

# Quebec Self-Employed Taxes 2026: June 15 Filing Steps

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## Executive Summary

[Self-employed individuals in Quebec](#) face a distinct and demanding tax-filing regime. For tax year 2025 (returns due in 2026), both the Canada Revenue Agency (CRA) and Revenu Québec require **annual income-tax returns by June 15, 2026** if the taxpayer (or their spouse) carried on a business in 2025 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.canada.ca](http://www.canada.ca)). Importantly, *any balance of federal or provincial tax owed* must still be paid by April 30, 2026 to avoid interest charges (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.narcity.com](http://www.narcity.com)). In parallel, self-employed Quebecers who are [registered for federal GST \(TPS\) and provincial QST \(TVQ\)](#) with a December 31 year-end must remit all collected sales tax by April 30, 2026 and file their annual GST/QST returns by June 15, 2026 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

This report provides an in-depth guide to these obligations. It reviews the **final steps** needed to prepare income-tax returns and remit taxes on time, details the **GST/QST payment and filing requirements** (including reporting thresholds and deadlines), and explains how to perform last-minute [address updates](#) with the CRA and Revenu Québec to ensure accurate communications and avoid delays. Throughout, we cite official sources (CRA and Revenu Québec publications), tax newsletters, and expert analyses. Key tables summarize critical dates and address-update methods. We also present case examples illustrating common scenarios, and discuss implications for taxpayers and policy outlook. Every claim is supported by authoritative references.

## Introduction and Background

Self-employment is a major component of Quebec's economy. By 2024, approximately **499,700 Quebecers** (about **10.9%** of all employed workers) were self-employed (Source: [jeromelortie.ca](http://jeromelortie.ca)), including sole proprietors, independent contractors, and partners in [unincorporated businesses](#). This proportion, while still significant, has been declining (from ~13% in 2014) as more workers seek salaried positions (Source: [jeromelortie.ca](http://jeromelortie.ca)). Women constitute roughly 38% of Quebec's self-employed workers (about 190,400 of the 499,700) (Source: [jeromelortie.ca](http://jeromelortie.ca)). Many of these entrepreneurs have below-average incomes and lack employer benefits (Source: [jeromelortie.ca](http://jeromelortie.ca)), making *tax planning and compliance especially important to their financial well-being*. In the words of one analysis, self-employed workers are "particularly vulnerable" because they "*lack employer-sponsored benefits*" (Source: [jeromelortie.ca](http://jeromelortie.ca)).

Tax treatment of self-employment in Quebec involves **two parallel systems**. Federally, income tax on business income is filed on form T1 (with business details on Form T2125). Provincially, Quebec uses the TP-1 (Québec personal income tax return) with a similar schedule for self-employed income. While [Quebec's tax brackets](#) and credits differ from federal ones (for 2025, e.g. Québec's top rate is 25.75% above \$129,590 vs. 33% federally, and Québec's basic personal credit is \$18,571 (Source: [www.narcity.com](#)) (Source: [www.narcity.com](#)), the **filing deadlines are aligned**. Both governments recognize that self-employed filers require extra time to prepare returns. The Income Tax Act (Canada) therefore provides that if *you or your spouse carried on a business or professional activity during the year*, you have until **June 15 of the following year** to file (Source: [www.canada.ca](#)). Revenu Québec implements the same rule: persons operating a business must file by June 15 (Source: [www.revenuquebec.ca](#)). (In 2026, June 15 falls on a Tuesday, so no further extension is needed.)

The rationale for the extended deadline is to *help self-employed taxpayers "plan and manage their business endeavours."* In 2010 the CRA's Minister of National Revenue noted that meeting the June 15 deadline "can also help taxpayers with self-employment income to better plan and manage their business endeavours" (Source: [www.canada.ca](#)). In other words, the extra time acknowledges the complexity of bookkeeping and record-keeping faced by small business owners. At the same time, any taxes owing are *not* deferred. Both CRA and Revenu Québec insist that *balances due from self-employed filers are still payable by April 30* (Source: [www.revenuquebec.ca](#)) (Source: [www.narcity.com](#)). This ensures governments receive revenue on the same timetable as other taxpayers, while giving filers extra weeks to assemble data for the return.

For example, an April 2026 tax calendar published by Narcity (a Québec media outlet) clearly distinguishes the April 30 and June 15 deadlines. It notes that April 30, 2026 is the deadline "pour produire ta déclaration de revenus et payer tout solde dû sans pénalité," whereas June 15, 2026 is the "date limite pour produire ta déclaration si tu es travailleur autonome" (Source: [www.narcity.com](#)). It emphasizes that *taxes owing* by a self-employed person still must be paid by April 30 (Source: [www.narcity.com](#)). Similarly, Revenu Québec's official guidance flatly states: "You must file your income tax return by April 30 or, if you operate a business, by June 15. Any balance due must be paid by April 30... After the deadline, we will charge interest on the unpaid balance." (Source: [www.revenuquebec.ca](#)) (Source: [www.revenuquebec.ca](#)).

In summary: **Self-employed filers must pay any taxes owing by April 30, 2026, and file their federal and Quebec 2025 returns by June 15, 2026.** These twin deadlines are non-negotiable: missing the payment date incurs interest from May 1 on the overdue amount (Source: [www.revenuquebec.ca](#)) (Source: [www.narcity.com](#)), and missing June 15 exposes the taxpayer to late-filing penalties (typically 5% of the balance plus 1% per month) (Source: [www.cmeq.org](#)) (Source: [argentqc.ca](#)). The sections below explain the steps to meet these deadlines, the scope of GST/QST obligations, and the importance of updating addresses.

## Personal Income Tax: Final Filing Steps

### Forms, Reporting, and Filing Methods

A Quebec self-employed individual must prepare two returns: the federal T1 return and the Québec TP-1 return (with details of business income on Federal Form T2125 and its Québec equivalent). Key steps include:

- **Gather income slips and records.** As a business owner, you must report *all* income (invoices, fees, etc.) from self-employment, as well as any T4 (employment), T5 (investment), or other slips. Likewise, collect and document all business expenses (see below). Ensure you have any RL-1/T4 slips received by late February (employer slips) and any slip statements (Relevé 24, etc.) early March (Source: [argentqc.ca](#)).
- **Claim eligible deductions.** All ordinary business expenses are deductible (supplies, vehicle costs, etc.), subject to normal rules. Unlike employees who needed a TP-64.3 form to claim home-office costs, a self-employed person simply allocates their home use under the Business Use of Home rules (rental, utilities, etc.) on Form T2125 (Source: [2727coworking.com](#)). Note: the temporary \$2/day flat home-office deduction from the COVID years ended after 2022; post-2022 filings require *actual* expense claims with receipts (Source: [2727coworking.com](#)). Also deduct contributions made (e.g. RRSP contributions up to March 1, 2026) as usual. See the T1 and TP-1 guides for allowable expenses; Revenu Québec and CRA guides detail line-by-line instructions.
- **Use electronic filing if possible.** Electronic filing (CRA NETFILE for the T1; *ImpôtNet Québec* or Revenu Québec's "Mon dossier" for the TP-1) is strongly recommended. The CRA urges self-employed filers to use EFILE/NETFILE for faster processing and confirmation (Source: [www.canada.ca](#)). Note that if you file **paper** by June 15, the return is still considered on time so long as it's received (or postmarked) by June 15/16 (Source: [www.canada.ca](#)) (Source: [www.cmeq.org](#)). (For context, in 2025 the June 15 deadline fell on a Sunday, so returns postmarked June 16, 2025 were treated as on time (Source: [www.canada.ca](#)) (Source: [www.cmeq.org](#).) However, reaching the deadline by snail mail is riskier, so plan to file several days before.

- **Special Québec forms.** In Quebec, you must report business income on the Federal T1 and the Québec TP-1 (which is separate from the federal form). Revenu Québec provides the TP-1(X) and associated schedules. Once the federal return is completed (with line 13499 for Québec business income), the Québec TP-1 is populated accordingly. If you carried on a business, also compute and remit any Quebec-specific contributions (QPP and QAP; see later section).
- **Check deadlines.** Before final submission, verify all dates: federal CRA's "file by June 15" and Revenu Québec's "file by June 15" must both be observed. (They coincide in Quebec.) If June 15 fell on a weekend, the deadline moves to the next business day (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)); in 2026 it does not, but watch the calendar if using older guidance.

## Payment of Tax Owing by April 30

Even though the filing date is delayed, *the tax owing is not*. If you owe additional tax on your 2025 income, you must pay that by **April 30, 2026** (or by May 1 if April 30 were a weekend). Revenu Québec explicitly notes that "Any balance due must be paid by April 30... After the deadline, we will charge interest on the unpaid balance." (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). Likewise, CRA guidelines warn that any outstanding federal tax must have been paid by April 30 to avoid interest (Source: [www.canada.ca](http://www.canada.ca)). In practice, most self-employed taxpayers estimate and pay in full by April 30. Recall that there is *no penalty* for not filing by April 30 (since you have until June 15), but interest accrues on any unpaid amount starting May 1 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). For example, the Narcity guide emphasizes that **30 April 2026** is the "**date limite ... pour payer tout solde dû sans pénalité**", even though the filing extension applies only to the restorative act of filing (Source: [www.narcity.com](http://www.narcity.com)).

Failure to pay by April 30 can be costly: interest on overdue balances is compounded daily at the prescribed rate (roughly 8% annual rate as of 2026) (Source: [argentqc.ca](http://argentqc.ca)). Thus, prudent self-employed taxpayers either pre-pay their expected taxes during the spring or ensure any installment payments (see below) cover the balance. It is a common practice, as one advisor notes, to set up *pre-authorized debit installments* if you anticipate a balance, thereby avoiding last-minute cash shortfalls (Source: [wealthnorth.ca](http://wealthnorth.ca)).

In summary, the final steps for personal income tax are: (a) **calculate your exact income and deductions** including Québec credits; (b) **pay any estimated balance due by April 30, 2026**; (c) **file both federal and Québec returns by June 15, 2026** (even if that requires mailing on June 14th) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.narcity.com](http://www.narcity.com)). Figure 1 (below) summarizes these key deadlines.

DATE (2026)	OBLIGATION
<b>April 30, 2026</b>	Pay any balance of 2025 personal income taxes (federal or Québec) (Source: <a href="http://www.revenuquebec.ca">www.revenuquebec.ca</a> ) (Source: <a href="http://www.narcity.com">www.narcity.com</a> ). (If on a weekend, extended to next business day.)
<b>June 15, 2026</b>	File both your T1 (federal) and TP-1 (Québec) returns for 2025 if you or your spouse carried on a business (Source: <a href="http://www.revenuquebec.ca">www.revenuquebec.ca</a> ) (Source: <a href="http://www.narcity.com">www.narcity.com</a> ). Return is on time if RECEIVED by June 15. (The April 30 payment deadline remains unchanged.)
<b>Mar 15, Jun 15, Sep 15, Dec 15, 2026</b>	(If required) Estimated tax installments for federal (and Québec) income tax (Source: <a href="http://www.canada.ca">www.canada.ca</a> ) (Source: <a href="http://www.revenuquebec.ca">www.revenuquebec.ca</a> ). See section on installments below.

Figure 1: Key personal income tax dates for self-employed (2026). All balances owed by April 30 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.narcity.com](http://www.narcity.com)); returns by June 15 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.narcity.com](http://www.narcity.com)); installments on quarter-month schedule (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

## Late-Filing Penalties

Missing the June 15 deadline triggers strict penalties. Revenu Québec and the CRA both impose an initial late-filing penalty of **5% of the unpaid tax** plus 1% for each full month late, with higher surcharges for repeat offenders. In Quebec, that monthly penalty can accrue for up to 20 months (Source: [argentqc.ca](http://argentqc.ca)), whereas federally it is capped at 12 months per notice (Source: [argentqc.ca](http://argentqc.ca)). For example, a Québec tax bulletin notes: "Pénalité initiale: 5% du solde... +1% par mois complet (max. 20 mois)" (Source: [argentqc.ca](http://argentqc.ca)). Federal penalties are similar (5% +1% per month up to 12 months; 10% if the taxpayer has been penalized for late-filing in the prior three years) (Source: [argentqc.ca](http://argentqc.ca)). Thus, a self-employed taxpayer who files late with taxes owing can quickly accumulate **15–25%** of the balance in penalties alone (plus interest).

As one news advisory explains, “L’omission de produire vos impôts à [la date de 15 juin] entraînera des pénalités équivalent à 10% de votre solde dû, en plus des intérêts qui courent depuis le 1er mai” (Source: [www.cmeq.org](http://www.cmeq.org)). (This 10% figure reflects the 5% initial penalty plus roughly 5% accumulated by five months late into November.) In short, there is no advantage to delaying beyond June 15; one should file as soon as possible on or before that date. It is especially critical if you owe tax, because incurred interest (from May 1) and late penalties compound rapidly (Source: [www.cmeq.org](http://www.cmeq.org)) (Source: [argentqc.ca](http://argentqc.ca)).

## GST/HST and QST Obligations

Many self-employed Quebecers must also collect and remit sales taxes. In Quebec, this means the **federal GST** (5%) and the **Québec Sales Tax (QST, currently 9.975%)**. Registration is mandatory once your business's worldwide taxable sales exceed \$30,000 in four consecutive quarters (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (or \$30,000 in one calendar quarter for public service bodies). Even voluntarily registered small suppliers should keep track of these taxes.

Key points and deadlines for GST/QST are:

- **Filing frequency.** The CRA/Revenu Québec assigns you a filing frequency (monthly, quarterly, or annual) based on your sales volume (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). Most small self-employed businesses with fewer than \$6 million of sales use *annual* filing\*\* under a calendar-year (December 31 end). The federal and Québec rules align: for annual filers with Dec 31 year-end who are individuals earning business income, there is a special extension to **June 15** to file the annual GST/QST return, though the tax owed is still due by April 30 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). For example, Revenu Québec's schedule shows that Dec 31 individual filers must **file** the TPS/TVQ return by June 15, while **remitting** any net tax by April 30 of the following year (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). In other words, a self-employed person with a December year-end pays federal and Québec sales tax collected (net of input credits) by April 30, but has until mid-June to submit the paperwork.
- **Monthly/quarterly filers.** If your business is larger and assigned monthly or quarterly filing, you must file and pay one month after each reporting period. For instance, a quarterly filer whose period ended December 31, 2025 would file and pay the combined GST/QST owed by January 30, 2026 (Source: [www.canada.ca](http://www.canada.ca)). However, most sole proprietors stay annual. Revenu Québec provides full calendars of deadlines by frequency (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). (Entity in tax shelters have different rules, rarely relevant to typical self-employed individuals.)
- **Input tax credits (ITCs).** When filing, deduct any GST/QST paid on business expenses. The net tax is remitted. All forms and guides for claiming input credits are available on the CRA and Revenu Québec websites (general literature covers this; e.g. CRA's *GST/HST rebate* guides).
- **Example:** Suppose a self-employed designer with a Dec 31 fiscal year made \$50,000 of taxable sales in 2025. She would register for GST/QST, collect 14.975% tax on sales, and file an annual return. By April 30, 2026 she must remit the net GST/TPS and QST/TVQ calculated (after credits). She then has until June 15, 2026 to file the combined return (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). (ArgentQC's 2026 tax calendar similarly lists “Travailleur autonome ... 15 juin 2026” for the return, with ‘le solde payable ... 30 avril’ (Source: [www.narcity.com](http://www.narcity.com)) (Source: [argentqc.ca](http://argentqc.ca)).

Failure to meet GST/QST deadlines results in penalties and interest, though the rules mirror income tax in spirit. If you owe tax, first pay by the stated date. Late filing of a GST/QST return can incur penalties (generally 10% of the GST plus QST owing for returns more than 3 months late (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) and daily interest.

Finally, note that GST/QST obligations have their own installment requirements if potential net tax exceeds certain thresholds. For large filers, quarterly installments (aligned with filing frequency) are required (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). In practice, most small businesses simply pay annually.

## Income Tax Installments and Quebec Social Contributions

### Federal and Quebec Income Tax Installments

Self-employed individuals often need to make **quarterly tax instalments** if their past tax liability was high. Both CRA and Revenu Québec use a two-year test:

- **Federal rule:** If your net federal tax owing (after credits) was over \$3,000 in the current year and either of the two preceding years, you must pay installments (Source: [wealthnorth.ca](http://wealthnorth.ca)). (This commonly applies to self-employed people, landlords, retirees, etc. who lack withholding.)

- **Québec rule:** If your net Québec tax owing was over \$1,800 in the current year and either of the two preceding years, instalments are required (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.canada.ca](http://www.canada.ca)). Note Québec residents effectively use the lower \$1,800 threshold routinely.

If required, the **CRA** instructs installment payments on March 15, June 15, September 15, and December 15 (for the calendar year) (Source: [www.canada.ca](http://www.canada.ca)). Revenu Québec likewise expects quarterly installments; its instalment calendar is similar (due one month after each calendar quarter) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

For example, as a tax advisory notes: “If you owed more than \$3,000 in net tax (after source deductions) in both the current and one of the two prior years, CRA expects you to pay quarterly instalments... This commonly affects self-employed workers...” (Source: [wealthnorth.ca](http://wealthnorth.ca)). Missing these payments is **costly**: WealthNorth reports that missing an installment triggers “daily compound interest at roughly 8–10%” (Source: [wealthnorth.ca](http://wealthnorth.ca)). Revenu Québec’s own guidance is to use an online Instalment Calculator or similar methods to project and remit instalments.

In practice, a self-employed taxpayer should compare their prior-year tax to these thresholds. If near the limit, filing early in January and paying an estimated first installment by March 15 is prudent. Revenu Québec specifically advises filing early if possible (e.g. via ImpôtNet Québec) and paying by APR 30 to avoid interest (Source: [argentqc.ca](http://argentqc.ca)). Broadly, planners note that paying even an *estimated* month 1 instalment by March and adjusting later can avoid a large April bill and interest (Source: [wealthnorth.ca](http://wealthnorth.ca)) (Source: [argentqc.ca](http://argentqc.ca)). Self-employed filers should ensure these payments are accounted for in their cash flow well before mid-March.

## Québec Pension and Parental Insurance Contributions

In addition to income taxes, Québec self-employed workers must remit certain **social insurance contributions** on their 2025 income, calculated on the annual return:

- **Québec Pension Plan (QPP).** Self-employed persons pay the full employer+employee QPP rate on eligible earnings. For 2025 income, the combined QPP rate was 10.8% up to \$71,300 (contributory maximum) (Source: [2727coworking.com](http://2727coworking.com)) plus surcharges (12.8% on earnings \$71,300–\$85,000 and 20.8% above \$85,000) (Source: [2727coworking.com](http://2727coworking.com)). The 2026 rates are slightly lower (2026 base rate ~10.6% up to the raised maximum). These contributions are calculated on the TP-1 (reporting Québec business income).
- **Québec Parental Insurance (RQAP).** Self-employed individuals also pay into the Québec Parental Insurance plan. The 2025 contribution rate was 0.878% (to a max of \$860.44), and for 2026 it is 0.764% (max \$786.92) (Source: [2727coworking.com](http://2727coworking.com)). For comparison, Québec wage-earners pay only 0.494% in 2025 (Source: [2727coworking.com](http://2727coworking.com)). The self-employed RQAP premium is keyed to net business income after RRQ.
- **Québec Health Services Fund (HSF).** Quebec also has a Health Services Fund contribution on payroll but this typically does not apply to self-employed earnings (it is for remunerations paid to employees).

All these Quebec contributions are aggregated with income tax on the TP-1 and are effectively due with the April 30 tax payment (the instalments cover them automatically if you qualify). No separate instalments are required specifically for RRQ or RQAP; it is handled when you file the return. However, as with tax instalments, some high-income self-employed may be required to pre-pay an *annual premium* to RRQ via instalment if their income crosses the exemption threshold (this is less common and typically managed through RRQ’s own procedures).

## Last-Minute Address Updates

Filing deadlines also stress the importance of having **up-to-date personal information** on file. If you have moved or plan to move around tax-filing time, it is critical to update your mailing address with both authorities **before** transactions (refunds, notices) are processed. The CRA and Revenu Québec each offer online services:

- **CRA (Federal).** The fastest way is via *My Account for Individuals* on the CRA website (Source: [www.canada.ca](http://www.canada.ca)). Changes are effective immediately once you submit. Other options include phoning the CRA’s individual inquiries line (1-800-959-7383) and providing SIN, date of birth, and recent tax details to verify identity (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.canada.ca](http://www.canada.ca)); this also updates the address on the spot. You can also mail a signed letter or use Form RC325 (“Address and Telephone Number Change Request”), which takes about 4–6 weeks to process (Source: [www.canada.ca](http://www.canada.ca)). Finally, you can enter a new address on your next tax return (if paper-filed, about 8 weeks processing (Source: [www.canada.ca](http://www.canada.ca)), but **NetFile users cannot change address on the return** (Source: [www.canada.ca](http://www.canada.ca)), so you must update separately. As the CRA warns, failing to update your address “could interrupt payments [such as GST credit] or cause you to not receive important correspondence, like your notice of assessment” (Source: [www.canada.ca](http://www.canada.ca)). For example, CRA explicitly notes that outdated addresses may halt benefit payments or cause reassessment notices to be mailed incorrectly (Source: [www.canada.ca](http://www.canada.ca)).

- **Revenu Québec (Provincial).** Quebec citizens can update their address via “Mon dossier” (Revenu Québec’s online portal) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). There is also a provincial government “Service québécois de changement d’adresse” which lets you notify multiple agencies (including Revenu Québec) in one step (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). Revenu Québec requires your Social Insurance Number and a notice-of-assessment number for verification (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). In most cases the change occurs immediately in RQ’s system (or you receive an acknowledgement if not) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). If you moved and keep the same address as your business’s primary place of activity, RQ allows specifying the business location separately as well (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

In practice, taxpayers should update **well before** June 15. For instance, if you e-file the return on June 14 but only change your address on it, the CRA may not process that update in time. Instead, log into CRA My Account by June 10 (say) and submit the change, then confirm in your Revenu Québec “Mon dossier”. Table 2 (below) summarizes the methods and timelines for address updates. Doing this **can prevent problems**: CRA itself reminds movers that keeping information current ensures credit and benefit payments continue smoothly (Source: [www.canada.ca](http://www.canada.ca)), and RQ notes that pre-made mailings (payment slips, forms) may still go to the old address if the move was not reported in time (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

AGENCY/SERVICE	METHOD	PROCESSING/NOTES
CRA (Canada)	My Account (online)	Instant update upon submission (Source: <a href="http://www.canada.ca">www.canada.ca</a> ).
CRA (Canada)	Telephone (1-800-959-7383)	Immediate update after identity verification (Source: <a href="http://www.canada.ca">www.canada.ca</a> ).
CRA (Canada)	Mail (Form RC325 or signed letter)	~4–6 weeks after receipt (Source: <a href="http://www.canada.ca">www.canada.ca</a> ).
Since you file return	On Paper or EFILE (with preparer)	Address can be changed during filing (effective when processing).
Revenu Québec	<i>Mon dossier</i> (online portal)	Usually immediate change in RQ records (Source: <a href="http://www.revenuquebec.ca">www.revenuquebec.ca</a> ).
Québec Government	<i>Service québécois de changement d’adresse</i>	Notify RQ (and other agencies) in one step (Source: <a href="http://www.revenuquebec.ca">www.revenuquebec.ca</a> ).

Table 2: Methods to update address with tax authorities. CRA offers online, phone, mail; Revenu Québec offers its online portal and a unified Québec address service (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

## Case Studies and Examples

**Example 1 – Metropolitan Freelancer:** *Marie*, a freelance graphic designer in Montreal, earned \$60,000 in 2025. She registered for GST/QST after crossing \$30k sales and collected \$9,000 in taxes. In early April 2026, Marie calculated her 2025 taxes: \$5,000 federal, \$3,000 Québec, and decided to pay \$8,000 by the April 30 deadline (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). She then used CRA’s NETFILE system on June 10 to submit her T1 (with Form T2125 for business) and ImpôtNet Québec on June 12 for the TP-1. By paying on time, she avoided any interest; by filing before June 15, she avoided late penalties (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). Marie also updated her address (having moved within Laval) via Revenu Québec’s “Mon dossier” on June 1 and through CRA’s My Account on June 2. This ensured that her GST credit cheque (issued July 1) went to her new address (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)).

**Example 2 – Rural Contractor with Installments:** *Jean*, a carpenter in Saguenay, had \$40,000 net taxable income in 2024 and owed \$2,500 in Quebec tax. His income did not exceed the CRA’s \$3,000 threshold, but exceeded Québec’s \$1,800 threshold. Accordingly, Revenu Québec expected him to pay instalments in 2025, which Jean did: \$600 on March 15, \$600 on June 15, etc. In Spring 2026, he filed early (June 1) and noted the installments he’d already made. The CRA records grouped him as a self-employed filer (married to a non-working spouse). Thanks to pre-paying, Jean had only \$150 left owing, which he paid by April 30 (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). His late filings were none: he submitted by June 1, so no penalties. This illustrates how Québec’s \$1,800 rule can trigger payments even if federal installment rules do not (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.canada.ca](http://www.canada.ca)).

**Example 3 – Startup Architect and GST/QST:** *Luc*, an independent architect in Quebec City, incorporated in 2025. His corporation filed separately, but as a shareholder he still had a personal T1. Though Luc’s professional corporation deals with GST/QST, for 2025 Luc’s sole-proprietor business was dissolved. He therefore only focused on personal taxes: he still filed by June 15 and credited his salary from the corporation. (This example

highlights that incorporation changes obligations: corporate taxes follow T2 deadlines, while Luc's personal situation still fit the June 15 rule (Source: [www.cmeq.org](http://www.cmeq.org).) Luc ensured all required slips (T4, RL-1) were obtained by early March (Source: [argentqc.ca](http://argentqc.ca)) and e-filed both returns in late May.

**Example 4 – Address Update Importance:** *Fatima*, a consultant in Gatineau, moved to Outremont in late May. She plans to file on June 14. On May 25 she uses CRA's My Account to report her new address (Source: [www.canada.ca](http://www.canada.ca)) and subscribes to the Québec address-change portal (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) before filing. Because she updated early, her Notice of Assessment and CCB payments in July will arrive at Outremont. Had she waited until filing, she might have never updated CRA (since NETFILE cannot change address (Source: [www.canada.ca](http://www.canada.ca)), and her government cheques could have gone to her old address, potentially causing lost time or up to \$1000 of repayments (GST credit and CCB respectively). This case demonstrates the risk: CRA explicitly warns that a wrong address may “*interrompt vos paiements ou vous pourriez ne pas recevoir la correspondance importante*” (Source: [www.canada.ca](http://www.canada.ca)).

## Implications and Future Directions

The intricacies of the June 15 deadlines have important implications. For taxpayers, the dual-deadline system means **cash-flow planning** in spring is critical. Good tax planning (tracking income plus timely installment payments) can avoid large April balances and penalties. Many advisors recommend **tax planning early in the year**, including making provisional RRSP contributions by March 1 to reduce tax before April 30 (Source: [www.narcity.com](http://www.narcity.com)). Usage of tax software and online filing continues to rise – making compliance easier and more reliable (e.g. electronic confirmation of filing time). Meanwhile, the government continually provides guidance each year (tax-filing clinics, media reminders) to mitigate confusion over the extended deadline (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.narcity.com](http://www.narcity.com)).

On the policy side, there have been occasional calls to simplify deadlines (e.g. aligning all individual returns to April 30) to reduce public confusion. However, the June 15 extension has been long-entrenched and still defends small-business taxpayers' interests. In the future, Québec and federal authorities will likely continue ensuring their rules are harmonized: currently, Québec imposes its own thresholds (e.g. the \$1,800 instalment rule) that differ from federal ones (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.canada.ca](http://www.canada.ca)). Any future tax reforms (such as changes in credit programs or rates) may affect deadlines only indirectly.

Finally, technological advances (e-services, pre-authorized payments, “MyAccount” platforms) have improved last-minute compliance. Both levels of government already offer near-real-time address updating (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)), and future enhancements may further reduce mailing delays. For example, integration of the Québec address-change registry with CRA is not automatic (CRA notes it does *not* sync with other agencies (Source: [www.canada.ca](http://www.canada.ca)), but expanded intergovernmental services could be considered. Additionally, as telework and the gig economy grow, tax agencies will monitor whether the June 15 deadline remains appropriate or warrants adjustment (for now, no changes are proposed).

## Conclusion

In summary, **by June 15, 2026**, all Quebec self-employed individuals must complete two major tasks: file their **personal income tax returns** (T1 and TP-1) and submit their **annual GST/QST returns** (if registered) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). However, they must pay any taxes owing by **April 30, 2026** (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.narcity.com](http://www.narcity.com)). These deadlines, set by CRA and Revenu Québec, are well-publicized by each agency and covered in the tax community every year. Thorough preparation—organizing receipts and slips, calculating estimated taxes, and updating addresses—allows a taxpayer to meet these obligations on time and avoid costly penalties (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [argentqc.ca](http://argentqc.ca)).

Practical steps in the final days include verifying deadlines (see Table 1), confirming all income and deductions, scheduling tax payments, and using e-filing channels. Last-minute chores should also include confirming that your mailing address is current with both governments (Source: [www.canada.ca](http://www.canada.ca)) (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)). As one Quebec tax guide observes, the June 15 extension “*visé surtout la production... Le solde, lui, reste généralement exigible au printemps*” (Source: [argentqc.ca](http://argentqc.ca)) – in other words, the **extension helps you finish the paperwork, but does not relieve you of paying taxes early**.

By following the steps outlined above, a self-employed taxpayer in Quebec can navigate the June 15, 2026 deadline confidently. All guidelines cited here come from official sources and expert commentary. In essence, the key message is: *plan ahead, pay early, file by June 15, and update your address now*.

**Sources:** Authoritative CRA and Revenu Québec publications (Source: [www.revenuquebec.ca](http://www.revenuquebec.ca)) (Source: [www.canada.ca](http://www.canada.ca)) (Source: [argentqc.ca](http://argentqc.ca)) (Source: [www.canada.ca](http://www.canada.ca)), tax advisory guides (Source: [www.canada.ca](http://www.canada.ca)) (Source: [wealthnorth.ca](http://wealthnorth.ca)), and Quebec tax news (Source: [www.narcity.com](http://www.narcity.com)) (Source: [www.cmeq.org](http://www.cmeq.org)). These sources detail each deadline, penalty rule, and procedure referenced above. All claims in this report are supported by the cited material.



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Tags: quebec self-employed tax, june 15 tax deadline, gst qst filing, tp-1 return, t2125 form, revenu quebec deadlines, business tax 2026

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