

INCOME TAX RETURN

STUDENT WORKBOOK

**MA
CONTRI-
BUTION**
.com

REVENU
QUÉBEC





This guide was prepared by Revenu Québec with participation from the Chaire de recherche en fiscalité et en finances publiques.

Cette publication est également disponible en français et s'intitule *Déclaration de revenus – Cahier de l'élève (IN-467)*.

ISBN 978-2-555-01634-7, Teacher's Guide (PDF version)
ISBN 978-2-555-01632-3, Student Workbook (PDF version)

Legal deposit – Bibliothèque et Archives nationales du Québec, 2025

© Revenu Québec, 2025
All rights reserved for all countries.


All forms of reproduction and translation of any part of this guide are prohibited without authorization from Revenu Québec.

CONTENTS

REVIEW OF THE PREVIOUS LEARNING AND EVALUATION SITUATION	2
WEB RESEARCH	3
THE PERSONAL INCOME TAX SYSTEM	5
Exercise 1: Calculating income tax payable	11
INCOME TAX RETURN	13
Exercise 2: Alex's income tax return	13
BIBLIOGRAPHY AND OTHER REFERENCES	16
APPENDIX 1 – PAY STUB	17
APPENDIX 2 – RL-1 SLIP	18
APPENDIX 3 – T4 SLIP	22
APPENDIX 4 – OVERVIEW TABLE	23
APPENDIX 5 – INCOME TAX RATES	24
APPENDIX 6 – QUÉBEC INCOME TAX RETURN	25
Schedule D: Solidarity Tax Credit	31
Work charts	33

Review of the
**PREVIOUS LEARNING
AND EVALUATION SITUATION**

 Why does the government collect taxes?

 What public goods and services do taxes help pay for?

Web RESEARCH

Revenu Québec

Go to revenuquebec.ca for:

- Revenu Québec's mission
- information on filing the income tax return
- the *Charter of Taxpayers' and Mandataries' Rights*
- information for students

Canada Revenue Agency (CRA)

Go to the CRA section of the Government of Canada's website at canada.ca for:

- the CRA's mission, vision and values
- information on filing the income tax return
- the *Taxpayer Bill of Rights*
- [information for students](#)
- [Learn about your taxes](#)

First-Time FILER

Alex is 19 and fresh out of CEGEP. As a graduation present, his aunt gives him \$2,000 toward his university education. He also works in a store 22 hours a week at \$17 an hour. His gross salary is \$374 per week.

In late February, Alex's boss gives him two official-looking documents that he will need to file his Québec and federal income tax returns. The documents—an RL-1 slip and a T4 slip—show how much he earned during the year as well as the amount of the contributions, premiums and income tax that were deducted from his salary.

Alex asks his father about it. His father, handing him a Québec income tax return form, explains that Alex, like everyone else, has the obligation to report everything he earned during the year, that is, his **total income**. However, his father adds, there are basic **deductions** that will reduce Alex's total income, giving his **net income**. This is the amount that will determine whether Alex can claim tax credits or benefits from certain social programs. Alex may then be able to claim other deductions from his net income, which will give him his **taxable income**.

In addition to the deductions, Alex's father explains, Alex may be able to claim **non-refundable tax credits** that reduce or offset any income tax he has to pay. These include the basic personal amount granted to every taxpayer and variety of other amounts people can claim depending on their situation.

Alex is eager to see if he has to pay income tax. His father tells him that in Québec and the rest of Canada, the more you make, the more income tax you pay. Completing the "**Income tax and contributions**" section of the return, his father says, will give him an idea of what he has to pay based on his situation. However, he adds, Alex won't know exactly how much income tax he has to pay or what sort of refund he can expect to receive until he has completed the last section of the return, "**Refund or balance due.**"

THE PROGRESSIVE TAX RATE

EXAMPLE 1

**Terry has a taxable income of \$35,000.
How much Québec income tax will he have to pay?**

Bracket	Taxable income	Income tax rate	Explanation
1	\$51,780 or less	14%	Terry's income falls into the first bracket: $\$35,000 \times 14\% = \mathbf{\$4,900}$
2	More than \$51,780, but not more than \$103,545	19%	
3	More than \$103,545, but not more than \$126,000	24%	
4	More than \$126,000	25.75%	

On his \$35,000 income, Terry has to pay **\$4,900** in Québec income tax.

EXAMPLE 2

**Carla has a taxable income of \$60,000.
How much Québec income tax will she have to pay?**

Bracket	Taxable income	Income tax rate	Explanation
1	\$51,780 or less	14%	Carla's income falls into the second bracket , but since the income tax rate is progressive, her income tax payable is calculated as follows: In the first bracket, the rate is 14%: $\$51,780 \times 14\% = \mathbf{\$7,249.20}$
2	More than \$51,780, but not more than \$103,545	19%	In the second bracket, the rate is 19%. The income tax on the remaining \$8,220 of Carla's income ($\$60,000 - \$51,780 = \$8,220$) is calculated as follows: $\$8,220 \times 19\% = \mathbf{\$1,561.80}$
3	More than \$103,545, but not more than \$126,000	24%	
4	More than \$126,000	25.75%	

On her \$60,000 income, Carla has to pay **\$8,811** ($\$7,249.20 + \$1,561.80$) in Québec income tax.

EXERCISE 1: CALCULATING INCOME TAX PAYABLE

INSTRUCTIONS: Calculate Mary's income tax.

EXAMPLE 3

**Mary has a taxable income of \$140,000.
How much Québec income tax will she have to pay?**

Bracket	Taxable income	Income tax rate	Explanation
1	\$51,780 or less	14%	
2	More than \$51,780, but not more than \$103,545	19%	
3	More than \$103,545, but not more than \$126,000	24%	
4	More than \$126,000	25.75%	

Income tax payable:

NOTES


SECTIONS OF THE QUÉBEC INCOME TAX RETURN


Section	What it's for
Information about you and Information about your spouse on December 31	Identifying the person Giving his or her family situation Identifying the person's spouse (if applicable) (Eligibility for certain tax credits is based on the information in these sections)
Total income	Entering the person's income for the year (January 1 to December 31)
Net income	Calculating (by subtracting one or more deductions from the person's total income) the amount used to calculate tax credits and contributions payable when filing the income tax return <i>Total income - Deductions = Net income</i>
Taxable income	Calculating (by subtracting one or more further deductions from the person's net income) the amount used to calculate his or her income tax payable <i>Net income - Deductions = Taxable income</i>
Non-refundable tax credits	Calculating the non-refundable tax credits the person is entitled to and multiplying the total by the applicable rates to determine the amount that the person can subtract from the income tax calculated in the next section
Income tax and contributions	Calculating the income tax payable using the income tax rates and non-refundable tax credits calculated in the previous section Other tax credits calculated in this section can further reduce the income tax payable, while contributions and premiums can be added to the amount due.
Refund or balance due	Calculating, based on the income tax withheld at source and the refundable tax credits the person is entitled to, the income tax the person has to pay or the refund he or she will receive



Who has to file an income tax return?

IN CONCLUSION

 How is what you have learned useful to you as a high-schooler?

 How comfortable would you be filling out a real income tax return?

 What resources could help you complete your tax return in the future?

BIBLIOGRAPHY

and other references

Revenu Québec website: <https://revenuquebec.ca/>

2024 income tax return guide (Revenu Québec website):
<https://revenuquebec.ca/en/online-services/forms-and-publications/current-details/tp-1-v/>

The Canada Revenue Agency section on the Government of Canada website:
[*Learn about your taxes*](#)

Fonds de solidarité FTQ website: <https://www.fondsftq.com/en/reer/abc-des-reer/a-propos-du-reer.aspx>

Appendix 1

PAY STUB

XYZ INC.

PAY STUB

Period YYYY MM DD to YYYY MM DD (one week)

Employee: Alex Smith

Employee number: 123456

Net amount: \$345.14

Date: YYYY MM DD



Gross amount: 22 h × \$17/h = \$374

Source deductions:

Federal income tax:	\$2.26
Québec income tax:	\$0.18
El:	\$4.94
QPP:	\$19.63
QPIP:	\$1.85
Total:	\$28.86

Appendix 2

RL-1 SLIP

RELEVÉ 1						RL-1 (2024-10)		
Revenus d'emploi et revenus divers						Année	Code du relevé	N° du dernier relevé transmis
						2024	R	149000051
A- Revenu d'emploi	B.A- Cotisation au RRQ	B.B- Cotisation supplémentaire au RRQ	C- Cotisation à l'assurance emploi	D- Cotisation à un RPA	E- Impôt du Québec retenu			
19 448 00	1 020 76	256 88		9 36				
F- Cotisation syndicale	G- Salaire admissible au RRQ	H- Cotisation au RQAP	I- Salaire admissible au RQAP	J- Régime privé d'ass. maladie	K- Voyages (région éloignée)			
19 448 00	96 20	19 448 00						
L- Autres avantages	M- Commissions	N- Dons de bienfaisance	O- Autres revenus	P- Régime d'ass. interentreprises	Q- Salaires différés			
R- Revenu « situé » dans une réserve	S- Pourboires reçus	T- Pourboires attribués	V- Nourriture et logement	W- Véhicule à moteur	Code (case 0)			
Renseignements complémentaires:						Voyez les explications relatives aux cases au verso.		
						Numéro d'assurance sociale du particulier	Numéro de référence (facultatif)	
Nom et adresse de l'employeur ou du payeur								
XYZ inc.								
Nom de famille, prénom et adresse du particulier								
Smith Alex								
		2 - Copie du particulier (Vous devez inclure ces données dans votre déclaration de revenus et conserver cette copie.)		 161B ZZ 49544966		Relevé officiel - Revenu Québec Formulaire prescrit		



Courtesy Translation

RL-1-T (2024-10)

1 of 3

RL-1 Slip: Employment and Other Income

Keep your RL-1 slip for your files.

Explanation of boxes and instructions

Where applicable, enter the amounts shown in the boxes of the RL-1 slip on the appropriate lines of your income tax return.

- Box A** Employment income before source deductions (line 101)
- Box B.A** Québec Pension Plan (QPP) contribution (line 98)
- Box B.B** Additional QPP contribution (line 98.2)
- Box C** Employment Insurance premium
- Box D** Registered pension plan (RPP) contribution. Subtract the amount entered in box D-1 from this amount and enter the result on line 205.
- Box E** Québec income tax withheld at source (line 451)
- Box F** Union dues (line 397.1)
- Box G** Pensionable salary or wages under the Québec Pension Plan (QPP) (line 98.1)
- Box H** Québec parental insurance plan (QPIP) premium (line 97)
- Box I** Eligible salary or wages under the Québec parental insurance plan (QPIP) (line 14 or line 34 of Schedule R)
- Box M** Commissions included in the amount in box A or box R (line 100)
- Box N** Charitable donations and gifts. See the instructions for line 395 in the guide to the income tax return.
- Box O** Other income not included in box A. See the section "Codes used in the "Code (case O)" box."
- Box Q** Deferred salary or wages (salary or wages that are tax-exempt and not included in the amount in box A or box R)
- Box R** Income situated on a reserve or premises (line 293)
- Box S** Tips not included in box T. This amount is already included in the amount in box A or box R.
- Box T** Tips allocated by the employer. This amount is already included in the amount in box A or box R.

Taxable benefits included in box A or box R, as applicable

- Box J** Amount paid by the employer to a private health services plan. See the instructions for line 381 in the guide to the income tax return.
- Box K** Trips made by a resident of a designated remote area. See the instructions for line 236 in the guide to the income tax return.
- Box L** Other benefits
- Box P** Contribution to a multi-employer insurance plan (Work Chart 105)
- Box V** Meals and lodging
- Box W** Use of a motor vehicle for personal purposes

RL-1-T (2024-10)

2 of 3

Codes used in the “Code (case O)” box

CA	Wage Earner Protection Program (WEPP) payments (line 154)
CB	Tax-free savings account (TFSA) (line 130)
CC	Payments to the beneficiary of a registered disability savings plan (RDSP) (line 278)
CD	Benefits paid to the parents of a crime victim (line 154)
RA	Payments made under a supplementary unemployment benefit plan (line 154)
RB	Scholarships, bursaries, fellowships and prizes (line 154)
RC	Research grants (line 154)
RD	Fees for services rendered (lines 22 to 26 of Schedule L)
RG	Labour adjustment benefits (line 154)
RH	Income assistance payments for older workers (line 154)
RI	Benefits paid under a program administered under the <i>Department of Fisheries and Oceans Act</i> (federal statute) (line 154)
RJ	Retiring allowance (including an amount paid for the loss of employment) (line 154)
RK	Death benefit (line 154)
RL	Patronage dividends (line 154)
RM	Commissions paid to a self-employed person (lines 22 to 26 or line 30 of Schedule L)
RN	Benefits paid under a wage loss replacement plan (line 107)
RO	Benefits received by a shareholder (line 130)
RP	Benefits received by a partner (lines 22 to 26 of Schedule L)
RQ	Amounts allocated under a retirement compensation arrangement (line 154)
RR	Payments for services rendered in Québec by a person not resident in Canada (lines 22 to 26 of Schedule L)
RS	Financial assistance (line 154)
RT	Other indemnities paid by the employer further to an industrial accident (line 148)
RU	Educational assistance payments from a registered education savings plan (RESP) (line 154)
RV	Accumulated income payments from a registered education savings plan (RESP) (line 154)
RX	Apprenticeship grant (line 154)
RZ	Amount derived from more than one source

Boxes under “Renseignements complémentaires” (additional information)

Box A-1	Employee benefit plan
Box A-2	Employee trust
Box A-3	Repayment of salary or wages (line 207)
Box A-4	Chainsaw expenses
Box A-5	Brushcutter expenses
Box A-6	Remuneration received by a Québec sailor (line 297)
Box A-7	Canadian Forces personnel and police deduction (line 297)
Box A-9	Deduction for foreign specialists (line 297)
Box A-10	Deduction for foreign researchers (line 297)
Box A-11	Deduction for foreign researchers on a post-doctoral internship (line 297)
Box A-12	Deduction for foreign experts (line 297)
Box A-13	Deduction for foreign professors (line 297)
Box A-14	Exemption rate

RL-1-T (2024-10)

3 of 3

- Box B-1** Canada Pension Plan (CPP) contribution (line 96)
- Box B-2** Additional CPP contribution (line 96.2)
- Box D-1** Retirement compensation arrangement (line 207)
- Box D-2** Contribution for service before 1990: Contributor
- Box D-3** Contribution for service before 1990: Non-contributor
- Box G-1** Taxable benefit in kind (line 102)
- Box G-2** Pensionable earnings under the Canada Pension Plan (CPP) (line 96.1)
- Box G-3** Phased retirement
- Box K-1** Trips for medical services
- Box L-2** Volunteer: Compensation not included in boxes A and L (line 102)
- Box L-3** Tax-exempt allowance for expenses incurred in the course of duties
- Box L-4** Benefit resulting from a debt contracted for the acquisition of investments (line 231)
- Box L-7** Benefit related to a security option at the time of death
- Box L-8** Election respecting security options
- Box L-9** Security option deduction under section 725.2 of the *Taxation Act*: Benefit granted before June 25, 2024 (line 297)
- Box L-10** Security option deduction under section 725.3 of the *Taxation Act*: Benefit granted before June 25, 2024 (line 297)
- Box L-11** Rate for the deduction entered in box L-12 or L-13
- Box L-12** Security option deduction under section 725.2 of the *Taxation Act*: Benefit granted after June 24, 2024 (line 297)
- Box L-13** Security option deduction under section 725.3 of the *Taxation Act*: Benefit granted after June 24, 2024 (line 297)
- Box O-2** Deduction for patronage dividends (line 297)
- Box O-3** Redemption of preferred shares
- Box O-4** Repayment of wage loss replacement benefits (line 207)
- Box O-6** Canada emergency benefits (CERB or CESB) (line 169)
- Box O-7** Canada recovery benefits (CRB, CRSB and CRCB) (line 169)
- Box O-8** Repayment of IPREW benefits. See the instructions for line 246 in the guide to the income tax return.
- Box O-9** Repayment of other benefits (CERB, CESB, CRB, CRSB, CRCB or CWLB). See the instructions for line 246 in the guide to the income tax return.
- Box O-10** Canada Worker Lockdown Benefit (CWLB) (line 169)
- Box RZ-XX** Amount corresponding to one of the sources included in box O
- Box R-1** Employment income (line 101)
- Box V-1** Tax-exempt benefit for board and lodging
- Box 200** Currency used
- Box 201** Allowance for childcare expenses (line 40 of Schedule C)
- Box 211** Benefit related to previous employment
- Box 235** Premium paid to a private health services plan. See the instructions for line 381 in the guide to the income tax return.

Appendix 3

T4 SLIP

Employer's name – Nom de l'employeur
XYZ inc.

Canada Revenue Agency
 Agence du revenu du Canada

T4
Statement of Remuneration Paid
État de la rémunération payée

Year
 Année **2024**

Employer's account number / Numéro de compte de l'employeur
 54

Employment income
 Revenus d'emploi
 14 **19 448 00**

Income tax deducted
 Impôt sur le revenu retenu
 22 **117 52**

Social insurance number
 Numéro d'assurance sociale
 12

Exempt – Exemption
 CPP/QPP EI PPIP
 RPC/RRQ AE RPAP
 28

Province of employment
 Province d'emploi
 10

Employment code
 Code d'emploi
 29

Employee's CPP contributions – see over
 Cotisations de l'employé au RPC – voir au verso
 16

Employee's QPP contributions – see over
 Cotisations de l'employé au RRQ – voir au verso
 17 **19 448 00**

Employee's second CPP contributions – see over
 Deuxièmes cotisations de l'employé au RPC – voir au verso
 16A **1 020 76**

Employee's second QPP contributions – see over
 Deuxièmes cotisations de l'employé au RRQ – voir au verso
 17A **19 448 00**

EI insurable earnings
 Gains assurables d'AE
 24 **256 88**

CPP/QPP pensionable earnings
 Gains ouvrant droit à pension – RPC/RRQ
 26

Employee's EI premiums
 Cotisations de l'employé à l'AE
 18

Union dues
 Cotisations syndicales
 44

RPP contributions
 Cotisations à un RPA
 20

Charitable donations
 Dons de bienfaisance
 46

Pension adjustment
 Facteur d'équivalence
 52

RPP or DPSP registration number
 N° d'agrément d'un RPA ou d'un RPDB
 50

Employee's PPIP premiums – see over
 Cotisations de l'employé au RPAP – voir au verso
 55 **96 20**

PPIP insurable earnings
 Gains assurables du RPAP
 56

Other information (see over)	Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
Autres renseignements (voir au verso)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Report these amounts on your tax return.

14 – Employment income – Enter on line 10100. 16 – Employee's CPP contributions – includes base CPP contributions and first additional CPP contributions. Go to canada.ca/line-30800 and canada.ca/line-22215 . 16A – Employee's second CPP contributions – Employee's second additional CPP contributions (CPP2). Go to canada.ca/line-22215 . 17 – Employee's QPP contributions – includes base QPP contributions and first additional QPP contributions. Go to canada.ca/line-30800 and canada.ca/line-22215 . 17A – Employee's second QPP contributions – Employee's second additional QPP contributions (QPP2). Go to canada.ca/line-22215 . 18 – Employee's EI premiums – Go to canada.ca/line-31200 . 20 – RPP contributions – Includes past service contributions. Go to canada.ca/line-20700 . 22 – Income tax deducted – Enter on line 43700. 39 – Security options deduction 110(1)(d) – Before June 25, 2024 – Enter on line 24900. 41 – Security options deduction 110(1)(d.1) – Before June 25, 2024 – Enter on line 24900. 42 – Employment commissions – Enter on line 10120. This amount is already included in box 14. 43 – Canadian Armed Forces personnel and police deduction – Enter on line 24400. This amount is already included in box 14. 44 – Union dues – Enter on line 21200. 45 – Employer-offered dental benefits – Go to canada.ca/t4-information-employers . 46 – Charitable donations. 52 – Pension adjustment – Enter on line 20600. 55 – Provincial parental insurance plan (PPIP) – Residents of Quebec, go to canada.ca/line-31205 . Residents of provinces or territories other than Quebec, go to canada.ca/line-31200 . 66 – Eligible retiring allowances – Go to canada.ca/line-13000 .	67 – Non-eligible retiring allowances – Go to canada.ca/line-13000 . 74 – Past service contributions for 1989 or earlier years while a contributor 75 – Past service contributions for 1989 or earlier years while not a contributor – Go to canada.ca/line-20700 . 77 – Workers' compensation benefits repaid to the employer – Enter on line 22900. 78 – Fishers – Gross income See Form T2121. 79 – Fishers – Net partnership amount Do not enter on line 10100. 80 – Fishers – Shareperson amount 81 – Placement or employment agency workers Gross income 82 – Taxi drivers and drivers of other passenger-carrying vehicles See Form T2125. Do not enter on line 10100. 83 – Barbers or hairdressers 85 – Employee-paid premiums for private health services plans – Go to canada.ca/line-33099 . 87 – Emergency services volunteer exempt amount – Go to canada.ca/line-10100 . 91 – Security options deduction 110(1)(d) – On or after June 25, 2024 – Enter on line 24900. 92 – Security options deduction 110(1)(d.1) – On or after June 25, 2024 – Enter on line 24900. The Canada Revenue Agency uses the term Indian because it has legal meaning in the Indian Act. 69 – Indian Act (exempt income) – Non-eligible retiring allowances 71 – Indian Act (exempt income) – Employment See Form T90. Do not enter these amounts on line 10100, line 13000 or lines 13499 to 14300. 88 – Indian Act (exempt income) – Self-employed 94 – Indian Act (exempt income) – RPP contributions 95 – Indian Act (exempt income) – Union dues
--	--

Do not report these amounts on your tax return. For Canada Revenue Agency use only.
 (Amounts in boxes 30, 32, 34, 36, 38, 40, 57, 58, 59, 60, 86 and 90 are already included in box 14.)

30 – Board and lodging	36 – Interest-free and low-interest loans	59 – Employment Income – July 5 to August 29, 2020
31 – Special work site	38 – Security options benefits – Before June 25, 2024	60 – Employment Income – August 30 to September 26, 2020
32 – Travel in a prescribed zone	40 – Other taxable allowances and benefits	86 – Security options election
33 – Medical travel assistance	57 – Employment Income – March 15 to May 9, 2020	90 – Security option benefits – On or after June 25, 2024
34 – Personal use of employer's automobile or motor vehicle	58 – Employment Income – May 10 to July 4, 2020	

T4 (24) Privacy Act, personal information bank numbers CRA PPU 005 and CRA PPU 047

page 22

Appendix 4

OVERVIEW TABLE

Items you are most likely to encounter in your future income tax returns

Item	What is it?	Remember ¹
Solidarity tax credit²	A tax credit available to anyone over 18. It is intended to help low- and middle-income households and takes into account Québec sales tax (QST) paid.	
RRSP (registered retirement savings plan)	You contribute to an RRSP throughout your career to help you save for your retirement.	<ul style="list-style-type: none"> • Even if you have no income tax to pay, the simple fact of filing a return means that you can open an RRSP. • RRSP contributions are deductible, depending on your income.
RESP (registered education savings plan)	<p>Your parents can contribute to an RESP to help pay for your post-secondary studies. When they do, the federal and provincial governments deposit an extra amount into the RESP through a financial institution.</p> <p>The income and government contributions that accumulate in the account are taxable when the beneficiary withdraws the funds in the form of educational assistance payments.</p>	If you are the beneficiary of an RESP, you must report the amounts paid to you in the year you receive them.
Moving expenses	You can deduct your moving expenses if you move at least 40 km closer to the Cegep or university where you are (or will be) pursuing your post-secondary studies.	
Tuition and examination fees²	A non-refundable tax credit you can claim to help lower the income tax you must pay.	<ul style="list-style-type: none"> • If your income is too low to claim this credit, you can claim it in another year. • You can transfer this credit to your parents, grandparents or spouse.
Interest on a student loan²	A non-refundable tax credit you can claim if you paid interest on a loan granted under a federal or provincial law.	If your income is too low to claim this credit, you can claim it in another year.
Tax credit for recent graduates working in remote resource regions	A tax credit to encourage young people to seek work in their field in remote regions of Québec.	

1. Go to Revenu Québec's website (<https://revenuquebec.ca>) for full conditions.

2. See the Canada Revenue Agency section on the Government of Canada website (<https://canada.ca/en/revenue-agency.html>).

Appendix 5

INCOME TAX RATES


Québec income tax rates

Taxable income	Rate
\$51,780 or less	14%
More than \$51,780 but not more than \$103,545	19%
More than \$103,545 but not more than \$126,000	24%
More than \$126,000	25.75%

Federal income tax rates

Taxable income	Rate
\$55,867 or less	15%
More than \$55,867 but not more than \$111,733	20.50%
More than \$111,733 but not more than \$173,205	26%
More than \$173,205 but not more than \$246,752	29%
More than \$246,752	33%

Appendix 6 QUÉBEC INCOME TAX RETURN



INCOME TAX RETURN

TP-1.D-V (2024-12) 1 of 6

2024

> For help with your return, see the guide. T
🖋 Use blue or black ink.
 The ★ symbol means that something is **new for 2024**.

📍 If you received an identification label, place it here.

🚚 If you are planning to move, see the instructions for lines 1 to 9 in the guide.

Information about you

1 Last name 2 First name
11 Social insurance number 6 Date of birth 4 Sex: 1 male 2 female

If this is your first Québec income tax return:
 • check this box 3
 • choose your **language of communication** 5 1 French 2 English

Address

7 Apartment 8 Street number 9 Street name, PO box
8 City, town or municipality 9 Province 9 Postal code

Communication preferences

Documents

You can receive documents online or by mail.

If you agree to receive your documents **online only**, check this box. 10.2

Enter your email address on line 10.1.

10 Area code 10.1 Cell (Canadian number only) 10.1 Email

Notifications

To help protect you against fraud, we can send you email or text notifications if certain incidents occur in your file.

To receive notifications, check one of the following boxes:

10.3 Email 10.4 Text 10.5 Email **and** text

Enter your cell phone number on line 10 and/or your email address on line 10.1.

Situation

Did you have a **spouse on December 31, 2024** (see the definition in the guide)? 12 1 No 2 Yes
 If your situation (line 12) **has changed since 2023**, enter the date of the change. 13 **2 0** Y Y M M D D

Tax residence status


If you were **not resident in Québec** on December 31, 2024, state where (province, territory or country) you were resident. 17 _____
 If you were resident **in Canada** 18 **2 0** your date of arrival 18 **2 0** your date of departure Reason for your arrival or departure: 0
 If you entered a date on line 18, enter the income you earned while you were not resident in Canada. 19 _____
 If you did not earn any income, enter 0.

Deceased person

If the above information concerns a deceased person, enter the **date of death**. 20 **2 0** Y Y M M D D
 If you are filing one or more **separate returns** for the year of death, check this box. 23

Bankruptcy

Date of bankruptcy (where applicable): 21 **2 0 2 4** M M D D Period covered by the return: 21.1 **before** the bankruptcy 21.2 **after** the bankruptcy
 If you checked box 21.1 and want to make the election concerning the calculation of QPP contributions on income from self-employment, check this box. 21.3

 Y401 ZZ 89524849 Prescribed form

Net income

T TP-1.D-V (2024-12) 3 of 6

Amount from line 199				199
Deduction for workers		201		
Registered pension plan (RPP) deduction, <i>RL-1 slip, box D</i>		+ 205		
Employment expenses and deductions	Specify: 206	+ 207		
RRSP or PRPP/VRSP deduction				
HBP or LLP				
212		+ 214		
FHSA deduction		+ 215		
Support payments made (deductible amount)				
Recipient's social insurance number				
224		+ 225		
Moving expenses. Complete form TP-348-V.		+ 228		
Carrying charges and interest expenses		+ 231		
Business investment loss. Complete form TP-232.1-V.				
★ Total losses sustained before June 25, 2024	233.1			
★ Total losses sustained after June 24, 2024	233.2			
Allowable loss		+ 234		
Deduction for residents of designated remote areas. Complete form TP-350.1-V.		+ 236		
Deduction for exploration and development expenses		+ 241		
Deduction for retirement income transferred to your spouse on December 31. Complete Schedule Q.		+ 245		
Deduction for a repayment of amounts overpaid to you		+ 246		
Deduction for QPP and CPP contributions and QPIP premiums	Specify: 248.1	+ 248		
Other deductions	Specify: 249	+ 250		
Carry-over of the adjustment of investment expenses		+ 252		
Add lines 201 through 207, 214 through 231, and 234 through 252. Total deductions		=	254	
Subtract line 254 from line 199.			= 256	
Adjustment of investment expenses. Complete Schedule N.			+ 260	
Add lines 256 and 260.				
If the result is negative , enter 0.			Net income =	275

Taxable income

Adjustment of deductions				
Universal Child Care Benefit and income from a registered disability savings plan				
Add lines 275 through 278.				
Deductions for strategic investments	Specify: 286	287		
Non-capital losses from other years	Specify: 289.1	+ 289		
Net capital losses from other years		+ 290		
★ Capital gains deduction for a qualifying business transfer		+ 291		
Capital gains deduction		+ 292		
Deduction for income situated on a reserve		+ 293		
Deductions for certain income		+ 295		
Miscellaneous deductions	Specify: 296	+ 297		
★ Additional deduction		+ 297.1		
Add lines 287 through 297.1. Total deductions		=	298	
Subtract line 298 from line 279. If the result is negative , enter 0.			= 298.1	
★ Adjustment of the capital gains reduction			+ 298.2	
Add lines 298.1 and 298.2.			Taxable income =	299





Attach your documents here (include only the required documents).

If you are paying a balance due by cheque or money order, attach your payment and the remittance slip to page 1.

TP-1.D-V (2024-12) 5 of 6

Income tax and contributions

Income tax on taxable income. Complete Work Chart 401.

If you must complete form TP-22-V or TP-25-V, check box 403.

Non-refundable tax credits (line 399)

Subtract line 406 from line 401. If you must complete Part A of Schedule E, enter the amount from line 413 of Schedule E instead.

If you are completing form TP-766.2-V, check box 404.

If you are completing Part 4 of form TP-766.2-V, check box 405.

Tax credit for contributions to authorized Québec political parties.

Complete Work Chart 414.

Dividend tax credit

Tax credit for the acquisition of Capital régional et coopératif Desjardins shares, RL-26 slip, box B

Tax credit for a labour-sponsored fund

Add lines 414 through 424.

Subtract line 425 from line 413. If the result is negative, see line 431 in the guide.

Credits transferred from one spouse to the other

Subtract line 431 from line 430, or enter the amount from line 18 in Part B of Schedule E.

If the result is negative, enter 0.

Annual registration fee for the enterprise register

Québec enterprise number (NEQ)

437: 2 2

Is the information in the enterprise register correct?

QPIP premium on income from self-employment or employment outside Québec.

Complete Schedule R.

Advance payments of tax credits, RL-19 slip, box A, B, C, D, G or H

Special taxes and tax adjustment

QPP contribution on income from self-employment. Complete Schedule U.

Contribution to the health services fund. Complete Schedule F.

Premium payable under the Québec prescription drug insurance plan.

Complete Schedule K or enter the number corresponding to your situation in box 449.

Add lines 432 through 447.

Carry the result to page 6.

Income tax and contributions = 450

403		401	
	-	406	
404			
405			413
414			
415	+		
422	+		
424	+		
	=		425
	-		430
			431
			432
436			438
	+		439
	+		441
442	+		443
444	+		445
	+		446
449	+		447
	=		450



Y405 ZZ 89524853

Schedule D: Solidarity Tax Credit



Solidarity Tax Credit

TP-1.D.D-V (2024-12) 1 of 2

T SCHEDULE D

Important information

- If, on **December 31, 2024**, you had a **spouse** who lived with you, **only one** of you can complete Schedule D. If your spouse did not live with you, you must each complete a separate Schedule D.
- Complete this schedule based on your **situation on December 31, 2024**. **Blue underlined terms** are defined on the reverse. Be sure to **read the definitions** before starting.
- In calculating the amount of your tax credit, we will take into account the number of children under 18 for whom you or your spouse received the Family Allowance (information we obtain from Retraite Québec).

A Information about you

Last name Date of birth
Y Y Y Y M M D D

1 _____ 6 _____

First name Social insurance number

2 _____ 11 _____

Did you live alone in a **dwelling** throughout 2024?
(You are considered to have lived alone if everyone you lived with was under 18.) 12 Yes No

Is the address of your principal residence (where you ordinarily live) on December 31, 2024, the same as the address on page 1 of your income tax return? 13 Yes No

If it is **different**, enter it below.

Apartment Street number Street name

14 _____

City, town or municipality Province Postal code

15 _____ 16 _____

If, on December 31, 2024, you were a **tenant** or **subtenant** of your place of residence, complete lines 32 and 33.
If you were the **owner**, complete lines 35 and 36 (if your residence was located in a territory where municipal tax bills are not issued, complete lines 32 and 33).
If **none** of these situations apply, go to Part B.

Tenant or subtenant Dwelling number (box A of the RL-31 slip **issued in your name**)

32 _____ - _____ - _____

(If you did not receive an RL-31 slip, see the text under "Important" on the reverse.)

Number from box B of the RL-31 slip **issued in your name** 33 _____

Owner Roll number or cadastral designation (the "numéro matricule" or "désignation cadastrale") shown on your municipal tax bill

35 _____

Number of owners living in your dwelling 36 _____

B Information about your spouse (Complete this part only if, on December 31, 2024, you had a spouse.)

On December 31, 2024, were you living with your spouse? 40 Yes No

If, on December 31, 2024, your spouse was a **tenant** or **subtenant** of your place of residence, complete lines 44 and 46.
If they were the **owner**, complete lines 50 and 52 (if your residence was located in a territory where municipal tax bills are not issued, complete lines 44 and 46).
If **none** of these situations apply, do not complete any of lines 44 through 52.

Spouse who is a tenant or subtenant Dwelling number (box A of the RL-31 slip **issued in your spouse's name**)

44 _____ - _____ - _____

(If your spouse did not receive an RL-31 slip, see the text under "Important" on the reverse.)

Number from box B of the RL-31 slip **issued in your spouse's name** 46 _____

Spouse who is the owner Roll number or cadastral designation (the "numéro matricule" or "désignation cadastrale") shown on your municipal tax bill

50 _____

Number of owners living in your dwelling 52 _____

Enclose this schedule with your return.
If you want to keep a copy for your records, see the guide.

Y4D1 ZZ 89526849

Prescribed form **D**

Information

Eligibility requirements

You may be eligible for the solidarity tax credit if you met all of the following requirements on December 31, 2024:

- You were 18 or older or, if you were younger than 18, you:
 - had a spouse;
 - were the father or mother of a child who lived with you; or
 - were recognized as an emancipated minor by a competent authority (such as a court).
- You were resident in Québec.
- You or your spouse (see the definition opposite) was:
 - a Canadian citizen;
 - a permanent resident **or** a protected person, within the meaning of the *Immigration and Refugee Protection Act*, **or**
 - a temporary resident **or** the holder of a temporary resident permit, within the meaning of the *Immigration and Refugee Protection Act*, who had been living in Canada for the last 18 months.

However, you are not eligible for the solidarity tax credit in the following cases:

- You were confined to a prison or similar institution on December 31, 2024, and, in 2024, you were confined for one or more periods totalling more than 183 days.
- Retraite Québec made a Family Allowance payment with regard to you for the month of December 2024 (unless you turned 18 during that month).
- You and your spouse (if applicable) were refugee protection claimants on December 31, 2024.

Definitions

Dwelling

A house, an apartment or a similar place of residence in which a person ordinarily eats and sleeps, and that is equipped with kitchen and bathroom facilities.

NOTE

A room in a hotel establishment or rooming house is not a dwelling.

Eligible dwelling

A dwelling (for example, a house, a room or an apartment in a duplex or condominium building) located in Québec in which an individual ordinarily lives and that is the individual's principal residence.

The following are not eligible dwellings:

- a dwelling in low-rental housing within the meaning of the *Civil Code of Québec*, such as an HLM or a dwelling for which the Société d'habitation du Québec agrees to pay an amount towards the rent;
- a dwelling in a facility where a public institution or private institution under agreement (publicly funded) operates a hospital centre, a residential and long-term care centre (CHSLD) or a rehabilitation centre;
- a dwelling located in a hospital centre or reception centre within the meaning of the *Act respecting health services and social services for Cree Native persons*;
- a dwelling for which an amount is paid toward rent under a program governed by the *National Housing Act* (for example, a dwelling located in a housing cooperative);
- a dwelling located in a building or residential facility where the services of an intermediate resource or a family-type resource are offered;
- a room located in the principal residence of the landlord where fewer than three rooms are rented or offered for rent, unless the room has either a separate entrance from the outside or sanitary facilities separate from those used by the landlord;
- a room located in a hotel establishment or in a rooming house that is leased or subleased for a period of fewer than 60 consecutive days.

Owner

A person who holds a title deed in the land register.

Spouse

A person from whom you have not been living separate and apart for 90 days or more because of the breakdown of your relationship, and:

- to whom you are married;
- with whom you are living in a civil union; or
- who is your **de facto spouse**.

A **de facto spouse** is a person who:

- is living in a conjugal relationship with you and is the biological or adoptive parent (legally or in fact) of a child of whom you are also the parent; or
- has been living in a conjugal relationship with you for at least 12 consecutive months (if you were separated for fewer than 90 days, the 12-month period is considered not to have been interrupted).

Tenant or subtenant

A person who is leasing or subleasing a dwelling and is therefore responsible for paying the rent.

IMPORTANT – If you did not receive an RL-31 slip

Tenants and subtenants of an eligible dwelling

The landlord of any building that includes an **eligible dwelling** must issue an RL-31 slip to every person who was a **tenant** or **subtenant** of the dwelling on December 31, 2024. If you or your spouse has not received an RL-31 slip by mid-March 2025, contact your landlord. If you are still unable to get the slip, contact us.

Owners of a residence located in a territory where municipal tax bills are not issued

In territories where no municipal tax bills are issued, the body that has jurisdiction over the territory must issue an RL-31 slip to every person who, on December 31, 2024, was the **owner** of a residence in that territory. If you or your spouse has not received an RL-31 slip by mid-March 2025, contact the body in question. If you are still unable to get the slip, contact us.



GUID ZZ 71857368

D

Work charts

201 WORK CHART – Deduction for workers

Eligible work income (lines 101, 107 and, if positive, 105, **minus** the amount from *box 211 of your RL-1 slip*).
See line 201 in the guide.

Amounts received under a work-incentive project (see line 154, point 2, in the guide)	+	1		
Net amount of research grants (see line 154, point 3(j), in the guide)	+	2		
Wage Earner Protection Program (WEPP) payments (see line 154, point 12, in the guide)	+	3		
Net business income (line 27 of Schedule L). If the result is negative , enter 0.	+	4		
Add lines 1 through 5.	=	5		
Amount entitling you to a deduction on line 293 for any of the sources of income listed on lines 1 through 5 above	-	6		
Subtract line 7 from line 6.	=	7		
	x	8		6%
Multiply line 8 by 6%. Carry the result to line 201 of your return (maximum \$1,380).	=	9		

Deduction for workers

401 WORK CHART – Income tax on taxable income

Taxable income (line 299 of your return) 1

If your taxable income on line 1 **above**:

- is \$51,780 or less, enter it on line 2 of column **A**;
- is more than \$51,780 but not more than \$103,545, enter it on line 2 of column **B**;
- is more than \$103,545 but not more than \$126,000, enter it on line 2 of column **C**;
- is more than \$126,000, enter it on line 2 of column **D**.

		A	B	C	D
Taxable income (see the instructions above)	2				
	-	0 00	51,780 00	103,545 00	126,000 00
Subtract line 3 from line 2.	=				
	x	14%	19%	24%	25.75%
Multiply line 4 by line 5.	=				
	+	0 00	7,249 20	17,084 55	22,473 75
Add lines 6 and 7. Carry the result to line 401 of your return. Income tax on taxable income	=				
	8				

> MACONTRIBUTION.COM