



SOURCES OF GOVERNMENT FINANCIAL SUPPORT DURING COVID-19 – A GUIDE FOR GRADUATE STUDENTS

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NOTE: *This information has been compiled with the assistance of Dr. Dionne Pohler, Associate Professor in the Centre for Industrial Relations and Human Resources and the Rotman School of Management Department of Organizational Behaviour and Human Resources at the University of Toronto, and by drawing on information compiled and published freely by Dr. Jennifer Robson, Associate Professor of Political Management at Carleton University. You can read Dr. Robson’s original document here: <https://t.co/m0dXFYIZwk?amp=1>. Corrections to this document can be sent to graduate.artsci@utoronto.ca. This document may be circulated freely.*

DISCLAIMER: This guide is an overview of various programs and supports that have been announced by the Federal and Provincial (Ontario) governments in response to the COVID-19 pandemic. This guide focuses on programs and supports that may be relevant to graduate students. It is not intended to be a comprehensive review of all government programs or initiatives targeting the various impacts of COVID-19. It is also not intended to provide financial advice. This guide may unintentionally contain inaccuracies. Information and eligibility requirements for the programs and supports included in this guide are evolving as the government responds in real time to the COVID-19 pandemic. Accordingly, the information in this document is subject to change. This document will be updated as new information becomes available, but please refer to the relevant government websites for the most up-to-date and complete information:

Government of Canada: <https://www.canada.ca/en/department-finance/economic-response-plan.html>
Government of Ontario: <https://www.ontario.ca/page/government-ontario>

1. GENERAL

- This guide contains an overview to federal and provincial (Ontario) government support for individuals, including students. All federal support programs can be accessed [here](#).
- Based upon current eligibility rules, the majority of graduate students will generally not qualify for support through the two primary income relief programs: the Canada Emergency Response Benefit (CERB) and Employment Insurance (EI). These programs apply to workers who had, and lost, all employment or self-employment income as a result of the COVID-19 pandemic, through job loss, illness/quarantine, or caregiving obligations. If you cannot demonstrate total employment income loss, it is unlikely that you will qualify. This applies in particular to students

in the funded cohort, who are currently receiving TA, RA and University of Toronto Fellowship (UTF) support, as well as students who hold external grants. The Government of Canada has acknowledged that postsecondary students are currently left out of these government aid programs and has signalled that they are exploring supports specific to this group.

- Some graduate students may be eligible for other government benefits that are being increased as a result of COVID-19: specifically, the GST/HST tax rebate, and the Canada Child Benefit (CCB). These benefits do not require application. The provincial government is also offering a one-time benefit for parents, guardians and caregivers to offset the cost of buying materials to support their child's education (application required). Full details are in **Section 2** of this document: **Overview of Government Support Programs**.
- **The most important thing** you should do is file your 2019 taxes, and, if applicable, your 2018 taxes. The deadline for filing your 2019 tax return has been extended to June 1, but filing your taxes promptly will ensure that future entitlements, such as the Goods and Services Tax (GST) credit and the Canada Child Benefit (CCB), will be properly determined. **Please also note that current COVID-19 related increases to the GST/HST tax credit and the CCB require you to have filed your 2018 tax return. If you have not yet done so, file your 2018 tax return ASAP.** Any new income tax balances due, or instalments, are being deferred until after August 31, 2020 without incurring interest or penalties. Also ensure that your address and direct deposit information is up-to-date. This can be done through [My Account for Individuals](#) at the Canada Revenue Agency (CRA). Most of the federal benefits will now be delivered through the CRA.
- Need help filing your taxes? Free tax return software certified by the Canada Revenue Agency is available here: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html>. If you require more in-depth assistance, contact a free income tax clinic near you by searching online at: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>

2. OVERVIEW OF GOVERNMENT SUPPORT PROGRAMS

The following federal and provincial government supports are currently available for individuals and families in response to the COVID-19 pandemic:

FEDERAL

2.1 CANADA EMERGENCY RESPONSE BENEFIT (CERB)

- The Canada Emergency Response Benefit (CERB) provides temporary income support to workers who have stopped working and are without employment or self-employment income for

reasons related to COVID-19 or to individuals who are eligible for Employment Insurance regular or sickness benefits.

- This taxable benefit is available from March 15, 2020 to October 3, 2020 and provides \$500 per week (\$2,000 per month). A maximum 16 weeks of benefits can be paid.
- To qualify for the Canada Emergency Response Benefit, you must:
 - Reside in Canada and be at least 15 years old;
 - Have stopped working because of COVID-19;
 - Have had income of at least \$5,000 in 2019 or in the 12 months prior to the date of application;
 - Be or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period.
- Eligible reasons for having stopped working include, but are not limited to: you have been let go from your job or your hours have been reduced to zero; you are in quarantine or sick due to COVID-19; you are away from work to take care of others because they are in quarantine or sick due to COVID-19; and/or you are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.
- You are **not** eligible for CERB if you quit your job voluntarily (even if it was because of COVID-19), have lost some but not all of your income, or lost your job for reasons other than the health emergency.

2.2 EMPLOYMENT INSURANCE (EI)

IMPORTANT NOTE: As of April 6, there will be a single point of application for CERB and EI (regular and sickness benefits), available here: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>. You will be guided through your responses to complete the application best suited to your circumstances (i.e. CERB or EI).

If you qualify for **other** types of EI benefits (e.g. maternity, parental, compassionate care or family caregiver), you must apply through the normal channels:

<https://www.canada.ca/en/services/benefits/ei.html>

- **EI regular benefits** are meant to cover workers who have lost their job or were laid off without pay.
 - **NOTE:** TAs and sessional instructors whose contracts have ended may be eligible for EI regular benefits, if they have worked enough qualifying insurable hours. The number of hours needed to qualify depends on several factors; in the Toronto region, the current minimum is 700 hours in the 52 weeks prior to being unemployed (the “qualifying period”). This number may be higher for applicants who have not worked in the year prior to the qualifying period. If you think you may be eligible, you should apply within 4 weeks of your contract ending, and you must request a Record of Employment (ROE) from the University by contacting payroll.hr@utoronto.ca. More information about obtaining an ROE is available here: <http://hr.webservices.utoronto.ca/about-hr-equity/Payroll/how-to-request-a-record-of-employment-roe.htm>.

- **EI sickness benefits** cover workers who need to take sick leave not covered by their employer.
- For both regular and sickness benefits, there are requirements related to hours worked and payment into the EI program. Information about eligibility is available here: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>
- If you previously submitted an EI application that has not yet been processed, it will now be processed automatically through the streamlined CERB rules. If you became eligible for EI regular or sickness benefits prior to March 15, your claim will be processed under the pre-existing EI rules. If you became eligible after March 15, you will be covered by CERB and will be paid at the CERB rate (\$500 per week), regardless of what you may have been eligible to receive through EI.
- Other EI benefits available include maternity, parental, compassionate care or family caregiver benefits. These benefits will continue to be covered by EI and are not replaced by CERB. You are required to apply through the normal application process: <https://www.canada.ca/en/services/benefits/ei.html>

2.3 INCREASED GST/HST TAX CREDIT

- The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST they pay.
- A one-time special increase will double the maximum annual GST/HST tax credit for the 2019-20 benefit year. The extra, one-time credit amount will be calculated based on information from your 2018 income tax and benefit return, and will be issued automatically on April 9, 2020 (there is no need to apply). If you were previously not entitled to the GST/HST credit, but have filed your 2018 tax return, you may also get the one-time credit amount based on your family net income.
- If you did not file taxes for 2018, you will not receive this payment. You may be eligible for retroactive benefits and credits once you file your 2018 taxes.

2.4 CANADA CHILD BENEFIT (CCB) TOP UP

- The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age. The federal government is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the CCB do not need to re-apply: this lump sum top-up is automatic.
- If you do not receive the CCB, you can apply here: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>. You must first ensure that you and, if applicable, your spouse or common-law partner have filed your 2018 tax return.

2.5 DEFERRED STUDENT LOAN PAYMENTS AND INTEREST ACCRUALS

- The federal government is [deferring loan payments and interest accruals for Canada Student Loans](#) until September 30, 2020. See also the [National Student Loans Service](#). Students do not need to apply for the repayment pause; it is automatic. This moratorium applies to the federal portion of student loans. Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.
- Depending on your household income, you may be able to reduce your monthly Canada Student Loan payments and/or have part of your loan forgiven through the Government's [Repayment Assistance Program](#) (RAP). You can apply for the RAP as soon as you start to repay your loans.

PROVINCIAL (ONTARIO)

2.6 SUPPORT FOR FAMILIES

- While schools and child care centres are closed, parents, guardians and caregivers can apply for direct funding to offset the cost of buying materials to support their child's learning. All eligible parents will receive a one-time per child payment of: \$200 for children aged 0 to 12, or \$250 for children or youth aged 0 to 21 with special needs.

2.7 DEFERRED STUDENT LOAN PAYMENTS AND INTEREST ACCRUALS

- The Ontario provincial government is [deferring loan payments and interest accruals for OSAP](#) until September 30.

3. GOVERNMENT SUPPORT PROGRAMS: WHAT FEDERAL AND PROVINCIAL BENEFITS MIGHT BE AVAILABLE TO ME AS A GRADUATE STUDENT?

Please refer to the following seven scenarios below. More than one may apply to your particular situation; please review each scenario that is relevant to you, to ensure you receive full details about the supports that may be currently available to you.

Please also note that information about the government support programs on offer continues to evolve. While this resource will be updated, it is best to refer to the Government of Canada's website for the latest information: <https://www.canada.ca/en/department-finance/economic-response-plan.html>.

I am a graduate student...

- a. in the funded cohort (i.e., I receive a base funding package)
- b. not in the funded cohort OR in an unfunded program
- c. whose partner who can no longer work for reasons related to COVID-19
- d. with one or more children
- e. who was hoping to TA or secure other employment in the summer
- f. who is at U of T on a study permit (i.e., is not a Canadian citizen or permanent resident)
- g. who is having trouble keeping up with my rent payments

a) I am a graduate student in the funded cohort:

As a graduate student in the funded cohort, receiving a base funding package for the 2019-20 academic year, you are earning income, and are therefore not eligible for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI) as the programs currently stand. See **Section 2: Overview of Government Support Programs** for the eligibility criteria for these programs.

The federal government has publicly recognized that many groups, including university students, are presently excluded from CERB, and have stated that adjustments to the program will be made in the coming days to extend eligibility. It is currently unclear how students will be treated with regard to CERB. It is best to refer to the Government of Canada's website for the latest information: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Other benefits may be available to you, depending on your net income and/or family situation:

- **If you have a low or modest income:** Depending on the family net income declared in your 2018 tax return, you may be eligible for the [COVID-19 increase to the GST/HST credit, even if you were not previously entitled to this credit](#). The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST they pay. The extra, one-time credit amount will be calculated based on information from your 2018 income tax and benefit return, and will be issued automatically on April 9, 2020 (there is no need to apply). If you did not file taxes for 2018, you will not receive this payment. You may be eligible for retroactive benefits and credits once you file your 2018 taxes.
- **If you have a partner who is no longer able to work for reasons related to COVID-19:** Your partner may be eligible for the CERB or EI. Refer to Section 2.1 and 2.2 for more information.
- **If you have one or more children:** you may be eligible for the Canada Child Benefit top-up and the Ministry of Education's Support for Families one-time benefit. Refer to Sections 2.4 and 2.5 for more information.

b) I am a graduate student who is not in the funded cohort, or is in an unfunded program:

If you are not in the funded cohort, or are in an unfunded program (e.g. an unfunded research stream or professional Master's program), you may qualify for the following support programs based on your individual or family situation, and/or your net income:

- If you were working in paid employment and have lost your current source of income, you may qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance regular or sickness benefits. Refer to Section 2.1 and 2.2 for eligibility and application details.
- If your household is low or moderate income, you may qualify for the COVID-19 increase to the GST tax credit. Refer to Section 2.3.
- If you have one or more children, you may be eligible for the Canada Child Benefit top-up and the Ministry of Education's Support for Families benefit. Refer to Section 2.4 and 2.5.

c) I am a graduate student whose partner has stopped working for reasons related to COVID-19:

If you have a partner who has stopped working because of COVID-19 and has lost all income, they should apply for the Canada Emergency Response Benefit, whether or not they are eligible for Employment Insurance. The Benefit is available for the period from March 15 to October 3, 2020 and pays a lump sum of \$2,000 for every 4 weeks that the applicant is eligible. Refer to Section 2.1 and 2.2.

Please note that starting April 6, 2020, there will be a single portal to assist with the application process. Applicants are guided through their responses to a few simple questions to complete the application best suited to their circumstances (i.e. eligibility for Employment Insurance benefits or not).

d) I am a graduate student with one or more children:

There are two COVID-19 related benefits currently available to families and individuals raising children under 18:

- A one-time top up to the **Canada Child Benefit (CCB)** for 2019-20, available through the Government of Canada.
- A one-time benefit, **Support for Families**, available through the Ministry of Education (Government of Ontario) to offset the cost of buying materials to support a child's learning while schools and child care centres are closed.

CCB: The federal government is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the CCB do not need to re-apply: this lump sum top-up is automatic.

If you do not receive the CCB, you can apply here: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>. You must first ensure that you and, if applicable, your spouse or common-law partner have filed your 2018 tax return.

Support for Families: While schools and child care centres are closed, parents, guardians and caregivers can apply for direct funding, available through the Government of Ontario, to offset the cost of buying materials to support their child's learning. All eligible parents, guardians or caregivers will receive a one-time per child payment of:

- \$200 for children aged 0 to 12
- \$250 for children or youth aged 0 to 21 with special needs

There is no income cap on this program. Learn more here: <https://www.ontario.ca/page/get-support-families?fbclid=IwAR0IYaTqKwlvY0-WOIWWh6Ze5z2dnNxobQDZo-VIMfpC7mA0pQIXUD2qTuls>

e) I am a graduate student who was hoping to secure TA work or other employment this summer:

If you will be looking for a job in the near future but have not presently stopped working due to COVID-19, you are not eligible for the Canada Emergency Response Benefit (CERB) – to qualify, you must have lost your current source of income.

If you have been working and fit the following criteria, you may be eligible for CERB:

- Worked for pay, including self-employment or gig work, in 2019 or in the last 12 months
- Made \$5,000 in that work (including self-employment) or more in 2019 or in the last 12 months
- Since March 15, have stopped working for 14 days in a row.

Another option, if you are under 30 years of age, may be looking for employment through the [Canada Summer Jobs](#) program, which provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services. On April 8, the federal government [announced changes to this program](#) to help business and young people affected by COVID-19. These changes will provide employers with a 100% wage subsidy (to a maximum of the local minimum wage) to hire youth for jobs starting as soon as May 11, 2020 and ending as late as February 28, 2021. Employers may be essential services, or may adapt their work to the public health rules for COVID-19. Although 2020 applications for this program closed on February 28, the government will be working with Members of Parliament to identify organizations (particularly those that provide essential services in the community) that can provide jobs over the coming months. You can search for jobs available in your community through the [Job Bank website and app](#).

f) I am a graduate student who is studying at the University of Toronto on a study permit (i.e., I am not a Canadian citizen or permanent resident):

If you are an international student who is not a Canadian citizen or a permanent resident and you have been working in paid employment in the last 12 months, you may be eligible to receive the Canada Emergency Response Benefit if you meet the other eligibility requirements (including the requirement that you reside in Canada and have a Social Insurance Number). Refer to Section 2.1. for full details.

Currently, there are no other specific government supports related to COVID-19 that are available for international students.

g) I am a graduate student who is having trouble keeping up with my rent payments:

Tenants who are having challenges paying rent should speak with their landlords about possibly deferring their rent or other payment arrangements. Be aware that Ontario has suspended evictions (approving new ones or enforcing evictions) in the current health emergency. Under the Residential Tenancies Act, landlords **cannot** charge fees or penalties for late rent payments – this is illegal.

If you have questions or concerns about your rights as a tenant, contact the Ontario Landlord Tenant Board at 1-888-332-3234.