

# Tax return Summary

for 2024 taxation year



Taxpayer

First name	Elise
Last name	Morello
Social insurance number	
Date of birth	17-08-2004
Province of residence	Ontario
Marital status on December 31, 2024	Single
Street	123 Main Street
City	City
Province	Ontario
Postal code	X0X 0X0

## Federal return

### Total income

Employment income	10100	Taxpayer	6,288	19
Add lines 10100, 10400 to 14300, and 14700.	<b>This is your total income. 15000</b>	=	6,288	19

### Net income

Deduction for CPP and QPP enhanced contributions	22215 +	10	56	
Add lines 20700 to 22400, 22900, 23100, and 23200.	23300 -		10	56
Line 15000 minus line 23300 (if negative, enter "0")	<b>This is your net income before adjustments. 23400</b>	=	6,277	63
Line 23400 minus line 23500 (if negative, enter "0")	<b>This is your net income. 23600</b>	=	6,277	63

### Taxable income

Line 23600 minus line 25700 (if negative, enter "0")	<b>This is your taxable income. 26000</b>	=	6,277	63
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### Federal non-refundable tax credits

Basic personal amount	30000		15,705	00
CPP or QPP contributions: through employment	30800 +		52	28
Employment Insurance premiums	31200 +		88	87
Canada employment amount	31260 +		1,433	00
Add lines 30000 to 33200.	33500 =		17,279	15
<b>Multiply the amount on line 33500 by 15%.</b>	33800 =		2,591	87
Total federal non-refundable tax credits: add lines 33800 and 34900.	<b>35000</b>	=	2,591	87

### Net federal tax

Tax on taxable income	(C)	941	64	
Add lines (C) and 40424.	40400		941	64
Enter the amount from line 35000.	35000		2,591	87
Add lines 35000 to 40427.	-		2,591	87

### Refund or Balance owing

<b>Net federal tax:</b> add lines 41700, 41500 and 41800.	42000 =		0	00
<b>Provincial or territorial tax</b>	42800 +		0	00
<b>This is your total payable. 43500</b>	=		0	00
Total income tax deducted	43700		554	23
<b>These are your total credits. 48200</b>	-		554	23
Line 43500 minus line 48200	=		(554)	23
<b>Refund 48400</b>			554	23
<b>Balance owing 48500</b>			0	00

### Additional information

Marginal tax rate		0%
Average tax rate (total income taxes paid ÷ total income)		0.0%
GST/HST credit		340
Ontario Trillium benefit (OTB)		360
Ontario Senior homeowners' property tax grant		
Ontario climate action incentive		560
Total RRSP deduction limit - 2025		1,131

T1-2024

Schedule 11

## Federal Tuition, Education, and Textbook Amounts and Canada Training Credit

**Protected B**  
when completed

**Only the student completes this schedule.**

Complete this schedule to calculate your federal tuition, education and textbook amounts, your Canada training credit, your unused current-year tuition amount available to transfer to a designated individual and your unused federal tuition amount available to carry forward to a future year.

Use your Tuition and Enrolment Certificate (T2202, TL11A, or TL11C, or any other official tuition tax receipts) to complete this schedule. If you are transferring your unused current-year tuition amount, also complete the authorization to transfer tuition, education and textbook amounts on the back of your certificate.

Complete the provincial or territorial schedule (S11) to calculate your provincial or territorial amounts.

**Attach** a copy of this schedule to your paper return.

For more information, go to [canada.ca/taxes-students](https://canada.ca/taxes-students) or see Guide P105, Students and Income Tax.

### Calculating your tuition, education, textbook amounts and Canada training credit

Eligible tuition fees paid to Canadian educational institutions for 2024 (fees for each institution must be <b>more than \$100</b> )	<b>32000</b>	9,690 00	1
If you are claiming the Canada training credit, continue on line 2. <b>If not</b> , enter the amount from line 1 on line 6 and continue on line 7.			
Amount from line 1	x 50% =		2
Your Canada training credit limit from your latest notice of assessment or reassessment			3
Enter <b>whichever is less</b> : amount from line 2 or line 3.			4
Enter the amount of the Canada training credit you are claiming for 2024 ( <b>cannot</b> be more than the amount at line 4). Enter this amount on <b>line 45350</b> of your return.	<b>Your Canada training credit</b>		5
Available Canadian tuition amount for 2024: line 1 minus line 5	=	9,690 00	6
Eligible tuition fees paid to foreign educational institutions for 2024	<b>32001</b>	+	7
Line 6 plus line 7	=	9,690 00	8
Unused federal tuition, education, and textbook amounts from your 2023 notice of assessment or reassessment	+		9
Total available tuition, education, and textbook amounts for 2024: line 8 plus line 9	=	9,690 00	10
Enter the amount from line 26000 of your return on line 11 if it is <b>\$55,867 or less</b> . If it is <b>more than \$55,867</b> , enter the result of the following calculation:			
amount from line 81 of your return	÷ 15% =	6,277 63	11
Enter the amount from line 107 of your return.	-	17,279 15	12
Line 11 minus line 12 (if negative, enter "0")	=	0 00	13
Unused tuition, education and textbook amounts you are claiming for 2024: Enter <b>whichever is less</b> : amount from line 9 or line 13.	-		14
Line 13 minus line 14	=	0 00	15
2024 tuition amount: Enter <b>whichever is less</b> : amount from line 8 or line 15.	+		16
Line 14 plus line 16	=		17
Enter this amount on <b>line 32300</b> of your return.	<b>Your 2024 tuition, education and textbook amounts</b>		17

**2024 Enrolment information**

The Canada Revenue Agency needs the following information to administer federal programs such as the Canada workers benefit, scholarship exemption, Lifelong Learning Plan and various provincial and territorial programs.

Tick this box if you were eligible for the disability tax credit in 2024, or had a mental or physical impairment in 2024 and a medical practitioner has certified that you cannot reasonably be expected to be enrolled as a full-time student because of the effects of your impairment.

32005 

Enter the number of months you were enrolled as a part-time student from box 24 of your Form T2202 and column B of your forms TL11A and TL11C.

(maximum 12) 32010 

Enter the number of months you were enrolled as a full-time student from box 25 of your Form T2202 and column C of your forms TL11A and TL11C.

(maximum 12) 32020 8 **Transfer or carryforward of unused amount**

Complete this section to calculate your current-year unused tuition amount available to transfer to a designated individual and your unused federal amount available to carry forward to a future year.

You can transfer all or part of your **unused tuition amount available to transfer** to your spouse or common-law partner, your parent or grandparent, or your spouse's or common-law partner's parent or grandparent (designated individual).

**Note:** If your spouse or common-law partner is claiming an amount for you on line 30300, line 30425 or line 32600 of their return, you **cannot** transfer your unused tuition amount to your (or your spouse's or common-law partner's) parent or grandparent.

Amount from line 10 of the previous page		9,690 00	18
Amount from line 17 of the previous page		-	19
Line 18 minus line 19	<b>Total unused amount</b>	<b>= 9,690 00</b>	<b>20</b>

If you are transferring an amount to a designated individual, continue on line 21.

**If not**, enter the amount from line 20 on line 25.

Amount from line 8 of the previous page	(maximum \$5,000)	5,000 00	21
Amount from line 16 of the previous page		-	22
Line 21 minus line 22 (if negative, enter "0")	<b>Unused tuition amount available to transfer</b>	<b>= 5,000 00</b>	<b>23</b>

Enter the federal tuition amount you are transferring to a designated individual as shown on your Tuition and Enrolment Certificate (**cannot** be more than the amount at line 23).

	<b>Federal tuition amount transferred</b>	<b>32700 - 5,000 00</b>	<b>24</b>
Line 20 minus line 24	<b>Unused federal amount available to carry forward to a future year</b>	<b>= 4,690 00</b>	<b>25</b>

See the privacy notice on your return.