Who can I c	Who can I call for information or to ask a question about financial support from government right now?		
Anywhere in Canada	1-800-O-Canada (1-800-622-6232) Canada Revenue Agency:		
Ontario	Government of Ontario: Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians) You might also contact the constituency office of your MPP. You can look up your MPP here: https://www.ola.org/en/members/current You might also contact your local municipal office. Call 2-1-1 for information about support in your community		

I'm having trouble keeping up with my rent. Is there help for me?		
Ontario	The province has suspended evictions (approving new ones or enforcing evictions) in the current health emergency. This is the number for the Ontario Landlord Tenant Board that handles tenants' rights: 1-888-332-3234 In some communities, you may be able to get a low-cost loan to help cover your rent: • London: (519) 964-3663 ext. 300 • Toronto: 416-924-2543 • see also: https://www.champlainhealthline.ca/listServices.aspx?id=10723 Make sure you are getting the benefits (see above) that you are eligible for.	

Have you already applied for EI?	No AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR EI SICKNESS AND CERB. YOU WON'T HAVE TO PICK BETWEEN THEM. SEE THE INFORMATION ON CERB	Yes If you are not yet receiving El benefits,	
	EI SICKNESS AND CERB. YOU WON'T HAVE TO PICK BETWEEN THEM.	yet receiving	
	AS OF APRIL 6: TO GET CERB, YOU APPLY FOR EI SICKNESS Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada. Don't wait for this before applying for benefits. Step 2: Apply ASAP (even if you don't have your ROE yet) If you can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/ei/cerb-application.html If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday. You DO NOT need a doctor's note for COVID-19. The online form is wrong and is a hold-over from before April 6. SERVICE CANADA OFFICES ARE NOW CLOSED. You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit. Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT What you could receive (under the rules before CERB starts): 15 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less. CERB will pay \$500 per week for 4 weeks at a time. You'll have to pay income tax on it later. Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html	application will automatically be assessed for the Canada Emergency Response Benefit. You do not need to send in a new application.	Canada Emergency Response Benefit (CERB) Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking. If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days. Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerbapplication.html If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready. Important to know: To make applications faster, people are asked to apply on different weekdays based or the month of their birthday. You cannot quit a job to get CERB. By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), El maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any El benefit or QPIP for at least 14 days in a row. You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon. Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SE LINKS LATER IN THIS DOCUMENT What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. You'll have to pay income tax on later.

	use I'm caring for someone who is sick.	
Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?	Yes and I'm caring for someone who is critically ill	No, but I'm still caring for someone who is critically ill
	You could apply for El Caregiver Benefits (if someone is critically ill)	Canada Emergency Response Benefit (CERB)
	Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.	Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.
	Step 2: Apply ASAP (even if you don't have your ROE yet)	If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.
	If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA	Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html
	If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.	If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.
	SERVICE CANADA OFFICES ARE NOW CLOSED. Important to know:	Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.
	You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit. Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE You can ask your employer if they offer paid family leave or will top-up the EI benefit.	You cannot quit a job to get CERB. By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), El maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any El benefit or QPIP for at least 14 days in a row. You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon. Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE
	What you could receive: Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.	LINKS LATER IN THIS DOCUMENT What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. You'll have to pay income tax on it later.
	Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html	Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html

I've been	I've been laid off.			
Did you pay into Employment Insurance and did you work about 700 hours* in the last 52 weeks?	Yes	No		
	AS OF APRIL 6, THERE WILL JUST BE <u>ONE</u> APPLICATION SITE FOR EI REGULAR BENEFITS AND CERB. YOU WON'T HAVE TO PICK BETWEEN THEM.	AS OF APRIL 6, THERE WILL JUST BE <u>ONE</u> APPLICATION SITE FOR BOTH EI REGULAR BENEFITS AND CERB. YOU WON'T HAVE TO PICK BETWEEN THEM.		
	SEE INFORMATION ON CERB	Canada Emergency Response Benefit (CERB) Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue		
	Here's how El Regular benefits usually work:	Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.		
	Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.	If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.		
	Step 2: Apply ASAP (even if you don't have your ROE yet)	Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-		
	If you can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/ei/cerb-application.html	application.html		
	If you can't apply online, you can call 1-800-O-Canada (1-800-622-6232).	If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.		
	SERVICE CANADA OFFICES ARE NOW CLOSED. Important to know: You can prove your identity to the government faster in the online application if you use online	Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.		
	banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.	You cannot quit your job to get CERB.		
	Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT	By <u>law</u> , you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), El maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any El benefit or QPIP for at least 14 days in a row.		
		You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.		
		Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT		
	What you could receive: Before CERB: Between 14 and 45 weeks of payments (directly into your bank account) worth up to 55% of your pay in your last job or \$573 per week, whichever is less. CERB will pay \$500.	What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. You'll have to pay income tax on it later.		
*The eyec	Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html t hours depends on where you live. If you have access to a computer or mobile phone, use this sea	Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html		

^{*}The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live: https://srv129.services.gc.ca/ei-regions/eng/postalcode-search.aspx

I am at home because my kids cannot go to school or daycare. I need money to make ends meet.

Make sure you're getting your Canada Child Benefit In May, the federal government will <u>automatically</u> pay a lump sum top-up to your Canada Child Benefit (CCB).*

Step 1: Check your bank account to make sure that you're getting CCB. If yes – you're all set. You'll be getting an extra payment with your CCB in May. If no - Did you file a tax return for 2018?

Yes I did - If you have a computer or a mobile phone, you can also check to see if you are getting the benefit or apply to get the benefit here: https://www.canada.ca/en/revenue-agency/services/e-services/e-services/e-services-individuals/account-individuals.html

No I didn't – Step 2: You (and your spouse if you have one) need to file a tax return ASAP and then apply unless CRA already knows you have kids.

If you can file a return by yourself using a computer, look for free software certified by the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html

Have you ever received child benefits before and does CRA know you have kids? If not, after you file your return, if you still have computer or mobile access, apply for the CCB online at: https://www.canada.ca/en/revenue-agency/services/e-services-individuals/account-individuals.html

If you need help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html or call 1-800-O-Canada (1-800-622-6232)

SERVICE CANADA OFFICES ARE NOW CLOSED.

Important to know:

You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.

Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE

You can ask your employer if they offer paid family leave or are considering the new federal wage subsidy to keep you on the payroll. Your employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-

What you could receive:

Up to \$550 per month per child plus provincial amounts.*

support-for-canadians-and-businesses.html

Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html

Canada Emergency Response Benefit (CERB) – Through CRA or Service Canada A few questions will guide you to the right form for you.

If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.

Step 1: If you can, get ready to apply by setting up a <u>MyAccount</u> with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.

If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.

Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html

If you can't apply online, you can call 1-800-959-2019 **or** 1-800-959-2041. Have your SIN and postal code ready.

Important to know:

To make applications faster, people are asked to apply on <u>different weekdays</u> based on the month of their birthday.

You cannot quit your job to get CERB.

By <u>law</u>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), El maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any El benefit or QPIP for at least 14 days in a row.

You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.

Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT

If you have an employer, you can ask them if they offer paid family leave, or will use the new federal wage subsidy to keep you on the payroll while you work different hours or work from home. Your employer can find out about that subsidy here:

https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html

What you could receive:

Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020 You'll have to pay income tax on it later.

Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html

^{*}The exact amount depends on which province or territory you live in and how many children you have. If you have access to a computer or mobile phone, use this online calculator to find out the amount for your family: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefits/child-family-benefi

My employer can't pay me but I haven't been laid off

Wage Subsidy for Employers

Ask your employer if they have looked at the temporary federal <u>Canada Emergency Wage Subsidy</u>. More information applications is coming soon:

What we know now* is:

- Employers will get a subsidy of up to 75% if they continue to pay their employees for at least 15 days in each 4 week period for the wage subsidy.
- The subsidy for an employee can't be more than \$847 per week.
- The subsidy will cover up to 12 weeks between March 15 and June 6.
- Employers have to have had a 30% decline in revenues because of the pandemic.
- The number of employees is not part of the eligibility.
- Eligible employers are private corporations, individual employers, most nonprofits and charities.
- Provinces, cities, hospitals and universities are not eligible.
- Employers will apply through the Canada Revenue Agency My Business Account portal.
- Employees cannot get the Wage Subsidy for workers who are getting CERB

Canada Emergency Response Benefit (CERB)

Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.

If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.

Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html

If you can't apply online, you can call 1-800-959-2019 **or** 1-800-959-2041. Have your SIN and postal code ready.

Important to know:

To make applications faster, people are asked to apply on <u>different weekdays</u> based on the month of their birthday.

You cannot quit your job to get CERB.

By <u>law</u>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), El maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any El benefit or QPIP for at least 14 days in a row.

You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.

Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries).

SEE LINKS LATER IN THIS DOCUMENT

What you could receive:

Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020 You'll have to pay income tax on it later.

Find out more:

https://www.canada.ca/en/department-finance/economic-response-plan.html

Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html

I'm self-employed. What income benefits can I get?			
	AS OF APRIL 6, THERE WILL BE JUST ONE APPLICATION SITE FOR BOTH CERB AND EI SICKNESS OR REGULAR BENEFITS. GO TO WWW.CANADA.CA		
Do you pay yourself a salary with payroll deductions	No: You could apply for the Canada Emergency Response Benefit. See the information above. Yes: As of April 6, you'll be able to get CERB instead of El Sickness or El Regular benefits. If CERB runs out for your, you may be able to apply for El regular benefits.		
including EI premiums?	Good to know: Self-employed workers can opt-in to Employment Insurance special benefits including Sickness benefits. But you have to pay-in for 12 months before collecting benefits. If you have a computer, you can learn more about how to apply to be covered by the EI special benefits here: https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html		
	Yes: Make sure you are receiving any Canada Child Benefit and GST Credit that you are entitled to. These are going to be topped up soon. See the information above.		
Do you have children?	No: Depending on your income, you might still qualify for the GST Credit or the Canada Workers' Benefit. If you have a computer, you can check online here: https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html		

I'm a college or university	student and I was countir	ng on my summer job to p	ay tuition in the fall. What do I do?
Did you work for pay (including self- employment or gig-work) in 2019 or in the last 12 months?		⁄es	
Did you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months?	Yes	No	No, but I was planning to start working this summer.
Since March 15, have you stopped working for 14 days in a row?	Yes	No, I was only planning to start work in the summer	
	You might be eligible for the Canada Emergency Response Benefit. See the information above.	It sounds like you've had other resources to help you cover your essential costs like shelter, food and more. Are those resources (help from parents, education savings, student loans) still available to you? Right now, most governments are trying to help people in emergencies who have lost their regular income to support themselves and their families. Have you considered applying for student financial assistance to help you with the costs of your education? You might be able to get grants (you don't pay back at all) and low-cost loans (you don't pay back until you finish school) from the Government of Canada or your province/territory. You can get more information here: https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html Have you contacted the student financial office of your college or university to ask what they are doing to help students who are worried about how to pay tuition and other fees? Look for the email address online because it is unlikely anyone is in the campus office right now. You can also contact the student association of your university or college and ask for their help in getting answers.	