

Major Canadian Tax Deadlines and Dates

January 2026



Filing Income Tax Returns & Instalments

	2026	2025
Individual	April 30, 2027	April 30, 2026
Self-employed individual	June 15, 2027	June 15, 2026

Deceased — Final Tax Return¹

	2026	2025
Death occurred between January 1 and October 31	April 30 of the following year	
Death occurred between November 1 and December 31	Six months after the date of death	
If deceased was self-employed, death occurred between January 1 and December 15	June 15 of the following year	
If deceased was self-employed, death occurred between December 16 and December 31	Six months after the date of death	
Graduated Rate Estate	90 days after tax year end	
Trusts, including testamentary or spousal/common-law partner trusts	March 31, 2027	March 31, 2026
Quarterly tax instalments	15 th of March, June, September and December	

¹The deceased's Will or a court order may set up a testamentary spousal/common-law partner trust. When testamentary debts of the deceased (or estate) are being handled through the trust, the due date for the final return is extended to 18 months after the date of death. However, any balance owing on the final return must be paid on the due date as determined by the date of death.

Registered Retirement Savings Plan (RRSP)	2026	2025
Contributions for the year	March 1, 2027	March 2, 2026
Contributions for the year an individual turns 71 years of age	December 31, 2026	December 31, 2025

Home Buyer's Plan (HBP)	2026	2025
Withdrawal — Buy or build a home before October 1 st of the following year	October 1, 2027	October 1, 2026
Repayment — Starts in the second calendar year after the withdrawal	March 1, 2028	March 1, 2027

Registered Education Savings Plan (RESP)	2026	2025
Contributions to receive Canada Education Savings Grants (CESGs) for the year	December 31, 2026	December 31, 2025

Registered Disability Savings Plan (RDSP)	2026	2025
Contributions to receive Canada Disability Savings Grants and bonds for the year	December 31, 2026	December 31, 2025

Capital Loss Selling	2026	2025
Disposition of investments to realize accrued capital gains or losses for the year (last trading date for settlement to occur within the year)	December 29, 2026	December 29, 2025

Family Loans	2026	2025
Interest on family loans to avoid attribution rules	January 30 th of the following year	

	2026	2025
Charitable Donations	December 31, 2026	December 31, 2025

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