

FINANCIAL INFORMATION & RESOURCES

COVID-19 Funding

March 30, 2020



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IMPORTANT: PLEASE BE ADVISED THAT ANY OF THE INFORMATION INCLUDED IN THIS MAY BE SUBJECT TO CHANGE. PLEASE CLICK ON THE LINKS FOR THE MOST UP-TO-DATE, ACCURATE INFORMATION.

STUDENT RESOURCES & SUPPORTS

FINANCIAL INFORMATION & UPDATES:

If you were accessing financial resources to help pay for your education prior to COVID-19, here are some important updates and changes to be aware of:

Federal Student Loans:

Effective March 30, the federal government is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time. Students do not need to apply for the repayment pause.

Provincial Student Loans:

BC, Alberta, Saskatchewan, Ontario, Quebec, Nova Scotia, Newfoundland and Labrador, PEI and New Brunswick have also placed on six-month interest-free moratorium on the repayment of provincial portions of student loans.

If your provincial student loan was issued by a province or territory not listed above, please refer to your provincial or territorial student aid website for any updates.

Band Funding:

If you are band-funded, please check with your band Education Coordinator for any updates.

Some bands have already begun distributing money to members for support during these challenging times. Check with your band office for any additional support that may be available.

FINANCIAL SUPPORT

If you are in need of direct or indirect financial support, here are some resources available to you as a CapU student.

FNSS Food Security Emergency Funding:

Due to the financial challenges created by the COVID-19 pandemic, FNSS is providing food security gift cards redeemable at President's Choice grocery stores to CapU Indigenous students facing food insecurity.

- To apply, submit a 'Financial Need Worksheet'. The worksheet along with instructions on how to complete it are available on [Teams for Self-Identified Indigenous Students](#) under the *Files* tab.
- Signatures are NOT required on the Financial Need Worksheet

There is a limited window of time when these funds must be distributed. Please submit your financial need worksheet to indigenous@capilanou.ca as soon as possible.

Aboriginal Emergency Bursary:

We have received more funding from the Ministry for Aboriginal Emergency Bursaries. As of April 1, 2020 the maximum per student cap per year has been raised to \$900. Please email indigenous@capilanou.ca for more information.

Financial Aid & Awards Emergency Bursary:

Emergency bursary funds are non-repayable financial assistance for eligible Capilano University students who demonstrate a sudden and unexpected financial emergency during a term in which the student is enrolled and where all other sources of income have been exhausted. Emergency Bursaries are case-specific. An appointment with Financial Aid and Awards is required and supporting documentation may be requested. Email finaid@capilanou.ca or call 604 984 4900 to speak with a Financial Aid Advisor.

FEDERAL RESOURCES & SUPPORTS

Type of Benefit	Benefit Details	Eligibility	Additional Information
Employment Insurance (EI)	<ul style="list-style-type: none"> Up to \$573/week (up to maximum of 45 weeks) 	<ul style="list-style-type: none"> Job loss due to sickness/injury or shortage of work Worked 420-700 hours ROE required 	<ul style="list-style-type: none"> https://www.canada.ca/en/services/benefits/ei.html Factsheet – Accessing EI during COVID-19
EI Sickness Benefit	<ul style="list-style-type: none"> Up to \$573/week (up to maximum 15 weeks) 	<ul style="list-style-type: none"> Quarantine or sick due to COVID-19 Lost 40% of pay Worked a minimum of 600 hours 	<ul style="list-style-type: none"> https://www.canada.ca/en/services/benefits/ei.html One week waiting period waived No medical certificate required during quarantine Medical certificate required if tested positive and beyond the quarantine period.
Canada Emergency Response Benefit	<ul style="list-style-type: none"> \$2000 per month (up to maximum of 4 months) 	<ul style="list-style-type: none"> Sick, quarantined, providing care for someone that is sick or care for children because of school/daycare closures no aid leave or other income support, or not being paid by employer, self-employed or contract workers who are not eligible for EI 	<ul style="list-style-type: none"> Will be accessible through a secure web portal starting in early April. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit
Canada Child Benefit	<ul style="list-style-type: none"> Extra \$300 per child 	<ul style="list-style-type: none"> Families with children 	<ul style="list-style-type: none"> This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the Canada Child Benefit do not need to re-apply.
GST Credit	<ul style="list-style-type: none"> Up to \$400 per individual, close to \$600 for couples 	<ul style="list-style-type: none"> Low-moderate income families 2018 taxes filed 	<ul style="list-style-type: none"> There is no need to apply for this payment. If you are eligible, you will get it automatically.

OTHER CANADA-WIDE RESOURCES & SUPPORTS

Type of Benefit	Benefit Details	Eligibility	Additional Information
Glad Day Emergency Survival Fund	<ul style="list-style-type: none"> Grant money and loans between \$100 - \$800 	<ul style="list-style-type: none"> LGBTQ2S artists, performers, tip-based workers 	<ul style="list-style-type: none"> https://www.gladdaylit.ca/

PROVINCIAL RESOURCES & SUPPORTS

BRITISH COLUMBIA		
Benefit Type	Benefit Information	Eligibility
BC Emergency Benefit for Workers	<ul style="list-style-type: none"> One-time payment of \$1,000 Applications open in mid-April with the one-time payment being paid in May 2020 	<ul style="list-style-type: none"> BC residents who qualify for federal Employment Insurance, or BC Residents who qualify for the Canada Emergency Response Benefit https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW
BC Climate Action Tax Credit	<ul style="list-style-type: none"> Up to \$218.00 per adult and \$64 per child Payment in July 2020 	<ul style="list-style-type: none"> Low to moderate income families
BC Temporary Rental Supplement	<ul style="list-style-type: none"> Up to \$500/month (paid directly to landlords) Applications will be available April 6, 2020 	<ul style="list-style-type: none"> Available to renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs. https://www.bchousing.org/COVID-19
BC Rent Relief Measures	<ul style="list-style-type: none"> Rent increases have been frozen BC has halted new and active evictions, except for exceptional circumstances 	
ICBC	<ul style="list-style-type: none"> Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty. 	<ul style="list-style-type: none"> Use the online resource tool to apply for deferrals. If needed you can call the customer support team at 604-661-2723 or 1-900-665-6442 to discuss your payment options. https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx
BC Hydro Customer Crisis Fund	<ul style="list-style-type: none"> You can apply for a grant towards an overdue balance (arrears) and the amount of the grant will vary depending on your amount owing. Maximum grants available are \$600 for customers who heat their homes with electricity, and \$500 for customers with non-electrically heated homes (e.g. natural gas heat). 	<ul style="list-style-type: none"> The CCF can be used by customers dealing with financial hardship of job loss, illness or loss of wages due to COVID-19. Your account must have overdue payments and be facing disconnection. Your current bill isn't eligible for a CCF grant if it is not overdue or if there are credits on the account. To apply for a grant, you need to have an outstanding balance of \$1,000 or less, and should have demonstrated some attempt to make payments towards your bill. https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html

ALBERTA		
Benefit Type	Benefit Information	Eligibility
Alberta Emergency Isolation Support	<ul style="list-style-type: none"> One-time payment of \$1,146 through Interac e-Transfer within 24 to 48 hours. 	<ul style="list-style-type: none"> Experienced total or significant loss of income as a result of having to self-isolate, or are the sole caregiver of a dependent who is self-isolating, and Have no other source of compensation, such as workplace sick leave benefits or federal employment insurance benefits https://www.alberta.ca/emergency-isolation-support.aspx
Alberta Utility Payment Deferral	<ul style="list-style-type: none"> Residential customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider. 	<ul style="list-style-type: none"> This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19. For example, those who have lost their employment or had to leave work to take care of an ill family member. https://www.alberta.ca/utility-payment-deferral.aspx
Rent Relief Measures	<ul style="list-style-type: none"> Tenants cannot be evicted for non-payment of rent and/or utilities before May 1, 2020 Rents on residential properties or mobile home sites will not increase while Alberta's State of Public Health Emergency remains in effect. Late fees cannot be applied to late rent payments until June 30 and cannot be collected retroactively for this time. 	<ul style="list-style-type: none"> Residential and mobile homes site tenants facing financial hardship due to COVID-19 Note: Landlords and Tenants need to work together to develop payment plans while COVID-19 is being managed. Note: Landlords can still file applications and receive orders for possession if the reason for the eviction is unrelated to rent and/or utility payments, or if a tenant refused to negotiate or comply with payment plan https://www.alberta.ca/coronavirus-info-for-albertans.aspx
Changes to Driver's Licensing	Upcoming expiry dates for Alberta driver's licenses, identification cards, vehicle registrations, other permits and certificates are being extended until May 15	
	<ul style="list-style-type: none"> Driver's licenses and ID cards 	Albertans who have birthdays from March 17 through May 14 and whose cards expire this year, now have until May 15, 2020 to renew.
	<ul style="list-style-type: none"> Vehicle registration 	Albertans and companies with registrations expiring in March and April (including those whose last names begin with B, D, G, Y) will now have until May 15, 2020 to renew their vehicle registrations.
	<ul style="list-style-type: none"> Medical evaluations 	Effective immediately, Transportation has extended the timeline to 90 days for most drivers requiring a medical evaluation to provide their completed medical form when applying for or renewing their licence.

SASKATCHEWAN

Benefit Type	Benefit Information	Eligibility
Saskatchewan Self-Isolation Support Program	<ul style="list-style-type: none"> ▪ \$450 per week, for a maximum of two weeks (\$900 total) 	<p>To be eligible, residents of Saskatchewan must meet these criteria:</p> <ul style="list-style-type: none"> ▪ They have contracted COVID-19 or are showing symptoms; or ▪ They have been in contact with an individual infected with COVID-19; or ▪ They have recently returned from international travel and have been required to self-isolate; <p>AND</p> <ul style="list-style-type: none"> ▪ They are not eligible for compensation including sick leave, vacation leave from their employer; ▪ They do not have private insurance covering such disruptions; ▪ They are not covered by other programs such as federal employment insurance that has been updated <ul style="list-style-type: none"> ▪ https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/support-for-workers/self-isolation-support-program
Metis Nation Saskatchewan (MN-S) COVID-19 Support	<ul style="list-style-type: none"> ▪ MN-S has received \$2.8mil ▪ More information coming soon, visit: https://metisnationsk.com/ 	<ul style="list-style-type: none"> ▪ Funding will be targeted to address the immediate cost of living hardships created by the pandemic. ▪ In response to the mass closure of daycares and childhood programs, the MN-S is establishing measures to assist parents and guardians in obtaining safe, regulated, and culturally distinct childcare for their children

MANITOBA

Benefit Type	Benefit Information	Eligibility
Manitoba Metis Federation Bridging Financial Support	<ul style="list-style-type: none"> ▪ Emergency financial supplement to help alleviate the economic hardship 	<ul style="list-style-type: none"> ▪ Those that have been laid off as a direct result of this COVID-19 Pandemic and are currently not receiving income support. ▪ Workers who are on sick leave or quarantined and are not receiving support from their employer(s). ▪ Parents who left employment to care for children due to school closures and who are not receiving income. ▪ Active Commercial Fishers, who are negatively financially affected by market changes due to the pandemic. ▪ http://www.manitobametis.com/news/mmf-bridging-financial-support/

ONTARIO

Benefit Type	Benefit Information	Eligibility
TO Artist COVID-19 Response Fund	<ul style="list-style-type: none"> Up to \$1,000 	<ul style="list-style-type: none"> Self-employed, individual artists resident in Toronto whose creative work and income have been affected by the COVID-19 pandemic. https://torontoartsfoundation.org/toartistresponse

QUEBEC

Benefit Type	Benefit Information	Eligibility
	<ul style="list-style-type: none"> \$573 per week, for a period of 14 days isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of 28 days 	<p>For workers who reside in Québec and are in isolation for one of the following reasons:</p> <ul style="list-style-type: none"> they have contracted the virus or present symptoms they have been contact with an infected person they have returned from abroad <p>Also, workers in/or likely to go into isolation are eligible if:</p> <ul style="list-style-type: none"> they do not receive compensation from their employer they do not have private insurance they are not covered by other government programs, such as EI <ul style="list-style-type: none"> https://www.quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/

NEW BRUNSWICK

Benefit Type	Benefit Information	Eligibility
New Brunswick Workers Emergency Income Benefit	<ul style="list-style-type: none"> One-time income benefit of \$900 	<ul style="list-style-type: none"> Workers or self-employed people residing in New Brunswick who have lost their job due to the state of emergency <p>The benefit will help to bridge the gap between when a person lost their job or closed their business on or after March 15, 2020, to when the national benefit takes effect. The benefit will end on April 30, 2020.</p> <ul style="list-style-type: none"> https://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/promo/nbweib.html

YUKON

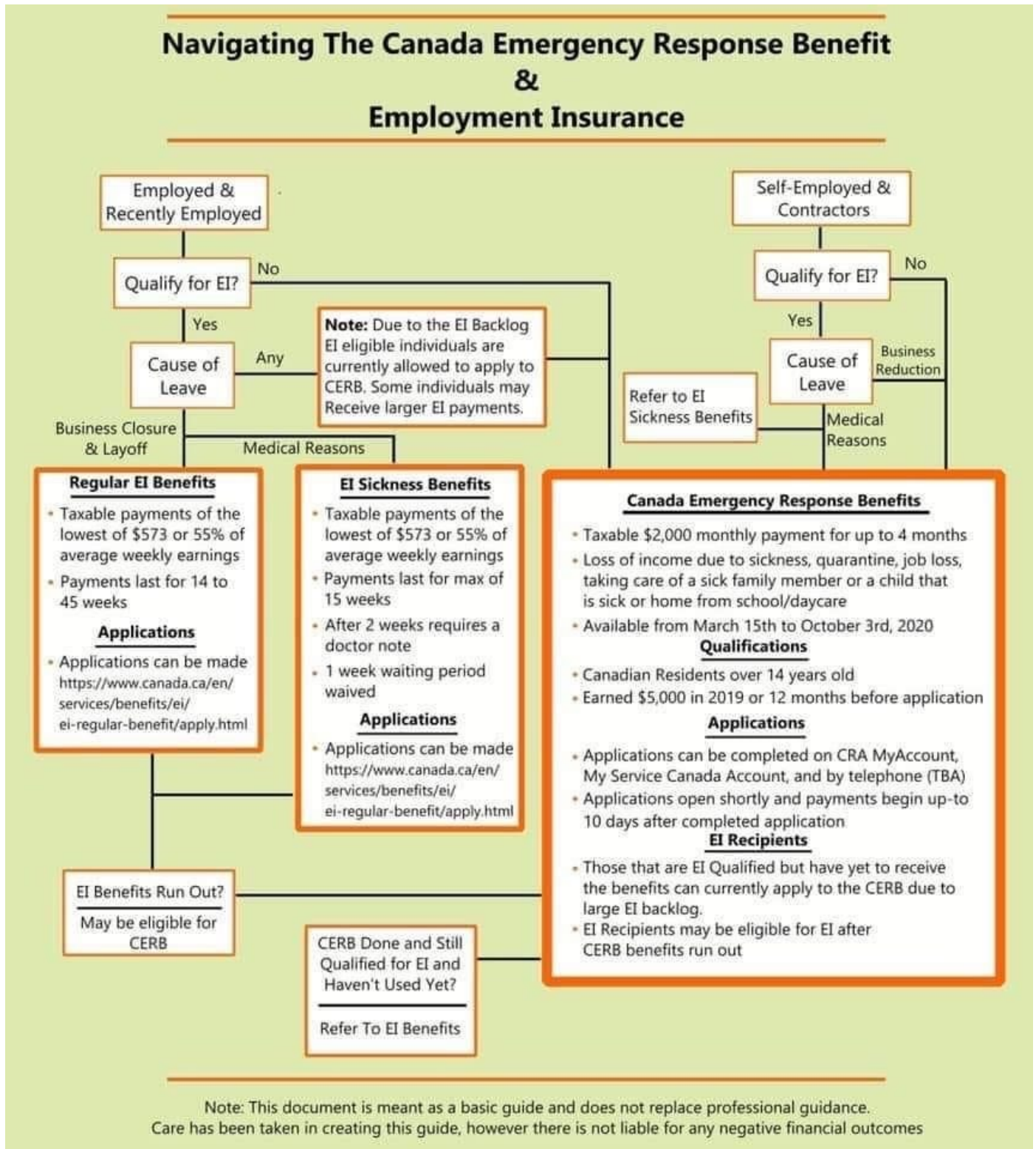
Benefit Type	Benefit Information	Eligibility
Paid Sick Leave Rebate	<ul style="list-style-type: none"> The program will cover a maximum of 10 days of documented average daily earnings to allow for a 14-day self-isolation period. The maximum daily rebate will be \$378.13 per day. 	<ul style="list-style-type: none"> Self-employed people who need time off work due to COVID-19 for: sick leave; and a 14-day self-isolation period https://yukon.ca/en/your-government/find-out-what-government-doing/paid-sick-leave-rebate-employers#apply-for-a-paid-sick-leave-rebate-for-the-self-employed

PRINCE EDWARD ISLAND

Benefit Type	Benefit Information	Eligibility
PEI Emergency Income Relief for the Self-Employe	<ul style="list-style-type: none"> A maximum of \$500 per week for the period of March 16 to March 29, 2020 (this period will be reviewed as required) The format for application to the Emergency Income Relief for the Self-Employed has changed. If you have completed an application previously and received a confirmation number, you do not need to reapply. Your application will be processed. <p>If you have not received a reference number, you need to reapply.</p>	<p>Self-employed individuals must;</p> <ul style="list-style-type: none"> Have declared business income on their most recent tax return Business income must be primary source of income Demonstrate direct financial losses resulting from the COVID-19 isolation measures Not be EI eligible or receiving any other income support <ul style="list-style-type: none"> https://www.princeedwardisland.ca/en/service/emergency-income-relief-self-employed

ADDITIONAL INFORMATION:

FEDERAL EI & THE CANADA EMERGENCY RESPONSE BENEFIT



Canada's COVID-19 Economic Response Plan

Type of Benefit	Benefit Amount	Eligibility	Information Needed
Employment Insurance (EI)	<ul style="list-style-type: none"> Up to \$573/ week Up to maximum of 45 weeks 	<ul style="list-style-type: none"> Job loss due to sickness/injury or shortage of work Worked 420-700 of hours ROE required 	<ul style="list-style-type: none"> My Service Canada Account
EI – Sick Benefit	<ul style="list-style-type: none"> Up to \$573/ week Up to maximum of 15 weeks One week waiting period waive No medical certificate required during quarantine Medical cert required if tested positive and beyond the quarantine period 	<ul style="list-style-type: none"> Quarantine or sick due to Covid-19, Lost 40% of the pay Worked min of 600 hours 	<ul style="list-style-type: none"> My Service Canada Account
Canada Emergency Response Benefit (Emergency Care Benefit + Emergency Support Benefit)	<ul style="list-style-type: none"> \$2000 per month Up to max of 4 months 	<ul style="list-style-type: none"> Sick, quarantined, care for someone that is sick or care for children because of school/daycare closures, no paid leave or other income support, or not being paid by employer, self-employed or contract workers who do not eligible for EI 	<ul style="list-style-type: none"> Application opens in April through web portal or toll-free number
Canada Child Benefit	<ul style="list-style-type: none"> Extra \$300 per child 	<ul style="list-style-type: none"> Families with children 	<ul style="list-style-type: none"> Payment scheduled with CCB in May
GST Credit	<ul style="list-style-type: none"> Up to \$400 per individual and \$600 for a couple 	<ul style="list-style-type: none"> Low-modest income families 2018 tax filed 	<ul style="list-style-type: none"> Special payment in May
BC Emergency Benefit	<ul style="list-style-type: none"> One-time payment of \$1000 	<ul style="list-style-type: none"> EI or Canada Emergency Response Benefit qualifiers 	<ul style="list-style-type: none"> Payment in May Application process to be announced
BC Climate Action Tax Credit	<ul style="list-style-type: none"> Up to \$218.00 per adult and \$64 per child 	<ul style="list-style-type: none"> Low-modest income families 	<ul style="list-style-type: none"> Payment in July
BC Hydro	<ul style="list-style-type: none"> Up to \$600 grant bill payment deferral 	<ul style="list-style-type: none"> Financial hardship due to job loss or illness 	<ul style="list-style-type: none"> Effective now
BC Temporary Rental Supplement Program (BC-TRS)	<ul style="list-style-type: none"> Up to \$500/month towards rent & paid directly to the landlord 	<ul style="list-style-type: none"> Low-moderate income families Financial hardship due to COVID-19 	<ul style="list-style-type: none"> Early April on BC Housing website
Mortgage & Car Loan	<ul style="list-style-type: none"> 6 months payment deferral 	<ul style="list-style-type: none"> Case by case basis with the associated lenders 	<ul style="list-style-type: none"> Effective now
Student Loan	<ul style="list-style-type: none"> Payment not required for 6 months No interest accrued for 6 months 	<ul style="list-style-type: none"> Student loan borrowers 	<ul style="list-style-type: none"> Effective March 30, 2020
Personal Income tax	<ul style="list-style-type: none"> Filing deadline - June 1st, 2020 Tax payment – Aug 31st, 2020 	<ul style="list-style-type: none"> Tax payers 	-