Student & Family Taxes

Which credits to claim, who claims what, and what paper protects it. Know the rules before you file.

Get the slip — T2202 tuition form
1
Keep the proof — Provider SIN receipts, agreements
2
Claim it — Right line, right spouse
3
Audit-ready — Records kept 6 years

1 Student credits

Schedule 11 and T2202

Tuition, scholarships and transfers. Claim first, then transfer.

TRANSFER UP TO
$5,000
of unused tuition credit a year

WHAT QUALIFIES

Tuition credit (T2202)	SCHED. 11
Scholarships (full-time)	TAX-FREE
Student loan interest	LINE 31900
Unused credits carry on	NO EXPIRY

Student's tax must hit $0 before anything transfers to a parent or spouse.

2 Single parents

Eligible dependant

Single, separated, divorced or widowed parents supporting a child under 18.

BASE AMOUNT UP TO
$16,452
about $2,300 of federal tax relief

WHAT QUALIFIES

Eligible dependant	LINE 30400
Same as spousal amount	EQUAL
Less dependant's income	$ FOR $
One claim per household	ONLY 1

Shared custody with court-ordered support from both parents? Neither can claim it.

3 Child care & CCB

Lines 21400 and 23600

Child care is a deduction. Lower net income lifts your CCB.

CHILD CARE LIMIT UP TO
$8,000
per child under 7 ($5,000 ages 7-16)

WHAT QUALIFIES

Child care expenses	LINE 21400
Net income (CCB driver)	LINE 23600
RRSP lowers net income	LINE 20800
Provider SIN on receipt	REQUIRED

The lower earner claims child care, unless studying, infirm or disabled, or incarcerated.

JON'S 4 GOLDEN RULES

1 Claim first, transfer second
Use tuition on your own return until tax hits $0.

2 Protect Line 23600
RRSPs and child care lift CCB and benefits.

3 Lower earner claims child care
Avoids CRA assessment reversals.

4 Audit-proof for 6 years
Keep T2202s, SIN receipts, agreements.

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General information based on 2026 federal rules as of November 2026. It is not personalized tax advice. Rates, limits and line numbers change, so confirm with the CRA or a tax professional before you file.