2026 Canadian Tax & Contribution Limits

A free quick-reference guide from Calmoniq

Registered Accounts

TFSA annual contribution limit Cumulative room since 2009 is $109,000 if eligible the whole time.	**$7,000**
RRSP 2026 dollar limit 18% of your 2025 earned income, up to this max, plus carried-forward room.	**$33,810**
FHSA annual / lifetime limit First Home Savings Account: tax-deductible like an RRSP, tax-free like a TFSA.	**$8,000 / $40,000**
RESP lifetime limit per child Grants (CESG) of up to $500/yr ($7,200 lifetime) per child.	**$50,000**

2026 Federal Income Tax Brackets

Up to $57,375	**15%**
$57,375 – $114,750	**20.5%**
$114,750 – $158,519	**26%**
$158,519 – $220,000	**29%**
Over $220,000	**33%**
Basic personal amount (federal) Income below this is effectively federal-tax-free. Provincial tax is extra.	**$16,129**

2026 CPP & EI (Payroll)

CPP contribution rate (employee) On earnings between $3,500 and $73,200 (YMPE).	**5.95%**
CPP maximum (employee)	**$4,148.10**
CPP2 additional On earnings from $73,200 to $81,200; max $320.	**4%**
EI premium rate (employee) On insurable earnings up to $65,700.	**1.66%**
EI maximum premium (employee)	**$1,090.62**

Key 2026 Dates

RRSP contribution deadline (2025 tax year) First 60 days of the year count toward last year's return.	**Mar 2, 2026**
Personal tax filing deadline	**Apr 30, 2026**
Self-employed filing deadline Any balance owing is still due Apr 30.	**Jun 15, 2026**

Track all of this automatically

Calmoniq Desktop tracks your TFSA/RRSP/FHSA room, estimates your taxes, and keeps Canadian rules current, all on your own computer. Pay once, own it for life.