

# COVID-19: Learn about the benefits available

## Support for individuals

### A family of 5 earning less than \$58,500 in 2018

**Paul and Katie** are a young Inuit couple living in Iqaluit with their three young children.

Katie was laid off from her job as a cook due to COVID-19.

Later on, Paul was laid off by his employer in the construction industry.

### Available benefits

- ✓ Canada Emergency Response Benefit (CERB): **\$2,000** each monthly for a period of up to 4 months
- ✓ GST/HST credit top-up payment: a one-time payment of **\$1,039** starting April 9
- ✓ Temporary boost in Canada Child Benefit (CCB) payments: **\$900** added to their May 20, 2020 payment

#### **This could mean \$18,000+ in total additional support.**

Paul and Katie didn't need to reapply for the GST/HST credit top-up payment or the CCB boost. These were automatically applied based on information from their 2018 tax return.

If they have questions about their benefits, or want to learn how to access them, they can visit [Canada.ca/economic-response-plan](https://Canada.ca/economic-response-plan).

If they would like information on CERB they can call 1-833-699-0299. If they have questions about their tax information they can call 1-800-959-8281.

### In practical terms...

Given that they each earned more than \$5,000 in the last year, Paul and Katie could both be eligible for the CERB. They could each receive \$2,000 monthly for up to 4 months while they are out of work. They will both need to confirm each time that they re-apply that they do not expect their situation to change during the 4-week period for which they apply and that they do not expect to receive more than \$1,000 from employment and self-employment.

The family received a GST/HST credit top-up payment of \$1,039 in April and their May 20, 2020 CCB payment was also boosted by \$900.

Paul and Katie may also receive additional support from the Nunavut Tunngavik Incorporated and the Qikiqtani Inuit Association, which leveraged funding from the new [Indigenous Community Support Fund](#) as well as the [Harvester's Support Grant](#) to fund harvesting activities and traditions and measures such as community food programs.

Indigenous Services Canada is also working with Inuit communities to provide needs-based support for Inuit health.



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## Support for individuals

### A family of 3 with an income of \$67,200 in 2018

**Micheline and Laura** are a First Nations couple living off-reserve in Quebec with their young child.

Micheline is a self-employed translator. She has noticed a decrease in client demand and has experienced some income loss as a result. Laura is a stay-at-home mom.

Micheline and Laura are recent homebuyers. They're concerned with how they will manage their CMHC-insured mortgage and monthly bills.

They're also worried about Laura's elderly parents, who live alone on-reserve, and whose community has restricted entry and exit due to concerns over COVID-19.

### Available benefits

- ✓ CMHC-insured mortgage support
- ✓ Canada Emergency Response Benefit (CERB): **\$2,000** monthly for up to 4 months
- ✓ Temporary boost in Canada Child Benefit (CCB) payments: **\$300** added to their May 20, 2020 payment
- ✓ Extension granted for income tax filing and payments

#### **This could mean \$8,300 in additional support.**

Micheline and Laura didn't need to reapply for the CCB boost. This was automatically applied based on information from their 2018 tax return.

If they have questions about their benefits, or want to learn how to access them, they can visit [Canada.ca/economic-response-plan](https://Canada.ca/economic-response-plan).

If they have questions about their tax information they can call 1-800-959-8281. If Micheline would like information on CERB she can call 1-833-699-0299.

### In practical terms...

Micheline and Laura can seek mortgage and financing support from their financial institution if they are worried they will be unable to make their mortgage payments. Support could include a deferral on their mortgage payments.

Micheline could also be eligible for the CERB and receive \$2,000 monthly for up to 4 months if she has earned no more than \$1,000 in self-employment income for a period of 14 or more consecutive days within the initial 4-week benefit period. Micheline needs to confirm each time she applies that she does not expect to receive more than \$1000 in self-employment income for the entire 4-week period to get the benefit.

Micheline can defer any payment of income tax owing until after August 31, 2020, giving them more financial flexibility. Their May 20, 2020 CCB payment was also boosted by \$300.

Laura's parents may receive additional support from their First Nation's government, which has leveraged funding from the new [Indigenous Community Support Fund](#) to put additional measures in place to serve community members. These include getting goods to community members who are in preventative isolation or quarantine; support for Elders and food bank or nutritional assistance.

Indigenous Services Canada is also working with First Nations communities to provide needs-based support for health and emergency management.



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## Support for individuals

### Single parent, with an income of \$30,000 in 2018

**Violet** works at a store on a reserve.

After the announcement that her 4-year-old son's daycare was closed, Violet has had to take unpaid leave from her work to care for him. Violet is not EI-eligible.

### Available benefits

- ✓ Canada Emergency Response Benefit (CERB): **\$2,000** monthly for up to 4 months
- ✓ GST/HST credit top-up payment: a one-time payment of **\$733** starting April 9
- ✓ Temporary boost in Canada Child Benefit (CCB)  
Payments: **\$300** added to her May 20, 2020 payment

#### **This could mean \$9,000+ in additional support.**

Violet didn't need to reapply for the GST/HST credit top-up payment or the CCB boost. These were automatically applied based on information from her 2018 income tax return. However, if she doesn't already receive these benefits, she should file a 2018 income tax and benefit return to receive the GST/HST credit she is entitled to, and apply for the CCB, even if she has no taxable income.

If Violet has questions about her benefits, or wants to learn how to access them, she can visit [Canada.ca/economic-response-plan](https://Canada.ca/economic-response-plan).

If she has never filed an income tax return with the CRA, or has other questions about her tax information, she can call 1 800-959-8281 for help. If she would like information on CERB she can call 1-833-699-0299.

### In practical terms...

While Violet takes unpaid leave from her work because the daycare is closed, she could be eligible for the CERB and receive \$2,000 monthly for up to 4 months. Violet needs to re-confirm each time she applies that she stopped working due to COVID-19 while she is staying home from work to care for her child.

She received a GST/HST credit top-up payment of \$733 in April. Her May 20, 2020 CCB payment was also boosted by \$300.

Violet may also receive additional support from her First Nation's government, which has leveraged funding from the new [Indigenous Community Support Fund](#) to put additional measures in place to serve community members, such as food bank or nutritional assistance and support for children such as learning packages, school supplies, workbooks, educational flashcards and others.

Indigenous Services Canada is also working with First Nations communities to provide needs-based support for health and emergency management.



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## Support for individuals

### A young grad, with student debt

**Michael**, who is a member of the Métis Nation of Alberta (MNA), and a recent grad, currently works full-time as a plumber in Edmonton, Alberta. He has been paying off his student debt monthly and recently returned from a trip abroad.

Based on the advice of the Chief Public Health Officer, Michael was in isolation and unfortunately later tested positive for COVID-19.

### Available benefits

- ✓ Canada Emergency Response Benefit (CERB): **\$2,000** monthly for up to 4 months
- ✓ 6 month, interest-free moratorium on Canada Student Loan repayments: **\$160** per month on average, for 6 months, in deferred Canada Student Loan payments

**This could mean \$8,960 in additional support.**

If Michael has questions about his benefits, or wants to learn how to access them, he can visit [Canada.ca/economic-response-plan](https://Canada.ca/economic-response-plan).

If Michael would like information on CERB he can call 1-833-699-0299.

### In practical terms...

To ensure that he is able to pay his bills while he is in isolation and throughout his recovery, Michael can receive income support through the CERB and receive \$2,000 monthly for up to 4 months while he is away from work. He does not need to get a medical certificate to be eligible.

In addition, he will not have to worry about making his monthly student loan payment by taking advantage of the new 6 month, interest-free payment moratorium for all Canada Student Loan repayments. The average payment being deferred through the moratorium is \$160 per month, or \$960 over the 6-month moratorium.

He can also check in with the Métis Nation of Alberta to see if any additional support is available to him as a result of measures MNA has put in place using funding from the new [Indigenous Community Support Fund](#), such as getting goods to community members who are in preventative isolation or quarantine.



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## Support for individuals

### A retired First Nations couple living on reserve with a combined net income of \$55,000

**John and Molly** are a retired First Nations couple who live on reserve in BC. They have been living off of John's pension, a modest retirement savings fund and are both also receiving the Old Age Security (OAS) pension. They also have some investment income. John worked his entire career off reserve and their investments were made off reserve.

As a result of recent market events, they have seen a reduction in the market value of their retirement savings portfolio. As a result, they are worried this will have an impact on their future retirement security.

#### Available benefits

- ✓ Reduction in minimum Registered Retirement Income Fund (RRIF) withdrawals by **25%**
- ✓ Extension granted for income tax filing and payments
- ✓ Partial GST/HST credit top-up payment: a one-time GST credit top-up payment of **\$300** starting April 9
- ✓ One-time tax-free payment of **\$300** for each individual eligible for OAS, for a total of **\$600** for John and Molly.

John and Molly don't need to apply for the GST/HST credit top-up or the one-time payment for those eligible for OAS. They will receive it automatically based on information from their 2018 tax return.

If they don't already receive these benefits, they should file a 2018 income tax return to receive the payments they are entitled to, even if they have no taxable income.

If they need help with filing an income tax return, they can call 1 800 959-8281. They can also learn more about the benefits available to them by visiting [Canada.ca/economic-response-plan](https://Canada.ca/economic-response-plan).

#### In practical terms...

John and Molly typically withdraw the minimum required amount from their RRIFs. To give them more flexibility in how they manage their savings, they can reduce their required minimum RRIF withdrawal for 2020 by 25%.

John and Molly listened to public health advice and took physical distancing very seriously. It was difficult for them to meet with their accountant to go over their taxes before April 30. They took advantage of the extension of the tax filing date to June 1.

Since they report some taxable dividends and capital gains, John and Molly typically have a balance owing at tax time. They will be able to defer any payment until after August 31, 2020, giving them more financial flexibility.

Their income has typically put them just above the range of the GST/HST credit, but the top-up payment will reach more families (those with slightly higher incomes), so they received a payment of \$300 in April.

They may also receive additional support from their First Nation's government, which has leveraged funding from the new [Indigenous Community Support Fund](#) to put additional measures in place to serve community members. These include getting goods to community members who are in preventative isolation or quarantine; support for Elders and food bank or nutritional assistance.

