TFSA, RRSP and FHSA room and contributions log

Write down the room your CRA account shows for each plan, then log every contribution and withdrawal so you never go over.

NAME _____ DATE _____

ROOM THIS YEAR

Plan	Room shown in my CRA account	Date I checked	Contributed this year	Room left
TFSA				
RRSP				
FHSA				

EVERY DEPOSIT AND WITHDRAWAL

Date	Plan	Institution	In (contribution)	Out (withdrawal)	Note

Room left = room shown − contributed this year. Your CRA account can lag behind recent transactions, so compare it with your own records.

SOURCES (CHECKED 2026-11-27)

The CRA says TFSA contribution room starts to accumulate when a resident of Canada turns 18, and the annual TFSA dollar limit for 2026 is $7,000; unused room carries forward. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/tax-free-savings-account/contributing/before.html (checked 2026-11-27)
The CRA says a TFSA withdrawal is added back as contribution room on January 1 of the following year, and its account information can lag, so compare it with your financial institution's records.
https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/tax-free-savings-account/contributing/calculate-room.html (checked 2026-11-27)
The CRA says your RRSP deduction limit generally includes the lesser of 18% of your previous year's earned income and the annual limit, which is $33,810 for 2026, plus unused room.
https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/contributing-a-rrsp-prpp/contributions-affect-your-rrsp-prpp-deduction-limit.h
(checked 2026-11-27)
The CRA says your FHSA participation room in the year you open your first FHSA is $8,000, and it covers contributions and transfers combined across all your FHSAs. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/first-home-savings-account/contributing-your-fhsa.html (checked 2026-11-27)