



Boschman Wealth Partners of RBC Dominion Securities

How to find out your RRSP and TFSA contribution room

Important information about your contribution room

Please note, if you are checking your contribution room for your Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA) from January to March, the Canada Revenue Agency (CRA) will not be up to date for the previous year's contributions.

Therefore, if you have made contributions or withdrawals in the current or previous calendar year, you may need to adjust for these until your financial institution has reported these details. Always compare the TFSA transaction information we have with your own records to ensure that the information we have on record is correct.

The Canada Revenue Agency (CRA) calculates your Registered Retirement Savings Plan (RRSP) deduction limit based on your earned income in previous years. Tax-Free Savings Account (TFSA) contribution room is not based on your income. Every year, you may contribute up to the TFSA dollar limit plus any TFSA withdrawals or unused contribution room from previous years.

Here's how to check your contribution room:

On the CRA website

1. Visit the CRA website, "[My Account for Individuals](#)" page.
2. Click to Log in through a sign-in partner with your bank information or with your CRA ID and Password.
3. After you log in, you can scroll the main page until you see your RRSP and TFSA Contribution Room.

By phone

You can contact the CRA Directly by calling the Tax Information Phone Service:

Option 1 - Using one of our Sign-In Partners
Log in or register with the same sign-in information you use for other online services (for example, online banking).
[Sign-In Partner Login / Register](#)
[View list of Sign-In Partners](#)

Option 2 - Using a CRA user ID and password
Log in with your CRA user ID and password, or register.
[CRA login](#) [CRA register](#)

RRSP and TFSA

Your 2020 RRSP deduction limit: \$
Your 2021 TFSA contribution room: \$
[TFSA - Important information](#)
As of January 1, 2021

[Go to RRSP and TFSA details](#)

1. Call 1-800-267-6999
2. Press 1 (for English)
3. Press 5 (for registered accounts)
4. Press 3 (for TFSAs)
5. Press 1 (for room)

You will need your date of birth, Social Insurance Number and the amount on Line 1500 (used to be line 150) from last year's return on your [Notice of Assessment](#).

Contact information

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