



# COVID-19 Financial Assistance

Updated March 2021

Because of the COVID-19 pandemic, many post-secondary students, staff and recent graduates are struggling financially. The [Centre for Innovation in Campus Mental Health \(CICMH\)](#) has put together some information that may be helpful in supporting individuals on campus financially. This information sheet will outline various programs and benefits available to post-secondary students, recent graduates and staff across Ontario.

## Recommended Resource:

Prosper Canada's [Financial Relief Navigator](#) helps you learn more about which government assistance programs you may be eligible for.

## > Government Assistance Programs

*Please note that this information is subject to change. We recommend that you connect with your campus administration, Prosper Canada's [Financial Relief Navigator](#) and [The Government of Canada](#) for up-to-date information.*

### Employment Insurance (EI)

*The information below is in effect until September 25, 2021.*

To be eligible for **Employment Insurance (EI) regular benefits**, you must:

- Have been without work/pay for at least seven consecutive days in the last year
- Have been employed for the required number of insurable hours\* in the last 52 weeks (or since the start of your last EI claim, whichever is shorter)  
\* Click [here](#) for more information on insurable hours
- Have **not** quit your job voluntarily or been dismissed for misconduct
- Are ready, willing, and capable of working each day
- Are actively looking for work (must keep a written record)

Once you are found eligible for the program, you must complete bi-weekly reports by internet or telephone. More information on eligibility and applying can be found [here](#).

Other EI benefits include:

- **Sickness benefits**: apply if you are unable to work due to illness, injury or quarantine
- **Maternity and parental benefits**: apply if you are pregnant, have recently given birth, are adopting a child or are caring for a newborn
- **Caregiving benefits and leave**: apply if you are providing care/support to a critically ill/injured person (includes family caregiver benefit for children/adults and compassionate care/end-of-life care benefits)

For more information on EI-related benefits, click [here](#).

## Canada Recovery Benefit (CRB)

Taxable payment of up to \$1,000 every two weeks for up to 26 weeks (must reapply every two weeks to show that you still meet requirements). To learn about the potential impact of this benefit on your taxes, click [here](#).

*Note: if you qualify for EI, you must apply for EI, not CRB (see page 1 for qualifications).*

To be eligible for the **Canada Recovery Benefit (CRB)**, you must:

- Be unemployed for reasons related to COVID-19 **OR** you had a 50% reduction in average weekly income compared to the previous year due to COVID-19
- Have **not** quit your job or reduced your hours voluntarily on/after September 27, 2020
- Be seeking work during the period you are applying for
  - *Note: if you attended a course/training referred to you by a provincial government/body, you may still be eligible for CRB*
- Have **not** turned down reasonable work during the period you are applying for
- Have **not** applied for/received any of the following benefits: CRSB, CRCB, short-term disability benefits, EI benefits, QPIP benefits
- Reside and are currently present in Canada
- Be at least 15 years old
- Have a valid Social Insurance Number (SIN)
- Have earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, or maternity/parental benefits from EI or QPIP
- **Not** be eligible for Employment Insurance (EI) benefits (see page 1)

You can apply [online](#) or by phone at 1-800-959-2019 or 1-800-959-2041. More information on eligibility and applying can be found [here](#).

## Indigenous Services Canada Post-Secondary Support Program

Indigenous Services Canada (ISC) provides financial assistance to First Nations, Métis and Inuit students enrolled in post-secondary programs. Additional support is being provided to students impacted by the COVID-19 pandemic. Funding is provided directly to First Nations, Inuit and Métis Nations, who determine eligibility for financial aid.

To be eligible for funding through **Indigenous Services Canada (ISC)**, you must:

- Be a status [First Nation](#), [Inuit](#) or [Métis](#) student at an eligible post-secondary institution (please see the respective links for more information)
- Maintain satisfactory academic standing

*For more information, click [here](#) or contact your local First Nations band council office, Inuit land-claim organization, Métis Governing Member or ISC regional office.*

## Canada Recovery Sickness Benefit (CRSB)

Taxable payment of \$500 per week for up to 2 weeks for individuals who cannot work because they are sick or must self-isolate due to COVID-19.

To be eligible for the **Canada Recovery Sickness Benefit (CRSB)**, you must:

- Reside in and are present in Canada
- Be at least 15 years of age
- Have a valid Social Insurance Number (SIN)
- Be employed or self-employed at the time of the application
- Have earned at least \$5,000 in 2019, 2020, or in the 12 months before application date
- Have **not** been able to work for at least 50% of your normally scheduled work week because you are self-isolating for one of the following reasons:
  - You are sick with COVID-19 or may have COVID-19
  - You are advised to self-isolate due to COVID-19
  - You have an underlying health condition that puts you at risk of getting COVID-19
- You **did not** apply for/receive paid sick leave from your employer, CRB, CRCB, short-term disability, EI or QPIP for the period you are applying for

You can apply [online](#) or by phone: 1-800-959-2019 or 1-800-959-2041. More information on eligibility and applying can be found [here](#).

## Canada Recovery Caregiving Benefit (CRCB)

Provides income support to employed/self-employed individuals who are unable to work because they have to care for their child (under 12 years of age) or a family member.

*Note:* only one person per household can apply, and applications must be re-submitted after each one-week period. Households can receive \$500 per week.

To be eligible for the **Canada Recovery Caregiving Benefit (CRCB)**, you must:

- Have been unable to work for at least 50% of your normally scheduled work week because you are caring for a family member
- Be caring for your child under 12 years old or a family member who needs supervised care because they are at home for **one** of the following reasons:
  - Their regular school/care services are closed or unavailable due to COVID-19
  - The person under your care is:
    - Sick with COVID-19 or has symptoms of COVID-19
    - At risk of serious health complications if they get COVID-19, as advised by a medical professional
    - Self-isolating due to COVID-19
- Be employed or self-employed on the day immediately before the period for which the application is made
- Reside and are present in Canada
- Be at least 15 years of age
- Have a valid Social Insurance Number (SIN)
- Have earned at least \$5,000 in 2019, 2020, or in the 12 months before application
- Have **not** received paid leave from an employer in the week you are applying
- Have **not** applied for or received CERB, EI, CRB, CRSB, short-term disability, workers' compensation or QPIP benefits
- Be the only person in your household applying for the benefit

*This benefit is available until September 25, 2021.*

You can apply [online](#) or by phone: 1-800-959-2019 or 1-800-959-2041. More information on eligibility and applying can be found [here](#).

### Recommended Resource:

For support and more information on being a caregiver in Ontario during the COVID-19 pandemic, please visit the [Ontario Caregiver Organization's website](#). They also offer information and resources specific to young caregivers [here](#) and at the [Young Caregivers Connect](#) website.

## Ontario Emergency Assistance

This is available to individuals in an emergency situation (severely 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 for **Ontario Emergency Assistance**, you must:

- Be in a crisis or emergency situation
- **Not** be receiving assistance from Ontario Works (OW) or the Ontario Disability Support Program (ODSP)

More information can be found [here](#).

## Changes to the Canada Student Loans Program (CSLP)

The following changes have been made to the program due to the pandemic:

- Canada Student Grants will be doubled for students in 2020-2021 (effective August 1, 2020 for one year)
- 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](#).

## Low-Income Energy Assistance Program (LEAP)

Can provide Ontario residents with up to \$500-\$600 of financial assistance for electricity bills, depending on whether your home is heated electrically.

*Note: this payment is made directly to your utility provider.*

To qualify for the **Low-Income Energy Assistance Program (LEAP)**, you must:

- Be behind on bills and risk having your service disconnected
- Your household income falls below certain limits, based on how many people reside in your household. For information on LEAP income eligibility criteria, click [here](#).

More information can be found [here](#).



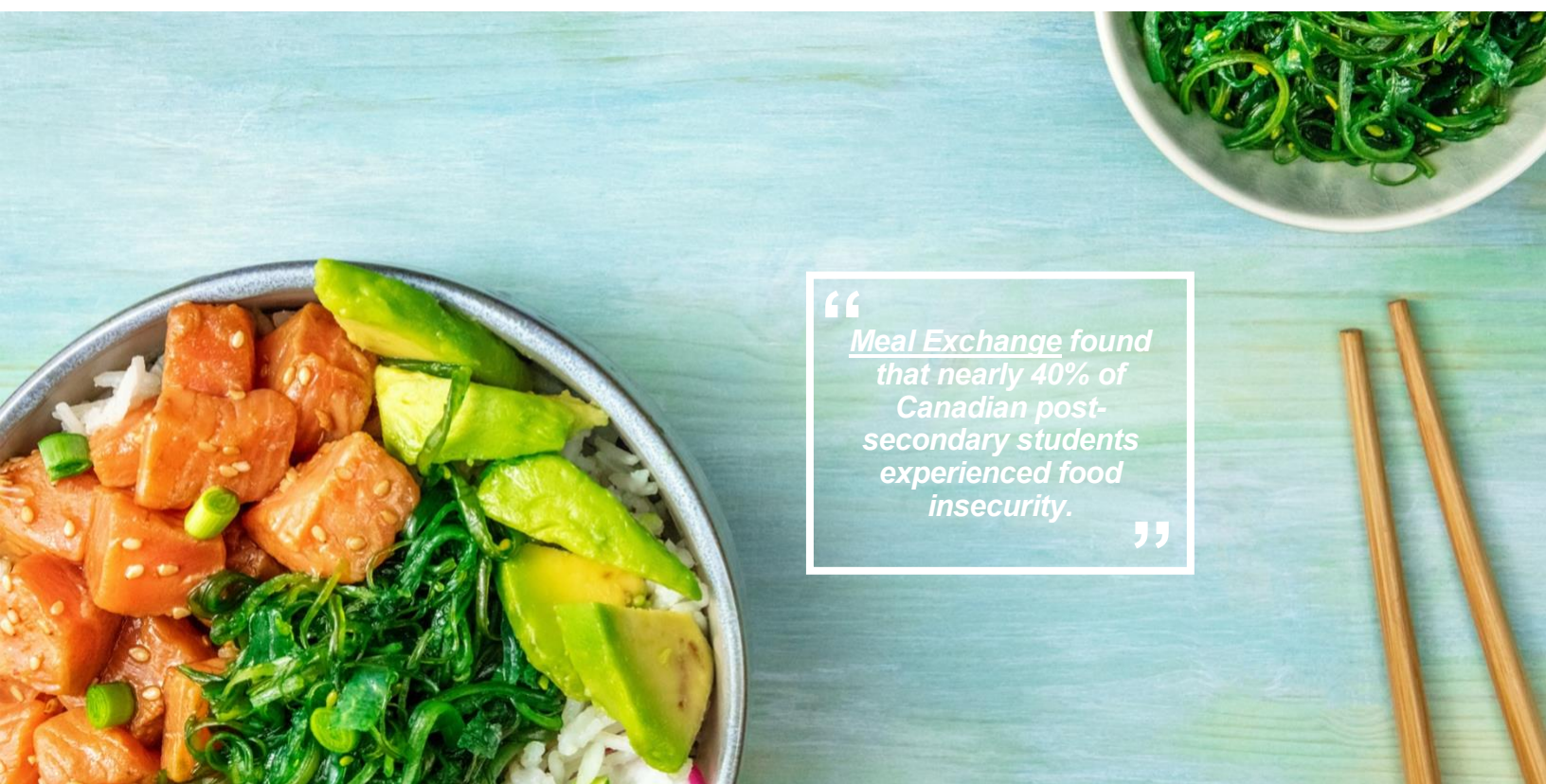
## ➤ Food Security

Food security may be an immediate concern for students during the COVID-19 pandemic. Even before the pandemic, the Hungry for Knowledge study found that nearly 40% of Canadian post-secondary students experienced food insecurity ([Meal Exchange](#)).

A list of Ontario food banks can be found [here](#). You can also visit [211Ontario.ca](#) for more information on food services.

Your campus may have a food distribution program in place, even during the COVID-19 pandemic. For example, some campuses are offering virtual cooking events, with ingredient boxes provided. Others are dropping off food bags for students in need. Contact your campus administration to learn more.

Students may also be eligible for the government assistance supports listed above. If students are experiencing an emergency or crisis situation, they may also be eligible for [Ontario Emergency Assistance](#).



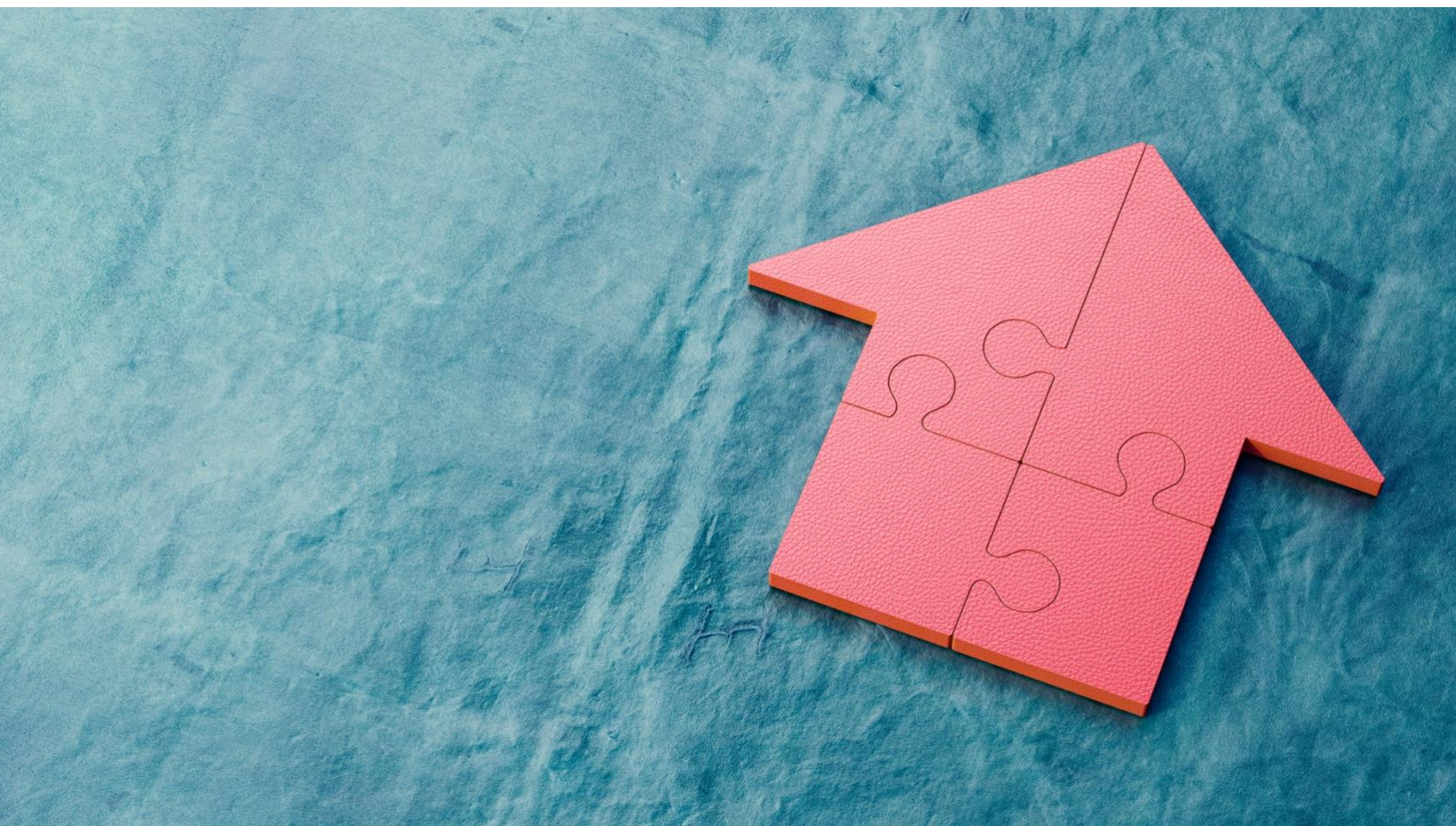


## ➤ Housing Security

Students experiencing homelessness may find that where they have been staying is no longer an option if someone in that household is sick or if there is pressure from the household to conserve resources.

You can also share information with students on how to reduce their utility bills and apply for emergency funding if they need it. For example, students may be eligible to receive financial assistance if they are struggling to pay their electrical bills. For more information, see information for the [Low-Income Energy Assistance Program \(LEAP\)](#) on page 5.

Students may be also eligible for the government assistance supports listed above. If students are experiencing an emergency or crisis situation, including housing insecurity, they may be eligible for [Ontario Emergency Assistance](#).



## ➤ Other Financial Resources

- **Prosper Canada's Financial Relief Navigator:** Online tool that helps you determine which financial assistance programs are available across Canada, and which programs you are eligible for.
- **Credit Canada:** Non-profit organization that offers credit counselling and educational services across Canada. For more information, click [here](#).
- **Toronto Public Library:** Hold events on personal finances (student loans, RRSPs, etc.). For example, on March 17<sup>th</sup> there is a 1.5-hour course on filing tax returns. For more information and to attend events, click [here](#).
- **COVID-19: Complete Guide to Financial Help for Regular Ottawans:** Capital Ward Councillor Shawn Menard has put together a list of financial resources in the Ottawa region. Click [here](#) for more information.
- **John Howard Society of Peel-Halton-Dufferin:** Provide short-term counselling related to finance, among other concerns. For more information on available community services, click [here](#).
- **Carizon:** Offer credit counselling in the Waterloo region.
- **CPA:** Offer information and resources on financial literacy for students.
- **Access Alliance:** GTA-based health and community service centre that offers one-on-one counselling, information workshops, tools and resources. Click [here](#) for more information.
- **Catholic Family Services of Hamilton:** Offer credit counselling, debt reduction and financial education and coaching services in Hamilton. Click [here](#) for more information.
- **Nipissing Mental Health Housing & Support Services:** Offer several support services in Nipissing for those with serious mental illness.
- **Low Income People Involvement of Nipissing:** Offer programs focused on housing, energy, health, taxes, etc. in Nipissing, Ontario.
- **Thunder Bay Counselling:** Offer financial counselling to individuals in Thunder Bay.
- **Family Services of Windsor-Essex:** Offer programs on financial literacy in the Windsor-Essex region.
- **North York Community House:** Has information on financial assistance during the COVID-19 pandemic. Click [here](#) to learn more.

*This is a living document. If you have any suggested changes or additional resources to add, please email [avila@campusmentalhealth.ca](mailto:avila@campusmentalhealth.ca).*