
c. Both the $1,200 dividend and the $10,000 capital gain are reported entirely on Chloe's return because legal ownership of the shares was transferred.
d. The $10,000 capital gain attributes back to Arthur, while the $1,200 dividend is reported by Chloe under minor child income splitting rules.

86′. Evelyn transferred growth fund units to her 16-year-old son, Noah, without receiving any consideration. During the tax year, the fund distributed $800 in interest income to Noah, and later that year Noah redeemed all units, realizing a $6,000 capital gain. Who must report the interest income and the capital gain under Canadian attribution rules?

Evelyn 将成长型基金份额无偿转让给了她16岁的儿子 Noah。该税年期间，该基金向 Noah 分配了$800利息收入；同年晚些时候，Noah 赎回了全部份额，实现了$6,000资本利得。根据加拿大归属规则，谁必须申报该利息收入与资本利得?

a. Noah reports both the $800 interest income and the $6,000 capital gain on his own tax return because beneficial ownership belongs to him.
b. Evelyn must report both the $800 interest income and the $6,000 capital gain on her tax return under statutory attribution provisions.
c. Evelyn reports the $6,000 capital gain, whereas Noah reports the $800 interest income on his own return.
d. Evelyn reports the $800 interest under s.74.1(2); Noah reports the $6,000 gain himself, as s.74.2 does not reach minors.

87. On January 1, 2024, Michael made a bona fide prescribed rate loan of $100,000 to his lower-income spouse, Brenda, to invest in Canadian dividend equities. Brenda properly paid the prescribed interest to Michael before January 30, 2025 for the 2024 tax year. However, for the 2025 tax year, Brenda forgot to make the required interest payment until February 8, 2026. How does this late payment affect the attribution of the investment income Brenda earns during the 2025 and 2026 tax years?

2024年1月1日，Michael 向其低收入配偶 Brenda 提供了$100,000的真实规定利率贷款，用于投资加拿大派息股票。Brenda 在2025年1月30日前按规定向 Michael 付清了2024税年的利息。然而针对2025税年，Brenda 直到2026年2月8日才补付该笔利息。这笔迟付的利息如何影响 Brenda 在2025及2026税年所赚取投资收入的归属?

a. Brenda can file Form T2210 and pay a late filing penalty to the CRA to maintain the prescribed rate loan exemption retroactively.
b. Because the loan structure and interest payment were fully compliant in the first year (2024), the loan remains permanently exempt from attribution rules.
c. The exemption fails because the 2025 interest was paid after January 30, 2026, so income from 2025 onward attributes to Michael.
d. Attribution applies only for the 2025 tax year; once Brenda paid on February 8, the exemption automatically resumes for 2026 and future years.

87′. George loaned $80,000 to his common-law partner, Linda, using a formal loan agreement bearing the CRA prescribed interest rate, so Linda could invest in a non-registered bond portfolio. Linda paid the annual interest on January 25 for the first two years, but missed the deadline in the third year, paying the annual interest on February 3. What is the tax consequence of this late payment under s.74.5(2)?

George 通过一份正式的借款协议按 CRA 规定利率借给其普通法伴侣 Linda $80,000，以便 Linda 投资非注册债券组合。Linda 前两年均在1月25日付清年利息，但在第三年错过了截止日，直到2月3日才付清。根据 s.74.5(2)，该笔迟付款有何税收后果?

a. The exemption stops applying from that third year, so the bond interest from then on attributes to George.
b. The loan retains its exemption as long as the interest was paid within a 60-day grace period following the calendar year end.
c. George must pay a small penalty interest to the CRA, but the bond interest continues to be taxed in Linda's hands without attribution.
d. Attribution applies only for the month of January when the payment was late, returning to Linda for the rest of the year.

88. During the 2026 tax year, Henry incurred the following investment-related expenditures: (1) $800 in management advisory fees for his non-registered account; (2) $500 in management fees for his TFSA account; (3) $400 in interest on a loan used to contribute to his RRSP; (4) $150 for an annual bank safety deposit box rental. What is the total amount Henry may legally deduct as carrying charges on line 22100 of his 2026 federal return?

在2026税年，Henry 发生了以下与投资相关的支出：(1) 非注册投资账户的管理顾问费$800；(2) TFSA 账户的管理顾问费$500；(3) 为供款 RRSP 而借款产生的利息$400；(4) 年度银行保管箱租金$150。Henry 在其2026年联邦税表第22100行中合法扣除的承担费用总额是多少?

a. $1,850, because all four expenses were paid out-of-pocket directly to facilitate his investment wealth generation.
b. $1,300, by including both the non-registered and TFSA portfolio management fees while excluding the loan interest and safety deposit box fees.
c. $1,200, by deducting the non-registered portfolio management fees and the loan interest used to make an RRSP contribution.
d. $800, because only the non-registered account's management fee qualifies; the other three items are not deductible.

88′. During the tax year, Fiona paid the following expenses: (1) $1,000 in professional investment counsel fees for her non-registered dividend stock portfolio; (2) $600 in management fees for her RRSP account; (3) $300 in trading commissions paid on purchasing dividend shares; (4) $500 in interest on a loan used to purchase non-registered dividend-paying stocks. How much can Fiona deduct on line 22100?

在该税年内，Fiona 支付了以下费用：(1) 非注册派息股票组合的专业投资顾问费$1,000；(2) RRSP 账户的管理费$600；(3) 购买派息股票支付的交易佣金$300；(4) 用于购买非注册派息股票的贷款利息$500。Fiona 可以在第22100行申报扣除多少金额?

a. $2,400, claiming all four items as regular investment management expenses incurred to generate property income.
b. $1,500: the $1,000 non-registered counsel fee plus the $500 loan interest; the RRSP fee and commissions are excluded.
c. $2,100, including the non-registered fee, the RRSP fee, and the loan interest, while excluding only the trading commissions.
d. $1,800, including the non-registered counsel fee, the trading commissions, and the loan interest, while excluding only the RRSP fee.

89. A taxpayer purchases a strip bond (zero-coupon bond) in a non-registered account that pays no periodic coupon interest but matures in five years at face value. How must the taxpayer report the return on this strip bond for Canadian income tax purposes under the rules described in the lecture?

一名纳税人在非注册账户中购买了一只剥离债券（无票息债券），该债券在持有期间不支付任何定期票息，五年后按面值到期赎回。根据讲义中描述的规则，该纳税人必须如何在加拿大所得税申报中报告该剥离债券的收益？

a. Accrue the interest each year by the effective interest method, report it on line 12100 though no cash is received, and add it to the ACB.
b. The taxpayer reports nothing until maturity in year five, at which time the entire difference between purchase price and face value is reported as a capital gain on Schedule 3.
c. The taxpayer waits until year five and then reports the entire cumulative return on line 12100 all at once, expecting an official T5 slip from the financial institution.
d. The taxpayer is exempt from reporting any annual interest income as long as no official T5 slip is issued by the broker during the holding period.

89′. An investor in a non-registered account purchases a corporate discount bond midway through the year from a previous holder in the secondary market. The bond accrued interest prior to the purchase date, which was included in the seller's income. How does the buyer treat this accrued interest paid to the seller under the lecture rules?

一名投资者在非注册账户中于年中从二级市场上的前持有人处购买了一只公司折价债券。该债券在购买日前产生了应计利息，且该利息已被计入卖方收入。根据讲义规则，买方如何处理这笔支付给卖方的应计利息？

a. The buyer ignores the accrued interest paid and treats the entire subsequent coupon payment as a tax-free return of capital.
b. The buyer must wait until the bond is disposed of, treating the accrued interest paid as an allowable capital loss on Schedule 3.
c. The buyer must add the accrued interest paid to their gross income on line 12100 and claim a 50% deduction on line 12700.
d. Deduct the accrued interest paid to the seller on line 22100 and reduce the bond's ACB by the same amount.

90. A client brings a T3 slip from a Canadian mutual fund trust showing three specific allocations: Box 21 (Capital gains) of $2,000; Box 25 (Foreign non-business income) of $1,000; Box 26 (Other income) of $600. How should these three amounts be properly allocated across the client's federal T1 return according to the lecture?

一名客户带来一张加拿大互惠基金信托的 T3 凭单，显示三笔具体分配金额：Box 21（资本利得）$2,000；Box 25（外国非营业收入）$1,000；Box 26（其他收入）$600。根据讲义，这三笔金额应当如何在客户的联邦 T1 税表中正确分流填报？

a. Add all three amounts together ($3,600) and enter them directly onto line 12100 as total trust investment income.

b. Box 21 to Schedule 3 (50% on line 12700); Box 25 on line 12100 and Form T2209; Box 26 on line 13000.

c. Box 21 and Box 25 are combined on line 12100, while Box 26 is reported on line 12700 as a capital gain.

d. Box 21 is included at 100% on line 12100, Box 25 is grossed up by 38% on line 12000, and Box 26 is deducted on line 22100.

90′. A tax preparer is completing a return for a client who received a T3 slip displaying $4,000 in Box 21 (Capital gains) and $800 in Box 26 (Other income). What is the correct reporting line and treatment on the T1 return for these two boxes?

一名报税员正在为一位客户报税，其收到的 T3 凭单上显示 Box 21（资本利得）$4,000以及 Box 26（其他收入）$800。这两个框号在 T1 税表上的正确申报行号与处理方式是什么？

a. Box 21 goes through Schedule 3, giving a $2,000 taxable capital gain on line 12700; Box 26 goes on line 13000.

b. Both Box 21 and Box 26 are combined into a single entry of $4,800 on line 12100 under interest and other investment income.

c. Box 21 is reported at 100% ($4,000) on line 12700, and Box 26 is grossed up and reported on line 12000 as Canadian dividend income.

d. Box 21 is reported on line 13000, and Box 26 is reported on Schedule 3 at 50% ($400).

91. Under the Canadian tax framework explained in the lecture, which statement correctly explains the relationship and statutory coordination between the attribution rules (ITA s.74.1 to s.74.5) and the Tax on Split Income (TOSI)?

根据讲义中解释的加拿大税法框架，下列哪项陈述正确解释了归属规则（ITA s.74.1至s.74.5）与分割收入税（TOSI）之间的关系及法定协调机制?

a. Attribution rules and TOSI apply simultaneously to the same dollar of dividend income, resulting in double anti-avoidance taxation at top marginal rates.
b. TOSI completely repealed and replaced the attribution rules in 2018, so attribution rules no longer exist under the 2026 Income Tax Act.
c. Attribution covers direct transfers or loans to family; TOSI covers splitting through private companies or trusts; TOSI-taxed amounts are not attributed again.
d. Attribution rules apply only to individuals aged 18 and older, whereas TOSI applies exclusively to minors under age 18.

91′. When analyzing an anti-avoidance situation involving a private corporation distributing dividends to family members, how does ITA s.74.5(13) prevent double taxation between attribution rules and the Tax on Split Income (TOSI)?

在分析涉及私有企业向家庭成员分配股息的反避税情景时，ITA s.74.5(13) 如何防止归属规则与分割收入税（TOSI）之间的重复课税?

a. If an amount of private corporate dividend received by a spouse is taxed under TOSI, that same amount must also be attributed back to the other spouse under s.74.1(1) and taxed a second time.
b. Under s.74.5(13), an amount already subject to TOSI is excluded from the attribution rules, so it is not taxed twice.
c. Attribution rules require active business involvement, whereas TOSI applies whenever cash is gifted between spouses without any business involvement.
d. Attribution rules automatically apply the top marginal tax bracket, whereas TOSI taxes dividends at the recipient's personal progressive rates.

第 14 章 · 资本利得 投资收入与注册账户

带 ′ 的是同一考点的变式题：主题题做错时再做它。

92. In September 2026, Brian sold shares in a publicly traded Canadian corporation held in his personal non-registered brokerage account, realizing a capital gain of $300,000. Brian had no other capital transactions in 2026. A friend told Brian that capital gains over $250,000 are subject to a 66.67% inclusion rate. According to the 2026 tax-year rules in the lecture, what is Brian's taxable capital gain to be entered on line 12700 of his federal return?

2026年9月，Brian 卖出了个人非注册经纪账户中持有的加拿大上市公司股票，实现资本利得$300,000。Brian 在2026年没有其他资本交易。一位朋友告诉 Brian，超过$250,000的资本利得按66.67%纳入率计税。根据讲义中2026税年规则，Brian 应在联邦税表 line 12700 填报的应税资本利得是多少?

a. $150,000, because ITA s.38(a) still sets a 50% inclusion rate for all gains; the 2/3 proposal was cancelled and never applied.
b. $158,333, calculated as 50% on the first $250,000 ($125,000) plus 66.67% on the remaining $50,000 ($33,333).
c. $200,000, calculated as a flat 2/3 inclusion rate on the full $300,000 capital gain.
d. $300,000, because capital gains from publicly traded securities are treated as regular investment income without any discount.

92′. In November 2026, Chloe realized a capital gain of $400,000 from disposing of investment property held in Canada. Her tax preparer relied on an outdated 2025 study manual that instructed preparers to apply a 2/3 inclusion rate to individual gains exceeding $250,000. Under the enacted 2026 federal rules, what is Chloe's correct taxable capital gain for line 12700?

2026年11月，Chloe 处置加拿大境内的投资物业实现了$400,000资本利得。她的报税员依据一本过期的2025年培训考试资料，指示其对个人超过$250,000的利得部分适用2/3纳入率。根据2026年已生效的联邦规则，Chloe 在 line 12700 上正确的应税资本利得是多少?

a. $225,000, applying 50% to the first $250,000 ($125,000) and 66.67% to the remaining $150,000 ($100,000).
b. $200,000, because the federal inclusion rate remains 50% across the entire gain without any threshold tiering.
c. $266,680, calculated as a uniform 66.67% inclusion rate on all capital gains realized after June 2024.
d. $100,000, because personal investment properties receive an additional 50% secondary exemption under provincial rules.

93. Daniel holds shares of XYZ Ltd. in two non-registered accounts. In Account 1 he bought 600 shares in 2021 at $30 per share plus a $10 commission; in Account 2 he bought 400 shares in 2024 at $50 per share plus a $10 commission. In August 2026 he sold 300 shares from Account 2 at $70 per share, paying a $20 commission. Account 2's T5008 shows a cost based only on its own $50 shares. Which calculation of the capital gain follows ITA s.47?

Daniel 在两个非注册账户里持有 XYZ Ltd. 的股票：账户 1 于 2021 年以每股 $30 买入 600 股，佣金 $10；账户 2 于 2024 年以每股 $50 买入 400 股，佣金 $10。2026 年 8 月他从账户 2 以每股 $70 卖出 300 股，佣金 $20。账户 2 的 T5008 只按本账户每股 $50 的成本填。按 ITA s.47，哪种资本利得算法正确?

a. CAD 5,972, using the CAD 15,008 cost on Account 2's T5008 for the 300 shares sold, less the CAD 20 commission.
b. CAD 11,975, using the cost of the oldest CAD 30 Account 1 shares first, less the CAD 20 selling commission.
c. CAD 9,574, using a CAD 38.02 average cost across all 1,000 shares (CAD 11,406 for 300), less the CAD 20 commission.
d. CAD 4,787, which is the weighted-average gain after it has been halved by the 50% inclusion rate.

93′. Emily owns shares of ABC Corp. in two non-registered accounts. Account X holds 200 shares bought at $20 each ($4,000 total, no commission). Account Y holds 300 shares bought at $40 each ($12,000 total, no commission). In 2026 she sold 250 shares from Account Y at $60 per share ($15,000 proceeds, no commission). Account Y's T5008 shows a cost of $10,000. What is her capital gain under ITA s.47?

Emily 在两个非注册账户里持有 ABC Corp. 股票：账户 X 持有每股 $20 买入的 200 股（共 $4,000，无佣金）；账户 Y 持有每股 $40 买入的 300 股（共 $12,000，无佣金）。2026 年她从账户 Y 以每股 $60 卖出 250 股（处置所得 $15,000，无佣金）。账户 Y 的 T5008 成本栏为 $10,000。按 ITA s.47，她的资本利得是多少?

a. $7,000, using an ACB of $8,000 for the 250 shares, averaged over all 500 shares in both accounts.
b. $5,000, taking the $10,000 cost on Account Y's T5008 slip as the ACB of the 250 shares sold.
c. $9,000, treating the 200 cheaper Account X shares as sold first and 50 Account Y shares after them.
d. $3,500, because the resulting capital gain must be halved before stating the capital gain amount.

94. In 2018, Frank bought a condo in Vancouver for $600,000 and lived in it as his sole principal residence. In July 2026, Frank moved into a new property and converted the condo into a full-time rental property without making any tax election. The fair market value (FMV) on the date of conversion was $950,000. Frank believes that because he didn't sell the property and received no cash, he has nothing to report on his 2026 tax return. Which of the following is correct regarding Frank's tax obligations?

2018年，Frank 以$600,000在温哥华购买了一套公寓并作为唯一主居所自住。2026年7月，Frank 搬入新房，并在未作任何税收选择的情况下将该公寓全部转为出租房。改变用途当天的公允市价（FMV）为$950,000。Frank 认为由于自己并未卖房且未收到现金，因此在2026年税表上无需申报任何内容。关于 Frank 的报税义务，下列哪项说法是正确的?

a. Frank is correct; change of use is an internal personal event that CRA never treats as a taxable disposition until actual legal title is transferred.
b. A deemed disposition occurred; Frank must report it and file T2091 to get the exemption, or face denial and late-designation penalties.
c. Frank must immediately pay capital gains tax on the $350,000 deemed gain in 2026, because principal residence exemption can never be applied to deemed dispositions.
d. Frank only needs to report the property if CRA initiates a formal audit within 6 years of the conversion.

94′. Grace purchased a residential townhouse in 2017 for $500,000 and resided there until August 2026, when she relocated and converted the townhouse entirely into a long-term rental property (FMV was $800,000). She filed her 2026 return without reporting the conversion or submitting Form T2091, assuming that zero cash flow meant zero reporting. What is the potential statutory penalty if Grace requests CRA to accept a late principal residence designation under ITA s.220(3.5)?

Grace 于2017年以$500,000购入一套联排住宅并一直自住，直至2026年8月迁出并将该物业全部转为长期出租物业（当时FMV为$800,000）。她在申报2026年税表时未申报该项用途转变亦未提交 Form T2091，误以为零现金流即无需申报。若 Grace 事后请求 CRA 根据 ITA s.220(3.5) 接受迟报的主居所指定，其面临的潜在法定罚款是多少?

a. A fixed penalty of 50% of the deemed capital gain ($150,000), payable immediately.
b. Zero penalty, because CRA automatically grants free retroactive elections for principal residence conversions within 10 years.
c. An administrative charge of $1,000 per year, capped at $10,000 under provincial legislation.
d. A penalty of $100 for each complete month the designation is late, up to a statutory maximum of $8,000.

95. On October 15, 2026, George sold 1,000 shares of a publicly traded company at a capital loss of $12,000 in his personal non-registered account. On November 4, 2026 (20 days after the sale), George's spouse purchased 1,000 identical shares in her own non-registered account and still held them at the end of the year. How is George's $12,000 loss treated for Canadian tax purposes?

2026年10月15日，George 在其个人非注册账户中卖出1,000股上市公司股票，产生资本亏损$12,000。2026年11月4日（卖出后第20天），George 的配偶在其自己的非注册账户中买入了1,000股完全相同的股票，并在年底仍继续持有。在加拿大税法下，George 这笔$12,000的亏损应当如何处理?

a. George can deduct the allowable capital loss of $6,000 (50% of $12,000) against his taxable capital gains in 2026 because his spouse is an independent taxpayer with her own separate account.
b. The $12,000 loss is permanently forfeited to the government and cannot be recovered or added to any asset base.
c. George can elect to treat the transaction as a non-capital business loss and deduct it against his employment income.
d. The loss is classified as a superficial loss under ITA s.54 and is denied in 2026, but the disallowed $12,000 is added to the ACB of the replacement shares purchased by George's spouse.

95′. On May 10, 2026, Hannah sold 500 ETF units at a loss of $8,000 in her non-registered trading account. On May 22, 2026 (12 days later), a private corporation wholly owned and controlled by Hannah purchased 500 identical ETF units and continued holding them beyond 30 days. How does the superficial loss rule affect Hannah's $8,000 capital loss?

2026年5月10日，Hannah 在其非注册交易账户中卖出500个ETF单位，产生$8,000亏损。2026年5月22日（12天后），一家由 Hannah 全资拥有并控制的私人公司买入了500个完全相同的ETF单位并持续持有超过30天。表面亏损规则如何影响 Hannah 的这笔$8,000资本亏损?

a. Hannah can claim the allowable capital loss of $4,000 because a corporation is a distinct legal person under corporate law.
b. It is a superficial loss: denied to Hannah in 2026, with the $8,000 added to the ACB of the units her corporation holds.
c. Hannah is assessed an immediate penalty of 20.5% under the alternative minimum tax rules for abusive wash sales.
d. The loss can be carried back 3 years immediately using Form T1A to offset Hannah's past taxable capital gains.

96. Ian had accumulated $25,000 in unused net capital losses from prior years, as confirmed on his CRA Notice of Assessment (NOA). In 2026, Ian earned $90,000 in employment income, received $4,000 in eligible dividends, but realized zero capital gains. Ian wants to use a portion of his accumulated net capital losses to reduce his taxable employment income on his 2026 return. Under ITA s.111, which of the following is correct?

Ian 往年累积了$25,000未使用的净资本亏损（net capital losses），该金额已由其CRA评税通知书（NOA）核准确认。2026年，Ian 赚取了$90,000受雇收入，获得了$4,000合资格股息，但没有实现任何资本利得。Ian 希望在2026年税表上使用一部分累积净资本亏损来减少其应税受雇收入。根据 ITA s.111，下列哪项说法是正确的?

a. None of the losses can be used against his employment income or dividends; while alive they offset only taxable capital gains.
b. Ian can claim up to $2,000 per year of net capital losses against ordinary employment income, similar to US tax rules.
c. Ian can deduct the full $25,000 against his employment income on line 25300 provided he files Form T1A with his 2026 return.
d. Net capital losses expire after 7 years, so Ian must deduct them against his dividend income or lose them permanently.

96′. Jack passed away in October 2026. On his final tax return (and the return for 2025, the immediately preceding year), his legal representative discovered $40,000 in unapplied net capital losses that exceeded Jack's remaining taxable capital gains. How does the special rule under ITA s.111(2) apply to Jack's unabsorbed net capital losses?

Jack 于2026年10月去世。在其最终纳税申报表（以及其前一年的2025年税表）中，其法定代表人发现有$40,000未申请的净资本亏损超出了 Jack 剩余的应税资本利得。根据 ITA s.111(2) 的特别规则，这笔未被吸收的净资本亏损应如何处理?

a. The unused net capital losses immediately expire upon death and cannot offset any remaining income of the deceased.
b. The losses must be transferred to Jack's surviving spouse and can only offset the spouse's capital gains in subsequent years.
c. In the year of death and the year before, unused net capital losses can be applied against any other income of the deceased.
d. The losses can only be applied against dividend gross-up amounts on Schedule 4.

97. In 2026, Kevin engaged in two personal property transactions: (1) He sold his personal motorboat for $8,000 (original cost was $15,000), incurring a $7,000 loss; (2) He sold an antique oil painting (a listed personal property, LPP) for $6,000 (original cost was $2,000), realizing a $4,000 gain. How should Kevin report these two dispositions on Schedule 3?

2026年，Kevin 进行了两笔个人财产交易：(1) 他以$8,000卖掉了自己个人使用的机动船（原成本为$15,000），产生$7,000亏损；(2) 他以$6,000卖出了一幅古董油画（属于上市个人财产，LPP）（原成本为$2,000），实现$4,000利得。Kevin 应当如何在附表三（Schedule 3）上申报这两笔处置?

a. Kevin can net the boat loss of $7,000 against the painting gain of $4,000, reporting a net capital loss of $3,000 on line 12700.
b. Report only the $4,000 painting gain on line 15900, giving a $2,000 taxable gain; the boat loss is not deductible.
c. Both the boat and the painting are deemed to have proceeds and ACB of $1,000 under ITA s.46, resulting in zero gain and zero loss on both items.
d. The boat loss can be carried forward 7 years to offset future gains from disposing of personal automobiles.

97′. In 2026, Laura sold a piece of rare jewelry (listed personal property, LPP) for $3,000 (original cost was $7,000), suffering a $4,000 LPP loss. She also realized an $8,000 capital gain from selling publicly traded shares. How does the loss from the jewelry interact with Laura's other investment gains?

2026年，Laura 以$3,000卖出了一件珍稀珠宝（属于上市个人财产，LPP）（原成本$7,000），产生$4,000的 LPP 亏损。她当年处置上市公司股票还实现了$8,000资本利得。该珠宝亏损如何与 Laura 的其他投资利得相互作用?

a. The $4,000 LPP loss immediately offsets the $8,000 stock gain on Schedule 3, reducing Laura's net capital gain to $4,000.
b. The jewelry loss is treated as personal-use property (PUP) and is permanently forfeited without any carryback or carryforward.
c. Laura must deduct the $4,000 loss against her employment income on line 23200.
d. It cannot offset the stock gain; the LPP loss can only reduce LPP gains, 3 years back or 7 years forward.

98. In 2026, Martin sold shares of a qualified small business corporation (QSBCS), realizing a capital gain of $1,200,000. He had never used his Lifetime Capital Gains Exemption (LCGE) previously and has zero other income in 2026. Under regular tax rules, his taxable capital gain of $600,000 is completely offset by the $600,000 capital gains deduction on line 25400, leaving regular federal tax at $0. How does the Alternative Minimum Tax (AMT) apply to Martin's transaction in 2026?

2026年，Martin 卖掉了合格小型企业公司股份（QSBCS），实现资本利得$1,200,000。他此前从未用过终身资本利得豁免（LCGE），且2026年无其他收入。在常规计税下，其$600,000应税资本利得被 line 25400 上的$600,000资本利得扣除完全抵消，常规联邦税为$0。在2026年，替代性最低税（AMT）如何适用于 Martin 的这笔交易?

a. AMT does not apply because any transaction completely exempted by LCGE under regular tax rules is automatically exempt from AMT.
b. Martin must pay AMT on the full CAD 1,200,000 capital gain at 20.5% with zero deduction allowed for LCGE under AMT rules.
c. AMT counts the full CAD 1,200,000 gain but the LCGE deduction only as CAD 840,000 (7/5); the rest above CAD 181,440 is taxed at 20.5%.
d. Martin pays a flat provincial minimum tax of 5.6% on the entire CAD 1,200,000, which cannot be carried over.

98′. Nancy claimed the full Lifetime Capital Gains Exemption (LCGE) on the sale of her farm property in 2026, which eliminated her regular income tax. However, due to the 100% inclusion rate and 7/5 deduction scaling under AMT, Nancy was required to pay $35,000 in Alternative Minimum Tax for 2026. Nancy plans to retire immediately and anticipates having very modest pension income in future years. What is the tax recovery mechanism and risk regarding Nancy's $35,000 AMT payment?

Nancy 在2026年出售农场财产时全额申请了终身资本利得豁免（LCGE），从而免除了其常规所得税。然而，由于AMT下100%的纳入率和7/5的扣除放大比例，Nancy 在2026年仍需缴纳$35,000的替代性最低税（AMT）。Nancy 计划立即退休，预计未来年份的养老金收入非常微薄。关于 Nancy 这笔$35,000的 AMT 税款，其回抵机制与潜在风险是什么?

a. It is a prepayment that can offset regular tax above minimum tax for 7 years, but may be lost if her later regular tax is too low.
b. Nancy can apply for an immediate cash refund of the $35,000 from CRA at the end of the 2026 tax year by filing Form T1A.
c. The $35,000 is an irreversible non-refundable punitive fine imposed by CRA for claiming high capital gains deductions.
d. Nancy can carry back the AMT liability to offset taxes paid in any of the preceding 10 years.

第 15 章 · RRSP、TFSA 与 FHSA 投资收入与注册账户

带 ′ 的是同一考点的变式题：主题题做错时再做它。

99. In 2025, Liam had an earned income of $110,000 from employment and net rental income. His 2025 T4 slip reported a Pension Adjustment (PA) of $4,500. Liam's Notice of Assessment for the 2025 tax year indicated an unused RRSP contribution room carried forward of $8,000. In the 2026 tax year, the statutory annual RRSP limit is $33,810. What is Liam's RRSP deduction limit for the 2026 tax year?

2025年，Liam 的就业与租金净收入等赚取收入（earned income）共计$110,000。他2025年的 T4 凭单上显示养老金调整额（PA）为$4,500。Liam 的2025税年评税通知书（NOA）显示结转的未用 RRSP 额度为$8,000。2026税年法定 RRSP 年度上限为$33,810。Liam 在2026税年的 RRSP 扣除限额（RRSP deduction limit）是多少?

a. CAD 23,300: the CAD 8,000 carryforward plus 18% of CAD 110,000 (CAD 19,800), less the CAD 4,500 PA.
b. CAD 27,800: the CAD 8,000 carryforward plus 18% of CAD 110,000 (CAD 19,800), with the PA left out.
c. CAD 37,310: the CAD 8,000 carryforward plus the full CAD 33,810 annual limit, less the CAD 4,500 PA.
d. CAD 15,300: 18% of CAD 110,000 (CAD 19,800) less the CAD 4,500 PA, with the carryforward left out.

99′. In 2025, Evelyn had an earned income of $210,000 as a corporate executive. Her 2025 T4 slip reported a Pension Adjustment (PA) of $12,000. Her Notice of Assessment for 2025 showed zero unused RRSP contribution room carried forward. The 2026 statutory annual RRSP dollar limit is $33,810. What is Evelyn's RRSP deduction limit for the 2026 tax year?

2025年，Evelyn 作为企业高管的赚取收入为$210,000。她2025年的 T4 凭单上显示养老金调整额（PA）为$12,000。她2025年的评税通知书显示结转的未用 RRSP 额度为$0。2026税年法定 RRSP 年度法定上限为$33,810。Evelyn 在2026税年的 RRSP 扣除限额是多少?

a. $25,800, calculated as 18% of $210,000 ($37,800) minus $12,000 PA, ignoring the statutory annual dollar cap.
b. $33,810, calculated as the statutory maximum without subtracting the Pension Adjustment.
c. $21,810, calculated as the 2026 statutory maximum cap of $33,810 minus the $12,000 Pension Adjustment.
d. $37,800, calculated solely as 18% of earned income with no caps or adjustments applied.

100. On January 1, 2026, Brandon had a TFSA contribution room of exactly $7,000 (having used all prior contribution room). In February 2026, Brandon contributed $7,000 into his TFSA. In June 2026, needing cash, he withdrew $5,000 from his TFSA. In September 2026, having surplus funds, he re-deposited $5,000 back into his TFSA and kept it there for the rest of 2026. What is the tax consequence of Brandon's actions for the 2026 tax year?

2026年1月1日，Brandon 的 TFSA 供款额度恰好为$7,000（此前历年额度已全部用满）。2026年2月，Brandon 向其 TFSA 存入$7,000。2026年6月因需要资金，他从 TFSA 提取了$5,000。2026年9月资金宽裕后，他又将$5,000重新存入该 TFSA 并保留至年底。Brandon 的上述操作在2026税年将产生何种税务后果?

a. Brandon owes $0 in penalties because withdrawals immediately restore contribution room within the same tax year.
b. A $5,000 excess exists from September to December, so 1% a month for 4 months is $200, reported on RC243.
c. Brandon has an excess contribution of $5,000, but enjoys a $2,000 lifetime grace buffer, paying a 1% tax on only $3,000 ($120 total).
d. Brandon loses his TFSA eligibility permanently and all investment earnings in the account become taxable as employment income.

100′. On January 1, 2026, Grace had an unused TFSA contribution room of $4,000 carried forward, plus her new 2026 annual room of $7,000 (total available room: $11,000). In March 2026, Grace contributed $11,000 to her TFSA. In May 2026, she withdrew $6,000. In October 2026, Grace deposited $6,000 back into her TFSA and withdrew the $6,000 excess on November 15, 2026. How many months of the 1% per month Part XI.01 penalty tax does Grace owe for 2026?

2026年1月1日，Grace 拥有结转的未用 TFSA 额度$4,000，加上2026年新增年度额度$7,000（可用额度总计 $11,000）。2026年3月，Grace 向其 TFSA 存入$11,000。2026年5月，她提取了$6,000。2026年10月，Grace 又将 $6,000重新存入该 TFSA，后于2026年11月15日将该笔$6,000超额款项取出。在2026税年，Grace 需为几个月份缴纳每月1%的 Part XI.01 罚税?

a. 0 months, because her total net contributions in 2026 ($11,000) did not exceed her initial January 1 room of $11,000.
b. 0 months, because Grace corrected the excess within 30 days of the deposit.
c. 1 month, because she withdrew the funds in mid-November before November month-end.
d. 2 months, October and November, since the May withdrawal only restores room on January 1, 2027.

101. In December 2024, Michael contributed $15,000 to a spousal RRSP in which his spouse, Jessica, is the annuitant. Michael deducted the full $15,000 on his 2024 tax return. Neither Michael nor Jessica made any further contributions to any spousal RRSP in 2025, 2026, or 2027. In January 2027, Jessica withdrew $15,000 from her spousal RRSP to cover emergency expenses. Under ITA s.146(8.3), how is this $15,000 withdrawal taxed?

2024年12月，Michael 向以其配偶 Jessica 为计划持有人的配偶 RRSP 供款$15,000。Michael 在其2024年税表上全额扣除了该笔供款。在2025年、2026年和2027年期间，两人均未再向任何配偶 RRSP 存入过资金。2027年1月，Jessica 从该配偶 RRSP 中提取了$15,000用于应急。根据 ITA s.146(8.3) 的归属规则，这笔$15,000的提取应如何课税?

a. The entire $15,000 is attributed back to Michael because a full 36 calendar months (3 full years) had not elapsed between December 2024 and January 2027.
b. 50% ($7,500) is taxed in Michael's hands and 50% ($7,500) is taxed in Jessica's hands under mandatory spousal income splitting.
c. All $15,000 is Jessica's income: the window covers 2027, 2026 and 2025, so the 2024 contribution is outside it.
d. The withdrawal is completely tax-free to both spouses because it was used for emergency living expenses.

101′. In January 2025, Henry contributed $12,000 to a spousal RRSP for his spouse, Olivia, and deducted the amount on his 2024 tax return (using the first 60 days rule). Neither Henry nor Olivia made any further contributions. In December 2026, Olivia withdrew $8,000 from this spousal RRSP. Under ITA s.146(8.3), how is this $8,000 withdrawal taxed?

2025年1月，Henry 向其配偶 Olivia 的配偶 RRSP 供款$12,000，并利用前60天规则在自己的2024年税表上做了扣除。此后两人未再存入任何配偶供款。2026年12月，Olivia 从该配偶 RRSP 中提取了$8,000现金。根据 ITA s.146(8.3)，这笔$8,000的提取应如何课税?

a. The entire $8,000 is attributed back to Henry and taxed as his income on his 2026 tax return using Form T2205.
b. The entire $8,000 is taxed as Olivia's income because Olivia is the legal annuitant and owner of the account.
c. Only $4,000 is attributed to Henry because the attribution amount is capped at 50% of the withdrawal.
d. The withdrawal is exempt from attribution because Henry originally claimed the deduction against his 2024 tax return.

102. In May 2023, Rachel opened her first FHSA. In August 2025, Rachel completed a qualifying withdrawal to purchase a qualifying first home, leaving a remaining balance of $12,000 invested in GICs in the account. When does Rachel's maximum participation period for this FHSA end, and what happens if she fails to close the account before that deadline?

2023年5月，Rachel 开立了她的首个 FHSA。2025年8月，Rachel 进行了一笔合格提取以购买合格首套住房，提取后账户中仍留有$12,000的 GIC 投资余额。Rachel 该 FHSA 的最长参与期（maximum participation period）何时结束？如果她在截止日前未关闭该账户，将产生什么后果?

a. Her participation period ends on December 31, 2038 (15th anniversary); she can keep the $12,000 growing tax-free until then.
b. Her participation period never ends because qualifying home buyers are permitted to maintain the FHSA indefinitely for future home purchases.
c. Her participation period ended on December 31, 2025; failing to close it immediately resulted in a 50% confiscatory penalty on the $12,000 balance.
d. It ends December 31, 2026, the year after her first qualifying withdrawal; any balance left is then included in her income.

102′. Lucas opened his first FHSA in 2023. By 2037, Lucas has never purchased a home and has never made any qualifying withdrawal. In 2038, Lucas reaches the 15th anniversary of opening his FHSA, and the account holds a fair market value of $55,000. Lucas does not want the $55,000 to be taxed as income. What is Lucas's proper tax-deferred exit strategy before December 31, 2038?

Lucas 于2023年开立了首个 FHSA。截至2037年，Lucas 从未买房也从未做过任何合格提取。2038年，Lucas 迎来了开立 FHSA 满15周年的年份，账户内资产公允市值为$55,000。Lucas 不希望这$55,000被计入收入课税。在2038年12月31日之前，Lucas 应当采取何种合法的递延税出口策略?

a. Withdraw the entire $55,000 in cash and claim it as a non-taxable personal savings allowance on Schedule 15.
b. Transfer the whole balance directly to his RRSP or RRIF, which defers tax and uses no RRSP contribution room.
c. Transfer the $55,000 to his TFSA tax-free, provided his TFSA has at least $55,000 in accumulated room.
d. Lucas is barred from transferring the funds and must forfeit 30% withholding tax directly to the federal receiver general.

103. In August 2026, Nathan made his first-ever withdrawal under the Home Buyers' Plan (HBP) from his RRSP to purchase a qualifying principal residence. Under the rules enacted by Parliament (including Bill C-30), what is the maximum statutory HBP withdrawal limit for Nathan in 2026, when does his 15-year repayment period begin, and what is his first repayment taxation year?

2026年8月，Nathan 首次通过购房者计划（HBP）从其 RRSP 中提取资金以购买合格主居所。根据议会已御准生效的税法规则（含 C-30 法案），Nathan 在2026年适用的法定最高 HBP 提取限额是多少？其15年还款期的首个还款纳税年度是哪一年？

a. Up to $60,000, with a five-year grace period that makes 2031 his first repayment year, then 15 years of repayments.
b. Up to $35,000, with repayments starting in the second year after withdrawal (2028) and spread over 15 years.
c. Up to $60,000, but repayments must start in the year right after the withdrawal year, 2027.
d. Up to $40,000, the same as the FHSA lifetime limit, repayable over 10 years like the LLP.

103′. Samuel withdrew $60,000 under the Home Buyers' Plan (HBP) in 2026, with his first repayment due in 2031 (annual required repayment: $4,000). In 2031, Samuel contributes $10,000 to his RRSP. However, on his 2031 Schedule 7, Samuel fails to designate any portion of the contribution as an HBP repayment. What is the tax consequence of this omission under Canadian tax law?

Samuel 于2026年通过购房者计划（HBP）提取了$60,000，其首个还款年度为2031年（每年法定应还$4,000）。2031年，Samuel 向其 RRSP 存入了$10,000。然而，在2031年的 Schedule 7 上，Samuel 未将任何供款金额指定为 HBP 还款。根据加拿大税法，这一疏漏的税务后果是什么？

a. CRA will automatically designate $4,000 of his RRSP contribution as an HBP repayment on his behalf without adjusting his income.
b. The entire $10,000 contribution is rejected and refunded to Samuel with a $500 penalty.
c. The $4,000 not repaid is added to his 2031 income, and the $10,000 is treated as an ordinary RRSP contribution.
d. Samuel's HBP repayment period is automatically extended from 15 years to 20 years with zero tax impact.

104. Marcus permanently relocated to the UK for employment and became a non-resident of Canada for tax purposes on May 31, 2026. On that date, Marcus had $30,000 in unused accumulated TFSA contribution room. In August 2026, while residing as a non-resident in London, Marcus transferred $10,000 from his Canadian chequing account into his Canadian TFSA and held it there through December 31, 2026. What is the Canadian tax treatment of this $10,000 contribution for 2026?

Marcus 于2026年5月31日因工作永久移居英国，自该日起成为加拿大非税务居民。截至离境当日，Marcus 拥有$30,000结转的未用 TFSA 供款额度。2026年8月，在作为非居民定居伦敦期间，Marcus 从其加拿大支票账户向其加拿大 TFSA 存入了$10,000现金，并一直保留至2026年12月31日。关于该笔$10,000供款，Marcus 在2026年面临何种加拿大税务处理?

a. No tax or penalty is assessed because Marcus had $30,000 in legally accumulated unused contribution room, which fully shields the $10,000 deposit.
b. A 1% monthly tax applies to the full $10,000 from August to December, $500 in all, whatever his room, via RC243.
c. The $10,000 contribution is automatically confiscated by the CRA, and the entire TFSA trust is deregistered.
d. Marcus is subject to a one-time 25% non-resident Part XIII withholding tax deducted at source by his Canadian bank.

104′. Sophia was a non-resident of Canada for the entirety of the 2025 and 2026 tax years. She maintained an existing Canadian TFSA opened in 2020 that held Canadian dividend-paying stocks. In 2026, her TFSA generated $3,000 in Canadian dividends and realized $4,000 in capital gains, and Sophia made no new contributions or withdrawals. How are these 2026 account earnings treated by the CRA?

Sophia 在2025和2026两个税年整年均为加拿大非税务居民。她保留了2020年开立的加拿大 TFSA 账户，该账户持有派发股息的加拿大股票。2026年，该 TFSA 产生了$3,000加拿大股息，并实现了$4,000资本利得，Sophia 年内未做任何新供款或取款。CRA 对这笔2026年的账户收益如何征税?

a. The $7,000 total earnings are subject to a 25% Canadian Part XIII withholding tax because she is a non-resident.
b. Sophia owes a 1% per month penalty tax on the total fair market value of the account simply for maintaining a TFSA as a non-resident.
c. The account loses its registered tax-exempt status immediately and is converted into a regular taxable trading account.
d. The $7,000 stays exempt from Canadian tax; an existing TFSA keeps growing tax-free while the holder is non-resident.

105. In December 2026, Edward turns 71 and converts his entire $600,000 RRSP into a RRIF. His spouse turns 65 in 2026. The RRIF is worth $600,000 on January 1, 2027. Which statement about the RRIF minimum amounts for 2026 and 2027, the spouse's-age election and withholding tax is correct?

Edward 2026 年 12 月满 71 岁，把全部 $600,000 RRSP 转成 RRIF；他的配偶 2026 年满 65 岁。2027 年 1 月 1 日 RRIF 市值 $600,000。关于 2026、2027 年的最低提取额、按配偶年龄计算的选择以及预扣税，下列哪项正确?

a. Edward must withdraw a minimum amount in 2026 based on the 5.28% factor, and the financial institution must withhold 30% tax from that payment.
b. Edward cannot use his spouse's age because RRIF minimum withdrawal formulas must strictly adhere to the primary account holder's age.
c. Minimum is $0 for 2026; before the first 2027 payment he may elect his spouse's age (4.00%), and the minimum is not withheld.
d. The 2027 minimum withdrawal must be withheld at 20% by the trust company regardless of whether it represents the minimum amount or excess.

105′. Leonard turned 71 in 2025 and established his RRIF. On January 1, 2026, Leonard is 71 years old (turning 72 later in the year), and the fair market value of his RRIF is $400,000. Under Income Tax Regulations s.7308(4), the prescribed factor for age 71 is 5.28%. Leonard withdraws a total of $35,000 from his RRIF in 2026. What is the statutory minimum withdrawal amount, and how is withholding tax applied by the financial institution on this $35,000 withdrawal?

Leonard 于2025年年满71岁并设立了 RRIF。2026年1月1日，Leonard 年初年龄为71岁（年内晚些时候满72岁），其 RRIF 的公允市值为$400,000。根据《所得税条例》s.7308(4)，71岁对应的法定因子为5.28%。Leonard 于2026年共从该 RRIF 提取了$35,000现金。该 RRIF 当年的法定最低提取额是多少？金融机构对这笔$35,000提取如何代扣预扣税?

a. Minimum CAD 21,120 with no withholding; the CAD 13,880 above it has 20% withheld, which is CAD 2,776.
b. The minimum amount is CAD 21,120, and the entire CAD 35,000 withdrawal is subject to a flat 30% withholding tax (CAD 10,500 withheld).
c. The minimum amount is CAD 35,000, and no withholding tax is deducted because RRIF withdrawals are completely exempt from tax withholding.
d. The minimum amount is CAD 0 because Leonard can defer mandatory withdrawals until he reaches age 75.

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带 ′ 的是同一考点的变式题：主题题做错时再做它。

106. In the 2026 tax year, Marcus owns a residential rental property. After deducting all eligible current operating expenses (property taxes, mortgage interest, insurance, and utilities), his net rental income before claiming Capital Cost Allowance (CCA) is $3,500. Marcus's maximum allowable CCA based on the building's UCC and class rate is $9,200. Marcus also earned $75,000 in employment salary. What is the maximum CCA Marcus can claim on Form T776 for 2026, and what happens to the unclaimed portion?

在 2026 税年，Marcus 拥有一处住宅出租物业。在扣除所有合规的当期运营费用（地税、房贷利息、保险和水电）后，他在计提折旧 (CCA) 前的净出租收入为 $3,500。根据建筑物的 UCC 和类别税率计算，Marcus 的最大可用 CCA 为 $9,200。Marcus 当年还取得了 $75,000 的受雇工资收入。Marcus 在 2026 年 T776 表上最多可申报多少 CCA？未申报的部分如何处理？

a. Marcus can claim the full $9,200 CCA, creating a net rental loss of $5,700 to deduct against his $75,000 employment salary.

b. Marcus can claim $0 CCA, because whenever the calculated CCA exceeds net rental income, the entire CCA deduction for that tax year is forfeited.

c. Marcus can claim a maximum of $3,500 in CCA, reducing net rental income to $0; the remaining $5,700 stays in the property's UCC to be depreciated in future years.

d. Marcus can claim $3,500 in CCA, and can establish a separate $5,700 non-capital loss carryforward certificate to deduct directly next year.

106′. In the 2026 tax year, Diana owns two separate residential rental condominiums. Property 1 generated net rental income before CCA of $8,000. Property 2 incurred an operating rental loss before CCA of $3,000. Across both properties, the total maximum calculated CCA allowable under the class rates is $11,000. Diana has $90,000 in professional employment income. What is the maximum aggregate CCA deduction Diana can claim across both properties on Form T776 for 2026?

在 2026 税年，Diana 拥有两处独立的住宅出租公寓。物业 1 在计提折旧前产生净租金收入 $8,000；物业 2 在计提折旧前发生运营租金亏损 $3,000。按资产类别税率计算，两处物业的理论最大可用 CCA 合计为 $11,000。Diana 当年另有 $90,000 的专业受雇收入。Diana 在 2026 年 T776 表上最多可就两处物业合计申报多少 CCA 折旧？

a. $8,000, because the CCA limit is calculated individually for each profitable property without considering losses from other properties.

b. $5,000, which reduces Diana's combined net rental income to $0, with all remaining unclaimed capital cost retained in UCC.

c. $11,000, creating an allowable combined rental loss of $6,000 to offset Diana's professional employment earnings.

d. $0, because owning any loss-making rental property completely eliminates the taxpayer's eligibility to claim CCA for that tax year.

107. In 2026, landlords Kevin and Rachel undertook renovations on their rental townhouse in Vancouver. They spent $18,000 completely replacing the 25-year-old asphalt shingle roof with an upgraded standing-seam architectural metal roof that substantially improves durability and carries a 50-year warranty. During the same renovation, they spent $1,200 patching drywall cracks and repainting the interior living room walls to repair normal tenant wear and tear. How should Kevin and Rachel classify and report these expenditures on Form T776 for 2026?

2026 年，房东 Kevin 和 Rachel 对其位于温哥华的联排出租房进行了修缮。他们花费 $18,000 将使用了 25 年的旧沥青瓦屋顶全部拆除，更换为显著提升耐用性并附带 50 年保修的高档立边咬合金属屋顶。在同一次修缮中，他们花费 $1,200 修补了室内石膏板裂缝并重刷了客厅墙面，以修复租客正常的日常磨损。Kevin 和 Rachel 应如何在 2026 年 T776 表上对这些支出进行定性与申报?

a. The $1,200 repainting is a current expense deducted in 2026; the $18,000 roof is a capital expenditure added to UCC.
b. The entire $19,200 is deductible in full as a current maintenance expense in 2026 because maintaining a watertight building is an essential operating requirement.
c. The entire $19,200 must be capitalized and depreciated over time because all work was contracted during a single renovation event.
d. The $18,000 roof is a deductible current repair, while the $1,200 cosmetic painting is a non-deductible personal living cost.

107′. In 2026, landlord Nathan incurred two separate expenses for his rental condominium in Burnaby. First, he spent $14,000 replacing standard builder-grade laminate counters and hollow-core interior doors with luxury quartz countertops and custom solid mahogany doors, substantially enhancing the property's market value. Second, he paid $650 to an HVAC technician for annual furnace servicing and replacing air filters to restore standard operating condition. How must Nathan treat these two expenses on his 2026 tax return?

2026 年，房东 Nathan 为其位于本拿比的投资公寓支付了两笔不同的费用。首先，他花费 $14,000 将原建筑商标配的普通复合台面和空心室内门拆除，更换为奢华石英石台面和定制实木红木门，大幅提升了房产的市场价值。其次，他支付了 $650 给暖通技工进行年度暖炉检修及更换滤网，以恢复正常运转状态。Nathan 在 2026 年税表上应如何处理这两笔支出?

a. The entire $14,650 is a fully deductible current expense in 2026 because all expenses were incurred to attract higher-paying tenants.
b. The entire $14,650 must be capitalized into Class 1 because any expenditure exceeding $500 is deemed capital in nature.
c. The $14,000 upgrade is deductible in full in 2026, while the $650 routine servicing must be capitalized into UCC.
d. The $650 servicing is a current expense for 2026; the $14,000 upgrade is capital and is depreciated through CCA.

108. In 2026, Henry sold a residential rental building (Class 1) for allocated building proceeds of $450,000 (excluding land). Henry had originally purchased the building for $350,000 and had claimed a cumulative total of $70,000 in CCA over several years, leaving an opening UCC of $280,000 at the beginning of 2026. Henry owned no other Class 1 properties. What are the correct tax consequences regarding recaptured CCA and taxable capital gain on Henry's 2026 tax return?

2026 年，Henry 出售了一栋 Class 1 住宅出租建筑，分摊的建筑物售价为 $450,000（不含土地）。该建筑原始购买成本为 $350,000，历年来 Henry 累计申报了 $70,000 的 CCA 折旧，使得 2026 年初该建筑的未折旧资本成本 (UCC) 余额为 $280,000。Henry 名下无其他 Class 1 资产。在 Henry 2026 年税表上，关于折旧收回与应税资本利得的正确税务处理是什么?

a. No recaptured CCA, and an CAD 85,000 taxable capital gain (half of the CAD 170,000 by which proceeds exceed UCC).

b. Recaptured CCA of CAD 35,000 (half of the CCA claimed), plus a CAD 50,000 taxable capital gain.

c. Recaptured CCA of CAD 70,000 fully included, plus a CAD 66,667 taxable capital gain at a two–thirds rate.

d. Recaptured CCA of CAD 70,000 fully included, plus a CAD 50,000 taxable capital gain at the 1/2 rate.

108′. In 2026, Chloe sold her sole Class 1 rental building for allocated building proceeds of $320,000. She had purchased the building for $300,000 and claimed $50,000 in cumulative CCA in prior years, resulting in an opening UCC balance of $250,000. Chloe acquired no new rental buildings during the year. What amounts must Chloe include in her 2026 taxable income as recaptured CCA and taxable capital gain?

2026 年，Chloe 出售了名下唯一的 Class 1 出租建筑，建筑分摊售价为 $320,000。她当年以 $300,000 购入该建筑，在过往年度累计申报了 $50,000 的 CCA，年初 UCC 余额为 $250,000。Chloe 当年未购入新出租建筑。Chloe 在 2026 年应税收入中必须计入多少折旧收回和应税资本利得?

a. Recaptured CCA of $70,000 and taxable capital gain of $0, because all disposition proceeds under $350,000 are treated as ordinary recapture.

b. Recaptured CCA of $50,000 (100% inclusion in income), and a taxable capital gain of $10,000 ($20,000 capital gain × 50% inclusion rate).

c. Recaptured CCA of $25,000 (50% inclusion) and taxable capital gain of $10,000 ($20,000 × 50%).

d. Recaptured CCA of $0 and a combined taxable capital gain of $35,000 ($70,000 total gain × 50%).

109. In the 2026 tax year, Fiona operated a rental condo in a municipality that requires short-term rental hosts to obtain a local registration license. Fiona failed to obtain the license. During 2026, she rented the unit under two distinct lease agreements: Tenancy A was a continuous 60-day lease, and Tenancy B was a continuous 120-day lease. The property was vacant for the remaining 185 days. How are the operating expenses incurred during these periods treated under ITA section 67.7 for the 2026 tax year?

在 2026 税年，Fiona 在一个要求短租房东必须取得地方登记牌照的城市经营一套出租公寓。Fiona 未能取得该牌照。在 2026 年内，她通过两份独立的租约出租该房屋：租约 A 为连续 60 天租期，租约 B 为连续 120 天租期。该公寓在年内其余 185 天均为空置。根据《所得税法》第 67.7 条，这些期间发生的运营费用在 2026 税年应如何处理?

a. All expenses for both tenancies are fully deductible because Fiona's total rental days in the year (180 days) well exceeded the 90-day threshold.
b. Expenses for the 60-day tenancy are denied as a non-compliant short-term rental; the 120-day tenancy is not short-term.
c. Expenses for the 60-day tenancy are deductible because Fiona can rely on the statutory transitional grace period by retroactively filing for a permit before filing her T1.
d. All expenses for both tenancies are completely denied because failure to obtain a municipal permit automatically disqualifies the entire property from claiming any deductions for the whole tax year.

109′. In 2026, George rented his Kelowna condominium exclusively through an online platform under three separate bookings of 40 consecutive days each (totaling 120 rented days). Kelowna municipal bylaws legally require short-term rental operators to hold a valid municipal business license, which George did not possess. Total annual property operating expenses for the condo were $12,000. How much of the $12,000 operating expenses can George deduct on Form T776 for 2026?

2026 年，George 通过网络平台将其位于基隆拿的公寓出租，全年共完成三笔独立的订单，每笔租期均为连续 40 天（合计出租 120 天）。基隆拿市政法规明确要求短租经营者必须持有有效的市政营业执照，而 George 并未取得。该公寓全年的房屋运营费用为 $12,000。George 在 2026 年 T776 表上最多可扣除这 $12,000 运营费用中的多少金额?

a. George can deduct all expenses allocated to the 120 rented days ($12,000 × 120/365) because the 2024 year-end compliance grace period remains permanently available.
b. George can deduct the entire $12,000 because each rental period exceeded 30 days, successfully bypassing the short-term rental classification.
c. $0 of the expenses allocated to the 120 rental days can be deducted, because every booking was under 90 consecutive days and lacked required licensing, and 2026 offers no grace period.
d. George can deduct 50% of the allocated expenses under standard administrative penalty reduction rules.

110. Two unrelated colleagues, Eric and Jason, jointly purchased a residential rental duplex as equal co-owners (holding title as tenants-in-common, not as a legal partnership). In the 2026 tax year, after deducting operating expenses, the property generated net rental income before CCA. Eric has high taxable employment earnings and wishes to claim his maximum allowable 50% share of CCA to reduce his tax payable. Jason, however, took an unpaid sabbatical in 2026, has zero taxable income, and wishes to claim $0 in CCA to preserve his capital cost base for future years. Under Canadian income tax rules, how is CCA reported by Eric and Jason?

两位互无关联的同事 Eric 和 Jason 作为平等的共有产权人共同购买了一栋双拼住宅出租物业（以分权共有形式持有产权，未构成法律上的合伙关系）。在 2026 税年，扣除运营费用后，该物业在提折旧前产生了净租金收入。Eric 拥有很高的受雇收入，希望申报其名下 50% 份额的最大可用 CCA 折旧以减少税负；而 Jason 在 2026 年休无薪假，应税收入为零，因此希望申报 $0 的 CCA，以将资本成本保留至未来年度。根据加拿大税法规则，Eric 和 Jason 应如何申报 CCA?

a. They are legally required to make an identical joint CCA decision: either both must claim their full share of CCA, or neither can claim any CCA.
b. Eric cannot claim any CCA unless Jason agrees to transfer his unused CCA credits directly to Eric's Form T776.
c. Each co-owner decides separately on his own T776, so Eric can claim his full share while Jason claims none.
d. Because they own the property 50/50, CRA automatically applies 50% of the standard Class 1 rate to both owners regardless of what is reported on their returns.

110′. Contrast the co-ownership scenario with a formal business partnership: Sarah and Michael formally registered a general commercial partnership that owns a residential rental building. For the 2026 tax year, the partnership generated net rental profit. Michael wants the partnership to claim maximum CCA to lower distributed income, but Sarah wants no CCA claimed this year. Under the Income Tax Act, how must CCA be handled for property owned by a partnership?

对比共有产权与正式合伙企业的情形：Sarah 和 Michael 正式注册成立了一家普通商业合伙企业，该合伙拥有一栋住宅出租建筑。在 2026 税年，该合伙取得了净出租利润。Michael 希望合伙申报最大 CCA 以降低分得的净利润，但 Sarah 希望今年不申报 CCA。根据《所得税法》，合伙企业所拥有的财产应如何处理 CCA?

a. CCA is decided and claimed once at the partnership level; partners cannot each make their own CCA claims.
b. Each partner reports their pro-rata share of the building's cost on their personal Form T776 and independently chooses their own CCA rate.
c. Partnerships are legally prohibited from claiming CCA on residential buildings under any circumstances.
d. The partner with the highest personal marginal tax rate automatically dictates the CCA claim for all partners.

111. In March 2026, Samantha purchased a residential rental condominium in Victoria as an investment. She immediately placed it on the long-term rental market and leased it to an arm's length tenant. In November 2026, after holding the property for 240 continuous days, Samantha received an unsolicited high offer from an eager buyer and sold the condo at a net profit of $45,000. Samantha did not experience any of the nine statutory life event exceptions. How is the $45,000 profit treated under the federal residential property flipping rule (ITA s.12(12)–(14))?

2026 年 3 月，Samantha 在维多利亚购入了一套住宅出租公寓作为投资。她立即将其投入长期租赁市场，租给了一名非关联租客。2026 年 11 月，在持有该房产连续满 240 天后，Samantha 收到了一位买家主动提出的一份高价要约，并以 $45,000 的净利润将该公寓售出。Samantha 并未遭遇九大免责法定生活事件中的任何一项。根据联邦住宅翻炒规则（ITA s.12(12)–(14)），这笔 $45,000 的利润应如何处理?

a. The entire $45,000 is deemed to be business income, fully taxable at 100% ordinary rates, without entitlement to the 50% capital gains inclusion rate.
b. The profit is treated as a regular capital gain eligible for the 50% inclusion rate ($22,500 taxable), because the flipping rule exclusively targets owner-occupied principal residences.
c. The profit is completely exempt from income tax because Samantha rented the condo under a genuine residential tenancy agreement.
d. The profit is split evenly: $22,500 as business income and $22,500 as an exempt capital gain under the short-term investor concession.

111′. In January 2026, Lucas bought a residential rental property in Surrey. Due to a sudden market downturn, he sold the property in August 2026 after owning it for 210 continuous days, realizing a net loss of $30,000. Lucas did not experience any of the nine statutory life event exceptions. How does ITA section 12(12)–(14) treat this $30,000 loss on Lucas's 2026 tax return?

2026 年 1 月，Lucas 在素里买入了一处住宅出租物业。由于市场突发下行，他在 2026 年 8 月（持有连续 210 天后）将该物业出售，录得净亏损 $30,000。Lucas 并未经历九大免责法定生活事件。根据 ITA 第 12(12)–(14) 条，这笔 $30,000 的亏损在 Lucas 2026 年税表上应如何处理?

a. The $30,000 loss is treated as a fully deductible non-capital business loss that can offset Lucas's employment income in 2026.
b. The loss is classified as an allowable business investment loss (ABIL) deductible against all income sources at a 50% rate ($15,000).
c. The loss is treated as an allowable capital loss of $15,000 (50% of $30,000) that can be carried back three years to offset past capital gains.
d. The loss is deemed to be nil ($0) under the statutory flipping rules, meaning Lucas cannot deduct any portion of this loss against any income.

112. Victor, a Canadian citizen residing in Vancouver, owns a secondary residential condominium in Richmond. In the 2026 calendar year, he leased the condo to an arm's length tenant under a formal written residential tenancy agreement for 8 continuous months, collecting $18,000 in gross rental income. Victor applied for and successfully obtained the provincial tenancy exemption from the BC Speculation and Vacancy Tax (SVT). What are Victor's tax reporting obligations for the 2026 tax year?

Victor 是一名居住在温哥华的加拿大公民，他在列治文拥有第二套住宅公寓。在 2026 自然年内，他依据正式书面租约将该公寓出租给一名非关联租客长达连续 8 个月，收取了 $18,000 的总租金收入。Victor 申请并成功获得了 BC 省投机与空置税 (SVT) 的省级出租豁免。Victor 在 2026 税年还有哪些报税义务?

a. Victor has no further tax obligations; obtaining the provincial tenancy exemption legally establishes that the rental income is exempt from federal taxation.
b. Victor is exempt from paying the 1% BC SVT, but he remains legally required to report the $18,000 gross rental income and claim eligible expenses on Form T776 on his federal T1 return.
c. Victor must pay the 3% foreign owner SVT rate because Richmond properties are disqualified from the tenancy exemption, but he is exempt from federal T776 filing.
d. Victor may elect to pay the 1% BC SVT in lieu of filing federal Form T776, reducing his CRA audit exposure.

112′. A foreign national investor who is not a Canadian resident owns a vacant residential condominium in Kelowna. Throughout the entire 2026 calendar year, the property was left completely unoccupied with zero rental activity. What are the owner's BC Speculation and Vacancy Tax (SVT) and federal Canadian income tax obligations for the 2026 tax year?

一位非加拿大税务居民的外国投资者在基隆拿拥有一套住宅公寓。在整个 2026 自然年内，该物业完全空置，没有任何出租活动。该业主在 2026 税年的 BC 省投机与空置税 (SVT) 及联邦加拿大个人所得税申报义务是什么?

a. The owner must pay BC SVT at the 1% resident rate, and must file a zero-income Form T776 with CRA.
b. The owner must pay a 2% BC SVT and report deemed rental income on federal Line 12599.
c. She owes SVT at the 3% foreign-owner rate on the assessed value; no T776 is needed since there was no rent.
d. The property is automatically exempt from BC SVT under the tourist accommodation concession, but must pay a federal non-resident vacancy surcharge.

第 17 章 · 主居所与炒房规则 房产：出租与主居所

带 ′ 的是同一考点的变式题：主题题做错时再做它。

113. Elena bought a townhouse in 2017 for $400,000 and sold it in 2026 for $700,000 with no selling expenses (total gain: $300,000). She owned it for 10 tax years (2017 to 2026). Her family lived in it every year, but she designated it as her principal residence only for 2017 through 2021; for 2022 through 2026 she designated a cottage she also owned (one designation per family per year). She was a Canadian resident throughout. What is her taxable capital gain on the townhouse for 2026?

Elena 2017 年以 $400,000 买入一套联排，2026 年以 $700,000 卖出，无出售费用（利得总额 $300,000），共持有 10 个纳税年度（2017 至 2026）。全家每年都住在这里，但她只把 2017 至 2021 年指定给这套联排；2022 至 2026 年她把主居所指定给自己的另一处度假屋（每家庭每年只能指定一处）。她一直是加拿大居民。这套联排 2026 年的应税资本利得是多少？

a. $0
b. $75,000
c. $60,000
d. $120,000

113′. David bought a home in 2019 for $500,000 and sold it in 2026 for $900,000 with no selling expenses (total gain: $400,000). He owned it for 8 tax years (2019 to 2026). His family lived in it every year, but he designated it as his principal residence only for 2019, 2020 and 2021; for 2022 through 2026 he designated a cottage he also owned. He was a Canadian resident throughout. What is his taxable capital gain on the home for 2026?

David 2019 年以 $500,000 买入一套住宅，2026 年以 $900,000 卖出，无处置费用（利得总额 $400,000），共持有 8 个纳税年度（2019 至 2026）。全家每年都住在这里，但他只把 2019、2020、2021 年指定给这套住宅；2022 至 2026 年他把主居所指定给自己的度假屋。他一直是加拿大居民。这套住宅 2026 年的应税资本利得是多少？

a. $100,000
b. $125,000
c. $200,000
d. $0

114. Marcus sold his solely-owned home in June 2024 (a year for which the T1 filing due date was April 30, 2025). He had lived in it as his sole principal residence since purchasing it. Believing that 'principal residence sales are never taxed and need not be reported,' he omitted the disposition entirely from his 2024 tax return. In August 2026 (15 complete months after the April 30, 2025 filing deadline), his accountant discovered the omission and submitted a request to CRA to accept a late designation on Form T2091(IND). What is the late-filing penalty prescribed under subsection 220(3.5) of the Income Tax Act?

Marcus 于 2024 年 6 月出售了他单独拥有的住房（该纳税年度的 T1 申报截止日为 2025 年 4 月 30 日）。自购买以来，他一直将该房屋作为唯一的主居所居住。因深信“卖自住房免税所以根本不需要报税”的民间说法，他在 2024 年税表中完全没有提及该笔处置。2026 年 8 月（即 2025 年 4 月 30 日申报截止日之后整整 15 个完整月），他的会计师发现了这一疏漏，并向 CRA 提交申请，请求接受在 T2091(IND) 表上的迟做指定。根据《所得税法》第 220(3.5) 款，法定的迟做选择罚款是多少?

a. CAD 1,500

b. CAD 8,000

c. CAD 0, because genuine principal residences are fully exempt from all reporting penalties

d. 5% of the total capital gain realized on the sale

114′. Chloe sold her principal residence in 2020 (filing deadline: April 30, 2021). She omitted the sale completely from her tax return. In November 2029 (102 complete months after the filing deadline), she applies to CRA to accept a late principal residence designation on Form T2091(IND). What is the late-filed election penalty under ITA subsection 220(3.5)?

Chloe 于 2020 年出售了其主居所（申报截止日为 2021 年 4 月 30 日）。她未在税表中申报该笔出售。2029 年 11 月（距离申报截止日已过去 102 个完整月），她向 CRA 申请补做 T2091(IND) 主居所迟做指定。根据 ITA s.220(3.5)，应适用的迟做选择罚款是多少?

a. $10,200

b. $1,200

c. $8,000

d. $0

115. In 2026, Liam moved out of his downtown condo that he had occupied as his principal residence since 2020, and began renting it out entirely to arm's length tenants. To defer the deemed disposition under subsection 45(1) and preserve his principal residence exemption, Liam files an election under subsection 45(2) with his 2026 income tax return. Which of the following conditions must Liam strictly satisfy to maintain the validity of this election and claim the maximum 4-year exemption extension?

2026 年，Liam 搬出了自 2020 年起一直作为主居所居住的市区公寓，并将其整套出租给非关联租客。为了推迟《所得税法》第 45(1) 条规定的视同处置并保留主居所免税资格，Liam 在其 2026 年个人所得税税表中随附了第 45(2) 条选举信。Liam 必须严格满足下列哪项条件，才能维持该选举的有效性并享有最长 4 年的主居所免税延展?

a. He must continue to physically reside in the condo for at least 30 days during each rental year.
b. He may not claim CCA on the condo while the election applies, nor designate another property for those years.
c. He must re-file the election letter annually with each subsequent year's T1 return until the property is sold.
d. He must ensure that the rental income generated each year does not exceed 50% of his total net employment income.

115′. Sophia purchased a home in 2021 and lived in it until May 2026, when she converted it entirely into an income-producing rental property. She filed a valid subsection 45(2) election with her 2026 tax return. In 2027, to reduce her net rental income, Sophia claims Capital Cost Allowance (CCA) of $4,500 on the building on Form T776. What is the tax consequence of Sophia claiming CCA?

Sophia 于 2021 年购入一套自住房并一直居住至 2026 年 5 月，随后将其全部转为产生收入的出租物业。她在 2026 年税表中提交了有效的第 45(2) 条选举。2027 年，为了抵减出租净收入，Sophia 在 T776 表上对建筑物计提了 $4,500 的资本成本折旧 (CCA)。Sophia 申报 CCA 的税务后果是什么?

a. The CCA claim is permitted up to 4% per year without affecting her principal residence designation years.
b. She can continue to designate the home as her principal residence for up to 4 years, but must recapture the CCA upon sale.
c. Her 45(2) election is extended by another 4 years because CCA creates a separate depreciable property pool.
d. Claiming CCA ends the 45(2) election from that year, so later years can no longer be designated under it.

116. In 2022, Kevin purchased a residential townhouse as a pure rental investment and earned rental income, but he never claimed any capital cost allowance (CCA). In July 2026, Kevin ceased renting the townhouse and moved into it as his personal home. He plans to make an election under subsection 45(3) of the Income Tax Act to defer the deemed disposition and designate up to 4 prior years as principal residence years. According to the Income Tax Act, when must Kevin submit this election letter, and what would invalidate it?

2022 年，Kevin 购买了一套联排作为纯出租投资并赚取租金，但他从未申报过任何资本成本折旧 (CCA)。2026 年 7 月，Kevin 停止出租并搬入该联排作为个人住所自住。他计划根据《所得税法》第 45(3) 款做出选举，以推迟视同处置并将入住前最多 4 年指定为主居所年份。根据《所得税法》，Kevin 最晚必须在何时提交该选举信？且什么情形会导致该选举彻底失效？

a. He must file it with his 2026 T1 return; it is invalidated if he sells the townhouse within 365 days.
b. He must file it strictly on the filing deadline of the year the property was acquired; it is invalidated if he claims moving expenses.
c. He must file it within 30 days of moving in; it is invalidated if his spouse owns any registered accounts.
d. By the earlier of 90 days after a CRA request or the filing due date for the sale year; any prior CCA voids it.

116′. Rachel bought a rental property in 2020. On her 2021 and 2022 T776 forms, she claimed CCA on the building. In 2026, she converted the property into her primary residence. She sells the home in 2028 and submits a subsection 45(3) election with her 2028 tax return to shelter the pre-2026 appreciation. What will CRA's determination be regarding Rachel's 45(3) election?

Rachel 于 2020 年买入一套出租房。在 2021 和 2022 年的 T776 表上，她对建筑物计提了 CCA。2026 年，她将该物业转为自住房居住。她在 2028 年卖掉该房产，并在 2028 年税表中提交了第 45(3) 条选举信，试图免除 2026 年之前的增值部分。CRA 对 Rachel 的 45(3) 选举将做出何种判定？

a. The election is deemed never to have been made under subsection 45(4) because CCA was previously deducted on the property in 2021 and 2022.
b. The election is accepted provided Rachel repays the previously claimed CCA with interest.
c. The election is valid for all years except 2021 and 2022, allowing 2020 and 2023—2025 to be designated as principal residence years.
d. The election is automatically approved, but the capital gains inclusion rate increases from 50% to 100%.

117. In March 2025, Lucas entered into a presale purchase agreement for a condominium unit in Vancouver and paid the required deposit. In December 2025 (270 days after signing the contract), prior to building completion and possession, Lucas assigned his rights under the purchase contract to another buyer, realizing a net profit of $60,000. Lucas did not experience any of the nine statutory life event exceptions. Under the federal residential property flipping rule (ITA s.12(12)–(14)), how must this $60,000 gain be treated on Lucas's tax return?

2025 年 3 月，Lucas 签署了温哥华一套公寓的预售合同（楼花）并支付了定金。2025 年 12 月（签合同后第 270 天），在房屋竣工交付之前，Lucas 将购房合同项下的权利转让（assignment）给另一位买家，实现净利润 $60,000。Lucas 并未发生九项法定生活事件中的任何一项。根据联邦住宅物业翻炒规则（ITA s.12(12)–(14)），这笔 $60,000 的利得在 Lucas 的税表上必须如何处理?

a. As a capital gain eligible for the 50% inclusion rate and reported on Schedule 3 line 13800.
b. Fully included as business income on Form T2125 with no capital gains inclusion rate and ineligible for the principal residence exemption.
c. Fully exempt from tax because a presale contract is an intangible right rather than a completed physical housing unit.
d. Treated as taxable capital gain, but permitted to deduct a statutory $20,000 primary residence deduction against the federal gain.

117′. Benjamin purchased a residential rental duplex on February 1, 2025. Due to falling market prices, he sold the duplex on October 15, 2025 (holding period: 256 consecutive days) at a net loss of $40,000. Benjamin was not in the business of buying and selling real estate and none of the nine life event exceptions applied. Under ITA subsection 12(14), what is Benjamin's allowable deduction for this $40,000 loss?

Benjamin 于 2025 年 2 月 1 日购买了一套双拼出租住宅。因市场价格下跌，他在 2025 年 10 月 15 日（持有期：连续 256 天）将其卖出，净亏损 $40,000。Benjamin 本人并非从事房地产买卖的专业人员，且未发生九项生活事件例外。根据 ITA s.12(14)，Benjamin 就这笔 $40,000 的亏损可申报的允许抵扣额是多少?

a. He can deduct a business loss of $40,000 against his employment income on Form T2125.
b. He can deduct an allowable business investment loss (ABIL) of 50% of the loss ($20,000).
c. The loss is deemed to be zero under ITA subsection 12(14), meaning no loss deduction is permitted against any income.
d. He can claim an allowable capital loss of $20,000 to carry back 3 years or forward indefinitely.

118. Grace purchased a home in Burnaby in September 2025. In April 2026 (holding period: 215 days), Grace accepted a new permanent engineering job offer in Seattle, Washington, USA. To relocate for her new employment, she sold her Burnaby home at a gain of $50,000. Her new residence in Seattle is over 200 kilometers closer to her new work location than her Burnaby home was. Which of the following statements correctly describes the application of the federal residential property flipping rule to Grace?

Grace 于 2025 年 9 月在温哥华本拿比购入一套住宅。2026 年 4 月（持有期：215 天），Grace 接受了美国华盛顿州西雅图的一份全职工程师职位。为了搬迁就职，她以 $50,000 的利得出售了本拿比的住房。她在西雅图的新住处比本拿比旧居距离新工作地点近了 200 多公里。下列哪项陈述正确描述了联邦住宅物业翻炒规则对 Grace 的适用情况?

a. The flipping rule applies because the eligible relocation exception strictly requires both the old residence and the new workplace to be located within Canada.
b. The flipping rule applies because voluntary job changes never qualify under any of the nine life event exceptions.
c. It is exempt under the eligible relocation exception, which here drops the rule that the new work location be in Canada.
d. Grace must pay a 20% flat penalty tax under federal rules because her holding period was under 365 days regardless of relocation.

118′. In January 2025, Nathan and his spouse purchased a home. In August 2025, their marriage broke down and they separated. Nathan sold the home in October 2025 (holding period: 270 days) to divide assets. At the time of the sale, Nathan and his spouse had been living separate and apart due to the breakdown of their marriage for 95 consecutive days. Does Nathan qualify for an exception from the federal flipping rule?

2025 年 1 月，Nathan 与配偶购入一套住宅。2025 年 8 月，两人婚姻破裂并开始分居。Nathan 于 2025 年 10 月出售了该房屋（持有期：270 天）以分割财产。在出售时，Nathan 与其配偶因婚姻破裂已经连续分居了 95 天。Nathan 是否符合联邦翻炒规则的生活事件例外?

a. No, because relationship breakdown requires a formal divorce decree issued by a court before any property disposition can be exempt.
b. Yes; a relationship breakdown qualifies if the couple lived apart for at least 90 days before the sale.
c. No, because relationship breakdown requires a minimum separation period of at least 365 days to match the holding period.
d. Yes, but only if Nathan surrenders 100% of the sale proceeds directly to CRA as an escrow deposit.

119. In May 2025, a homeowner purchased a single-family house in Surrey, BC, and occupied it as their primary residence. In July 2026 (holding period: 425 continuous days), the homeowner sold the property for a profit of $80,000. When preparing the 2026 tax filings, which of the following statements correctly reflects the treatment under the BC Home Flipping Tax compared to federal rules?

2025 年 5 月，一位房主在 BC 省素里购入一套独立屋并作为主要居所自住。2026 年 7 月（持有期：连续 425 天），该房主以 $80,000 的利润出售了该房产。在准备 2026 年税表时，下列哪项陈述正确反映了《BC 省住宅物业短期持有利润税法》相比于联邦所得税规则的处理要求?

a. BC flipping tax applies under 730 days, but the BC primary residence deduction (up to CAD 20,000) is allowed after 365 days.
b. The sale is subject to federal flipping rules because the holding period is under 730 days, reclassifying the entire gain as business income.
c. The homeowner cannot claim the BC primary residence deduction because that deduction is strictly reserved for properties held for under 365 days.
d. No BC return is required because under the 2024 tax-year exam benchmark and current rules, provincial flipping rules are administered automatically through federal Schedule 3.

119′. An employee in Victoria, BC purchased a condominium on March 1, 2025. On October 1, 2025 (holding period: 214 days), the employee was involuntarily laid off by their employer and sold the condominium at a profit of $40,000. The seller believes that because involuntary termination is a recognized life event, no tax return of any kind needs to be filed with the BC Ministry of Finance. What is the correct legal position?

BC 省维多利亚的一名雇员于 2025 年 3 月 1 日购买了一套公寓。2025 年 10 月 1 日（持有期：214 天），该雇员被雇主非自愿解雇，随后以 $40,000 的利润卖掉了该公寓。该卖家认为，既然非自愿解雇是公认的生活事件，自己就完全无需向 BC 省财政厅提交任何申报表。正确的法律事实是什么?

a. The seller is correct; life event exemptions under the BC flipping tax apply automatically without any reporting obligation.
b. Involuntary termination is recognized only under federal rules and is entirely excluded from the BC flipping tax exemption list.
c. The seller must report the sale on federal Schedule 3, which automatically forwards the exemption request to BC without a provincial deadline.
d. To get the exemption the seller must file a separate BC return within 90 days of the sale, or face penalties from $500.

第 18 章 · 新移民第一年 居民身份与新移民

带 ′ 的是同一考点的变式题：主题题做错时再做它。

120. Chloe, an international IT specialist from France, arrived in Vancouver on March 1, 2026 on a two-year work permit. She immediately signed a 12-month residential apartment lease, enrolled in the BC Medical Services Plan (MSP), and opened Canadian bank accounts. During the 2026 calendar year, Chloe stayed physically present in Canada for 306 days. How should Chloe's residency status and Canadian tax liability be determined for the 2026 tax year?

来自法国的国际 IT 专家 Chloe 于 2026 年 3 月 1 日持两年工签抵达温哥华。她随即签署了为期 12 个月的住宅公寓租约，办理了 BC 省医疗保险 (MSP)，并开设了加拿大银行账户。在 2026 日历年中，Chloe 在加拿大境内实际居留了 306 天。对于 2026 税年，Chloe 的税务居民身份及加拿大纳税义务应如何认定?

a. She is a deemed resident under ITA s.250(1)(a) because she stayed over 183 days; therefore, she must pay federal tax on her worldwide income for the entire year plus a 48% federal surtax in lieu of provincial tax.

b. She is a factual resident (part-year resident) from March 1, 2026 because she established significant and secondary residential ties; she is taxed on worldwide income only from March 1 onward and pays BC provincial tax.

c. She remains a non-resident for the entire 2026 tax year because temporary work permit holders cannot acquire factual tax residency until permanent resident status is granted.

d. She is a deemed resident under ITA s.250(1)(a), which allows her to claim full BC provincial tax credits while excluding all Canadian employment income earned prior to March 1.

120′. David, an engineering consultant from Australia, moved to Calgary on April 15, 2026 under a temporary employment contract. He rented a townhouse, moved his personal furniture, registered with provincial healthcare, and lived there with his spouse for 261 days in 2026. A tax software automatically flagged him as a 'deemed resident under the 183-day rule.' How should David's tax return be correctly filed under the Income Tax Act?

来自澳大利亚的工程顾问 David 于 2026 年 4 月 15 日持临时雇佣合同搬至卡尔加里。他在当地租了一套联排别墅，运来了个人家具，办理了省医疗保险，并与配偶在加拿大共同居住了 261 天。某报税软件自动将他标记为“依据 183 天规则的视同居民”。根据《所得税法》，David 的税表应如何正确填报?

a. David should accept the deemed resident designation because any foreign citizen spending more than 183 days in Canada is legally required to file under ITA s.250(1)(a).

b. David must file as a non-resident paying 25% Part XIII withholding tax on his employment earnings because temporary residents cannot be factual residents.

c. David should file as a deemed resident, which subjects his entire calendar-year worldwide income to tax but grants him full provincial tax credits for the entire year.

d. David must file as a factual part-year resident from April 15, 2026, reporting worldwide income only for the period from April 15 to December 31 and claiming provincial tax credits.

121. Marcus landed in Vancouver as a permanent resident on May 15, 2026 and established immediate factual residency. For the 2026 tax year, Marcus earned $65,000 from Canadian employment between May 15 and December 31, with no income before landing. Under the 2026 tax-year rules stated in the lecture, what is the maximum basic personal amount (BPA) Marcus can claim on line 30000 of his federal T1 return, and what is its actual federal tax credit value?

Marcus 于 2026 年 5 月 15 日作为永久居民登陆温哥华并立即建立了事实居住联系。在 2026 税年中，Marcus 于 5 月 15 日至 12 月 31 日期间获得加拿大受雇收入 $65,000，登陆前无收入。根据讲义中明确的 2026 税年规则，Marcus 在联邦 T1 税表第 30000 行可申报的最高基本个人额 (BPA) 是多少，该额度对应的实际联邦税收抵免价值是多少?

a. BPA of $16,452, yielding a tax credit value of $2,467.80 calculated at the 15% credit rate.
b. BPA of $15,705, yielding a tax credit value of $2,355.75 calculated at the 15% credit rate.
c. BPA of $10,412.09, yielding a tax credit value of $1,457.69 calculated at the 2026 credit rate of 14%.
d. BPA of $10,412.09, yielding a tax credit value of $1,561.81 calculated at the 15% credit rate.

121′. Elena arrived in Canada as a new immigrant on September 1, 2026, establishing factual residency on that date. She had no Canadian-source income prior to landing and earned $40,000 in Canada during the remainder of 2026. Under the 2026 tax-year rules stated in the lecture, what is the maximum basic personal amount (BPA) Elena can claim on line 30000 of her federal return?

Elena 于 2026 年 9 月 1 日作为新移民抵达加拿大并在当天建立事实居住联系。她在登陆前无加拿大来源收入，在 2026 年剩余时间内在加拿大赚取了 $40,000。根据讲义中明确的 2026 税年规则，Elena 在其联邦税表第 30000 行最高可申报的基本个人额 (BPA) 是多少?

a. CAD 5,499.02, calculated as CAD 16,452 × (122 resident days ÷ 365 days).
b. CAD 16,452.00, because the Income Tax Act provides the full annual basic personal amount to any individual residing in Canada at year-end.
c. CAD 5,249.34, calculated as CAD 15,705 × (122 resident days ÷ 365 days).
d. CAD 8,226.00, calculated as a flat 50% half-year deduction regardless of actual landing date.

122. Victor immigrated to Canada on June 1, 2026. On his landing date, he owned foreign investment shares purchased years ago for $70,000 CAD equivalent, which had a fair market value (FMV) of $140,000 CAD on June 1, 2026. He also owned a condominium in his home country used exclusively as his personal vacation home (FMV $300,000 CAD). During 2026 and 2027, he made no sales or new purchases. Under the Income Tax Act, how are Victor's foreign reporting obligations (Form T1135) determined for the 2026 and 2027 tax years?

Victor 于 2026 年 6 月 1 日移民加拿大。在登陆当天，他名下持有多年前以等值 $70,000 加元购入的境外投资股票，该股票在 2026 年 6 月 1 日当天的公允市值 (FMV) 为等值 $140,000 加元。此外，他还在原国拥有一套完全供个人度假自住的公寓（FMV 等值 $300,000 加元）。在 2026 与 2027 年期间，他未发生任何买卖。根据《所得税法》，Victor 在 2026 和 2027 税年的境外资产申报义务 (Form T1135) 应如何确定?

a. Exempt for 2026 as a first-year resident; for 2027 he must file, since the shares' stepped-up $140,000 cost exceeds $100,000.
b. He must file Form T1135 for both 2026 and 2027 because the combined fair market value of his foreign shares and foreign condominium ($440,000) exceeds the $100,000 threshold at all times.
c. He is permanently exempt from Form T1135 as long as he does not remit any investment income or capital proceeds back into Canadian bank accounts.
d. He is exempt for 2026, and also exempt for 2027 because the historical cost of his investment shares is only $70,000, which is below the statutory $100,000 threshold.

122′. Sophia immigrated to Canada on July 10, 2026. On that date, she owned a foreign rental property originally purchased in 2018 for $150,000 CAD equivalent. Its appraised fair market value on July 10, 2026 was $320,000 CAD. In November 2027, Sophia sold the rental property for $350,000 CAD equivalent. Under ITA subsection 128.1(1), what is Sophia's capital gain for Canadian income tax purposes upon the sale?

Sophia 于 2026 年 7 月 10 日移民加拿大。当天她持有一处 2018 年以等值 $150,000 加元购入的境外出租房产。该物业在 2026 年 7 月 10 日经专业评估的公允市值为等值 $320,000 加元。2027 年 11 月，Sophia 以等值 $350,000 加元将该出租物业出售。根据《所得税法》第 128.1(1) 条，Sophia 在出售该房产时应计入加拿大所得税申报的资本利得是多少?

a. $200,000, calculated as total proceeds of $350,000 minus the historical purchase cost of $150,000.
b. $0, because foreign real estate acquired before becoming a Canadian resident is entirely exempt from Canadian capital gains tax forever.
c. $30,000, calculated as gross proceeds of $350,000 minus the stepped-up cost base of $320,000 established on her landing date.
d. $15,000, calculated by taking 50% of the entire $30,000 gain under a blanket lifetime newcomer exemption.

123. The Zhang family landed in British Columbia as permanent residents in June 2026. They did not submit Form RC151 or Form RC66 upon arrival. In April 2027, while preparing their first Canadian tax return, Mr. Zhang inquires whether filing the 2026 T1 will automatically disburse retroactive Canada Groceries and Essentials Benefit (CGEB) payments for the quarters prior to filing, and expresses concern that reporting their pre-landing world income on the Statement of Income (SOI) will trigger Canadian income tax. What is the correct advice?

张先生一家于 2026 年 6 月作为永久居民登陆 BC 省。他们在抵加时未提交 RC151 表或 RC66 表。2027 年 4 月在准备第一份加拿大税表时，张先生咨询：申报 2026 年 T1 税表是否会自动补发报税前已错过季度的加拿大日用品补贴 (CGEB)；同时他担忧在登陆前收入声明 (SOI) 中填报抵加前全球收入会导致加拿大对其追征所得税。正确的税务指导是什么?

a. The T1 tax return automatically calculates and retroactively issues all missed CGEB quarters from their landing date, and SOI income is taxed at the lowest 14% federal rate.
b. Newcomers cannot receive any CGEB or CCB payments until they have filed at least two consecutive annual Canadian tax returns, regardless of application forms.
c. Filing the T1 will automatically trigger CGEB back-payments, but pre-landing income reported on the SOI is fully taxable unless protected by a bilateral tax treaty.
d. CGEB needs an RC151 or RC66 application and missed quarters are not back-paid on filing; SOI income is used only for benefits, not taxed.

123′. After landing in Canada in 2026, Kevin applied for Canada Child Benefit (CCB) and Canada Groceries and Essentials Benefit (CGEB) for his family. The CRA requested that Kevin complete a Statement of Income (SOI) detailing his and his spouse's worldwide income for the two calendar years prior to arrival. How does CRA treat this reported pre-landing income?

Kevin 于 2026 年登陆加拿大后，为家庭申请了加拿大儿童福利 (CCB) 与加拿大日用品补贴 (CGEB)。CRA 要求 Kevin 填写登陆前收入声明 (SOI)，详细列出其与配偶在抵达前两个日历年的全球收入。CRA 如何对待这份申报的登陆前收入?

a. CRA includes this income on line 10400 of the newcomer's first T1 return and subjects it to Canadian income tax subject to foreign tax credits.
b. It is used only to work out family net income for benefits, is not taxed in Canada, and is converted at the Bank of Canada rate on receipt.
c. CRA treats the pre-landing income as a taxable capital gain under ITA s.128.1 unless the taxpayer applies for a special waiver within 90 days.
d. CRA automatically rejects benefit applications if pre-landing income exceeded $50,000 CAD, as benefits are reserved exclusively for zero-income newcomers.

124. Raymond immigrated to Canada on October 1, 2026. During the non-resident period from January 1 to September 30, 2026, Raymond earned $60,000 CAD from remote consulting services provided to a Canadian company (Canadian-source income) and $3,000 CAD in foreign bank interest. On his 2026 Canadian T1 return, can Raymond claim non-refundable tax credits for the pre-landing non-resident period under ITA section 118.94?

Raymond 于 2026 年 10 月 1 日移民加拿大。在 2026 年 1 月 1 日至 9 月 30 日的非居民期间，Raymond 从为一家加拿大公司提供远程咨询服务中赚取了 $60,000 加元（加拿大来源收入），以及 $3,000 加元的境外银行利息。在 2026 年加拿大 T1 税表上，Raymond 能否依据《所得税法》第 118.94 条为其登陆前的非居民期申报非退还税收抵免?

a. Yes; Canadian-source income is more than 90% of his net world income for that period, so he may claim them, attaching a statement.
b. No, because non-refundable tax credits can never be claimed by any taxpayer for any period prior to physical landing under any circumstances.
c. Yes, but only if he agrees to subject his pre-landing foreign bank interest ($3,000) to Canadian income tax at the top marginal rate.
d. No, because the 90% rule is strictly evaluated against the taxpayer's entire calendar-year worldwide income rather than the non-resident period income.

124′. Brenda landed in Canada as a permanent resident on August 1, 2026. During the non-resident period (January 1 to July 31, 2026), Brenda earned $8,000 from Canadian freelance editing and $72,000 from local employment in her former home country. Can Brenda claim non-refundable personal tax credits for that pre-landing period under ITA section 118.94?

Brenda 于 2026 年 8 月 1 日作为永久居民登陆加拿大。在非居民期间（2026 年 1 月 1 日至 7 月 31 日），Brenda 从加拿大自由职业文字编辑中赚取了 $8,000 加元，在原国当地受雇赚取了等值 $72,000 加元。Brenda 能否根据《所得税法》第 118.94 条申报该登陆前期间的非退还个人税收抵免?

a. Yes, because she earned more than $5,000 in Canadian-source income during the pre-landing period.
b. Yes, because becoming a permanent resident before year-end automatically entitles a taxpayer to full pre-landing personal credits.
c. No; her $8,000 of Canadian-source income is far below 90% of her $80,000 net world income for that period.
d. No, but she can elect to transfer 100% of the unused credit to her spouse's return without any income restriction.

125. In April 2026, two families arrived in British Columbia: the Miller family (permanent residents) and the Gupta family (holding temporary closed work permits). Both families have 4-year-old children, established factual residency on arrival, and filed all required applications. Under CRA rules governing the Canada Child Benefit (CCB), when are these two families eligible to begin receiving monthly CCB payments?

2026 年 4 月，两个家庭抵达 BC 省：Miller 一家（永久居民身份）与 Gupta 一家（持有临时封闭式工签）。两个家庭均育有一名 4 岁儿童，抵达时均建立了事实居住联系，并提交了所有必要申请表。根据 CRA 关于加拿大儿童福利 (CCB) 的规定，这两个家庭分别于何时有资格开始领取每月 CCB 款项?

a. Both families must wait 18 continuous months after arrival before becoming eligible for CCB payments.
b. Both families are immediately eligible to receive monthly CCB payments starting the month following their arrival.
c. The Millers can receive it right away; the Guptas must first live in Canada 18 months and hold a valid permit in the 19th month.
d. Neither family is eligible for CCB until both parents have filed at least three consecutive Canadian tax returns.

125′. Raj, a foreign software engineer on a work permit, moved to Canada with his young daughter in January 2025 and received CCB payments starting in his 19th month (July 2026). His initial work permit was set to expire on November 30, 2026. Raj properly submitted an extension application on November 10, 2026, and is waiting for Immigration, Refugees and Citizenship Canada (IRCC) to process it. What happens to his family's monthly CCB payments in December 2026?

Raj 是一名持工签的外籍软件工程师，于 2025 年 1 月携幼女移居加拿大，并在居住满 19 个月（2026 年 7 月）起开始领取 CCB。他的初始工签原定于 2026 年 11 月 30 日到期。Raj 于 2026 年 11 月 10 日合法递交了工签续签申请，目前正在等待移民局 (IRCC) 审理。在 2026 年 12 月，他家庭的每月 CCB 款项将如何处理?

a. CCB payments immediately terminate on December 1, 2026 and all previous benefits received must be fully refunded to CRA.
b. Payments continue, because the extension was filed before the old permit expired, so he keeps maintained status.
c. CCB payments are suspended automatically on December 1, 2026 and can only be repaid as a lump sum after permanent residency is approved.
d. Payments continue only if Raj pays an administrative status-maintenance guarantee deposit of $1,000 to the CRA.

126. Ethan and his family emigrated from British Columbia to Singapore in 2027. Ethan physically departed Canada on August 10, 2027; his spouse and children joined him on September 1, 2027; and Ethan officially established tax residency in Singapore on September 15, 2027. On that date, Ethan held Canadian bank cash of $40,000 CAD, an RRSP worth $60,000 CAD, and non-registered Canadian stock shares with a fair market value (FMV) of $55,000 CAD (ACB $30,000 CAD). Under the Income Tax Act rules stated in the lecture, what is Ethan's official departure date and his reporting obligation under Form T1161?

Ethan 一家于 2027 年从 BC 省移民至新加坡。Ethan 本人于 2027 年 8 月 10 日离开加拿大；其配偶与子女于 2027 年 9 月 1 日前往汇合；Ethan 于 2027 年 9 月 15 日正式取得新加坡税务居民身份。在离境日，Ethan 名下持有加元银行现金存款 $40,000 加元、价值 $60,000 加元的 RRSP，以及公允市值 (FMV) 为 $55,000 加元（ACB 为 $30,000 加元）的加拿大非注册股票。根据讲义中明确的《所得税法》规则，Ethan 的法定离境日期是哪一天，且他对 Form T1161 的申报义务是什么?

a. His departure date is August 10, 2027, and he is exempt from Form T1161 because his capital gain ($25,000) does not exceed the statutory $25,000 threshold.
b. His departure date is September 1, 2027, and he must file Form T1161 reporting all $155,000 of his assets including cash and RRSP.
c. His departure date is August 10, 2027, and Form T1161 is strictly optional unless requested in writing by the CRA.
d. September 15, 2027, the latest of the three dates; he must file T1161, as his $55,000 of shares exceed $25,000 once cash and RRSP are excluded.

126′. After emigrating from Canada to the United Kingdom and establishing non-resident status, George continues to receive monthly rental income from a residential investment condo in Vancouver and quarterly dividend income from a Canadian corporation. Under ITA subsection 212(1), what immediate action must George take regarding these Canadian income streams?

在从加拿大移民至英国并确立非居民身份后，George 继续从温哥华的一套投资公寓收取月租金，并从一家加拿大公司收取季度股息。根据《所得税法》第 212(1) 条，George 必须就这些加拿大来源收入流立即采取什么行动?

a. Tell his Canadian payers he is now a non-resident so they withhold the 25% Part XIII tax, or a lower treaty rate.
b. He is not required to take any action because non-residents are completely exempt from Canadian tax on rental and dividend income.
c. He must file an annual Part I tax return by June 15 and pay the flat 48% federal surtax on all Canadian dividends and rents.
d. He must immediately sell the Canadian properties and shares within 60 days of departure to avoid criminal penalties.

第 19 章 · 税务居民身份判定 居民身份与新移民

带 ′ 的是同一考点的变式题：主题题做错时再做它。

127. Jin, an international graduate student from South Korea, moved to Vancouver in January 2026 to begin a full-time university program. Jin signed a one-year apartment lease, obtained BC Medical Services Plan (MSP) coverage, opened local bank accounts, and was physically present in BC for 330 days in 2026. A tax software prompts Jin to declare as a 'deemed resident under the 183-day rule' and pay the 48% federal surtax. How should Jin's residency status and provincial tax obligations be correctly reported under the Income Tax Act?

来自韩国的国际留学生 Jin 于 2026 年 1 月迁至温哥华攻读全日制大学课程。Jin 签署了一年期公寓租约，办理了 BC 省医疗保险 (MSP)，开设了本地银行账户，并在 2026 年内在 BC 省实际居留了 330 天。某报税软件提示 Jin 申报为“183 天规则下的视同居民”并缴纳 48% 联邦附加税。根据《所得税法》，Jin 的税务居民身份及省税纳税义务应如何正确申报?

a. Jin should file as a deemed resident under ITA s.250(1)(a) because staying 330 days legally triggers automatic deemed residency, requiring payment of the 48% federal surtax in lieu of BC provincial tax.
b. Jin is a factual resident: the lease, MSP and bank accounts are residential ties, so Jin pays BC tax, not the 48% surtax.
c. Jin is considered a non-resident for 2026 because foreign study permit holders are statutorily barred from becoming factual Canadian tax residents.
d. Jin is a deemed resident, which allows Jin to claim both full BC provincial tax credits and the 48% federal surtax refund.

127′. Carlos, a renewable energy researcher from Spain, arrived in Victoria, BC on February 1, 2026 on a temporary work permit. He rented a residential townhouse for his exclusive use, registered for BC healthcare, and lived there for 315 days during 2026. A tax preparer calculated Carlos's taxes using the federal package for deemed residents, claiming that 'anyone staying over 183 days is deemed a resident and pays the 48% surtax.' What is the correct classification for Carlos?

来自西班牙的可再生能源研究员 Carlos 于 2026 年 2 月 1 日持临时工作许可抵达 BC 省维多利亚。他租了一套供自己专属使用的联排住宅，办理了 BC 省医保，并在 2026 年内居住了 315 天。一名报税员使用视同居民专用税包为 Carlos 算税，声称“任何在加逗留超过 183 天的人均视同居民并交 48% 附加税”。Carlos 的正确定性是什么?

a. Carlos is a deemed resident under ITA s.250(1)(a) because total days of physical presence exceed 183, overriding common-law residential ties.
b. Carlos is a non-resident because temporary foreign workers cannot establish factual residency until permanent residency is officially granted.
c. Carlos is a deemed resident who must pay 48% federal surtax on Canadian income while excluding foreign income.
d. Carlos is a factual resident (part-year resident for 2026) who must file a BC provincial return and pay BC provincial tax rather than the 48% federal surtax.

128. For an individual with no significant residential ties in Canada (no home, spouse or dependants), how many secondary ties did the 2024 training-material checklist require to establish residency, and how does that contrast with current CRA practice in Folio S5-F1-C1?

对一位在加拿大没有重大居住联系（无住所、配偶、受养人）的人，2024 年培训材料的判定表要求凑满几项次要联系才定性为居民？这与 CRA 现行 Folio S5-F1-C1 的做法有何不同?

a. The exam checklist requires at least 3 ties, while CRA administrative position requires at least 10 ties.
b. The exam checklist requires at least 1 tie, while CRA administrative position states that secondary ties can never establish residency under any circumstances.
c. The 2024 checklist asked for at least 6; current CRA practice sets no number and weighs the ties together.
d. Both the exam checklist and CRA administrative practice strictly enforce a statutory minimum threshold of 8 secondary ties.

128′. A taxpayer has no home, spouse or dependants in Canada but keeps Canadian bank accounts, a Canadian credit card, a BC driver's licence, a vehicle registered in BC, a Canadian passport and a Canadian professional association membership (six secondary ties). Under current CRA practice, how are these ties assessed?

一位纳税人在加拿大没有住所、配偶或受养人，但保留了加拿大银行账户、加拿大信用卡、BC 驾照、在 BC 注册的车辆、加拿大护照和加拿大专业协会会籍（六项次要联系）。按 CRA 现行做法，这些联系怎么判?

a. No count decides it; CRA weighs these secondary ties together with all other facts to judge whether the person is resident.
b. Resident, because holding six secondary ties meets the minimum count CRA requires to establish residency.
c. Non-resident, because without a home, spouse or dependant, secondary ties can never establish residency.
d. Deemed resident under s.250(1)(a), because six secondary ties count as 183 days of presence in Canada.

129. Robert resides permanently with his family in Point Roberts, Washington, USA. During 2026, Robert drove across the international border into Delta, BC every business day to work at an engineering firm, returning home to sleep in Washington every evening, completing 225 border crossings. In July 2026, Robert also stayed at a resort hotel in Whistler, BC for a 10-day family vacation (spanning 10 full calendar days). Under ITA s.250(1)(a) and CRA Folio S5-F1-C1 ¶1.33, how many days did Robert 'sojourn' in Canada during 2026?

Robert 与家人永久居住在美国华盛顿州罗伯茨角。在 2026 年，Robert 每个工作日开车跨越国境前往 BC 省三角洲的一家工程公司上班，每天傍晚返回华盛顿州的家中睡觉，累计跨境 225 次。在 2026 年 7 月，Robert 还带着家人在 BC 省惠斯勒的一家度假酒店度假了 10 天（实际跨越 10 个日历日）。根据 ITA s.250(1)(a) 及 CRA Folio S5-F1-C1 ¶1.33，Robert 在 2026 年在加拿大合计“逗留”(sojourn) 了多少天?

a. 10 days: daily commuting sets up no temporary residence and counts as zero, while each vacation day counts.
b. 235 days (225 commute days + 10 vacation days), because any physical presence in Canada for any part of a day statutorily counts as a full day of sojourning under all circumstances.
c. 225 days, because only days spent working count towards the residency test, while personal leisure vacation days are statutorily exempt.
d. 0 days, because US residents are completely exempt from Canadian residency day-counting under the bilateral tax treaty.

129′. Maya lives in Niagara Falls, New York, USA. During 2026, Maya commuted across the rainbow bridge into Niagara Falls, Ontario 210 times to manage a retail store, returning to her US home every night. Maya also spent one single long weekend (arriving Saturday at 11:00 AM and departing Monday at 2:00 PM, spanning 3 calendar days) staying at an Ontario hotel. How many days did Maya sojourn in Canada in 2026 for the purposes of the 183-day deemed residency rule?

Maya 居住在美国纽约州尼亚加拉瀑布城。在 2026 年，Maya 开车穿过彩虹桥进入安大略省尼亚加拉瀑布城管理一家零售店共计 210 次，每天晚上返回美国的家中。Maya 年内还在安大略省的一家酒店度过了一个长周末（周六上午 11 点入境入住，周一下午 2 点退房离境，跨越 3 个日历日）。为判定 183 天视同居民规则，Maya 2026 年在加拿大“逗留”的天数是多少?

a. 213 days, because every entry into Canada constitutes a taxable sojourn day under ITA s.250(1)(a).
b. 0 days, because staying fewer than 7 consecutive days on any trip is statutorily rounded down to zero.
c. 3 days: commuting days count as zero, while each day of the hotel weekend, including part days, counts.
d. 210 days, because employment days take priority over personal holiday days in residency calculations.

130. Captain Tremblay, an active member of the Canadian Armed Forces, was stationed abroad at a NATO base in Germany throughout the entire 2026 tax year. Captain Tremblay had no Canadian dwelling during 2026. Living with him in Germany was his 19-year-old dependent son, Felix. During 2026, Felix earned $14,200 CAD in global investment income and part-time wages. Under ITA s.250(1)(b) and s.250(1)(f), and the 2026 tax parameters stated in the lecture, what is the residency status of Captain Tremblay and Felix for the 2026 tax year?

Tremblay 上尉是加拿大武装部队现役军人，2026 全年被派驻在德国北约基地工作。Tremblay 上尉在 2026 年内没有在加住所。与其在德国同住的是其 19 岁的受养儿子 Felix。在 2026 年内，Felix 获得了 $14,200 加元的全球投资收益与兼职收入。根据 ITA s.250(1)(b) 及 s.250(1)(f)，以及讲义中明确的 2026 税年参数，Tremblay 上尉与 Felix 在 2026 税年的税务居民身份分别是什么?

a. Both Captain Tremblay and Felix are non-residents of Canada because neither maintained a dwelling place or stayed physically present in Canada during 2026.
b. Captain Tremblay is a deemed resident, but Felix is a non-resident because adult dependent children over age 18 can never qualify for deemed residency under s.250(1)(f).
c. Captain Tremblay is a factual resident of BC, while Felix is a deemed non-resident subject to a flat 25% withholding tax.
d. Both are deemed residents: he serves in the Armed Forces, and Felix's $14,200 is within the $16,452 BPA.

130′. Sylvie is a Canadian diplomat serving at an overseas embassy in Tokyo throughout 2026, qualifying as a deemed resident under ITA s.250(1)(c). Her 20-year-old dependent daughter, Camille, lived with Sylvie in Tokyo and earned $19,500 CAD in 2026 working remotely as a graphic designer. Based on the 2026 tax parameters stated in the lecture ($16,452 federal BPA limit), how is Camille's Canadian residency status determined for the 2026 tax year?

Sylvie 是加拿大派驻东京大使馆的外交官，2026 全年驻外，符合 ITA s.250(1)(c) 视同居民资格。其 20 岁的受养女儿 Camille 与 Sylvie 在东京同住，2026 年内通过远程从事平面设计获得了 $19,500 加元收入。根据讲义中明确的 2026 税年参数（联邦 BPA 上限 $16,452），Camille 在 2026 税年的加拿大税务居民身份应如何确定?

a. Camille is automatically a deemed resident under s.250(1)(f) regardless of her income because her parent is an active diplomatic officer.
b. She is not deemed resident, as her $19,500 exceeds the $16,452 BPA; her status is decided under the normal rules.
c. Camille is classified as a factual resident of Ontario and must pay 48% federal surtax on her Japanese earnings.
d. Camille is exempt from all Canadian taxation permanently under the Vienna Convention on Diplomatic Relations.

131. Elena, a dual national of Canada and the United Kingdom, owned a condo in Vancouver and a house in London. In 2026, both Canada and the UK claimed Elena as a tax resident under their respective domestic tax laws. Under Article 4 of the Canada–UK bilateral tax treaty, the tie-breaker rules formally assigned Elena's residence to the United Kingdom as of July 1, 2026. What is the statutory effect of this tie-breaker determination under ITA subsection 250(5) on Elena's Canadian tax position?

Elena 拥有加拿大和英国双重国籍，在温哥华拥有一套公寓，在伦敦拥有一栋住宅。在 2026 年，加拿大和英国均根据各自国内税法将 Elena 认定为其税务居民。根据加拿大–英国双边税收协定第 4 条，仲裁规则于 2026 年 7 月 1 日正式将 Elena 的居民身份判归英国。根据《所得税法》第 250(5) 条，该协定仲裁结果对 Elena 的加拿大税务地位产生何种法定效力?

a. From July 1, 2026 she is deemed non-resident for all purposes of the Act, triggering departure tax and Part XIII withholding.
b. Elena remains a factual resident for Canadian capital gains purposes, but becomes a non-resident solely for foreign pension reporting.
c. Elena is classified as a deemed resident under ITA s.250(1) and must pay the 48% federal surtax on her worldwide UK income.
d. Elena is exempt from Canadian departure tax because tax treaty tie-breaker decisions only apply to employment income earned within Canada.

131′. Hiroshi is considered a tax resident of Canada under common-law ties and also a tax resident of Japan under Japanese domestic law for 2026. Applying the residency tie-breaker rules of the Canada–Japan Tax Convention, Hiroshi is determined to be a resident of Japan. What is the legal consequence of this treaty outcome under Canadian domestic tax legislation?

根据普通法居住联系，Hiroshi 在 2026 年被认定为加拿大税务居民，同时根据日本国内法亦被认定为日本税务居民。在适用《加日税收协定》的居民身份仲裁规则后，Hiroshi 被最终判定为日本居民。根据加拿大国内税法，该协定仲裁结果的法律后果是什么?

a. Hiroshi retains Canadian factual resident status and continues paying provincial tax, but receives a 15% treaty rebate on line 40400 of his T1 return.
b. Hiroshi is treated as an ordinary resident in Canada for business tax but as a deemed non-resident for passive income only.
c. Under s.250(5) he is deemed non-resident for all purposes of the Act, so Part XIII applies to his Canadian passive income.
d. Hiroshi must pay a 48% federal surtax on his Japanese employment income under ITA s.120(1).

132. A junior tax preparer suggests to an international client residing in British Columbia: 'If we structure your status as a deemed resident rather than a BC factual resident for 2026, you will pay no BC provincial tax, saving you significant money.' Under the 2026 tax-year rules and parameters stated in the lecture (federal lowest bracket 14.0%, BC lowest bracket 5.60%, BC basic personal amount $13,216, federal surtax 48%), why is this advice completely flawed?

一位初级报税员向一位居住在卑诗省的国际客户建议：“如果我们将你在 2026 年的身份做成视同居民而非卑诗省事实居民，你将无需缴纳任何卑诗省省税，从而为你节省大笔资金。”根据讲义中明确的 2026 税年规则与参数（联邦最低税阶 14.0%，卑诗最低税阶 5.60%，卑诗基本个人额 $13,216，联邦附加税 48%），为什么该建议是完全荒谬的?

a. Deemed residents must pay double BC provincial tax in addition to the 48% federal surtax.
b. BC provincial income tax is calculated at a fixed 48% rate, so both statuses result in mathematically identical tax bills.
c. The 48% surtax applies to gross worldwide income rather than basic federal tax.
d. The surtax replaces BC tax at 6.72% (14% × 48%) in the lowest bracket, and the $13,216 BC credit is lost too.

132′. An unadvised taxpayer in Vancouver assumes that filing as a deemed resident under the 183-day rule is preferable to filing as a BC factual resident because 'deemed residents avoid provincial tax entirely.' Based on the lecture's analysis for a taxpayer with modest taxable income in the lowest bracket, what is the comparative tax burden in 2026?

温哥华一位未咨询专业人士的纳税人认为，按 183 天规则申报为视同居民优于申报为 BC 省事实居民，因为“视同居民完全避免了省税”。根据讲义对最低税阶低收入纳税人的分析，2026 年两者的相对税负表现如何?

a. Deemed resident status is substantially cheaper because the 48% federal surtax is fully refundable through the Canada Groceries and Essentials Benefit.
b. Deemed status costs more: 14% × 48% = 6.72% exceeds BC's 5.60%, and the $13,216 BC amount is lost.
c. Factual residency is more expensive because BC taxpayers must pay both BC provincial tax and the 48% federal surtax simultaneously.
d. Both statuses produce identical net tax liabilities because CRA automatically levels out provincial disparities across Canada.

133. Daniel, who originally moved to Canada from New Zealand in 2018, decided to permanently return to New Zealand to re-establish his home. Daniel departed Canada on May 1, 2026 and began employment in Auckland. His spouse remained in Vancouver until August 31, 2026 to oversee the sale of their Canadian home and allow their child to finish the school term. Under CRA Folio S5-F1-C1 and the departure date exception explained in the lecture, what is Daniel's official departure date for Canadian tax purposes?

Daniel 最初于 2018 年从新西兰移居加拿大，后决定永久返回新西兰重建原居生活。Daniel 于 2026 年 5 月 1 日离开加拿大，并在奥克兰开始工作。其配偶在温哥华停留至 2026 年 8 月 31 日，以便处理出售加拿大房产事宜并让孩子完成本学年学业。根据 CRA Folio S5-F1-C1 及讲义中解释的离境日期例外规则，Daniel 在加拿大税务上的法定离境日期是哪一天?

a. August 31, 2026, under the general rule that takes the latest date among the taxpayer's departure, the spouse's departure, and establishing foreign residence.
b. December 31, 2026, because residency can only be terminated at the conclusion of a calendar tax year.
c. May 1, 2026: someone returning to re-establish a home in their country of origin leaves on the day they personally depart.
d. April 30, 2027, the deadline for filing the 2026 departure tax return.

133′. Sunita, an engineer who relocated from the UK to BC in 2020, decided to move back to the UK permanently to resume her life there. Sunita left Vancouver on June 15, 2026 and commenced her job in London. Her husband stayed in BC until October 31, 2026 to stage and sell their townhouse. A tax software defaulted Sunita's departure date to October 31, 2026 under the general 'latest of three dates' rule. Under CRA Folio S5-F1-C1, how should Sunita's departure date be correctly established?

Sunita 是一名工程师，于 2020 年从英国迁至 BC 省，现决定永久迁回英国恢复当地生活。Sunita 于 2026 年 6 月 15 日离开温哥华并在伦敦入职。她的丈夫在 BC 省停留至 2026 年 10 月 31 日，以便整理出售他们的联排住房。某报税软件根据通则“三日期取最晚”将 Sunita 的离境日默认为 2026 年 10 月 31 日。根据 CRA Folio S5-F1-C1，Sunita 的离境日应如何正确确定?

a. October 31, 2026, because married couples must legally share an identical departure date under all circumstances.
b. December 31, 2026, because emigrants are deemed full-year residents until the calendar year closes.
c. January 1, 2026, because departure tax retroactively covers the entire calendar year of emigration.
d. June 15, 2026, the day she left, because she is returning to re-establish her home in her country of origin.

第 20 章 · 评税、异议与上诉 程序：评税、异议与上诉

带 ′ 的是同一考点的变式题：主题题做错时再做它。

134. Lucas is an employed individual taxpayer who timely filed his 2025 personal income tax return on April 25, 2026. The CRA assessed the return and mailed an initial Notice of Assessment on May 20, 2026, disallowing his moving expense deduction. Lucas intends to dispute the adjustment by serving a formal Notice of Objection (Form T400A). Under subsection 165(1) of the Income Tax Act, what is the statutory deadline for Lucas to serve his Notice of Objection on the CRA?

Lucas 是一名受雇个人纳税人，于 2026 年 4 月 25 日按时申报了其 2025 税年个人税表。CRA 完成评税并于 2026 年 5 月 20 日寄出了原始评税通知（NOA），剔除了他的搬迁费扣除。Lucas 拟通过递交正式异议通知书（Form T400A）进行争议。根据《所得税法》第 165(1) 条，Lucas 向 CRA 提出异议的法定期限是哪一天?

a. August 18, 2026, which is exactly 90 days after the mailing date of the Notice of Assessment.

b. December 31, 2026, which represents the end of the taxation year in which the disputed assessment was rendered.

c. April 30, 2027: for an individual it is the later of one year after the filing due date and 90 days after the NOA.

d. May 20, 2029, because an objection can be initiated at any time throughout the three–year normal reassessment period.

134′. Evelyn operates an unincorporated sole proprietorship whose 2025 personal tax return was subject to the June 15, 2026 filing deadline. Evelyn filed her return on June 10, 2026. Due to internal administrative backlogs, the CRA did not mail her initial Notice of Assessment until May 5, 2027. Evelyn disagrees with an expense disallowance. Under ITA s.165(1)(a), what is Evelyn's statutory deadline to file a Notice of Objection?

Evelyn 经营一家未成立公司的独资企业，其 2025 税年税表适用 2026 年 6 月 15 日的申报截止日。Evelyn 于 2026 年 6 月 10 日报税。由于内部积压，CRA 迟至 2027 年 5 月 5 日才发出原始评税通知（NOA）。Evelyn 对费用剔除有异议。根据 ITA s.165(1)(a)，Evelyn 提交异议通知书的法定期限为何?

a. August 3, 2027 (90 days after the Notice of Assessment date), because it falls later than one year after her return's filing due date (June 15, 2027).

b. June 15, 2027, because the one–year window following the statutory filing deadline serves as an absolute statutory limitation bar for business proprietors.

c. June 10, 2027, precisely one year from the date Evelyn electronically submitted her tax return to the CRA.

d. May 5, 2028, representing one full calendar year from the date the Notice of Assessment was mailed by the CRA.

135. Marcus, an individual taxpayer, filed his 2021 personal return on April 28, 2022, and the CRA issued his initial Notice of Assessment on June 15, 2022. In October 2026, during an audit of third-party corporate records, the CRA discovered that Marcus failed to report a $25,000 taxable dividend in 2021 as a result of careless bookkeeping. Marcus argues the CRA is legally prohibited from reassessing his 2021 return because more than three years have passed since his initial assessment. How does the Income Tax Act apply?

Marcus 是一名个人纳税人，于 2022 年 4 月 28 日申报了其 2021 税年税表，CRA 于 2022 年 6 月 15 日发出了原始评税通知（NOA）。2026 年 10 月，CRA 在审查第三方公司记录时发现 Marcus 因记账粗心遗漏了 2021 年一笔 $25,000 的应税股息。Marcus 辩称距其原始评税已过三年以上，CRA 在法律上已被禁止重新评税。根据《所得税法》，应如何处理?

a. The CRA is entitled to reassess Marcus beyond the normal reassessment period because the misrepresentation was attributable to carelessness or neglect under ITA s.152(4)(a)(i).
b. The CRA is permanently barred from reassessing Marcus because the three-year statutory limitation period expired on June 15, 2025, and no criminal fraud occurred.
c. The CRA may only reassess Marcus if it simultaneously establishes liability for a gross negligence penalty under ITA s.163(2).
d. The CRA may reassess the return only if Marcus consents in writing by executing a retrospective waiver on Form T2029.

135′. Chloe, an individual taxpayer, filed her 2022 personal income tax return on April 30, 2023, and received her initial Notice of Assessment on May 25, 2023. Chloe made honest and diligent disclosures with no neglect, carelessness, or fraud. In September 2026, the CRA re-examines her file and issues a Notice of Reassessment disallowing a moving expense deduction claimed on her 2022 return. Chloe contends the reassessment is statute-barred. How should her objection be determined under ITA s.152(3.1)?

Chloe 是一名个人纳税人，于 2023 年 4 月 30 日申报了 2022 税年税表，并于 2023 年 5 月 25 日收到了原始 NOA。Chloe 的申报诚实详尽，无任何疏忽、粗心或欺诈。2026 年 9 月，CRA 重审其档案并发出一份重新评税通知，剔除了其 2022 年税表中的搬迁费扣除。Chloe 主张该复评已过法定追诉时效。根据 ITA s.152(3.1)，该争议应如何认定?

a. The reassessment is valid because the CRA maintains an unrestricted four-year reassessment window for all individual personal returns.
b. The reassessment is valid because the three-year clock does not begin until the end of the calendar year in which the initial assessment was mailed.
c. The reassessment is valid because the CRA has administrative discretion to extend the limitation period whenever deductions exceed $5,000.
d. The reassessment is statute-barred and invalid because the three-year normal reassessment period expired on May 25, 2026, and no statutory exception applies.

136. In August 2026, three months after receiving his 2025 Notice of Assessment, Brian receives a letter from the CRA titled 'Processing Review.' The letter requests receipts and proof of payment for the childcare expenses and charitable donations claimed on his return, providing a reference claim code and a 30-day response window. Brian panics, believing he is undergoing a comprehensive tax audit. How should this correspondence and Brian's appropriate response be characterized?

2026 年 8 月，在收到 2025 税年评税通知书（NOA）三个月后，Brian 收到了一封来自 CRA 题为「Processing Review」的信件。该信要求其为税表申报的托儿费及慈善捐赠补交收据与付款凭证，信中附有 reference claim code 及 30 天回复窗口。Brian 陷入恐慌，误以为自己正面临全面税务稽查。应如何定性该信件性质及 Brian 的合理应对措施?

a. It is a comprehensive field audit examining Brian's complete financial books for the past six years, requiring immediate legal representation.
b. A routine post-assessment check of specific claims; he should send the requested receipts via the claim code within 30 days.
c. It is a Pre-assessment Review that immediately revokes Brian's issued Notice of Assessment and suspends his social insurance number.
d. It is a Matching Program inquiry signaling that Brian's employer or financial institution submitted conflicting tax information slips to the CRA.

136′. Hannah filed her 2025 personal return in April 2026 reporting employment earnings and bank interest. In October 2026, after receiving her NOA, she receives a CRA letter titled 'Matching Program' saying that $3,500 of interest shown on a T5 slip from an investment account was not reported on her return, and proposing a revised balance. What is the basic mechanism of this CRA review?

Hannah 于 2026 年 4 月申报了 2025 税年税表，申报了工资与银行利息。2026 年 10 月收到 NOA 之后，她收到一封标题为「Matching Program」的 CRA 来信，指出一张投资账户 T5 上的 $3,500 利息没有报进她的税表，并提出拟调整的欠税额。这项 CRA 审查的基本机制是什么?

a. It is a pre-assessment examination that delays the issuance of the taxpayer's original Notice of Assessment until in-person interviews conclude.
b. It is an arbitrary assessment issued under ITA s.152(7) as a legal sanction for non-filing of corporate partnership returns.
c. It is a post-assessment verification program that systematically cross-references amounts reported on the return against information slips submitted by third-party payors.
d. It is a taxpayer relief proceeding initiated to evaluate whether the taxpayer qualifies for an administrative penalty cancellation under Form RC4288.

137. In July 2026, Trevor discovers that he omitted an eligible tuition tax credit on his 2014 personal return and neglected to claim an eligible medical expense deduction on his 2022 return. He has already received the initial Notice of Assessment for both taxation years. Trevor prepares adjustment requests to claim refunds for both years. Under the Income Tax Act (s.152(4.2)) and CRA administrative rules, how will his adjustment requests be treated?

2026 年 7 月，Trevor 发现自己在 2014 税年个人税表上漏报了一笔合规学费税额抵免，在 2022 税年税表上漏报了一笔合规医疗费用扣除。两年的原始评税通知（NOA）此前均已收到。Trevor 准备申请调整以获取这两年的退税。根据《所得税法》第 152(4.2) 条及 CRA 行政规则，他的调整申请将如何被处理?

a. Both adjustment requests will be processed and refunded because the 10–year limitation rule applies exclusively to corporate tax returns.
b. Both adjustment requests will be rejected because taxpayers are strictly prohibited from adjusting any return once the three–year normal reassessment period has elapsed.
c. The 2014 adjustment can be processed online through ReFILE, whereas the 2022 adjustment must be submitted via paper Form T1–ADJ.
d. The 2022 adjustment can be processed and refunded, but the 2014 adjustment cannot yield a refund because it falls outside the 10–calendar–year statutory limitation cap.

137′. Brenda submitted her 2025 personal tax return electronically on April 15, 2026. On April 22, 2026, prior to receiving her initial Notice of Assessment, Brenda finds an unrecorded $500 charitable donation receipt. Brenda logs into CRA My Account and attempts to immediately submit an adjustment through 'Change my return.' What fundamental rule governs Brenda's adjustment request?

Brenda 于 2026 年 4 月 15 日电子申报了 2025 税年个人税表。在尚未收到原始评税通知（NOA）的 4 月 22 日，Brenda 发现了一张遗漏的 $500 慈善捐赠收据。Brenda 登录 CRA My Account 试图立即通过「Change my return」提交调整。哪项基本规则管辖 Brenda 的调整申请?

a. Brenda must wait until she receives her initial Notice of Assessment before submitting any adjustment request through Change my return, ReFILE, or Form T1–ADJ.
b. Brenda must immediately file a formal Notice of Objection on Form T400A within 90 days to prevent the unassessed return from becoming irreversible.
c. Brenda should immediately file a brand–new complete T1 return marked as an amended duplicate using standard NETFILE software.
d. Brenda is required to file paper Form T1–ADJ immediately because electronic adjustment channels are prohibited prior to June 15.

138. Derek received a Notice of Reassessment assessing an additional $8,000 in federal income tax plus $600 in accrued interest. In July 2026, Derek timely serves a formal Notice of Objection (Form T400A) disputing the entire reassessment. During the ten months that the CRA Appeals Branch spends reviewing his objection, Derek makes no payments toward the disputed balance. What are the legal ramifications regarding CRA collection actions and interest accrual under ITA s.225.1?

Derek 收到一份重新评税通知（NOR），要求补缴 $8,000 联邦所得税及 $600 累积利息。2026 年 7 月，Derek 按期递交了正式异议通知书（Form T400A）对全额税款提出争议。在 CRA 上诉处审查该异议的十个月期间，Derek 未就争议款项进行任何支付。根据 ITA s.225.1，关于 CRA 强制追缴行动与利息计算的法律后果为何?

a. The CRA is legally restricted from initiating collection enforcement actions against Derek, but prescribed arrears interest continues to accumulate on the unpaid balance.
b. The CRA is statutorily authorized to garnish Derek's wages for 50% of the disputed balance while freezing the remaining 50% until court adjudication.
c. Both collection actions and the accumulation of arrears interest are fully frozen until the Appeals Branch renders a final decision.
d. The CRA may seize Derek's financial accounts unless he posts a commercial surety bond equal to 100% of the disputed reassessment.

138′. Apex Freight Inc., a large corporation subject to ITA s.225.1(7), and Neil, an individual disputing a disallowed charitable donation tax credit derived from a tax shelter arrangement, both file valid Notices of Objection. How do statutory collection restrictions apply to Apex Freight Inc. and Neil's tax shelter donation dispute under the Income Tax Act?

Apex Freight Inc.（受 ITA s.225.1(7) 规制的大公司）与 Neil（对源自税务庇护避税机制的慈善捐赠抵免被剔除提出异议的个人）均提出了合规的异议通知书。根据《所得税法》，法定追缴限制如何分别适用于 Apex Freight Inc. 与 Neil 的税务庇护捐赠争议?

a. Both taxpayers enjoy complete 100% suspension of all collection actions because a valid statutory objection was served.
b. Apex Freight Inc. must pay 100% of the disputed balance immediately, while Neil's entire tax shelter dispute is completely protected from collection.
c. The CRA may collect 50% of the disputed amount from the large corporation within 90 days, and may actively collect 50% of the disputed tax shelter donation balance.
d. Collection is fully suspended for both entities, but the Tax Court must impose an automatic 20% delay penalty upon filing.

139. In 2026, two taxpayers seek administrative relief from the CRA. Sandra omitted rental income from an overseas apartment for the past four taxation years; the CRA has never contacted her or commenced an audit regarding this income. Gregory, due to a severe automobile collision resulting in prolonged hospitalization in 2024, missed his tax filing and payment deadlines; the CRA subsequently issued an assessment correctly calculating late-filing penalties and arrears interest. Which relief channels should Sandra and Gregory pursue?

2026 年，两名纳税人向 CRA 寻求行政救济。Sandra 在过去四个税年漏报了海外一套公寓的租金收入，CRA 从未就该收入联系过她或启动稽查。Gregory 则因 2024 年遭遇严重车祸长期住院，错过了报税和缴税截止日；CRA 随后下达评税，正确计征了迟报罚款与欠税利息。Sandra 与 Gregory 分别应走哪条救济渠道?

a. Sandra should apply for Taxpayer Relief under Form RC4288, while Gregory should file an Unprompted application under the Voluntary Disclosures Program.
b. Both Sandra and Gregory must submit Form T400A to initiate formal objections before the CRA Appeals Branch.
c. Sandra should apply under the Voluntary Disclosures Program (VDP), while Gregory should request discretionary relief under Taxpayer Relief Provisions (Form RC4288).
d. Both Sandra and Gregory must appeal directly to the Tax Court of Canada because the CRA lacks statutory jurisdiction to cancel interest.

139′. In May 2026, Kevin submits an application on Form RC4288 requesting: (1) the cancellation of a late-filing penalty assessed on his 2014 personal tax return, and (2) the cancellation of arrears interest that accumulated between 2018 and 2023 on an unpaid tax assessment originating from his 2012 tax year. How does the 10-year limitation rule apply to Kevin's requested relief under CRA guidelines (IC07-1R1)?

2026 年 5 月，Kevin 递交了 Form RC4288 申请，请求：(1) 减免其 2014 税年个人税表被征收的迟报罚款；(2) 减免其 2012 税年未缴税款在 2018 至 2023 年期间累积的滞纳利息。根据 CRA 指南（IC07-1R1），10 年法定申请时效如何适用于 Kevin 的减免请求?

a. Both the 2014 penalty and the 2018—2023 interest are fully eligible for relief because personal tax liabilities fall under a 15-year statutory umbrella.
b. The 2018—2023 interest can be considered, as it accrued within 10 years, but the 2014 penalty is outside the window.
c. The 2014 penalty is eligible for relief because personal penalties are unconstrained by time, but the interest is barred because the underlying debt arose in 2012.
d. Neither request can be considered because any underlying tax balance originating prior to 2020 is permanently excluded from ministerial discretion.

140. Nathan received a decision from the CRA Appeals Branch confirming an unfavorable reassessment involving $22,000 in disputed federal income tax and $2,500 in disputed penalties (totaling $24,500, excluding interest). Nathan files an appeal to the Tax Court of Canada (TCC) electing the Informal Procedure. Which of the following correctly describes the procedural rules and legal characteristics of Nathan's appeal under the Tax Court of Canada Act (s.18)?

Nathan 收到 CRA 上诉处的决定书，确认了一份涉及 $22,000 争议联邦所得税及 $2,500 争议罚款（合计 $24,500，不含利息）的不利重新评税。Nathan 向加拿大税务法院（TCC）提起上诉并选择走非正式程序（Informal Procedure）。根据《加拿大税务法院法》第 18 条，关于 Nathan 上诉的程序规则与法律特征，下列哪项表述是正确的?

a. Nathan must retain a licensed lawyer, pay a mandatory court filing fee, and strictly adhere to formal rules of judicial evidence.
b. He pays no filing fee, may act alone or through an agent, and the judgment does not bind other cases as precedent.
c. Nathan is disqualified from the Informal Procedure because disputed penalties must be excluded when determining the $25,000 threshold.
d. The final judgment rendered under the Informal Procedure creates a binding national legal precedent that CRA must apply to all identical disputes across Canada.

140′. Samantha received an unfavorable decision from the CRA Appeals Branch regarding a disallowed business expense deduction, involving $31,000 in disputed federal income tax. Samantha wishes to avoid expensive legal representation and formal evidentiary procedures. She asks her tax preparer whether she can access the Informal Procedure of the Tax Court of Canada. How should the preparer advise Samantha under the Tax Court of Canada Act?

Samantha 收到 CRA 上诉处的不利决定，其自雇业务费用扣除被剔除，涉及 $31,000 的争议联邦所得税。Samantha 希望避免高昂的律师代理费用与繁琐的正式证据规则，她询问报税员自己能否选择走加拿大税务法院的非正式程序。根据《加拿大税务法院法》，报税员应如何向 Samantha 提供建议?

a. Samantha is strictly disqualified from the Informal Procedure under any circumstances because her disputed federal tax exceeds $25,000.
b. Samantha may automatically access the Informal Procedure provided she pays an administrative waiver fee equal to 10% of the excess $6,000 balance.
c. Samantha can access the Informal Procedure only if the Department of Justice grants special written dispensation prior to filing.
d. Samantha may elect to limit her dispute to $25,000 in federal tax, thereby entitling her to proceed under the Informal Procedure.

答案与逐项解析

第 1 章答案与解析

1 答案 b

a. ✗ 错误。这是典型的「没欠税即免报陷阱」；所得税法规定即使最终应纳税额为零，只要触发特定法定情形（如处置资本财产）就必须申报。

b. ✓ 正确。根据《所得税法》(Income Tax Act, ITA)，个人若处置了资本财产 (capital property) 或实现了应税资本利得 (taxable capital gain)，即使净应纳税额 (tax payable) 为零，也属于必须强制申报的法定情形之一。

c. ✗ 错误。混淆了概念；$3,500 是加拿大退休金计划 (Canada Pension Plan, CPP) 的基本免供额，与资本财产处置申报无关。

d. ✗ 错误。除魁北克外，各省个人所得税与资本利得申报均通过联邦 T1 申报表由 CRA 统一征管，无需且不存在单独向省里提交信息表。

1′ 答案 c

a. ✗ 错误。落入「没欠税即免报陷阱」；虽然所得税为零，但自雇净收入超过 CPP 基本免供额会产生强制申报并缴纳供款的义务。

b. ✗ 错误。自雇人士对 CPP 供款并非自愿选择，超过基本免供额的部分必须强制供款（仅就业保险 EI 供款为自愿加入）。

c. ✓ 正确。自雇净收入超过 2026 年 CPP 基本免供额 (basic exemption) $3,500 时，纳税人必须缴纳 CPP 供款并通过 T1 申报表申报，属于法定强制申报情形。

d. ✗ 错误。超过 CPP 免供额是法定直接触发的申报义务，不需要 CRA 另行寄发催报函 (demand to file)。

2 答案 c

a. ✗ 错误。15% 是 2024 税年（旧培训材料口径）的最低税阶税率，2026 税年已降到 14%。

b. ✗ 错误。14.5% 是 2025 税年中因下半年降税生效而适用的全年折算混合税率 (blended rate)，仅在 2025 单一过渡年适用。

c. ✓ 正确。2026 税年联邦最低税阶 (lowest federal tax bracket) 两年降税落地，全年适用 14%（该档上限 58,523 元）。

d. ✗ 错误。20.5% 是联邦第二档（58,523 元以上至 117,045 元）的边际税率，不是最低税阶。

2′ 答案 a

a. ✓ 正确。14.5% 只在 2025 过渡年出现，是上半年 15%、下半年 14% 折算出的全年混合税率；2026 税年起全年 14%。

b. ✗ 错误。联邦最低税阶降至 14% 是法定结构性降税，并没有在 2025 年底过期或回滚到 15%。

c. ✗ 错误。第二档税阶税率为 20.5%，14.5% 并非第二档税阶税率。

d. ✗ 错误。14.5% 是个人所得税 2025 年的过渡税率，与公司小型企业扣除无关。

3 答案 a

a. ✓ 正确。自雇人士的申报截止日 (filing due date) 延至 6 月 15 日，因此 6 月 10 日申报不产生迟报罚款 (late-filing penalty)；但税款结清截止日 (balance owing due date) 仍为 4 月 30 日，因此逾期税款自 5 月 1 日起计收规定利息 (prescribed interest)。

b. ✗ 错误。申报延期是法定的独立权利，并不以在 4 月 30 日前缴清税款为前提条件，不会因此产生迟报罚款。

c. ✗ 错误。落入「自雇延期双日混淆陷阱」；延期只针对提交申报表免除罚款，绝不免除 4 月 30 日后的欠税利息。

d. ✗ 错误。罚款不存在，利息也是从付款截止日次日（5 月 1 日）起算，绝不可能追溯至 1 月 1 日。

3′ 答案 d

a. ✗ 错误。经营业务者的配偶同样享受申报延期至 6 月 15 日的待遇，申报截止日并非 4 月 30 日。

b. ✗ 错误。落入「自雇延期双日混淆陷阱」；付款截止日绝不随申报延期，仍为 4 月 30 日。

c. ✗ 错误。申报期与付款期完全颠倒，税法绝无付款宽于申报的规定。

d. ✓ 正确。所得税法规定，自雇经营者及其同居配偶或伴侣申报截止日 (filing due date) 均为次年 6 月 15 日；但所有个人的欠税付款截止日 (payment due date) 统一为次年 4 月 30 日。

4 答案 d

a. ✗ 错误。落入「迟报罚款全额基数陷阱」：基数是截止日未缴的 $4,000，不是全年应纳税总额；$16,000 × 7% = $1,120 用错了基数。

b. ✗ 错误。漏了每逾期一个整月加 1%：$4,000 × 5% = $200 只算了起步的 5%，逾期两个整月还要加 2%。

c. ✗ 错误。17% 是首次迟报逾期满 12 个月的封顶，逾期两个月不能直接套：$4,000 × 17% = $680。

d. ✓ 正确。首次迟报罚款＝截止日未缴税款的 5%，每逾期一个整月加 1%（两个整月加 2%），合计 7%：$4,000 × 5% = $200，$4,000 × 2% = $80，合计 $280。

4′ 答案 b

a. ✗ 错误。落入「迟报罚款全额基数陷阱」；迟报罚款计算基数是截止日未缴税款，而非应纳税总额。

b. ✓ 正确。迟报罚款的法定计算基数是申报期限时尚未缴付的税款 (unpaid tax)；由于 Sophia 已全额预扣并产生退税，欠税余额为零，罚款计算结果必然为 $0。

c. ✗ 错误。加拿大税法对于无欠税的个人所得税迟报并未设定法定最低行政罚款。

d. ✗ 错误。无欠税时不存在迟报罚款，更不可能适用 17% 的上限。

5 答案 a

a. ✓ 正确。自 2021 税年起，申报表取消了独立的省税步骤，改为在 Step 6（退税或欠税 Refund or balance owing）中将 Form 428 算出的省/属地税与联邦净税额相加，再减去已扣缴税款及退还性抵免。

b. ✗ 错误。Step 5 仅计算联邦税与联邦非退还税收抵免，省税计算不在此步骤混合。

c. ✗ 错误。省税是税额而非收入扣除项 (deduction)，绝不在 Step 3 扣除。

d. ✗ 错误。除魁北克外，CRA 为所有省份统一征收个税，省税直接整合在 T1 主表中由 CRA 结算。

5′ 答案 c

a. ✗ 错误。Step 1 识别信息与 Step 2 总收入在现行主表中依然各自保持独立步骤。

b. ✗ 错误。净收入 (Net income) 是核定各类联邦与省福利资格的关键基准，绝未被取消。

c. ✓ 正确。讲义第三节与第五节明确指出，2021 税年取消了单列的「省/属地税」这一步，改为通过 Form 428 算出后并入 Step 6 结算，七步由此正式变成六步。

d. ✗ 错误。分拆会导致步数增加，而历史变更是将七步精简整合为六步。

6 答案 b

a. ✗ 错误。落入「个人异议期限一律 90 天陷阱」；90 天规则适用于公司，对个人纳税人而言如果申报截止日后一年更晚，则适用较晚者。

b. ✓ 正确。根据 ITA 规定，个人纳税人异议期限为「申报截止日后一年（2028 年 4 月 30 日）」与「评税通知寄出后 90 天（2027 年 6 月 23 日）」两者中较晚的一个 (the later of)，因此截止日为 2028 年 4 月 30 日。

c. ✗ 错误。法定起算点是法定的「申报截止日（filing due date，4 月 30 日）」后一年，而非纳税人的实际提前提交日。

d. ✗ 错误。税法中并无评税通知签发后 6 个月提出异议的法定标准期。

6′ 答案 d

a. ✗ 错误。虽然申报截止日后一年是 2028 年 4 月 30 日，但个人纳税人取两者中「较晚」者；由于通知在 2028 年 5 月才寄出，90 天规则给出了更晚的保护期。

b. ✗ 错误。所得税法中没有「重新评税通知日后一年」这一异议期限规则。

c. ✗ 错误。法定异议期基准为 90 天，并非 30 天。

d. ✓ 正确。个人异议期限取「申报截止日后一年（2028 年 4 月 30 日）」与「复评通知后 90 天（2028 年 8 月 18 日）」中较晚者 (the later of)；复评晚于那一年，所以 90 天那个日期更晚、就是截止日。

7 答案 c

a. ✗ 错误。BC 省并不设立独立的省税申报表，也无需向省财政厅单独申报。

b. ✗ 错误。BC 省所得税按累进税制普遍征收，并无 $100,000 的免税门槛。

c. ✓ 正确。除魁北克外，所有省份的个人所得税均由 CRA 统一征收；BC 居民只需向 CRA 提交一份申报表，通过 Form 428 计算省税并计入主表 Step 6 结算。

d. ✗ 错误。所得税属于省与联邦税权，与市政物业税 (property tax) 是完全独立的税种与申报体系。

7′ 答案 a

a. ✓ 正确。魁北克自 1954 年起独立运营个税系统，居民须分别向 CRA 和魁北克税局 (Revenu Québec) 报两份税表；而 BC 居民只需向 CRA 提交一份合并申报表 (single return)。

b. ✗ 错误。各省现行均按应税收入适用本省的税阶与税率（省税已非单纯按联邦税额比例计算），差异在于是否需要向省税局独立申报。

c. ✗ 错误。BC 省无须纳税人预先向省财政厅办理任何清税或申报许可。

d. ✗ 错误。加拿大按 12 月 31 日纳税人所在省份确定省税管辖权，省税属于强制性法定税负，绝无首年自愿免纳规定。

第 2 章答案与解析

8 答案 b

a. ✗ 错误。落入「分开即计时归零陷阱」；根据税法，同居期间因感情破裂分开只要不满 90 天，仍算作连续同居，不会导致计时器归零。

b. ✓ 正确。普通法同居（Living common-law）要求连续同居满 12 个月；税法明确规定，这 12 个月内因感情破裂分开但不满 90 天又复合的，该间断期仍计入连续同居时间。他们在 2026 年 3 月即满 12 个月，截至 2026 年 12 月 31 日应确认为普通法同居。

c. ✗ 错误。分居（Separated）要求因感情破裂分开居住满 90 天，且两人已复合，年底处于共同居住状态，不能填分居。

d. ✗ 错误。联邦《所得税法》规定的普通法伴侣同居基础门槛是 12 个月，而非 24 个月。

8′ 答案 d

a. ✗ 错误。忽视了普通法关系的替代条件；只要对方是纳税人子女的生父/生母，无需等待满 12 个月即可成立普通法同居。

b. ✗ 错误。已婚（Married）严格限于具有合法登记婚姻关系的人士，有共同子女不会自动变成已婚。

c. ✗ 错误。普通法地位是法定事实判断，不以向政府提交公证声明为成立前提。

d. ✓ 正确。普通法同居三项判定条件满足其一即可：① 连续同居满 12 个月；② 对方是子女的生父/生母（含收养）；③ 拥有监护权且该子女完全依赖扶养。因两人有共同亲生子女，即使同居未满 12 个月亦依法成立普通法伴侣关系。

9 答案 c

a. ✗ 错误。虽然 12 月 31 日时未满 90 天，但在 2027 年 4 月申报时 90 天已届满，分居成立后其生效日追溯至开始分开住的那一天（2026 年 11 月 15 日），因此 12 月 31 日当天的状态已被追溯确认为分居。

b. ✗ 错误。落入「分居生效日第90天陷阱」；分居生效日不是第 90 天那一天，而是开始分开居住的第一天。

c. ✓ 正确。根据 CRA 规则，分居（Separated）必须因感情破裂分开住满 90 天才成立，但一旦满 90 天，其生效日期不是第 90 天，而是回溯到开始分开住的那一天（2026 年 11 月 15 日）。到 2027 年 4 月报税时，90 天条件已满足，故 2026 年 12 月 31 日应填报为分居。

d. ✗ 错误。分居满 90 天不等于离婚（Divorced），离婚必须具有法定的法院离婚判决文件。

9′ 答案 a

a. ✓ 正确。因工作、求学、健康原因或服刑而分开居住属于非自愿分居（involuntary separation），并非感情破裂分居，双方在税法上依然按已婚（Married）申报。

b. ✗ 错误。分居在税法上的核心前提是「因感情破裂而分开居住」（breakdown of the relationship），工作外派不属于税法分居。

c. ✗ 错误。保持两处住所不改变合法婚姻存续的事实，不能填单身（Single）。

d. ✗ 错误。合法婚姻关系不会因异地工作而中止或转为普通法同居。

10 答案 a

a. ✓ 正确。只要 12 月 31 日有配偶，对方净收入（第 23600 行）即使为零也必须填写；配偶当年自雇（经营生意），纳税人本人的申报截止日也顺延至次年 6 月 15 日——净利润为零不改变她当年经营生意的事实。

b. ✗ 错误。落入「配偶零收入不报陷阱」；配偶净收入是计算配偶额抵免和各项家庭福利的必要参数，零收入也必须填报；且自雇配偶使本人申报期延至 6 月 15 日。

c. ✗ 错误。税法明确规定申报截止日跟着配偶自雇身份走，夫妻双方的申报期均同步顺延至 6 月 15 日。

d. ✗ 错误。加拿大实行个人单独申报制，不存在夫妻合并编制的单一联合税表（joint return）。

10′ 答案 c

a. ✗ 错误。税法不对未就业配偶课征最低惩罚税款。

b. ✗ 错误。填报配偶净收入不是为了确立对配偶未来个人税务债务的连带保证责任。

c. ✓ 正确。配偶净收入（第 23600 行）并非仅用于判断欠税，而是作为计算申报人本人配偶额抵免（spouse amount tax credit）及 CCB、CGEB 等按调整后家庭净收入核发福利的法定输入变量。

d. ✗ 错误。配偶额抵免通过附表 5（Schedule 5）计算，并非未经计算自动转移基本个人免税额。

11 答案 d

a. ✗ 错误。落入「居住省全年最长居住地陷阱」；居住省不按全年住得最久的省份判断，只看 12 月 31 日当天。

b. ✗ 错误。税法以 12 月 31 日这一单一时间点拟制省税归属，不进行按天数分摊。

c. ✗ 错误。除魁省外各省税均由 CRA 通过联邦 T1 申报表统一处理，不存在向阿尔伯塔单独报税。

d. ✓ 正确。居住省判断以 12 月 31 日当天纳税人实际居住或被视为事实居民（factual resident）的省份为准；Rachel 在 12 月 31 日居住在 BC，全年的省税均按 BC 表格（Form 428）计算，即使大部分时间住在阿尔伯塔。

11′ 答案 b

a. ✗ 错误。临时旅行借宿酒店不构成税法上的居住地变更，不能机械按物理所在地填报安省。

b. ✓ 正确。居住省指 12 月 31 日当天居住或被视为「事实居民」（factual resident）的省份。Lucas 仅是短期赴安省度假，其重要居住联系（住房、主要生活基地）始终在 BC 省，应填报 BC 省。

c. ✗ 错误。税法不允许个人在同一税年中跨两省按比例分摊申报居住省税。

d. ✗ 错误。境内跨省短期度假完全不影响加拿大居民与省级事实居民身份。

12 答案 b

a. ✗ 错误。门槛按个人名下各项特定海外财产的成本额合计判断（$35,000 + $75,000 = $110,000），不是逐项判断。

b. ✓ 正确。特定海外财产 (specified foreign property) 总成本额超过 100,000 元即须申报；仅供度假的自用物业依法排除；存款与股票成本额合计 $110,000，超过门槛，必须勾选「是」并提交 Form T1135。

c. ✗ 错误。度假屋属于个人自用财产（personal-use property），依法不属于特定海外财产；反而是存款与股票属于受控申报财产。

d. ✗ 错误。落入「成本额误当市值」陷阱；T1135 申报门槛是成本额（cost amount/ACB）而非公允市场价值（FMV），且基础门槛是 100,000 元 而非 250,000 元。

12′ 答案 a

a. ✓ 正确。T1135 的 100,000 元成本额门槛按每个申报人自己名下的特定海外财产相加，不按夫妻或家庭合并；Henry（$60,000）与 Grace（$55,000）各自都没超过，两人都不用报。

b. ✗ 错误。落入「夫妻合并陷阱」；误以为 T1135 与 CCB 等家庭福利一样按家庭总资产合并计算。

c. ✗ 错误。税法中不存在所谓主要收入方代为合并申报海外财产的规定。

d. ✗ 错误。加拿大不实行联合申报制，T1135 也必须按个人分别提交。

13 答案 a

a. ✓ 正确。当年未申报指定海外财产收入，且 Form T1135 未按时提交或包含虚假陈述/遗漏时，CRA 对该税年的正常复评期（normal reassessment period，通常为 NOA 寄出后 3 年）再延长 3 年（extended reassessment period，共 6 年）。

b. ✗ 错误。根据《所得税法》特别规定，未报海外收入且未按时合规提交 T1135 时，复评期明确延长 3 年，并非保持 3 年不变。

c. ✗ 错误。永久无限期复评通常要求纳税人存在欺诈（fraud）或故意疏忽，单纯未报且遗漏 T1135 触发的是法定延长 3 年的特定规则。

d. ✗ 错误。混淆了纳税人的异议期限与税局的审计复评权限；异议期限是纳税人维权的截止日，不限制税局的复评期。

13′ 答案 d

a. ✗ 错误。$2,500 是普通迟报罚款的法定封顶最高额，不是固定立即征收的金额。

b. ✗ 错误。5% 成本额罚款仅针对超过 24 个月的持续严重违规，不适用于迟报 40 天的情形。

c. ✗ 错误。每月 $500 是故意或重大疏忽（gross negligence）时的升级罚款，非普通迟报罚。

d. ✓ 正确。T1135 普通迟报罚为每日 $25，最低 $100、最高 $2,500；迟报 40 天＝40 × 25 元＝$1,000。

14 答案 c

a. ✗ 错误。《印第安人法》第 87 条赋予的法定免税待遇不会因未申报个人所得税而失效。

b. ✗ 错误。根据第 87 条免税的就业收入不产生 RRSP 供款额度（RRSP contribution room）。

c. ✓ 正确。讲义案例三与清单第6条明确指出：CCB、CGEB 等几乎所有现金福利的前提都是「已提交申报表」，免税不等于不用报；必须通过 Form T90 计算免税净收入并报税，才能使 CRA 获得核发福利的输入数据。

d. ✗ 错误。原住民税收协议结算土地勾选仅适用于西北地区、育空和纽芬兰特定居民，与通过 T90 申报保留地免税收入无直接关联。

14′ 答案 b

a. ✗ 错误。第 87 条免税通过 Form T90 计算并勾选其专用框，与「居住在原住民政府土地上」是两码事。

b. ✓ 正确。讲义 2.5 节明确指出：「居住在原住民政府土地上」只适用纽芬兰与拉布拉多、西北地区、育空三地居民，用于把省/属地税收入分配给签署协议的原住民政府，BC 居民不适用。

c. ✗ 错误。BC 居民不适用该结算土地勾选框。

d. ✗ 错误。市政财产税豁免属于地方政府范畴，与联邦 T1 申报表上的原住民税收协议勾选无关。

第 3 章答案与解析

15 答案 a

a. ✓ 正确。根据税法与 T4 报表设计规则，Box 40（其他应税补贴与福利，other taxable allowances and benefits）是一个备忘栏，其金额本来就已经被计算包含在 Box 14（雇佣收入，employment income）的总数中；Line 10100 直接填报 Box 14 的 $65,000，不能重复相加。

b. ✗ 错误。落入「Box 40 重复相加陷阱」；误以为 Box 40 是额外收入，将其与 Box 14 重复相加（$65,000 + $3,200 = $68,200），导致虚增应税收入。

c. ✗ 错误。Box 40 属于应税福利，绝不能从工资总额中扣除。

d. ✗ 错误。Line 10100 是雇佣收入总额（包含工资与福利）的法定报告行，绝非仅填报福利部分。

15′ 答案 c

a. ✗ 错误。落入「Box 40 重复相加陷阱」；Box 40 的 $4,500 已经内含于 Box 14 中，相加会导致重复计税。

b. ✗ 错误。应税福利无需从工资总额中扣减。

c. ✓ 正确。Box 40 只是一面透视镜，告知纳税人 Box 14 内部有多少来自非现金福利，Line 10100 严格填报 Box 14 的总数 $82,000。

d. ✗ 错误。Line 10400 适用于无 T4 的其他雇佣收入（如境外雇佣），已有 T4 的应税福利不能填进 Line 10400。

16 答案 b

a. ✗ 错误。把 Box 16 与 Box 16A 全部当抵免：$4,230.45 + $416.00 = $4,646.45 全进 Line 30800，忽略了 1% 增强段与 CPP2 走 Line 22215 扣除。

b. ✓ 正确。2026 年 ($74,600 − $3,500) = $71,100；基础段 $71,100 × 4.95% = $3,519.45 报 Line 30800；第一层增强 $71,100 × 1% = $711.00，加 Box 16A 的 $416.00，合计 $1,127.00 报 Line 22215。

c. ✗ 错误。整个 Box 16 当抵免、只把 Box 16A 当扣除，漏了 Box 16 里的 1% 第一层增强（$711.00）也要分到 Line 22215。

d. ✗ 错误。基础段算对了，但 Line 22215 只填了 CPP2，漏了第一层增强 $711.00（$4,230.45 − $3,519.45）；应为 $1,127.00。

16′ 答案 d

a. ✗ 错误。以为没有 CPP2 就没有增强扣除；Box 16 本身含 1% 第一层增强（$711.00），照样走 Line 22215。

b. ✗ 错误。整个 Box 16 当扣除；其中 4.95% 基础段 $3,519.45 只能走 Line 30800 抵免。

c. ✗ 错误。把方向弄反：$3,519.45 是基础段，属于 Line 30800 抵免，不是 Line 22215 扣除。

d. ✓ 正确。($74,600 − $3,500) × 1% = $711.00；也就是 $4,230.45 − $3,519.45。这一截走 Line 22215 扣除。

17 答案 c

a. ✗ 错误。主要用于业务联络且无重大个人使用的公司手机，根据 CRA 行政政策不属于应税福利。

b. ✗ 错误。雇主全额出资的工资损失替代险给付性质等同于工资，必须全额交税；无业务理由的停车位也是应税福利。

c. ✓ 正确。判定基准看「主要谁受益」和「保费谁付」：团体伤病保费全部由雇主支付，雇员从未自付税后保费，工资损失替代计划（wage-loss replacement plan）给付性质等同继续发工资，因此 $12,000 给付全额应税；非业务必需的固定停车位主要受益人是雇员个人便利，属于应税福利（taxable benefit）；手机以业务为主要目的，不属于应税福利。

d. ✗ 错误。主要为雇主业务需要提供的工具或便利（如业务手机）并不属于应税福利。

17′ 答案 a

a. ✓ 正确。讲义核心规则：谁付保费决定给付应不应税。如果雇员用自己的税后收入全额支付了团体伤病保险保费，相当于雇员自费购买保障，领取的工资替代给付完全免税，无需并入收入。

b. ✗ 错误。只有雇主支付保费时给付才应税；雇员税后自付保费的给付免税。

c. ✗ 错误。税法不存在对工资损失保险减半征税的规则。

d. ✗ 错误。T5007 流转仅适用于公共工伤保险，自费商业团体伤病险给付直接免税，无需填表流转。

18 答案 d

a. ✗ 错误。落入「股票期权扣除率未遂改革错误引用陷阱」；2024 年预算提议将扣除率降至 33.33% 的改革从未生效便被撤销，不能套用 33.33% 的过时提议。

b. ✗ 错误。证券期权扣除仅扣减符合条件福利的一部分，并非 100% 全免。

c. ✗ 错误。2021 年规则只对大型雇主设了 200,000 元的年度归属上限，上限以内仍按 50% 扣除，并非整体取消。

d. ✓ 正确。根据讲义明确规定，2024 年拟将股票期权扣除率降至 33.33% 的提议已随资本利得纳入率改革一并撤销，2026 税年仍维持 50% 的法定扣除比例（security options deduction）。Line 24900 应申报 $24,000 × 50% = $12,000。

18′ 答案 b

a. ✗ 错误。三分之一扣除率（33.33%）属于未落地的未遂提案，税法现行扣除率未变。

b. ✓ 正确。拟议中的 33.33% 期权扣除收紧未曾生效，2026 税年扣除比例保持 50%，T4 代码 39 已经计算出的 $18,000（$36,000 的一半）直接填入 Line 24900。

c. ✗ 错误。期权扣除额是福利金额的 50%，不是 100%。

d. ✗ 错误。不存在双重打折或省级扣回机制。

19 答案 a

a. ✓ 正确。多位雇主独立代扣导致的超额 CPP 和 EI 供款不会自动退回给纳税人，必须在报税时通过 Schedule 8 核算并在主表 Line 44800（CPP 超额退还，overpayment of CPP）与 Line 45000（EI 超额退还，overpayment of EI）申报可退还抵免（refundable credits），直接冲抵应纳税额或增加退税。

b. ✗ 错误。落入「多雇主 CPP 与 EI 超缴自动退税误区陷阱」；CRA 系统不会自动邮寄支票，必须在个人税表上主动核算申报。

c. ✗ 错误。税法赋予纳税人法定超额退税权，绝不会自动没收或失效。

d. ✗ 错误。雇主代扣是按单份收入依法执行，雇主并无过错，退税完全通过 CRA 个人税表清算流程退回。

19′ 答案 d

a. ✗ 错误。Line 31200 只能申报法定保费上限（$1,123.07），超额部分不能塞进非退还抵免。

b. ✗ 错误。Line 22215 是 CPP 增强段扣除行，与 EI 保费退税无关。

c. ✗ 错误。超缴保费是退还款项，绝非新增应税收入。

d. ✓ 正确。两份工作导致的 EI 超缴（$1,400 − $1,123.07 = $276.93）走 Line 45000（EI 超额缴费退还），作为可退还抵免（refundable credit）直接退还给纳税人。

20 答案 b

a. ✗ 错误。Box 52 是 PA（养老金调整额），不是雇员自缴的 RRSP 供款，不能在 Line 20800 申报扣除。

b. ✓ 正确。Box 20（RPP 雇员供款，Registered Pension Plan contributions）在 Line 20700 申报税前扣除；而 Box 52（养老金调整额，Pension Adjustment, PA）反映今年在注册退休金计划中积累的退休储蓄价值，不出现在 T1 申报表的任何一行，仅用于 CRA 计算并压缩纳税人下一年度（2027 年）的 RRSP 供款额度。

c. ✗ 错误。落入「Box 52 养老金调整额当年抵税误区陷阱」；将 PA 与 RPP 供款相加申报扣除会违规双重虚增税前扣除。

d. ✗ 错误。RPP 供款是扣除项（Line 20700），不是抵免（Line 30800）；PA 更不是预缴税款（Line 43700）。

20′ 答案 c

a. ✗ 错误。PA 不是雇员的自付扣除项，税法从未允许将其作为其他扣除直接抵税。

b. ✗ 错误。加拿大就业额（Line 31260）与退休金调整额毫无关联。

c. ✓ 正确。Box 52 不进入申报表任何一行，它只是通报给 CRA 用来压缩纳税人次年（2027 税年）RRSP 供款额度的核心数据，强行填入扣除行属于错报。

d. ✗ 错误。PA 既不是工资收入也不是养老金支出，严禁计入 Line 10100 或 Line 20700。

21 答案 c

a. ✗ 错误。就业额取 1,501 元上限与合格雇佣收入孰低（1,200 元 < 1,501 元），自雇利润不算；而且 BC 没有对应的省级就业额抵免。

b. ✗ 错误。联邦就业额取 2026 年上限 1,501 元与合格雇佣收入孰低，Zoe 雇佣收入只有 1,200 元（自雇 40,000 元不算），只能申报 1,200 元。

c. ✓ 正确。加拿大就业额（Canada employment amount, Line 31260）为非退还抵免，取 2026 税年上限 1,501 元 与合格雇佣收入（Line 10100 与 10400）孰低，自雇经营净利润不属于雇佣收入，因此联邦抵免额为 $1,200；同时根据讲义第四节，BC 省没有对应的省级就业额抵免，BC428 对应金额为 $0。

d. ✗ 错误。$1,000 是 2006 年条文面值，2026 年指数化后上限是 1,501 元，而且 BC 没有对应省表抵免。

21′ 答案 a

a. ✓ 正确。就业额取 1,501 元上限与当年雇佣收入孰低，55,000 元远超上限，故取 1,501 元；这项抵免本来就是给受雇杂项支出的固定弥补，不需要凭证。

b. ✗ 错误。加拿大就业额是固定上限抵免，不按实际开支 2,000 元报销。

c. ✗ 错误。报税用 s.117.1 指数化后的现行值（2026 税年 1,501 元），不是 2006 年条文面值 $1,000。

d. ✗ 错误。加拿大就业额无高收入扣回机制，所有受雇纳税人均可依法享受。

第 4 章答案与解析

22 答案 a

a. ✓ 正确。Schedule 8 五段：基础段 (74,600 元 − 3,500 元) × 4.95% = 3,519.45 元报 Line 30800；第一层增强 71,100 元 × 1% = 711 元，加 CPP2 (85,000 元 − 74,600 元) × 4% = 416 元，合计 1,127 元报 Line 22215；应缴合计 $4,646.45，实扣 $4,938.50，超缴 $292.05 报 Line 44800。有超缴时前两行填应缴额，不填实扣额。

b. ✗ 错误。照抄实扣金额陷阱：把两张 T4 的 Box 16 加总填 Line 30800，又在 Line 44800 要回超缴，同一笔钱既抵免又退款，还漏了 Line 22215 的增强扣除。

c. ✗ 错误。Schedule 8 把基础段、第一层增强与 CPP2 合并成一个净额比较；账面欠着 CPP2，但整体仍是超缴，CPP2 已在净额里抵掉，不用另行补缴。

d. ✗ 错误。只减了第一层的 Box 16 上限，漏掉收入超过 YMPE 后依法应缴的 CPP2（2026 年 416 元），超缴额被算大。

22′ 答案 c

a. ✗ 错误。只减了第一层上限 $4,230.45，漏掉收入已超 YMPE 依法应缴的 CPP2（416 元），超缴额被算大。

b. ✗ 错判净额正负。实扣 $4,900.00 高于全部应缴法定总额 $4,646.45，冲抵欠缴的 CPP2 后仍有净超缴，不会归零。

c. ✓ 正确。应缴合计＝基础段 3,519.45 元＋第一层增强 711 元＋CPP2 416 元＝$4,646.45；实扣 $4,900.00 − $4,646.45 = $253.55，报 Line 44800。

d. ✗ 张冠李戴。$416.00 是 2026 年 CPP2 的应缴法定上限，并非超缴退税金额。

23 答案 c

a. ✗ 掉入 EI 低收入处理误区。当全年可保收入不超过 $2,000 时，纳税人不应在 Line 31200 申报非退还抵免，而应全额申请退款。

b. ✗ 将开关误作免税额陷阱。$2,000 是一道全额退还的判定开关，并非免税额；代扣的保费不会被没收，而是退还给雇员。

c. ✓ 准确应用 EI 低收入全额退款规则。根据税法，全年受保收入不超过 $2,000 的雇员几乎无法满足申领失业金的工时条件，因此在 T2204 表上将其全年已扣缴的 EI 保费全额（$29.34）填入 Line 45000 退回，Line 31200 填零。

d. ✗ 性质混淆。EI 保费不是 Line 23200 的其他扣除项（Line 23200 用于退还多领的社会福利金），该保费属于可退还抵免。

23′ 答案 b

a. ✗ 忽略了 $2,000 低收入开关。可保收入不超过 $2,000 时不可进 Line 31200 抵免，必须全额退款。

b. ✓ 准确判定低收入退费规则。Maya 的可保收入为 $1,600，未超过 $2,000 临界线，全额已扣保费 $26.08 自动通过 T2204 转入 Line 45000 退还，Line 31200 为零。

c. ✗ 捏造分段规则。EI 没有 $1,000 分段扣缴或部分没收规则，低于 $2,000 为 100% 全额退还。

d. ✗ 混淆两套独立险种。EI 的超缴与低收入退还完全独立于 CPP，不需要 CPP 扣缴作为前置条件。

24 答案 b

a. ✗ 将 CPP 折算套用于 EI 陷阱。EI 没有年龄限制，也没有按月折算规则，MIE 不能乘以 7/12。

b. ✓ 正确。当年满 18 岁，CPP 供款期是生日当月之后的月份（6–12 月共 7 个月），YMPE 与基本免税额按 7/12 折算；EI 没有年龄门、没有免税额、不按月折算，按全年可保收入 12,000 元 × 1.63% = 195.60 元计算。

c. ✗ 月数计算错误且错判 EI 适用范围。满 18 岁当月不计入 CPP 供款期（应从次月算起），且未成年人工作同样须正常扣缴 EI。

d. ✗ 忽略了法定供款期折算要求。年满 18 岁当年属于典型的按月折算情形，不能直接享受全额 $3,500 免税额。

24′ 答案 d

a. ✗ 数错月份且将折算套用于 EI。满 18 岁当月（9月）不计，供款期从 10 月起算；且 EI 绝不进行任何按月折算。

b. ✗ 遗漏按月折算规则。税法明确规定年满 18 岁当年供款期短于全年，必须打折。

c. ✗ 捏造 EI 豁免条件。EI 保费的征缴与受雇月数长短无关，只要有受雇收入即须正常征收。

d. ✓ 正确。生日在 9 月，合格月数是生日当月之后的 10、11、12 月共 3 个月，免税额折算为 3,500 元 × 3/12 = 875 元；EI 不受年龄与月份影响，按 8,000 元全额计算。

25 答案 d

a. ✗ 错误。房主扣除按揭利息陷阱：受薪雇员自住房主不能把按揭利息纳入家庭办公室支出（多算了 14,000 元 × 15% = 2,100 元）。

b. ✗ 错误全额计入公寓管理费。公寓管理费中仅有直接对应水暖电气等公用事业费的明确份额（$1,200）才可纳入，其余储备基金或大楼维护不可扣除。

c. ✗ 概念捏造。税法只承认向第三方实际支付的运营费用，严禁房主虚拟'自住租金'进行抵扣。

d. ✓ 正确。合格基数＝电暖 2,400 元＋网络月费 1,200 元＋物业费中水暖部分 1,200 元＝4,800 元；按揭本息与网络开通费都不可扣；4,800 元 × 15% = 720 元。

25′ 答案 a

a. ✓ 正确。受薪租客可扣租金、水暖电与网络接入费：$24,000 + $1,800 + $960 = $26,760，× 20% = $5,352；房屋保险只有佣金雇员可扣，办公桌是资本性支出。

b. ✗ 错误。受薪雇员误扣房屋保险：$5,352 + $600 × 20%（$120）= $5,472；房屋保险只有 Box 42 有数的佣金雇员可扣。

c. ✗ 错误。把办公桌当办公用品：$5,352 + $1,500 × 20%（$300）= $5,652；办公桌是资本性支出，不能扣也不能计 CCA。

d. ✗ 错误。只算租金（$24,000 × 20%）；水暖电与网络月费也在受薪雇员可扣清单里。

26 答案 a

a. ✓ 准确执行受薪与佣金口径二选一规则。若按佣金口径，虽然可包含广告与娱乐，但总额受佣金收入 $6,000 封顶限制（加上车辆 CCA/利息 $0 仍为 $6,000）；若按受薪口径，虽舍弃广告（$1,000）与娱乐（$400），但剩余的车辆（$4,500）＋ 差旅餐饮住宿（$2,100）＋ 家庭办公室（$2,000）＝ $8,600，且不受佣金封顶限制（受雇总收入 $75,000 空间充足）。因此选受薪口径可多扣除 $2,600。

b. ✗ 误判选择权。Box 42 有数并不强制要求按佣金申报，税法允许佣金雇员逐年自由选择按受薪口径申报。

c. ✗ 捏造结转规则。佣金封顶砍掉的常规支出（车辆、差旅、广告、娱乐等）当年不可结转，直接永久作废（仅家庭办公室支出在净收入不足时可结转）。

d. ✗ 违背表格申报规程。同一雇主在同一个税年内只能在受薪口径与佣金口径之间二选一，不可混搭切分。

26′ 答案 b

a. ✗ 数学选择劣势。佣金口径被限制在 $8,000，少于受薪口径的 $9,500，白白损失 $1,500 扣除额。

b. ✓ 精准测算二选一效益。受薪口径舍弃广告（$1,000）和娱乐（$500）后，车辆（$7,000）加住宿（$2,500）合计 $9,500，不受佣金收入 $8,000 封顶限制，净扣除额比佣金口径高出 $1,500。

c. ✗ 违规重分类。雇佣业务开支绝不能随意伪装成搬迁费用（Line 21900）申报。

d. ✗ 捏造封顶豁免门槛。佣金扣除上限由 Box 42 本身及车辆资本折让利息决定，与受雇总收入是否达到 5 万无关。

27 答案 b

a. ✗ 错误。劳动力流动扣除不以 T2200 为条件。

b. ✓ 正确。2026 起上限由 $4,000 提到 $10,000，距离门槛 120 公里（135 公里满足）；支出 $11,500 超过上限，项目收入的 50%（$32,000 × 50% = $16,000）没咬住，按上限 $10,000 扣，不需要 T2200。

c. ✗ 错误。用了旧年值：$4,000 与 150 公里是 2025 年及以前的参数，2026 年是 $10,000 与 120 公里。

d. ✗ 错误。忽略了年度上限：$11,500 − $10,000 = $1,500 不能扣。

27′ 答案 c

a. ✗ 错误。劳动力流动扣除不需要 T2200。

b. ✗ 错误。漏了 50% 收入限制：$6,500 虽低于 2026 年上限 $10,000，但超过 $11,000 × 50% = $5,500。

c. ✓ 正确。上限 $10,000、距离差 130 公里满足、不需要 T2200；扣除不得超过该次外派收入的 50%：$11,000 × 50% = $5,500。

d. ✗ 错误。用了 2025 年以前的旧上限；这里起作用的是 50% 收入限制。

28 答案 c

a. ✗ BC 省销售税误区与免税误区。BC 省为非参与省，PST（7%）不在联邦雇员消费税退还范围内；且该退税并非永久免税。

b. ✗ 冲减 UCC 对象混淆。只有针对车辆资本折让（CCA）所退回的消费税才用于冲减次年年初 UCC，针对常规雇佣支出的退款不冲减 UCC。

c. ✓ 准确阐释 BC 特殊规则与次年收入联动规则。BC 省未加入合并销售税（HST），7% 的 PST 绝不可退，退税率严格按 5/105 折算（$4,200 × 5/105 = $200）；且税法规定，针对雇佣支出退回的消费税冲抵了往年已扣除的费用，必须在收到退款的纳税年度（2027 税年）计入 Line 10400（其他就业收入）缴税。

d. ✗ 错判排除行业。不可申请 GST370 的是银行、信托、保险等'列名金融机构'（listed financial institutions），普通科技商业公司雇员完全具备申请资格。

28′ 答案 d

a. ✗ 错误归咎于行政失误。BC 省 PST 本身就不属于消费税退税法律授权范围，且退税款依法必须纳税。

b. ✗ 追溯调整错误。收到退款无需追溯修改支出所属年度（2026年）的申报表，而是直接计入收到年度（2027年）收入；BC 省财政厅亦不退还该雇员 PST。

c. ✗ 捏造报表抵减行。消费税退款与 Line 31260 加拿大就业额没有任何扣减关联。

d. ✓ 精准掌握 GST370 规则与报表对应。BC 省实行 GST 与 PST 双轨制，PST 非退税合格税种，退税仅限 5% GST（按 5/105 折算得 $300）；纳税人须在收到退税款的税年（2027 年）将该 $300 全额填入 Line 10400 申报应税收入。

第 5 章答案与解析

29 答案 b

a. ✗ 错误。此选项将 RPP、RRIF 和 CPP 全部加总（$14,000 + $6,000 + $4,500）。落入了「将所有退休性质的收入一概当作合格养老金」的陷阱。CPP 属于第二层强制社会保险，在任何年龄都不得计入合格养老金收入（qualified pension income）；且纳税人未满 65 岁，RRIF 提款同样不合格。

b. ✓ 正确。根据税法规定，联邦养老金收入额（pension income amount, line 31400）的合格范围按 65 岁划分。纳税人未满 65 岁且非因配偶身故承继时，合格养老金收入仅限于雇主注册养老金计划（Registered Pension Plan, RPP）的定期给付。RRIF 提取须年满 65 岁才合格，而 CPP 任何年龄均不属于合格养老金收入，因此仅有 $14,000 RPP 符合资格。

c. ✗ 错误。此选项包含了 $14,000 的 RPP 和 $6,000 的 RRIF，排除了 CPP。这落入了「以为转入 RRIF 就能在任何年龄享受养老金抵免」的陷阱。在纳税人未满 65 岁且未发生配偶身故承继的情况下，RRIF 提款并不属于合格养老金收入。

d. ✗ 错误。此选项混淆了「合格养老金收入总额」（qualifying pension income）与「联邦养老金收入额的最高法定抵免基数」（maximum pension income amount of $2,000）。题干询问的是计算抵免前的合格收入金额，而非最终抵免限额。

29′ 答案 d

a. ✗ 错误。此选项将 OAS、CPP 和 RRIF 三项全部简单加总（$8,000 + $5,000 + $12,000）。落入了「把所有政府福利和养老金都视为合格抵免收入」的陷阱。OAS 和 CPP 属于第一层和第二层社会保障，无论纳税人多大年龄均天然排除在合格养老金收入之外。

b. ✗ 错误。此选项包含了 $5,000 的 CPP 和 $12,000 的 RRIF。CPP 是基于供款的社会保险，在任何年龄都不得作为 Line 31400 的合格养老金收入（qualified pension income）。

c. ✗ 错误。此选项混淆了合格收入金额与法定抵免基数上限 $2,000。题干问的是有多少收入符合资格（qualifying income），而非最终可申报的最高抵免额。

d. ✓ 正确。纳税人年满 65 岁时，注册退休收入基金（Registered Retirement Income Fund, RRIF）的提款即进入合格养老金收入范围；而老年保障金（Old Age Security, OAS）与加拿大退休金计划（Canada Pension Plan, CPP）在任何年龄均不属于合格养老金收入。因此仅有 $12,000 的 RRIF 提款合格。

30 答案 c

a. ✗ 错误。此选项按 15% 算出回收税 $1,500（$10,000 × 15%），并直接从 $9,000 中扣除，在 Line 11300 申报净额 $7,500。这落入了「OAS 回收直接报净额」的典型陷阱。CRA 无法通过此种填法核对 T4A(OAS) 的原始数据。

b. ✗ 错误。此选项虽然正确区分了行号，但误将超出门槛的回收率按 10% 计算（$10,000 × 10% = $1,000）。法定 OAS 回收率（clawback rate）固定为超出部分的 15%。

c. ✓ 正确。根据 2026 税年规则，T4A(OAS) box 18 的给付全额 $9,000 必须完整填入 Line 11300，不得自行扣除回收税；当年净收入超过 2026 年法定门槛 $95,323 的部分（$10,000），按 15% 的回收率计算出 $1,500 的 OAS 回收税（OAS recovery tax），独立申报在 Line 23500。

d. ✗ 错误。此选项用了 2024 税年的旧门槛 90,997 元（超额 14,326 元 × 15% ≈ 2,149 元）。2026 税年门槛已指数化为 95,323 元。

30′ 答案 a

a. ✓ 正确。Line 11300 报 box 18 全额 $8,400；超出 2026 门槛 $95,323 的部分 $101,323 − $95,323 = $6,000，× 15% = $900。

b. ✗ 错误。回收直接报净额：$8,400 − $900 = $7,500，CRA 无法与 T4A(OAS) 原数核对。

c. ✗ 错误。用了 2024 门槛 $90,997：($101,323 − $90,997) × 15% ≈ $1,549。

d. ✗ 错误。把 15% 乘在 OAS 本身上：$8,400 × 15% = $1,260；回收额按净收入超过门槛的部分（$6,000）× 15% 计算。

31 答案 a

a. ✓ 正确。对于收到 T5 凭单的合资格股息（eligible dividend），box 25 已经按 138%（38% gross-up）算好了毛额化后的应税金额，纳税人应直接将其抄入 Line 12000；凭单 box 26 印出的联邦股息税收抵免（Dividend Tax Credit, DTC）则直接抄入 Line 40425。合资格股息不进 Line 12010（该行仅用于非合资格股息）。

b. ✗ 错误。此选项直接拿实收现金金额 $20,000 填报 Line 12000。这落入了「直接拿实收股息报收入」的典型陷阱。加拿大股息实行毛额化制度，必须申报放大后的应税金额 $27,600。

c. ✗ 错误。Line 12010 是非合资格股息（non-eligible dividends）的专用校验行。雷蒙德收到的是合资格股息，只能计入 Line 12000，绝不能填入 Line 12010。

d. ✗ 错误。此选项把 box 25 的应税金额又乘以了一次 138%（$27,600 × 138% = $38,088）。凭单上的 box 25 已经完成了毛额化（$20,000 × 138% = $27,600），纳税人直接抄录即可，切勿二次毛额化。

31′ 答案 c

a. ✗ 错误。此选项直接拿实收股息 $10,000 申报，漏掉了 15% 的毛额化；并且遗漏了非合资格股息在 Line 12010 的复核申报要求。

b. ✗ 错误。非合资格股息（non-eligible dividend）不仅要计入 Line 12000（应税股息总额），还必须同步抄入 Line 12010 作为非合资格部分的校验行。

c. ✓ 正确。对于非合资格股息（non-eligible dividend），T5 box 11 已经按 115% 完成毛额化（$10,000 × 115% = $11,500）。纳税人须将该应税金额同时填入 Line 12000 与 Line 12010（Line 12010 是单独复核非合资格股息的校验位，并非重复课税），并将 box 12 的抵免额抄入 Line 40425。

d. ✗ 错误。此选项误将 box 11 已经毛额化后的数字再次乘以 115%（$11,500 × 115% = $13,225），造成了重复放大。凭单上的应税框直接抄录即可。

32 答案 d

a. ✗ 错误。此选项将所有收入全部相加后除以 2（($36,000 + $8,000 + $6,000) × 50% = $25,000）。这落入了「把 OAS 和 CPP 也混入 T1032 分割」的典型陷阱。OAS 与 CPP 从制度设计上被法律严格排除在可分割收入之外。

b. ✗ 错误。此选项将 RPP（$36,000）与 CPP（$6,000）合计后取 50%（$42,000 × 50% = $21,000）。CPP 虽然有向 Service Canada 申请的独立养老金分享渠道，但绝对不能通过税表上的 Form T1032 进行夫妻收入分割。

c. ✗ 错误。此选项将 RPP（$36,000）与 OAS（$8,000）合计后取 50%（$44,000 × 50% = $22,000）。OAS 没有任何形式的夫妻分割机制，严禁计入合格分割基数。

d. ✓ 正确。根据税法规定，Form T1032 退休收入分割（pension income splitting）的上限为转出方「合格养老金收入」（eligible pension income）的 50%。合格收入仅包括 Line 11500 上的合格项目（如本例中 $36,000 的 RPP 定期给付）；而 OAS（Line 11300）与 CPP（Line 11400）法律上严禁通过 T1032 进行分割。因此，最大可分割金额为 $36,000 × 50% = $18,000。

32′ 答案 b

a. ✗ 错误。此选项将 RRIF（$24,000）与 CPP（$7,000）合计 $31,000 乘以 50%（$15,500）。CPP 属于第二层强制供款，不得计入 T1032 退休收入分割的合格基数。

b. ✓ 正确。道格拉斯已年满 65 岁，其在 Line 11500 申报的 $24,000 RRIF 提款属于合格养老金收入（eligible pension income）。通过 Form T1032 联合选择，转出方最高可将合格收入的 50% 分割给同居伴侣。CPP 给付不符合 T1032 分割条件。因此，道格拉斯可申报的最大扣除额为 $24,000 × 50% = $12,000（琳达同时并入等额收入）。

c. ✗ 错误。此选项误以为可以将全部 RRIF 收入全额转移给无收入的伴侣。税法 ITA 规定的退休收入分割上限为 50%，不可 100% 转移。

d. ✗ 错误。此选项混淆了 Line 31400 的养老金收入额抵免上限（$2,000）与 T1032 的退休收入分割扣除额。

33 答案 b

a. ✗ 错误。此选项仅根据 T4RSP 上的名字将提款全部算在提取人克洛伊名下，完全忽略了配偶归属规则。由于内森在提取当年及前两个历年内发生过供款，供款部分会强制归属给内森。

b. ✓ 正确。根据配偶供款归属规则（spousal attribution rules, ITA s.146(8.3)），配偶在提取当年（2026）或前两个纳税年度（2024、2025）向配偶 RRSP 供款的，提取款项中相当于该 3 年窗口内供款总额的部分，必须强制归属于供款方（内森）在 Line 12900 申报为收入；超出供款额的剩余部分（$8,000 − $5,000 = $3,000）才由提取人（克洛伊）在自己的 Line 12900 申报。

c. ✗ 错误。此选项将全部提款强制归属于供款人内森。归属规则的上限是供款人在三年窗口内的实际供款额（$5,000），超出部分依然归提取人本人申报。

d. ✗ 错误。配偶 RRSP 提款不适用 T1032 退休收入分割；且归属规则是法定强制规则，并非夫妻可以自由协商对半平分的机制。

33′ 答案 c

a. ✗ 错误。配偶归属规则的追溯窗口不仅看提取当年（2026），还要往前看两个历年（2024 和 2025）。塞缪尔在 2024 年有供款，仍在三年归属窗口内。

b. ✗ 错误。归属规则不是夫妻平分机制。只要在三年窗口内的供款总额（$10,000）大于或等于提款金额（$6,000），提取金额全部归属给供款人。

c. ✓ 正确。配偶 RRSP 归属窗口涵盖提款当年（2026）以及前两个纳税年度（2024 和 2025）。塞缪尔在 2024 年供款 $10,000，落在该 3 年窗口内且供款额高于提款额（$6,000）。因此，根据《所得税法》第 146(8.3) 条，汉娜提取的全部 $6,000 均归属给塞缪尔（Samuel）在 Line 12900 申报纳税。

d. ✗ 错误。普通 RRSP 提款走 Line 12900，而非 Line 13000；且塞缪尔在提款时不能申报任何 RRSP 供款扣除。

34 答案 a

a. ✓ 正确。魁省以外：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%。同一份提款指令拆成几次执行，预扣率按请求总额（$12,000，落在 20% 档）确定，不能靠拆单适用 10%。

b. ✗ 错误。这落入了「以为拆成多次小额提款就能适用较低预扣税率」的常见误解。CRA 明确规定连续或分批执行的同一提款指令按累计总额确定预扣税档次。

c. ✗ 错误。拆单提款并不存在惩罚性预扣税率，金融机构只是按照实际总请求额（$12,000）对应的正常法定税档（20%）执行预扣。

d. ✗ 错误。普通 RRSP 提取属于应税付款，金融机构依法负有强制代扣代缴预扣税（withholding tax）的法定义务，不可免除预扣。

34′ 答案 d

a. ✗ 错误。10% 只适用于不超过 5,000 元的提款。

b. ✗ 错误。魁省以外的标准 RRSP 预扣税档位为 10%、20%、30%，不存在 15% 的档位。

c. ✗ 错误。20% 适用于超过 5,000 元至 15,000 元的提款，$18,000 已超过 15,000 元。

d. ✓ 正确。魁省以外 RRSP 一次性提款预扣分三档：不超过 5,000 元 10%，超过 5,000 元至 15,000 元 20%，超过 15,000 元 30%；$18,000 适用 30%。

35 答案 c

a. ✗ 错误。此选项把 box 16 的伤残给付与 box 20 重复相加（$11,000 + $3,000 = $14,000）。落入了「将 T4A(P) box 16 再次加进 Line 11400」的常见错报陷阱；且错误地漏报了死亡给付。

b. ✗ 错误。此选项将本人领取的死亡给付 $2,500 也并入了 Line 11400。本人作为受益人直接收到的 CPP 死亡给付是唯一走出 Line 11400 汇总框的款项，必须改走 Line 13000。

c. ✓ 正确。根据 T4A(P) 填报规则，box 20 已经将 box 14 至 19 的所有 CPP/QPP 给付汇总，因此 Line 11400 原样填入 $11,000；box 16 的伤残给付另抄入 Line 11410 仅作为信息性备注，绝不能与 Line 11400 重复相加；而个人以受益人身份直接收到的 CPP 死亡给付（death benefit）不进 Line 11400，须独立计入 Line 13000（其他收入）。

d. ✗ 错误。此选项从 box 20 中扣减了 box 16 的伤残金（$11,000 − $3,000 = $8,000）。Line 11400 要求原样填入 box 20 的汇总全额，不需要扣除伤残部分。

35′ 答案 b

a. ✗ 错误。此选项将 box 16 再次加到了 box 20 上（$9,500 + $4,000 = $13,500），导致伤残给付被重复计入应税收入。

b. ✓ 正确。T4A(P) 的 box 20 是各项给付的汇总数，直接原样抄入 Line 11400（计入总收入）；box 16 的伤残给付（disability benefit）金额抄入 Line 11410 仅作为税务局核对资格的信息性备忘，不影响收入总额，绝不能再加一次。

c. ✗ 错误。此选项将 box 16 从 box 20 中扣减（$9,500 − $4,000 = $5,500）。Line 11400 必须包含伤残给付在内的完整 box 20 总额。

d. ✗ 错误。Line 11410 仅对应 box 16 中的伤残金额，而不是抄入整个 box 20 的总额。

第 6 章答案与解析

36 答案 a

a. ✓ 正确。EI 常规福利全额应税，Line 11900 报 $12,000。2026 回收门槛＝1.25 × $68,900 = $86,125；超出 $96,125 − $86,125 = $10,000，× 30% = $3,000 报 Line 23500。

b. ✗ 错误。从 $12,000 减去 $3,000 回收额报净额 $9,000，违背总额入表原则。

c. ✗ 错误。用了 OAS 的 15%：$10,000 × 15% = $1,500；EI 回收率是 30%。

d. ✗ 错误。用了 2024 门槛 $79,000：($96,125 − $79,000) × 30% ≈ $5,138；2026 门槛是 $86,125。

36′ 答案 c

a. ✗ 错误。此选项擅自将按 30% 算出的超额扣回额从收入行直接扣减，既犯了净额列报错误，又错将产假福利纳入了回收范围。

b. ✗ 错误。此选项对产假津贴按 30% 计算了回收（(98,000 元 − 86,125 元) × 30% ≈ 3,563 元）。产假、育儿、病假等特殊福利的 box 7 费率不是 30%，不落入回收范围。

c. ✓ 正确。产假与育儿津贴是应税收入，Line 11900 全额申报 $14,000；但它们属于特殊福利，T4E box 7 费率不是 30%，不受 Line 23500 回收规则约束，即使净收入超过 86,125 元门槛，回收额仍为 $0。

d. ✗ 错误。这落入了「政府给的福利都不用交税」的典型陷阱。EI 无论常规福利还是产假等特殊福利，一律属于应税收入。

37 答案 c

a. ✗ 错误。此选项误以为免税就代表完全不进入申报表。若不在 Line 14400 填报，会导致福利基数严重失真。

b. ✗ 错误。此选项遗漏了 Line 25000 的全额扣除项。工伤给付绝非应税收入，应税收入（taxable income）应为零。

c. ✓ 正确。根据税法两步机制，工伤给付（Workers' Compensation Benefits）由 T5007 box 10 填入 Line 14400，进入总收入并形成 $15,000 的净收入（Line 23600），确保所有收入测试型福利（CCB、CGEB 等）能准确核定其家庭经济状况；随后在 Line 25000 申报等额 $15,000 扣除，使得应税收入（Line 26000）为 $0，不产生任何所得税负。

d. ✗ 错误。几乎所有收入测试型福利均直接以 Line 23600（含 Line 14400）为唯一定准基数，法律并未将其从福利核定基数中剔除。

37′ 答案 b

a. ✗ 错误。此选项仅按税单抬头判断申报人，落入了「谁的名字谁报」的常见误区，违背了同居伴侣社会援助的特殊归属规则。

b. ✓ 正确。根据税法规定，领取社会援助（T5007 box 11）期间若与配偶或普通法伴侣同居，申报义务强制落在当年净收入较高的一方（higher net income spouse）名下。索菲娅净收入高于马特奥，因此必须由索菲娅在 Line 14500 计入 $8,000 并在 Line 25000 扣除 $8,000，这会推高索菲娅的净收入（影响福利计算），但其应税收入（taxable income）增加额为 $0。

c. ✗ 错误。此选项遗漏了 Line 25000 的法定抵扣，导致免税的社会保障援助金被错误计征所得税。

d. ✗ 错误。社会援助不属于退休养老金，不存在夫妻各报一半（50/50）的法律规定。

38 答案 b

a. ✗ 错误。此选项直接套用了 1997 年 5 月 1 日之后成立的新协议规则，忽略了该协议订立于 1995 年且从未修改或签署 T1157 选择的事实。

b. ✓ 正确。判断赡养费税务待遇的第一步是看协议成立日期。该协议成立于 1995 年（1997 年 5 月 1 日之前），且之后从未修改变更过金额、协议未载明 1997 年后免税条款、双方亦未提交 Form T1157 选择，因此依法维持旧口径：卡洛斯支付的全年 $18,000（含子女与配偶部分）均可在 Line 22000 全额扣除，埃莱娜收到的全部 $18,000 均须在 Line 12800 申报为应税赡养费收入（taxable support payments）。

c. ✗ 错误。税法中不存在旧赡养费协议满 20 年就自动废止扣除资格的法律条款。

d. ✗ 错误。此选项将配偶赡养费错误视为免税，颠倒了旧税法和新税法的基本分类逻辑。

38′ 答案 d

a. ✗ 错误。此选项将 $14,400 总额全部作为应税收入填入 Line 12800，忽视了 1997 年 5 月 1 日之后新命令中的子女抚养费属于免税项目。

b. ✗ 错误。此选项在 Line 12799 总额行中漏报了子女赡养费。Line 12799 属于信息总额行，必须包含收到的全部赡养费。

c. ✗ 错误。此选项将总额行置零，违背了税单填报指南关于总额行（Line 12799）与应税行（Line 12800）分流的设计。

d. ✓ 正确。根据 1997 年 5 月 1 日起生效的现行规则，收款方必须在 Line 12799 填报收到的赡养费总额 $14,400（$9,600 + $4,800）；由于法院令成立于 2022 年，子女赡养费部分 $9,600 不课税，仅定期配偶赡养费 $4,800 属于应税收入，填入 Line 12800。

39 答案 d

a. ✗ 错误。这落入了「全日制身份等同合格学生」的典型陷阱。博士后研究员并非注册在合格教育项目中的在读学生，无法享受全额免税。

b. ✗ 错误。没有博士后 50% 免税规则（$35,000 × 50% = $17,500 是编出来的算法）。

c. ✗ 错误。漏了非合格学生仍有的 $500 基础免税额。

d. ✓ 正确。博士后不是就读合格教育项目的学生，只有 $500 基础免税额：$35,000 − $500 = $34,500。

39′ 答案 a

a. ✓ 正确。非全日制合格学生的免税额＝学费 2,200 元＋材料费 300 元＋基础免税额 500 元＝3,000 元；4,000 元助学金超出 3,000 元的 1,000 元计入 Line 13010。

b. ✗ 错误。此选项误将全日制合格学生的全额豁免规则套用到了非全日制学生身上。

c. ✗ 错误。此选项虽然扣减了学费和材料费，但遗漏了税法明确附加的 $500 基础免税额度。

d. ✗ 错误。此选项将非全日制合格学生误当成了非合格学生处理，忽略了学费与材料费的抵减资格。

40 答案 a

a. ✓ 正确。根据 RESP 三条路径规则：供款本金（$10,000）由供款人卢卡斯免税取回，从来不进任何人的收入行；教育资助金 EAP（$6,000）属于受益学生艾米莉名下的应税收入，由艾米莉报在 Line 13000；累积收益派款 AIP（$8,000）付给供款人卢卡斯，按卢卡斯正常税率计入 Line 13000，且须在 Line 41800 另行计算 20%（非魁北克居民）的惩罚性附加税。

b. ✗ 错误。此选项误将供款人免税取回的本金（$10,000）也当作应税收入计入，且把 Line 41800 的附加税颠倒成了税收抵免。

c. ✗ 错误。此选项将供款人收取的 AIP 收益错误归属给了学生，规避了针对供款人的 20% 惩罚性附加税。

d. ✗ 错误。这落入了「注册教育计划全免税」的严重误区。RESP 中仅本金退还不课税，EAP 与 AIP 均为法定应税款项。

40′ 答案 d

a. ✗ 错误。附加税率法定为 20%（魁北克 12%），并非 10%，其目的也不是回收省府补助。

b. ✗ 错误。12% 的附加税率仅适用于魁北克省居民（因魁省自行征收省附加税），BC 省及其他各省居民适用的联邦附加税率均为 20%。

c. ✗ 错误。AIP 绝非资本利得，税法强制对其全额征税并叠加惩罚性附加税。

d. ✓ 正确。根据第 2.5 节规则，未被用于学生教育资助的累积收益派款（Accumulated Income Payment, AIP）付给供款人时，除了按供款人常规税率计入 Line 13000 纳税外，必须在 Line 41800 另行缴纳 20%（BC 省居民适用此比率，魁省为 12%）的附加税（$12,000 × 20% = $2,400），目的是防止设立人将 RESP 滥用为个人长期的免税滚存工具。

41 答案 b

a. ✗ 错误。此选项误以为服务年限长就自动享有免占额度转入资格，忽视了 1996 年改革早已冻结该特权的法定历史节点。

b. ✓ 正确。根据第 2.6 节与第五节历史变革，退休津贴的免占额度转入机制（eligible transfer）已在 1996 年税制改革中冻结，只承认 1995 年及以前的服务年资。哈罗德于 2002 年入职，其全部服务均在 1996 年之后，合格部分（box 66）为零；全部 $50,000 均属于不合格部分（box 67），只能占用纳税人自身当年剩余的 RRSP 额度（$18,000），超出额度的 $32,000 无法转入，只能在 Line 13000 正常课税。

c. ✗ 错误。每年 $2,000 的累积额度仅计算至 1995 年底，1996 年以后的年资一年额度都不再增加。

d. ✗ 错误。不合格退休津贴并非禁止供款，只要哈罗德自己有剩余的 RRSP 供款空间，就可以正常供款并抵扣。

41′ 答案 c

a. ✗ 错误。这落入了「身故给付全部免税」的直觉陷阱。雇主身故福利仅享有法定上限豁免，且 CPP 身故给付全额应税。

b. ✗ 错误。此选项误将 $10,000 免税额套用到了 CPP 身故给付上。第 2.6 节明确指出，CPP/QPP 身故给付不适用该项豁免。

c. ✓ 正确。根据第 2.6 节规则，雇员身故福利（death benefit）对同一逝者的全部雇主和受益人合计享有 $10,000 的法定免税上限，雇主发放的 $12,000 扣除 $10,000 后，应税金额为 $2,000；而 CPP 身故给付（$2,500）法律明确不适用 $10,000 免税额度，属于全额应税收入。因此，两者汇总计入 Line 13000 的总应税金额为 $4,500（$2,000 + $2,500）。

d. ✗ 错误。此选项遗漏了税法对雇员身故福利给予的 $10,000 法定免税额。

42 答案 c

a. ✗ 错误。此选项直接用退还款与 T4 工资私下抵消，在 Line 10100 申报净额 $40,000。这属于严重错报，违背了税法分通行号的核对要求。

b. ✗ 错误。此选项遗漏了退还给雇主款项在 Line 22900 的法定扣除，导致凯文为其已经退还给雇主的工资重复纳税。

c. ✓ 正确。根据第六节案例一的实务标准操作，各笔收支必须分走独立行号，严禁私自抵消：T4 表上雇主发放的 $50,000 工资如实报在 Line 10100；T5007 的 $10,000 工伤给付报在 Line 14400，同时在 Line 25000 申报 $10,000 扣除（工伤本身免税）；凯文退还给雇主的 $10,000 垫付工资，另在 Line 22900 申报其他就业扣除项。四处填报清晰完整，既不漏报也不重缴。

d. ✗ 错误。工伤给付绝非 Line 13000 的应税其他收入，此做法直接导致免税福利被错课所得税。

42′ 答案 a

a. ✓ 正确。每一笔收支必须通过其法定行号独立列报：T4 工资 $60,000 填入 Line 10100；T5007 的 $8,500 工伤给付填入 Line 14400，同时在 Line 25000 申报 $8,500 全额扣回以保持工伤免税；偿还给雇主的 $8,500 垫付工资在 Line 22900 申报扣除，以精准冲销 Line 10100 中多出的应税工资部分。

b. ✗ 错误。此选项擅自将偿还额从 T4 工资中扣除并在 Line 10100 申报净额 $51,500，违背了税单必须按原始框号入表的规定。

c. ✗ 错误。此选项遗漏了 Line 25000 的扣减，导致 $8,500 工伤给付被计入应税收入征税。

d. ✗ 错误。未在 Line 14400 填报收入却在 Line 25000 凭空申报扣除，会引发 CRA 系统逻辑勾稽报错。

第 7 章答案与解析

43 答案 c

a. ✗ 错误。此选项误将第 4 步的 Line 25500 扣除当成了第 3 步扣除。落入了「扣除额一概降低净收入」的典型陷阱。

b. ✗ 错误。北方居民扣除不存在联邦与省各分摊一半净收入扣减的规则。

c. ✓ 正确。根据第一节制度设计原理，加税表将扣除明确划分为两层：Line 20700 至 Line 23500 属于第 3 步，既减税又压低净收入；而 Line 24400 至 Line 25600 属于第 4 步，仅减少应税收入（taxable income, line 26000），对净收入（net income, line 23600）分毫不动。由于加拿大儿童福利（Canada Child Benefit, CCB）完全依据父母双方的调整后家庭净收入核定，落在 Line 25500 的北方居民扣除（northern residents deductions）不会降低净收入，因此对家庭儿童福利待遇毫无增加效果。

d. ✗ 错误。北方居民扣除是《所得税法》规定的法定联邦应税收入扣除项目，直接在联邦 Line 25500 生效。

43′ 答案 a

a. ✓ 正确。Line 22900（其他雇佣支出，other employment expenses）位于 Line 20700–23500 区间内，属于第 3 步净收入层扣除，能够有效降低 Line 23600 净收入，从而提升按净收入核定的杂货与基本生活物资福利；而 Line 25500（北方居民扣除）位于 Line 24400–25600 区间，属于第 4 步扣除，只扣减应税收入，对 Line 23600 净收入没有影响。

b. ✗ 错误。雇佣支出在 Line 22900 是直接作为净收入层扣除项，并非非退还税收抵免；而北方扣除恰恰不降净收入。

c. ✗ 错误。此选项混淆了两层扣除的分水岭界限，误以为所有扣除项均能同等降低净收入。

d. ✗ 错误。Line 22900 是明确的第 3 步净收入层扣除项目。

44 答案 b

a. ✗ 错误。子女限额之和算对了（8,000 元 + 5,000 元 = 13,000 元），但漏了挣得收入三分之二的天花板（18,000 元 × 2/3 = 12,000 元），还误以为托儿费可以像搬家费一样结转。

b. ✓ 正确。三道天花板取最低：实付 15,000 元；子女限额之和 8,000 元（5 岁）+ 5,000 元（9 岁）= 13,000 元；挣得收入 18,000 元 × 2/3 = 12,000 元。取最低 12,000 元；当年扣不完的 3,000 元直接作废，不能结转。

c. ✗ 错误。单亲纳税人同样严格受制于挣得收入三分之二的法定天花板，税法没有任何豁免规定。

d. ✗ 错误。托儿费根本不具备结转机制，差额直接作废，七年结转是企业亏损规则的混淆干扰项。

44′ 答案 d

a. ✗ 错误。实付金额只是第一道天花板，必须与子女总限额和挣得收入三分之二相比取最低。

b. ✗ 错误。此选项在计算挣得收入时计入了投资收入和 EI。税法明确规定，投资收入和 EI 给付均不得算入挣得收入（earned income）。

c. ✗ 错误。33,000 元 × 2/3 = 22,000 元虽算对，但子女限额之和 8,000 元 + 8,000 元 + 5,000 元 = 21,000 元更低，三者取最低是 21,000 元。

d. ✓ 正确。三道天花板取最低：实付 24,000 元；子女限额之和 8,000 元（4 岁）+ 8,000 元（6 岁）+ 5,000 元（11 岁）= 21,000 元；挣得收入只算就业收入 33,000 元（投资收入与 EI 排除），× 2/3 = 22,000 元。取最低 21,000 元。

45 答案 a

a. ✓ 正确。低收入方全日制在校时高收入方按周申报，每周额度＝年度上限 × 2.5%：$8,000 × 2.5% = $200，$5,000 × 2.5% = $125，合计 $325 × 10 = $3,250；其余由索菲亚申报。

b. ✗ 错误。把在校例外当成整年转移：$8,000 + $5,000 = $13,000；高收入方只能按在读周数申报。

c. ✗ 错误。只算了 5 岁孩子的每周额度（$200 × 10），漏了 8 岁孩子每周 $125。

d. ✗ 错误。全日制在校就读是法定例外之一。

45′ 答案 c

a. ✗ 错误。重病例外只给按周额度，不转移整年上限 $8,000。

b. ✗ 错误。实付额只是第一道天花板，高收入方受每周上限封顶。

c. ✓ 正确。6 岁子女年度上限 $8,000，每周 $8,000 × 2.5% = $200，卧床 8 周：$200 × 8 = $1,600。

d. ✗ 错误。用了 7–15 岁的每周额度 $125（$5,000 × 2.5%）；孩子 6 岁，年末未满 7 岁，应按 $8,000 档。

46 答案 d

a. ✗ 错误。此选项直接拿旧居到新居的距离来判定，落入了「搬家距离只量两处住所」的最常见陷阱。税法测算的终点是新工作地点，而非新居。

b. ✗ 错误。税法没有任何针对大都市圈同城搬家的排除条款，只要满足 40 公里法定距离测试即可合格。

c. ✗ 错误。日常通勤往返里程并非法定搬家费距离测试的标准。

d. ✓ 正确。根据第二节搬家费规则，40 公里门槛测量的不是「搬了多远」，而是「搬家是否让你离新工作地点显著更近」。法定公式为：旧居到新工作地点的距离减去新居到新工作地点的距离（按最短公共路线计算）必须 ⩾ 40 公里。本题中 52 公里 − 9 公里 = 43 公里 ⩾ 40 公里，因此完全满足资格条件。

46′ 答案 b

a. ✗ 错误。虽然两处住所之间相距 45 公里，但税法不看住所间距离，只看距新工作地缩短了多少公里。

b. ✓ 正确。搬家费 40 公里测试必须拿三个地点算两个距离：旧居到新工作地（65 公里）减去新居到新工作地（28 公里）= 37 公里。由于 37 公里小于法定门槛 40 公里，该次搬迁在税法上不构成合格搬迁（eligible relocation），无法申报搬家费。

c. ✗ 错误。税法不存在单程通勤小于 30 公里自动合格的规定。

d. ✗ 错误。省内搬迁只要满足 40 公里距离缩短要求，完全可以合法申报搬家费。

47 答案 b

a. ✗ 错误。搬家费严禁用来抵扣全年的其他收入（如旧地点收入或投资收入），扣除额受新地点收入严格封顶。

b. ✓ 正确。根据第二节搬家费规则，合资格搬家费只能从「在新地点赚取的新就业或自雇收入」中抵扣。本杰明在新地点仅赚取了 $7,000，因此 2026 年最高只能扣除 $7,000。第二条关键规则是：当年未扣完的合格搬家费（$5,000）可以无限期向后结转（carry forward indefinitely），在以后年度从同一新地点赚取的同类收入中继续扣除。

c. ✗ 错误。搬家费税法明确规定「绝不可回溯」（cannot be carried back），不能拿回上一年去抵扣。

d. ✗ 错误。投资收入和非新地点的就业收入依法一律不得作为搬家费扣除的抵扣基数。

47′ 答案 a

a. ✓ 正确。搬家费遵循两大时间规则：一是当年扣除受新地点收入限制，$16,000 中扣除 $6,000，剩余 $10,000 无限期向后结转至 2027 年；二是费用必须在实际支付的年份申报且不可回溯，2027 年 3 月支付的卖房佣金 $9,000 必须在 2027 税年申报，与结转的 $10,000 一起从 2027 年新地点收入中抵扣。

b. ✗ 错误。未实际发生的支出不得跨期提前在 2026 年申报。

c. ✗ 错误。搬家费严禁向以前年度回溯申报，2027 年支付的费用只能在 2027 年及以后申报。

d. ✗ 错误。搬家费与托儿费不同，未扣除额度享有法定的无限期向后结转权利，绝不会跨年作废。

48 答案 a

a. ✓ 正确。根据第二节赡养费规则，1997 年 4 月之后订立的协议中，子女赡养费不可扣除，配偶赡养费可全额扣除。当付款人未足额支付协议约定的款项时，税法规定已付款项优先冲抵子女赡养费。在实际支付的 $15,000 中，前 $12,000 优先清偿子女赡养费，剩余的 $3,000 才归属配偶赡养费。申报时必须走双行结构：Line 21999 申报实际支付的赡养费全额（$15,000），Line 22000 申报合资格可扣除金额（$3,000）。

b. ✗ 错误。落入了「只填 Line 22000 漏填 Line 21999」的高频错报陷阱。CRA 必须靠 Line 21999 的全额与收款方的 Line 12799 进行交叉比对，漏填会导致核对失败并触发税局问询。

c. ✗ 错误。税法明确禁止按比例分摊欠付金额，必须强制优先足额偿付子女赡养费。

d. ✗ 错误。税法保护未成年子女权益，偿付顺序永远是子女赡养费优先，配偶赡养费在后。

48′ 答案 c

a. ✗ 错误。此选项误将付款方应对增加赡养费诉请的律师费计入 Line 22100。只有收取方为了收取或增加赡养费支付的律师费才可扣除，付款人抗辩的律师费依法不可扣除。

b. ✗ 错误。Line 21999 必须填报含子女赡养费在内的全部支付总额 $16,000，且律师费不可扣除。

c. ✓ 正确。Line 21999 填报当年支付的赡养费全额 $16,000；Line 22000 填报合资格可扣除的配偶赡养费 $10,000（2022 年协议下的子女赡养费 $6,000 不可扣除）。对于律师费，税法规定极其严格：只有为了「收取或增加赡养费」而由收款人发生的律师费可在 Line 22100 扣除；付款人为确立、抗辩或减少赡养费义务而支付的律师费一律不可扣除，因此 Line 22100 为 $0。

d. ✗ 错误。此选项将不可扣除的子女赡养费也一并计入了 Line 22000，违反了 1997 年后的赡养费税收规则。

49 答案 c

a. ✗ 错误。此选项将所有支出简单加总，忽略了税法对注册账户借款利息和保管箱租金的明确排除规定。

b. ✗ 错误。此选项计入了为向 TFSA 供款而借款的利息。税法明令禁止扣除为向任何注册计划（TFSA/RRSP/FHSA）供款借款的利息。

c. ✓ 正确。根据第二节 Line 22100 投资持有成本规则，可扣除项的判定标准是「是否为了产生应税投资收入（利息或股息）」。非注册账户的管理费（$1,200）与购买派息股票的借款利息（$2,500）均属于合格支出，合计 $3,700。税法明确排除的项目包括：为向注册账户（TFSA/RRSP 等）供款而借款的利息（$800 不合格）以及保管箱租金（$150 不合格）。

d. ✗ 错误。非注册账户的专业投资管理费和照管费是标准的 Line 22100 税前扣除项，不要求资本化进入成本基数（买卖证券的交易佣金才需要计入成本基数）。

49′ 答案 d

a. ✗ 错误。此选项全额计入了不可扣除的 RRSP 借款利息与交易佣金。

b. ✗ 错误。向 RRSP 供款借款的利息依法不可扣除，而申报财产收入的会计报税费依法属于可扣除范围。

c. ✗ 错误。税法明确允许有财产收入（如租金收入）或营业收入者扣除报税协助与会计费用（$300），将其排除会导致少扣。

d. ✓ 正确。Line 22100 允许扣除为赚取应税投资收入借款的利息（$1,800）以及有营业或财产收入者为申报该收入支付的报税协助费用（$300），合计 $2,100。为向注册退休储蓄计划（RRSP）供款借款的利息（$1,100）税法明确排除；买入证券的交易佣金（$600）不走 Line 22100，而必须计入调整后成本基数（ACB）。

第 8 章答案与解析

50 答案 b

a. ✗ 错误。此选项误将首次购房者额当成了可退还税收抵免（refundable tax credit）。首次购房者额是非退还抵免，绝不会直接派发现金退税。这落入了「抵免额无税照样能退钱」的典型陷阱。

b. ✓ 正确。根据第一节制度设计底层逻辑，非退还税收抵免（non-refundable tax credit）的法律效力仅限于将纳税人的当期应缴税额压降至零，不能变为负数，多余的抵免额既不退还现金，也不能结转。由于基本个人金额（basic personal amount, BPA）在法定扣减顺序中排在首位，且已完全将伊森的 $630 联邦税额冲抵至零，因此排在后面的首次购房者额（Line 31270）无法产生任何实际税收减免效果，最终税收价值为 $0。

c. ✗ 错误。不仅 2026 年联邦抵免率已调整为 14%（而非 15%），而且首次购房者额依法不可向未来年度结转（carry-forward）。

d. ✗ 错误。伊森的联邦税已经被基本个人金额抵为零，首次购房者额无法再抵减任何联邦税；联邦与省税各自按独立表单结算，不存在平分 $630 的规则。

50′ 答案 d

a. ✗ 错误。医疗费税收抵免（medical expense tax credit, METC）属于非退还税收抵免，在税额已被清零时无法产生现金退税。

b. ✗ 错误。既使用了过期的 15% 折算率，又无视了应缴税额为零的非退还刚性限制。

c. ✗ 错误。基本个人金额具有法定优先扣除顺位，且未用完的部分不可结转，无法人为替换给医疗费使用。

d. ✓ 正确。第一节制度原理明确强调，判断非退还抵免是否有用，第一步永远是核查纳税人当年的应缴税额天花板。玛雅的联邦税已完全被基本个人金额冲抵为零，医疗费抵免（Line 33099）排在法定顺位后方，无法进一步退税或抵扣，因此实际节税效益为 $0。

51 答案 c

a. ✗ 错误。Top-Up 补丁的触发完全不取决于纳税人是否进入最高税阶。事实上，很多高收入者抵免额少也拿不到，而中等收入大额抵免者完全可以拿到。

b. ✗ 错误。触发补丁不取决于单项学费或医疗费是否达到某一固定值，而是考查全部合资格非退还抵免额的加总总额。

c. ✓ 正确。根据第二节第 2.2 小节规定，Top-Up Tax Credit（ITA s.118(11)）是 2026 税年新增的关键补丁，其唯一触发条件是纳税人当年全部合资格非退还抵免额的总和超过第一档联邦税阶门槛（2026 税年为 $58,523）。当抵免总额超出门槛时，抵免率从 15% 降至 14% 所造成的损失大于降税带来的利益，税法通过公式对超出门槛部分的抵免额按约 1%（14% × 7.14% ＝ 0.9996%）进行补足，确保纳税人保留原 15% 的抵免价值。

d. ✗ 错误。第四节明确指出，Top-Up 补丁仅在联邦层面（ITA Part I）存在，BC 省由于并未降低最低税阶，根本没有设立任何省侧 Top-Up 补丁。

51′ 答案 a

a. ✓ 正确。第二节第 2.2 小节深入解析了国会立法公式的底层数学逻辑：公式中 A 相当于 14% × 抵免额总和，B × C 为 14% × $58,523。提公因式后，该项补丁本质上等于 14% × D × (抵免额 − $58,523)。代入 14% × 7.14% ＝ 0.9996%，几乎精准等于 1 个百分点（15% 与 14% 的差额）。因此，D ＝ 7.14% 的核心职能就是把超出门槛部分的抵免额折算率从 14% 还原至原本的 15%。

b. ✗ 错误。Top-Up 是一项给纳税人补足税款利益的正面税收抵免，绝不是惩罚性追讨机制。

c. ✗ 错误。医疗费指数化通过 s.117.1 的年度常规通胀调整执行，与 Top-Up 公式中的 7.14% 毫无关系。

d. ✗ 错误。联邦抵免与省税抵免各自独立计算，不存在所谓跨级税收抵免兑换率。

52 答案 a

a. ✓ 正确。第 2.4 节：凯文净收入 $85,000 低于 181,440 元，配偶额上限为足额 16,452 元；配偶额按配偶全年净收入（不论薪资还是投资收益）逐元递减：$16,452 − $6,452 = $10,000。

b. ✗ 错误。此选项误以为只有受雇工作薪资才冲减配偶额，落入了「配偶没工作即报满配偶额」的经典陷阱。税法规定按配偶全部净收入（包括投资收入）逐元扣减。

c. ✗ 错误。此选项使用了过期的 2024 税年历史基准值 $15,705，未采用 2026 年现行的 $16,452。

d. ✗ 错误。税法不存在所谓投资收入超过 $3,500 即全额取消配偶额的门槛，只有当配偶净收入达到或超过上限 $16,452 时，该格才会归零。

52′ 答案 c

a. ✗ 错误。自 2020 年起基本个人金额（BPA）改为两层结构，高收入纳税人的增强段必须经历法定线性递减，绝非全员报满。

b. ✗ 错误。增强段不是断崖式归零，而是在 181,440 元至 258,482 元之间线性递减，净收入达到 258,482 元及以上才降到最低 14,829 元。

c. ✓ 正确。第六节案例二：超出 $200,000 − 181,440 元 = $18,560；区间宽 77,042 元；削减 1,623 元 × $18,560 ÷ 77,042 元 = $390.99；可报 BPA＝16,452 元 − $390.99 = $16,061.01。

d. ✗ 错误。此选项为 2024 税年的历史未递减基准值，未采用 2026 年的现行数字体系。

53 答案 d

a. ✗ 错误。将全部 CPP 供款一概作为非退还抵免申报，完全忽略了自 2019 年及 2024 年改革后增强段改走税前扣除项的重大制度重塑。

b. ✗ 错误。CPP 供款并非雇佣支出（Line 22900），且基础 CPP 供款依法必须走非退还抵免，绝不能全额作为扣除项。

c. ✗ 错误。Line 20800 是 RRSP 扣除行，Line 31200 是就业保险（EI）保费抵免行，混淆了行号性质。

d. ✓ 正确。第二节第 2.7 小节深入剖析了 CPP 制度设计的「双轨分流」结构：雇员 4.95% 的基础 CPP 供款（2026 上限 $3,519.45）在 Line 30800 申报为非退还税收抵免（拉平按 14% 折算省税）；而 1.00% 增强第一层（$711.00）与 4.00% 增强第二层 CPP2（$416.00）合计 $1,127.00，在 Line 22215 申报为扣除项（deduction），直接冲减应税收入并按纳税人的边际税率折算节税。

53′ 答案 b

a. ✗ 错误。Line 22215 是税前扣除项（deduction），而非可退还现金补贴。

b. ✓ 正确。第一节制度设计底层逻辑指出「扣除是累进的、抵免是拉平的」：Line 22215 属于扣除项，减少的是应税收入，节税价值等于金额乘以个人边际税率（$100 × 29% ＝ $29）；而 Line 30800 属于非退还税收抵免，必须乘以固定的法定抵免率（2026 税年为 14%），节税价值固定为 $14。因此对高收入者而言，扣除项的税收价值是抵免项的两倍以上。

c. ✗ 错误。BC 省税表 BC428 完全认可基础 CPP 抵免，绝无任何罚款性追讨。

d. ✗ 错误。Top-Up 针对的是非退还抵免总额，增强 CPP 供款作为扣除项根本不进入抵免表，完全不涉及 Top-Up 计算。

54 答案 b

a. ✗ 错误。此选项误以为结转后的学费以后还能转让给父母，落入了「学费当年不转留待以后转」的致命单向门陷阱。税法明确规定一旦结转，终身不可再转。

b. ✓ 正确。第二节第 2.9 小节与第六节案例三阐明了学费的三大硬规则：第一，优先自用（布兰登税额已被 BPA 清零，故自用额为 $0）；第二，当年联邦法定转移上限为 $5,000，且受让人仅限配偶或父母/祖父母，须在 T2202 背面签署指定；第三，单向门机制——当年未转让而结转至未来的学费（$3,000），终身永久锁定为学生本人自用，未来任何年份均严禁再转让给任何人。

c. ✗ 错误。联邦学费转让拥有严格的每年 $5,000 法定上限（该限额从未指数化），不可全额转让 $8,000。

d. ✗ 错误。学费（Line 32300）是 T1 第五步的非退还税收抵免，绝非降低第 3 步净收入的扣除项。

54′ 答案 c

a. ✗ 错误。$5,000 转移上限仅适用于学费发生的当年，结转额度一旦形成，绝不能在以后年度转让。

b. ✗ 错误。结转学费完全丧失了转让资格，既不能转 $5,000，更不能全额转让 $6,000。

c. ✓ 正确。第二节第 2.9 小节明确指明了这道「不可逆单向门」：学费转让决定必须在产生学费的当年（2025 年）完成；学生当年未转出的部分一旦自动结转到自己名下的未来年度，该笔额度终身只能由学生本人在未来有应缴税款的年份抵减自身税额，法律严禁将结转额转让给父母或配偶。

d. ✗ 错误。受让人无权单方面申报非合资格的学费结转额，且附送毕业证在税法上没有任何转让效力。

55 答案 a

a. ✓ 正确。补充额被超过门槛的托儿费逐元冲减：$6,000 − $3,533 = $2,467；$6,032 − $2,467 = $3,565。

b. ✗ 错误。两格各算各的，漏了冲减。

c. ✗ 错误。把冲减额当成了剩余额：$6,000 − $3,533 = $2,467 是要减掉的部分，补充额还剩 $3,565。

d. ✗ 错误。按抵免率 14% 比例折减（$6,000 的 14% 从 $6,032 里扣掉）会得到 $5,192；冲减是逐元扣额度，不按 14%。

55′ 答案 d

a. ✗ 错误。残障额绝不允许自行申报认定，普通医生诊断信不具备税法替代效力。

b. ✗ 错误。只要申报残障额，不论金额大小，均必须在联邦层面获得 T2201 事前行政核准。

c. ✗ 错误。医院收据属于医疗费抵免（METC）范畴，与残障额（DTC）的独立行政审核完全不可替代。

d. ✓ 正确。第一节第 1.4 小节及第二节第 2.6 小节明确指出，残障额（disability amount, Line 31600）是全表唯一一项必须先经「事前行政核准」的非退还抵免项目。纳税人必须先由合格医疗从业人员填写 Form T2201（Disability Tax Credit Certificate）并提交给 CRA，经 CRA 官方审核通过建立资格后方可填报。未核准就擅自填报将被系统直接剔除。

56 答案 c

a. ✗ 错误。此选项沿用了 2025 税年及以前允许双报的旧规则。自 2026 税年起，C-15 法案已明确立法禁止双报，落入了「新规下改造与医疗费双报」的典型误区。

b. ✗ 错误。HATC 没有被废除，每年 20,000 元合格支出上限仍有效，只是同一笔支出不能再与医疗费重复申报。

c. ✓ 正确。第 2.10 节：HATC 上限仍为每年 20,000 元合格支出；C-15 已立法，自 2026 税年起已在医疗费抵免（Line 33099）下申报过的支出不能再计入 HATC。CRA 行末说明页截至 2026-10-30 仍是 2025 口径，不能作为依据。

d. ✗ 错误。BC 省税表 BC428 并无所谓 14% 的补收罚款，两项抵免在联邦和省两级均直接受禁止双报新规约束。

56′ 答案 b

a. ✗ 错误。新规适用依据是单笔支出取得货物或服务的实际发生年份，绝非依据整个工程的最终完工日期。

b. ✓ 正确。第二节第 2.10 小节与第七节第七项自查清单指出：新规禁止双报以支出发生年度（当年取得货物或服务）严格归年。2025-12-31 之前发生的支出（$15,000）仍按旧规执行，允许同时申报 HATC 与医疗费抵免；而 2026 年发生的支出（$6,000）必须严格执行禁止双报新规。跨年工程必须逐笔拆分归年申报。

c. ✗ 错误。联邦 HATC 抵免对符合条件的老年人全面开放，并非只能走省税抵免。

d. ✗ 错误。签署合同日期不是判断归年的法定标准，2026 年取得服务和支付的 $6,000 严禁双报。

第 9 章答案与解析

57 答案 a

a. ✓ 正确。根据医疗费用税收抵免（METC）规则，门槛取申报人净收入的 3%（$110,000 × 3% = $3,300）与法定封顶值（2026 年为 $2,890）中较小者（lesser of）。由于净收入超过分界点（约 $96,333），门槛锁定在 $2,890。可申报金额为 $6,500 − $2,890 = $3,610。

b. ✗ 错误。此选项误按净收入 3%（$3,300）扣除门槛（$6,500 − $3,300 = $3,200），掉入了「取大（greater of）」而非「取小（lesser of）」的经典计算陷阱，忽略了高收入者门槛受法定封顶值 $2,890 保护。

c. ✗ 错误。此选项误使用了 2024 税年的历史封顶值 $2,759 进行扣除（$6,500 − $2,759 = $3,741），未采用 2026 税年经指数化调整后的最新现行封顶值 $2,890。

d. ✗ 错误。此选项误以为高收入者不受任何门槛限制，忽略了法定必须先扣除「3% 与封顶值取小」的门槛扣减规则。

57′ 答案 c

a. ✗ 错误。此选项误按净收入的 3%（$140,000 × 3% = $4,200）扣除了门槛（$8,200 − $4,200 = $4,000），误把高收入者的门槛扩大，掉入了「取大」陷阱。

b. ✗ 错误。此选项完全忽略了法定门槛扣除要求，误以为医疗费用全部金额均可直接计入税收抵免。

c. ✓ 正确。门槛取净收入 3%（4,200 元）与 2026 年封顶值 2,890 元中较小者，锁定 2,890 元；line 33099 可申报 $8,200 − $2,890 = $5,310。

d. ✗ 错误。此选项误用了 2024 税年的旧封顶值 $2,759（$8,200 − $2,759 = $5,441），未按 2026 税年现行法规的 $2,890 执行。

58 答案 b

a. ✗ 错误。前 $200 用了 2024 税年（旧材料口径）的 15%；2026 税年「适当百分比」随最低税阶降为 14%。

b. ✓ 正确。s.118.1(3) 与 s.248(1)：前 $200 按当年适当百分比（2026 年最低税阶率 14%），超过 $200 且未落在 33% 税阶的部分按 29%：28 元 + 232 元 = 260 元。

c. ✗ 错误。捐赠抵免是唯一分段计算的非退还抵免，超过 $200 的部分按 29%，不是全额按 14%（按 14% 只有 140 元）。

d. ✗ 错误。前 $200 必须按当年最低税阶率 14% 折算，不能全额按 29%（按 29% 会算成 290 元）。

58′ 答案 d

a. ✗ 错误。慈善捐赠抵免是整套非退还抵免中唯一分段计税的特例，并非全额适用单一税率。

b. ✗ 错误。误用了 2024 税年的 15% 旧税率，2026 税年的联邦最低税阶率（适当百分比）已降至 14%。

c. ✗ 错误。误用了 2025 税年过渡期的 14.5% 混合税率，2026 税年现行税率已全面落实为 14%。

d. ✓ 正确。2026 税年首段 $200 适用当年最低税阶率 14%（即适当百分比），产生 $28 抵免；超出 $200 的 $1,300 适用法定写死的 29% 费率，产生 $377 抵免；合计联邦抵免为 $28 + $377 = $405。

59 答案 c

a. ✗ 错误。税法并未强制要求按日历年（calendar year）归集医疗费用，而是允许选择任意连续 12 个月期。

b. ✗ 错误。无需重新开审（T1-ADJ）上一年度税表，只要该批费用未在上一年度申报过，直接在 2026 年税表中选定跨年 12 个月窗口即可。

c. ✓ 正确。根据税法「任意 12 个月期（any 12-month period）」规则，报税人可以自选一个在当前报税年度（2026 年）内结束的连续 12 个月区间归集医疗费，只要所包含的费用未在之前年度申报过。Chloe 可将 2025 年 11 月与 2026 年 6 月的支出合并为 $3,700，扣除 2026 年门槛 $2,100 后，可成功申报 $1,600 的合格额度。

d. ✗ 错误。医疗费用抵免（METC）没有类似于慈善捐赠的 5 年结转（carryforward）机制，必须在选定的 12 个月窗口内当年申报。

59′ 答案 a

a. ✓ 正确。利用「任意连续 12 个月期（any 12-month period）」规则，只要窗口在 2026 税年内结束且费用未经前一年申报，Lucas 即可将两笔支出合并为 $4,700，扣除 2026 年门槛 $2,400 后申报 $2,300。

b. ✗ 错误。掉入了「自然年机械割裂陷阱」，税法明文允许窗口跨越两个自然年度。

c. ✗ 错误。医疗费用无法像慈善捐赠那样自主结转 5 年，未在前一年申报的开支必须通过选择恰当的跨年 12 个月窗口一次性合并申报。

d. ✗ 错误。税法门槛是按报税年度单独全额扣除的，不能人为在两个年度间随意平分门槛。

60 答案 d

a. ✗ 错误。直接捐赠上市证券享受的是资本利得纳入率直接降为零的特殊税收优惠，并非按常规 50% 纳入率交税后再给予额外抵免。

b. ✗ 错误。并非资本利得递延（deferral），而是永久免于计入应税收入（纳入率为 0%），且慈善机构变现股票对其本身也不产生纳税义务。

c. ✗ 错误。捐赠收据是按照股票捐赠当日的全额公允市值（$35,000）开具的，而非按 ACB 开具。

d. ✓ 正确。根据税法特殊规定，将已升值的上市证券（publicly listed securities）直接捐赠给注册慈善机构，其资本利得纳入率（capital gains inclusion rate）为零（0%），无需为 $25,000 账面增值交税，同时仍按 $35,000 全额公允市值获得捐赠抵免收据（须填报 Form T1170）。

60′ 答案 b

a. ✗ 错误。直接捐赠依然产生非退还税收抵免（tax credit），而不是扣除（deduction）。

b. ✓ 正确。直接捐赠公开上市交易的证券，资本利得纳入率为零（inclusion rate of zero），完全免于为 $30,000 利得纳税，且能以 $45,000 全额市值获取捐赠收据；若先变现再捐现金，变现时须按常规纳入率纳税。

c. ✗ 错误。慈善机构必须严格遵守公允市值估值，直接捐赠并不能虚开收据金额。

d. ✗ 错误。直接捐赠享受零纳入率的证券时，纳税人仍必须在报税时填报 Form T1170 进行合规申报。

61 答案 a

a. ✓ 正确。逐人按本人净收入算门槛（3% 与 $2,890 取小）：母亲 $20,000 × 3% = $600，$4,000 − $600 = $3,400；儿子 $12,000 × 3% = $360，$1,500 − $360 = $1,140；合计 $4,540。

b. ✗ 错误。合并后按 Kevin 自己的门槛扣：Kevin 的 3% 是 $3,300，取小为 $2,890，$5,500 − $2,890 = $2,610；line 33199 要逐人按受抚养人本人收入算。

c. ✗ 错误。取大不取小：每人都扣 $2,890，母亲 $4,000 − $2,890 = $1,110，儿子不够扣为 $0；门槛应取 3% 与 $2,890 中较小者。

d. ✗ 错误。忘了扣门槛：$4,000 + $1,500 = $5,500。

61′ 答案 d

a. ✗ 错误。合并后按 Grace 自己的门槛扣：$95,000 × 3% = $2,850（小于 $2,890），$5,000 − $2,850 = $2,150。

b. ✗ 错误。取大不取小：父亲 $3,000 − $2,890 = $110，姐姐不够扣为 $0。

c. ✗ 错误。忘了扣门槛：$3,000 + $2,000 = $5,000。

d. ✓ 正确。逐人算门槛：父亲 $18,000 × 3% = $540，$3,000 − $540 = $2,460；姐姐 $10,000 × 3% = $300，$2,000 − $300 = $1,700；合计 $4,160。

62 答案 b

a. ✗ 错误。2026 税年预算实施法已正式生效取消了双重申报机制，且该禁令直接适用于 2026 年及以后发生的支出，没有长期保留旧口径的豁免。

b. ✓ 正确。自 2026 税年起，税法正式取消了家居无障碍改造支出（HATC）与医疗费用抵免（METC）对同一笔支出的双重申报（double-claiming）。纳税人只能在 HATC（line 31285）与 METC（line 33099）中二选一，不能再像 2026 年前那样同时享受两笔抵免。

c. ✗ 错误。税法并未出台任何折中分摊比例规则，现行法律明确要求同一笔支出只能单独择一申报。

d. ✗ 错误。合格的无障碍改造支出依然符合 METC 的合格支出清单，纳税人完全有权自由选择将其报在 METC 或 HATC 中（通常根据两者的抵税效益二选一），并未强制剥夺 METC 资格。

62′ 答案 c

a. ✗ 错误。HATC 与 METC 均属于非退还税收抵免，绝不产生 line 23600 的收入扣除。

b. ✗ 错误。掉入了「无障碍双报旧口径惯性陷阱」，2026 税年起对 2026 及之后发生的支出已严格禁止同一笔费用双报。

c. ✓ 正确。2026 税年生效的现行法规严格禁止对同一笔合格无障碍改造支出同时申报 HATC 和 METC，纳税人必须二选一。

d. ✗ 错误。HATC 与 METC 均无家庭净收入起扣点的硬性排除条件，此选项混淆了退还性医疗费用补助的收入门槛。

63 答案 c

a. ✗ 错误。此选项掉入了「误认两项补助二选一陷阱」；METC（line 33099）与退还性医疗费用补助（line 45200）是两项各自独立计算的税收优惠，完全可以同时申领，并非排他互斥。

b. ✗ 错误。$4,478 是申领该补助的「最低门槛（minimum threshold）」而非收入上限；劳动收入达到或超过该门槛才是合格条件。

c. ✓ 正确。line 45200 退还性医疗费用补助为低收入在职者设计：2026 年劳动收入须达 4,478 元，调整后家庭净收入超过 33,960 元的部分按 5% 递减（最高 1,534 元）。Daniel 劳动收入 $28,000、家庭净收入 $32,000，两条都满足；同一笔医疗费在 line 33099 申报后仍可再跑 line 45200 工作表。

d. ✗ 错误。line 45200 是退还性抵免（refundable credit），即使纳税人应纳税额为零，多出的款项也会真金白银退还给纳税人。

63′ 答案 a

a. ✓ 正确。自雇净收入属于劳动收入，远超 2026 年最低门槛 4,478 元；家庭净收入 $30,000 低于起扣点 33,960 元，可拿满最高 1,534 元；该补助与 line 33099 各自独立，可叠加。

b. ✗ 错误。税法明文规定劳动收入（working income）包含受雇收入及自雇净收入（含独资或合伙）。

c. ✗ 错误。掉入了「误认两项补助二选一陷阱」，两项政策目标不同，税法允许同一笔医疗费用同时进入两个计算表。

d. ✗ 错误。line 45200 基于家庭净收入由符合条件的一方申报，并无强制拆分 50% 给配偶的规定。

第 10 章答案与解析

64 答案 a

a. ✓ 正确。根据《所得税法》第 122.7 条，在税年内于指定教育机构全日制就读超过 13 周的纳税人将被法定排除在 CWB 资格之外，除非在年末拥有合格受抚养人。该纳税人全日制就读 20 周且无受抚养人，福利金为 $0。

b. ✗ 错误。此选项仅套用了基本额相位增计算公式，忽略了全日制就读超过 13 周且无受抚养人的法定排除条款（full-time student exclusion）。

c. ✗ 错误。即便收入低于递减起点，该纳税人因全日制就读超 13 周直接丧失资格，不能申领 $1,665 的上限。

d. ✗ 错误。税法不存在全日制学生减半发放 CWB 的折算规定，超 13 周即完全排除。

64′ 答案 c

a. ✗ 错误。全日制就读超 13 周并非绝对排除，税法对年末有合格受抚养人的纳税人明确设有豁免例外。

b. ✗ 错误。助学金扣除与工作福利并不相互排斥，且工作福利是法定退还性抵免。

c. ✓ 正确。法条对全日制在读学生的排除条款明确规定了例外情形：若纳税人在年末拥有合格受抚养人（如本案中 3 岁的孩子），则不受 13 周限制，依然可以按家庭口径申领 CWB。

d. ✗ 错误。税法不存在因全日制就读而对有子女家庭罚扣 50% 福利的规定。

65 答案 b

a. ✗ 错误。此选项掉入了协议切分陷阱。CRA 明确规定父母私下签署的协议不能改变法定共同监护各半规则。

b. ✓ 正确。根据共同监护（shared custody）的法定硬性规则，只要孩子在双方处同住时间大致相当且各负主要照料责任，CRA 不接受任何自行约定比例，一律按各自全权监护应得额的 50% 分别发放，且各自依据自身调整后家庭净收入（AFNI）独立计算。

c. ✗ 错误。税局不接受「让收入低的一方全领」的私下避税安排，强制执行双方各半。

d. ✗ 错误。税局无需等待法院重新修改裁决，而是会依职权直接按法定的各 50% 比例分开发放。

65′ 答案 d

a. ✗ 错误。即便是经过调解的协议，税法也不允许纳税人自定比例切分儿童福利金。

b. ✗ 错误。共同监护下不能因为单方收入低就由单方全领，必须各半。

c. ✗ 错误。两位家长各自按自身独立的 AFNI 计算基数，不能将两人收入合并平均。

d. ✓ 正确。在共同监护认定下，CRA 不承认任何非对半的约定比例（无论是 70/30 还是 100/0），法定强制每位家长只能领取自身全额监护应得额的 50%，且各自依据自己的独立 AFNI 计算。

66 答案 c

a. ✗ 错误。此选项掉入了预付款必须退回的误区。CWB 预付款制度特别规定已发款项免予追回。

b. ✗ 错误。ACWB 属于免税预付款，不属于应税就业收入，不能填入 line 10400。

c. ✓ 正确。ACWB 预付款具有法定「免追回保护」（no-clawback protection）：即便纳税人当年因收入上涨完全丧失 CWB 资格，在附表 6 第四步冲抵后 line 45300 净抵免额为 $0，但已提前发放的预付款无需向税务局退回。

d. ✗ 错误。CRA 不会通过削减基本个人额来变相追讨合法的 ACWB 预付款。

66′ 答案 a

a. ✓ 正确。当附表 6 计算出的基本应得额（$200）小于已收取的预付款（$600）时，第四步冲抵后的最终净抵免额填 $0（不能填负数），超出应得额的 $400 预付款依法不必退还给税局。

b. ✗ 错误。退还性抵免行不能填列负数，预付款超出部分不构成应纳税款。

c. ✗ 错误。附表 6 必须如实冲抵预付款，且税局无权强行划扣已合法领取的预付款。

d. ✗ 错误。工作福利属于当年结算项目，不存在将多收预付款结转至未来年度抵扣的机制。

67 答案 d

a. ✗ 错误。此选项掉入了自动发放陷阱。儿童残障给付虽随 CCB 自动发放，但成人的加拿大残障福利由加拿大服务部管理，必须主动申请。

b. ✗ 错误。CDB 不在 T1 税表上申报，也不能通过 T1–ADJ 申请。

c. ✗ 错误。CDB 是联邦社会福利项目，与省卫生厅登记系统无关。

d. ✓ 正确。加拿大残障福利（Canada Disability Benefit）针对 18 至 64 岁的持 T2201 合格成人，由加拿大服务部（Service Canada）而非 CRA 负责行政管理，因此不会自动发放，必须由纳税人向加拿大服务部自主提交申请。

67′ 答案 b

a. ✗ 错误。面向未成年子女的儿童残障给付由 CRA 管理，不需要通过加拿大服务部申请。

b. ✓ 正确。针对 18 岁以下未成年人的儿童残障给付（Child Disability Benefit, CDB）是 CCB 的自动附加项，只要子女的 T2201 获得 CRA 批准，税局就会自动随同每月 CCB 款项合并加发，无需另外提交申请。

c. ✗ 错误。T2201 获批后无需重新递交 RC66SCH 或大额医疗收据。

d. ✗ 错误。GST370 是雇员销售税退税表，与儿童残障给付毫无关联。

68 答案 a

a. ✓ 正确。根据《所得税法》第 122.91 条，加拿大培训抵免（CTC）的法定年龄窗口为年末已满 26 岁且未满 66 岁（26 至 65 岁）。23 岁的年轻人无法累积培训限额（CTCL），因此不能申报 line 45350（其学费应走附表 11 申报普通非退还学费抵免）。

b. ✗ 错误。该纳税人未满 26 岁，CTCL 额度为零，不能申领退还性培训抵免。

c. ✗ 错误。累积每年 $250 额度不仅要求收入达标，还必须满足年末满 26 岁的法定年龄硬性门槛。

d. ✗ 错误。CTC 适用于合资格职业培训与高等教育机构学费，并非仅限于理工科博士项目。

68′ 答案 d

a. ✗ 错误。此选项忽略了 CTCL 额度上限，抵免额不能超过个人账户现有的 CTCL 结余（$500）。

b. ✗ 错误。CTC 法定比例为学费的 50%，而非 100%。

c. ✗ 错误。$250 是每年累积增加额，申报时使用的是已累积的现有总额度（$500）。

d. ✓ 正确。附表 11：培训抵免＝当年可用 CTCL 额度（$500）与当年合资格学费的 50%（1,600 元 × 50% = 800 元）两者取小，所以是 $500。

69 答案 b

a. ✗ 错误。税局核算福利必须掌握双方净收入以确定 AFNI，仅一方报税无法核定家庭总收入。

b. ✓ 正确。儿童福利金（CCB）及 CGEB 的发放基数是「调整后家庭净收入」（AFNI）。税法明确规定有配偶或同居伴侣的，双方均必须申报税表。若妻子未报税，税局无法核定 AFNI，因此自新福利年（7 月）起福利将自动全面停发。

c. ✗ 错误。税局不会擅自推定未报税配偶的收入水平，而是直接暂停发放。

d. ✗ 错误。CRA 对未报税配偶直接采取停发措施，不存在从福利中每月扣除 $100 滞纳金的做法。

69′ 答案 a

a. ✓ 正确。CGEB 是以家庭为单位核算的免税福利，其计算基准为调整后家庭净收入（AFNI）。只要同居伴侣中有任何一方未报税，税局便无法获取完整的家庭收入数据，福利管道便会自动中断。

b. ✗ 错误。打零工赚取现金收入并不剥夺福利资格，只要如实报税核定收入即可正常享受福利。

c. ✗ 错误。CGEB 仅发给其中一方，与是否开立联名银行账户无关。

d. ✗ 错误。税法认定的同居伴侣标准通常为持续同居满 12 个月或育有子女，且停发原因是未报税而非同居年限不足。

70 答案 c

a. ✗ 错误。此选项掉入了自愿退出即可符合资格的陷阱。税法规定自愿放弃现有可用保险仍视同有覆盖。

b. ✗ 错误。税法并未设立保费占收入 5% 即可自愿退出的豁免规定。

c. ✓ 正确。CDCP 的第一道准入门槛是纳税人不得拥有任何可获得的私人牙科保险。根据官方规定，若雇主提供了牙科保险，即便属于可选计划且需自费，纳税人自愿选择退出（opt out）仍然被视为「可获得牙科保险覆盖」（deemed to have access），从而丧失 CDCP 申请资格。

d. ✗ 错误。CDCP 的家庭净收入条件是严格低于 90,000 元，不是低于基本个人额；本题不合格的原因是视同有私人牙科覆盖。

70′ 答案 b

a. ✗ 错误。CDCP 并不随报税自动无限期续期，必须按年主动确认续保。

b. ✓ 正确。CDCP 按福利保障年度运行，官方明确规定受益人必须在每年 6 月 1 日前完成主动续期；若错过续期时限，保障将产生空档期（coverage gap），且必须重新提交申请方可恢复。

c. ✗ 错误。逾期未续期会导致保障直接中断，而不是转为 60% 自付比例。

d. ✗ 错误。联邦卫生部不会将脱保人员自动转移至商业保险池。

第 11 章答案与解析

71 答案 c

a. ✗ 错误。$1,800 是学生本人当年自用额度，不能转让给父母。

b. ✗ 错误。此选项掉入了学费转让上限未扣自用陷阱。忽略了法定 $5,000 上限必须扣除学生本人已自用的学费额。

c. ✓ 正确。根据附表 11（Schedule 11）规则，学费额转让上限（transfer of tuition amount）为法定上限 $5,000 扣除学生本人当年已用额度（即 $5,000 − $1,800 = $3,200），且不得超过当年未用完额度（$7,200）。因此最多可转让 $3,200 给父亲，剩余 $4,000 留作结转。

d. ✗ 错误。转让额度受到法定最高限额的刚性约束，未用完的 $7,200 无法全部转让给父亲。

71′ 答案 a

a. ✓ 正确。根据学费抵免转让规则，转让上限为法定上限 $5,000 减去学生本人当年已用额度（$5,000 − $2,200 = $2,800），且不能超过未用完部分（$5,300）。因此最多可向母亲转让 $2,800。

b. ✗ 错误。掉入了未扣自用陷阱。法定上限必须先减去学生自用的 $2,200。

c. ✗ 错误。当年未用完额度即使超过 $5,000，转让也受法定上限调整后的额度封顶限制。

d. ✗ 错误。$2,200 是学生本人抵税用掉的额度，绝非转让给母亲的额度。

72 答案 b

a. ✗ 错误。修改以往税表也无法将已选择结转的往年额度在随后年度重新转让给父母。

b. ✓ 正确。根据学费抵免结转的单向门规则（single-direction gate），一旦纳税人在某年选择将未用完的学费额结转（carryforward），该笔额度就永久锁死在本人名下，只能由学生本人在未来有应税额的年份抵扣自用，再也无法转让给父母或配偶。

c. ✗ 错误。税法不存在往年结转额对半分摊转让的规定。

d. ✗ 错误。结转学费额为非退还性质，不能向父母退发现金。

72′ 答案 d

a. ✗ 错误。婚姻状况改变不改变结转额度的法律定性，往年结转额依旧不可转让。

b. ✗ 错误。当年转让仅限于当年发生且未用完的学费额，往年结转额不可转让。

c. ✗ 错误。税法中不存在将学费结转额与配偶基本个人额挂钩转让的机制。

d. ✓ 正确。往年结转下来的学费额只能由纳税人本人在未来年度自用，永久失去向配偶或父母转让的资格；结婚不改变这一点。

73 答案 a

a. ✓ 正确。非全日制资格学生的奖学金免税额＝该项目所需学费（$1,900）＋材料费（$400）＋ $500 基础免税额＝$2,800。超出部分 $3,500 − $2,800 = $700 计入 line 13010。

b. ✗ 错误。掉入「只扣 $500」陷阱：只有不属于合格学生的人才只扣 $500，非全日制资格学生还可加上学费与材料费。

c. ✗ 错误。只有全日制合格学生的奖学金原则上才享受全额免税待遇，非全日制必须按公式计算应税额。

d. ✗ 错误。免税额是学费、材料费与 $500 基础免税额三项合计，只扣学费会多报。

73′ 答案 c

a. ✗ 错误。只扣 $500 是不属于合格学生时的规则，非全日制资格学生还要加上学费与材料费。

b. ✗ 错误。漏算了法定的 $500 基础免税额（basic exemption）。

c. ✓ 正确。非全日制资格学生的免税额为学费（$2,500）＋材料费（$300）＋基础免税额（$500）= $3,300。应税部分为 $4,200 − $3,300 = $900，申报于 line 13010。

d. ✗ 错误。只有全日制就读的大专以上学生才适用原则上的全额免税。

74 答案 d

a. ✗ 错误。此选项掉入了代付贷款利息父母申报陷阱。谁实际掏钱还贷并不赋予谁申报抵免的法定资格。

b. ✗ 错误。税法不允许纳税人自由切分学生贷款利息抵免额。

c. ✗ 错误。第三人代付不会导致抵免资格作废，依然归法定借款人所有。

d. ✓ 正确。根据 line 31900 规则，只有政府学生贷款的法定借款人本人才能申报学生贷款利息抵免（student loan interest tax credit），父母代付无效；当年无税可抵时，该学生可将利息额结转至未来 5 年内任意一年使用。

74′ 答案 b

a. ✗ 错误。掉入代付申报陷阱。即便是在婚配偶，也不能申报登记在另一方名下的学生贷款利息。

b. ✓ 正确。学生贷款利息抵免严格归属于根据法律取得贷款的法定借款人本人，不能转让给配偶或父母；代付行为不改变申报主体资格。

c. ✗ 错误。学生贷款利息只能在 line 31900 申报非退还抵免，不能作为投资利息在 line 22100 扣除。

d. ✗ 错误。税法不存在双倍抵免的荒谬规定。

75 答案 b

a. ✗ 错误。$5,000 是 2023 年之前的旧限额，且加征 20% 附加税属于累积收益派款（AIP）而非 EAP。

b. ✓ 正确。自 Budget 2023 立法调整并沿用至 2026 税年，全日制学生在最初连续 13 周就读期间的常规教育资助金（Educational Assistance Payment, EAP）上限为 $8,000（此前为 $5,000）；EAP（政府补助与收益部分）计入学生本人应税收入，申报在 line 13000。

c. ✗ 错误。$7,200 是基本 CESG 的终身补助上限，且本金取回才免税，EAP 属于应税收入。

d. ✗ 错误。$4,000 是非全日制学生每个 13 周窗口的上限，全日制为 $8,000，且 EAP 全额由学生申报。

75′ 答案 d

a. ✗ 错误。$2,500 是 2023 年预算案修改前的旧限额，自 2023 年 3 月起已被提高。

b. ✗ 错误。$8,000 是全日制学生最初连续 13 周的限额，非全日制限额不同。

c. ✗ 错误。$5,000 是 CTC 终身限额，混淆了税制项目。

d. ✓ 正确。根据 Budget 2023 上调后 2026 沿用的规则，非全日制学生按每个截至付款时的 13 周窗口，常规 EAP 上限为 $4,000（此前为 $2,500），计入学生应税收入。

76 答案 a

a. ✓ 正确。BC 走第三种模式：BC428 保留省级学费抵免，$6,000 学费照常申报；省级教育额已于 2019 年取消，不能再按在校月数申报（2018 及以前结转的旧额除外）。

b. ✗ 错误。BC 省早在 2019 年就彻底取消了省级教育额，除往年结转旧额外，当年不得再申报教育额。

c. ✗ 错误。此选项掉入了省际差异混淆陷阱。安省和阿省完全取消了学费与教育额，但 BC 省仍然保留了学费抵免。

d. ✗ 错误。BC 省没有平行的省级培训抵免，学费抵免仍填在学费对应行。

76′ 答案 c

a. ✗ 错误。BC 省并未照搬安省模式，BC 依然保留了省级学费抵免。

b. ✗ 错误。纽芬兰与曼省仍保留教育额，但 BC 省已于 2019 年取消了教育额。

c. ✓ 正确。BC 省走的是独特模式：自 2019 年取消省级教育额（education amount），但完整保留了省级学费抵免（tuition tax credit），因此不同于安省与阿省的双重彻底取消。

d. ✗ 错误。省税制度不存在用杂货退税替代学费抵免的规则。

77 答案 d

a. ✗ 错误。学费抵免是非退还的，不能直接兑现为退税支票。

b. ✗ 错误。CTC 仅在年末满 26 岁且收入达标年份才累积，19 岁学生不具备资格。

c. ✗ 错误。无应纳税额时税法不处以 50% 收入的惩罚。

d. ✓ 正确。即使应缴税额为零，报税也能把未用学费结转额登记在评税通知书上，按劳动收入的 18% 形成次年 RRSP 额度，并为年满 19 岁的学生建立 CGEB（2026 年 7 月起取代 GST/HST 抵免）的领取资格。

77′ 答案 a

a. ✓ 正确。不报税就没有当年的评税通知书，CRA 系统里没有这笔学费结转额的记录，日后高收入年份要用时说不清金额，只能补报。

b. ✗ 错误。学校出具的 T2202 证明书效力由学校与税局系统保留，不会被撤回。

c. ✗ 错误。滞纳金（late-filing penalty）基于欠税金额的百分比计算，应纳税额为零时罚金为零。

d. ✗ 错误。未报税绝不会导致社会保险号被吊销或失效。

第 12 章答案与解析

78 答案 c

a. ✗ 错误。掉入「超门槛就全扣」陷阱。老年额只按超出部分的 15% 递减，净收入约 $107,819 时才归零。

b. ✗ 错误。忽略了收入递减规则。纳税人净收入超出 $46,432 的部分必须按 15% 扣减老年额，不能直接申报全额。

c. ✓ 正确。根据 2026 税年老年额（age amount, line 30100）计算公式，纳税人年满 65 岁，净收入超出起点部分为 $56,432 − $46,432 = $10,000；递减金额为 $10,000 × 15% = $1,500；因此实际可申报的老年额为 $9,208 − $1,500 = $7,708。

d. ✗ 错误。$1,500 是要从上限里扣掉的递减额，不是可申报的老年额；可申报额是 $9,208 − $1,500。

78′ 答案 a

a. ✓ 正确。根据 2026 税年老年额（age amount）规则，净收入超出门槛金额为 $62,432 − $46,432 = $16,000；递减额为 $16,000 × 15% = $2,400；可申报金额为 $9,208 − $2,400 = $6,808。

b. ✗ 错误。掉入了全额申报陷阱。超过 $46,432 门槛的净收入必须按 15% 递减老年额。

c. ✗ 错误。掉入了老年额超额全扣陷阱。净收入未达到归零门槛（约 $107,819），仍可申报部分抵免。

d. ✗ 错误。$2,400 是递减额本身，要从 $9,208 里扣掉，可申报额是 $9,208 − $2,400 = $6,808。

79 答案 a

a. ✓ 正确。根据养老金收入额（pension income amount, line 31400）规则，纳税人未满 65 岁时，合格养老金收入（eligible pension income）仅限于雇主 RPP 的终身年金定期给付（以及因配偶身故继承的养老金）；纳税人本人的 RRIF 提款在未满 65 岁时严格不合格。由于其合格 RPP 收入为 $12,000，已超过法定 $2,000 上限，因此可申报满额 $2,000。

b. ✗ 错误。纳税人未满 65 岁并非绝对不能申报，只要收到了雇主 RPP 的定期年金给付，依然可以申报 line 31400。

c. ✗ 错误。掉入了未满65岁RRIF抵免陷阱。未满 65 岁时自身的 RRIF 提款绝不属于合格养老金收入。

d. ✗ 错误。养老金收入额的法定上限长青不变为 $2,000，且未满 65 岁的 RRIF 根本不合格，绝无累加额度的可能。

79′ 答案 d

a. ✗ 错误。掉入了未满65岁RRIF抵免陷阱。未满 65 岁时个人 RRIF 提款依法不属于合格养老金收入。

b. ✗ 错误。CPP/QPP 给付依法永远不属于合格养老金收入，任何年龄都无法凭 CPP 申领养老金收入额。

c. ✗ 错误。税法中不存在 60 至 64 岁折半或按比例折算养老金收入额的规定。

d. ✓ 正确。在 65 岁之前，非配偶身故继承的个人 RRIF 提款不属于合格养老金收入；而 CPP/QPP 给付无论在任何年龄都永远被排除在合格养老金收入之外。因此该纳税人合格收入为 $0，line 31400 只能申报 $0。

80 答案 d

a. ✗ 错误。T1032 退休收入分割与 Service Canada 的 CPP 给付分享是两套互不影响的独立制度，前者绝不会剥夺后者资格。

b. ✗ 错误。CGEB 是按夫妻合计净收入（family net income）计算的，分割只是在两人之间挪动收入，家庭合计净收入不变，对 CGEB 毫无影响。

c. ✗ 错误。税法明确允许在 0% 到 50% 之间任意自由选择分割比例，并无超过 30% 触发审计的限制。

d. ✓ 正确。老年额与 OAS 回收都按个人净收入单独计算。顶格转 50% 会抬高受让方的净收入，可能削减她的老年额，收入够高时还会让她进入 OAS 回收区间（2026 税年门槛 95,323 元，超出部分按 15% 回收），抵消丈夫省下的税。

80′ 答案 b

a. ✗ 错误。误以为转出方合格就代表受让方合格。受让方能否申报 line 31400 必须由受让方自身的年龄和条件独立判断。

b. ✓ 正确。根据 Form T1032 规定，受让方（receiving spouse）能否在自身的 line 31400 申报养老金收入额（pension income amount），必须按受让方本人的年龄独立审核；由于受让配偶仅 63 岁（未满 65 岁），转入的 RRIF 款项对其而言不属于合格养老金收入（未满 65 岁仅认 RPP），因此受让配偶无法在其 line 31400 申报该抵免。

c. ✗ 错误。税法不存在通过签署豁免书改变法定年龄门槛的机制。

d. ✗ 错误。受让配偶仍可正常申报各项法定抵免，只是该笔转入的 RRIF 收入因其自身年龄未满 65 岁而不符合 line 31400 的合格定义。

81 答案 b

a. ✗ 错误。掉入了办了T1032误当分了CPP陷阱。T1032 是 CRA 的年度报税表，其合格范围依法完全排除 CPP/QPP 和 OAS，修改 T1032 毫无作用。

b. ✓ 正确。CPP 给付分享与 CRA 的 T1032 是两套并行制度：CPP 分享要向 Service Canada 提交 ISP1002 申请，批准后实际发放的月给付按共同供款期同居月数比例重新分配；T1032 的合格范围从不包括 CPP。

c. ✗ 错误。纳税人严禁擅自涂改或跨行申报税单金额，私自转移 T4A(P) 收入会导致 CRA 系统核对异常并触发补税罚息。

d. ✗ 错误。评税异议是针对已有评税结果的法律救济程序，不能用于替代正常的社保行政申请。

81′ 答案 c

a. ✗ 错误。混淆了 T1032 与 CPP 分享的规则。自选最高 50% 是 CRA T1032 退休收入分割的规则，而非 CPP 给付分享。

b. ✗ 错误。CPP 给付分享受加拿大养老金计划法规严格规制，个人公证协议无法改变法定计算公式。

c. ✓ 正确。在 CPP 给付分享（CPP pension sharing）制度下，分享比例完全由双方在「共同供款期」(joint contributory period）内共同居住的月数占总供款期的比例严格测算确定，属于法定刚性公式，申请人完全不能像 T1032 那样自由协商或自选比例。

d. ✗ 错误。法规并未设定 25% 的固定比例，而是依据各家实际的共同供款期同居月数精准核算。

82 答案 c

a. ✗ 错误。OAS 回收门槛由联邦法规统一按物价指数化确定，任何纳税人都无权提高自身法定的回收门槛。

b. ✗ 错误。T1213OAS 不能免除纳税人申报全球收入的法定义务。

c. ✓ 正确。默认情况下，7 月起新一年度的 OAS 回收预扣税按上一年度净收入推算；当纳税人当年收入明显下降时，Form T1213OAS（请求减少 OAS 回收预扣表）允许纳税人提前向 CRA 申请按当年预计净收入调低预扣税，以避免现金流被多扣一整年；但它仅调整预扣时点，年终报税评税时仍按 2026 年实际净收入重新核算，多退少补。

d. ✗ 错误。T1213OAS 针对的是当下的预扣现金流，绝不能将上一税年已合法评定的回收税转为可退还抵免。

82′ 答案 a

a. ✓ 正确。T1213OAS 只调预扣的时点，不免回收税本身。年终评税按当年实际净收入重算：（115,323 − 95,323）× 15% = 3,000 元，少扣的要补缴，逾期未缴还会计息。

b. ✗ 错误。T1213OAS 绝非税收豁免（tax waiver），评税时必须按当年实际净收入核算，多退少补。

c. ✗ 错误。税法中不存在因年终收入超预期而停发三年 OAS 的惩罚性条款。

d. ✗ 错误。医疗费用有严格的申报期限制，不能随意跨十年抵扣 OAS 回收税。

83 答案 a

a. ✓ 正确。在 2025 及以前税年，纳税人对同一笔无障碍改造支出可以同时申报 HATC 和医疗费（METC）实现双报；但自 2026 税年起（2026-01-01 生效），联邦预算案实施法明确将「已在 METC 下申报的支出」排除出 HATC 合格支出定义，纳税人对同一笔钱只能二选一申报。

b. ✗ 错误。掉入了无障碍改造跨年双报旧规陷阱。2026 税年起双报已在法律上被终结，继续双报属于错报。

c. ✗ 错误。税法要求的是逐笔二选一，并非将同一笔支出按各 50% 机械分摊。

d. ✗ 错误。新规只是禁止同一笔支出双报，并不影响在满足条件时二选一正常申领任一项抵免。

83′ 答案 d

a. ✗ 错误。HATC 合格支出以货物或服务取得（支出发生）的年度归年，不以整个工程项目的最终竣工日为准。

b. ✗ 错误。2026 年取得的服务支出必须遵守 2026 年起生效的互斥新规，不能借由 2025 年的旧合同规避。

c. ✗ 错误。工程跨年并不改变其属于家居无障碍改造（HATC）的法律性质，MHRTC 针对的是自建套房，与单纯加装设施无关。

d. ✓ 正确。新规自 2026-01-01 起生效，归年标准严格依据「取得货物或服务的年度」（支出发生年度），不看工程完工日；2025 年 12 月发生的 $12,000 仍可按旧规同时申报 HATC 与 METC；而 2026 年 3 月发生的 $8,000 则必须遵守新规二选一申报。

84 答案 b

a. ✗ 错误。全额把护理院费用报医疗费后，本人及任何人都不能再为其申报残障额。

b. ✓ 正确。全额报护理院费会排除残障额；只把看护部分在 10,000 元（去世当年 20,000 元）以内报医疗费，就能同时申报残障额（2026 税年 10,341 元），本人用不完的可转给支持他的家人（line 31800）。至于哪条路更省税，要按实数比较后再定。

c. ✗ 错误。全额申报护理院医疗费的排斥效应是绝对的，不仅本人不能报残障额，任何家庭成员也均不得就同一人申报转移残障额。

d. ✗ 错误。护理院日常照护费用不属于家居无障碍改造支出，无法申报 HATC。

84′ 答案 c

a. ✗ 错误。互斥规则对纳税人本人和任何代为申报的家属一视同仁，并无受抚养人家属豁免。

b. ✗ 错误。无论母亲收入多少，全额申报护理院医疗费用都会在法律上彻底排斥残障额及其转移。

c. ✓ 正确。根据《所得税法》第 118.2 条与第 118.3 条，一旦将护理院全额账单（full nursing home fees）作为医疗费申报，本人及任何所有人（包括出资资助的子女）在当年都绝对不能再为该人申报残障额（disability amount）或残障额转移（line 31800）。

d. ✗ 错误。此场景属于法律完全互斥，不存在 $5,000 限额折中转让的可能。

第 13 章答案与解析

85 答案 a

a. ✓ 正确。根据讲义第2.1节与第2.3节，外国公司未在加拿大缴纳公司税，没有整合对象，因此外国股息不享有毛额化与股息税收抵免（Dividend Tax Credit, DTC），必须100%全额作为利息与其他投资收入并入第12100行；已在境外缴纳的预扣税走第40500行申报外国税收抵免（Foreign Tax Credit, FTC）。

b. ✗ 属于「外国股息整合陷阱」。将外国股息按加拿大合资格股息进行38%毛额化并申报DTC是重大定性错误，评税时虚报的抵免额与毛额化部分会被剔除，且外国税款应通过FTC抵税而非在第22100行扣除。

c. ✗ 属于「收入分类混淆错误」。外国股息属于经常性财产收入而非处置资本财产实现的资本利得（capital gains），不能享受50%的纳入率。

d. ✗ 属于「净额申报陷阱」。加拿大个人税申报必须申报毛额（gross foreign income），不得自行扣减外国预扣税后按净额申报，否则无法准确核算外国税收抵免。

85′ 答案 c

a. ✗ 属于「外国股息整合陷阱」。外国公司无论规模大小均未向加拿大缴纳企业所得税，根本不能套用非合资格股息的15%毛额化与9.0301% DTC待遇。

b. ✗ 属于「净额申报陷阱」。纳税人必须申报$2,000的税前毛额收入，直接按净额$1,700申报违反税法规定且浪费了境外已纳税额的抵免机会。

c. ✓ 正确。外国股息定性上直接归入利息类收入（第12100行），不适用任何毛额化或加拿大股息税收抵免，已缴的$300外国税款通过Form T2209计算并在第40500行申报外国税收抵免（FTC）。

d. ✗ 属于「收入分类混淆错误」。常规外国股息是投资所得收益，不是资本本金返还或资本处置利得，不得按50%纳入第12700行。

86 答案 b

a. ✗ 属于「未成年人资本利得归属陷阱」。考生常误以为未成年人名下的全部收益都会归属回父母，忽略了ITA s.74.2的资本利得归属仅适用于配偶，从未延伸至未成年人。

b. ✓ 正确。根据讲义第2.4节，向未满18岁非公平交易关系亲属转移财产时，经常性收入（利息、股息）依s.74.1(2)归属回转移人Arthur；但处置该财产产生的资本利得或亏损不受s.74.2归属约束（该条文仅限配偶），因此$10,000资本利得始终由Chloe自己在个人税表上按50%纳入申报。

c. ✗ 属于「忽视归属规则陷阱」。虽然所有权发生法律转移，但累进税制下的归属规则（s.74.1(2)）强制将未成年子女的股息收入拉回父母名下计税。

d. ✗ 属于「规则完全反转错误」。税法规则恰恰相反：经常性股息归属父母，处置资本利得留给未成年子女。

86′ 答案 d

a. ✗ 属于「忽视归属规则陷阱」。向未满18岁未成年人无偿转移生息资产，利息收入必须根据s.74.1(2)归属回转移人父母名下申报。

b. ✗ 属于「未成年人资本利得归属陷阱」。未成年人处置资产实现的资本利得依法不归属父母，只有配偶之间的转移才同时归属收入与资本利得。

c. ✗ 属于「规则完全反转错误」。税法规定未成年人产生的经常性利息收入归属父母，而资本利得由未成年人自己申报。

d. ✓ 正确。根据讲义第2.4节，转移给未满18岁亲属的财产，利息收入归属给父母Evelyn（s.74.1(2)）；处置资产的资本利得不发生归属（s.74.2仅适用于配偶），由Noah自己在其税表上申报。

87 答案 c

a. ✗ 属于「补缴利息豁免陷阱」。税法s.74.5(2)中关于付息截止日期的要求是硬性刚性规定，没有迟交罚款补救机制或滞纳金豁免程序。

b. ✗ 属于「一次达标终身有效陷阱」。规定利率贷款付息是持续性条件（continuous requirement），绝非一次满足即终身有效。

c. ✓ 正确。根据讲义第2.4节与案例二，ITA s.74.5(2)要求每年的应付利息必须在次年1月30日前实际付清；一旦某一年逾期（2月8日已过截止期），从违约当年（2025年）起豁免条件被永久打破，当年及往后所有利息、股息收益全部重新归属回出资配偶Michael名下。

d. ✗ 属于「暂时失效隔年恢复陷阱」。借贷豁免条件一旦在某年被破坏，不能仅靠事后补付自动恢复，后续年度将持续触发归属。

87′ 答案 a

a. ✓ 正确。根据讲义第2.4节，规定利率借贷豁免归属的条件之一是每年利息必须在次年1月30日前付清；在第三年迟至2月3日才支付，导致持续性条件被打破，从该年起借贷产生的收益永久重新归属回出借人George。

b. ✗ 属于「宽限期误解陷阱」。税法条文明确规定必须在每个日历年结束后30天内（即次年1月30日前）实际付清，不存在60天的宽限期。

c. ✗ 属于「罚金替代归属陷阱」。付息逾期不是向CRA缴纳行政罚款的问题，其直接法定后果是丧失s.74.5(2)反归属保护，收入重新分配。

d. ✗ 属于「按月分割归属陷阱」。税法归属规则按纳税年度适用，不按月份切分归属状态。

88 答案 d

a. ✗ 属于「全额扣除盲从陷阱」。并非所有投资相关支出都能扣除，税法对注册账户顾问费、注册计划供款借款利息及保险箱费有明确的禁止扣除规定。

b. ✗ 属于「注册账户投资顾问费扣除陷阱」。TFSA账户本身收益免税，其名下发生的投资顾问费税法明令禁止在第22100行扣除。

c. ✗ 属于「注册计划借款利息扣除陷阱」。为向RRSP、TFSA、FHSA等任何注册计划供款而借款产生的利息，无论供款目的为何，税法一律禁止扣除。

d. ✓ 正确。根据讲义第2.5节表格，只有非注册账户的投资管理顾问费（$800）可进第22100行扣除；TFSA名下顾问费（$500）、为供款RRSP借款的利息（$400）以及保险箱费（$150）依法全部属于不可扣除项目。

88′ 答案 b

a. ✗ 属于「全额扣除盲从陷阱」。RRSP管理费与证券买入佣金均不得计入第22100行，全部扣除将导致严重错报。

b. ✓ 正确。根据讲义第2.5节表格，非注册账户投资顾问费（$1,000）与用于赚取股息借款的利息（$500）均属于合法承担费用（Carrying charges），合计$1,500；而RRSP名下管理费（$600）已享税收递延不可扣，买入交易佣金（$300）必须并入ACB不可当年扣除。

c. ✗ 属于「注册账户投资顾问费扣除陷阱」。RRSP账户名下的管理费不可在个人税表中重复扣除。

d. ✗ 属于「交易佣金与承担费用混淆陷阱」。买卖股票的经纪佣金必须资本化计入调整后成本基数（ACB），不得在第22100行作为当期费用扣除。

89 答案 a

a. ✓ 正确。根据讲义第三节第3步，剥离债券没有T5单据，持有人必须逐年按有效利率法计算应计但未收到的利息计入当年第12100行，并同步将这部分已报税的利息加进债券的调整后成本基数（ACB），这样到期赎回时不会被重复课税。

b. ✗ 属于「现金收付制递延陷阱」。折价债与剥离债发行价与面值的差额在税法上定性为利息而非资本利得，且税法强制要求按年应计制申报，不能递延至赎回时作为资本利得处理。

c. ✗ 属于「赎回一次性报税陷阱」。剥离债券不按现金收付制一次性报税，且金融机构通常不会为此发放T5，持有人必须自行按年计算申报。

d. ✗ 属于「无Slip即免税陷阱」。CRA明确规定没有收到信息单（slip）并不免除纳税人的申报义务，纳税人有法定义务自行核算应计利息。

89′ 答案 d

a. ✗ 属于「免税本金误区」。后续收到的利息仍须正常申报，已支付的应计利息有专门的法定扣除机制，不能直接认定为免税资本返还。

b. ✗ 属于「资本亏损定性陷阱」。买方支付的应计利息属于利息性质支出，应当期在承担费用中扣除，不能转化为资本亏损。

c. ✗ 属于「重复计入与分类混淆陷阱」。买方支付的是利息成本，绝不能并入自己总收入再去做资本利得扣除。

d. ✓ 正确。根据讲义第三节第3步，中途受让债券的买方可以在第22100行将这笔已计入卖方收入的应计利息申报为扣除项（Interest Paid by You），同时必须相应调低自己的债券调整后成本基数（ACB）。

90 答案 b

a. ✗ 属于「T3整单混填陷阱」。T3信托单包含不同性质的收入，绝对不能整单合并填入第12100行，否则会导致CRA系统比对失败并错算税负。

b. ✓ 正确。根据讲义第三节第4步与第七节第8条自查清单，Box 21是信托分配的资本利得，走Schedule 3按50%纳入第12700行；Box 25是外国非营业收入，并入第12100行并填入T2209；Box 26是信托其他收入，走第13000行（不是12100行，也不是12700行）。

c. ✗ 属于「框号流向错位陷阱」。Box 21是资本利得应去Schedule 3与第12700行，Box 26是其他收入应去第13000行，两者不可倒置或与利息混淆。

d. ✗ 属于「荒谬全盘错报陷阱」。外国收入不可享受38%毛额化，信托其他收入不可作为费用扣除，资本利得不可100%计入利息行。

90′ 答案 a

a. ✓ 正确。根据讲义第三节第4步，T3表Box 21属于资本利得，必须填入附表3（Schedule 3）并按50%纳入率进入第12700行（应税金额$2,000）；Box 26属于信托分配的其他收入，必须填入第13000行，不能混入第12100行。

b. ✗ 属于「T3整单混填陷阱」。将资本利得与其他收入整单混填入第12100行，不仅剥夺了资本利得50%纳入率的优惠，还会引起CRA系统不匹配核查。

c. ✗ 属于「纳入率与定性错误」。资本利得纳入率为50%而非100%，信托其他收入不是加拿大公司股息，不得毛额化填入第12000行。

d. ✗ 属于「框号完全倒置陷阱」。将资本利得与信托其他收入的行号张冠李戴，完全颠倒了税表流向。

91 答案 c

a. ✗ 属于「重复课税误解」。税法明确规定反避税机制不会对同一笔收入重复征税，两者有明确的协调条款。

b. ✗ 属于「新法废除旧法误解」。2018年只是扩展了TOSI的适用人群，归属规则依然完全有效，两者并行。

c. ✓ 正确。根据讲义第2.4节与第五节，归属规则管直接财产转移，TOSI管通过家族企业或信托间接分红；根据ITA s.74.5(13)，已经按TOSI课税的部分不再重复触发归属规则，两者各司其职且互不重复叠加课税。

d. ✗ 属于「年龄适用范围反转陷阱」。归属规则一直包含未成年人条款（s.74.1(2)），而TOSI自2018年起已扩展至18岁以上的成年家庭成员。

91′ 答案 b

a. ✗ 属于「重复课税误解」。税法s.74.5(13)正是为了排除这种重复征税后果而设立的法定协调收口。

b. ✓ 正确。根据讲义第2.4节，ITA s.74.5(13)明确规定：已经按分割收入税（TOSI）课过税的部分，归属规则不再重复起作用，从而在立法上排除了对同一笔分红重复适用两套反避税规则。

c. ✗ 属于「适用对象完全倒置陷阱」。TOSI考察的是企业真实经营参与度（如排除股份/排除营业），归属规则关注的是无偿或低息财产转移。

d. ✗ 属于「税率机制颠倒错误」。TOSI强制按最高联邦与省边际税率征税，而归属规则是将收入拉回转移人名下按转移人的整体边际税率计税。

第 14 章答案与解析

92 答案 a

a. ✓ 正确。根据讲义第2.1节与第5节，2024年提出的提高纳入率至2/3（及个人前25万按½）的提案在2025年3月被正式取消，该提案一天都未曾生效；现行ITA s.38(a)与Schedule 3第23行白纸黑字印着的纳入率均为50%。因此全部$300,000利得统一乘以½，应税资本利得为$150,000。

b. ✗ 属于「纳入率过期拟议陷阱」。分段按25万元门槛（前25万按50%、超出按66.67%）计算是2024年已撤销提案的内容，该提案从未通过立法御准，在2026年照抄属于重大错报。

c. ✗ 属于「企业拟议税率误套陷阱」。2/3纳入率未在任何税年成为法律，个人与公司均不适用该税率。

d. ✗ 属于「纳入率与利息全额混淆错误」。资本财产处置利得享受ITA s.38(a)的½纳入率优惠，只有利息收入才100%计入。

92′ 答案 b

a. ✗ 属于「纳入率过期拟议陷阱」。以25万为分界线套用66.67%的算法从未生效，讲义第2.1节明确指出该提议已在2025年被彻底取消。

b. ✓ 正确。根据讲义第2.1节，2026税年的资本利得纳入率依然是全额按½（50%）计算，不存在$250,000的分段门槛。$400,000 × ½ = $200,000进入第12700行。

c. ✗ 属于「提案生效误判陷阱」。2024年6月25日生效的2/3纳入率提案未获御准，且已被正式废止，Schedule 3官方表格明确印制50%。

d. ✗ 属于「捏造二次减免错误」。省税以联邦应税收入为税基，没有任何省份对个人投资物业额外减半课税。

93 答案 c

a. ✗ 错误。照抄 T5008 成本栏：21,000 − 15,008 − 20 ≈ 5,972 元。券商只看得到本账户持仓，不符合跨账户加权平均的要求。

b. ✗ 错误。先进先出：21,000 − 300 × 30.0167 − 20 ≈ 11,975 元。加拿大税法对同种财产不用先进先出，必须按全部持仓加权平均。

c. ✓ 正确。ITA s.47 要求名下全部同种财产加权平均：总成本 600 × 30 + 10 + 400 × 50 + 10 = 38,020 元，1,000 股，每股 38.02 元。卖出 300 股：处置所得 21,000 元 − ACB 11,406 元 − 佣金 20 元 = 资本利得 9,574 元。

d. ✗ 错误。减半得到的是应税资本利得（约 4,787 元），不是题目问的资本利得本身。

93′ 答案 a

a. ✓ 正确。总成本 4,000 + 12,000 = 16,000 元，500 股，每股平均 32 元；卖出 250 股的 ACB 为 8,000 元。资本利得 = 15,000 − 8,000 = 7,000 元。

b. ✗ 错误。照抄 T5008 成本栏（只含账户 Y 每股 40 元的持仓），漏了跨账户加权平均，算出 5,000 元会少报利得。

c. ✗ 错误。先进先出：成本 4,000 + 50 × 40 = 6,000 元，利得 9,000 元。加拿大税法不认先进先出，同种财产必须加权平均。

d. ✗ 属于「概念混淆错误」。资本利得为$7,000，乘以50%纳入率后的应税资本利得才是$3,500。

94 答案 b

a. ✗ 属于「无现金就不处置陷阱」。税法明确规定改变用途属于视同处置（deemed disposition），纳税人被视同按公允市价出售并立即按同一市价重新取得。

b. ✓ 正确。自住转出租是视同处置，按改变用途当天的公允市价算。主居所免税可以把应税利得抵到零，但 2016 年起必须填 T2091(IND) 并在 Schedule 3 line 17900 勾选指定，不申报就不给免税；事后请求接受迟报的指定，按每满一个月 100 加元罚款、封顶 8,000 加元（ITA s.220(3.5)）。

c. ✗ 属于「视同处置不可免税误解」。视同处置完全享有主居所免税待遇，只要按规申报指定，当年应税利得可降为零并将新ACB锁定为$950,000。

d. ✗ 错误。申报是纳税人自己的义务，不是等 CRA 来查；不申报处置并做指定，就不给主居所免税。

94′ 答案 d

a. ✗ 属于「捏造巨额比例罚款错误」。迟做主居所指定的罚金并非按资本利得的一半计算，而是有法定封顶金额。

b. ✗ 属于「免费补救幻想陷阱」。讲义第一节1.4与第六节明确指出，迟做指定不是免费的，税法设定了专门的按月累进罚款。

c. ✗ 属于「省税法条捏造错误」。主居所指定罚款属于联邦所得税法ITA s.220(3.5)管辖，非省税项目。

d. ✓ 正确。根据讲义第一节1.4与第六节6.2，请求CRA接受迟报的主居所指定（Form T2091），罚金为每迟报满一个月$100，法定上限封顶$8,000（ITA s.220(3.5)）。

95 答案 d

a. ✗ 属于「配偶独立账户免检陷阱」。表面亏损规则（ITA s.54）将配偶明确列为关联人（affiliated person），关联人在窗口期内买入同样触发表面亏损限制。

b. ✗ 属于「亏损永久没收误解」。表面亏损并非被彻底没收，被否定的亏损金额会加到替代财产的ACB中，在未来最终处置时兑现。

c. ✗ 属于「亏损性质随意转换错误」。股票投资亏损属于资本亏损，严禁随意转为非资本经营亏损冲抵工资。

d. ✓ 正确。根据讲义第三节3.4与第七节自查清单第4条，在处置日前30天到后30天的61天窗口期内，本人或关联人（包括配偶）购入相同或同种财产且期末仍持有，触发表面亏损（superficial loss）规则；当年资本亏损不可扣除，但被否决的$12,000直接加进配偶所持替代股票的ACB中。

95′ 答案 b

a. ✗ 属于「法人独立资格抗辩陷阱」。关联人（affiliated person）的定义包括纳税人或其配偶控制的公司，受控公司买回同样触发表面亏损。

b. ✓ 正确。根据讲义第三节3.4，受纳税人控制的公司属于关联人（affiliated person）。在处置后30天内由受控公司买回同种财产，构成表面亏损；Hannah当年不能扣除亏损，该$8,000并入公司名下该ETF的ACB中。

c. ✗ 属于「错套AMT惩罚陷阱」。表面亏损的处理机制是调增替代财产ACB，不产生AMT惩罚性罚金。

d. ✗ 属于「表面亏损强行结转错误」。表面亏损当年直接归零并转移至ACB，无法形成当年的净资本亏损（net capital loss），因而不能使用T1A回抵。

96 答案 a

a. ✓ 正确。净资本亏损平时只能冲抵应税资本利得（line 25300），不能抵工资或股息；唯一的例外是死亡当年及前一年（ITA s.111(2)）。Ian 当年没有资本利得，这笔亏损只能继续无限期向前结转。

b. ✗ 错误。加拿大没有「每年可抵一部分普通收入」的额度，在世时净资本亏损只能抵应税资本利得。

c. ✗ 属于「T1A表格适用混淆错误」。Form T1A用于将当年亏损向后回抵（carry back）至前三年，不能用于将历史结转亏损跨类别冲抵当年工资。

d. ✗ 属于「资本亏损过期误解」。净资本亏损向前无限期结转（carry forward indefinitely），永不过期（只有LPP亏损是向前结转7年）。

96′ 答案 c

a. ✗ 属于「死亡结转终止误解」。税法专为逝者设立了特别宽免，未用完的净资本亏损不会直接作废。

b. ✗ 属于「配偶继承亏损错误」。个人净资本亏损属于个人独立税务属性，不能直接转移到配偶未来的报税表中。

c. ✓ 正确。根据讲义第三节3.4与第七节自查清单第5条，ITA s.111(2)明确规定，纳税人死亡当年及其前一年，未用完的净资本亏损（net capital loss）可以冲抵任何收入（any income），不再受「只能冲抵资本利得」的严格限制。

d. ✗ 属于「荒谬抵扣限制错误」。死亡当年的宽免针对的是纳税人的总综合收入，不限于股息毛额化部分。

97 答案 b

a. ✗ 属于「个人用途财产亏损扣除陷阱」。机动船属于个人用途财产（personal-use property, PUP），其亏损在税法上严禁扣除，不能与任何利得（包括LPP利得）相抵。

b. ✓ 正确。根据讲义第三节3.1与第七节自查清单第2条与第9条，个人用途财产（PUP，如私用船只/家具）亏损不可扣，Schedule 3第9行（line 15800）「只填利得」；而艺术品属于上市个人财产（LPP），其利得计入line 15900，乘以50%纳入率后，$2,000应税资本利得进入line 12700。

c. ✗ 属于「千元规则误用陷阱」。ITA s.46规定ACB与处置所得均视同不低于$1,000，但机动船处置所得$8,000及油画买卖价格均超过$1,000，不适用零利得免除。

d. ✗ 属于「结转期限错套错误」。PUP亏损是个人消费损失，当年不可扣且不可结转，7年向前结转仅适用于LPP亏损。

97′ 答案 d

a. ✗ 属于「LPP亏损独立池混淆陷阱」。LPP亏损不能冲抵常规股票或房地产的资本利得，只能冲抵LPP类财产（珠宝、艺术品等）的利得。

b. ✗ 属于「LPP与PUP混同错误」。珠宝属于税法明确列举的五类LPP之一，享有向后回抵3年、向前结转7年的待遇，不是普通PUP那样永久作废。

c. ✗ 属于「跨类别乱冲陷阱」。资本属性的亏损严禁冲抵受雇收入。

d. ✓ 正确。根据讲义第三节3.4与第七节自查清单第9条，上市个人财产（LPP）亏损自成一池，只能冲抵LPP利得，不能冲抵普通股票利得；未抵扣的LPP亏损可向后回抵3年、向前结转7年（ITA s.41(2)）。

98 答案 c

a. ✗ 属于「LCGE免税即AMT豁免陷阱」。讲义第二节2.3与第六节6.3明确指出，常规税算到零的纳税人往往正是AMT的主要纳税人，LCGE不会豁免最低税。

b. ✗ 属于「完全剥夺扣除误解」。AMT下LCGE扣除允许按7/5（1.4倍）放大扣除，并不是完全不给扣。

c. ✓ 正确。算 AMT 时利得按 100% 计入（1,200,000 元），LCGE 扣除只放大 7/5（600,000 × 1.4 = 840,000 元），调整后应税收入仍留 360,000 元；减去 2026 年免税额 181,440 元后按 20.5% 计算最低税，与常规税比较取大。多缴的 AMT 7 年内可回抵（ITA s.120.2）。

d. ✗ 属于「省税AMT捏造错误」。AMT是联邦所得税法设立的制度，且多缴部分在未来7年内可结转回抵常规税。

98′ 答案 a

a. ✓ 正确。根据讲义第二节2.3与第六节6.3，多缴的AMT可在其后7个税年内，在常规税超过最低税的限度内申请回抵（ITA s.120.2）；但如果纳税人卖掉资产后随即退休、未来7年收入过低无法产生足够的常规税，多缴的AMT将面临到期作废无法抵回的风险。

b. ✗ 属于「AMT现金返还妄想陷阱」。AMT不是多退少补的预扣款，不能通过T1A直接申请现金退款，只能逐年冲抵未来的常规应税税额。

c. ✗ 属于「AMT罚款误解」。讲义明确说明AMT不是罚款，而是一套平行的税收计算制度，具有法定7年回抵期。

d. ✗ 属于「向后回抵十年捏造错误」。AMT没有向后回抵（carry back）的机制，只能向后结转7年（carry forward 7 years）。

第 15 章答案与解析

99 答案 a

a. ✓ 正确。额度＝结转 8,000 元＋min（110,000 × 18% = 19,800 元，上限 33,810 元）− PA 4,500 元＝ 23,300 元。

b. ✗ 错误。漏扣 PA，会得到 27,800 元。雇主养老金已享受的递延必须从次年 RRSP 额度里扣掉。

c. ✗ 错误。上限只是封顶值；18% × 110,000 = 19,800 元低于 33,810 元，应按 19,800 元算。

d. ✗ 错误。往年未用额度无限期结转，要并入当年额度；漏掉会少算成 15,300 元。

99′ 答案 c

a. ✗ 属于「忽略年度上限封顶陷阱」。$210,000 × 18% = $37,800，已经超过了2026年法定上限$33,810，必须被强行封顶在$33,810。

b. ✗ 属于「遗漏扣减PA陷阱」。即使触及最高限额，在雇主年金计划中积累的PA（$12,000）仍须从当年可用额度中全额扣除。

c. ✓ 正确。Evelyn 的 210,000 × 18% = 37,800 元超过 2026 年上限 $33,810，按上限封顶；再减 2025 年 PA $12,000，额度为 $21,810。

d. ✗ 属于「纯比例裸算错误」。既未考虑法定封顶上限$33,810，也未扣除企业年金PA调整额。

100 答案 b

a. ✗ 属于「TFSA同年取存额度恢复陷阱」。纳税人误以为年内取款即时恢复额度，税法规定提取额必须等到次年1月1日才变回可用额度。

b. ✓ 正确。当年提取的 5,000 元要到次年 1 月 1 日才恢复额度；2 月已用尽当年 7,000 元，9 月存回的 5,000 元全额超额，9 至 12 月共 4 个月，税额 5,000 × 1% × 4 = 200 元，用 RC243 申报。

c. ✗ 属于「TFSA套用RRSP缓冲额陷阱」。$2,000免罚缓冲额是RRSP特有的规定，TFSA根本没有任何免罚缓冲，超出1元即全额按1%/月罚税。

d. ✗ 属于「夸大惩罚后果陷阱」。超额供款仅按月计征1%特别税，不会剥夺账户资格或变更为劳动报酬课税。

100′ 答案 d

a. ✗ 属于「总净值相抵错觉陷阱」。TFSA额度是动态按供款总额跟踪的，不能用年终净供款额来倒算中间的超额。

b. ✗ 属于「虚构30天宽限期陷阱」。只有在产生超额的同一个自然月结束前取出才免当月税；跨入11月已产生第2个计税月份。

c. ✗ 属于「月度计税按日折算误解」。只要该自然月内有任何一天存在超额，该月即按最高超额全额计征1%税，11月仍算整整1个月。

d. ✓ 正确。根据讲义第二节2.3与第三节3.1，5月取出的$6,000要到次年1月1日才恢复为可用额度；10月重新存入后即构成$6,000超额供款。由于超额状态存在于10月全月和11月上半月，因此跨越了10月和11月两个日历月，须按2个月征收每月1%的超额税。

101 答案 c

a. ✗ 属于「配偶RRSP归属按天数硬扣陷阱」。税法ITA s.146(8.3)明确规定归属窗口按纳税年度（taxation years）计算，而不是按36个月的绝对天数计算。

b. ✗ 属于「虚构对半平摊规则陷阱」。配偶RRSP归属要么按规则归属回供款方，要么按持有人纳税，绝不存在法定50/50平摊机制。

c. ✓ 正确。根据讲义第三节3.4与第七节清单第6条，ITA s.146(8.3)的配偶归属规则覆盖「提取当年（2027）+ 前两个纳税年度（2025与2026）」。Michael的供款发生在2024年12月，落在该三年纳税年度窗口之外。因此归属规则不触发，该笔提取100%按Jessica的收入课税，由Jessica申报T4RSP并在line 12900计入应税收入。2024年12月存入、2027年1月提取实际仅跨越约25个月，充分体现了日历年度规划技巧。

d. ✗ 属于「紧急开支免税妄想陷阱」。RRSP提取全额计入应税收入，个人开支原因不能豁免所得税。

101′ 答案 a

a. ✓ 正确。根据讲义第三节3.4，配偶提取发生在2026年，归属窗口覆盖提取当年（2026）及前两个纳税年度（2024与2025）。Henry在2025年1月存入的$12,000正落在该三年窗口期内；实际提取额$8,000与供款额$12,000取较小者，因此全部$8,000归属回供款人Henry头上课税，通过Form T2205计算并计入Henry的2026年收入。

b. ✗ 属于「持有人纳税一刀切陷阱」。配偶RRSP在归属窗口期内的提取依法优先触发归属规则，不能直接按配偶收入课税。

c. ✗ 属于「虚构半数归属上限陷阱」。归属规则采用取小者原则（lesser of total contributions in window and withdrawal amount），本案$8,000小于$12,000，全额归属。

d. ✗ 属于「前60天扣除豁免归属误解」。供款实际发生于2025年日历年，不论其扣在2024还是2025年，均落在2026年提取的三年回溯窗口之内。

102 答案 d

a. ✗ 属于「误把15年当唯一终点陷阱」。最长参与期在三个终点中取最早者，首提次年年底（2026年）远早于15周年（2038年）。

b. ✗ 属于「FHSA无限期长青妄想陷阱」。FHSA是一次性购房工具，合格提取后账户立即进入寿命倒计时，不可无限期维持。

c. ✗ 属于「提取当年即强制关户错误」。税法给予提取次年年底（即2026年12月31日）作为关户缓冲期，而非提取当年年底。

d. ✓ 正确。根据讲义第二节2.4与第七节清单第4条，FHSA最长参与期在三个时点中取最早者：①开立首个FHSA满15周年的年底；②年满71岁的年底；③首次合格提取的次年年底。Rachel于2025年做了首次合格提取，次年年底即2026年12月31日参与期强制终结。若未在当天前将资金清空或直接免税转入RRSP/RRIF，账户当天失去FHSA身份，全部公允市价（$12,000）将一次性全额计入其2026年应税收入（T4FHSA第26格）。

102′ 答案 b

a. ✗ 属于「非合格提款免税妄想陷阱」。未购房直接提现属于应税提取（taxable withdrawal），必须全额并入当年收入课税。

b. ✓ 正确。根据讲义第二节2.4提示框，未买成房的纳税人在FHSA参与期结束前，最佳出口是将全部余额直接转入RRSP或RRIF。该转移依法享受完全税收递延（tax-deferred），且法律明确规定不占用纳税人的RRSP供款额度（does not use RRSP contribution room）。

c. ✗ 属于「跨注册计划直接混转陷阱」。FHSA法律规定只能免税转入RRSP或RRIF，严禁直接转入TFSA。

d. ✗ 属于「捏造惩罚性没收条款陷阱」。税法给予纳税人充分的转入RRSP/RRIF保护机制，不存在强制扣罚30%无法救济的情况。

103 答案 a

a. ✓ 正确。HBP 上限 2024 年上调后维持 60,000 元；C-30 于 2026-06-18 御准，把五年宽限的首提窗口延至 2026—2028 年。Nathan 2026 年首提，首个还款年为 2031 年，此后 15 年还清，在 Schedule 7 上指定。

b. ✗ 错误。35,000 元是 2024 年 4 月 16 日及以前的旧上限，而且漏了延长后的五年宽限。

c. ✗ 属于「忽略五年宽限期法定延期陷阱」。2026年提取者享受已生效的5年宽限期，首个还款年为2031年而非2027年。

d. ✗ 错误。40,000 元是 FHSA 终身上限，10 年是 LLP 的还款期；HBP 上限 60,000 元、还款期 15 年。

103′ 答案 c

a. ✗ 属于「CRA自动代办指定幻想陷阱」。CRA不会代纳税人做主观指定；Schedule 7未做指定依法直接视为当年未还款。

b. ✗ 属于「退还供款虚构惩罚陷阱」。$10,000供款完全合法并被作为常规RRSP供款处理，不会被退回。

c. ✓ 正确。HBP 还款必须在 Schedule 7 上指定。没指定时，当年供款按普通供款处理，当年应还未还的 4,000 元直接计入 2031 年收入。

d. ✗ 属于「自动顺延期限错误」。HBP的15年还款期是刚性的，欠缴年份直接变应税收入，还款期不会因此被拉长。

104 答案 b

a. ✗ 属于「非居民TFSA供款独立罚税陷阱」。纳税人误以为额度充足即可境外存入，税法明确规定非居民身份剥夺了存入资格，额度再多也必须按月受罚。

b. ✓ 正确。非居民期间的任何 TFSA 供款都按 1%/月计税，与额度够不够无关，直到取出或恢复居民身份为止。8 至 12 月共 5 个月，10,000 × 1% × 5 = 500 元，用 RC243 申报。

c. ✗ 属于「夸大没收与注销后果陷阱」。CRA不会强制没收资金或强制解散信托，只按月计征1%特别税。

d. ✗ 属于「混淆非居民预扣税税种陷阱」。向TFSA供款不属于Part XIII扣缴范围（提取或投资分红才可能涉及），非居民供款适用的是按月计征的Part XI.01特别税。

104′ 答案 d

a. ✗ 属于「非居民TFSA账户内收益误征税陷阱」。加拿大税法明确规定TFSA账户内的增值与分红即使持有人为非居民，在加拿大一侧依然享受免税待遇。

b. ✗ 属于「持有即受罚误读陷阱」。非居民完全可以合法保留离境前开立的TFSA，只要不进行新供款，绝不会产生每月1%罚税。

c. ✗ 属于「身份变更强制除名错误」。税法允许非居民继续持有TFSA外壳，无需强制转换为常规应税账户。

d. ✓ 正确。根据讲义第二节2.3「离境后TFSA的完整待遇」，成为非税务居民后，纳税人已有的TFSA账户可以继续保留，账户内的股息、利息与资本利得在加拿大一侧完全免税（居住国如英国/美国可能课税）。非居民受限的仅是「不得存入新资金」和「全年在册非居民不产生新额度」。

105 答案 c

a. ✗ 属于「成立当年有最低额与强制预扣误解」。RRIF在成立当年（2026）法定最低提取额为零；且法定最低提取额依法豁免预扣税。

b. ✗ 属于「剥夺配偶年龄选择权陷阱」。税法明确允许持有人在首次受领支付前一次性选定按更年轻配偶的年龄计算最低额。

c. ✓ 正确。RRIF 成立当年最低额为零，次年起才有。首次付款前可一次性选择按配偶年龄计算：配偶 2027 年初 65 岁，因子 1 ÷（90 − 65）= 4.00%，低于 Edward 的 5.28%，最低额由 31,680 元降到 24,000 元。最低额本身不预扣税。

d. ✗ 属于「最低额与超额预扣混淆陷阱」。只有超过最低提取额的部分才按10/20/30%分档预扣税，最低额本身完全不预扣。

105′ 答案 a

a. ✓ 正确。年初 71 岁因子 5.28%，最低额 400,000 × 5.28% = 21,120 元，不预扣。超出部分 35,000 − 21,120 = 13,880 元落在 5,000 至 15,000 元档，预扣 20%，即 2,776 元。

b. ✗ 属于「全额按最高档预扣错误」。最低提取额依法不预扣，且超额部分$13,880在$15,000以下，预扣税率为20%而非30%。

c. ✗ 属于「超额提取免预扣误解」。超出法定最低额的提取款项必须依法按10/20/30%分档代扣代缴预扣税。

d. ✗ 属于「虚构延期至75岁陷阱」。71岁是硬性分水岭，从满71岁的次年（72岁那年年初）起每年必须强制提取最低额。

第 16 章答案与解析

106 答案 c

a. ✗ 错误。掉入了典型的“用折旧制造亏损避税”陷阱。税法硬性规定，个人出租物业的 CCA 不能用来制造或扩大出租亏损（cannot create or increase a rental loss），严禁利用出租折旧冲减工资收入。

b. ✗ 错误。税法并没有剥夺纳税人扣除部分折旧的权利。纳税人可以在净出租收入允许的额度内申报，将净出租收入正好降为零。

c. ✓ 正确。根据个人出租物业折旧限制规则，当年可申报的资本成本折旧额 (Capital Cost Allowance, CCA) 以扣除其他费用后的净出租收入为上限（本案中为 $3,500），以防止制造出账面亏损去抵减其他收入。未申报的差额（$9,200 − $3,500 = $5,700）不会消失，而是继续保留在未折旧资本成本 (Undepreciated Capital Cost, UCC) 余额中，供未来年度重新计算计提。

d. ✗ 错误。未申报的 $5,700 并不构成独立的非资本亏损 (non-capital loss) 结转额度，而是体现在资产类别的 UCC 基础中，未来年度仍需按当年 UCC 余额与收入限制重新计算。

106′ 答案 b

a. ✗ 错误。误以为可以按单一盈利物业单独算上限。税法规定必须合并计算本人适用的全部出租物业损益，物业 2 的 $3,000 亏损必须与物业 1 的 $8,000 收益合并抵消，合计净出租收入仅为 $5,000。

b. ✓ 正确。根据出租物业 CCA 限制规则，纳税人必须合并计算名下所有出租物业扣除其他费用后的净损益。物业 1 的净收入 $8,000 扣除物业 2 的净亏损 $3,000 后，合计净出租收入为 $5,000。因此，Diana 合计最多只能申报 $5,000 的折旧扣除额 (CCA)，将整体净出租收入降为零，不得利用折旧造亏抵扣其 $90,000 工资。

c. ✗ 错误。这是典型的违规造亏申报，违反了 CCA 不能制造或扩大出租亏损的核心法定红线。

d. ✗ 错误。拥有一处亏损物业不会剥夺所有物业提折旧的权利，只要合并后的合计出租净收入大于零，即可在合计净收入范围内申报 CCA。

107 答案 a

a. ✓ 正确。根据当期费用 (current expense) 与资本支出 (capital expenditure) 的法定划分标准：$1,200 的室内石膏板修补与粉刷仅仅是恢复房屋原貌的例行维护，属于当期费用，可在 2026 年全额扣除；而花费 $18,000 换装材质显著更优、寿命与保修期更长的高级金属屋顶，对物业构成了实质性改良并带来了长期的持久利益，属于资本支出，不能当年一次性扣除，必须计入建筑物的未折旧资本成本 (UCC) 逐年计提 CCA。

b. ✗ 错误。掉入了“只要是房屋维护所必须的支出就能全额扣除”的常见误区。屋顶更换采用了更高级材质、延长了使用寿命并实质提升了资产价值，必须资本化处理。

c. ✗ 错误。误以为同一合同内的所有支出必须性质一致。税法要求按各项支出的经济实质分别定性，普通的例行粉刷修补不能因为与大修同时进行而被强制资本化。

d. ✗ 错误。颠倒了两者的税务定性。出租物业正常的退租粉刷修补是合规的出租运营费用，而全面升级材质的屋顶更换才是资本支出。

107′ 答案 d

a. ✗ 错误。吸引高租金并不能改变资本支出的法律性质。大幅提升房屋档次与价值的豪华改装必须资本化逐年折旧。

b. ✗ 错误。税法中不存在所谓超过 $500 即强行资本化的金额硬门槛，恢复正常运转的例行检修维护（$650）属于纯粹的当期费用。

c. ✗ 错误。定性颠倒。实质性改良必须资本化，例行维护与恢复原状属于当期扣除。

d. ✓ 正确。根据划分标准，$650 的暖炉检修和换滤网属于维持资产正常运转的经常性开支，为当期费用 (current expense)，当年全额扣除；而 $14,000 的升级换装显著改善了资产原有水平并带来长期增值利益，属于资本支出 (capital expenditure)，必须计入未折旧资本成本 (UCC) 逐年折旧。

108 答案 d

a. ✗ 错误。忽略了折旧收回 (Recaptured CCA) 的独立核算，把全部售价超过 UCC 的收益（$450,000 − $280,000 = $170,000）错误地全部当作资本利得减半计税。

b. ✗ 错误。折旧收回不适用纳入率，要全额计入，不能减半成 35,000 元。

c. ✗ 错误。2/3 纳入率是从未生效、已撤销的提案，2026 税年仍按 ½。

d. ✓ 正确。两笔账：① 处置所得封顶在原始成本 350,000 元，减年初 UCC 280,000 元，得折旧收回 70,000 元，全额计入收入；② 售价超出原始成本的 100,000 元是资本利得，按现行 ½ 纳入率，应税资本利得 50,000 元。

108′ 答案 b

a. ✗ 错误。折旧收回的法定上限是历史上实际申报过的折旧总额（$50,000），不可能产生 $70,000 的折旧收回；售价超过原始成本的 $20,000 属于资本利得。

b. ✓ 正确。第一步，处置所得冲减 UCC 封顶在原始成本 $300,000。$300,000 减年初 UCC $250,000 = $50,000，该负数绝对值全额（100%）作为折旧收回 (Recaptured CCA) 计入收入；第二步，售价超出原成本部分为资本利得（$320,000 − $300,000 = $20,000），按 2026 税年现行 50% 纳入率计入应税资本利得为 $20,000 × 50% = $10,000。

c. ✗ 错误。误将折旧收回按 50% 折半计入。折旧收回不适用资本利得纳入率，必须 100% 全额计入所得。

d. ✗ 错误。将折旧收回与资本利得混为一谈，全部按 50% 优惠计税，忽略了税法对折旧收回全额补税的规定。

109 答案 b

a. ✗ 错误。掉入了“按全年总出租天数累计判断”的陷阱。税法规定“不足 90 连续天”是以每一段独立租约为基准进行判断，不能用全年总天数来规避短租定性。

b. ✓ 正确。根据 ITA s.67.7 短租不合规费用扣除规则：第一，法定短租门槛为不足 90 连续天（less than 90 consecutive days），且按每段独立租约分别判断。租约 A（60天）不足 90 天属于短租，由于未取得当地牌照，且 2024 年的一次性补办宽限在 2026 年已不复存在，对应这 60 天的费用按比例全额剔除不可扣；第二，租约 B（120天）达到 90 连续天以上，不属于法定短租定义，不受 s.67.7 费用剔除规则限制，其合规费用正常扣除。

c. ✗ 错误。2024 税年的过渡宽限期（当年年底前补齐即视为合规）仅限 2024 年一次性适用，2025 和 2026 税年没有任何宽限期。

d. ✗ 错误。过度扩大了惩罚范围。s.67.7 仅针对不合规的“短租（不足 90 天）”天数按比例剔除费用，不影响达到 90 连续天以上的长期出租费用扣除。

109′ 答案 c

a. ✗ 错误。误以为 2024 年的补办合规宽限期在 2026 年仍可使用。2026 税年无任何宽限期，未合规短租费用直接剔除。

b. ✗ 错误。把短租法定门槛误记成了 30 天。ITA s.67.7 的法定短租门槛为不足 90 连续天，40 天的租约属于法定短租。

c. ✓ 正确。根据《所得税法》第 67.7 条，由于三段租约每段均为 40 连续天（均不足 90 连续天），全部属于法定短租 (short-term rental)；在当地要求许可而未取得的情况下，2026 税年无任何宽限期，出租期间对应的全部运营费用依法全额剔除，不可抵扣。

d. ✗ 错误。税法规定按“不合规天数 ÷ 短租天数”比例全额剔除费用，由于所有短租天数均不合规，剔除比例为 100%，不存在减半的行政宽减。

110 答案 c

a. ✗ 错误。混淆了合伙 (partnership) 与共有产权 (co-ownership) 的界线。在共有产权下，不存在合伙层面的集中强制约束，共有人不需要统一动作。

b. ✗ 错误。税法不允许共有人之间随意转移或转让资本成本与 CCA 额度，各共有人只能基于各自持有的成本份额计算与扣除。

c. ✓ 正确。根据税法原理，在共有产权 (co-ownership) 结构下，只要未构成法律意义上的合伙关系，各共有人对各自持有的资本成本份额独立记账、各自在个人 Form T776 上申报。共有人之间完全独立决策，Eric 申报其份额的最大折旧、Jason 当年申报 $0 完全合法可行。

d. ✗ 错误。CCA 是一项纳税人自主决定的可选税收扣除（permissive deduction），税局绝不会强制或自动为纳税人计提折旧。

110′ 答案 a

a. ✓ 正确。根据合伙企业 (partnership) 的税务规则，出租物业的资本财产属于合伙企业整体，CCA 折旧必须在合伙企业层面统一核算与申报（或统一不报），扣除折旧后的净收入再按合伙协议份额分配给各个合伙人，单个合伙人无法在个人税表上各自独立提折旧。

b. ✗ 错误。这是共有产权 (co-ownership) 的处理方式，不能套用到合伙企业上。合伙财产的 UCC 属于合伙整体，不在个人层面上独立分割记账。

c. ✗ 错误。合伙企业完全有权对其持有的合资格资本财产计提 CCA 折旧，只是折旧决定必须在合伙层面统一做出。

d. ✗ 错误。税法中没有按个人最高边际税率决定合伙报税的规定，合伙报税决策由合伙协议及合伙整体管理机制决定。

111 答案 a

a. ✓ 正确。根据《所得税法》第 12(12)–(14) 条的住宅物业翻炒规则 (flipped property rule)，持有不足 365 连续天的住宅处置利得视同经营收入 (business income)，100% 全额计税，不能享受资本利得 1/2（50%）的纳入率。极其重要的考点是：翻炒规则不仅适用于自住房，纯出租用途的住宅物业同样受其约束；由于 Samantha 持有仅 240 天且无生活事件例外，利润全额视同经营收入。

b. ✗ 错误。掉入了“翻炒规则只管自住房”的典型认知陷阱。税法明确将住宅性质的出租物业同样纳入翻炒规则约束范围。

c. ✗ 错误。真实出租并不能豁免联邦 365 天翻炒规则，只有税法列明的九大生活事件（如死亡、残疾、工作调动等）才能豁免。

d. ✗ 错误。翻炒规则没有减半或对半分摊的规定，一旦触发，整笔收益全额视同经营收入。

111′ 答案 d

a. ✗ 错误。误以为利得被定性为经营收入则亏损也可作为经营亏损扣除。翻炒规则设置了单边惩罚机制：利得视同经营收入全额纳税，但亏损严禁扣除。

b. ✗ 错误。ABIL 仅适用于合资格小企业股份或债务损失，住宅翻炒绝不符合 ABIL 资格。

c. ✗ 错误。翻炒物业亏损不被允许作为常规资本亏损处理，税法明确规定其亏损在法律上单边归零。

d. ✓ 正确。根据住宅物业翻炒规则 (flipped property rule)，持有不足 365 连续天处置住宅且无生活事件豁免的，税法单边规定处置亏损视同为零（deemed to be nil）。Lucas 的 $30,000 亏损既不能抵扣其他收入，也不能作为资本亏损结转，彻底归零不可扣除。

112 答案 b

a. ✗ 错误。掉入了将省级空置税豁免与联邦所得税混同的严重误区。省级财产税的免税不代表联邦所得免税。

b. ✓ 正确。BC 省投机与空置税 (Speculation and Vacancy Tax, SVT) 是省级财产税，与联邦个人所得税是完全独立并行的两套制度。Victor 满足了自然年出租满 6 个月的条件，成功豁免了 2026 年针对加拿大公民的 1% SVT；但只要取得了租金收入，联邦层面的 T776 出租收入申报义务（总收入 Line 12599、净收入 Line 12600）完全不受影响，必须如实申报。

c. ✗ 错误。Victor 是加拿大公民，且列治文完全适用 SVT 出租豁免；同时联邦申报绝不能免除。

d. ✗ 错误。税法不存在以缴纳省级财产税来替代联邦所得税申报的选举权利，两者法律依据不同，必须依法独立履行。

112′ 答案 c

a. ✗ 错误。外国业主在 2026 年适用上调后的 3% SVT 税率，而非 1% 居民税率；且未发生任何出租活动无需申报 T776。

b. ✗ 错误。2% 是 2025 年的旧税率，2026 年外国业主税率已升至 3%；且联邦税法对完全空置房屋不征收视同租金收入。

c. ✓ 正确。根据 2026 税年现行规则，BC 省投机与空置税 (SVT) 对外国业主的税率上调至 3%（2025 年为 2%），由于房屋全年空置且无豁免，必须全额缴纳 3% 的 SVT；在联邦所得税层面，由于没有产生任何租金收入，纳税人无需填报 Form T776。

d. ✗ 错误。空置住宅公寓不符合旅游住宿豁免，且不存在所谓的联邦非居民空置附加税替代机制。

第 17 章答案与解析

113 答案 c

a. ✗ 错误。免税按年数比例给：只有指定给这套联排的年份（加一年）才进分子，指定给度假屋的年份不算，所以不能全免。

b. ✗ 错误。漏了「加一年」：只按 5 年算，免税 300,000 × 5/10 = 150,000 元，剩 150,000 元，乘 ½ 得 75,000 元。她取得当年是居民，B 应为 5 + 1 = 6。

c. ✓ 正确。免税额 = A × B/C = 300,000 × 6/10 = 180,000 元（B = 5 年指定 + 1，C = 10）。剩余资本利得 120,000 元，按 ½ 纳入，应税资本利得 60,000 元。

d. ✗ 错误。120,000 元是免税后的资本利得，还要乘 ½ 纳入率才是应税资本利得。

113′ 答案 a

a. ✓ 正确。免税额 = 400,000 × 4/8 = 200,000 元（B = 3 + 1，C = 8），剩余资本利得 200,000 元，按 ½ 纳入，应税资本利得 100,000 元。

b. ✗ 错误。漏了「加一年」：B 取 3 年时免税 150,000 元，剩 250,000 元，乘 ½ 得 125,000 元。他取得当年是居民，B 应为 4。

c. ✗ 错误。200,000 元是免税后的资本利得，忘了乘 ½ 纳入率。

d. ✗ 错误。只有指定年数加一覆盖全部持有年数（B/C ⩾ 1）时才全免，这里只指定了 3 年。

114 答案 a

a. ✓ 正确。s.220(3.5) 的罚款是 8,000 元与「100 元 × 逾期完整月数」两者取低。逾期 15 个完整月，100 × 15 = 1,500 元，低于 8,000 元。

b. ✗ 错误。8,000 元是封顶值，只有按月累计达到 80 个月以上才收满；本案 15 个月应取较低的 1,500 元。

c. ✗ 错误。掉入“真自住就不罚款”的误区。2016 年税改后，主居所免税的享受以主动申报并指定为法定前置要件；忘记申报后补做指定属于税法特许程序，必须承担 s.220(3.5) 罚款。

d. ✗ 错误。混淆了主居所迟做选举罚款与普通 T1 欠税迟报罚金（late-filing penalty）。主居所迟做指定适用法定的月度固定额计算规则（$100/月），与房产增值幅度完全无关。

114′ 答案 c

a. ✗ 错误。100 × 102 = 10,200 元，但罚款两者取低，封顶 8,000 元。

b. ✗ 错误。这是误按 12 个月封顶计算。ITA s.220(3.5) 的月度累计并不受 12 个月限制，其唯一的封顶是法定金额 $8,000。

c. ✓ 正确。8,000 元与「100 元 × 102 个完整月 = 10,200 元」取低，罚款为 8,000 元。

d. ✗ 错误。误以为超过一定追索期后免除罚款。主居所补做指定是纳税人主动寻求特许救济，必须按法条支付 s.220(3.5) 罚款。

115 答案 b

a. ✗ 错误。45(2) 选举制度的立法初衷就是允许纳税人在人已经完全搬出、不住在里面的情况下，依 ITA s.54(b) 仍将该房产合法指定为主居所，不要求每年返回居住 30 天。

b. ✓ 正确。根据 ITA s.45(2) 及 s.54 主居所定义，做 45(2) 选举的硬性代价是在选举有效期间严禁对该房产申报任何资本成本折旧 (capital cost allowance, CCA)；同时，由于每家庭每年只能指定一处主居所，在享受 45(2) 延展的最多 4 年期间，纳税人不得将其他任何房产指定为主居所。

c. ✗ 错误。45(2) 选举信只需在改变用途当年（即 2026 税年）的税表中提交一次即可，后续年份无需年年重复提交信件。

d. ✗ 错误。税法第 45(2) 条对租金收入绝对金额或占总收入比例没有任何限制要求。

115′ 答案 d

a. ✗ 错误。45(2) 选举有效期间绝对禁止计提任何 CCA，根本不存在 4% 的安全容许额度。

b. ✗ 错误。计提 CCA 的后果不仅是卖房时发生折旧收回 (recapture)，而是直接导致 45(2) 选举撤销，从而丧失继续指定该房为主居所的资格。

c. ✗ 错误。毫无税法依据的虚假表述，计提折旧绝不会延长选举期。

d. ✓ 正确。在 45(2) 选举生效期间计提资本成本折旧 (CCA)，属于纳税人以实际行动撤销（rescind）该选举。自计提 CCA 当年起，45(2) 选举失效，视同发生用途改变处置，且自该年起不能再依该选举享受主居所指定年数。

116 答案 d

a. ✗ 错误。混淆了 45(2) 与 45(3)。45(2) 是自住转出租当年随 T1 提交，而 45(3) 是出租转自住，法条规定最晚可推迟至实际出售物业那一年（或 CRA 提出要求后 90 天）提交，并非改变用途当年必须提交。

b. ✗ 错误。购房年份完全无法预知未来是否转为自住，根本不可能在取得年提交；申报搬家费与 45(3) 选举的有效性无关。

c. ✗ 错误。税法中不存在 30 天内提交 45(3) 的规定；配偶是否拥有注册账户与该选举毫无关联。

d. ✓ 正确。根据 ITA s.45(3)(a)，该选举信的法定截止期限为“CRA 发出书面要求后 90 天”与“最终实际处置房产那一年的纳税申报截止日”两者中较早的那个；根据 s.45(4)，若在改变用途之前任何一年曾对该房产申报过资本成本折旧 (CCA)，该 45(3) 选举直接被法律视为从未做出（deemed never made）。

116′ 答案 a

a. ✓ 正确。根据 ITA s.45(4)，若本人、配偶或相关信托在改变用途之前任何一年对该物业计提过任何资本成本折旧 (CCA)，第 45(3) 款选举视为从未做出（deemed never to have been made）。Rachel 在 2021 和 2022 年计提过 CCA，彻底破坏了该选举的前提要件，递延完全无效。

b. ✗ 错误。《所得税法》没有提供补交折旧加利息即可复活 45(3) 选举的补救机制，一旦历史上扣过 CCA，法条明确规定选举视为从未做出。

c. ✗ 错误。计提 CCA 是全局性破坏条件，不会只扣除计提折旧的具体年份，而是使整份 45(3) 选举整体无效。

d. ✗ 错误。45(3) 无效导致在 2026 年用途改变时发生视同处置，增值按正常的资本利得纳税，不会被定性为 100% 纳入的翻炒经营收入。

117 答案 b

a. ✗ 错误。持有期不足 365 连续日且无豁免的处置被翻炒规则完全剔除出资本利得区间，不得享受 50% 纳入率，也不能报在 Schedule 3 上。

b. ✓ 正确。根据 ITA s.12(12)–(14)，翻炒房规则的适用标的明确包含“取得加拿大住宅单元的权利”（right to acquire a housing unit，即预售楼花转让合同）。Lucas 持有该权利仅 270 天（不足 365 连续日）且无生活事件例外，其全部利得被强制视同经营收入 (business income)，100% 进应税收入，申报在 T2125 表上，且无法主张主居所免税。

c. ✗ 错误。掉入“楼花不是房子、没交房没收钥匙就不算卖房”的陷阱。税法条文 s.12(13)(a)(ii) 明确将预售合同权利列为翻炒房法定标的。

d. ✗ 错误。$20,000 的主要居所扣除是 BC 省翻炒税独有的概念，联邦所得税根本没有该项扣除；且预售合同转让从未实际居住，即使在 BC 省也无法享受主要居所扣除。

117′ 答案 c

a. ✗ 错误。翻炒规则是一条只朝一个方向生效的严苛单边规则。ITA s.12(14) 明确规定翻炒房产生的亏损视为零，严禁作为经营亏损抵扣其他收入。

b. ✗ 错误。合格小企业投资亏损 (ABIL) 仅适用于小型企业公司的股票或债权投资损失，完全不适用于个人持有的住宅房地产亏损。

c. ✓ 正确。根据 ITA s.12(14)，落入联邦住宅翻炒规则的处置，纳税人因该房产产生的任何亏损均被法律直接视同为零（deemed to be nil）。赚了算经营收入全额课税，亏了单边归零完全不给扣，不能抵扣当期或以后任何收入。

d. ✗ 错误。翻炒规则已经将该物业从资本资产定性中剔除，不能按资本亏损申报，更不存在向前结转 3 年或无限期向后结转的待遇。

118 答案 c

a. ✗ 错误。这是常规合格搬迁与翻炒例外之间的重大考点。ITA s.12(13)(b)(vi) 在翻炒生活事件例外中，明确豁免了搬迁费扣除规则中“新工作地点与新居必须在加拿大境内”的要求。

b. ✗ 错误。主动更换工作只要满足合格搬迁（eligible relocation，新居比旧居离新工作地近至少 40 公里）即属于法定九项生活事件之一，并不限于被动裁员。

c. ✓ 正确。根据 ITA s.12(13)(b)(vi)，因就业或就学发生的合格搬迁（eligible relocation，距离缩短至少 40 公里）属于九项生活事件例外之一；且法条特别明确在此处不适用“新工作地点与新居须在加拿大境内”的通常限制。Grace 迁往美国西雅图就职完全符合该例外，不落入翻炒规则，其利得按资本利得处理并可主张主居所免税。

d. ✗ 错误。20% 税率是 BC 省翻炒税的规则，并非联邦所得税规则；且符合生活事件例外时并不征收惩罚税。

118′ 答案 b

a. ✗ 错误。税法并不要求必须取得法院正式离婚判决书，只需因婚姻或同居关系破裂而分居即可。

b. ✓ 正确。根据 ITA s.12(13)(b)(iii)，因婚姻或同居伴侣关系破裂而处置房产属于生活事件例外之一，但法条设有一项客观时间要件：处置前必须已经分居至少 90 天（at least 90 days）。Nathan 夫妇已连续分居 95 天，满足了法定天数要求，因此完全符合例外条件，免受翻炒规则定性。

c. ✗ 错误。法定分居门槛是 90 天而非 365 天，切忌将连续持有期门槛与分居时间门槛相混淆。

d. ✗ 错误。税法中完全不存在将卖房款上缴 CRA 托管的荒谬要求。

119 答案 a

a. ✓ 正确。联邦：持有 425 天已超过 365 天，不触发联邦翻炒规则。BC：门槛 730 天，425 天仍应税（递减税率）；作为主要居所且持有满 365 天，可减最高 20,000 元的主要居所扣除。

b. ✗ 错误。混淆了管辖权与门槛。联邦翻炒规则门槛为 365 天，425 天已脱离联邦翻炒范围，联邦利得仍为资本利得；730 天是 BC 省独立法案的门槛。

c. ✗ 错误。把门槛完全记反了。BC 省主要居所扣除恰恰要求持有满 365 天以上才给，不足 365 天的高税率持有者反而不享有该项扣除。

d. ✗ 错误。虽然 2024 税年考试口径定稿时 BC 翻炒税尚未开征（考试口径覆盖为零），但在 2026 现行税法下，BC 翻炒税是一部完全独立的省级税法，既不通过联邦 Schedule 3 管理，也不与联邦税合并，处置后 90 天内必须向 BC 财政厅独立交表申报。

119′ 答案 d

a. ✗ 错误。这是混淆联邦与 BC 省程序要求的致命误区。联邦九项例外符合即适用，而 BC 省翻炒税的生活事件豁免属于“必须申报类”，不交表不能享受豁免。

b. ✗ 错误。受雇人员的非自愿解雇在 BC 省翻炒税法下同样被列为法定生活事件豁免清单（但不适用于自雇者）。

c. ✗ 错误。两套系统完全独立运作，CRA 不会替 BC 省代收或流转翻炒税申报。

d. ✓ 正确。根据《BC 省住宅物业短期持有利润税法》，生活事件豁免并非自动生效，纳税人必须在房产处置后 90 天内向 BC 财政厅单独提交翻炒税申报表才能取得该豁免。若未在 90 天内交表，即使事实完全符合解雇条件，也将面临至少 $500 的最低迟报罚款 (late-filing penalty)。

第 18 章答案与解析

120 答案 b

a. ✗ 错误。这是典型的“倒置判定顺序”陷阱。根据 CRA Income Tax Folio S5-F1-C1 ¶1.30，ITA s.250(1)(a) 的 183 天逗留视同居民规则仅在确认个人不是事实居民（factual resident）的前提下才适用。Chloe 拥有住所和省医保，已构成事实居民，绝不能适用视同居民。

b. ✓ 正确。根据最高法院 Thomson 案判例及 ITA s.250(3)，判定居民身份必须先考察事实居住联系（residential ties）。Chloe 租住公寓（重大联系）、办理 BC 省医保及开设银行账户（次要联系），自 2026 年 3 月 1 日入境起即建立起通常居住关系，属于部分年度事实居民 (factual resident/part-year resident)。她只需就 3 月 1 日至年末期间的全球收入向加拿大纳税，按 12 月 31 日居住省缴纳 BC 省税，并享有省级抵免。

c. ✗ 错误。这是“混淆移民身份与税务居民身份”陷阱。加拿大税法实行事实居住原则而非国籍或移民签证原则（ITA s.2(1)），工签持有人只要建立居住联系，第一天起即可成为事实税务居民。

d. ✗ 错误。视同居民不仅适用前提错误，而且法律后果也完全相反：视同居民按全年的全球收入纳税，且因不属于任何省份而无法享受省税抵免，须加征 48% 联邦附加税。

120′ 答案 d

a. ✗ 错误。死记 183 天规则而忽略了法定判定阶梯。ITA s.250(1)(a) 是兜底条款，仅适用于不具备事实居住联系的个人。

b. ✗ 错误。受雇收入属于 Part I 积极经营与受雇收入，非居民亦不适用 Part XIII 预扣；更重要的是 David 拥有重大居住联系，是事实居民而非非居民。

c. ✗ 错误。视同居民在法律上不属于任何省份，不能申报省税抵免，且须缴纳 48% 联邦附加税。

d. ✓ 正确。根据 ITA s.250(3) 及 CRA Folio S5-F1-C1，David 与配偶在加居住并租房、办医保，建立了不可动摇的事实居住联系，属于 2026 年 4 月 15 日起算的部分年度事实居民 (factual part-year resident)。他仅就 4 月 15 日之后的全球收入申报纳税，绝不能按 183 天视同居民处理。

121 答案 c

a. ✗ 错误。此选项犯了三重错误：第一，直接填报了全年全额 $16,452，忽略了首年部分年度居民必须按天数打折；第二，使用了过时的 15% 抵免率（2024 口径），而 2026 税年联邦最低税阶及抵免率已降至 14%；第三，得出的税额严重高估。

b. ✗ 错误。此选项使用的是 2024 税年的考试口径数字（$15,705 与 15%），既未采用 2026 现行数字，也未按居民天数比例折算。

c. ✓ 正确。根据 ITA s.118.91(b)(ii) 及 CRA 规则，部分年度居民的额度型抵免须按居民天数比例折算。2026 年为平年（365 天），5 月 15 日至 12 月 31 日共计 231 天。2026 税年联邦基本个人额上限为 $16,452，因此第 30000 行可申报金额为 $16,452 × 231 ÷ 365 = $10,412.09。2026 税年联邦最低税阶抵免率已降至 14%，实际联邦抵税价值为 $10,412.09 × 14% = $1,457.69。

d. ✗ 错误。虽然按天数正确折算出了 $10,412.09，但错误地乘上了 2024 税年的 15% 抵免率。2026 税年法定抵免率已降为 14%（抵税价值为 $1,457.69）。

121′ 答案 a

a. ✓ 正确。额度型抵免按居民天数折算：9 月 1 日至 12 月 31 日共 122 天（30 + 31 + 30 + 31），2026 年 365 天。16,452 × 122 ÷ 365 = 5,499.02 元。

b. ✗ 错误。这是新移民首年最常见的错报（“首年基本个人额按全额申报”陷阱）。年末在加并不能享受全额基本个人额，部分年度居民必须按居民期天数严格打折。

c. ✗ 错误。15,705 元是 2024 税年的旧额度；2026 税年应按 16,452 元折算。

d. ✗ 错误。抵免额度并非按半年（50%）简单粗略概算，而是按实际居民天数除以 365 逐日精确计算到分。

122 答案 a

a. ✓ 正确。根据 ITA s.233.7，首次成为加拿大税务居民的个人在首个税年（2026）完全豁免提交 Form T1135。根据 ITA s.128.1(1)(c)，Victor 境外资产的成本基础（cost amount）在登陆当天视同按公允市值（FMV）重新取得，因此股票的新成本基础被抬高至 $140,000（而非原始买入价 $70,000）。自用房产（personal-use property）依法排除在指定境外财产之外。因此到第二年（2027），股票成本额 $140,000 超过了 $100,000 门槛，Victor 必须在 2027 税年申报 T1135。

b. ✗ 错误。此选项犯了两项严重错误：第一，忽略了首年豁免（ITA s.233.7）；第二，误将自用房产（personal-use property）计入指定境外财产，且误按市值而非税收成本额（cost amount）判定。

c. ✗ 错误。T1135 是法定信息申报表，只要成本额在年内任何时点超过 $100,000 即有硬性申报义务，与资金是否汇入加拿大完全无关。

d. ✗ 错误。这是典型的“用原始购入价判定 T1135 门槛”陷阱。新移民成为居民时受 ITA s.128.1 视同取得规则约束，税法成本被重置为登陆日市值 $140,000，必须用 $140,000 判定门槛。

122′ 答案 c

a. ✗ 错误。这是新移民最常踩的“未垫高成本基础”陷阱。若按历史原始成本计算，会把登陆前多年的增值（$170,000）错误计入加拿大税基造成重复缴税。

b. ✗ 错误。税法仅对登陆前的增值豁免，成为税务居民之后产生的后续增值（$350,000 – $320,000 = $30,000）必须作为资本利得向加拿大申报纳税。

c. ✓ 正确。根据 ITA s.128.1(1)(b) 和 (c)，个人成为加拿大居民前一刻视同按公允市值（FMV）处置名下资产并以同一价格重新取得。因此，Sophia 该出租房产在加拿大税法下的调整后成本基础 (ACB) 自动垫高为登陆日市值 $320,000。2027 年出售时的资本利得仅为售价与登陆日市值之差：$350,000 – $320,000 = $30,000。

d. ✗ 错误。混淆了应税资本利得计入率与资本利得本身；资本利得总额为 $30,000，且并不存在任何“新移民终身减半特殊豁免”。

123 答案 d

a. ✗ 错误。CGEB（原 GST/HST 补贴）要求新居民主动提交申请表，报税绝不会自动追补未申请的过往季度；且 SOI 填报的登陆前收入完全不属于加拿大征税范围。

b. ✗ 错误。CRA 明确规定新居民符合条件的抵加后即可立即申请福利，永久居民完全无需等待报税或居留满两年。

c. ✗ 错误。这是典型的“将 SOI 误认为应税收入”陷阱。CRA 官方明确重申：登陆前在境外赚取的收入无需在加拿大交税，SOI 仅作为核定福利发放金额的门槛计算基准。

d. ✓ 正确。根据 CRA 新居民指南及实务规程，新居民必须主动提交 RC151（无子女）或 RC66（有未成年子女）申请 CGEB；若落地后未提交，报税不会自动追补此前未申请季度的款项。同时，登陆前最多两年的全球收入声明（SOI）纯粹用于计算福利额度的家庭净收入递减，CRA 明确规定该笔收入绝不计入加拿大应税收入，不用缴纳任何加拿大所得税。

123′ 答案 b

a. ✗ 错误。登陆前在境外赚取的收入完全不属于加拿大纳税范围，绝不能填入 T1 税表的收入栏，否则会导致严重的多缴税。

b. ✓ 正确。根据讲义与 CRA 官方指引，新移民提交的登陆前收入声明 (SOI) 仅用于计算 CCB 与 CGEB 等按收入递减的福利额度，不构成应税收入，完全无需向加拿大缴税。外币收入按收款当日加拿大银行（Bank of Canada）汇率折算。

c. ✗ 错误。s.128.1 是资本财产的视同处置与取得规则，与日常受雇或营业收入完全无关；且登陆前收入本来就不征税，根本不需要申请豁免。

d. ✗ 错误。收入较高只会导致福利按比例递减，并不存在所谓“超过 $50,000 直接自动拒绝申请”的一刀切规则。

124 答案 a

a. ✓ 正确。s.118.94 的标准是「全部或几乎全部」，CRA 按 90% 执行。非居民期加拿大来源收入 60,000 元，占该期净全球收入 63,000 元的约百分之九十五，超过 90%，可就该期全额申报额度型抵免；纸质申报要附非居民期境内外收入说明。

b. ✗ 错误。ITA s.118.94 明确为满足“全部或几乎全部”（90%）门槛的纳税人保留了申报非居民期抵免的法定权利。

c. ✗ 错误。非居民期间的境外被动收入依法完全不受加拿大管辖，不需要也不应当在加拿大纳税。

d. ✗ 错误。90% 规则的分母明确限定为“非居民期那一段时间内的全球净收入”（net worldwide income for that non-resident period），绝非全年收入。

124′ 答案 c

a. ✗ 错误。税法不存在任何“加拿大收入满 $5,000 即可全额抵免”的绝对门槛，判定标准是相对比例（90%）。

b. ✗ 错误。移民身份与抵免资格脱钩，部分年度居民默认仅享受居民期折算抵免，非居民期抵免严格受 s.118.94 的比例约束。

c. ✓ 正确。在非居民期间，Brenda 的加拿大来源收入为 $8,000，全球净收入为 $8,000 + $72,000 = $80,000，加拿大来源收入占比仅为 10%（远低于 CRA 依据 ITA s.118.94 设定的 90%“全部或几乎全部”门槛）。因此，她无法就非居民期申报额度型个人抵免，只能就 8 月 1 日至 12 月 31 日的居民期按天数比例申报基本个人额。

d. ✗ 错误。个人本身不具备该期间抵免资格，根本不存在可以转移给配偶的有效额度。

125 答案 c

a. ✗ 错误。永久居民与受保护人从建立事实居住联系起即可享受福利，完全没有 18 个月的等待期限制。

b. ✗ 错误。持有临时工作许可或学习许可的临时居民受《所得税法》严格限制，不能落地即领，必须满足 18 个月的居住期门槛。

c. ✓ 正确。根据 CRA 官方指引，永久居民（PR）与受保护人只要成为税务居民并符合监护条件，抵加后即可立即申领 CCB，无任何等待期。而持学签、工签等临时居留许可的个人，必须在加拿大连续居住满 18 个月，且在第 19 个月必须持有有效的居留许可，方可开始领取 CCB 付款。

d. ✗ 错误。CCB 资格取决于居住身份和事实监护，绝不需要等待连续三年报税后才发放。

125′ 答案 b

a. ✗ 错误。在原许可到期前递交续签享有“维持身份”，且此前合法领取的福利完全合法，绝无退还之说。

b. ✓ 正确。根据讲义与 CRA 实务指引，临时居民只要在旧居留许可到期前递交了续签申请，在审理期间即享有法定“维持身份”（maintained status），其居留许可被视为依然有效，因此每月 CCB 款项不会被中断，可继续按期发放。

c. ✗ 错误。维持身份期间无需暂停支付，更不需要等到永居审批通过。

d. ✗ 错误。不存在向 CRA 缴纳所谓维持身份保证金的要求。

126 答案 d

a. ✗ 错误。离境日期不能简单取本人离开之日，必须取三者中最晚的日期（2027 年 9 月 15 日）；此外，T1161 的 $25,000 门槛考查的是财产公允市值总额而非资本利得。

b. ✗ 错误。离境日应为取得新国税籍的 9 月 15 日；且填报 T1161 判定 $25,000 门槛时，加元现金存款和注册退休储蓄计划 (RRSP) 均属于法定先予排除的资产。

c. ✗ 错误。日期判定错误，且只要符合条件的财产总市值超过 $25,000，T1161 就是法定强制申报表。

d. ✓ 正确。根据 CRA 离境税务规则，官方离境日取以下三个日期中最晚者：本人离开日（8月10日）、配偶及受养人离开日（9月1日）、取得新国税务居民日（9月15日），因此离境日为 2027 年 9 月 15 日。根据 Form T1161 申报指引，加元现金存款和规定注册权益（如 RRSP）属于法定排除项；排除后剩余财产（非注册股票市值 $55,000）的公允市值合计超过了 $25,000 门槛，因此 Ethan 必须依法提交 Form T1161。

126′ 答案 a

a. ✓ 正确。根据 ITA s.212(1) 及 CRA 非居民纳税人指引，离境成为非居民后，个人必须主动通知所有加拿大资金支付方（包括银行、租客、物业管理公司及派发股息的公司）其非居民身份，付款方依法负有代扣代缴 25% Part XIII 预扣税（或适用税收协定优惠税率）的法定扣缴义务。若未通知导致预扣不足，纳税人将面临追缴与利息处罚。

b. ✗ 错误。非居民虽然不就境外收入向加拿大纳税，但对加拿大来源的被动收入负有严格的纳税义务，通常通过 25% 预扣税完税。

c. ✗ 错误。加拿大来源被动收入默认走 Part XIII 预扣税体系，不由纳税人自行在次年 6 月 15 日按 48% 附加税申报。

d. ✗ 错误。税法完全允许非居民继续持有加拿大房产和投资，绝无强制出售的规定。

第 19 章答案与解析

127 答案 b

a. ✗ 错误。这是典型的“颠倒判定顺序先数天数”陷阱。根据 CRA 解释件，只有确认纳税人不是事实居民的前提下，s.250(1)(a) 的视同居民条款才适用。

b. ✓ 正确。根据最高法院判例及 CRA Folio S5–F1–C1，判定必须严格遵循阶梯顺序：第一步考察居住联系。Jin 租住公寓（重大居住联系）并办了 BC 医保和银行账户（次要联系），属于事实居民（factual resident）。事实居民按 12 月 31 日居住省（BC 省）缴纳省税并享受省级抵免，绝不适用视同居民，也不缴纳 48% 联邦附加税。

c. ✗ 错误。混淆移民签证身份与税务居民身份。学签持有人只要建立居住联系，第一天起即可成为事实税务居民。

d. ✗ 错误。视同居民在法律上不属于任何省份，不能申报省抵免，且附加税是应纳税额而非可退税额。

127′ 答案 d

a. ✗ 错误。成文法 183 天视同居民规则不能凌驾于事实居住联系之上，必须先看事实联系。

b. ✗ 错误。税务居民身份是事实判断，与是否取得永久居民身份无关。

c. ✗ 错误。视同居民需就全年全球收入纳税，且 Carlos 具备事实联系，定性本身错误。

d. ✓ 正确。根据 CRA 判定阶梯，Carlos 租住联排住宅并办理省医保，建立了不可动摇的重大与次要居住联系，属于事实居民。他应按 12 月 31 日居住省使用 BC 省税包申报，缴纳 BC 省税并享受省级抵免，绝不能被当作视同居民缴纳 48% 联邦附加税。

128 答案 c

a. ✗ 错误。考试口径并非要求 3 项，CRA 实务中也从未要求 10 项。

b. ✗ 错误。单独一项次要联系通常不寻常定性，但 CRA 并未否定次要联系定性的法律效力。

c. ✓ 正确。2024 年培训材料把次要联系写成「至少凑满六项」；CRA 现行解释件没有任何数量门槛，原话是次要联系一般要合起来看（looked at collectively），各项权重不等。本站按现行口径作答，旧的六项门槛只用来认出过期材料。

d. ✗ 错误。无论是考试口径还是 CRA 实务，都不存在 8 项次要联系的门槛。

128′ 答案 a

a. ✓ 正确。CRA 现行解释件对次要联系没有数量门槛，要合起来看、按分量权衡，再结合其他事实判断是否构成通常居住。旧培训材料的「凑满六项」不是现行口径。

b. ✗ 错误。「至少六项」是 2024 年旧培训材料的判定表，CRA 现行做法没有数量门槛。

c. ✗ 错误。CRA 说单独一项次要联系足以定性的情形「不寻常」，但多项次要联系合起来是可以构成居民的。

d. ✗ 错误。次要联系用来判事实居民；183 天视同居民看的是逗留天数，两者不能互换。

129 答案 a

a. ✓ 正确。根据 CRA Folio S5-F1-C1 ¶1.33 及讲义第 2.2 节，“逗留”（sojourn）的法律定义是建立临时居所的居留。每天跨境往返上班、当晚回家睡觉的日常通勤者（commuter），即使跨境 225 次，在税法上逗留天数也是零；而为期 10 天的度假在加拿大建立了临时居住状态，含首尾零头天数共计 10 天。因此 Robert 在 2026 年的法定逗留天数仅为 10 天，远未达到 183 天门槛，属于非居民。

b. ✗ 错误。机械套用“一天的任何部分算一天”，忽视了通勤日不构成逗留的核心例外。

c. ✗ 错误。工作通勤不算逗留，度假反而算逗留，方向完全颠倒。

d. ✗ 错误。税收协定不免除国内法的天数计算，且度假天数已构成事实逗留。

129′ 答案 c

a. ✗ 错误。日常跨境通勤不计入逗留天数。

b. ✗ 错误。税法不存在少于 7 天舍入为零的规则，零头天数亦算完整一天。

c. ✓ 正确。根据 ITA s.250(1)(a) 及讲义第 2.2 节，日常跨境通勤（commute）因未在加建立临时居所，其 210 次往返逗留天数为零。而在酒店度假期间建立了临时居所，根据“一天的任何一部分均算一天”规则，周六、周日、周一三天全部计入逗留天数，合计 3 天。Maya 远未达 183 天，不是视同居民。

d. ✗ 错误。概念颠倒，通勤工作日不算逗留，度假休闲日才算。

130 答案 d

a. ✗ 错误。忽略了 ITA s.250(1) 对武装部队成员及其受养子女的法定视同居民特别规定。

b. ✗ 错误。s.250(1)(f) 看的是经济依附与收入门槛，而非以 18 岁为硬性排除条件。

c. ✗ 错误。驻外军人无在加住所应为视同居民，而非事实居民；Felix 也并非视同非居民。

d. ✓ 正确。根据 ITA s.250(1)(b)，加拿大武装部队成员年内任何时候服役均视同加拿大居民；根据 s.250(1)(f)，其受养子女若当年净收入不超过当年的联邦基本个人额（BPA），亦视同居民。在 2026 税年，联邦基本个人额上限为 $16,452。Felix 的全球收入为 $14,200，未超过 $16,452，因此父子二人均为 2026 年的视同居民（deemed residents）。

130′ 答案 b

a. ✗ 错误。s.250(1)(f) 规定受养子女当年收入不得超过当年基本个人额，并非无条件随父母视同居民。

b. ✓ 正确。根据 ITA s.250(1)(f) 及讲义第 2.2 节与案例三，派驻官员的受养子女只有在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）时，才随同视同居民。Camille 收入为 $19,500，超过了 $16,452 门槛，因此不能自动视同居民，必须根据普通居住联系和逗留规则单独判定其税务身份。

c. ✗ 错误。Camille 在加无居住联系，不能直接判为安省事实居民；且事实居民不交 48% 附加税。

d. ✗ 错误。子女收入超过受养门槛需单独依税法判定，维也纳公约不免除加拿大对本国公民/居民的税收管辖。

131 答案 a

a. ✓ 正确。根据 ITA s.250(5) 及讲义第 1.1、1.4 与 2.2 节，当税收协定仲裁规则将双重居民判归对方缔约国时，该当事人在加拿大税法上被视同非居民（deemed non-resident）。关键在于条文明确规定其效力是“适用于本法所有条文”（for all purposes of the Act）——这意味着不仅条约限制课税，而且国内法的视同处置离境税（deemed disposition）、Part XIII 预扣税以及 TFSA 非居民供款罚税等从那一刻起全套适用。

b. ✗ 错误。s.250(5) 是“for all purposes of the Act”（适用于本法全部条文），绝非仅针对特定收入类型的局部调整。

c. ✗ 错误。协定仲裁判归对方国后适用 s.250(5) 视同非居民，而非视同居民。

d. ✗ 错误。协定仲裁判给对方国直接触发国内法视同非居民，进而直接触发离境税，绝非免除。

131′ 答案 c

a. ✗ 错误。协定仲裁判归对方国直接使当事人丧失加拿大国内法居民地位，而非给 15% 退税。

b. ✗ 错误。视同非居民适用于本法全部条文，不可按收入类别切分身份。

c. ✓ 正确。根据 ITA s.250(5)，凡依据加拿大与其他国家税收协定被判定为该国居民的个人，在加拿大税法下“为了本法的一切目的”（for all purposes of the Act）均视同非居民。因此 Hiroshi 不再就全球收入向加拿大纳税，其在加投资收益转为适用 Part XIII 预扣税，且涉及视同处置离境税等全套非居民规则。

d. ✗ 错误。Hiroshi 已被视同非居民，不再就境外受雇所得向加拿大纳税，亦不适用 48% 视同居民附加税。

132 答案 d

a. ✗ 错误。视同居民在法律上不属于任何省份，对非省内所得不交省税，而非交双倍省税。

b. ✗ 错误。卑诗省税率最低为 5.60%，48% 是联邦附加税率而非省税率。

c. ✗ 错误。联邦附加税是基于联邦应付税（basic federal tax）按比例计算的 48%，并非对总收入按 48% 课税。

d. ✓ 正确。根据讲义第四部分，把“视同居民”当省钱通道完全算反了方向。在 2026 税年：视同居民在最低税阶的附加税边际税负为 14% × 48% = 6.72%，本身就高于卑诗省 5.60% 的最低税阶省税率；更重要的是，事实居民可享受卑诗省基本个人额 $13,216 抵税额及省级可退还抵免，而视同居民省抵免全无。因此视同居民在卑诗省几乎总是税负更贵的那一档。

132′ 答案 b

a. ✗ 错误。附加税绝不可退还，日用品补贴也是定额福利，不能抵消高额附加税。

b. ✓ 正确。讲义第四部分明确指出：视同居民并非省钱路径。最低税阶联邦税率 14%，附加税边际效果为 14% × 48% = 6.72%，已超过卑诗省最低税阶 5.60%；加上视同居民无法使用卑诗省 $13,216 的基本个人额抵税，亦无法获得任何卑诗省可退还抵免，其实际税负几乎必然高于事实居民。

c. ✗ 错误。事实居民按居住省交省税，绝不交 48% 联邦附加税。

d. ✗ 错误。省税与视同居民附加税是完全平行的计算，税负差异显著，CRA 不做拉平。

133 答案 c

a. ✗ 错误。这是讲义第七部分列明的第 7 项常见错报陷阱：将通则机械套用于“回原居国重建居所”的特殊情形，误将离境日推迟至家属离开日。

b. ✗ 错误。部分年度居民离境日在年内离境当天定格，绝非固定在年末。

c. ✓ 正确。根据 CRA Folio S5-F1-C1 ¶1.24 及讲义第 7 部分，常规离境日判定虽取“三日期取最晚”（本人离境、家属离境、取得新国税籍），但存在一条关键例外：纳税人离开加拿大返回原居国重建原居（re-establishing residence in country of origin）的，以本人离境当日为准（即 2026 年 5 月 1 日）。配偶与孩子留在加拿大处理售房或完成学业，不会推迟当事人的法定离境日。若误按 8 月 31 日计算，会连带把视同处置日和全球收入截止日一起算错。

d. ✗ 错误。将申报截止日混同于离境日。

133′ 答案 d

a. ✗ 错误。税法不存在夫妻离境日必须强制绑定的规定。

b. ✗ 错误。部分年度居民离境日在年内离境当天确定。

c. ✗ 错误。离境税视同处置发生在离境日前一刻，并非追溯到年初。

d. ✓ 正确。根据 CRA Folio S5-F1-C1 ¶1.24 及讲义第七部分，回原居国重建居所属于特殊例外情形，离境日以本人离境当天（2026 年 6 月 15 日）为准，配偶滞后离境处理房产并不推迟其离境日。Sunita 在 6 月 15 日之后在英国的受雇所得完全脱离加拿大税网。

第 20 章答案与解析

134 答案 c

a. ✗ 错误。这是落入“机械套用 90 天”陷阱；个人与 graduated rate estate 并非单纯适用 90 天规则，还要与申报截止日后一年比对并取较晚者。

b. ✗ 错误。税法从未规定以评税发出的日历年底作为异议截止期。

c. ✓ 正确。根据 ITA s.165(1)(a) 及讲义第 2.5 节，个人（非信托）与 graduated rate estate 的异议期限为「该年申报截止日后一年」与「评税通知发出后 90 天」两者取较晚者。2025 税年普通雇员申报截止日为 2026 年 4 月 30 日，其后一年为 2027 年 4 月 30 日；NOA 发出日后 90 天约为 2026 年 8 月 18 日。取两者较晚者，法定异议截止日为 2027 年 4 月 30 日。

d. ✗ 错误。混淆了异议时效与正常复评期（3 年）；正常复评期是 CRA 重新评税的期限，绝非纳税人提异议的法定期限。

134′ 答案 a

a. ✓ 正确。根据 ITA s.165(1)(a)，自雇人士 2025 税年申报截止日为 2026 年 6 月 15 日，其后一年为 2027 年 6 月 15 日；而 NOA 发出日（2027 年 5 月 5 日）后 90 天为 2027 年 8 月 3 日。两者取较晚者，8 月 3 日晚于 6 月 15 日，因此截止日为 NOA 后 90 天的 2027 年 8 月 3 日。

b. ✗ 错误。忽略了“取较晚者”规则；当 CRA 严重迟发 NOA 时，NOA 发出后 90 天晚于申报截止日后一年，以较晚的 90 天为准。

c. ✗ 错误。起算法定一年的基准是法定的“申报截止日”（filing-due date, 6月15日），而不是纳税人实际交表的日期（6月10日）。

d. ✗ 错误。从 NOA 发出日起算的时间长度是 90 天，并非整整一年；只有从申报截止日起算才是整整一年。

135 答案 a

a. ✓ 正确。根据 ITA s.152(4)(a)(i) 及讲义第 1.2 与 2.2 节，个人 3 年正常复评期并非无条件的保护伞。只要存在“可归因于疏忽、粗心或故意隐瞒的失实陈述”或欺诈，CRA 即可无限期往回复评，且法律不要求 CRA 必须先成立重大过失罚。Marcus 因粗心记账漏报应税股息构成疏忽失实陈述，CRA 完全有权超期复评。

b. ✗ 错误。落入“把正常复评期当无条件保护伞”陷阱；超期复评不需要达到刑事欺诈门槛，民事上的粗心或疏忽（carelessness or neglect）即可打开无限期复评大门。

c. ✗ 错误。讲义第 2.2 节明确强调超期复评与重大过失罚是两道独立的门槛，s.152(4)(a)(i) 覆盖门槛更低的“疏忽”，不以成立重大过失罚为前置条件。

d. ✗ 错误。T2029 放弃书必须在复评期届满前由纳税人主动签署，在存在疏忽失实陈述时 CRA 享有法定无限期复评权，根本不需要纳税人签署放弃书。

135′ 答案 d

a. ✗ 错误。非 CCPC 公司法定期限才是 4 年，普通个人的正常复评期严格为 3 年。

b. ✗ 错误。正常复评期起算点为原始 NOA 发出当天（2023年5月25日），并非当年年底。

c. ✗ 错误。CRA 没有任何仅凭金额大小就单方面延长正常复评期的行政酌情权。

d. ✓ 正确。根据 ITA s.152(3.1)(b)，个人的正常复评期为原始 NOA 发出日起 3 年（2023 年 5 月 25 日至 2026 年 5 月 25 日）。由于纳税人如实申报、不存在任何疏忽、粗心或故意失实的陈述，法定的例外条款均不适用，2026 年 9 月发出的重新评税已过追诉时效（statute-barred），合法性不成立。

136 答案 b

a. ✗ 错误。落入“混淆核对审查与全面稽查”陷阱；Processing Review 仅是针对特定抵扣格子的日常凭证核对，绝非针对企业或个人多年账目的现场全面稽查（audit）。

b. ✓ 正确。根据讲义第 2.3 节，Processing Review（评税后审查）发生在 NOA 发出之后，属于 CRA 八大核对项目之一。其性质是核实特定格子是否有支持文件，而非深入账目的稽查（audit）。Brian 应当在信给定的网址输入 claim code 查明所需文件，并在 30 天窗口内如期补交凭证。

c. ✗ 错误。Pre-assessment Review 发生在 NOA 出具之前；且核对程序绝不会吊销纳税人的工卡号（SIN）。

d. ✗ 错误。比对项目（Matching Program）查的是第三方申报单（T4/T5）与税表的比对，而 Processing Review 查的是纳税人自主申领的扣除或抵免收据。

136′ 答案 c

a. ✗ 错误。Matching Program 发生在 NOA 发出之后，不属于在评税前拖延发单的 Pre-assessment Review。

b. ✗ 错误。武断评税是长期不报税被催告后的强制行政评税，与常规税后的 Matching Program 自动化比对性质完全不同。

c. ✓ 正确。根据讲义第 2.3 节表格，信息比对项目（Matching Program）发生在 NOA 出具之后，其机制是将纳税人申报的数字与雇主、金融机构等第三方直接报送给 CRA 的税务滑单（如 T4、T5）进行系统化自动化比对，查实是否存在漏报收入或数字不一致。

d. ✗ 错误。Matching Program 是 CRA 主动发起的核查项目，不是纳税人依据 RC4288 主动申请的纳税人减免程序。

137 答案 d

a. ✗ 错误。ITA s.152(4.2) 的 10 年退税公平条款明确适用于个人税表调整，并非仅适用于公司。

b. ✗ 错误。虽然 3 年正常复评期已过，但依据 s.152(4.2)，CRA 拥有长达 10 个日历年的酌情调整权力，2022 年依然可以受理。

c. ✗ 错误。ReFILE 软件改表只能改 2021 及以后税年，根本无法处理 2014 年；且 2022 年支持更快的在线修改。

d. ✓ 正确。根据 ITA s.152(4.2) 及讲义第 2.4 节，CRA 发放调整退税有一条硬上限：退税不得对超过 10 个日历年的调整请求发放。该 10 年窗口锚在“要改的税年”，2026 年受理的请求最远只能回溯到 2016 税年。2022 税年完全在 10 年窗口内，可正常调整并退税；而 2014 税年已超过 10 个日历年，依法无法发放退税。

137′ 答案 a

a. ✓ 正确。根据讲义第 2.4 节及第三节第 2 节点，申请改一份已申报的税表（无论是通过 My Account 的 Change my return、软件 ReFILE 还是纸质 T1-ADJ），法定前置条件是“必须先收到 NOA”。在原始评税未完成前，系统不支持也不允许提交调整申请；此外，若有多次调整，必须等上一次处理完毕方可提交下一次。

b. ✗ 错误。异议通知书（T400A）只能针对已经下达的评税（NOA/NOR）提出，在评税尚未下达前根本无法提起异议。

c. ✗ 错误。NETFILE 不接受同一税年的重复报税申报，盲目重报会导致系统报错并延误原始税表的初评。

d. ✗ 错误。纸质 T1-ADJ 同样要求在收到 NOA 之后才能递交，且电子渠道并没有所谓 6 月 15 日前禁用的规定。

138 答案 a

a. ✓ 正确。根据 ITA s.225.1(1) 及讲义第 2.6 节，纳税人对评税提出异议后，CRA 必须暂停对个人的强制追缴行动（不能起诉、不能冻结账户或扣押工资）。然而，追缴暂停（collection restrictions）保护的只是纳税人的财产不被强扣，并非免除税债；欠税利息依然会按法定的规定利率（prescribed rate）在整个异议期间每日复利累加。

b. ✗ 错误。普通个人的追缴是 100% 暂停；只有“大公司（large corporation）”或涉及“税务庇护慈善捐赠”的情形，CRA 才可以执行 50% 的追缴。

c. ✗ 错误。落入“误把追缴暂停当免除利息”陷阱；暂停的仅仅是追缴动作，利息从未停止滚存。

d. ✗ 错误。加拿大个人税异议享有法定的自动暂停追缴权利，无需纳税人提供任何商业保证保险或担保金。

138′ 答案 c

a. ✗ 错误。这是通用规则，但大公司与税务庇护捐赠抵免均属于打破“个人全额暂停”的法定例外情形。

b. ✗ 错误。大公司无须全额立即缴纳，税法规定追缴限额为 50%；且个人涉及税务庇护捐赠时也不享受完全暂停。

c. ✓ 正确。根据 ITA s.225.1(7) 及讲义第 2.6 节，税法设立了两大打破追缴暂停的法定例外：大公司（large corporation）即使异议，CRA 仍可在 NOA 发出 90 天内先追缴 50% 的争议税额；涉及税务庇护（tax shelter）的慈善捐赠抵免争议，CRA 同样只暂停 50%，其余 50% 照常可以执行追缴。

d. ✗ 错误。只有在法院裁决纳税人提异议的主要目的是恶意拖延缴税时，法院才有权课以最高 10% 的拖延罚款，并非立案即自动课以 20%。

139 答案 c

a. ✗ 错误。完全搞反了两个制度的适用对象；漏报未评定收入不能走 RC4288，而已被正确评定罚息不能走 VDP。

b. ✗ 错误。异议针对的是评税本身的定性或计算错误；本案中 Gregory 的罚息是正确计算的（只是情有可原），而 Sandra 尚未被评税，均不可提起异议。

c. ✓ 正确。根据讲义第 2.7、2.8 节及第七节错报清单第 6 项，区分两者的核心判断标准是“CRA 到底有没有评定过这笔钱”。Sandra 的海外租金收入属于从未申报过的税项且 CRA 尚未发现，应走自愿披露计划（VDP，符合 Unprompted 条件）；而 Gregory 的罚款与利息已经被 CRA 正确下达，但因严重车祸等超出纳税人控制的不可抗力情有可原，应通过 RC4288 申请纳税人减免（Taxpayer Relief）。

d. ✗ 错误。税务法院没有管辖权去减免或撤销被正确评定的罚款与利息，这项酌情权专属于 CRA 纳税人减免程序。

139′ 答案 b

a. ✗ 错误。税法中的纳税人减免严格受 10 年时限约束，不存在所谓的 15 年伞形窗口。

b. ✓ 正确。根据讲义第 2.7 节及 TWS–0634，纳税人减免（RC4288）对罚款与利息适用不同的十年锚点：罚款锚在“所属税年或申报期”，2026 年申请只能减免 2016 及以后税年的罚款，2014 税年罚款已过期；利息锚在“实际累积的日历年”，2026 年申请可审查 2016 年 1 月 1 日及以后累积的利息，因此即便原始欠税源于 2012 年，其在 2018 至 2023 年累积的利息均在 10 年窗口内，依法有资格获减免考虑。

c. ✗ 错误。罚款受所属税年 10 年限制；而利息减免并不因原始欠税产生于 10 年前而被排除，只要利息是在近 10 年内滚存累加的即可申请。

d. ✗ 错误。这忽略了利息减免锚在“累积年份”的特殊规则，误将利息与原始欠税年份进行绑定。

140 答案 b

a. ✗ 错误。这是“一般程序（General Procedure）”的要求；非正式程序免申请费、不受严格证据规则约束，且允许非律师代理人出庭。

b. ✓ 正确。根据《加拿大税务法院法》第 18 条及讲义第 2.9 节，非正式程序的法定门槛为争议税额加罚款不超过 $25,000（2024 至 2026 年未变且不随通胀指数化）。该程序免收法院申请费、不受严格证据规则约束、允许非律师代理人代理出庭；同时根据第 18.28 条，非正式程序的判决不得被援引作为约束其他案件的司法先例（no precedent value）。

c. ✗ 错误。两万五门槛计算公式明确包含争议的联邦税与罚款（federal tax and penalties），仅不包含利息；$22,000 + $2,500 = $24,500，未超过 $25,000 门槛。

d. ✗ 错误。落入“误认小额诉讼判决具判例效力”陷阱；《税务法院法》第 18.28 条明文规定非正式程序判决不具备正式判例拘束力。

140′ 答案 d

a. ✗ 错误。税法赋予了纳税人主动限额选择权，超过门槛并非绝对被排斥。

b. ✗ 错误。税务法院没有所谓缴纳 10% 超额豁免费即可免除门槛限制的规定。

c. ✗ 错误。是否走非正式程序取决于法定门槛或纳税人单方选择，无需司法部批准。

d. ✓ 正确。根据《加拿大税务法院法》第 18 条及讲义第 2.9 节，争议金额超过 $25,000 门槛的纳税人，可以依法主动选择将争议金额上限限制在 $25,000 以内（放弃对超出部分的主张），从而换取走成本更低、流程更简便的非正式程序（Informal Procedure）。