KPMG

Personal Tax Credits

Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2026[1]

	Federal	B.C.	Alta.	Sask.	Man.
Tax rate applied to credits[1]	14.00%	5.60%	8.00%	10.50%	10.80%
Indexation factor[2]	2.0%	2.2%	2.0%	2.0%	n/a
Basic personal[3]	$16,452	$13,216	$22,769	$20,381	$15,780
Spousal/partner and wholly dependant person[4]	16,452	11,317	22,769	20,381	9,134
Net income threshold	—	1,132	—	2,038	—
Dependants[5] 18 and over and infirm	See Caregiver	See Caregiver	13,180	14,266	3,605
Net income threshold			8,707	8,097	5,115
Caregiver[5]	8,773	5,784	13,180	14,266	3,605
Net income threshold	20,601	19,572	20,956	19,490	12,312
Child[6] (max)	—	—	—	8,358	—
Adoption[7] (max)	19,972	19,972	19,741	—	10,000
Disability[8]	10,341	9,913	17,563	14,266	6,180
Disability supplement[9]	6,032	5,783	13,180	14,266	3,605
Pension[8] (max)	2,000	1,000	1,753	1,000	1,000
Age 65 and over[8,10]	9,208	5,927	6,345	5,901	3,728
Net income threshold	46,432	44,119	47,234	43,927	27,749
Medical expense threshold[11]	2,890	2,748	2,942	2,735	1,728
Employment[12]	1,501	—	—	—	—
Canada Pension Plan[13] (max)	3,519	3,519	3,519	3,519	3,519
Employment Insurance[13] (max)	1,123	1,123	1,123	1,123	1,123
Children's fitness[14] (max)	—	—	—	Ref.	500
Children's arts[15] (max)	—	—	—	Ref.	500
Children's wellness[16] (max)	—	—	—	—	—
Home buyers[17] (max)	10,000	—	—	15,000	—
Home accessibility[18] (max)	20,000	Ref.	—	4,000	—
Tuition fees[19]	Yes	Yes	No	No	Yes
Education[19]					
Full time—per month	—	—	—	—	400
Part time—per month	—	—	—	—	120
Charitable donations[20]					
Credit rate on first $200	14.00%	5.60%	60.00%	10.50%	10.80%
Credit rate on balance	29.00/ 33.00%	16.80/ 20.50%	21.00%	14.50%	17.40%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

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Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2026

	Ont.	N.B.	N.S.	P.E.I.	Nfld.
Tax rate applied to credits[1]	5.05%	9.40%	8.79%	9.50%	8.70%
Indexation factor[2]	1.9%	2.0%	1.6%	n/a	1.1%
Basic personal[3]	$12,989	$13,664	$11,932	$15,000	$13,094
Spousal/partner and wholly dependant person[4]	11,029	10,709	11,932	12,740	9,142
Net income threshold	1,103	1,072	888	1,274	915
Dependants[5] 18 and over and infirm	See Caregiver	5,956	2,931	2,446	3,552
Net income threshold		8,451	5,953	4,966	7,636
Caregiver[5]	6,122	5,957	4,898	2,446	3,553
Net income threshold	20,944	20,340	13,677	11,953	17,364
Child[6] (max)	—	—	1,200	1,200	—
Adoption[7] (max)	15,846	—	—	—	15,099
Disability[8]	10,494	10,210	7,341	6,890	7,549
Disability supplement[9]	6,121	5,956	3,449	4,019	3,553
Pension[8] (max)	1,796	1,000	1,173	1,000	1,000
Age 65 and over[8,10]	6,342	6,158	5,826	6,510	7,142
Net income threshold	47,210	45,844	30,828	36,600	39,138
Medical expense threshold[11]	2,940	2,854	1,637	1,678	2,437
Employment[12]	—	—	—	—	—
Canada Pension Plan[13] (max)	3,519	3,519	3,519	3,519	3,519
Employment Insurance[13] (max)	1,123	1,123	1,123	1,123	1,123
Children's fitness[14] (max)	—	—	Ref.	—	Ref.
Children's arts[15] (max)	—	—	Ref.	—	—
Children's wellness[16] (max)	—	—	—	1,000	—
Home buyers[17] (max)	—	—	—	—	—
Home accessibility[18] (max)	—	Ref.	—	—	—
Tuition fees[19]	No	Yes	Yes	Yes	Yes
Education[19]					
Full time—per month	—	—	200	400	200
Part time—per month	—	—	60	120	60
Charitable donations[20]					
Credit rate on first $200	5.05%	9.40%	8.79%	9.50%	8.70%
Credit rate on balance	11.16%	17.95%	21.00%	20.00%	21.80%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

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Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2026

	Y.T.	N.W.T.	Nvt.
Tax rate applied to credits[1]	6.40%	5.90%	4.00%
Indexation factor[2]	2.0%	2.0%	2.0%
Basic personal[3]	$16,452	$18,198	$19,659
Spousal/partner and wholly dependant person[4]	16,452	18,198	19,659
Net income threshold	—	—	—
Dependants[5]			
18 and over and infirm	See	6,032	6,032
Net income threshold	Caregiver	8,559	8,559
Caregiver[5]	8,773	6,032	6,032
Net income threshold	20,601	20,601	20,601
Child[6] (max)	—	—	1,200
Adoption[7] (max)	19,972	—	—
Disability[8]	10,341	14,758	16,733
Disability supplement[9]	6,032	6,032	6,032
Pension[8] (max)	2,000	1,000	2,000
Age 65 and over[8,10]	9,208	8,902	12,550
Net income threshold	46,432	46,432	46,432
Medical expense threshold[11]	2,890	2,890	2,890
Employment[12]	1,500	—	—
Canada Pension Plan[13] (max)	3,519	3,519	3,519
Employment Insurance[13] (max)	1,123	1,123	1,123
Children's fitness[14] (max)	Ref.	—	—
Children's arts[15] (max)	500	—	—
Children's wellness[16] (max)	—	—	—
Home buyers[17] (max)	—	—	—
Home accessibility[18] (max)	—	—	—
Tuition fees[19]	Yes	Yes	Yes
Education[19]			
Full time—per month	—	400	400
Part time—per month	—	120	120
Charitable donations[20]			
Credit rate on first $200	6.40%	5.90%	4.00%
Credit rate on balance	12.80%	14.05%	11.50%

Refer to notes on the following pages.

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Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2026

Notes

(1) The table shows the dollar amounts of certain federal, provincial and territorial non-refundable tax credits for 2026 (except for Quebec, see the table "Quebec Non-Refundable Tax Credit Rates and Amounts for 2026"). Unless otherwise noted, in order to determine the credit value, each dollar amount must be multiplied by the tax rate indicated, which is the lowest tax rate applicable in the particular jurisdiction. For example, British Columbia's basic personal amount of $13,216 is multiplied by 5.60% to determine the credit value of $740.

Certain dollar amounts of non-refundable tax credits in this table are calculated by multiplying the prior year amount by the current year indexation factor.

Income earned by the taxpayer or dependant, as applicable, in excess of the net income thresholds shown in the table serves to reduce the availability of the credit on a dollar-for-dollar basis. The only exception to this is the age credit, which is reduced by 15% of the taxpayer's net income in excess of the threshold.

Consequential to the federal government proposal to decrease the tax rate to 14.0% that applies to the lowest marginal income tax bracket, the rate that applies to credits is also reduced to 14.0% (from 14.5%) for the 2026 tax year. The federal government also introduced the Top-Up Tax Credit that effectively preserves the 15% rate for certain non-refundable credits claimed on amounts in excess of the first tax bracket threshold ($58,523 for 2026). This credit applies for the 2025 to 2030 taxation years.

Ontario's tax rate that applies to credits is 7.88% (5.05% x 156%) for an individual who is subject to the 56% surtax.

British Columbia increased the applicable percentage for the basic personal amount, age amount, and other basic non-refundable income tax credits to 5.6% (from 5.06%), effective for the 2026 and subsequent taxation years. The province will also freeze the indexation of non-refundable tax credits, effective for the 2027 through to the 2030 taxation years.

(2) The indexation factors indicated in the table are used to index the credits in each jurisdiction. The calculation of these factors is based on the change in the average federal or provincial inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that.

British Columbia, Alberta, Ontario, Nova Scotia (for certain non-refundable tax credits) and Newfoundland and Labrador use the applicable provincial inflation rate in their calculations, while Saskatchewan, New Brunswick, Yukon, Northwest Territories and Nunavut use the federal inflation rate. Manitoba and Prince Edward Island also do not index their credits.

(3) The federal basic personal amount of $16,452 is gradually reduced to $14,829 for individuals with net income between $181,440 and $258,482 in 2026. Once net income is over $258,482, the basic personal amount remains at the lower amount of $14,829.

Saskatchewan will increase its basic personal amount after indexation by $500 a year in 2027 and 2028.

Manitoba gradually reduces its basic personal amount for taxpayers over a net income range of $200,000 to $400,000. If net income is over $400,000, the basic personal amount is nil.

Prince Edward Island increased the province's basic personal amount to $15,000 (from $14,650), effective January 1, 2026.

Newfoundland and Labrador increased the province's basic personal amount to $15,000 (from $11,188). As the change was announced partway through 2026, the basic personal amount for the 2026 taxation year is increased to $13,094.

Yukon is harmonized with the federal basic personal amount.

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Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2026

Notes, continued

(4) The spousal/partner and wholly dependant person amounts are calculated by subtracting the spouse/partner and wholly dependant's net income from the maximum amount.

The spousal/partner credit may be claimed for a common-law partner as well as for a spouse. Taxpayers who are single, divorced or separated, and who support a dependant in their home may claim the wholly dependent person credit. The credit can be claimed for dependants under the age of 18 who are related to the taxpayer, and for related dependants over 18 with a physical or mental impairment (see note (5)).

The federal spouse or common-law partner amount, and eligible dependant amount of $16,452 is gradually reduced to $14,829 for individuals with net income between $181,440 and $258,482 in 2026. Once net income is over $258,482, the spouse or common-law partner amount, and eligible dependant amount remains at the lower amount of $14,829.

Saskatchewan will increase its spouse or common-law partner amount, and eligible dependant amount after indexation by $500 a year in 2027 and 2028.

Prince Edward Island increased the province's spouse or common-law partner amount, and eligible dependant amount to $12,740 and the corresponding income threshold amount to $1,274, effective January 1, 2026.

Yukon is harmonized with the federal spouse or common-law partner amount, and eligible dependant amount.

(5) The caregiver credit is available to taxpayers who care for a related dependant. Generally, the dependant must be over the age of 18 and physically or mentally impaired (infirm) or, in the case of a parent or grandparent, over the age of 65 (except for federal, British Columbia, Ontario and Yukon purposes, where the credit is not available in respect of non-infirm dependants).

The federal caregiver credit amount is $8,773 in respect of infirm dependants who are parents, grandparents, brothers/sisters, aunts/uncles, nieces/ nephews, adult children and grandchildren of the claimant or of the claimant's spouse or common law partner, and $2,740 in respect of an infirm dependent spouse or common- law partner in respect of whom the individual claims the spouse or common-law partner amount, an infirm dependant for whom the individual claims an eligible dependant credit, or an infirm child who is under the age of 18 years at the end of the year.

British Columbia's caregiver credit amount is $5,784 and parallels the federal Canada caregiver credit.

Ontario's caregiver credit amount is $6,122 in respect of relatives who are infirm dependants, including adult children of the claimant or of the claimant's spouse or common-law partner

Yukon is harmonized with the federal caregiver credit.

Alberta introduced a new non-refundable Alberta Caregiver Credit, effective for the 2027 and subsequent tax years. This credit, which replaces the existing caregiver credit and the infirm dependent credit, will be available to individuals who care for an eligible adult relative who is dependent on the caregiver because of a mental or physical infirmity, including individuals caring for an infirm spouse. This change aligns the eligibility of the credit with the federal Canada Caregiver Credit.

(6) Nova Scotia, Prince Edward Island and Nunavut each provide a credit for children under the age of 6. If certain conditions are met, individuals in Nova Scotia and Prince Edward Island may claim $100 per eligible month for a maximum of $1,200 per year, and individuals in Nunavut may claim $1,200 per year. For Nova Scotia and Prince Edward Island, unused credit amounts may not be transferred between spouses.

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Notes, continued

For Nunavut, unused credit amounts may be transferred between spouses.

Saskatchewan provides a credit for children of 18 years of age or under in the year if certain conditions are met. The province will increase the amount of this credit after indexation by $500 a year in 2027 and 2028. Unused credit amounts may be transferred between spouses.

(7) The adoption credit is available on eligible adoption expenses incurred in the year and not reimbursed to the taxpayer, up to the maximum amount indicated in the table.

(8) The disability, pension and age credits are transferable to a spouse or partner. The amounts available for transfer are generally reduced by the excess of the spouse's or partner's net income over the basic personal amount. The disability tax credit is also transferable to a supporting person other than a spouse or partner; however, the amount of the credit is generally reduced by the excess of the disabled person's net income over the basic personal amount.

(9) The disability supplement may be claimed by an individual who is under the age of 18 at the end of the year. The amount in the table represents the maximum amount that may be claimed and is reduced when certain child and attendant care expenses claimed in respect of this individual exceed a certain threshold.

(10) Saskatchewan provides an additional non-refundable tax credit for individuals aged 65 or older in the year, regardless of their net income amount. The province will increase the amount of this credit after indexation by $500 a year in 2027 and 2028.

(11) The medical expense credit is calculated based on qualified medical expenses exceeding 3% of net income or the threshold shown in the table, whichever is less. Medical expenses incurred by both spouses/partners and by their children under age 18 may be totalled and claimed by either spouse/partner.

Taxpayers can also claim medical expenses for other eligible dependants to the extent the amount exceeds the lesser of 3% of net income of the dependant or the threshold shown in the table. Ontario is currently the only province with a maximum allowable medical expense for other eligible dependants. The limit is $15,863 for 2026.

The Ontario Seniors Care at Home Tax Credit provides up to 25% of an eligible senior's claimable medical expenses up to $6,000. This refundable credit is available to seniors who turn 70 years of age or older in the year (or have a spouse or common-law partner who turned 70 years of age or older in the year) and are resident in Ontario at the end of the tax year. This refundable credit can be claimed in addition to the non-refundable federal and Ontario Medical Expense Tax Credits for the same eligible expenses. The credit is reduced by 5% of family net income over $35,000 and fully phased out at $65,000.

(12) The federal employment credit may be claimed by individuals based on the lesser of the amount indicated in the table and the amount of employment income earned in the year.

Yukon also provides the non-refundable federal employment credit.

(13) Self-employed individuals are subject to a higher Canada Pension Plan contribution rate and can generally deduct a portion of their contributions in calculating net income. The balance is claimed as a non-refundable tax credit. Self-employed taxpayers can also claim Employment Insurance premiums paid.

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Notes, continued

(14) Taxpayers in Saskatchewan with family income of $120,000 or less can claim a maximum of $300 annually per child under the age of 19 at the end of the year for fees paid to register children in eligible sports, recreational and cultural activities. For children eligible for the disability tax credit, the maximum is $400 per eligible child. This tax credit is a refundable credit in Saskatchewan.

Taxpayer in Manitoba can claim a maximum of $500 for fees paid on registration or membership for an eligible program of physical activity for children or young adults under the age of 25 at the end of the year. For a child under the age of 18 at the end of the year, the claim may be made by the child or their parent. For a young adult 18 to 24 years of age at the end of the year, the claim may be made by the young adult, spouse or common-law partner. For children or young adults eligible for the disability tax credit, taxpayers can claim an additional $500 if a minimum of $100 is paid for registration or membership fees for a prescribed program of physical activity. This tax credit is non-refundable in Manitoba.

Taxpayers in Nova Scotia can claim a $500 refundable tax credit for eligible expenditures on artistic, cultural, and physical activities for children under the age of 19.

Taxpayers in Newfoundland and Labrador can claim a refundable tax credit on eligible fitness expenses of up to $2,000 per family and worth up to $348 ($2,000 x 17.4%).

Taxpayers in Yukon can claim a maximum of $1,000 for eligible fees paid on registration or membership for a prescribed program of physical activity for children under the age of 16 (or under the age of 18 if eligible for the disability tax credit) at the beginning of the year. For children eligible for the disability tax credit and under the age of 18, taxpayers can claim an additional $500 if a minimum of $100 is paid for registration or membership fees for a prescribed program of physical activity. The children's fitness tax credit is a refundable credit in Yukon.

(15) Taxpayer in Manitoba and Yukon can claim a maximum of $500 for fees paid relating to the cost of registration or membership in an eligible program of artistic, cultural, recreational, or developmental activity for children under the age of 16 (or 18 if eligible for the disability tax credit) at the beginning of the year. For children under 18 years of age at the beginning of the year eligible for the disability tax credit, taxpayers can claim an additional $500 if a minimum of $100 is paid for registration or membership fees for an eligible artistic program.

Taxpayers in Saskatchewan with family income of $120,000 or less can claim a maximum of $300 annually per child under the age of 19 at the end of the year for fees paid to register children in eligible sports, recreational and cultural activities. For children eligible for the disability tax credit, the maximum is $400 per eligible child. This taxcredit is a refundable credit in Saskatchewan.

Taxpayers in Nova Scotia can claim a $500 refundable tax credit for eligible expenditures on artistic, cultural, and physical activities for children under the age of 19.

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Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2026

Notes, continued

(16) Taxpayers in Prince Edward Island can claim a non-refundable children's wellness tax credit. This credit is available to families with children under the age of 18, for eligible activities (artistic, cultural, recreational or developmental activity or a physical activity) related to their children's well-being.

(17) First-time home buyers who acquire a qualifying home during the year may be entitled to claim a federal non-refundable tax credit of up to $10,000 and worth up to $1,400 ($10,000 x 14%).

To qualify, neither the individual nor their spouse or common-law partner can have owned and lived in another home in the calendar year of the new home purchase or in any of the four preceding calendar years. The credit can be claimed by either the purchaser or by their spouse or common-law partner.

The credit is also available for certain home purchases by or for the benefit of an individual eligible for the disability tax credit.

Saskatchewan's first-time homebuyers' amount is worth up to $1,575 (10.5% x $15,000) to eligible taxpayers. There are also provisions to allow persons with a disability to qualify for the purchase of more accessible homes, with eligibility rules similar to those for the existing federal incentive for first-time home buyers.

(18) The home accessibility tax credit provides a credit for qualifying expenses incurred for work performed or goods acquired in respect of a qualifying renovation of an eligible dwelling of someone who is 65 years or older before the end of the taxation year or eligible for the disability tax credit.

British Columbia and New Brunswick provide a refundable credit of up to $1,000 for similar expenses. Although not specific to home accessibility, Saskatchewan's non-refundable home renovation tax credit is available at a rate of 10.5% on $4,000 of eligible home renovation expenses on a primary residence. The amount increases to $5,000 for individuals who attain the age of 65 by the end of the tax year.

(19) The eligible portion of the tuition and education tax credits are transferable to a spouse or common-law partner, parent or grandparent. Any amounts not transferred may be carried forward indefinitely by the student.

(20) Charitable donations made by both spouses/partners may be totalled and claimed by either person. The maximum amount of donations that may be claimed in a year is 75% of net income. However, all donations may be carried forward for five years if they are not claimed in the year made.

The federal donation tax credit rate of 33% applies to charitable donations over $200 to the extent the donor's income exceeds $258,482. Otherwise, a rate of 29% applies to donations over $200.

British Columbia's donation tax credit rate is 5.60% on the first $200 of donations and 20.5% on donations over $200 to the extent the donor's income exceeds $265,545. Otherwise, a rate of 16.8% applies to donations over $200.

Ontario's tax credit rate for donations over $200 is 17.41% for an individual who is subject to the 56% surtax.

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