

## Tips for Completing the TD1/TD1ON Personal Tax Credit Return forms – Federal and Provincial

### What is the TD1 Form?

The TD1, Personal Tax Credits Return, is a form used to determine the amount of income tax to be deducted from your pay. Generally the higher the claim amount, the lower the amount of income tax deducted each pay. There are **federal** (TD1) and **provincial/territorial** (TD1ON for Ontario) TD1 forms. You must complete these forms and submit them to Human Resources. If you do not submit these forms you will be set up with the Basic Personal Amount only.

### Completing the Personal Information Section

The personal information section at the top of the form must be completed in full (except for the Employee Number, if unknown you can leave this blank). Please provide **your permanent mailing address** – should you choose not to receive your T4 in electronic format, your T4 will be mailed to this address. If you move, please update your mailing address on myHRinfo or by contacting Human Resources at [hrhelp@uwaterloo.ca](mailto:hrhelp@uwaterloo.ca) or at extension 35935.

You must provide your **Social Insurance Number**. If you do not have a Social Insurance Number, you must apply for one at the Service Canada Centre located at Suite 200-25 Frederick Street (Market Square), Kitchener, Ontario as soon as possible. Human Resources cannot process payments for employees that do not provide a valid SIN.

### Calculating Your Claim Amount

Everyone is entitled to the Basic Personal Amount and students can claim the Tuition and Education amounts (line 4 on the TD1ON and line 5 on the TD1), but there may be other exemptions to which you are entitled. Read over each section carefully and complete those that apply to you.

Effective **January 1, 2015** the following amounts apply:

	<b>Basic Personal Amount</b>	<b>Education Amount Per Month Enrolled Full-Time</b>	<b>Education Amount Per Month Enrolled Part-Time</b>
<b>Federal TD1</b>	\$11,327	\$465 per month (includes \$65 per month textbook amount)	\$140 per month (includes \$20 per month textbook amount)
<b>Provincial TD1ON</b>	\$9,863	\$531 per month	\$159 per month

**PLEASE NOTE:** When calculating the Tuition and Education amount include those amounts that have been/will be paid for terms falling in the current calendar year (January – December – Winter, Spring and Fall terms). If you do not know the amount of tuition you will pay for an upcoming term, use your best estimate.

**Example:** 12 months as a full-time student with \$10,000 tuition and no other claim amounts.

	<b>Basic Personal Amount</b>	<b>Total Tuition paid</b>	<b>Education Amount</b>	<b>Total Claim Amount</b>
Federal TD1	\$11,327	\$10,000	\$5,580 = \$465 x 12 (includes \$65 per month textbook amount)	\$26,907
Provincial TD1ON	\$9,863	\$10,000	\$6,372 = \$531 x 12	\$26,235

Read the back of each form carefully and answer any questions that apply to you. If your total income for all the calendar year from all employers/payers will be less than your total claim amount, you can check the box under