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## Carry Forward Provisions for ONA

1. The same carry forward provisions will apply to both HCSA and TWSA.
2. Unused account balances can be carried forward and combined with new Flex Credit allocations for the following calendar year.
3. At the end of the second calendar year, any balances remaining from the previous carry-forward will be forfeited. (i.e. spending in any one (1) year must exceed funds carried forward from the year immediately preceding).
4. Carry forward balances must remain in the the original accounts (i.e. no inter account transfers are permitted once the allocation election has been made)
5. 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/total-compensation/carry-forward-provisions-ona>