

2024 Year-end tax tips Quebec



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Tax Rates

Effective calendar 2024, the Quebec income tax rates and income thresholds are as follows:

- 14% will apply to income up to \$51,780.
- 19% will apply to income over \$51,780 up to \$103,545.
- 24% will apply to income over \$103,545 up to \$126,000.
- 25.75% will apply to income over \$126,000.

Age amount, amount for person living alone, and amount for retirement income tax credit

Age amount:

You can claim a non-refundable tax credit in the province of Quebec if you are 65 or older on December 31, 2024. The maximum amount that you can claim for 2024 is \$3,798 (or \$531.72 real dollars after applying the 14% credit rate).

The amount is reduced by 18.75% of net income exceeding \$40,925 and is eliminated when net income exceeds \$61,181.

Amount for person living alone:

You can claim an amount that will reduce the amount of income tax payable if, throughout a year, you maintained and ordinarily lived:

- Alone
- Only with one or more minors, or
- Only with one or more of your children, grandchildren or great-grandchildren 18 or older who were full-time students pursuing vocational training at the secondary level or post-secondary studies

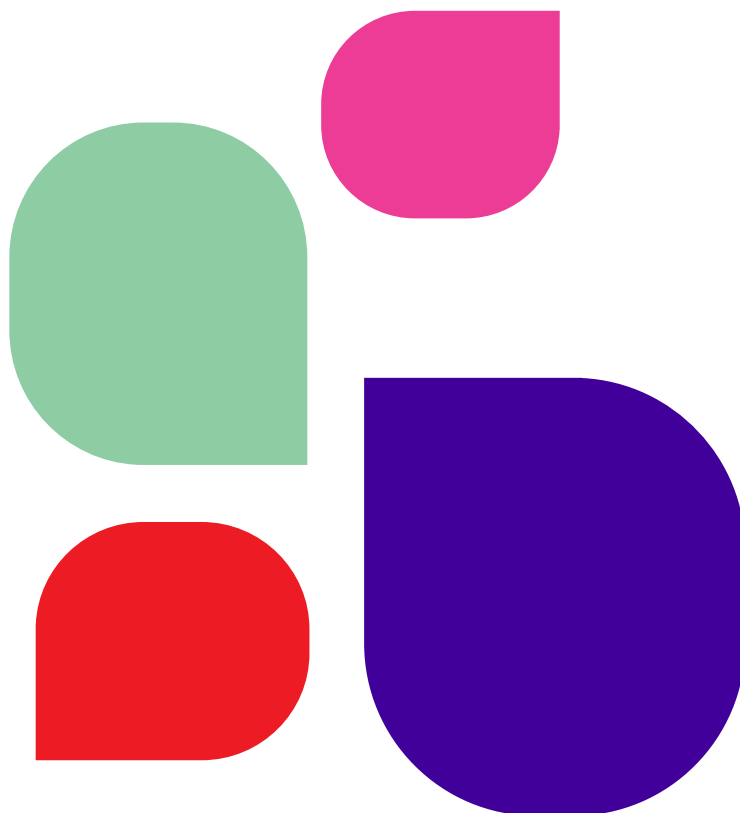
The amount that you can claim in 2024 is \$2,069 (or \$289.66 real dollars after applying the 14% credit rate).

The amount is reduced by 18.75% of net income exceeding \$40,925 and is eliminated when net income exceeds \$51,960.

You can claim an additional amount for a person living alone (single-parent family) if you are eligible for an amount for a person living alone and you meet both of the following conditions:

- At any time during the year covered by the claim, you lived with a child 18 or older who can transfer to you an amount for a child 18 or over enrolled in post secondary studies or could have transferred such an amount to you had he or she not earned income
- For the month of December of that year, you were not entitled to the family allowance from Retraite Québec.

The amount that you can claim in 2024 is \$2,554 (or \$357.56 real dollars after applying the 14% credit rate).



Amount for retirement income:

You can claim an amount that will reduce your income tax payable if you or your spouse on December 31 entered an amount on line 122 (Payments from a pension plan, an RRSP, a RRIF, a DPSP, or a PRPP/VRSP, or annuities) or line 123 (Retirement income transferred by your spouse) of the income tax return. This amount is equal to \$3,374 (or \$472.36 real dollars after applying the 14% credit rate).

The amount is reduced by 18.75% of net income exceeding \$40,925 and is eliminated when net income exceeds \$58,920.

Amount for a severe and prolonged impairment

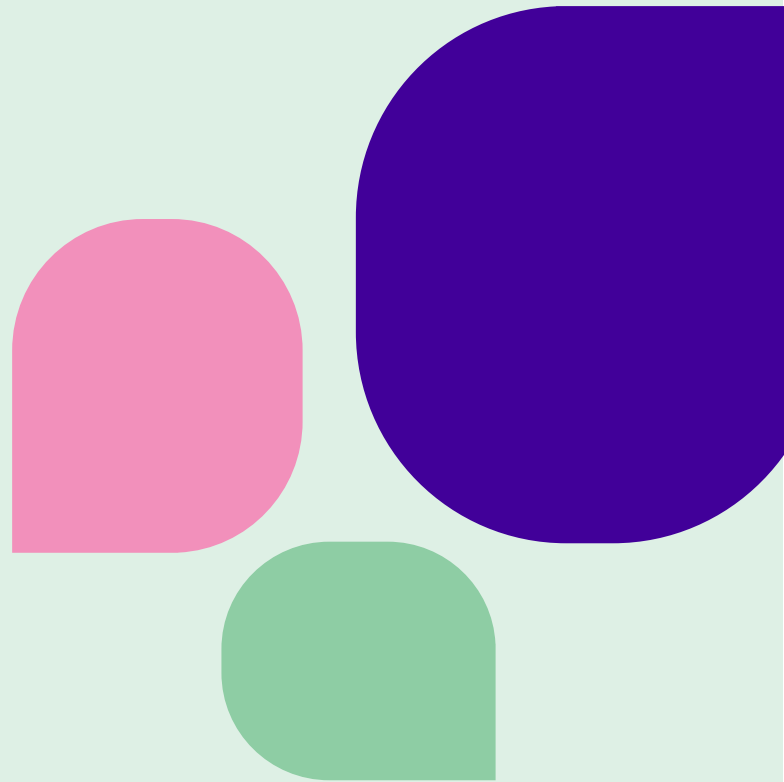
You can claim an amount that will reduce your income tax payable if, during a given year, you had a severe and prolonged impairment in mental or physical functions. The impairment must be certified by one of the following professionals:

- A physician
- A specialized nurse practitioner
- An optometrist
- An audiologist
- A speech therapist (speech-language pathologist)
- An occupational therapist
- A psychologist
- A physiotherapist

As a rule, your impairment is considered severe and prolonged if both of the following situations apply to you:

- It has lasted (or is expected to last) for at least 12 consecutive months.
- It significantly limits your ability to perform a basic activity of daily living (seeing, speaking, hearing, walking, eliminating, feeding or dressing yourself, or functioning in everyday life because you do not have the necessary mental functions).

The amount that you can claim for 2024 is \$4,009 (or \$561.26 real dollars after applying the 14% credit rate).



Senior assistance tax credit

You may be entitled to the refundable senior assistance tax credit if you qualify as an eligible individual and you meet at least one of the following conditions:

- You were at least 70 years of age on December 31, 2024.
- Your spouse on December 31, 2024, qualifies as an eligible individual and was at least 70 years of age on December 31, 2024.

You are an eligible individual if, on December 31, 2024:

- You were resident in Quebec.
- You or your spouse on December 31, 2024, 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

You are not considered an eligible individual if:

- 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.
- You or your spouse on December 31, 2024, were exempt from income tax for 2024.

The maximum for the year is:

- \$4,000 if you had a spouse on December 31, 2023, who is an eligible individual and

you were both at least 70 years of age on December 31, 2024

- \$2,000 if you had a spouse on December 31, 2024, but:
 - he or she is not an eligible individual, or
 - only one of you was at least 70 years of age on December 31, 2024
- \$2,000 if you did not have a spouse on December 31, 2024.

The tax credit is reduced by 5.31% of the part of your family income that is over:

- \$44,015, if you had a spouse on December 31, 2024, or
- \$27,065, if you did not have a spouse on December 31, 2024

Your family income is the amount on line 275 of your income tax return, plus, if you had a spouse on December 31, 2024, the amount on line 275 of his or her return.

Tax shield

You can claim the tax shield for 2024 if you were resident in Quebec on December 31, 2024, and you (or your spouse, if applicable) are entitled to the tax credit for childcare expenses or the work premium tax credits (work premium or adapted work premium). You must also meet the requirements below.

- If you did not have a spouse on December 31, 2024:
 - your net income for the year (line 275 of your 2024 income tax return) is greater than that reported in your 2023 return, and
 - your eligible work income for 2024 is greater than that for 2023 (based on your income tax returns for each of those years)

- If you had a spouse on December 31, 2024:
 - your net family income (the total of the amounts on line 275 of your and your spouse's 2024 income tax return) is greater than that for 2023, and
 - your or your spouse's eligible work income for 2024 is greater than that for 2023 (based on your income tax returns for each of those years)

The tax shield is calculated based on your family situation and household income (your income plus that of your spouse on December 31 of the year covered by the claim). It has two components:

- One related to the work premium and the adapted work premium
- One related to childcare expenses

The work premium component can reach \$600 for a couple. The childcare component can represent an increase of a few percentage points in the applicable tax credit rate.

The exact amount of the tax shield is determined by adding the work premium and childcare components.

Tax credit for career extension

The tax credit for career extension is a non-refundable tax credit created to encourage workers of at least 60 years of age to continue working or rejoin the workforce. It reduces the income tax payable on the part of your eligible work income that exceeds \$5,000.

To be eligible, you must be:

- Resident in Quebec on December 31, 2024
- 60 or over on December 31, 2024

The maximum tax credit is the least of the following:

- \$1,400 if you were between 60 and 64 years of age on December 31, 2024
- \$1,540 if you were at least 65 years of age on December 31, 2024

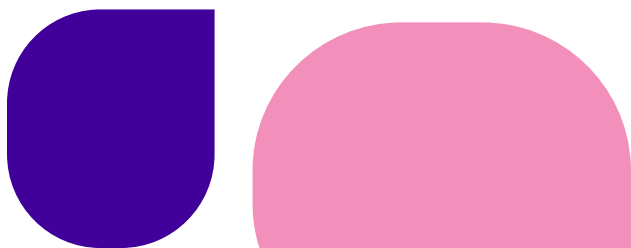
The credit is reduced on the basis of your eligible work income. If your eligible work income for 2024 was over \$40,925, the credit is reduced by 5% of the excess income. The credit is eliminated if your eligible work income exceeds \$68,925 if you were between 60 and 64 and \$71,725 if you were 65 or over. However, there is no reduction if you were born before January 1, 1951, and your credit is \$560 or less.

Tax credit for union, professional or other dues

You can claim a non-refundable tax credit if you paid one of the following in relation to your employment during the year:

- Union dues
- Dues paid to the Commission de la construction du Québec
- Dues paid to a recognized artists' association or a professional association whose purpose is to maintain a professional status recognized by law
- Dues paid to a parity committee, advisory committee or similar body
- The contribution paid to the Office des professions du Québec
- Dues paid to an employee association recognized by the minister of revenue

Certain dues paid in the year for employment you held in the previous year may also entitle you to a non-refundable tax credit. The tax credit is equal to 10% of the union, professional or other dues you paid in 2024.



Donations and gifts

You can claim the following tax credits on line 395 for one or more donations and gifts:

- The tax credit for charitable donations and other gifts
- The additional tax credit for a large cultural donation
- The tax credit for cultural patronage

The tax credit rate for charitable donations is 20% for the first \$200 of the donation and 24% or 25.75% for the remainder, depending on taxable income. You can carry forward an amount that you do not use to claim the tax credit up to five years after the year of the donation.

Home buyers' tax credit

You may be entitled to this tax credit if you were resident in Quebec on December 31, 2024 (or on the day in that year you ceased to be resident in Canada), and, in that year, either:

- You or your spouse bought a qualifying home for the first time and you intend to make it your principal residence (note that you are considered to have bought a home for the first time if, in that year or the previous four years, you did not live in another home that you or your spouse owned or co-owned); or

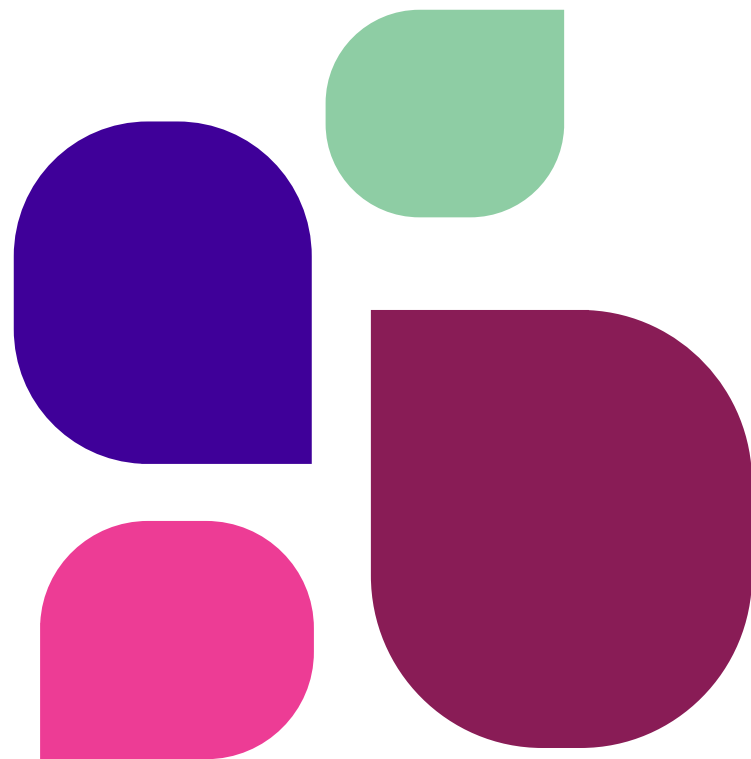
You bought a qualifying home and intend to make it the principal residence of a disabled person who is related to you. The residence must either:

- be more accessible for the disabled person or set up to help the person be more mobile or functional, or
- provide an environment better suited to the person's personal needs and care

To qualify, the home must meet the following conditions:

- It is located in Quebec.
- It is one of the following:
 - a detached, semi-detached or row house
 - a manufactured home
 - a mobile home
 - an apartment in a condominium building
 - an apartment in a multiple-unit residential complex

The maximum tax credit is \$1,500 for a qualifying home. You can split the amount between everyone who is eligible to claim the credit for the same qualifying home.



Residential wastewater treatment systems tax credit

You may be entitled to this tax credit if you meet all of the following conditions:

- You were resident in Quebec on December 31 of the year covered by the claim (or on the day you ceased to reside in Canada).
- You or your spouse had work done to upgrade the residential wastewater treatment system of an eligible dwelling under a contract entered into with a qualified contractor after March 31, 2017, but before April 1, 2027 (generally speaking, an eligible dwelling is a dwelling you own in Quebec that is your principal residence or, subject to certain conditions, a cottage).
- This work was paid for in the year covered by the claim.

This tax credit applies to 2017 through 2027 only. The maximum tax credit for 2017 through 2027 is \$5,500. In order to claim the credit, you must receive a completed and signed TP-1029.AE.A-V, *Certificate of Compliance with Residential Waste Water Treatment Standards*, from the contractor who carried out the work.

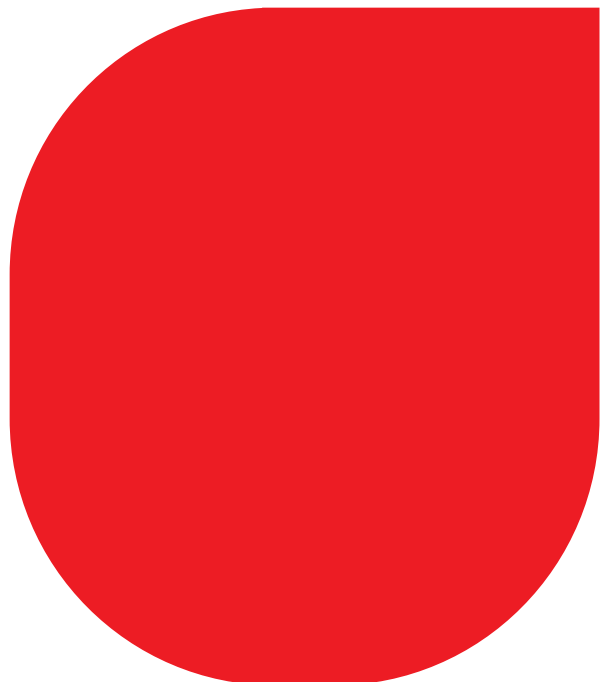
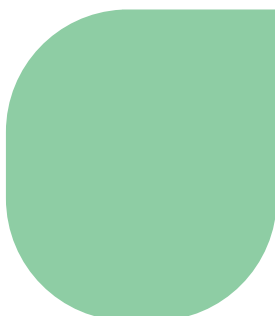
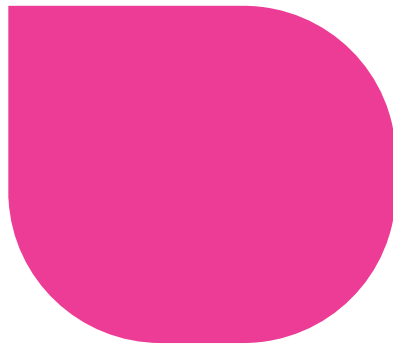
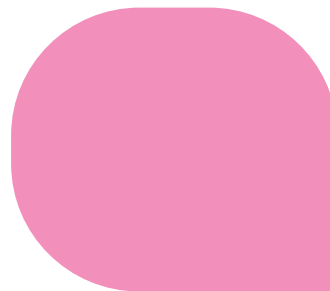
Medical expense tax credit

The medical expenses you can claim on line 275 are the same as those you can claim on line 33099 of your federal income tax return.

You can claim a non-refundable tax credit if you paid medical expenses exceeding 3% of your net income (line 275 of your tax return). If you had a spouse on December 31, you must add your spouse's net income to yours.

The medical expenses must have been paid in the course of a period of 12 consecutive months for:

- Yourself
- Your spouse
- A person who was your dependant



Caregiver tax credit

There are two components to the tax credit for caregivers. The first is for caregivers providing care to a person 18 or over who has a severe and prolonged impairment in mental or physical functions and needs assistance in carrying out a basic activity of daily living. The second is for caregivers providing care to and living with a relative 70 or over.

To claim a refundable tax credit for caregivers, you must first meet all the following basic conditions:

- You were resident in Quebec on December 31 in the year covered by the claim.
- You did not receive any remuneration for the care you provided to the eligible care receiver.
- Your spouse is the only one claiming an amount with regard to you on line 367 (amount for dependants), 378 (expenses for medical services not available in your area) or 381 (medical expenses) of his or her return.
- No one is claiming the tax credit for caregivers with regard to you.
- You (or your spouse, if applicable) were not exempt from tax for the year covered by the claim.

If you provided care to a person 18 or over who has a severe and prolonged impairment in mental or physical functions and needs assistance in carrying out a basic activity of daily living you may be entitled to a \$1,453 tax credit and an additional amount of up to \$1,453 if you meet all of the following conditions:

- You provided care to a care receiver 18 or over with a severe and prolonged impairment in mental or physical functions.
- You lived with the care receiver.

- You lived with the care receiver in a dwelling of which you, your spouse (if he or she also lived with you), the care receiver or the care receiver's spouse (if he or she also lived with you) was an owner, tenant or subtenant.
- You lived with the care receiver for at least 365 consecutive days, including at least 183 days in 2024.
- The care receiver lived in Canada the entire time you lived with them.

If you provided care to a person 18 or over but not live with them, you may be entitled to a \$1,453 tax credit if you meet the following conditions:

- You provided care to a care receiver 18 or over with a severe and prolonged impairment in mental or physical functions.
- You provided care to the care receiver for at least 365 consecutive days, including at least 183 days in 2023.
- The care receiver lived in Canada the entire time you cared for them.

If you provided care to a person 70 or over without an impairment, you may be entitled to a \$1,453 tax credit and an additional amount of up to \$1,453 if you meet all of the following conditions:

- You lived with a care receiver (not your spouse) 70 or over without an impairment.
- You lived with the care receiver in a dwelling of which you, your spouse (if he or she also lived with you), the care receiver or the care receiver's spouse (if he or she also lived with you) was an owner, tenant or subtenant.
- You lived with the care receiver for at least 365 consecutive days, including at least 183 days in 2024.
- The care receiver lived in Canada the entire time you lived with them.

Tax credit for childcare expenses

You may be entitled to the refundable tax credit for childcare expenses for the current taxation year if all of the following requirements are met:

- You were resident in Quebec on December 31, or you were resident in Canada, outside Quebec, on December 31 and carried on a business in Quebec during the year.
- The childcare expenses were incurred while you or your spouse, on December 31, were in any of the following situations:
 - Carrying out the duties of an office or employment
 - Actively carrying on a business
 - Practising a profession
 - Carrying out research under a grant
 - Actively seeking employment
 - Attending a secondary school or taking a course at a qualifying educational institution full time (that is, you or your spouse were enrolled in an educational program of at least three consecutive weeks, in which students must devote at least 10 hours per week to courses or assignments related to the program)
 - Attending a secondary school or taking a course at a qualifying educational institution part time (that is, you or your spouse were enrolled in an educational program of at least three consecutive weeks, in which students must devote at least 12 hours per month to courses related to the program)
 - Receiving benefits under the Québec Parental Insurance Plan (QPIP) or benefits related to a birth or adoption under the Employment Insurance plan

- You or your spouse paid the expenses for the care of an eligible child to an individual, a daycare centre, a holiday and recreation centre, a camp or a boarding school, and the child was living with you (or with your spouse on December 31) at the time the expenses were incurred.
- The childcare services were provided in Canada by a person resident in Canada, unless you were living outside Canada temporarily.

If you are claiming the tax credit for childcare expenses for 2024, please see below to find the rate that corresponds to your family income for the year.

- 78% will apply to family income up to \$24,110.
- 75% will apply to family income over \$24,110 up to \$42,515.
- 74% will apply to family income over \$42,515 up to \$44,085.
- 73% will apply to family income over \$44,085 up to \$45,670.
- 72% will apply to family income over \$45,670 up to \$47,225.
- 71% will apply to family income over \$47,225 up to \$48,805.
- 70% will apply to family income over \$48,805 up to \$116,515.
- 67% will apply to family income over \$116,515.

To calculate the tax credit for childcare expenses, multiply your qualifying expenses by the tax credit rate for your family income.

The amount of your qualifying expenses is the lesser of the following:

- Your childcare expenses that qualify for the credit for the year

- The childcare expense limit

The childcare expense limit varies depending on the age and status of the child for whom you incurred childcare expenses. For the current taxation year, the limit is:

- \$16,335 for an eligible child with a severe and prolonged impairment in mental or physical functions (as defined for purposes of the amount for a severe and prolonged impairment in mental or physical functions), regardless of the child's age;
- \$11,935 for an eligible child without a severe and prolonged impairment in mental or physical functions who is under 7 years of age on December 31
- \$6,010 for an eligible child without a severe and prolonged impairment in mental or physical functions who is 7 or older on December 31 but under 16 at some point in the year or has a mental or physical impairment

Solidarity tax credit

The solidarity tax credit is a refundable tax credit for low- and middle-income families.

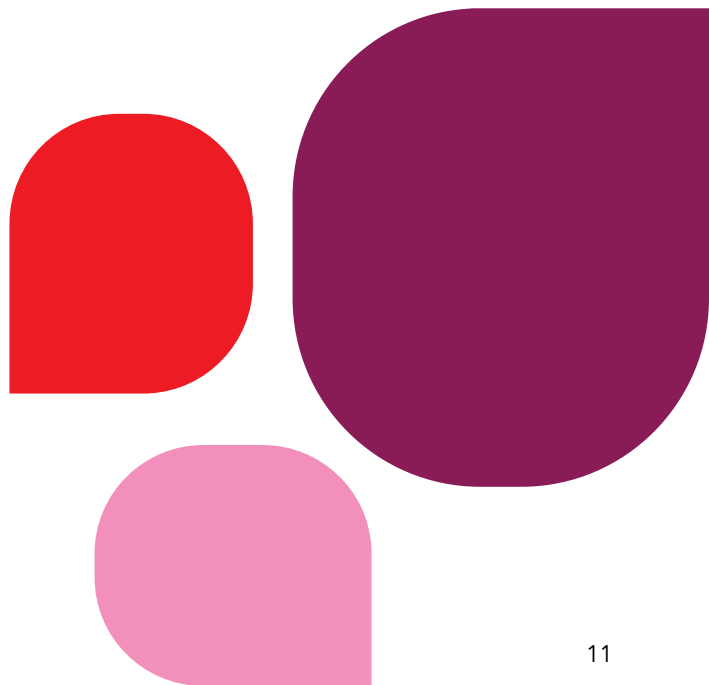
Since it is based on your situation on December 31 of the previous year, the amount of your credit for the period from July 2025 to June 2026 will be based on your situation on December 31, 2023.

To be eligible for this credit, you must file your income tax return and meet all the applicable requirements.

You may be eligible for the solidarity tax credit for the period from July 2025 to June 2026 if you met all 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 Quebec.
- You or your spouse was:
 - a Canadian citizen
 - a permanent resident or a protected person within the meaning of the *Immigration and Refugee Protection Act*
 - 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

Please consult your tax specialist for more information on claiming this credit.



Québec education savings incentive

The Québec education savings incentive (QESI) is a tax measure that encourages Quebec families to start saving early for the post-secondary education of their children and grandchildren.

This measure consists of a [refundable tax credit](#). The credit is paid directly into a registered education savings plan (RESP) opened with an RESP provider that offers the QESI.

For the credit to be paid into a child's RESP, the trustee of the RESP must apply for it with Revenu Québec.

If you want to open an RESP, contact an RESP provider that offers the QESI.

Each year, an RESP can receive an amount equal to 10% of the net contributions paid into it over the course of a year, up to a maximum of \$250. The net contributions for the year correspond to the contributions paid in the year that were not withdrawn from the RESP at the time the trustee applied for the tax credit.

In addition, since 2008, accumulated unused contributions from previous years can increase the basic amount, up to a maximum of \$250 per year. However, the basic amount cannot exceed \$500 per year.



Political contributions tax credit

You can claim this tax credit if, in 2024, you made contributions in cash or by cheque to:

- Official representatives of municipal political parties or independent candidates authorized under *Quebec's Act respecting elections and referendums in municipalities*
- Financial representatives of municipal party leadership candidates authorized under *Quebec's Act respecting elections and referendums in municipalities*

However, you cannot claim this credit if you were a candidate of an authorized party, an authorized independent candidate or a leadership candidate of an authorized party and you made contributions for your own benefit or for that of the party for which you were running. The credit is calculated as 85% of the first \$50 contributed and 75% on the excess above \$50, with the maximum credit being \$155 (i.e., \$200 total contribution).

CAUTION:

The information contained in this document comprises of tax tips only and should not be considered as tax advice. RTOERO assumes no liability for the outcomes that may result from persons using the contents of these tips in their tax planning. Persons using this information for tax planning are cautioned that the full application of these tax tips is best done with the advice of their tax advisor. Neither RTOERO nor its employees or agents are tax advisors.

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