FREE GUIDE – 2026 EDITION

Tax Planning Guide
for Quebec Individuals & Businesses

Federal & Quebec deadlines, RRSP/TFSA/FHSA limits, the credits most people miss, and a year-end checklist you can actually use.

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Why This Guide Exists

As a Quebec resident, you file two tax returns every year — federal (to the CRA) and provincial (to Revenu Québec) — with two sets of deadlines, two sets of credits, and two places to make a mistake. This guide pulls together the numbers, dates, and credits that matter most for the 2025 tax year (filed in 2026), in one place.

It's meant as a starting point, not a replacement for a conversation with your accountant — your specific situation (self-employed, incorporated, new to Canada, recently married) changes which parts of this apply to you.

Your Two Tax Returns

Federal (T1)	Quebec (TP-1)
Filed with the Canada Revenue Agency (CRA), via NETFILE.	Filed with Revenu Québec, via NetFile Québec.
Uses federal tax brackets and the federal Basic Personal Amount.	Uses separate Quebec brackets, credits, and deductions.
Same due date: April 30 (June 15 for self-employed, interest still starts May 1).	Same due date: April 30 (June 15 for self-employed, interest still starts May 1).

Key 2026 Deadlines

Date	What's Due
February 28, 2026	Deadline for RRSP contributions counting toward the 2025 tax year
Last day of Feb. 2026	Employers issue T4 / RL-1 slips to employees
April 30, 2026	Filing deadline for most individuals; balance owing is due
June 15, 2026	Filing deadline for self-employed individuals and their spouses (interest on any balance still ac
Quarterly (Mar/Jun/Sep/Dec 15)	Instalment payments, if you owed more than $3,000 federally ($1,800 in Quebec) in either of t

2026 Contribution Limits

Account	2026 Limit	Notes
RRSP	$32,490 (or 18% of last year's earned income, whichever is lower)	Unused room carries forward indefinitely
TFSA	$7,000	About $102,000 cumulative room if you've never contributed and were 18
FHSA	$8,000/year	$40,000 lifetime max — for first-time home buyers
RESP (per child)	No annual limit	$50,000 lifetime max; $2,500/yr needed to get the full 20% CESG grant

Quebec Credits Worth Checking

Solidarity Tax Credit — up to roughly $2,160/year for eligible households, paid monthly. Covers a QST component, a housing component (if you rented or owned on Dec 31), and a northern village component.

Prime au travail (Work Premium) — up to roughly $2,897 for eligible working families, designed to make work pay more than social assistance.

Home support for seniors (70+) — a 36% credit on eligible home-support expenses like housekeeping, meal delivery, and snow removal.

Medical expenses — combine both spouses' receipts on one return for the biggest benefit; claim whichever 12-month period ending in the tax year gives you the highest total.

> **Renters: don't forget your RL-31**
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> If you rent, ask your landlord for your RL-31 slip before February 28. Without it, you can lose the housing component of the Solidarity Tax Credit — worth several hundred dollars a year.

Commonly Missed Deductions

Moving expenses — if you moved 40km+ closer to a new job or school

Union or professional dues — often buried in a T4 box most people skip

Home office expenses — for employees required to work from home, with a signed T2200

Digital news subscription credit — for qualifying Canadian news subscriptions

Interest on student loans — under the federal government student loan program

Public transit passes (Quebec seniors) — certain transit credits are still available provincially

Year-End Planning Checklist

- Maximize RRSP contributions if your marginal tax rate is high this year
- Top up your TFSA if you have unused room and won't need the cash short-term
- Realize any capital losses before December 31 to offset gains from this year
- Gather charitable donation receipts — due by December 31
- Confirm childcare receipts include the provider's SIN or business number
- If self-employed, set aside 25–30% of each payment for taxes and instalments
- Update your address and marital status with the CRA and Revenu Québec if they've changed

This guide covers the essentials, but every situation is different — incorporation, self-employment, rental income, and cross-border ties all change the picture. If you'd like a second set of eyes on your specific situation, Services DL offers a free initial consultation.

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