Personal Tax Rates

Quebec Non-Refundable Tax Credit Rates and Amounts for 2026[1]

Tax rate applied to credits[1]	14%
Indexation factor[2]	2.05%
Basic personal amount	$18,952
Amounts for dependents:	
Child under 18 engaged in full-time training or post-secondary studies[3]	3,901
Child over 17 who is a full-time student[4]	See Note
Other dependents over 17[5]	5,684
Person living alone or with a dependent:[6]	
Basic amount[7]	2,172
Single-parent amount (supplement)[8]	2,681
Age 65 and over[6]	3,986
Career extension[9]	12,755
Retirement income[6] (max)	3,541
Disability	4,208
First-time home buyers[10]	10,000
Union and professional dues[11]	10%
Tuition fees[12]	8%
Interest paid on student loans[13]	20%
Medical expenses[14]	20%
Charitable donations[15]	
Credit rate on first $200	20%
Credit rate on balance	24%/25.75%

Notes

(1) This table includes select Quebec non-refundable tax credit rates and amounts for 2026. In order to determine the credit value, each dollar value must be multiplied by Quebec's tax credit rate. For example, the basic personal credit amount of $18,952 is multiplied by 14% to determine the credit value of $2,653.

The unused portion of all non-refundable credits may be transferred from one spouse/partner to another, but only after all credits have been taken into account in the calculation of the individual's income tax otherwise payable.

(2) Quebec indexes its tax credits each year by using an inflation factor that is calculated based on the provincial rate of inflation, excluding changes in liquor and tobacco taxes. The Quebec inflation factor is 2.05% for 2026. For the purpose of calculating the basic personal amount and personal tax credits, Quebec's tax legislation stipulates automatic indexation.

(3) This credit is available for a dependent child who is under the age of 18 and is engaged in full-time professional training or post-secondary studies for each completed term, to a maximum of two semesters per year per dependent. It is also available for infirm dependents who are engaged in such activities part-time.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

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Notes, continued

(4) An eligible student is able to transfer to either parent an amount related to the unused portion of their basic personal amount for the year (transfer mechanism for the recognized parental contribution). Each taxation year, the amount that can be transferred must not exceed the limit applicable for that particular year ($13,938 for 2026).

(5) This credit is available if a dependent, other than a spouse, is related to the taxpayer by blood, marriage or adoption and ordinarily lives with the taxpayer. In order to be eligible for the tax credit, the taxpayer must also not have benefited from a transfer of the recognized parental contribution from this dependent.

(6) The total of the credits for being 65 years of age or over, for living alone or with a dependent, and for receiving retirement income is reduced by 18.75% of the amount by which net family income exceeds $42,955.

(7) The basic amount is available if the individual lives in a self-contained domestic establishment that the individual maintains and in which no other person, other than the individual, a minor person, or an eligible student lives of whom the individual is either the father, mother, grandfather or grandmother, or the great-grandfather or great-grandmother.

(8) If an individual (i.e., father or mother) is living with an eligible student (i.e., a person who is 18 or over and is a post-secondary or vocational training student who transferred or could have transferred an amount to the single-parent (see note (4)), the individual may be able to add an amount for a single-parent family of $2,681 to the basic amount for a person living alone (see note (7)).

(9) Quebec made several changes to this credit, including to raise the age of eligibility to 65 (from 60). For the 2026 taxation year, the credit applies at a 14% rate to $12,755 of "eligible work income" in excess of $7,655. The credit is reduced by 7% of net individual income over $57,660. These amounts are indexed, effective for the 2026 and subsequent taxation years.

"Eligible work income" includes salary and business income, but excludes taxable benefits received for a previous employment as well as amounts deducted in computing taxable income, such as the stock option deduction.

Any unused portion of the tax credit may not be carried forward or transferred to the individual's spouse.

(10) To qualify for the non-refundable tax credit, the individual or his or her spouse has to intend to inhabit the home as a principal place of residence no later than one year after the time of acquisition and neither the individual nor his or her spouse 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.

(11) The credit for union and professional dues is calculated based on the annual fees paid in the year. The portion of professional dues relating to liability insurance is allowed as a deduction from income and therefore not included in calculating the credit amount.

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Notes, continued

(12) The tuition credit is calculated based on tuition, professional examination and mandatory ancillary fees paid for the calendar year. Tuition fees qualify for an 8% non-refundable credit for Quebec tax purposes. The student may transfer the unused portion of the tuition credit to either one of his/her parents or grandparents. The portion of this credit that is not transferred is available for future use by the student.

(13) A tax credit at a rate of 20% may be claimed for interest paid on student loans. Interest not claimed in a particular year may be carried forward indefinitely.

(14) The medical expense credit is calculated based on qualified medical expenses in excess of 3% of family income. Family income is the total income of both spouses/ partners. A tax credit at a rate of 20% may be claimed for eligible medical expenses and eligible expenses to obtain medical care not provided in the region where an individual lives.

(15) Charitable donations made by both spouses/partners may be totaled and claimed by either person. The maximum amount of donations that may be claimed in a year is 100% of net income. However, all donations may be carried forward for five years (or 10 years for certain donations) if they are not claimed in the year made.

Quebec's tax credit for donations is 20% on the first $200 of eligible gifts in the year and 24% for the rest. If the donor's income exceeds $132,245 in 2026, the tax credit rate increases to 25.75%.

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