FINANCIAL INFORMATION & RESOURCES
COVID-19 Funding

March 30, 2020

CAPILANO UNIVERSITY
CONTENTS

STUDENT RESOURCES & SUPPORTS  3
Federal Student Loans:  3
Provincial Student Loans:  3
Band Funding:  3
Financial Support 3

FEDERAL RESOURCES & SUPPORTS  4
Employment Insurance (EI)  4
EI Sickness Benefit  4
Canada Emergency Response Benefit 4
Canada Child Benefit  4
GST Credit 4

PROVINCIAL RESOURCES & SUPPORTS  5
BRITISH COLUMBIA 5
ALBERTA  6
SASKATCHEWAN  7
MANITOBA  7
ONTARIO  8
QUEBEC  8
NEW BRUNSWICK  8
YUKON  9
PRINCE EDWARD ISLAND  9

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

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Benefit Details</th>
<th>Eligibility</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment Insurance (EI)</td>
<td>• Up to $573/week (up to maximum of 45 weeks)</td>
<td>• Job loss due to sickness/injury or shortage of work&lt;br&gt;• Worked 420-700 hours&lt;br&gt;• ROE required</td>
<td>• <a href="https://www.canada.ca/en/services/benefits/ei.html">https://www.canada.ca/en/services/benefits/ei.html</a>&lt;br&gt;• Factsheet – Accessing EI during COVID-19</td>
</tr>
<tr>
<td>EI Sickness Benefit</td>
<td>• Up to $573/week (up to maximum 15 weeks)</td>
<td>• Quarantine or sick due to COVID-19&lt;br&gt;• Lost 40% of pay&lt;br&gt;• Worked a minimum of 600 hours</td>
<td>• <a href="https://www.canada.ca/en/services/benefits/ei.html">https://www.canada.ca/en/services/benefits/ei.html</a>&lt;br&gt;• One week waiting period waived&lt;br&gt;• No medical certificate required during quarantine&lt;br&gt;• Medical certificate required if tested positive and beyond the quarantine period.</td>
</tr>
<tr>
<td>Canada Emergency Response Benefit</td>
<td>• $2000 per month (up to maximum of 4 months)</td>
<td>• Sick, quarantined, providing care for someone that is sick or care for children because of school/daycare closures&lt;br&gt;• no aid leave or other income support, or not being paid by employer,&lt;br&gt;• self-employed or contract workers who are not eligible for EI</td>
<td>• Will be accessible through a secure web portal starting in early April.&lt;br&gt;• <a href="https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit">https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit</a></td>
</tr>
<tr>
<td>Canada Child Benefit</td>
<td>• Extra $300 per child</td>
<td>• Families with children</td>
<td>• This benefit will be delivered as part of the scheduled CCB payment in May.&lt;br&gt;• Those who already receive the Canada Child Benefit do not need to re-apply.</td>
</tr>
<tr>
<td>GST Credit</td>
<td>• Up to $400 per individual, close to $600 for couples</td>
<td>• Low-moderate income families&lt;br&gt;• 2018 taxes filed</td>
<td>• There is no need to apply for this payment. If you are eligible, you will get it automatically.</td>
</tr>
</tbody>
</table>

## Other Canada-Wide Resources & Supports

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Benefit Details</th>
<th>Eligibility</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glad Day Emergency Survival Fund</td>
<td>• Grant money and loans between $100 - $800</td>
<td>• LGBTQ2S artists, performers, tip-based workers</td>
<td>• <a href="https://www.gladdaylit.ca/">https://www.gladdaylit.ca/</a></td>
</tr>
</tbody>
</table>
# PROVINCIAL RESOURCES & SUPPORTS

## BRITISH COLUMBIA

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>BC Emergency Benefit for Workers</td>
<td>- One-time payment of $1,000&lt;br&gt;- Applications open in mid-April with the one-time payment being paid in May 2020</td>
<td>- BC residents who qualify for federal Employment Insurance, or&lt;br&gt;- BC Residents who qualify for the Canada Emergency Response Benefit&lt;br&gt;&lt;a href=&quot;https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW&quot;&gt;<a href="https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW">https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW</a>&lt;/a&gt;</td>
</tr>
<tr>
<td>BC Climate Action Tax Credit</td>
<td>- Up to $218.00 per adult and $64 per child&lt;br&gt;- Payment in July 2020</td>
<td>- Low to moderate income families</td>
</tr>
<tr>
<td>BC Temporary Rental Supplement</td>
<td>- Up to $500/month (paid directly to landlords)&lt;br&gt;- Applications will be available April 6, 2020</td>
<td>- 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.&lt;br&gt;&lt;a href=&quot;https://www.bchousing.org/COVID-19&quot;&gt;<a href="https://www.bchousing.org/COVID-19">https://www.bchousing.org/COVID-19</a>&lt;/a&gt;</td>
</tr>
<tr>
<td>BC Rent Relief Measures</td>
<td>- Rent increases have been frozen&lt;br&gt;- BC has halted new and active evictions, except for exceptional circumstances</td>
<td></td>
</tr>
<tr>
<td>ICBC</td>
<td>- 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.</td>
<td>- 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.&lt;br&gt;&lt;a href=&quot;https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx&quot;&gt;<a href="https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx">https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx</a>&lt;/a&gt;</td>
</tr>
<tr>
<td>BC Hydro Customer Crisis Fund</td>
<td>- 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).</td>
<td>- The CCF can be used by customers dealing with financial hardship of job loss, illness or loss of wages due to COVID-19.&lt;br&gt;- 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.&lt;br&gt;- 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.&lt;br&gt;&lt;a href=&quot;https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html&quot;&gt;<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>&lt;/a&gt;</td>
</tr>
</tbody>
</table>
## ALBERTA

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alberta Emergency Isolation Support</td>
<td>• One-time payment of $1,146 through Interac e-Transfer within 24 to 48 hours.</td>
<td>• 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</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Have no other source of compensation, such as workplace sick leave benefits or federal employment insurance benefits</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="https://www.alberta.ca/emergency-isolation-support.aspx">https://www.alberta.ca/emergency-isolation-support.aspx</a></td>
</tr>
<tr>
<td>Alberta Utility Payment Deferral</td>
<td>• 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.</td>
<td><a href="https://www.alberta.ca/utility-payment-deferral.aspx">https://www.alberta.ca/utility-payment-deferral.aspx</a></td>
</tr>
<tr>
<td>Rent Relief Measures</td>
<td>• Tenants cannot be evicted for non-payment of rent and/or utilities before May 1, 2020</td>
<td>• Residential and mobile homes site tenants facing financial hardship due to COVID-19</td>
</tr>
<tr>
<td></td>
<td>• Rents on residential properties or mobile home sites will not increase while Alberta’s State of Public Health Emergency remains in effect.</td>
<td>• Note: Landlords and Tenants need to work together to develop payment plans while COVID-19 is being managed.</td>
</tr>
<tr>
<td></td>
<td>• Late fees cannot be applied to late rent payments until June 30 and cannot be collected retroactively for this time.</td>
<td>• 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</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="https://www.alberta.ca/coronavirus-info-for-albertans.aspx">https://www.alberta.ca/coronavirus-info-for-albertans.aspx</a></td>
</tr>
<tr>
<td>Changes to Driver’s Licensing</td>
<td>Upcoming expiry dates for Alberta driver’s licenses, identification cards, vehicle registrations, other permits and certificates are being extended until May 15</td>
<td>Albertans who have birthdays from March 17 through May 14 and whose cards expire this year, now have until May 15, 2020 to renew.</td>
</tr>
<tr>
<td></td>
<td>• Driver’s licenses and ID cards</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>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.</td>
</tr>
</tbody>
</table>
### SASKATCHEWAN

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| Saskatchewan Self-Isolation Support Program | $450 per week, for a maximum of two weeks ($900 total)           | To be eligible, residents of Saskatchewan must meet these criteria:  
- 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;  
AND  
- 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  
| Metis Nation Saskatchewan (MN-S) COVID-19 Support | MN-S has received $2.8mil  
More information coming soon, visit: [https://metisnationsk.com/](https://metisnationsk.com/) | 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

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| Manitoba Metis Federation Bridging Financial Support | Emergency financial supplement to help alleviate the economic hardship | 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.  
<table>
<thead>
<tr>
<th>ONTARIO</th>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>TO Artist COVID-19 Response Fund</td>
<td>- Up to $1,000</td>
<td>- Self-employed, individual artists resident in Toronto whose creative work and income have been affected by the COVID-19 pandemic.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><a href="https://torontoartsfoundation.org/toartistresponse">https://torontoartsfoundation.org/toartistresponse</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>QUEBEC</th>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| Quebec Temporary Aid for Workers Program | - $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 | For workers who reside in Québec and are in isolation for one of the following reasons:  
- they have contracted the virus or present symptoms  
- they have been contact with an infected person  
- they have returned from abroad  
Also, workers in/or likely to go into isolation are eligible if:  
- they do not receive compensation form their employer  
- they do not have private insurance  
- they are not covered by other government programs, such as EI | [https://www.quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/](https://www.quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/) |

<table>
<thead>
<tr>
<th>NEW BRUNSWICK</th>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| New Brunswick Workers Emergency Income Benefit | - One-time income benefit of $900 | - Workers or self-employed people residing in New Brunswick who have lost their job due to the state of emergency  
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. | [https://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/promo/nbweib.html](https://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/promo/nbweib.html) |
### YUKON

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| **Paid Sick Leave Rebate**    | - 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. | - Self-employed people who need time off work due to COVID-19 for: sick leave; and a 14-day self-isolation period  

### PRINCE EDWARD ISLAND

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Information</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| **PEI Emergency Income Relief for the Self-Employed** | - 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. If you have not received a reference number, you need to reapply. | Self-employed individuals must;  
- 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  
FEDERAL EI & THE CANADA EMERGENCY RESPONSE BENEFIT

Navigating The Canada Emergency Response Benefit & Employment Insurance

Employed & Recently Employed

Qualify for EI?

Yes

No

Note: Due to the EI Backlog, EI eligible individuals are currently allowed to apply to CERB. Some individuals may receive larger EI payments.

Causes of Leave

Business Closure & Layoff

Medical Reasons

Regular EI Benefits

- Taxable payments of the lowest of $573 or 55% of average weekly earnings
- Payments last for 14 to 45 weeks

Applications

- Applications can be made: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html

EI Benefits Run Out?

May be eligible for CERB

Caused by

Self-Employed & Contractors

Qualify for EI?

Yes

No

Business Reduction

Medical Reasons

EI Sickness Benefits

- Taxable payments of the lowest of $573 or 55% of average weekly earnings
- Payments last for max of 15 weeks
- After 2 weeks requires a doctor note
- 1 week waiting period waived

Applications

- Applications can be made: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html

CERB Done and Still Qualified for EI and Haven’t Used Yet?

Refer To EI Benefits

Canada Emergency Response Benefits

- Taxable $2,000 monthly payment for up to 4 months:
- Loss of income due to sickness, quarantine, job loss, taking care of a sick family member or a child that is sick or home from school/daycare
- Available from March 15th to October 3rd, 2020

Qualifications

- Canadian Residents over 14 years old
- Earned $5,000 in 2019 or 12 months before application

Applications

- Applications can be completed on CRA MyAccount, My Service Canada Account, and by telephone (TBA)
- Applications open shortly and payments begin up to 10 days after completed application

EI Recipients

- Those that are EI Qualified but have yet to receive the benefits can currently apply to the CERB due to large EI backlog.
- EI Recipients may be eligible for EI after CERB benefits run out

Note: This document is meant as a basic guide and does not replace professional guidance. Care has been taken in creating this guide, however there is not liable for any negative financial outcomes.
# Canada’s COVID-19 Economic Response Plan

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Benefit Amount</th>
<th>Eligibility</th>
<th>Information Needed</th>
</tr>
</thead>
</table>
| **Employment Insurance (EI)** | • Up to $573/week  
• Up to maximum of 45 weeks | • Job loss due to sickness/injury or shortage of work  
• Worked 420 hours  
• ROE required | • My Service Canada Account |
| **EI – Sick Benefit** | • Up to $573/week  
• Up to maximum of 15 weeks  
• One week waiting period waiver  
• No medical certificate required during quarantine  
• Medical cert required if tested positive and beyond the quarantine period | • Quarantine or sick due to Covid-19,  
• Lost 40% of the pay  
• Worked min of 600 hours | • My Service Canada Account |
| **Canada Emergency Response Benefit (Emergency Care Benefit + Emergency Support Benefit)** | • $2000 per month  
• Up to max of 4 months | • 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 | • Application opens in April through web portal or toll-free number |
| **Canada Child Benefit** | • Extra $300 per child | • Families with children | • Payment scheduled with CCB in May |
| **GST Credit** | • Up to $400 per individual and $600 for a couple  
• 2018 tax filed | • Low-modest income families | • Special payment in May |
| **BC Emergency Benefit** | • One-time payment of $1000 | • EI or Canada Emergency Response Benefit qualifiers | • Payment in May  
• Application process to be announced |
| **BC Climate Action Tax Credit** | • Up to $238.00 per adult and $64 per child | • Low-modest income families | • Payment in July |
| **BC Hydro** | • Up to $600 grant  
• Bill payment deferral | • Financial hardship due to job loss or illness | • Effective now |
| **BC Temporary Rental Supplement Program (BC-TRS)** | • Up to $500/month towards rent & paid directly to the landlord  
• Low-modest income families  
• Financial hardship due to COVID-19 | • Early April on BC Housing website | |
| **Mortgage & Car Loan** | • 6 months payment deferral | • Case by case basis with the associated lenders | • Effective now |
| **Student Loan** | • Payment not required for 6 months  
• No Interest accrued for 6 months  
• Student loan borrowers | | • Effective March 30, 2020 |
| **Personal Income tax** | • Filing deadline - June 1st, 2020  
• Tax payment – Aug 11th, 2020  
• Tax payers | | • - |