Canada Revenue Agency   Agence du revenu du Canada

Lifelong Learning Plan (LLP)

Canada

Is this guide for you?

Use this guide if you want information about participating in the Lifelong Learning Plan (LLP).

The LLP allows you to withdraw amounts from your registered retirement savings plans (RRSPs) to finance training or education for you or your spouse or common-law partner. You do not have to include the withdrawn amounts in your income, and the RRSP issuer will not withhold tax on these amounts.

Over your repayment period (generally 10 years), you have to repay to your RRSP or PRPP or both the amounts you withdrew under the LLP. Any amount that you do not repay when due will be included in your income for the year it was due.

The "Definitions" on page 4 gives general explanations of the terms we use. Chapter 1 gives information on how the LLP works. Chapter 2 explains how to repay withdrawals under the LLP.

Our publications and personalized correspondence are available in braille, large print, e-text, or MP3 for those who have a visual impairment. For more information go to **canada.ca/cra-multiple-formats** or call **1-800-959-8281**.

La version française de ce guide est intitulée Régime d'encouragement à l'éducation permanente (REEP).

Unless otherwise stated, all legislative references are to the Income Tax Act and the Income Tax Regulations.

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Definitions

These definitions provide a general explanation of the terms that we use in this guide.

Annuitant – generally, an annuitant of an RRSP is the person for whom the plan provides a retirement income.

Common-law partner – a person who is **not your spouse** (see the definition of spouse on this page), with whom you are living in a conjugal relationship, and to whom at least **one** of the following situations applies. He or she:

a) has been living with you in a conjugal relationship and this current relationship has lasted at least 12 continuous months

b) is the parent of your child by birth or adoption

c) has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support

Note
In this definition, "12 continuous months" includes any period you were separated for less than 90 days because of a breakdown in the relationship.

Designated educational institution – designated educational institutions include:

- Canadian universities, colleges, and other educational institutions
- Canadian educational institutions certified by Employment and Social Development Canada (ESDC) providing courses that develop or improve skills in an occupation, other than courses designed for university credit
- Universities outside Canada where the student is enrolled in a course that lasts at least three consecutive weeks and leads to a degree at the bachelor level or higher
- Universities, colleges, or other educational institutions in the United States that give courses at the post-secondary school level if the student is living in Canada (near the border) throughout the year and commutes to that institution

Fair market value (FMV) – is generally considered to mean the highest price expressed in terms of money that can be obtained in an open and unrestricted market between informed and prudent parties, who are dealing at arm's length and under no compulsion to buy or sell. For information on the valuation of securities of closely held corporations, see Information Circular IC89-3, Policy Statement on Business Equity Valuations.

LLP balance – your LLP balance, at any time, is the total of all eligible amounts you have withdrawn from your RRSPs under the LLP, **minus** the total of all amounts you have repaid to your RRSP or PRPP or both or included in your income.

LLP student – this is the individual whose education you are financing under the LLP. It can be you or your spouse or common-law partner, but not your child or the child of your spouse or common-law partner. You have to participate in the LLP for the same LLP student each year until the year after you have reduced your LLP balance to zero.

LLP withdrawal – this is an amount you withdraw from your RRSPs under the LLP.

Participation period – your LLP participation period starts on January 1 of the year you make an eligible withdrawal from your RRSP and ends in the year your LLP balance is zero.

Pooled registered pension plan (PRPP) – a retirement savings plan to which you or your employer or both can contribute. Any income earned in the PRPP is usually exempt from tax as long as it remains in the plan.

Qualifying student – for the purposes of the LLP, for a month in a taxation year after 2016 means an individual who in the month is enrolled in a qualifying educational program as a full-time student at a designated educational institution, and if requested by the Minister has provided proof of enrolment by filing a certificate in prescribed form issued by the designated educational institution and containing prescribed information. If the individual is enrolled at an educational institution certified by the Minister of Employment and Social Development, the individual is 16 years of age before the end of the year and is enrolled in the program to obtain skills for, or improved the individual's skills in, an occupation.

Repayment period – the repayment period starts in the second, third, fourth, or fifth year after the year of the first withdrawal and ends when the LLP balance is zero.

RRSP deduction limit – the maximum amount you can deduct from contributions you made to your RRSP, PRPP or SPP or to your spouse's or common-law partner's RRSP or SPP for a year (excluding transfers to your RRSPs of certain types of qualifying income). The calculation is based, in part, on your earned income in the previous year. PAs, PSPAs, PARs, and your unused RRSP deduction room at the end of the previous year are also used to calculate the limit.

Specified pension plan (SPP) – a pension plan or similar arrangement that has been prescribed under the Income Tax Regulations as a "specified pension plan" for purposes of the Income Tax Act (currently the Saskatchewan Pension Plan is the only arrangement prescribed to be a specified pension plan).

Spouse – a person to whom you are legally married.

Chapter 1 – Participating in the LLP

The Lifelong Learning Plan (LLP) allows you to withdraw up to $10,000 in a calendar year from your registered retirement savings plans (RRSPs) to finance full time training or education for you or your spouse or common law partner. You cannot participate in the LLP to finance your children's training or education, or the training or education of your spouse's or common law partner's children. As long as you meet the LLP conditions **every year**, you can withdraw amounts from your RRSPs until January of the fourth calendar year after the year you made your first LLP withdrawal. You cannot withdraw more than $20,000 in total.

You cannot withdraw funds from an SPP or a PRPP under the LLP. However, SPP and PRPP contributions can be designated as an LLP repayment. You do not have to include the withdrawn amounts in your income, and the RRSP issuer will not withhold tax on these amounts. You have to repay these withdrawals to your RRSP or PRPP or both generally within 10 years. Any amount that you do not repay when it is due will be included in your income for the year it was due. This chapter explains the conditions that you and the LLP student have to meet to participate in the LLP, and how to make an LLP withdrawal. The chart below summarizes the LLP withdrawal process.

The LLP Withdrawal Process

You **must** meet all four of the following LLP conditions:

- you have an RRSP
- you are a resident of Canada
- the LLP student is enrolled (or has received an offer to enrol before March of the following year):

1. as a full time student
2. in a qualifying educational program
3. at a designated educational institution

- if you have made an LLP withdrawal in a previous year, your repayment period has not begun

However, if the LLP student meets one of the disability conditions (see "Who can be enrolled on a part time basis?" on the next page), he or she can be enrolled on a part time basis.

Fill out Form RC96, Lifelong Learning Plan (LLP) Request to Withdraw Funds from an RRSP and give it to your RRSP issuer.

You can withdraw both the following:

- up to $10,000 in a calendar year
- up to $20,000 in total

The LLP student has to:

- enrol before March of the year after the year of the LLP withdrawal
- still be enrolled in that program in April of the year after the LLP withdrawal, unless the student has already completed the program by then

> **Note**
> If the student leaves the educational program **before** April of the year after the LLP withdrawal, see "What happens if the LLP student leaves the educational program?" on page 8 for more information.

The RRSP issuer will withhold tax at source on the part of the withdrawal that exceeds the $10,000 limit for the year.

The RRSP issuer will send you a T4RSP slip showing the amount you withdrew under the LLP.

You must file an Income Tax and Benefit Return and fill out a Schedule 7 to report all LLP withdrawals made in the tax year.

Who can participate in the LLP?

If you are an RRSP owner and a resident of Canada, you can usually participate in the LLP to withdraw funds from your RRSPs for your own or your spouse's or common-law partner's education.

Certain types of RRSPs, such as locked-in RRSPs, do not allow you to withdraw funds from them. Your RRSP issuer can give you more information about the types of RRSPs you have.

> **Note**
> Similar to locked-in RRSPs, PRPPs do not allow for LLP withdrawals. However, you can designate your PRPP contributions as an LLP repayment.

You cannot participate in the LLP after the end of the year you turn 71. For more information, see "Your option" on page 15.

You have to be a resident of Canada when you receive funds from your RRSPs under the LLP. If you are not sure whether you are considered a resident or non-resident of Canada, or if you need more information about residency status, go to **canada.ca/taxes**, or call the International Enquiries for Individuals and Trusts at one of the following numbers: **1-800-959-8281** (toll free within Canada and the Continental U.S.), or **1-613-940-8495** (from outside Canada and the Continental U.S.—we accept collect calls by automated response. Please note that you may hear a beep and experience a normal connection delay).

If you become a non-resident after you make an LLP withdrawal, see "If you become a non-resident of Canada" on page 15.

What conditions does the LLP student have to meet?

The LLP student can be you or your spouse or common-law partner. You cannot name your child or the child of your spouse or common-law partner as an LLP student.

The LLP student must enrol on a **full-time basis** in a **qualifying educational program** at a **designated educational institution**.

If the LLP student meets the disability conditions, the student can enrol on a part-time basis (see "Who can be enrolled on a part-time basis?" on this page). If you are not sure whether the LLP student is enrolled on a full-time basis, check with the educational institution.

The educational institution determines when the student is considered to be enrolled in a program, and when the student is no longer enrolled. Usually, the student is considered to be enrolled when part or all of his or her fees are paid.

If the LLP student is not already enrolled in a program, the student must have received a written offer from a designated educational institution to enrol before March of the year after you withdraw funds from your RRSPs under the LLP. A conditional written offer is acceptable.

If you made an LLP withdrawal in a previous year, your repayment period has not begun.

You cannot participate in the LLP if the student has already completed the program and is no longer enrolled.

What is a qualifying educational program?

A **qualifying educational program** is an educational program offered at a designated educational institution.

The program must be one of the following:

- of a technical or vocational nature designed to provide a person with skills for, or improve a person's skills in, an occupation, in the case where the program is at an educational institution certified by Employment and Social Development Canada (ESDC)
- at a post-secondary school level, in any other case

All programs must meet both of the following conditions:

- last three consecutive months or more
- require a student to spend 10 hours or more per week on courses or work in the program. Courses or work includes lectures, practical training, and laboratory work, as well as research time spent on a post-graduate thesis. It **does not** include study time

What is a designated educational institution?

A **designated educational institution** is a university, college, or other educational institution. However, there are some differences whether the institution is located in Canada or outside Canada. For more detailed information see the definition of "designated educational institution" on page 4. If you are not sure whether a particular institution qualifies as a designated educational institution, see Guide P105, Students and Income Tax, or call **1-800-959-8281**.

Who is a full-time student?

The educational institution determines who is a full-time or part-time student. The requirement that the student enrol as a full-time student is separate from the qualifying educational program requirement. The qualifying educational program requirement can be met by a person taking courses by correspondence or by a person enrolled in a distance education program. Even if the student is enrolled in a program that requires spending 10 hours or more per week on courses or work in the program, the institution may consider the student to be enrolled on a part-time basis. If this is the case, you **cannot** participate in the LLP. The following section explains the only exception to this rule.

Who can be enrolled on a part-time basis?

An LLP student who meets one of the disability conditions can be enrolled on a part-time basis. The program in which the student is enrolled must still be a qualifying educational program that usually requires a student to spend 10 hours or more per week on courses or work in the program.

However, a student who meets the disability conditions can spend less than 10 hours per week on courses or work in the program.

We consider the LLP student to meet the disability conditions if **one** of the following situations applies:

- the student cannot reasonably be expected to be enrolled as a full-time student because of a mental or physical impairment, and the student has submitted a signed letter from a medical doctor, an optometrist, a speech-language pathologist, an audiologist, an occupational therapist, a physiotherapist, or a psychologist stating this
- the student is entitled to the disability amount on line 31600 of the student's Income Tax and Benefit Return for the year of the LLP withdrawal

Note
If the student was allowed the disability amount on his or her Income Tax and Benefit Return for the previous year and still meets the eligibility requirements for the disability amount, the student will meet the disability condition for the LLP. The student will also meet this condition if someone else claimed the disability amount for the student in the previous year and the student still meets the eligibility requirements for the disability amount. If you have questions about the disability amount, call **1-800-959-8281**.

What happens if the LLP student does not enrol in the program in time?

If the LLP student is not already enrolled when you make the withdrawal, the student has to enrol in a qualifying educational program before March of the year after you made the LLP withdrawal.

If the LLP student does not enrol in the program in time, you have to cancel your LLP withdrawal.

For more information, see "How to cancel your LLP withdrawal" on page 9.

How much you can withdraw

Under the LLP, you can withdraw up to $10,000 from your RRSPs in a calendar year. This is your **annual LLP limit**. The amount you withdraw is not limited to the amount of tuition or other education expenses. Your spouse or common-law partner can also withdraw up to $10,000 from their RRSPs under the LLP in the same year you do. For more information, see "Can my spouse or common-law partner and I participate in the LLP at the same time?" on page 10.

You cannot withdraw more than $20,000 each time you participate in the LLP. This is your **total LLP limit**. You can participate in the LLP again, starting the year after you bring your LLP balance to zero.

If you withdraw more than the annual LLP limit of $10,000, the excess will be included in your income for the year of the withdrawal. The excess does not reduce your total LLP limit of $20,000.

If you withdraw more than the total LLP limit of $20,000, the excess will be included in your income for the year you exceed the total LLP limit.

When can you make LLP withdrawals?

As long as the LLP student continues to meet the LLP conditions (see "What conditions does the LLP student have to meet?" on page 6), you can keep withdrawing amounts from your RRSPs until the earliest of the following:

- the commencement of your repayment period
- January of the fourth calendar year after the year you made your first LLP withdrawal

You may not make additional LLP withdrawals until the year after your previous LLP balance is zero.

Example 1
Carlos made LLP withdrawals of $10,000 in 2014 and $5,000 in 2015 because his spouse was attending university. His spouse files Income Tax and Benefit Returns every year indicating she is enrolled in a full-time program. Carlos would like to withdraw another $5,000 in 2019. However, even though his spouse is still in school, he will have to start repaying his previous $15,000 withdrawals in 2019 and any 2019 withdrawal would be considered as ineligible and taxable.

Example 2
Nadia made her first LLP withdrawal in 2017 for herself as the LLP student and completed the program the same year. She was not a student in 2018 or in 2019. However, in 2019 she enrolled full-time in a program beginning in January 2020 and would like to make another LLP withdrawal. Since Nadia will have to start repaying her 2017 withdrawal in 2019 (see chart "When to start repaying your LLP withdrawals" on page 10) she cannot make another LLP withdrawal in 2019 nor in subsequent years until the year after her first withdrawal has been fully repaid.

Example 3
Angela made an LLP withdrawal of $5,000 in 2009 because her spouse was enrolled full-time in a program that year. Her repayment period started in 2011 and she has been making a $500 repayment each year. In 2020, she decided to return to school and would like to make a withdrawal of $10,000. Such a withdrawal would not be eligible unless she made contributions to her RRSP or PRPP or both and chooses to fully repay the remaining $1,000 by making the designation in Part B on Schedule 7 of her 2019 Income Tax and Benefit Return. If she does so, she could then start a new participation period beginning in 2020 and designate herself as the student.

How to make an LLP withdrawal

To make an LLP withdrawal, use Form RC96, Lifelong Learning Plan (LLP) Request to Withdraw Funds from an RRSP. You have to fill out Form RC96 for each withdrawal you make. To get Form RC96, go to **canada.ca/cra-forms**.

Fill out Part 1 of Form RC96. You can name yourself or your spouse or common-law partner as the LLP student in Part 1. After you fill out this part, give the form to your RRSP issuer, who will fill out Part 2.

Your RRSP issuer will not withhold tax from the funds you withdraw if you meet the LLP conditions. Your RRSP issuer will send you a T4RSP slip, Statement of RRSP Income showing the amount you withdrew under the LLP in box 25. Attach this slip to your Income Tax and Benefit Return.

Filing an Income Tax and Benefit Return

Starting in the year you make your first LLP withdrawal, you have to file an Income Tax and Benefit Return every year until you have repaid all your LLP withdrawals or included them in your income. You have to send us an Income Tax and Benefit Return even if you do not owe any tax or you did not make a repayment to your RRSP.

Fill out Schedule 7, RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities (included in your General Income Tax and Benefit Package), and attach it to your Income Tax and Benefit Return to show the LLP withdrawals or the repayments made in the tax year. This will help both you and us to keep track of them.

When you report a withdrawal on the Schedule 7, tick Box 264 if your spouse or common-law partner is the student. If you do not make this indication we will assume that you are the designated student. If withdrawals are made in different years, the student indicated must remain the same or your withdrawal may be considered ineligible.

How the withdrawal from your RRSP affects your RRSP deduction

You can continue to contribute to your RRSP or PRPP or both and deduct your contributions from your income on your Income Tax and Benefit Return after you have made an LLP withdrawal from your RRSP. However, you may not be able to deduct contributions you made **before** the withdrawal from your RRSP. The following explains the restrictions that apply.

If you do not have an RRSP, you cannot set one up and then make an LLP withdrawal immediately. The contribution has to be in the RRSP for 90 days before you can deduct it from your income on your Income Tax and Benefit Return.

If you already have an RRSP and you contribute to it in the 89-day period before you make an LLP withdrawal, you may not be able to deduct the contribution from your income on your Income Tax and Benefit Return even if you repay this amount to your RRSP under the LLP. If the value of the RRSP right after the LLP withdrawal is **more than** or the **same as** the amount of the RRSP contribution, you can deduct the entire contribution. If the value of the RRSP right after the LLP withdrawal is **less than** the amount of the RRSP contribution, you cannot deduct any or all of the contribution.

To find out how much you **cannot** deduct, use the following formula for each RRSP from which you make an LLP withdrawal:

Total contributions you made to the RRSP in the 89-day period before the LLP withdrawal
Minus: Value of the RRSP immediately after you made the LLP withdrawal
Equals: The part of the contributions you **cannot** deduct at any time

Example 4
Stephen has an RRSP with a value of $6,500. He contributes $8,000 to the RRSP on February 10, 2019. He then makes an LLP withdrawal of $10,000 on March 1, 2019. The value of the RRSP after the withdrawal is $4,500.

February 10, 2019			
Value of RRSP before contribution		$	6,500
February 10, 2019, contribution	+	$	8,000
Value after the contribution	=	$	14,500
March 1, 2019			
LLP withdrawal	–	$	10,000
Value after withdrawal	=	$	4,500
Stephen determines the part of his contribution that is not deductible as follows:			
Contribution in the 89-day period before the LLP withdrawal		$	8,000
Minus: the value after the withdrawal	–	$	4,500
Result	=	$	3,500

Stephen **cannot** deduct $3,500 of the contribution he made on February 10, 2019, for any year.

Use the Appendix on page 16 to determine the part of contributions to your RRSP or PRPP or both that you or your spouse or common-law partner made to your RRSP that are not deductible for any year.

What happens if the LLP student leaves the educational program?

For you to be able to repay the LLP withdrawals over a 10-year period, the LLP student usually has to meet one of the following conditions:

- complete the program
- continue to be enrolled in the educational program at the end of March of the year after the LLP withdrawal

If the LLP student leaves the program before April of the year after the withdrawal, you can still make your repayments over a 10-year period **if less than 75% of** the student's tuition is refundable by the educational institution.

If the LLP student leaves the program before April of the year after the withdrawal, and **75% or more** of the LLP student's tuition is refundable, you have to cancel the LLP withdrawal. For more information, see "How to cancel your LLP withdrawal" on page 9. If you do not cancel it, the amount you withdrew will be included in your income for the year you withdrew it.

We check the LLP student's enrolment on line 32010 and line 32020 of schedule 11 of their Income Tax and Benefit Return for the year you make the withdrawal and for the following year.

If we cannot determine that the LLP student has continued in the program, we will contact you to find out if you still meet the conditions to make the repayments over a 10-year period.

Example 5
In September 2019, George withdraws $1,000 from his RRSPs under the LLP. Earlier in the same month, he enrolled in a four-month college program and paid $750 in tuition fees. George completes the program in January 2020. Therefore, he can repay his LLP amounts over a 10 year period.

Note
Special rules apply if the LLP participant dies. For more information, see "If the person who made the LLP withdrawal dies" on page 14.

Can an LLP withdrawal be cancelled

You can cancel your LLP withdrawal **only** if one or more of the following situations apply:

- The LLP student was not enrolled in the qualifying educational program when you made the withdrawal but had received written notification that he or she was entitled to enrol before March of the following year and did not enrol in time
- The LLP student left the program before April of the year after the withdrawal, and 75% or more of the student's tuition was refundable
- You became a non-resident of Canada before the end of the year in which you made an LLP withdrawal

A cancellation payment is not considered an RRSP or PRPP contribution and therefore, must **not** be entered as a contribution in "Part A – Contributions" of Schedule 7, RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities, as you cannot claim a deduction for this amount on your Income Tax and Benefit Return.

How to cancel your LLP withdrawal

Step 1 – Repay the amount you withdrew from your RRSP. You can make your cancellation payment to any of the following:

- the same RRSP you withdrew the funds from
- any other of your RRSPs
- a new RRSP

You cannot make a cancellation payment to your PRPP, SPP or spouse's or common-law partner's RRSPs or SPP. Your RRSP issuer will give you a RRSP contribution (cancelation payment) receipt.

Note
If you do not repay all the funds you withdrew, you have to include the unpaid amounts in your income for the year they were withdrawn. If we have already assessed your Income Tax and Benefit Return for that year, we will reassess it to include the unpaid amount. We may also charge you interest and penalties.

Step 2 – Send us a letter and include all of the following:

- the information about the RRSP owner (this is the individual who made the RRSP withdrawal):
  - first name and initials
  - last name
  - social insurance number
  - mailing address
  - telephone number
- the year you made the withdrawal
- the amount withdrawn
- the date you became a non-resident (if applicable)
- the reason for the cancellation:
  - The LLP student was not enrolled in the qualifying educational program when you made the withdrawal but had received written notification that he or she was entitled to enrol before March of the following year and did not enrol in time
  - The LLP student left the program before April of the year after the withdrawal, and 75% or more of the student's tuition was refundable
  - You became a non-resident of Canada before the end of the year in which you made an LLP withdrawal
- the amount and date of the cancellation payment
- the signature of the RRSP owner

Step 3 – Send this letter along with your RRSP contribution (cancellation payment) receipt to one of the following addresses:

If your residential address is based in:

Ontario, Prince Edward Island, Newfoundland and Labrador, Yukon, Nunavut, Northwest Territories as well as the following cities in the province of Quebec (Montreal, Quebec City, Laval, Sherbrooke, Gatineau and Longueuil):

Send your request to:

Canada Revenue Agency
Sudbury Tax Centre
Pension Workflow Team
Post Office Box 20000, Station A
Sudbury ON P3A 5C1

If your residential address is based in:

Manitoba, Saskatchewan, Alberta, British Columbia, Nova Scotia, New Brunswick and the remaining areas in the province of Quebec not listed under the Sudbury Tax Centre:

Send your request to:

Canada Revenue Agency
Winnipeg Tax Centre
Pension Workflow Team
Post Office Box 14000, Station Main
Winnipeg MB R3C 3M2

You cannot make your cancellation payment if the withdrawal did not meet the LLP conditions **when you made the withdrawal**. One or more of the situations listed above must apply for you to cancel your withdrawal.

Due date for cancellation payment

If you are a resident of Canada when you file your Income Tax and Benefit Return for the year in which you made the LLP withdrawal, the due date for the cancellation payment is December 31 of the year after the year you made the withdrawal.

If you are a non-resident of Canada when you file your Income Tax and Benefit Return for the year in which you made the LLP withdrawal, the due date for the cancellation payment is the **earlier** of the following dates:

- the date you file your Income Tax and Benefit Return for the year you made the withdrawal
- December 31 of the year after the year of the withdrawal

Example 6
On May 3, 2019, Patrick applies to three Canadian universities as a full-time student. On July 12, 2019, Patrick receives a written offer to enrol in a program at one of the universities. On July 13, 2019, he makes an LLP withdrawal of $10,000 from his RRSP. Since Patrick withdrew the funds in 2019, he has to enrol in the program before March 2, 2020. If he does not, Patrick will have to cancel the LLP withdrawal by paying back the $10,000 to his RRSP by December 31, 2020. Any amount he does not repay will be included in his income for 2019.

Questions you may have

How often can I participate in the LLP?

There is no limit to the number of times you can participate in the LLP over your lifetime. Starting in the year after you bring your LLP balance to zero, you can participate in the LLP again and withdraw up to $20,000 over a new participation period. For more information, see the definition "Participation period" on page 4).

Can my spouse or common-law partner and I participate in the LLP at the same time?

Yes. You can do any of the following:

- you can participate in the LLP for yourself while your spouse or common-law partner participates in the LLP for him or herself
- you can both participate in the LLP for either of you
- you can participate in the LLP for each other

Each of you can withdraw up to the annual LLP limit of $10,000 in a year and up to the total LLP limit of $20,000 over the period you are participating in the LLP.

Note
If you are already a participant in the LLP program and the student has been established as either yourself or your spouse or common-law partner, you cannot make an additional withdrawal for a different student.

Can I make LLP withdrawals from more than one RRSP?

You can make LLP withdrawals for you or your spouse or common-law partner from more than one RRSP as long as you are the annuitant (plan owner) of each RRSP. Your RRSP issuer will not withhold tax on these amounts. Although the maximum amount you can withdraw each time you participate is $20,000, there is an annual withdrawal limit of $10,000.

Note
Similar to locked-in RRSPs, PRPPs do not allow for LLP withdrawals. However, you can designate your PRPP contributions as an LLP repayment.

Can I make LLP withdrawals for other purposes?

As long as you meet all the LLP conditions when you make the withdrawal, you can use the funds you withdrew for any purpose.

Can I participate in the LLP and in the Home Buyers' Plan at the same time?

You can participate in the LLP even if you have not yet fully repaid the withdrawn amounts from your RRSPs under the Home Buyers' Plan (HBP). For more information about the HBP, see **canada.ca/home-buyers-plan**.

Chapter 2 – Repaying your withdrawals

Over a period of 10 years, you have to repay to your RRSP or PRPP or both the amounts you withdrew under the LLP. Generally, for each year of your repayment period, you have to repay 1/10 of the total amount you withdrew, until the LLP balance is zero.

When and how much to repay

You will receive an LLP Statement of Account each year with your notice of assessment or notice of reassessment. This statement will show the LLP withdrawals, your LLP balance, the amounts you have repaid to date, cancellations, income inclusions, and the amount you have to repay the following year.

To view your LLP Statement of Account online, go to My Account at **canada.ca/my-cra-account**. To view the LLP Statement of Account of someone who has authorized you on their behalf go to Represent a Client at **canada.ca/taxes-representatives**.

To determine when you have to start repaying your LLP withdrawals, use the chart on the next page. The latest year you can start repaying your LLP withdrawals is the fifth year after your first LLP withdrawal. However, in most cases, you have to start repaying your withdrawals before that year.

We determine when your repayment period starts by checking if the LLP student is a qualifying student for at least three months during the year. If the LLP student does not meet this condition two years in a row, your repayment period usually starts in the second of those two years. If the LLP student continues to meet this condition every year, your repayment period starts in the fifth year after your first LLP withdrawal.

In some cases, the LLP student is not a qualifying student for at least three consecutive months in any calendar year. This can happen if the program is short and the student starts it near the end of the year. In that case, your first repayment year is the second year after the year of your LLP withdrawal.

If the student is not a qualifying student for three months in any year because the student left the program, see "What happens if the LLP student leaves the educational program?" on page 8.

Example 7
Sarah makes LLP withdrawals from 2016 to 2019. She continues her education from 2016 to 2021, and is a qualifying student up to tax year 2019. Sarah's repayment period begins in 2021, since 2021 is the fifth year after the year of her first LLP withdrawal. The due date for her first repayment is March 1, 2022, which is 60 days after the end of 2021, her first repayment year.

Example 8
Joseph makes an LLP withdrawal in 2018 for a qualifying educational program he is enrolled in during the same year. He is a full-time student for five months of 2018. Joseph completes the educational program in 2019, and he is a full-time student for five months in 2019. He is not considered a qualifying student for 2020 or 2021. Joseph's repayment period begins in 2021.

Note
Even if you become bankrupt, you still have to repay all your LLP withdrawals to your RRSPs. If you do not, you have to include the required amounts in your income each year as they become due.

When to start repaying your LLP withdrawals Use this chart to determine when you have to start repaying your LLP withdrawals. This chart does not cover cancelling your withdrawal. For that situation, see "How to cancel your LLP withdrawal" on page 9.	
Step 1 **Is this the year of your first LLP withdrawal?** If **no**, go to Step 2.	If **yes**, you do not have to start repaying your LLP withdrawal this year.
Step 2 **Is this the fifth year after your first LLP withdrawal?** (If you made your first LLP withdrawal in 2015, then 2020 would be the fifth year after your first LLP withdrawal.) If **no**, go to Step 3.	If **yes**, you have to start repaying your LLP withdrawals this year.
Step 3 **Will the LLP student be considered a qualifying student for at least three months this year?** If **no**, go to Step 4.	If **yes**, you do not have to start repaying your LLP withdrawals this year.
Step 4 **Was the LLP student considered a qualifying student for at least three months last year?** If **no**, you have to start repaying your LLP withdrawals this year.	If **yes**, you do not have to start repaying your LLP withdrawals this year.

How to make your repayments

To make your repayments, you have to contribute to your RRSP or PRPP or both in the repayment year or in the first 60 days of the following year. You can make the repayments to any of your RRSPs with any issuer, your PRPP, or you can open a new RRSP.

You have to designate your repayment for the year by completing Schedule 7, RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities (included in your Income Tax and Benefit Package), and file it with your Income Tax and Benefit Return for the repayment year.

You have to make your repayments to your RRSP or PRPP or both even if your RRSP deduction limit is zero or a negative amount. We do not consider an amount you designate as a repayment under the LLP to be an RRSP contribution. Therefore, you cannot claim a deduction for this amount on your Income Tax and Benefit Return.

Example 9
Betty has an LLP balance of $7,500. Her repayment period is from 2019 to 2028. For her first repayment year, she needs to repay $750, which is 1/10 of the amount she withdrew. Betty contributes $6,000 to her RRSPs in 2019. To designate $750 as her 2019 repayment, she has to file Schedule 7 with her 2019 Income Tax and Benefit Return. Betty can deduct the remaining $5,250 she contributed if the RRSP deduction limit shown on her notice of assessment for 2018 is at least $5,250.

Contributions you cannot designate

Not all contributions you make to your RRSP or PRPP or both in the repayment year, or in the first 60 days of the following year, can be designated as a repayment under the LLP.

You **cannot** designate all following contributions that:

- your employer made to your PRPP
- you make to your spouse's **or common-law partner's RRSPs** (or that he or she makes to your RRSPs)
- are amounts you transfer directly to your RRSPs from a registered pension plan, deferred profit sharing plan, registered retirement income fund, specified pension plan, PRPP, or another RRSP
- are amounts you deducted as a re-contribution of an excess qualifying withdrawal that you designated to have a provisional past service pension adjustment approved
- are amounts you designate as a repayment under the Home Buyers' Plan (HBP) for the year
- are amounts you contribute in the first 60 days of the repayment year, that meet one the following conditions:
  - you deducted on your Income Tax and Benefit Return for the previous year
  - you designated as a repayment for the previous year under the HBP or the LLP
- are amounts you receive in the repayment year (such as retiring allowances) that you include in your income, designate as a transfer to your RRSP and deduct on your Income Tax and Benefit Return for the year of receipt

If you want to repay earlier

Any payments you make before the first repayment year reduce your first required repayment. For example, if your first repayment year is 2020 and $1,000 is your required repayment and you make an early repayment of $600 in 2019, your required repayment for 2020 is $400.

If you repay less than the amount required

If you designate an amount **less** than the amount you have to repay, you have to include the difference in your income on line 12900 of your Income Tax and Benefit Return. The amount you include in your income is equal to the amount you have to repay **minus** the amount you designate as a repayment for the year. The amount you include in your income cannot be more than the result of this calculation.

Your LLP balance is reduced by the amount you repay **plus** the amount you include in income. If you want to calculate the amount you have to repay for the next year, divide your LLP balance by the number of years remaining in your repayment period.

Example 10
Josée makes a $10,000 LLP withdrawal in 2017 for a four-month qualifying educational program that finishes in the same year. For 2019, Josée's repayment is $1,000 ($10,000 ÷ 10). Josée contributes $700 to her RRSPs in 2019, and she files Schedule 7 with her Income Tax and Benefit Return to designate the $700 as a repayment under the LLP.

Josée has to include $300 in her income on line 12900 of her 2019 Income Tax and Benefit Return. She determined this as follows:

Amount she has to repay for 2019		$ 1,000
Minus: Amount she designates as a repayment on Schedule 7	–	$ 700
Amount included on line 12900	=	$ 300

She cannot claim a deduction for the $700 contributed to her RRSPs because she designated those contributions as a repayment under the LLP. In 2020, she will have to repay $1,000 ($9,000 ÷ 9).

If you repay more than the amount required for a year

If you repay and designate more than you have to repay for a year, the amount you have to repay in each of the following years will be less. The LLP Statement of Account we send with your notice of assessment or notice of reassessment takes into account any additional payments you make and tells you how much you have to repay for the next year. If you want to calculate the amount you have to repay for the next year, divide your LLP balance by the number of years left in your repayment period.

Example 11

Alexander's repayment period began in 2015. His LLP balance was $8,500. Alexander's repayment for 2015 was $850 ($8,500 ÷ 10). He made the repayment for 2015, 2016, and 2017. In 2018, he received an inheritance and decided to contribute $4,000 to his RRSPs and designate that amount as a repayment under the LLP for 2018. He calculates the amount he has to repay for 2019 using the following chart:

Calculating the annual amount Alexander has to repay

Year	LLP balance at the beginning of the year	Amount Alexander has to repay for the year	Amount Alexander designates as a repayment for the year	LLP balance for the following year
2015	$8,500	$850 ($8,500 ÷ 10)	$850	$7,650
2016	$7,650	$850 ($7,650 ÷ 9)	$850	$6,800
2017	$6,800	$850 ($6,800 ÷ 8)	$850	$5,950
2018	$5,950	$850 ($5,950 ÷ 7)	$4,000	$1,950
2019	$1,950	$325 ($1,950 ÷ 6)	$325	$1625

Situations when the repayments have to be made in less than 10 years

Additional repayment rules apply if you meet one of the following conditions:

- you die
- you become a non-resident of Canada
- you reach the age of 71

If the person who made the LLP withdrawal dies

Usually, if the person who made the LLP withdrawal dies, the legal representative (administrator) has to include the LLP balance in the deceased person's income for the year of death. If the deceased person contributed to an RRSP in the year of death, the representative can designate the contributions as a repayment under the LLP by completing Schedule 7, RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities. This reduces the LLP balance that has to be included in the deceased person's income.

> **Note**
> An LLP student who dies may not have been the person who made the LLP withdrawal. If this is the case, the person who made the withdrawal makes the required LLP repayments over the usual 10-year period.

LLP election on death

If, at the time the person who made the LLP withdrawal dies, and the deceased had a spouse or common-law partner who is a resident of Canada, that spouse or common-law partner can elect jointly with the deceased person's legal representative (administrator) to make the repayments and to not include the LLP balance in the deceased person's income.

If the surviving spouse or common-law partner is also the representative, he or she makes the election.

To make this election, the surviving spouse or common-law partner and the deceased person's legal representative sign a letter and attach it to the deceased person's Income Tax and Benefit Return for the year of death. The letter should state that an election is being made to have the surviving spouse or common-law partner make the repayments under the LLP, and to not have the income inclusion rule apply to the deceased person. The deceased person's LLP balance then becomes the survivor's LLP balance. The surviving spouse or common-law partner makes the repayments to his or her own RRSP or PRPP or both.

> **Note**
> If this election is made and the deceased person had not made a repayment for the year of death, no repayment will be required for that year for the deceased.

If the surviving spouse or common-law partner has no LLP balance of his or her own at the time the person who made the LLP withdrawal dies, the survivor is deemed to be the LLP student for the LLP balance taken over from the deceased person. The surviving spouse or common-law partner will have to make repayments to his or her RRSP over the normal 10 year repayment period, determined as though the year of his or her first LLP withdrawal is the year the person died. For more information on when the repayment period will begin, see "When and how much to repay" on page 11 and the chart on page 11.

If the surviving spouse or common-law partner wants to make LLP withdrawals, the LLP balance taken over from the deceased person will limit the amount he or she can withdraw.

The survivor's total limit will be $20,000 **minus** the LLP balance taken over from the deceased person. The annual LLP limit for the year of death will be $10,000 **minus** the remaining LLP balance of the deceased person.

Example 12
Isabelle died in 2019. At the time of death, she had an LLP balance of $7,200. Her repayment period began in 2018. Her husband Bruno is her administrator (legal representative).

Bruno decides to elect to make the repayments. When he prepares Isabelle's final Income Tax and Benefit Return for 2019, he does not include her LLP balance in her income. Instead, he writes a letter explaining that he is electing to make his late wife's LLP repayments. He signs the letter and attaches it to her final Income Tax and Benefit Return. Bruno becomes an LLP participant in 2019 having an LLP balance of $7,200.

If Bruno is not a full-time qualifying student for at least three months in both 2020 and 2021, his repayment period will begin in 2021. He may choose to make repayments in 2019 or 2020, in which case they will be applied to the balance to reduce or eliminate the required repayment in 2021 and subsequent years. For more information, see "If you want to repay earlier" on page 13.

If Bruno wants to participate in the LLP in 2019 for his own education, his total LLP limit is now $20,000 **minus** the remaining LLP balance from Isabelle. As well, his annual LLP limit for 2019 is $10,000 **minus** the remaining LLP balance from Isabelle.

If Bruno did not make the election, he would have to include $7,200 as income on line 12900 of Isabelle's final Income Tax and Benefit Return for 2019.

If the surviving spouse or common-law partner already had an LLP balance of his or her own at the time the person dies, the deceased person's LLP balance is added to the survivor's LLP balance. This may cause the survivor's LLP balance to be more than the $10,000 annual limit or the $20,000 total limit. If this occurs, we will not include the excess in the income of either the survivor or the deceased person. The surviving spouse or common-law partner has to repay the new balance over his or her own repayment period.

Example 13
Irene died on June 10, 2019. At the time of her death, she had an LLP balance of $7,000 to be repaid. Irene's common-law partner Paul is the estate's administrator (legal representative). He decides to make Irene's LLP repayments. He has his own LLP balance of $14,000, and his repayment period began in 2019. Paul will add Irene's LLP balance of $7,000 to his own LLP balance of $14,000. However, Paul is only required to make a repayment of $1,400 in 2019 based on his own LLP balance of $14,000 at the beginning of the year. If he pays only the required amount in 2019, his minimum LLP repayment in 2020 will be $2,177 ($19,600 ÷ 9).

If you become a non-resident of Canada

If you become a non-resident of Canada **after the year you made an LLP withdrawal**, you have to include your LLP repayable balance in income on your Income Tax and Benefit Return for the year you become a non-resident **or** repay that balance to your RRSP or PRPP or both. The due date for this repayment is the **earlier** of the following dates:

- before the time you file your Income Tax and Benefit Return for the year that you become a non-resident
- 60 days after you become a non-resident

You have to designate your repayment for the year by completing Schedule 7 and filing it with your Income Tax and Benefit Return for the year you become a non-resident. If you do not repay your LLP balance by the due date, you have to include the unpaid amount in your income for the year you became a non-resident. The amount is included in your income for the period you were a resident of Canada.

If you become a non-resident **before the end of the year in which you make an LLP withdrawal**, you have to cancel your LLP withdrawals by paying them back to your RRSP.

For more information, see "Can an LLP withdrawal be cancelled" on page 9.

Your options in the year you turn 71

The year after you reach the age of 71, you will not be able to repay any withdrawals to your RRSP or PRPP or both. This is because you cannot contribute to an RRSP or PRPP the year after you turn 71 years of age.

In the year you turn 71, you can choose **one** of the following:

- repay your remaining repayable balance to your RRSP or PRPP or both
- make a partial repayment to your RRSP or PRPP or both. Your remaining repayable balance at the beginning of the year you turn 72 will be divided by the number of years remaining in your repayment period, and that calculated amount will be included as income on line 12900 of your Income Tax and Benefit Return for each of those years
- make no repayment to either your RRSP or PRPP. Your remaining repayable balance at the beginning of the year you turn 71 will be divided by the number of years remaining in your repayment period, and that calculated amount will be included as income on line 12900 of your Income Tax and Benefit Return for each of those years

Example 14
In 2012, at the age of 64, Henry made an LLP withdrawal of $9,000. His repayment period began in 2017. The required annual repayment is $900.

In 2019, he reaches the age of 71. Henry's LLP balance at the beginning of 2019 is $7,200 and he can choose to make an LLP repayment, or to include $900 in his income.

In 2019, Henry decides to contribute $3,000 to his PRPP and to designate that amount as a repayment under the LLP. This leaves him with an unpaid balance of $4,200 at the end of 2019. Henry will have to include $600 ($4,200 ÷ 7) in income for each year from 2020 to 2026.

If he did not repay any part of the $7,200, he would have to include $900 in income each year from 2019 to 2026. If he repaid the entire $7,200, he would not have to include any part of this amount in his income.

Appendix – Effect of LLP on RRSP deductions

Calculating the part of your RRSP contributions that are not deductible for any year

Use a separate chart for each withdrawal made under the LLP.

Note
For the purpose of this worksheet, your contributions to your PRPP are considered to be an RRSP contribution.

Area 1 – Fill out this area if you are the only one who contributed to your RRSP during the 89 day period just before you withdrew an amount from that RRSP.

1.	RRSP account number.. ______			1
2.	Amounts you contributed to the above RRSP during the 89 day period just before you withdrew an amount from that RRSP under the LLP *	$		2
3.	Fair market value of the property held in the above RRSP just after you made your withdrawal	–		3
4.	Line 2 **minus** line 3 (if negative, enter "0"). This is the amount of your contributions to the RRSP indicated on line 1 that you cannot deduct for any year.	= $		4

Area 2 – Fill out this area if you contributed to your spouse's or common-law partner's RRSP during the 89 day period just before your spouse or common-law partner withdrew an amount from that RRSP.

5.	RRSP account number.. ______			5
6.	Amounts you and your spouse or common-law partner contributed to the above RRSP during the 89 day period just before your spouse or common-law partner withdrew an amount from that RRSP under the LLP **	$		6
7.	Fair market value of the property held in the above RRSP just after your spouse or common-law partner made their withdrawal....................	–		7
8.	Line 6 **minus** line 7 (if negative, enter "0"). This is the amount of the contributions to the RRSP indicated on line 5 that is not deductible for any year. ***	= $		8

*** Do not include any of the following:**

- any amounts for which you did not receive an RRSP receipt
- contributions that represent lump-sum amounts (for example, retiring allowances) that you transferred to this RRSP. However, you have to include lump-sum amounts that represent contributions you made to another RRSP during the 89 day period just before your withdrawal, and that were transferred to the RRSP indicated on line 1
- the excess amount that you withdrew from your RRSPs in connection with the certification of a provisional past service pension adjustment, that you re-contributed to this RRSP in the 89 day period just before your withdrawal, and for which you claim or will claim a deduction
- an amount you contributed to this RRSP that was refunded to you as an unused amount (if you have filled out Form T3012A, Tax Deduction Waiver on the Refund of Your Unused RRSP, PRPP or SPP Contributions from your RRSP)
- amounts you contributed as a repayment or cancellation payment to your RRSP under the Home Buyers' Plan

**** Do not include any of the following:**

- any amounts for which you or your spouse or common-law partner did not receive an RRSP receipt
- contributions that represent lump-sum amounts (for example, retiring allowances) that your spouse or common-law partner transferred to this RRSP. However, you have to include lump-sum amounts that represent contributions that your spouse or common-law partner made to another RRSP during the 89 day period just before your spouse's or common-law partner's withdrawal, and that he or she transferred to the RRSP indicated on line 5
- the excess amount that your spouse or common-law partner withdrew from their RRSPs in connection with the certification of a provisional past service pension adjustment, that your spouse or common-law partner re-contributed to this RRSP in the 89 day period just before their withdrawal, and for which your spouse or common-law partner claims or will claim a deduction
- an amount you or your spouse or common-law partner contributed to this RRSP that was refunded to you or your spouse or common-law partner as an unused amount (if you or your spouse or common-law partner have filled out Form T3012A, Tax Deduction Waiver on the Refund of Your Unused RRSP, PRPP or SPP Contributions from your RRSP)
- amounts your spouse or common-law partner contributed as a repayment or cancellation payment to their RRSP or PRPP or both under the Home Buyers' Plan

*** If both you and your spouse or common-law partner made contributions to the above RRSP during the 89 day period just before your spouse or common-law partner made an LLP withdrawal, the earliest contributions made during this period are non-deductible.

Online services

Online services for individuals

The CRA's online services are fast easy, and secure!

My Account

My Account lets you view your personal income tax and benefit information and manage your tax affairs online. Find out how to register at **canada.ca/my-cra-account**.

MyCRA mobile web app

The MyCRA mobile web app lets you access and view key portions of your tax information. You can use the app to make a payment to the CRA online with My Payment or a pre-authorized debit agreement, or create a QR code to pay in person at Canada Post. Access the app at **canada.ca/cra-mobile-apps.**

Use My Account or MyCRA to:

- view your benefit and credit information
- view your notice of assessment
- change your address, direct deposit information, information about marital status, and information about children in your care
- register to receive email notifications when you have mail to view in My Account and when important changes are made on your account
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return

In addition, you can use My Account to:

- view and print your proof of income statement (option 'C' print)
- send documents to the CRA
- send an enquiry about your audit
- link between your CRA My Account and Employment and Social Development Canada (ESDC) My Service Canada Account

Receiving your CRA mail online

Sign up for email notifications to get most of your CRA mail, like your notice of assessment, online.

For more information, go to **canada.ca/cra-email-notifications**.

Electronic payments

Make your payment using:

- your financial institution's online or telephone banking services
- the CRA's My Payment service at **canada.ca/cra-my-payment**
- your credit card through one of the CRA's third-party service providers
- PayPal through one of the CRA's third-party service providers
- pre-authorized debit at **canada.ca/my-cra-account**

For more information on all payment options, go to **canada.ca/payments**.

Related forms and publications

Forms

Schedule 7	RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities
RC96	Lifelong Learning Plan (LLP) Request to Withdraw Funds from an RRSP

Guide

P105	Students and Income Tax

For more information

What if you need help?

If you need more information after reading this guide, visit **canada.ca/taxes** or call **1-800-959-8281**.

Direct deposit

Direct deposit is a fast, convenient, and secure way to get your CRA payments directly into your account at a financial institution in Canada. For ways to enrol for direct deposit or more information, go to **canada.ca/cra-direct-deposit**.

Forms and publications

To get our forms and publications, go to **canada.ca/cra-forms-publications** or call **1-800-959-8281**.

Electronic mailing lists

The CRA can notify you by email when new information on a subject of interest to you is available on the website. To subscribe to the electronic mailing lists, go to **canada.ca/cra-email-lists**.

Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling **1-800-267-6999**.

Teletypewriter (TTY) users

If you have a hearing or speech impairment and use a TTY call **1-800-665-0354**.

If you use an **operator-assisted relay service**, call our regular telephone numbers instead of the TTY number.

Complaints and disputes

Service-related complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the Canada Revenue Agency (CRA); see the Taxpayer Bill of Rights.

If you are not satisfied with the service you received, try to resolve the matter with the CRA employee you have been dealing with or call the telephone number provided in the CRA's correspondence. If you do not have contact information, go to **canada.ca/cra-contact**.

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee's supervisor.

If you are still not satisfied, you can file a service complaint by filling out Form RC193, Service-Related Complaint. For more information and how to file a complaint, go to **canada.ca/cra-service-complaints**.

If the CRA has not resolved your service-related complaint, you can submit a complaint with the Office of the Taxpayers' Ombudsman.

Formal disputes (objections and appeals)

If you disagree with an assessment, determination, or decision, you have the right to register a formal dispute.

Reprisal complaints

If you have previously submitted a service-related complaint or requested a formal review of a CRA decision and feel that, as a result, you were not treated impartially by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, Reprisal Complaint.

For more information about complaints and disputes, go to **canada.ca/cra-complaints-disputes**.

Due dates

When the due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, we consider your payment to be on time if we receive it on the next business day. Your return is considered on time if we receive it or if it is postmarked on or before the next business day.

For more information, go to **canada.ca/taxes-dates-individuals**.

Cancel or waive penalties or interest

The CRA administers legislation, commonly called taxpayer relief provisions, that allows the CRA discretion to cancel or waive penalties or interest when taxpayers cannot meet their tax obligations due to circumstances beyond their control.

The CRA's discretion to grant relief is limited to any period that ended within 10 calendar years before the year in which a request is made.

For penalties, the CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year in which you make your request. For example, your request made in 2019 must relate to a penalty for a tax year or fiscal period ending in 2009 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year in which you make your request. For example, your request made in 2019 must relate to interest that accrued in 2009 or later.

To make a request, fill out Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties or Interest. For more information about relief from penalties or interest and how to submit your request, go to **canada.ca/taxpayer-relief**.