



Information for Students – Educational Institutions Outside Canada

Are you enrolling in a course or learning program at a foreign university, college, or other accredited post-secondary educational institution outside Canada? If so, this information will help you better understand your Canadian income tax obligations and benefits.

Guide P105, Students and Income Tax, and the canada.ca/taxes-students webpage contain information for students who are residents of Canada, including those who are temporarily living outside Canada. This information sheet provides additional information as well as links to other relevant tax publications and webpages that may help answer questions about your tax situation.

If you are an international student studying in Canada, go to International students at canada.ca/taxes-international-students.

What's new for 2017

Effective January 1, 2017, the federal education and textbook amounts were eliminated. This measure did not eliminate the tuition amount, and it does not affect the ability to carry forward unused education and textbook amounts from years prior to 2017. Changes were made to ensure that other subsections of the Income Tax Act – such as the tax exemption for scholarship, fellowship and bursary income – that relied on eligibility for the education amount, or use terms defined for the purposes of the education amount, were unaffected by its elimination and now rely on the definition of a qualifying student.

Depending on your province or territory of residence, you may still be able to claim provincial or territorial education and textbook amounts in 2017. The following provinces or territories have made changes to these credits/amounts:

- New Brunswick has eliminated its tuition and education tax credits for years after 2016.
- Ontario will only allow eligible tuition fees paid for periods of enrolment before September 5, 2017, and education amounts for periods of enrolment before September 2017.
- Saskatchewan will allow eligible tuition fees paid and education amounts only for periods of enrolment before July 2017.
- Yukon has eliminated its education and textbook tax credits for years after 2016. Tuition fees can still be claimed.

To calculate your provincial or territorial tax, fill out Form 428 in your forms book.

Straddle sessions

Eligible tuition fees and months of enrolment are currently reported using separate lines for each session period. However, due to the mid-2017 timing of the Ontario and Saskatchewan changes, educational institutions with straddle sessions (that is, sessions that straddle July 1 or September 5, 2017) will need to split those sessions into two periods, and report the tuition fees and number of months enrolled on separate lines.

Leaving Canada for education or employment

Individuals' obligations or rights with respect to filing a Canadian income tax and benefit return for a particular year depend on their residency for Canadian income tax and benefit purposes. For residents of Canada, the requirement to file a return depends on the individual's income and other factors that may apply. See "Do you have to file a return?" in the guide for the tax package for the province or territory where you usually live.

Note

If you have left Canada to study abroad, and wish to receive a written opinion regarding your residency status, fill out the Form NR73, Determination of Residency Status (Leaving Canada). Include the date when you left Canada and fill out the entire form to reflect your situation while you are studying outside of Canada. Include an additional letter with any further information that may help clarify your situation. Submit Form NR73 as soon as possible after your period of study has begun.

For more information, see Income Tax Folio S5-F1-C1, Determining an Individual's Residence Status.

Factual residents of Canada

If your stay abroad is temporary and you have kept significant residential ties in Canada, you will generally be considered a **factual resident** of Canada. A **deemed resident** is an individual who does not establish significant residential ties with Canada, who stays in Canada for **183 days** or more in a calendar year **and** who is not considered to be a resident in their home country under the terms of a tax treaty between Canada and that country.

A factual resident generally has to file a Canadian income tax and benefit return every year to report world income (from all sources in Canada and abroad) and to claim any entitlement to certain benefits. A deemed resident of Canada is subject to similar reporting requirements.

The same rules for reporting and calculating Canadian income also generally apply to foreign income earned. For example, if you are a factual resident, you generally have to report any employment income and other types of income earned in Canada **and** abroad, such as the taxable part (if any) of scholarships, fellowships, and bursaries, even if you do not get any income information slips from foreign sources similar to a Canadian T4 or T4A slip.

However, even if you have **no** income **or** tax payable, you can still file a Canadian tax return to report your eligible tuition fees. This will allow you to carry forward the unused amounts to the **first** future year when you have tax payable. By filing a return, you may also be able to transfer a part or all of the unused current-year amounts, within limits, to another eligible person such as a spouse or a common-law partner, or to either your or your spouse's or common-law partner's parent or grandparent.

If you are a factual resident when you file your return, the CRA will determine your eligibility and tell you if you are entitled to receive the GST/HST credit. To qualify for Canada Child Benefit you and your spouse or common-law partner have to file a return every year, even if there is no income to report.

Your registered retirement savings plan (RRSP) deduction limits for a future year may be increased based on qualifying income earned in Canada **and abroad** that you report on your current year's income tax and benefit return.

If you are 18 or older, a resident of Canada, and have employment income outside Canada where you are not required to contribute to a plan that is similar to the Canada Pension Plan (CPP), you may be able to contribute to the CPP. See Form CPT20, Election to Pay Canada Pension Plan Contributions.

Tax treaties

If Canada has a tax treaty (also called a tax convention) with the foreign country where you are staying, it **might** affect how your income is reported and taxed in Canada **and** in the foreign country.

Tax treaties are generally intended to avoid double taxation. They have specific rules on how certain types of income are reported and taxed, based on the residency of the individual. A tax treaty might also define how residency is determined and what taxes are affected, so it is important to check if a tax treaty might apply to your situation.

If you are considered a factual or deemed resident of Canada for tax purposes, and a resident of another country according to a tax treaty Canada has with the other country, you may be considered a deemed non-resident of Canada.

Some tax treaties have special rules for students, such as Article XX of the Canada-U.S. tax convention. Note that the term "contracting state" used in the text of any tax treaty simply means a **country** that has signed the treaty.

Go to canada.ca/cra-tax-treaties for more information. The "Treaty countries" link brings you to Finance Canada's "Status of Tax Treaties" webpage where you will find a list of Canada's current tax treaties. Select a country to see the convention's terms and conditions.

Canada has agreements with many countries for exchange of information programs that make it easier to share taxpayer data for compliance purposes.

When you file a Canadian income tax and benefit return, some of the income you earned abroad might not be taxable in Canada because of the provisions of a tax treaty. See the instructions for line 256 in the General Income Tax and Benefit Guide for more information.

Foreign tax credits

When you report foreign income on which you paid a final non-refundable foreign income tax, and that income is not exempt from Canadian tax under a tax treaty, you may be eligible for a federal foreign tax credit to help offset the foreign tax you paid. See Income Tax Folio S5-F2-C1, Foreign Tax Credit, and Form T2209, Federal Foreign Tax Credits.

A provincial or territorial foreign tax credit might also apply – see Form T2036, Provincial or Territorial Foreign Tax Credit, and the instruction sheet for completing your provincial or territorial forms (except Quebec).

Which forms book do I use?

Factual residents have to use the forms book for the province or territory where they keep residential ties. This would usually be where they lived immediately before leaving Canada and is entered as the "province or territory of residence on December 31" on the tax return. In this case, follow the guide and instructions for your forms book carefully, as you may be entitled to certain provincial or territorial tax credits even while you are away from Canada temporarily.

Deemed residents have to use the forms book for non-residents and deemed residents of Canada. See our webpage for deemed residents at canada.ca/taxes-international and note the special rules for government employees.

Non-residents

If you sever residential ties with Canada to live abroad permanently **or** continue to receive Canadian source income after a permanent move from Canada, see our webpage for non-residents for more information at canada.ca/taxes-international.

Foreign income tax obligations

Your **residency status**, the **type** and **amount** of income you earn during your stay abroad, the **country** that is the source of your income, whether there is a **tax treaty** in force, and the **length of your stay** are among the various factors that can affect both foreign **and** Canadian tax obligations.

Note

Citizenship does not affect the filing of Canadian income tax and benefit returns, but it might be a factor in determining whether you have income tax obligations in certain foreign countries.

Even if you remain a factual resident of Canada and continue filing Canadian income tax and benefit returns, the statutory filing requirements for foreign income tax returns in the foreign country **may or may not** be affected, depending on the various factors outlined above. Any foreign requirements to pay tax will likely have a direct impact on how you fill out or file your Canadian return.

Before you leave Canada, contact the tax authorities of a foreign country to find out what rules might apply to you. Special tax rules might apply to international students and knowing what

they are will help you to meet both your Canadian **and** foreign income tax obligations.

For example, even though most **scholarships, fellowships, and bursaries** are no longer taxed in Canada, some countries may consider these amounts to be taxable income, especially if the scholarship is received from said country. If part of such a foreign scholarship has to be reported on your Canadian income tax and benefit return, then that part is declared at line 130 (Other income) in Canadian dollars, and a **foreign tax credit** may generally be calculated for the non-refundable foreign tax you paid on the net scholarship declared. Check to see if Canada has a tax treaty with the country in which you are studying. This will help you to determine how any income you may earn while living in that country will be affected for tax purposes.

We cannot provide general information about the tax laws of foreign countries and jurisdictions. Although some foreign income tax information can be found online, it may not always be accurate or up-to-date for your particular situation. For this reason, it is preferable to contact the foreign tax authorities directly.

The following general information is for students who are considered to be **factual** or **deemed residents** of Canada.

Your income, deductions, credits, and benefits

Guide P105, Students and Income Tax, and the canada.ca/taxes-students webpage explain the common types of income, deductions, credits, and benefits that generally apply to students. Some common areas for consideration are listed below.

Income

Any foreign income you report has to be shown in Canadian dollars on your Canadian income tax return (this also applies to deductions claimed). For example, foreign employment income is found under line 104 – “Other employment income.” If you have received assistance in the form of a scholarship, fellowship, bursary, or study grant, please see Income Tax Folio S1-F2-C3, Scholarships, Research Grants and Other Education Assistance.

Deductions

If you paid moving expenses for your move from Canada, you may be eligible to claim the moving expense deduction. See paragraph 5 of Interpretation Bulletin IT-178, Moving Expenses, and the instructions on Form T1-M, Moving Expenses Deduction. If you are moving to be enrolled in a program at a post-secondary educational institution, you have to be a student in **full-time** attendance in order to claim the deduction. In such a case, the moving expenses deduction is limited to the amount of scholarships, fellowships, bursaries, some prizes, and research grants that are included in your income for the year.

Credits

Interest paid on a student loan from a **foreign source is not** eligible for a non-refundable tax credit. For more information on the eligible student loans, see line 319 on Schedule 1 in your General Income Tax and Benefit Guide and the **provincial or territorial** instructions for line 5852 on Form 428, if applicable.

Line 323 in the General Income Tax and Benefit Guide **and** the provincial or territorial instructions for line 5856 on Schedule 11 (except Quebec) also explain how to calculate and claim the

non-refundable tuition tax credit, how to transfer unused current-year tax credits to another designated individual or carry them forward to a future year, how to transfer or carry-forward tuition amounts, how to carry-forward education, and textbook amounts from years prior to 2017, and how to get the student form certified to support such a claim (see the next heading). They also explain which **federal and provincial or territorial** schedules students have to fill out when filing their income tax and benefit returns.

The cost of any books that is included in the total fees for a correspondence course may be part of the eligible tuition fees **only if** the eligible educational institution is located **in Canada**. In **no other case** is the cost of books added to eligible tuition fees.

With respect to tuition fees, the certification of Canada’s department of Employment and Social Development Canada **does not** apply to any educational institutions outside Canada, whether or not the course is to develop or improve skills in an occupation.

Benefits

Sometimes a student is employed by an educational institution and receives free or subsidized tuition (sometimes called a tuition fee waiver) as an employment benefit. The benefit may be taxable or there may be a restriction on claiming tuition fees, because the tuition fee waiver may prevent the student’s program from being a qualifying or specified educational program. See paragraph 18 “Employer-Paid Educational Costs” in Interpretation Bulletin IT-470, Employees’ Fringe Benefits for more information.

Forms for students

One of the following tax forms has to be filled out and certified by a qualified foreign educational institution to support any claim for the Canadian tuition, education, and textbook amounts:

- TL11A** Tuition and Enrolment Certificate –University Outside Canada
- TL11C** Tuition and Enrolment Certificate – Commuter to the United States
- TL11D** Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada

The general eligibility conditions are explained on the next page. You can select one of the forms above to download it, or you can get it at canada.ca/cra-forms. To order printed copies, call **1-800-959-8281** toll-free from Canada or the United States. If you are calling from outside Canada and the United States, order our tax forms at **613-940-8495**. We accept collect calls by automated response. Please note that you may hear a beep and experience a normal connection delay.

When you ask your foreign educational institution to fill out and certify one of these forms, refer them to Information Sheet RC190, Information for Educational Institutions Outside Canada, for instructions. You do not have to attach a certified form to your income tax and benefit return, but keep it in case we ask to see it later.

If you are transferring unused amounts to a spouse or common-law partner, or to your or your spouse’s or common-law partner’s parent or grandparent, fill out and sign the designation of transfer (see Part 3 of Form TL11A, Part 4 of

Form TL11C, or slip 2 of Form T2202A, Tuition and Enrolment Certificate, below), and give a copy of the form to the person you are transferring the amounts to.

Students with an impairment in physical or mental functions

If you are a part-time student who has an impairment in physical or mental functions that prevents you from being enrolled full-time, an attesting letter from a medical practitioner must be submitted to us.

You may be entitled to claim **full-time** rather than part-time in such a situation. Depending on your province or territory of residence, you may be entitled to claim provincial or territorial education and textbook amounts in 2017. These amounts are no longer available for federal tax purposes after 2016. If you are already entitled to the disability amount (line 316 on Schedule 1) the attesting letter from a medical practitioner is not needed when completing forms TL11A or TL11C.

Tuition fees

In choosing a foreign educational institution, an important consideration is whether you will be able to claim the tuition fees you paid.

Unless you commute to the United States or are a **deemed resident** of Canada, a foreign educational institution must be a university **outside Canada** (see Form TL11A). We will accept that an educational institution is a university outside Canada for purposes of the tuition amount if it meets **all** of the following conditions:

- it has the authority to confer academic degrees of **at least** the bachelor level (bachelor's degree or equivalent) according to the education standards of the country it is located in
- it has an academic entrance requirement of **at least** secondary school matriculation standing
- it is organized for teaching, study and research in the higher branches of learning

See Information Sheet RC190, Information for Educational Institutions Outside Canada, for the information we use to determine if an educational institution is a university outside Canada for purposes of the tuition amount.

The foreign educational institutions listed in Schedule VIII of the Income Tax Regulations are considered universities outside Canada for purposes of the tuition amount. These institutions are also qualified donees, if they are included on a publicly available list maintained by us, which means that donations they receive may be eligible for a non-refundable tax credit (or a deduction for corporations). See Information Sheet RC191, Qualified Donee: Becoming a Prescribed University Outside Canada.

For the United States, we will also accept that an accredited degree-granting institution currently recognized by the Institute of Education Sciences National Center for Education Statistics or the Council for Higher Education Accreditation (CHEA) is a university outside Canada, **provided that** the institution can grant degrees of **at least** the bachelor level.

An educational institution outside Canada that confers only **associate** degrees, diplomas, certificates or other degrees at a level **less** than the bachelor level or equivalent does **not** qualify. An institution that is **affiliated** to a university but that does not

have the authority to confer degrees does **not** qualify. The institution itself must be able to confer degrees at the bachelor level or higher to be accepted as a university outside Canada for purposes of the tuition amount.

We will also accept that an educational institution that is part of the Association of Commonwealth Universities is a university outside Canada, provided that the institution can grant degrees of **at least** the bachelor level. See the websites under "References and Publications" at the end of this information sheet.

If you live in Canada all year near the United States border and commute regularly to take courses in the U.S., a qualified educational institution is a **university, college, or other** institution that provides courses at a **post-secondary** school level (see Form TL11C).

For a **deemed resident** of Canada claiming eligible tuition fees, a qualified foreign educational institution is a **university, college, or other** educational institution that gives courses at a **post-secondary** school level. Form TL11D **must be filled out**. However, for a deemed resident to claim the education and textbook amounts, the educational institution has to be a university **outside Canada** and Form TL11A **must be filled out**.

To determine if we accept a particular foreign educational institution as an educational institution outside Canada for purposes of the tuition amount, call one of the telephone numbers shown on page 6.

Even if the institution is an accredited and recognized educational institution, your course or learning program must still meet certain conditions to be eligible for the tuition amount.

For more information, see Income Tax Folio S1-F2-C1, Education and Textbook Tax Credits, and Income Tax Folio S1-F2-C2, Tuition Tax Credit. The RC190 information sheet for foreign educational institutions provides other details on eligibility conditions.

The conditions for claiming tuition fees can vary according to your situation, attendance or enrolment, the duration of the courses, and the type of educational institution. See **Table of Differences between Forms TL11A, TL11C and TL11D** in the Appendix of this information sheet to find out what requirements apply to your situation.

The following paragraphs highlight the general eligibility conditions.

Note

Unused education and textbook credit amounts carried forward from years prior to 2017 will remain available to be claimed in 2017 and later.

Tuition amount – University Outside Canada (Form TL11A)

To claim an amount for tuition fees paid to a university outside Canada, **all** of the following conditions have to be met:

- you have to be in **full-time attendance** at a university outside Canada
- **each** course that is claimed for tuition purposes must last at **least** three consecutive weeks
- the tuition fees claimed must consist of eligible fees and must have been **paid**

To be considered in **full-time attendance**, you must be enrolled on a **full-time** basis and be either **physically present** on the

campus of the university or **virtually present** at the university in scheduled, interactive, course-related activities conducted online (see below).

Distance learning courses conducted online may qualify for the tuition tax credit if the courses require you to be in virtual attendance, on a full-time basis, for regularly scheduled classes and other interactive course-related activities. You must be able to show that you have met the full-time attendance requirements.

You are **not** considered to be in full time attendance if you are carrying a minor course load or if you devote the greater amount of time to other non-curriculum activities, such as earning income from employment.

Fees you paid to a foreign university for distance-learning courses carried on by correspondence-type methods, including courses where you study largely at your own pace, and where assignments or work are submitted electronically, **do not** qualify for the tuition amount.

Eligible tuition fees generally include any portion of tuition fees paid by scholarships, fellowships, bursaries, and prizes. However, tuition fees reimbursed by your employer or your parent's employer are **not** eligible unless the amount reimbursed is included in the recipient's income.

The eligible tuition fees are shown in Part 1 of Form TL11A and claimed on line 2 of your federal Schedule 11, Tuition, Education, and Textbook Amounts, and on line 2 of your provincial or territorial Schedule (S11) except for residents of Quebec.

If you commute across the border to the United States, see Form TL11C. If you are a deemed resident of Canada and you attend an educational institution outside Canada, see the comments for Form TL11D.

Tuition amount – Commuter to the United States (Form TL11C)

If you live in Canada **throughout the year** near the United States border and **regularly commute** to an educational institution in the United States where you are enrolled, the following conditions apply for claiming tuition fees:

- the institution has to be a **university, college, or other** educational institution in the United States that provides courses at a **post-secondary level**
- the fees paid must consist of **eligible tuition fees**, and the fees paid to any one institution at which the individual is **enrolled** must be **more than \$100**

Note that the course **does not** have to last at least three consecutive weeks, **does not** have to lead to a degree, and you **do not** have to attend full-time. Therefore, if you attend part-time, commute, and meet the general conditions, you are eligible for the tuition amount.

The term “commute” means that the distance between your residence and the educational institution must be close enough to allow daily or regular travel back and forth, especially by car, bus or train. Distances that are beyond daily travel, such as airline travel three times a semester are not considered a commute. In such a case, consider if Form TL11A might apply instead.

The rules relating to education reimbursements are the same for Forms TL11C and TL11A (see Guide P105).

Tuition amount – Educational Institutions Outside Canada for a Deemed Resident of Canada (Form TL11D)

Use Form TL11D to certify **only** your **eligible tuition fees** if you are a **deemed resident** of Canada under section 250 of the Canadian Income Tax Act where you meet the following conditions:

- you are **enrolled** at a **university, college** or other designated educational institution outside Canada that provides courses at a **post-secondary level**
- the **eligible tuition fees** paid to any one institution must be **more than \$100**

Note that the course does **not** have to last at least three consecutive weeks and does **not** have to lead to a degree, and you do **not** have to attend full-time.

The following tuition fees are not eligible:

- fees paid or reimbursed by your or your parent's employer, where the amount is not included in your or your parent's income
- fees paid by a federal, provincial, or territorial job training program, where the amount is not included in your income, or
- fees paid (or eligible to be paid) under a federal program to help athletes, where the payment or reimbursement has not been included in your income

Lifelong learning plan (LLP)

Under certain conditions, the LLP allows an individual to withdraw amounts from their RRSP to finance training or education for themselves or for a spouse or common-law partner at a designated educational institution, which includes a university **outside Canada** in a course lasting **at least** three consecutive weeks and leading to a degree.

It also includes a United States educational institution that provides post-secondary courses if you live in Canada throughout the year near the United States border and commute to that institution to take the course. For more details, see Guide RC4112, Lifelong Learning Plan (LLP).

Registered education savings plan (RESP)

Under certain conditions, an RESP allows educational assistance payments to be made to a beneficiary (student) to help finance the cost of post-secondary education. This may include a qualifying educational program at an educational institution outside Canada that has courses at the post-secondary school level, as long as you are enrolled in a course that lasts at least three consecutive weeks. For more details, see the Information Sheet RC4092, Registered Education Savings Plans (RESPs).

Call us

If you need more information, call one of the following numbers:

Calls from Canada and the U.S. **1-800-959-8281**
Calls from outside Canada and the U.S. **613-940-8495**
Fax **1-613-941-2505**

Regular hours of service

Monday to Friday (except holidays)
9:00 a.m. to 5:00 p.m., Eastern time

Extended hours of telephone service

From the end of February to the end of April (except Easter Weekend)

From 9:00 a.m. to 9:00 p.m., Eastern time, Monday to Friday.
From 9:00 a.m. to 5:00 p.m., Eastern time, on Saturdays.

We accept collect calls by automated response. Please note that you may hear a beep and experience a normal connection delay.

References and publications

Forms

TL11A	Tuition and Enrolment Certificate – University Outside Canada
TL11C	Tuition and Enrolment Certificate – Commuter to the United States
TL11D	Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada

Guide

P105 Students and Income Tax

Other publications

S1-F2-C2	Tuition Tax Credit
S1-F2-C3	Scholarships, Research Grants and Other Education Assistance
RC190	Information for Educational Institutions Outside Canada
RC191	Qualified Donee: Becoming a Prescribed University Outside Canada

Online

Canada Revenue Agency canada.ca/revenue-agency
CRA forms canada.ca/cra-forms
CRA student information canada.ca/taxes-students
CRA international
webpage canada.ca/taxes-international-students
Association of Commonwealth Universities acu.ac.uk
Council for Higher Education
Accreditation (CHEA) chea.org
Institute of Education Sciences National Center for
Education Statistics nces.ed.gov/collegenavigator

Appendix

Table of differences between Forms TL11A, TL11C, and TL11D

TL11A: Tuition and Enrolment Certificate – University Outside Canada							
Conditions:	Must be a “university outside Canada”	Can be another type of post-secondary institution	Course must last at least three weeks and lead to a degree	Student must be in full-time attendance	Student must be enrolled full-time	Must be a “qualifying educational program”	Must be a “specified educational program”
Tuition fees	YES	NO	YES	YES	YES	N/A	N/A
TL11C: Tuition and Enrolment Certificate – Commuter to the United States							
Conditions:	Must be a “university outside Canada”	Can be another type of post-secondary institution	Course must last at least three weeks and lead to a degree	Student must be in full-time attendance	Student must be enrolled full-time	Must be a “qualifying educational program”	Must be a “specified educational program”
Tuition fees*	NO	YES	NO	NO	NO	N/A	N/A
TL11D: Tuition Fees Certificate – Educational Institutions Outside Canada for a Deemed Resident of Canada							
Conditions:	Must be a “university outside Canada”	Can be another type of post-secondary institution	Course must last at least three weeks and lead to a degree	Student must be in full-time attendance	Student must be enrolled full-time	Must be a “qualifying educational program”	Must be a “specified educational program”
Tuition fees*	NO	YES	NO	NO	NO	N/A	N/A

*** Note**

Tuition fees for the TL11C and TL11D must be **more** than CAN\$100 for each educational institution.