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## Carry-Forward Provisions

1. Unused PDR balances can be carried forward and combined with new PDR allocations for the following calendar year. At the end of the second calendar year, any balances remaining from the previous carry-forward will be forfeited.
2. Unused HCSA credits will be carried forward and added to any credits for the following calendar year. At the end of the second calendar year, tax laws require that any credits remaining from the previous year's allocation be forfeited.
3. Unused TWSA balances can be carried forward and combined with new TWSA allocations for the following calendar year. At the end of the second calendar year, any balances remaining from the previous carry-forward will be forfeited.
4. You may only claim for expenses in the calendar year that they are incurred. You cannot carry forward expenses and claim them in the following calendar year.

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### Source

URL: <https://www.uoguelph.ca/hr/staff-faculty/benefits/ugfa-unit-2-benefits/ugfa-flexible-spending-credits/carry-forward-provisions>