

*This list has been compiled by the VSB SWIS Program*

## FINANCIAL AID

Service or Service Provider	Service or Benefit Description	Who is this for?	How to Apply or How to Access	Website, Phone or other Contact Options
<b>Government of Canada</b>	Published online the most comprehensive list with description and web links to all the <b>new *economic* services and benefits that have been created to address the COVID-19 financial crisis</b>	Any tax or fee payer or any Canadian suffering financial loss from the COVID-19 crisis	<i>[Internet access]</i>	<a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.html</a>
<b>Employment Insurance (EI)</b>	<b>Up to \$573 Per week / maximum 45 weeks</b>	<ul style="list-style-type: none"><li>• Lost job due to sickness/injury or shortage of work.</li><li>• Worked 420-700 hours.</li><li>• ROE Required</li></ul>	<i>[Internet access]</i>	<a href="https://www.canada.ca/en/employment-social-development/services/my-account.html">https://www.canada.ca/en/employment-social-development/services/my-account.html</a>

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<b>EI – Sick Benefit</b>	<ul style="list-style-type: none"><li>• Up to \$573/week / maximum of 15 weeks</li><li>• 1 week waiting period waived</li><li>• No medical certificate required during quarantine</li><li>• Medical certificate required if tested positive and beyond the quarantine period.</li></ul>	<ul style="list-style-type: none"><li>• If you have stopped working due to COVID-19, the Canada Emergency Response Benefit (CERB) may be your best resource please refer below.</li><li>• Lost 40% of paycheck</li><li>• Worked min 600 hours</li></ul>	My Service Canada Account access code or provincial digital ID	<a href="https://www.canada.ca/en/services/benefits/ei/ei-sickness.html">https://www.canada.ca/en/services/benefits/ei/ei-sickness.html</a>

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<p><b>Canada Emergency Response Benefit (CERB)</b></p>	<p><b>Taxable benefit of \$2000 per month / maximum 4 months.</b></p>	<p>For workers:</p> <p>Residing in Canada - at least 15 years old;            Stopped working due to COVID-19 and have not voluntarily quit their job or eligible for EI regular or sickness benefits; Had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application;            Expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.</p>	<p>Applications are being accepted as of April 6th.</p>	<p><u>Two ways to apply:</u></p> <p><u>1. Online</u>  <u>2. Over the phone with an automated phone service:</u>  <u>1-800-959-2019 or 1-800-959-2041</u>  <u>Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.</u></p>
<p><b>Canada Child Benefit</b></p>	<p><b>Extra \$300 per child.</b></p>	<p>Families with children</p>	<p>Payment scheduled with CCB in May.</p>	<p>Funds delivered as per regular CCB benefits.</p>

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<b>GST Credit</b>	<b>Up to \$400 per individual and \$600 for a couple</b>	Low and modest income families who filed their 2018 tax return	Special Payment in May	Funds delivered as per regular GST benefit payment
<b>BC Emergency Benefit</b>	<b>One-time payment in May of \$1000</b>	EI or Emergency Response Benefit qualifiers	Application opens May 1, 2020	<a href="https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers">https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers</a>
<b>BC Climate Action Tax Credit</b>	<ul style="list-style-type: none"> <li>• <b>Up to \$218 per adult and \$64 per child</b></li> <li>• <b>Payment in July</b></li> </ul>	You're a resident of B.C. and you: <ul style="list-style-type: none"> <li>- are 19 years of age or older, or</li> <li>- have a spouse or common-law partner, or</li> <li>- are a parent who resides with your child.</li> </ul>	For further information, refer to the link provided.	<a href="https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action">https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action</a>

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<b>BC Temporary Rental Supplement Program (BC TRS)</b>	<ul style="list-style-type: none"> <li>• Up to \$500/month towards rent paid directly to landlord</li> <li>• Payment in July</li> </ul>	Low and modest income families who filed their 2018 tax return	<i>[Internet access]</i>	<a href="https://www.bchousing.org/news?newsId=1479155088004">https://www.bchousing.org/news?newsId=1479155088004</a>
<b>Mortgage, Rent and Car Loan Subsidies</b>	<ul style="list-style-type: none"> <li>• 6 month payment deferrals</li> <li>• Effective immedialy</li> </ul>	Case by case basis with associated lenders	Contact your lender	
<b>Student Loan</b>	<ul style="list-style-type: none"> <li>• Payments not required</li> <li>• No interest accumulated for 6 months</li> <li>• Effective March 30, 2020</li> </ul>	Student loan borrowers	For further information, refer to the link provided.	<a href="https://studentaidbc.ca/news/general/covid-19-coronavirus-information-bulletin-updated-march-26-2020">https://studentaidbc.ca/news/general/covid-19-coronavirus-information-bulletin-updated-march-26-2020</a>

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<b>Personal Income Tax</b>	<b>Filing deadline now delayed until June 1, 2020</b>	Taxpayers	For further information, refer to the link provided.	<a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html</a>
<b>Housing Job Match</b>	<b>Connecting non-profit housing providers with people seeking work</b>	Job seekers and non-profits needing workers	[Internet access]	<a href="https://housingjobmatch.ca/">https://housingjobmatch.ca/</a>
<b>BC Hydro Electric/Gas Utility</b>	<b>• COVID-19 Relief Fund • Provides residential consumers up to 3 months bill relief based on their historic average consumption. (see entry in 'for Small Business' tab for similar relief available to business owners.)</b>	BC Hydro residential account holders who have lost their job or source of income specifically due to COVID-19.	[Internet access]	<a href="https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund/residential.html">https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund/residential.html</a>

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BC Hydro Electric/Gas Utility	<ul style="list-style-type: none"> <li>• <b>Customer Crisis Fund (CCF)</b></li> <li>• <b>Provides grants (relief that does not have to be paid back) of up to \$600</b></li> </ul>	Residential customers <i>with *overdue* balances</i> under \$1,000 facing disconnection. Failure to pay must be due to a life event that has caused a temporary financial crisis.	<ul style="list-style-type: none"> <li>• Paper application forms available at your local Service BC Locations.</li> <li>• Online application at: <a href="https://app.bchydro.com/ccf-application">https://app.bchydro.com/ccf-application</a> (phone support for online form at 1-844-708-3208)</li> </ul>	<a href="https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html">https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html</a>
	<ul style="list-style-type: none"> <li>• <b>Flexible Payment Arrangements</b></li> <li>• <b>Provides to consumers up to 3 months bill relief based on their historic average consumption. (see entry in 'for Small Business' tab for similar relief available to business owners.)</b></li> </ul>	Residential customers who <i>for any reason</i> need extra time to pay their balances due	<ul style="list-style-type: none"> <li>• BC Hydro account #</li> <li>• Calculation of the schedule of payments you think you can handle</li> </ul>	Explain your situation at : 1-800-BCHYDRO (1-800-224-9376)

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<b>Dr Jennifer Robson</b>	This Carleton University Political Science professor has carefully compiled and annotated a <b>15-page list of *government* resources that are available to any Canadian suffering financial hardship</b>	Any Canadian put out financially by COVID-19 repercussions	<i>[Internet access]</i>	<a href="https://drive.google.com/file/d/11OJn7XS6ETIkBLRodYk681M_2dxkkQsc/view">https://drive.google.com/file/d/11OJn7XS6ETIkBLRodYk681M_2dxkkQsc/view</a>