

Voluntary deposit

Calculating the minimum amount

you must deposit at the court office each month

You must complete and file a form (SJ-1086A):

- > to register for voluntary deposit;
- > each time the information in your file changes (monthly income, number of dependents, etc.);
- > annually, to update your file and to benefit from the indexation of monthly exemptions on April 1.

If your income varies from month to month, you must complete and file a form (SJ-1086A) each month, recalculating your income.

This is usually the case if you're self-employed, or if you are an employee but work a variable number of hours each month, for example.

Note: If you have difficulty filling in the form, you can ask for help at a Community Justice Centre: www.justicedeproximite.qc.ca/en/



A few examples

Example 1

You are an employee

Your gross salary is **\$750** a week. Last month you received four payments of **\$572** from your employer, after deductions.

You have two dependent children and this month, you received a **Québec family allowance payment of \$1,635** (for the next three months) and a **Canada child benefit of \$1,142.66**.

You receive **\$500** a month in **child support** from your ex-spouse and **\$300** a month in spousal support.

You have **debts**, for example on your credit cards.

Your **monthly income** to declare is:
\$750 gross weekly salary x 4.33
(one month averages 4.33 weeks)
+ \$300 spousal support
(\$750 X 4.33) + \$300 = \$3,547.50

Note:

Do not include the Québec family allowance (\$1,635), Canada child benefit (\$1,142.66) or child support (\$500) in your income.

You are entitled to a monthly exemption of **\$2,522** (as of April 1, 2024), because you have two dependents (see [table of exemptions](#)).

The minimum amount you must deposit each month is:
(\$3,547.50 – \$2,522.00) X 30% = \$307.65

Income – Exemption

To find out how much you need to deposit with the court office, subtract the amount of your exemption from your monthly income, then multiply the result by 30% (not 50%, since your debts are not for child or spousal support).

Example 2

You are self-employed,
you are your own employer

You earned **\$7,000** this month.

You had business expenses (materials, advertising, office expenses, etc.) of **\$4,000** for the month and paid **\$1,000** in tax instalments.

You have a **minor child** who lives with you every other week.

You pay **child support**.

You have **debts**, including arrears on child support payments.

Your monthly income to declare for this month is:

$$\mathbf{\$7,000 - \$4,000 = \$3,000}$$

Income – Business expenses

Note: Do not deduct from your income:

- your tax instalments;
- the child support you pay.

You are entitled to a monthly exemption of **\$2,206.75** (as of April 1, 2024), because you have one dependent ([see table of exemptions](#)).

The minimum amount you must deposit this month is:

$$\mathbf{(\$3,000 - \$2,206.75) \times 50\% = \$396.63}$$

Income – Exemption

You must multiply your monthly income minus the exemption by 50% (not 30%), because you owe child support.

Example 3

You receive a social solidarity benefit

You receive a monthly social solidarity benefit of **\$1,261**.

This month, you received net employment income of **\$178** (gross salary of **\$198** on your pay stub before deductions).

You live **alone** and have no children.

You received **\$215** in GST and solidarity tax (QST) credits this month.

You have debts, for example to a furniture store.

Your monthly income to declare for this month is:

$$\mathbf{\$1,261 + \$198 = \$1,459}$$

Note: Do not include the tax credits you received (\$215) in your income.

You are entitled to a monthly exemption of **\$1,576.25** (as of April 1, 2024), because you have no dependents ([see table of exemptions](#)).

The minimum amount you must deposit this month is:

$$\mathbf{(\$1,459.00 - \$1,576.25) \times 30\% = 0\$}$$

Income – Exemption

Although the amount is \$0, you must deposit an amount greater than \$0 to enjoy the benefits of voluntary deposit.

Did you know?

Voluntary deposit does not automatically reduce your debts. Your overall debt could continue to rise. This will be the case if the amount you deposit each month at the court office is less than the monthly interest on your overall debt.