

T1-2019

Protected B when completed

Schedule 7

## RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities

For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Complete this schedule and **attach** it to your return **when one or more** of the following situations apply:

Complete Parts A, B, C, and D if any of the following apply:

- you will **not be deducting** on your 2019 return all of the unused RRSP, PRPP, or SPP contributions you previously reported and that are available to deduct for 2019, as shown on your latest notice of assessment or reassessment, or T1028, Your RRSP Information for 2019
- you will **not be deducting** on your 2019 return all of the RRSP, PRPP, and SPP contributions you made from March 2, 2019, to March 2, 2020
- you have transferred to your RRSP, PRPP, or SPP certain amounts you included in your income for 2019
- you are designating contributions made to your RRSP, PRPP, or SPP as a 2019 repayment under the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- you intend to claim on line 20800 of your return the full amount of RRSP, PRPP, and SPP contributions you made, including any unused RRSP, PRPP, or SPP contributions, **and** you reported employer PRPP contributions on line 20810 of your return

Complete Part E if:

- you withdrew funds from your RRSP in 2019 under the HBP or the LLP

Complete Part F if:

- you will be the beneficiary of income that was contributed to an amateur athlete trust in 2019 and you want that income to be used in calculating your RRSP deduction limit

If **none of the above situations** apply to you, **do not complete** this schedule. On line 20800 of your return, enter your total contributions for the year made to your RRSP, PRPP, or SPP, or your spouse's or common-law partner's RRSP or SPP.

## Part A – Contributions

Complete this part to calculate your total contributions.

Enter your **unused** RRSP contributions previously reported and available to deduct for 2019 as shown on your latest notice of assessment or reassessment, or on your T1028 statement for 2019 (unused RRSP contributions also includes your unused PRPP and SPP contributions.)

Enter the RRSP, SPP, and your PRPP contributions you made from **March 2, 2019, to December 31, 2019** (attach all receipts).

Enter the RRSP, SPP, and your PRPP contributions you made from **January 1, 2020, to March 2, 2020** (attach all receipts).

Add lines 2 and 3.

Add lines 1 and 4. Enter this amount on line 6 on the next page.

24500 =

**Total contributions**

**Enter** on lines 2 and 3 above **all** contributions you made for the dates specified, even if you are not designating or deducting them on your return for 2019. Otherwise, the CRA may reduce or disallow your claim for these contributions on your return for a future year.

**Include** on lines 2 and 3:

- contributions you made to your RRSP, PRPP, or SPP, or to your spouse's or common-law partner's RRSP or SPP
- amounts transferred to your RRSP, PRPP, or SPP (also see line 14 in Part C of this schedule)
- contributions you are designating as a repayment under the HBP or the LLP (Part B of this schedule)

**Do not include** on lines 2 and 3:

- any unused RRSP, PRPP, or SPP contributions you made after March 1, 2019, that were refunded to you or your spouse or common-law partner in 2019
- part or all of the contributions you made to your RRSP or an RRSP for your spouse or common-law partner less than 90 days before either of you withdrew funds from that RRSP under the HBP or the LLP. For more information, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan) or see Guide RC4112, Lifelong Learning Plan (LLP)
- your employer's contributions to your PRPP as reported on line 20810 of your return
- any payment directly transferred to your RRSP, PRPP, or SPP if you did not receive an information slip for it, or if it is shown in box 35 of your T4RSP or T4RIF slips
- the part of an RRSP withdrawal you recontributed to your RRSP and deducted on line 23200 of your return. This would have happened if, in error, you withdrew more RRSP funds than necessary to get past service benefits under a registered pension plan (RPP)
- the excess part of a direct transfer of a lump-sum payment from your RPP to an RRSP, a PRPP, or a registered retirement income fund (RRIF) that you withdrew and are including on line 12900 or 13000 and deducting on line 23200 of your return for 2019
- contributions made from exempt earnings. See Form RC383, Tax-Exempt Earned Income and Contributions for a Pooled Registered Pension Plan

## Part B – Repayments under the HBP and the LLP

If you withdrew funds from your RRSP under the HBP or the LLP **before 2018**, you may have to make a repayment to your RRSP, PRPP, or SPP for 2019. Your 2019 minimum required repayment is shown on your latest notice of assessment or reassessment or your T1028 statement for 2019.

Complete line 7 and line 8 if you are designating contributions made from January 1, 2019, to March 2, 2020, to your own RRSP, PRPP, or SPP as a 2019 repayment under the HBP or the LLP. If you designate less than the minimum required repayment amount for 2019, report the difference on line 12900 of your return.

If you are not required to make a repayment under the HBP or the LLP, enter "0" on line 9 and continue on line 10.

**Do not include** on lines 7 and 8:

- any amount you deducted or designated on your 2018 return as a repayment or that was refunded to you
- any contributions or transfers you will be including on line 14 or line 15 in Part C of this schedule

Enter the amount from line 5 on the previous page.

Contribution designated as a repayment under the HBP	24600	7		6
Contribution designated as a repayment under the LLP	24620 +	8		
Add lines 7 and 8.	Total repayments under the HBP and the LLP	=	9	
Line 6 minus line 9	Contributions available to deduct	=	10	

For more information on the LLP, see Guide RC4112, Lifelong Learning Plan (LLP). For more information on the HBP, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan).

## Part C – RRSP deduction

Complete this part to calculate your RRSP deduction at line 20800 of your return.

Enter your RRSP deduction limit for 2019 as shown on your latest notice of assessment or reassessment, or your T1028 statement for 2019.

Enter your 2019 **employer** PRPP contributions (amount from line 20810 from your return).

Line 11 minus line 12

**Transfers** (see "Line 14 - Transfers" below)

RRSP, PRPP, and SPP contributions you are deducting for 2019. This amount cannot be more than the **lesser** of: the amount on line 13 and the result of line 10 minus line 14.

Add lines 14 and 15.

Enter the amount from line 10 or line 16, **whichever is less**.

**Also enter this amount on line 20800 of your return.**

RRSP deduction 20800 — 17

### Line 14 – Transfers

You may have reported income on line 11500, 12900, or 13000 of your 2019 return. If you transferred certain types of this income to your RRSP, PRPP, and SPP on or before March 2, 2020, you can claim the same amount on line 14, as a **transfer**. Claiming the transfer ensures that your **RRSP deduction limit** is not reduced by that amount.

For more information about amounts you can transfer, see Guide T4040.

### Note

You may not have reported income you received in a previous year on your return for that year. If reported, that income may give you more room to contribute to an RRSP, PRPP, or SPP in later years. To ensure your RRSP deduction limit is up to date and maximized, file your return for that year and report the income.

**Part D – Unused contributions available to carry forward**Line 10 from the previous page minus line 17  
from the previous page**Your unused contributions  
available to carry forward to a future year**

=

**18**

This amount is available to carry forward to future years and it will be shown on your 2019 notice of assessment.

**Part E – 2019 withdrawals under the HBP and the LLP**

Complete this section, if you withdrew funds from your RRSP under the HBP and/or the LLP in 2019.

HBP: enter the amount from box 27 of all your 2019 T4RSP slips.

**24700****19**Tick this box if the address shown on page 1 of your return is the same  
as the address of the home you purchased under the HBP.**25900****20**

LLP: enter the amount from box 25 of all your 2019 T4RSP slips.

**26300****21**Tick this box to designate your spouse or common-law partner as the student  
you withdrew the funds for under the LLP. You can only make this  
designation on the return for the year you make your first withdrawal under  
the LLP. If you do not tick the box, you will be considered to be the student for  
LLP purposes.**26400****22**

For more information on the LLP, see Guide RC4112, Lifelong Learning Plan (LLP).

For more information on the HBP, go to **canada.ca/home-buyers-plan**.**Part F – 2019 contributions to an amateur athlete trust**Complete this section to report qualifying performance income (generally endorsement income, prize money, or income  
from public appearances received by an amateur athlete) contributed in 2019 to an amateur athlete trust. This income  
qualifies as earned income when calculating the RRSP deduction limit of the trust's beneficiary.Enter the amount of income that was contributed to an amateur athlete trust  
in 2019.**26700****23**

See the privacy notice on your return.