**COVID-19 Financial Assistance**

As a result of the COVID-19 pandemic, many post-secondary students are struggling financially. The [Centre for Innovation in Campus Mental Health (CICMH)](http://www.campusmentalhealth.ca/) has put together some information that may be helpful in linking students to financial support. This information sheet will outline various programs and benefits available to post-secondary students in Ontario leading up to the Fall 2020 semester.

*Please note that this information is subject to change. We recommend that you connect with your campus administration, the* [*Government of Canada*](https://www.canada.ca/en/department-finance/economic-response-plan.html#:~:text=We%20are%20providing%20a%20taxable%20benefit%20of%20%241%2C250%20every%204,from%20May%20to%20August%202020.) *and the* [*Government of Ontario*](https://www.ontario.ca/page/covid-19-support-people) *for up-to-date information.*

# Government Assistance

[**Canada Emergency Student Benefit (CESB)**](https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html)

* Taxable benefit that provides relief for eligible students for a maximum of 16 weeks
* Payment of $1,250 for each four-week period from May to August 2020
* If you have a disability or a dependent, you may be able to get an extra $750 for each 4-week period
* To be eligible, you must:
  + Not apply/receive/qualify for the Canada Emergency Response Benefit (CERB) or EI benefits
  + Be a Canadian citizen, registered Indian, permanent resident or protected person
  + Be studying in Canada or abroad
  + Be enrolled in a post-secondary program (at least 12 weeks long) that leads to a degree, diploma or certificate **OR** completed post-secondary studies in December 2019 or later **OR** expect to complete high school in 2020 and have applied for a post-secondary educational program that starts before February 1, 2021
  + Be unable to work due to COVID-19 **OR** you are looking for work but cannot find it due to COVID-19 **OR** you are working but your income has been $1,000 or less before taxes during the 4-week period you are applying for
* More information on eligibility and applying can be found [here](https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit/cesb-who-apply.html)
* *Note: the final eligibility period is from August 2 to August 29, 2020*
* *Note: all applications for the CESB must be submitted by* ***September 30, 2020***

[**Canada Emergency Response Benefit (CERB)**](https://www.canada.ca/en/services/benefits/ei/cerb-application.html)

* Supports those who were employed/self-employed but stopped working due to COVID-19 *(not for full-time students - see CESB above)*
* Can receive $500 a week for 24 weeks, ending on **September 26, 2020**
* To be eligible, you must:
  + Live in Canada
  + Be at least 15 years old
  + Have stopped working because of COVID-19 **OR** are eligible for Employment Insurance (EI) regular or sickness benefits **OR** have exhausted EI benefits between December 29, 2019 and October 3, 2020
  + Have had employment income of at least $5,000 in 2019 or in the 12 months prior to your application
  + Not have quit your job voluntarily
* You can learn more [here](https://www.canada.ca/en/services/benefits/ei/cerb-application.html)
* *Note: in September 2020 this program will be replaced by the EI program*

[**Ontario Emergency Assistance**](https://www.ontario.ca/page/apply-emergency-assistance)

* Available to individuals in an emergency situation (affected by COVID-19, facing eviction, in or leaving an abusive relationship, worried about safety, etc.)
* If you qualify, you may receive up to 48 days of support - approximately $733 for a month (more if you have children)
* To be eligible, you must be in a crisis or emergency situation and you must not be receiving assistance from Ontario Works or the Ontario Disability Support Program
* More information can be found [here](https://www.ontario.ca/page/apply-emergency-assistance)

*There have also been changes to the following:*

[**Ontario Student Assistance Program (OSAP)**](https://www.ontario.ca/page/osap-ontario-student-assistance-program)

* OSAP offers funding to students through grants and student loans
* The province has temporarily deferred OSAP loans due to COVID-19
  + Borrowers will not have to make any payments until September 30, 2020 (interest-free)
  + More information on loan deferrals can be found [here](https://news.ontario.ca/maesd/en/2020/03/province-supports-postsecondary-students-during-covid-19.html)
* If you are applying for the first time, you will need to register online using your Social Insurance Number (SIN). You will also need information about your school and program, your tax information, and your parents’ or spouse’s tax information (if applicable)
  + For more information on how to apply, click [here](https://www.ontario.ca/page/how-apply-osap)

[**Canada Student Loans Program (CSLP)**](https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html)

* Canada Student Grants will be doubled for students in 2020-2021
* Eligibility will also be broadened (expected student’s and spouse’s contributions removed)
* The maximum weekly amount that can be provided to a student will increase
* More information can be found [here](https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html)

*In addition, the Government of Canada has announced the following:*

[**Supporting student researchers and post-doctoral fellows**](https://www.canada.ca/en/department-finance/economic-response-plan.html)

* Providing additional support to student researchers and post-doctoral fellows through federal granting councils
* One-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies
* Also provides a three month extension in funding for holders of federal research grants (support eligible trainees and staff paid out of these awards)
* Learn more about federal granting agencies [here](http://www.science.gc.ca/eic/site/063.nsf/eng/h_FEE7261A.html?OpenDocument)

[**Supporting international students working in an essential service**](https://www.canada.ca/en/department-finance/economic-response-plan.html)

* Removed restriction that allows international student to work only a maximum of 20 hours per week while classes are in session, provided they are working in an essential service
* Essential services include health care, critical infrastructure, the supply of food, etc.
* Learn more about essential services [here](https://www.publicsafety.gc.ca/cnt/ntnl-scrt/crtcl-nfrstrctr/esf-sfe-en.aspx)
* *Note: this rule is in place until* ***August 31, 2020***

# Food Security

Food security may be an immediate concern for students during the COVID-19 pandemic. Even before the COVID-19 pandemic, the Hungry for Knowledge study found that 39% of students experienced food insecurity in the past year ([Meal Exchange](https://www.mealexchange.com/what-we-do/hungryforknowledgereport)).

A list of Ontario food banks can be found [here](https://feedontario.ca/need-help/find-a-food-bank/). You can also visit [211Ontario.ca](https://211ontario.ca/211-topics/food/) for more information.

Students may be eligible for the government supports listed previously. If students are experiencing an emergency or crisis situation, they may also be eligible for [Ontario Emergency Assistance](https://www.ontario.ca/page/apply-emergency-assistance).

# Housing Security

Students experiencing homelessness may find that where they have been staying is no

longer an option. There may be many reasons for this. For example, someone in that household may be sick or there may be pressure from the household to conserve resources.

Campuses can respond to housing security issues by setting up an easy, confidential way for students to communicate with a counsellor and identify alternative housing arrangements. Campuses can also share information with students on how to reduce their utility bills and apply for emergency funding if they need it.

Students may be eligible for the government assistance programs listed above. If students are experiencing an emergency or crisis situation, they may also be eligible for [Ontario Emergency Assistance](https://www.ontario.ca/page/apply-emergency-assistance).

# On-Campus Resources

Some schools have set up emergency funds for students. Please contact your local financial aid office.

*How other campuses are supporting students financially:*

* [Queen’s University](https://www.queensu.ca/studentawards/financial-aid/queens-financial-aid/extenuating-circumstances-covid-19) is offering COVID-19 bursary assistance for students with extenuating circumstances
* [Cambrian College](https://cambriancollege.ca/information-and-updates-on-covid-19/supporting-our-students-during-covid-19/) has put together COVID-19 emergency funds for their students, as well as foodbank support

# References

Canada Emergency Response Benefit (CERB)

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

Canada Emergency Student Benefit (CESB)

<https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html>

Canada Student Loans – COVID-19

<https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>

Canada’s COVID-19 Economic Response Plan

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

Emergency Assistance

<https://www.queensu.ca/studentawards/financial-aid/queens-financial-aid/emergency-assistance>

Emergency Assistance Grants

<https://future.utoronto.ca/finances/financial-aid/emergency-assistance-grants/>

Find a Food Bank

<https://feedontario.ca/need-help/find-a-food-bank/>

How to apply for OSAP

<https://www.ontario.ca/page/how-apply-osap>

Hungry for Knowledge

<https://www.mealexchange.com/what-we-do/hungryforknowledgereport>

I Want to Help – Becoming a volunteer

<https://www.jobbank.gc.ca/volunteer/initiative>

Ontario Emergency Assistance

<https://www.ontario.ca/page/apply-emergency-assistance>

OSAP: Ontario Student Assistance Program

<https://www.ontario.ca/page/osap-ontario-student-assistance-program>

Province Supports Postsecondary Students During COVID-19

https://news.ontario.ca/maesd/en/2020/03/province-supports-postsecondary-students-during-covid-19.html