

Federal and Provincial Financial Aid Plans

EI benefits will pay out \$573/week (regular and illness).

- regular benefits <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>
- sickness benefits <https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Canada Emergency Response Benefit (CERB) is replacing the Emergency Care Benefit and the Emergency Support Benefit. CERB will provide \$2000 (taxable) per month to those that would have qualified for the Emergency Care Benefit for up to 4 months.

- CERB portal is not ready yet but further information can be found at <https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>
- Those that can apply: anyone affected by Covid-19
 - Self-employed
 - Contract employees
 - Employed but unable to work due to taking care of sick family member with Covid-19
 - Employed but unable to work to take care of children due to closures of schools and daycare
 - Employees faced with reduced hours
 - Loss of income due to Covid-19
 - Job loss due to Covid-19

Canadian Child Benefit (CCB) The average family will receive an overall additional \$550.

- \$300/per child with May payment
- A boost to further CCB payments
- <https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increasing-canada-child-benefit>
- These payments should be automatic if you are currently receiving CCB. To apply if you are not currently receiving them go to <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

Increased GST rebates: individuals will see an increase in their quarterly GST payment of about \$400; couples will see an average of \$600. There will also be an additional GST payment in May 2020

- <https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increased-goods-services-tax-credit>
- These payments should be automatic if you are currently receiving GST rebates. The CRA encourages everyone to submit their 2019 taxes ASAP to make sure their calculations are accurate. To apply if you are not currently receiving them go to <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-apply.html>

BC Emergency Benefit for Worker;, residents of BC that qualify for regular and sickness EI and the Canada Emergency Response Benefit can also apply for a one-time, tax-free, \$1000.

- The application portal is not currently open but further information can be found at <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW>

Enhanced BC Climate Action Tax Credit; residents of BC will also receive a one-time enhanced BC Climate Action Tax Credit which starts in July 2020.

- Those who are receiving the GST rebate will also qualify for this tax credit and it will be paid on the same schedule as the GST rebate.
- For further information on what the BC Climate Action Tax Credit is, please visit <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action>
- For further information on the one-time increase, please visit <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW>

ICBC is extending their deferrals up to 90 days.

Customer Crisis Fund through BC Hydro which is a grant customers can apply for up to \$600 if they are dealing with job loss, illness or loss of wages due to Covid-19.